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STEVE ADUBATO, host:

Welcome to another very special edition of CAUCUS UP-CLOSE, where we talk with some of the state's most interesting and compelling personalities. I'm Steve Adubato. Now later in the program, we'll meet Pam Fischer, who is vice president of public affairs for AAA New Jersey Auto Club. But first meet Thomas Marino, CEO of JH Cohn, the largest independent accounting firm in the state.

Good to see you, Tom.

Mr. THOMAS MARINO (CEO, JH Cohn, LLP): Great to be here, Steve. A pleasure.

ADUBATO: Now put this in perspective. JH Cohn, created 1919?

Mr. MARINO: 1919.

ADUBATO: How big?

Mr. MARINO: I didn't start it.

ADUBATO: No, I know you didn't start it, but you've grown it. How big at the time? How big now?

Mr. MARINO: Oh, started with Julius Cohn and a few other employees. Right now we have 95 partners, almost 700 total employees.

ADUBATO: How'd you hook up with these guys and get into the accounting field?

Mr. MARINO: Right out of school, 1969.

ADUBATO: Where'd you grow up?

Mr. MARINO: Grew up in Pat--born in Paterson, grew up in Totowa.

ADUBATO: So you get into accounting. Why? I mean, I have to ask--I hate that when people say, 'Some of my best friends are accountants.' But my accounting friends had passion for accounting, professional accounting, from way back. Where did yours come from?

Mr. MARINO: I would love to tell you I had passion for accounting coming out of school. That's not what I'm going to tell you. I did not know what I wanted to do. My dad set me up with an interview with the controller from where he worked, said, 'Why don't you try accounting?' Didn't know any other choice; I said, 'Why not?' I think it offers a lot of opportunities that allow you to jump into other areas if you don't like accounting.

ADUBATO: Like?

Mr. MARINO: Like anything: business, running companies...

ADUBATO: As you are.

Mr. MARINO: Well, I'm running a company within the company. You're correct.

ADUBATO: Typical or atypical for someone with a CFO accounting background to become a CEO? More and more typical?

Mr. MARINO: Well, as the accounting firms have gotten larger, you change from a partnership structure where every partner has a say in the business to a corporate structure where you go from managing partner to CEO. You can't operate a company our size any longer with everybody having a vote on what the stationery should look like.

ADUBATO: Here we go. Let's get into some really, really meaty stuff.

Mr. MARINO: Sure.

ADUBATO: By the way, we should make it clear, last six years, your firm grown exponentially. We're talking about eight--was it \$18 million?

Mr. MARINO: Around about \$18 million in revenues to...

ADUBATO: To?

Mr. MARINO: ...\$125 million today.

ADUBATO: All right. You've also said that one of the biggest areas of growth in the last couple of years has been in response to the government, the federal government through Congress and the federal government's action with respect to the Sarbanes-Oxley legislation. Let's put this in perspective. Post-Enron, the federal government decides they're going to do something about all of these corporate scandals and internal accounting systems and auditing systems that aren't in place, so they create this thing called Sarbanes-Oxley, named after two members of Congress, to do what?

Mr. MARINO: To regulate, in effect, put an enforcement arm on the public companies, the 17,000 public companies in the United States. I think it was an overreaction by Congress to rush to judgment on what was wrong because, using the Enron example, as you pointed out, it didn't have anything to do with internal controls. It had to do with values.

ADUBATO: Explain that to us.

Mr. MARINO: The failures at Enron had nothing to do with the internal control structure of a company which is what the so-called 404 work that came out of Sarbanes...

ADUBATO: 404 is a section of the legislation.

Mr. MARINO: It's a section of Sarbanes-Oxley.

ADUBATO: Right.

Mr. MARINO: Was created to test and improve and require certain internal controls. Enron didn't have anything to do with that. It had to do with values. It had to do with bad people doing bad things. It was an energy company that morphed into a dot-com. It was values that they should have learned at their mothers' knee and didn't. You didn't have a failure of standards; you had a failure to adhere to standards.

ADUBATO: Yeah, but wait a minute, Tom. I understand what you're saying. But are you saying there was no role--there is no significant role for the United States Congress and the federal government to have oversight over publicly traded companies who do these kind of things?

Mr. MARINO: The SEC already has oversight.

ADUBATO: Enough?

Mr. MARINO: The Securities and Exchange Commission--I think they have enough, and the profession, for the first 100 years, regulated itself. Now you have a third body coming in here to enforce the regulation, and I think a lot of what came out of Sarbanes-Oxley was good. Certainly the enforcement actions that came out were great. Could have even been stronger, the enforcement side.

ADUBATO: Enforcement actions meaning...

Mr. MARINO: Meaning the penalties for, quote-unquote, "criminals."

ADUBATO: So--wait, hold on, you're saying even with some people who aren't really good people with good values, you can sometimes scare them into doing the right thing?

Mr. MARINO: Yeah, that's exactly what I'm saying.

ADUBATO: OK, but...

Mr. MARINO: There's a requirement now to sign a form called 302 where you're taking responsibility with criminal penalty as a consequence. So, yeah, you will scare the people into compliance more so than you will by enforcing the internal controls. The internal control testing, which has been a boon to accountants--it's really the full employment act for CPAs--what that's done is overtest, in effect, run up costs for companies, some that can afford it, some that can't. The costs...

ADUBATO: Time out, time out.

Mr. MARINO: Sure.

ADUBATO: Some of the language is getting a little confusing. Run up costs meaning...

Mr. MARINO: You have to implement a series of internal controls that the outside auditors will come in and render a separate opinion, a new opinion that heretofore never had to be issued by public companies.

ADUBATO: Right.

Mr. MARINO: Now there's a separate opinion attesting to the safeguarding of

assets, which requires extensive internal control structure and testing. What's developed by firms like ours is a corporate governance group where you come in and assist the company in getting ready for the outside auditors to test the internal controls. The cost of that is approximately one to one and a half times the cost of an audit.

ADUBATO: Therefore, translate this for the average person watching--not someone with an accounting or an auditing background--who's saying, 'Wait a minute, I'm trying to make sense of all this.' What does this mean to the average consumer of the average publicly traded company in this country? What does it mean?

Mr. MARINO: Well, we can take it all the way down to the private.

ADUBATO: Do it.

Mr. MARINO: Let's start with the public. They estimated the cost of compliance with this particular area to be \$1.5 billion when Sarbanes-Oxley first passed. The revised estimate as of, I believe, about a week ago was over \$35 billion. It's a big number. The real scary part, though, is where does it go from the public companies?

ADUBATO: Right.

Mr. MARINO: Right there you're eliminating the lower end of that marketplace; you're closing capital markets 'cause they just can't afford it. But there's a fear of a cascade effect that these requirements come down to the private sector. It already has in the not-for-profit area...

ADUBATO: Right.

Mr. MARINO: ...where there are certain requirements that are very similar to the Sarbanes-Oxley world. There's a fear it's going to come into the private sector, to the middle-market, everyday New Jersey business that the bank--and they've started already--requesting some private companies to adhere to the rules and the requirements of some of the Sarbanes-Oxley or, as they call it, the SOX work. So there's a push down right into the private sector.

ADUBATO: You know, let me--I think I'm going to go from one very complex and controversial area to another, Social Security. As we do this program, President Bush has proposed, as you know, a very sweeping overhaul of the Social Security system. He says, 'Look'--I mean, you can argue back and forth whether it's going to go bankrupt this year or that year. The president says it's in trouble. Democrats in Congress say, 'Ah, we don't need to do that right now.' President says we should be able to--we should allow people, particularly younger workers, to invest a portion of their--Right?--earnings and Social Security money into this personal retirement fund. Good idea?

Mr. MARINO: I've always been in favor of that. I wish in 1969, when I started, that that program was in place. What you need is structure on what those money can be invested in...

ADUBATO: And what they can't be invested in.

Mr. MARINO: ...and what they--moreover what they can't be invested in.

ADUBATO: How do you do that? Because a lot of people are saying, 'Wait a

minute, time out. You want us to'--by the way, they're going to argue you're breaking the contract that FDR made in the 1930s, but they're also going to say, 'Wait a minute, risky Wall Street--you know, speculative'--go ahead.

Mr. MARINO: That's what can--401(k)s, most companies have some flexibility, but within a regulated environment. It says, 'Here's the investments you can make; here's what you can't.' And there'll be a tolerance likely of what it goes up and down over the long term. I think those safeguards can be put in, and I think the world will be better off--the United States, I should say, will be better off as far as the long-term funding of the program. Now I don't think it's going to go bankrupt in the next few years.

ADUBATO: You don't buy the president's argument there?

Mr. MARINO: Not in the near term.

ADUBATO: By the way, how much...

Mr. MARINO: I don't think there's...

ADUBATO: Go ahead, Tom.

Mr. MARINO: I don't think there's enough information right now on either side of the aisle to make that compelling case. They need some further studies.

ADUBATO: Are you arguing that some of this argument about Social Security is political?

Mr. MARINO: Yeah, maybe a little--maybe a little bit.

ADUBATO: How about this: Why not just let people do the 401(k) thing, right? Make that more of an opportunity for them, right? Can't you expand that?

Mr. MARINO: It's the other half. Not all of--under the president's program is for the self-directed fund.

ADUBATO: Right.

Mr. MARINO: Some of it goes into the general fund. So the 401(k)--very similar, I think, to what he is recommending.

ADUBATO: Now your firm, JH Cohn, advises all sorts of folks. Give me some numbers. You have 700 people working for you. Pretty amazing. Largest clients are...

Mr. MARINO: We have our public clients--that'll go over \$1 billion--and we have private companies that will be start-ups, maybe \$1 million, maybe less.

ADUBATO: Biggest mi...

Mr. MARINO: We serve the middle market...

ADUBATO: OK.

Mr. MARINO: ...I guess is the best way to describe it.

ADUBATO: Biggest misconception about the accounting profession and

accountants is...

Mr. MARINO: That it's a static profession, that it's the green eyeshades, number crunchers. That's not. A good accountant is a business adviser to their client, within the rules of independence, but you still want to bring to the table an overall business acumen that you can value-add to your client.

ADUBATO: Has training changed?

Mr. MARINO: Sure it has.

ADUBATO: How so?

Mr. MARINO: Well, it's from top to bottom. Again, a lot of what we have to do now is, in effect, market ourselves better because of the stereotypes, so some of the training is soft skills like that. Other training is either to get the right people, to train the right people in a specialized area like benefits...

ADUBATO: Right.

Mr. MARINO: ...like knowledge of a 401(k), like wealth management and investments, like insurance matters, not to be brokers, but to understand and advise the client. So it's not just a matter of being audit and tax, and even some of the training there is bifurcated into specialty areas: estate planning vs. state planning vs. corporate planning.

ADUBATO: Right.

Mr. MARINO: So there's a lot of specialty areas.

ADUBATO: The field has changed significantly.

Mr. MARINO: Tremendously.

ADUBATO: But here's the other side of it. We were talking about Enron before, and I don't want to open up this whole Pandora's box again, but fair to say as the Enron thing was unfolding, there were accounting firms who were involved in that who signed off, Tom, or closed their eyes or did whatever. And how did--where's the ethics side of this for accounting firms? You talked about training; you didn't mention ethics.

Mr. MARINO: ...(Unintelligible) ethics.

ADUBATO: How does that fit in?

Mr. MARINO: Ethics is now a required course in New Jersey. To maintain your continuing education requirement, ethics is a course that must be taken.

ADUBATO: What does that mean, teaching people to do the right thing?

Mr. MARINO: Reminding them what the right thing is. They should have learned the right thing, I said, at their mothers' knee. It's reminding them again and again and again what the right thing is. Now some of the issues--when you say accounting firms were...

ADUBATO: Right.

Mr. MARINO: ...I think the one firm that's not here anymore was behind...

ADUBATO: That's right.

Mr. MARINO: ...a lot of it, and that was localized offices.

ADUBATO: What did that mean to the profession once that happened, when they were exposed?

Mr. MARINO: When they--big black eye for the profession. But I think it was never personalized to the individual accountant. I don't think any of our partners are stigmatized by their clients because of what happened to Arthur Andersen. I think the partners in Arthur Andersen New Jersey--I knew a lot of them well and a lot in New York--good people, not stigmatized by their clients. They didn't deserve what happened to them. That was the government punishing 28,000 people for what a few people did. I think there was some things in Andersen's structure that could have been better, but it wasn't universal for the whole firm.

ADUBATO: Let me ask you this before I let you out of here. You got into this business three decades plus ago.

Mr. MARINO: You're scaring me now, but yeah.

ADUBATO: Yeah, it's just--that's what my people tell me. You love this profession, you feel great passion for it because...

Mr. MARINO: Because it allowed me to get where I am now, for a start, but it is an ability to help a lot of different clients, a lot of different people, to be that business adviser. I probably shouldn't say this to anybody coming out of school, but if I had to be an auditor, I would have left a long time ago.

ADUBATO: That's not enough for you.

Mr. MARINO: That's not enough. Being a business adviser to your clients and now maybe an adviser to the firm and helping it grow. It's a challenge. Gotta have a challenge.

ADUBATO: Absolutely. And speaking of challenges--look at this segue--there are people on the road who need assistance as well. And I want to thank you for being here. Stick around, because right after this, we're going to be talking about keeping New Jersey drivers, all drivers in America, safe on our roadways. We're going to have Pam Fischer of AAA coming up next as CAUCUS UP-CLOSE continues.

Thanks.

Mr. MARINO: Thank you.

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PROGRAM Caucus: New Jersey with Steve Adubato

Interview: Pam Fischer, vice president of public affairs for AAA New Jersey Auto Club, discusses what her organization does
STEVE ADUBATO, host:

Joining us now is Pam Fischer, vice president of public affairs for AAA New Jersey Auto Club.

Good to see you.

Ms. PAM FISCHER (Vice President of Public Affairs, AAA New Jersey Automobile Club): Thank you. Thanks for having me.

ADUBATO: Well, listen, we're not talking about Sarbanes-Oxley...

Ms. FISCHER: Good.

ADUBATO: ...even though you guys are a not-for-profit and you have to deal with that as well.

Ms. FISCHER: Yes, we do.

ADUBATO: All right. Let's talk about some other things.

Ms. FISCHER: OK.

ADUBATO: We were together just a couple of weeks ago. Our good friend Phil Beachem from the Alliance for Action had a big conference on transportation issues, right?

Ms. FISCHER: Yes.

ADUBATO: Before we talk about very controversial and important transportation issues, tell us what AAA is and why it's so significant. It started in Chicago?

Ms. FISCHER: We actually started in Chicago over 100 years ago. A group of AAA clubs--not AAA at the time, obviously...

ADUBATO: Right.

Ms. FISCHER: ...but motor clubs came together and said, 'We should form this federation.' And that's how AAA was born. And New Jersey was one of those founding clubs.

ADUBATO: To do what?

Ms. FISCHER: Really to advocate for the motorist. The motorist was this very small group of people. Not many folks owned cars back then. So we were out there advocating for roads, paved roads, putting up road signs, advocating for the right to be mobile, to move around, and also to educate these folks about how to operate those vehicles safely. So it was a...

ADUBATO: How has that changed?

Ms. FISCHER: It hasn't changed much.

ADUBATO: I mean, because you're still advocating.

Ms. FISCHER: No, it hasn't changed. I think what's been difficult for me in the role that I have for AAA is to remind people that that advocacy part of it has not gone away, and we're more active than ever. But folks think of us first and foremost as 'the motor club.' They think of us as the folks who come to their aid when they need a car towed or...

ADUBATO: You do. You've helped me out dozens of times.

Ms. FISCHER: Absolutely.

ADUBATO: But you know, that's your bread and butter, but also there's some travel...

Ms. FISCHER: Right.

ADUBATO: Got, like, you know...

Ms. FISCHER: Got a lot of things going on.

ADUBATO: But the advocacy thing...

Ms. FISCHER: Yes.

ADUBATO: OK, let's talk about advocating. You're into safety. How so?

Ms. FISCHER: We are so into safety, and that goes back to our roots. I mean, talking about driving that vehicle safely on the road, being conscious of other folks out there, not just other drivers but pedestrians, at the time people on horses. I mean, we've come a long way since then, but we really had to focus on safety. More people die on our highways every year than you can imagine. Over 40,000 people die across the nation in car crashes. So our role if ever is more important. We need people to understand how important it is to operate the vehicle safely. We've never lost sight of that.

ADUBATO: But break that down for us, Pam. What are some of the biggest reasons people get into accidents, and how--what are some of the best ways to prevent those accidents?

Ms. FISCHER: Distraction. A huge problem now--and I'm not just talking about cell phones when I talk about distraction; I'm talking about all kinds of things people are doing in their cars that they've been doing for a long time.

ADUBATO: Such as...

Ms. FISCHER: Reading, believe it or not.

ADUBATO: No!

Ms. FISCHER: Eating.

ADUBATO: Yes.

Ms. FISCHER: Talking on cell phones. A whole variety of things. We...

ADUBATO: Guilty. Guilty. Guilty.

Ms. FISCHER: Hey, everyone does it.

ADUBATO: I don't do the makeup in the car.

Ms. FISCHER: Well, that's...

ADUBATO: I wait till I get to the studio. But come on, seriously, they are distractions.

Ms. FISCHER: Seriously. Yes.

ADUBATO: And we don't like to see it that way. We like to see it as multitasking.

Ms. FISCHER: Yeah, but the focus here needs to be on operating the vehicle safely. You can't do that when you're distracted by all those other things. Your first primary function should be operating the car. All that other stuff, you gotta put it behind you.

ADUBATO: Where were you guys on the cell phone thing?

Ms. FISCHER: We have a real problem with focusing only on the cell phone. And we did not support the ban on cell phones.

ADUBATO: I know you didn't.

Ms. FISCHER: We absolutely did not.

ADUBATO: I was confused by that.

Ms. FISCHER: I think a lot of people were, but...

ADUBATO: Explain it.

Ms. FISCHER: The focus that has been so--that has really kind of grabbed everybody is if you got your hand on the cell phone and you don't have your hand on the wheel, you can't operate the vehicle safely. The science tells us that it is the distraction, the mental distraction of being on a cell phone that's far more dangerous. It's OK--a lot of people say, 'It's OK to have my hand on my cup of coffee, but it's not OK to have my hand on my cell phone.' You know, it doesn't make sense. The mind is what's being distracted here. So when you're on that cell phone, you're thinking about the conversation; you're not scanning with your eyes, which is so important when you drive. So we were trying to get people to take a step back and recognize that if you want to improve safety on the road, it's not just about about banning cell phones...

ADUBATO: Should we ban drinking coffee?

Ms. FISCHER: I think we can't ban those things. It would be impossible. And that's what the Legislature tells us. But we want the Legislature to understand that if you think you're going to get this huge safety fix by banning handheld cell phones, it's not going to happen.

ADUBATO: But isn't that a start? I don't want to debate this too much, but

isn't it a start by talking about the cell phones and saying, 'No more, you can't do it anymore'?

Ms. FISCHER: It's a great start. Is it something we can legislate? Is it going to give us the fix we need. We're not so sure about that. So we're trying to be the voice of reason in all of this.

ADUBATO: All right. Speaking of reason, let's go back to the really interesting, challenging issue. Look, some people say Sarbanes-Oxley is hard to understand; I think it's incredibly important, as did Tom in the previous segment. So is the New Jersey Transportation Trust Fund.

Ms. FISCHER: Ah, yes.

ADUBATO: Yeah. Now you didn't think I would bring that up.

Ms. FISCHER: Oh, I knew you would.

ADUBATO: Here's the deal. For the last 20 years in the state of New Jersey, major transportation projects--improving roads, bridges, mass transit projects--have been paid for through this fund called the Transportation Trust Fund, created in 1984 under then-Governor Thomas Kean. I'm proud to say in a former life as a former legislator, I voted for that trust fund. And it was really important to have because you needed a pot of money to pay for these projects.

Ms. FISCHER: Right. Absolutely.

ADUBATO: Where are we now, and what's the problem?

Ms. FISCHER: Well, the problem now is that we've lived beyond our means. We've--I'll take a page out of Assemblyman Wisniewski's book.

ADUBATO: John Wisniewski...

Ms. FISCHER: Right.

ADUBATO: ...who is the chair of the Assembly Transportation Committee.

Ms. FISCHER: Right. John...

ADUBATO: Who actually just proposed a gas tax...

Ms. FISCHER: That's right.

ADUBATO: ...increasing the gas tax, I think, to 12 1/2 cents, but we'll talk about it.

Ms. FISCHER: Right. Right. John's focus is really trying to get people to understand that we can't live on a credit card. We don't have enough money coming into the trust fund. We're spending--we're living beyond our means. So we've got a real problem here. Next year essentially what's going to happen is all the money that's coming in that we pay through gas taxes and other things is going to go to pay off debt. There'll be no new money. So if we want to continue projects that are in the pipeline, if we want to fix other things that need to be fixed, bridges and bottleneck congestion areas, there's no new money. And that's very scary, not only because, you know, we can't fix

these things, but because we get money from the federal government, and if we have...

ADUBATO: And we have to match that money.

Ms. FISCHER: We have to match that money. So there's no money to match; there's no money coming from the federal government.

ADUBATO: So let's go right at it. Assemblyman Wisniewski and a few others courageous enough to propose this, whether they're right or wrong--Who knows?--said, 'You know what? No one's going to be throwing any money at us, and we can't borrow any more, so since New Jersey has one of the lowest gas taxes in the nation...

Ms. FISCHER: Right.

ADUBATO: ...we should raise the gas tax--I believe it's--we're talking about 12 1/2 cents, in that range, per gallon.

Ms. FISCHER: That's the number, right.

ADUBATO: And by doing that, we would infuse the Transportation Trust Fund, this pot of money to fund these projects, with big money.

Ms. FISCHER: Right.

ADUBATO: Others say, 'No way! You can't do that. The timing's off. We can't increase the gas tax. Gas prices are high right now.

Ms. FISCHER: Right.

ADUBATO: You just can't do it.' You say...

Ms. FISCHER: We say we have to get more money, but--a big but here...

ADUBATO: Yeah.

Ms. FISCHER: ...we have to fix the system. The Transportation Trust Fund itself, the idea of having a trust fund where you have money, stable source of income, if you will, coming in, is a great idea. It was great...

ADUBATO: Stable meaning you know it's coming.

Ms. FISCHER: We know it's coming. We know people are paying that tax at the pump. It's coming in. The problem is, as I said before, we've lived beyond our means. It was supposed to be a pay-as-you-go system, and we got so far into bonding more and more and more, but the revenue stream wasn't growing...

ADUBATO: Right.

Ms. FISCHER: ...anymore. So there first of all has to be that fix. We have to fix the system so that we don't continue to throw essentially good money at bad. We have no...

ADUBATO: You mean paying for the loans?

Ms. FISCHER: Well, we have to pay for the loans, but we also have to look at

things like oversight. We have a Transportation Trust Fund Authority, but they have no real oversight power.

ADUBATO: More government? Another layer of the government bureaucracy?

Ms. FISCHER: My feeling personally here--and I speak both for myself and AAA on this issue--is why, when we created the trust fund, why did we not give the Trust Fund Authority the oversight initially? Wasn't done way. Needs to be corrected. We need oversight. We were talking about Sarbanes-Oxley before.

ADUBATO: Right.

Ms. FISCHER: It's all about oversight. We need to make sure.

ADUBATO: Yeah, but it's all about the right oversight.

Ms. FISCHER: Exactly.

ADUBATO: We don't want to create another layer of government...

Ms. FISCHER: And I agree.

ADUBATO: ...to pay for more government jobs. But the other part of it is...

Ms. FISCHER: Right.

ADUBATO: ...there are a lot of people who say, 'You know what? I may support the idea of an increase in the gas tax if'--if, Pam--'the government guarantees that every penny that is raised...

Ms. FISCHER: Right.

ADUBATO: ...goes'...

Ms. FISCHER: To Transportation Trust Fund. Absolutely. It has to be dedicated. Nine cents of our 10 1/2-cent gas tax--10 1/2 cents is what we pay at the pump--goes to the trust fund. It was constitutionally dedicated. Citizens went to the polls and said, 'This is what I want it to do.'

ADUBATO: Right.

Ms. FISCHER: We want the whole 10 1/2 cents to go there.

ADUBATO: I see no reason why it shouldn't.

Ms. FISCHER: We want to. Right now some of that money, that penny and a half, is being used to pay off some bonds...

ADUBATO: Right.

Ms. FISCHER: ...related to bridge repairs. My understanding is in another 12 months, 18 months, those bonds will be retired. That money needs to go to the trust fund. Absolutely need to capture the whole 10 1/2 cents. We also have some statutorily dedicated money. This is complicated; most people would say, 'What does that mean?'

ADUBATO: Break it down for the average person and tell them why they should

care, people who are not insiders...

Ms. FISCHER: Right.

ADUBATO: ...in Trenton. Why should they care about this?

Ms. FISCHER: They should care because they want to know that their commute is going to be as reasonable as it can be. They're tired of sitting at that same traffic light six times, or they're tired of getting stuck in that bottleneck. They want to make sure that that bridge they travel over is actually going to be there, is going to stay there.

ADUBATO: You remember a few years back in Connecticut--What was it?--the Mianus Bridge.

Ms. FISCHER: Sure, Mianus Bridge.

ADUBATO: The Mianus Bridge collapsed and nobody sees it...

Ms. FISCHER: Absolutely.

ADUBATO: ...late at night. Cars are going into the river. People are dying.

Ms. FISCHER: It's frightening.

ADUBATO: Then everyone says, 'Oh, my God, how could that have happened?'

Ms. FISCHER: Right.

ADUBATO: We can't wait for that.

Ms. FISCHER: We can't wait for that. But you know, I hate to say it, but it could possibly happen. Who knows? It's about safety. It's about quality of life. And I know people say these kinds of things all the time, but it really is true.

ADUBATO: It's a cliché when a lot of people say it's a quality of life. But...

Ms. FISCHER: It is.

ADUBATO: ...how is it quality of life?

Ms. FISCHER: Well, think about your own personal commute every day. I live in western Morris County; my office is in eastern Morris County, 25 miles. It takes me an hour to get to work every day. Why does it do that? Well, there's a lot of cars on the road, but there's bottlenecks, there's congestion areas. Can we fix those things? You've got your kid on a school bus going to school every day. You want to know that the roads are going to be OK so your child gets to and from school safely. I mean, these are all issues that affect each one of us, and we aren't at the point yet--I don't think we're at the point yet where people are screaming, 'Enough, enough'...

ADUBATO: No.

Ms. FISCHER: ...but we're getting there.

ADUBATO: Well, we'll see what's going to happen, because we're doing this program in February of 2005, and it is a huge question mark--there is a huge question mark as to what's going to happen.

A minute and a half left. What else is AAA doing that's so important?

Ms. FISCHER: Lots of things. Senior mobility. Lots of senior drivers on the road. We're very concerned...

ADUBATO: By the way, should we test after 65 years of age every year for...

Ms. FISCHER: No, we shouldn't...

ADUBATO: ...to get your driver's license?

Ms. FISCHER: No, it shouldn't be age-based only. We've got bad drivers who are 45. I'm 45. Who's to say I'm not a bad driver? So maybe we should test...

ADUBATO: Not age-based?

Ms. FISCHER: I don't think it should be.

ADUBATO: OK. Go back to the senior thing.

Ms. FISCHER: Now...

ADUBATO: Don't you guys have a program with seniors that helps them test their reflexes? It's one of the best in the country. It's a...

Ms. FISCHER: Brand-new.

ADUBATO: ...model program. Tell everyone about that.

Ms. FISCHER: Brand-new. It's called Roadwise Review. It's a CD-based program. You put it in your personal computer at home. Nobody's looking over your shoulder and no Big Brother. You can assess how you're doing. It looks at very important skills related to driving.

ADUBATO: Like?

Ms. FISCHER: Flexibility, visibility, memory, eye scan, all kinds of things of things that are important to driving which we don't necessarily think about. But really, as we get older, those things change.

ADUBATO: How do people get that? Someone watching right now, you're 65, 68 years of age.

Ms. FISCHER: Call your local AAA office. Easiest way.

ADUBATO: By the way, log on to our Web site. We'll link up to yours.

Ms. FISCHER: OK.

ADUBATO: And people can get this CD?

Ms. FISCHER: It's a CD-ROM for your computer. And we'll work with you to get

that.

ADUBATO: Do you think the originators back in 1909 in Chicago, when they started this whole thing, did they think they were--`OK, we're going to have a CD-ROM that helps senior citizens test their reflexes'?

Ms. FISCHER: `What's a CD-ROM?' they were saying, you know. I mean, who would've think we'd gotten to this point? I mean...

ADUBATO: Exciting time to be in this.

Ms. FISCHER: It's great.

ADUBATO: Real quick, 30 seconds left. The greatest satisfaction you get out of your work is...

Ms. FISCHER: Helping people, saving children's lives by making sure they're in their car seats, helping seniors to stay on the road as long as safely possible, doing work just to make things better for folks, because we all have to drive, we all have to--we're mobile. We're a mobile society. If I can help in my own little way to make a difference, that's great. So that's what it's all about.

ADUBATO: Pam, thank you so much. You're a great guest.

Ms. FISCHER: Thank you.

ADUBATO: Come back anytime. We're safer on the roads because of you.

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 World Wide Web at www.caucusnj.org.

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