

SERIES: Caucus: New Jersey with Steve Adubato
TITLE: Caucus Up Close: Thomas Bracken and Charles Kuperus
SHOW #: 1974
TIME: 26:47

Interview: Tom Bracken, president and CEO of Sun National Bank and chairman of NJ Chamber of Commerce, discusses various banking issues and his role with chamber, particularly working with business community

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STEVE ADUBATO, host:

Hi, I'm Steve Adubato. Welcome to a very special edition of CAUCUS UP CLOSE, where we talk with some of the state's most important and impressive citizens. A little bit later on, in the second half of the program, we'll be joined by the secretary of agriculture in the state of New Jersey. But now, meet our good friend Tom Bracken, who is the president and CEO of Sun National Bank.

Good to see you, Tom.

Mr. THOMAS A. BRACKEN (President and Chief Executive Officer, Sun National Bank): Good to be here, Steve.

ADUBATO: Tom, we were talking before we got on the air, and you said to one of our producers in a pre-interview--and I want to make sense of this--you said New Jersey is overbanked. What does that mean?

Mr. BRACKEN: Yeah. Well, we have more bank branches per square mile than any state in the country. I mean, for the consumer, lot of choice, but from a banking perspective the competition's just intense and it's very difficult.

ADUBATO: In what way difficult?

Mr. BRACKEN: Well, when you have that kind of competition, rates--mostly the competition's driven by rate. We make our money in an interest-spread between the rates we pay on deposits and the rates we get on loans, and if the rates on loans come down and the rates on deposits go up, your margin shrinks and it's--that's what's happening in New Jersey.

ADUBATO: I've often wondered what it is that most bank customers are really looking for. When we talk about response, it's customer service.

Mr. BRACKEN: Mm-hmm.

ADUBATO: What are the things that most bank customers really want and need?

Mr. BRACKEN: Well, first of all, they want to have good products at fair prices. But they also want to be treated as an individual. They want their bank to know who they are, and they like to be treated as an individual and not as a number. They want to be--know that they have somebody to go to, to talk to them about their financial needs and have a responsive--have somebody respond to it in an intelligent way and work with them. So the service

component is something that people want, but you have to have the products and you have to price competitively, also.

ADUBATO: Price competitively.

Mr. BRACKEN: Mm-hmm.

ADUBATO: So, as the average person is trying to make sense of these products and what they cost, how challenging or difficult is it, Tom, to make sense of it and communicate in English, as opposed to complicated financial jargon?

Mr. BRACKEN: Very easy.

ADUBATO: Is it pretty straightforward?

Mr. BRACKEN: Very easy.

ADUBATO: Because the numbers speak for themselves?

Mr. BRACKEN: Well, yes. You don't have to overcomplicate finance. I mean, finance is pretty simple. You know, dollars and cents are dollars and cents, and if you have a loan, how much can you afford? And if you want to earn a good rate on your investment because you have certain income needs, that's pretty straightforward, too. So it's not very complicated.

ADUBATO: When it comes to people pursuing the American dream, home ownership...

Mr. BRACKEN: Mm-hmm.

ADUBATO: ...in the banking world, does that still continue to be your bread and butter?

Mr. BRACKEN: It is the number one way you attract a consumer to the bank. But banks--very few banks still end up holding that mortgage loan. What we do is originate the loan and we sell it to some organization who then securitizes it and sells it into the investment market. So very few banks hold a lot of mortgage paper on their balance sheet.

ADUBATO: Now, you talk about what customers want, that human touch. But, I'm curious, they also want it quick. They want to be able to do it in a more convenient fashion. Internet banking...

Mr. BRACKEN: Right.

ADUBATO: ...what is it, and how do you compete in that environment?

Mr. BRACKEN: Well, you have to have it today. I mean, if you don't have Internet banking or you're not about to get Internet banking, with the next generation coming up you're going to be a loser.

ADUBATO: What is it?

Mr. BRACKEN: It's 24/7 access to your accounts through the Internet. You can pay your bills; you can find out balances in your account; you can transfer money from an account to an account; you have full access to your account all the time; and it makes doing your normal banking transactions very

easy because you can do it from your home.

ADUBATO: Do you train your folks to be able to provide that kind of service in this different environment, and how tough is it to do that?

Mr. BRACKEN: You have to train your people. It's one of the products we sell, so they have to be trained and they--so they can provide the product in an intelligent way to the right customer. I mean, some people don't want it, some people do want it. You don't want to sell the product to somebody who doesn't want it, because you're going to have a problem. So, yes, they're very well trained. And it is--it is the future of banking. The whole Internet and the electronic process of depositing and paying is the wave of the future.

ADUBATO: You know, anecdotally and otherwise, people, when you talk to them about banking, other than the fact that there are tremendous mergers going on--it's hard to keep track of that--people will complain about fees. Put the issue of fees into perspective for us, Tom.

Mr. BRACKEN: Well, fees are becoming a dinosaur. I mean, a lot of fees are going away. You have free checking. One of the things that has been a victim of this competitiveness is the elimination of many fees. But there are still fees out there, so--you know, banks--you know, we are all publicly--most of us are publicly-held companies. We have to make money. We have to--we have to provide a return to our shareholders. So if you--if you have shrinking margins between your deposits and your loans, the only other way to make income is on some kind of fee basis. So we have a lot of products that do carry fees with them. Again, you have to be competitively priced. But we do get complaints about the fees. People say, 'Why do I have to pay to get my money,' and those types of things. But it costs banks money to provide that service.

ADUBATO: Let's put the merger issue into perspective.

Mr. BRACKEN: Mm-hmm.

ADUBATO: Recently there was a merger involving your bank. Put that into perspective for us.

Mr. BRACKEN: Well, we bought a bank called the Advantage Bank, which is in Somerset and Hunterdon counties, two of the best counties and fastest-growing counties in the state. We wanted to be there. We found a partner. They liked us, we liked them and we did a deal. So we are now heavily involved in those two counties, and it's proving to be everything we thought it would be.

ADUBATO: But, Tom, what happens? I mean, what happens in a typical--maybe there is no typical merger. What happens in a merger when people historically get very comfortable...

Mr. BRACKEN: Mm-hmm.

ADUBATO: ...very accustomed to their bank, the people at their bank, the name of their bank, the logo of their bank, and then they read in the paper or they find out, you know, in the community, 'Wow, all of a sudden Sun just merged with so and so,' or any one of the number of the banks out there that happens to? Isn't there some--how do most people react to that?

Mr. BRACKEN: Well, that's part of the challenge. I mean, you can--you can consummate a merger and do a merger the right way, or you can do it the wrong way.

ADUBATO: What's the right way?

Mr. BRACKEN: Number one--the number one concern you have in any merger is making sure that the bank you buy, the people involved with that bank, are--feel comfortable, feel that they're part of the acquiring bank and they're engaged in this process. Because the customers are going to react to how the employees react. And our--what we buy--when we buy a bank, we buy nothing but the people that work there and the relationships they have with their customers. That's what you buy. So you have to have that as your main concern when you're putting two banks together. We've made a point in all of our mergers to retain every contact person there, all the lending officers, all the branch managers, all the branch personnel. Everybody who has a face in the public we retain.

ADUBATO: Why do you do that?

Mr. BRACKEN: Because of their contact with the customers and their relationships.

ADUBATO: Because people come to rely on those relationships and if you--if you--it's interesting, you merge with the bank, if you start getting rid of people, as people say, it defeats the purpose of the merger in the first place...

Mr. BRACKEN: Absolutely.

ADUBATO: ...because those relationships have already been established and you're kind of throwing them out.

Mr. BRACKEN: You're inviting them to look someplace else, and then the investment you've made in that bank becomes diminished.

ADUBATO: Tom, let's shift gears a little bit. You have a high-profile role in the state. You've been outspoken on a range of issues for a lot of years. We've talked about transportation issues for a long time, on the federal level, on the state level. But now with the state chamber of commerce you play an important role. You are...

Mr. BRACKEN: Chairman.

ADUBATO: ...chairman. What does it really mean and what are you looking to accomplish?

Mr. BRACKEN: Well, I don't think I've been outspoken over the years. I think I've been honest with what the business in--the business community thinks and wants. But my role with the chamber right now--it's a great time to be part of the chamber, it's a great time to be leading the chamber. We have a new administration, I think an administration that...

ADUBATO: The Corzine administration.

Mr. BRACKEN: Yes--that honestly believes the business community has not been well-served and understands the value of business in the state of New Jersey.

And we're trying to work with them to enhance their knowledge of what the business needs are, make them understand that the business community is 100 percent there to help them succeed and turn the state around. So it's a great time to be part of the chamber. We have a great board. We have a lot of people involved in our initiatives, and we have a lot of partners, also, we've engaged in our initiatives to talk to the administration and the legislature. So there's a lot of issues to tackle, but we think we have the right people to do it and the right partners to do it.

ADUBATO: But the relationship between the business community and the leaders in Trenton hasn't always been good. One of the biggest changes that you believe really needs to be made to improve the relationship between the business community and the administration is...

Mr. BRACKEN: The ability to have honest, ongoing dialogue, let the governor and the administration know what the feeling is in the state, what the needs are, and have honest dialogue and have people listen to us, understand what we're saying and really take to heart what we're saying and try to accommodate the business community. You know, the business community in New Jersey's probably one of the greatest assets we have. This is the most densely-populated business state in the country. It's a great asset. It's the future of New Jersey, it's what drives New Jersey, and that asset has not always been nurtured, and we are trying to find an administration--I think we have one now--that will take on that challenge.

ADUBATO: And the fact that the governor comes out of the world of business, relevant?

Mr. BRACKEN: Sure. Absolutely.

ADUBATO: I think it's interesting, once you have to make a budget and you have to manage things in the private sector, it has the potential to help you dealing with the business community.

Let me ask you this in the time we have left. Talk more about the role of government in this sense. People use the expression, Tom, you know, 'Let'--you know, 'Have government get out of the way. Less regulation,' and then they throw out these broad terms, you know, 'Less government is the best government.' As it relates to the world of banking, what is, in your view, the appropriate role, the best role of government? I know it's a broad-brush question--the best role, most appropriate role of government as it relates to regulating and interacting with the banking community.

Mr. BRACKEN: Well, government definitely has a role to play. They can't micromanage, though, and they can't--they can't ignore what drives a state and what the needs of the state and the needs of the state--state's business community are. So the role of government, I think, is to work with all the--all the constituents in the state of New Jersey--to work with them, not against them, but work with them. And we have not had that kind of a cooperative effort in several years. And I think if the legislature and the administration works with business, we can start to make a difference in the state.

ADUBATO: And, by the way, federal government is involved. as well, correct?

Mr. BRACKEN: The federal government--sure, the federal government's involved. But our dealings mostly--and what we need to do is work more

closely with the state.

ADUBATO: Real quick, before I let you out of here, you've used the expression 'all the constituencies in the state.' Who are you talking about specifically?

Mr. BRACKEN: We have consumers, you have nonprofits, you have the business community...

ADUBATO: Right.

Mr. BRACKEN: ...you have education, you have many constituents, all of whom have special needs, all of whom have special challenges and all of whom should be treated with regard to those individual needs and individual challenges.

ADUBATO: Tom, I'll tell you what, every time you come we learn more about banking and more about business and its relationship with government. We appreciate it very much.

Mr. BRACKEN: Thank you for having me.

ADUBATO: By the way, when CAUCUS UP CLOSE continues, we'll have the secretary of agriculture in the state of New Jersey, Mr. Charles Kuperus. And I'll tell you what, you think you know about New Jersey because we're called The Garden State. We have more farmland that you can imagine, and the secretary's going to talk about that when we come back. Stay with us.

Good job.

Mr. BRACKEN: Thanks, Steve.

ADUBATO: Thank you. That was fun.

Mr. BRACKEN: Always a pleasure.

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Interview: New Jersey Secretary of Agriculture Charles Kuperus discusses his responsibilities, state's agricultural issues
STEVE ADUBATO, host:

You're looking at the secretary of agriculture in the state of New Jersey, Mr. Charles Kuperus.

Good to have you with us.

Mr. CHARLES KUPERUS (New Jersey Secretary of Agriculture): Thanks for having me today.

ADUBATO: By the way, we should make it clear that your predecessor, Art Brown, was the secretary of agriculture for a few years?

Mr. KUPERUS: Nineteen--over 19 years.

ADUBATO: Ad before him?

Mr. KUPERUS: Phil Alampi for around 26 years.

ADUBATO: So you'll be around for a while?

Mr. KUPERUS: Oh, we hope, we hope.

ADUBATO: What an interesting job. First of all, you grew up on a farm in Sussex County.

Mr. KUPERUS: Yeah, I grew up on a dairy farm in Sussex County, and--really interesting. We had a 60-cow dairy, and we sold our milk to Farmland Dairies or Tuscan--those two companies at one time--and, yeah, milked cows and...

ADUBATO: You did, you worked on the farm.

Mr. KUPERUS: ...and delivered the little babies. Oh, absolutely, yes.

ADUBATO: How much does that help you in being the secretary of agriculture?

Mr. KUPERUS: You can't imagine. You know, the experiences, those--you know, waking up in the morning, every morning 365 days a year, to go milk the cows--twice a day--and understanding, you know, you can't be sick, you have to do it in inclement weather, as well as beautiful weather. It's a real challenge, but you really understand what farmers go through on a day-to-day basis, whether they're a fruit and vegetable grower, a dairy farmer or any of the other farmers across the state. You've walked in their, shoes and it really makes you appreciate some of the hard work that they do.

ADUBATO: Secretary, did growing up on a farm help you for life in Trenton?

Mr. KUPERUS: Oh, absolutely. You know, it's a long hill...

ADUBATO: The rough and tumble in the state house? It prepared you for that?

Mr. KUPERUS: Yeah, yeah. We're the ag secretary. It's a bit different for the ag secretary, I should say.

ADUBATO: How so?

Mr. KUPERUS: But there's...

ADUBATO: What's your--what is the job itself, though?

Mr. KUPERUS: Well, the job itself is we have to manage an administrative agency, as well as--you know, we have to do budgeting and we have to handle personnel, we have to do a lot of different things like that. But I can be the advocate for some--an entity. You know, whether it's feeding our young people school lunches in our agency...

ADUBATO: Yeah, talk about that program.

Mr. KUPERUS: We administer the school lunch program across the state. And we've--feed 600,000 young people school lunch every day.

ADUBATO: Healthier foods than they might otherwise get?

Mr. KUPERUS: Almost certainly. We want to make sure that, you know, our

foods are--you know, the foods offered in schools are healthy and nutritious. And we just completed a regulation, that now the legislature is codifying into law, that really does the most sweeping, comprehensive change of what's offered in schools in the country. We go from kindergarten to high school, and it's really important for us to not only communicate that, you know, education is something we aspire to, we want good athletics, but nutrition's a key component of that. And so, you know, being the ag secretary, you're talking about that, we're talking about farmland preservation. New Jersey's about 4.8 million acres big. Of that 4.8 million acres, 800,000 acres are dedicated to agriculture. Seven...

ADUBATO: What do you mean dedicated?

Mr. KUPERUS: Dedicated, meaning as in some kind of a farming operation. Seventeen percent of New Jersey's landscape is in agriculture.

ADUBATO: Seventeen percent.

Mr. KUPERUS: And we don't often think of agriculture being so big in our Garden State, but it is.

ADUBATO: How much money we talking about--generating?

Mr. KUPERUS: Generating a little under \$1 billion in farmgate value. But the multiplier, you know, when you take the whole food and agriculture sector, is about \$82 billion a year.

ADUBATO: What's hot? What kind of crops are hot? What kind of farming products are we talking about that are, 'Hey, that's New Jersey?'

Mr. KUPERUS: Well, when you think about the diet--we just talked about it a moment ago, right?

ADUBATO: Yes.

Mr. KUPERUS: Fruits and vegetables are really important part of the diet, and you hear that a lot in the--in the press, you know, making sure that you eat a healthy meal, including fruits and vegetables. Well, they're hot. Our blueberries are great. Cranberries that we grow in the state--you know, we see a lot of new uses for cranberries. You know, the dried Craisins are kind of the--you know, very delicious. But, you know...

ADUBATO: How about the tomato thing?

Mr. KUPERUS: Tomatoes, yeah, tomatoes are good.

ADUBATO: We doing all right with tomatoes?

Mr. KUPERUS: We do 3,000 acres of tomatoes, so we have a fair amount--a fair tomato crop, and nothing tastes like a Jersey tomato, of course. But tomatoes, sweet corn, blueberries, cranberries. A lot of herbs are grown in the state, a lot of greens are grown in our state, and we're in the top 10 in the country with those products.

ADUBATO: In fact, there's a campaign. Where did I see a spot, Secretary--it was either a television commercial or it was a full-page ad somewhere. I remember the Jersey Fresh campaign was on for a long time. Is there a

different version of it right now that you...

Mr. KUPERUS: No, it still is. We still have the Jersey Fresh campaign. And it's, you know, over 20 years old, so it's really--was a...

ADUBATO: Branded quite well.

Mr. KUPERUS: Yeah, it was done very well and we've had a huge success. Good return to the state's economy, good return to the individual producers, and we're happy about that. But this year we're going to be launching a new Jersey Fresh campaign. But we're also talking about what's grown on New Jersey farms, like, for example, nursery is the largest sector, nursery, greenhouse and sod is the largest sector of New Jersey agriculture, 40 percent of New Jersey agriculture. So we have a Jersey Grown campaign. And then Jersey Seafood for what's caught off our--on our shores.

ADUBATO: Jersey Seafood?

Mr. KUPERUS: Oh, my goodness. We have the six ports in New Jersey, a wonderful, dynamic seafood industry that we sometimes don't realize that we really have. We're the number one harvester of surf clams in the world. We have the sixth largest port in the country in Cape May. And we have fishermen that do a wonderful job of catching and harvesting on a sustainable basis seafood that is exported internationally across the world. You can have some of the fish caught off Jersey shores in Korea tomorrow morning.

ADUBATO: Well, you know, it's interesting, part of the job of the secretary of agriculture is to promote--or the department--is to promote agriculture activities. But there's also a regulatory piece, is there not?

Mr. KUPERUS: Yeah, we regulate milk that's--and a number of other things. So, yeah, we are the regulators, as well as the advocates in some ways, and that's a responsibility that we have. But we call it maintaining the integrity of the product in the marketplace.

ADUBATO: For example...

Mr. KUPERUS: For example, the Jersey Fresh grading standards. You can't use the Jersey Fresh brand unless you have a certain grading, a quality standard associated with the products that you're offering, whether it be--you know, we're actually trying to expand it to milk...

ADUBATO: Mm.

Mr. KUPERUS: ...but, you know, the fruits and vegetables, they meet a certain standard in order to be use--in order to use the brand. And we want to do the same thing with seafood. The seafood brand is in its infancy, so we're starting with clams, oysters and tilapia and eventually hope to grow, you know, that program to be large, too.

ADUBATO: But there's another piece of this. Worst-case scenario, let's say this bird flu...

Mr. KUPERUS: Yeah.

ADUBATO: ...becomes more of a problem. What is the role of the Department of Agriculture, vis-a-vis protecting citizens?

Mr. KUPERUS: Well, that's a really good question, because that's an issue that we're confronting right now.

ADUBATO: Is it unclear?

Mr. KUPERUS: No, it's not unclear. We have 33 live bird markets in the state of New Jersey, two and a half million laying hens, and we have a significant egg-breaking industry, where, you know, eggs are broken and, you know, sold to bakeries...

ADUBATO: Right.

Mr. KUPERUS: ...and really an important sector of New Jersey. And what we have to do is we have to make sure that we keep the AI out of our bird population...

ADUBATO: AI.

Mr. KUPERUS: Aviation influenza, sorry.

ADUBATO: Gotcha.

Mr. KUPERUS: But, you know, keeping it out of our bird population. Because if we limit it there, then it doesn't have the ability to mutate into something that could affect humans.

ADUBATO: How do you do that? How do you actually do that?

Mr. KUPERUS: Well, it's biosecurity protocols that need to be employed on individual farms.

ADUBATO: Bi--whoa, back up, biosecurity protocols.

Mr. KUPERUS: Yeah, well, you have--you know, you normally think of--you know, handling food, someone wears gloves. But you're going to walk on farms where you have to wash your shoes, you have to, you know, clean your trucks between one farm to the next so you don't spread avian influenza. There's a number of things that, you know, need to--workers, for example...

ADUBATO: Mm.

Mr. KUPERUS: ...that may work on poultry farms that may go home and have a backyard flock--or where a backyard flock may, you know, touch with the wild bird populations. There's a lot that goes on with respect to making sure that we can isolate that virus if it does occur, but making sure out day-to-day activities limit our exposure to avian influenza.

ADUBATO: Before I move over to the green energy strategy, you are confident and comfortable with where we are today with respect to this potential problem?

Mr. KUPERUS: We're working with our sister agencies. You know, whether health and senior services--you know, they're taking--they look at the human side. Our focus is on the animal side, and we practice and exercise ourselves often in order to make sure that we're ready for an outbreak of avian influenza. That's critical to us.

ADUBATO: Hmm.

Mr. KUPERUS: But it's everybody working together, whether it be the farmers that are on the land and--on the individual farms, as well as food operators and everyone across the state. But there's lines of communications that are already in place that, if such an outbreak occurs, that we can deal with it.

ADUBATO: Let's do--I'm sorry for cutting you off, Secretary. There have been a couple of--(to crew members) links, guys--we have a couple of links, Web sites--is that what we're doing? We are putting up Web sites from your department...

Mr. KUPERUS: Sure.

(Graphic on screen)

CAUCUS www.State.NJ.US/Agriculture
For More Information

ADUBATO: Also, you're going to be linked to our Web site, because one of the objective in having the secretary on is to help people better understand what is the department of agriculture, what is their responsibility and what does it mean to you.

(Graphic on screen)

CAUCUS www.caucusnj.org
For More Information

ADUBATO: And one of the things, in preparation for the program, that struck me, is I didn't realize this whole green energy strategy was so significant. First of all, what is it and what does it mean in terms of potential reusable energy?

Mr. KUPERUS: Well, what we want to do is we want to make sure we keep our farms. You know, preserving our farmland is a key strategy of ours by making sure that we keep those individual family operations alive, viable and thriving. And so we've--take a look at green energy. We look at wind energy or solar panels. And we see a lot of farmers using solar panels for electricity generation, and that lowers input costs for them on their individual operations. Great story. We have lots of roofs and lots of land that we could use in order to put solar panels up.

But the other side of it is, a new market for our grain crops. More than 150,000 acres of New Jersey's farmland is in grain, corn or soybeans that could easily be marketed and processed into either ethanol...

ADUBATO: Ethanol, right?

Mr. KUPERUS: ...or soy diesel, ultimately--soy oils to be mixed into biodiesel.

ADUBATO: Is the technology where it needs to be in order to do that?

Mr. KUPERUS: Yeah, the technology's--you know, certainly has been perfected over the past decades, and, yes, it's there and, you know what, we're where

the cars are. And so we have this wonderful market right at our doorstep that--I often say we're starving to death with a steak in our mouth, because in many ways we have that wonderful market right next door to us and we're not accessing it as well as we could. But, you know, you took a look at the Midwest, and you take a look at other areas of the country that are using ethanol--and as a new crop, you know, fuel. We think of farming, food, fiber, and now we're actually using the term fuel...

ADUBATO: Right.

Mr. KUPERUS: ...because in many ways that's what lot of farmers are doing.

ADUBATO: Secretary, do you travel around the world? I mean, first you travel around the country, and do you also travel around the world to promote New Jersey--New Jersey agriculture?

Mr. KUPERUS: Around the country, but most oft in the region. We're--you know, we're the number one exporter...

ADUBATO: But isn't--excuse me--isn't everyone competing against each other?

Mr. KUPERUS: Yeah, but we have a certain part of the market and we have such unique crops...

ADUBATO: You go to Pennsylvania, what do you say?

Mr. KUPERUS: Oh, 'Buy Jersey Fresh,' is what I say.

ADUBATO: Buy... (laughs)

Mr. KUPERUS: But, you know, Boston is a--Boston metro region. New England is a big market. Quebec, for example. We're the number one exporting state to the province of Quebec, number six to Ontario, and so we do a fair amount of traveling that, you know, really highlights, you know, the different products that we have in season. But we grow--we're not a one-crop state. We're--you know, we have an unbelievable array of products that we can promote, and we grow--there's things grown in New Jersey they can't grow somewhere else. You know, the cranberries bogs are something that you can't put in the middle of Illinois. It's something that, you know, Wisconsin, Massachusetts and New Jersey are known for. And that's what we need to do. You know, the more we can do and talk about the uniqueness of our Garden State and the crops that we grow, the better off it is, and we really communicate that very well through shows like yours.

ADUBATO: Twenty seconds--by the way, 20 seconds left. You love your job, don't you?

Mr. KUPERUS: Absolutely.

ADUBATO: How much?

Mr. KUPERUS: Oh, you know, I get up in the morning--you know, there's times I get up 2:00 in the morning and think of the policy issues we're confronting today.

ADUBATO: A few seconds left for that.

Mr. KUPERUS: But, yeah, I enjoy it very much because we got great people, it's a wonderful state, and most certainly we want to save the Garden State for future generations to enjoy.

ADUBATO: Well, Secretary, we appreciate your passion, your commitment. You've taught us an awful lot about agriculture. You're a great guest, come back any time.

Mr. KUPERUS: Good. Thanks for having me.

ADUBATO: That was fun.

Announcer: If you would like more information on this program or if you'd like to express an opinion, e-mail us at info@caucusnj.org and visit us on the Web at www.caucusnj.org.

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