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Announcer: Funding for this edition of CAUCUS: NEW JERSEY has been provided by Johnson & Johnson, the worldwide health care products company; New Jersey Natural Gas, proud to support education in our communities; QualCare Inc, a local managed-care company covering 550,000 New Jersey residents; and Verizon Communications.

STEVE ADUBATO, host:

Welcome to CAUCUS UP-CLOSE, I'm Steve Adubato. A little later on in the program we'll be joined by Marilyn Askin, president of AARP New Jersey.

But first, meet Joyce Powell, president of the New Jersey Education Association, which represents 192,000 public school educators.

Good to see you, Joyce.

Ms. JOYCE POWELL (President, New Jersey Education Association): It's nice to be here, Steve. Thanks for having me on the show.

ADUBATO: These public school educators, retired as well as those working now?

Ms. POWELL: About 20,000 retired educators are part of NJREA, and about 120,000 K-12, the rest are--we have a small group of about 1,000 NJEA members. We have higher ed, most of our county community colleges are members of NJEA. So.

ADUBATO: A big and strong organization with a powerful voice.

Ms. POWELL: A very powerful organization that does important work for important people.

ADUBATO: And those people are?

Ms. POWELL: Those people are the educators of New Jersey, whether you're a classroom teacher or guidance counselor, school nurse, librarian, custodial worker, school secretary, bus driver--if I leave someone out they'll be mad at me.

ADUBATO: But you know, most people perceive, shall I say, just the teachers. Not just the teachers.

Ms. POWELL: The bulk of teach--most--mostly teachers, but...

ADUBATO: But others as well.

Ms. POWELL: ...certainly others as well.

ADUBATO: Who is going into teaching today and is who is going into teaching significantly different than when you got into teaching a few years ago?

Ms. POWELL: Certainly. When I started teaching in 1973...

ADUBATO: Special ed was your area of concentration?

Ms. POWELL: Special education, my area of concentration. Specifically with children that were emotionally disturbed. In those days we actually labeled children with whatever their disability happened to be, and we've come a long way since then in terms of how we talk about children that have learning difficulties. But certainly, dealt a lot with children who had some emotional difficulties, who were--had a difficult time getting along with others, listening to authority, those kinds of behavior--unusual behavior patterns. And in those days, again, we were able to mediate, give a kid some support, and then return the kid to a regular classroom setting.

ADUBATO: Is that the goal?

Ms. POWELL: That was the goal, certainly, to be educated with your peers. And I often use this analogy that you don't have special ed supermarkets and hotels and roadways and things like that, so it's important that all children learn to learn together and get along together.

ADUBATO: We're talking...

Ms. POWELL: Even those with special needs.

ADUBATO: And by the way, I'm curious because I asked you about who's going into teaching. Could you tell our audience who may not be familiar with you, even if they've heard of NJEA, why did you go into teaching and why this particular area?

Ms. POWELL: Well, I went into teaching because I knew that I wanted to make a difference. I--my third grade teacher, Mrs. Walker, had me help a child--I was a good reader--she had me help a little--another student with reading.

ADUBATO: Where was this?

Ms. POWELL: In Newport. In Cumberland County, little town...

ADUBATO: New Jersey.

Ms. POWELL: New Jersey, southern New Jersey. A little poor, rural community. One of five kids, so we played school a lot at home, and I had an older brother and sister, and I knew a lot when I went into my classes because of course, they taught me many things. And I was a little rambunctious as a child, so the teacher would give me extra work or extra things to do. And she had me help this child, and I realized at a very early age that I could help someone, I could make a difference. And I could help little Frances with reading, and it inspired me and I always wanted to be a teacher. Never had any other goal in life but knew that I didn't come from a wealthy background, so that college might not have been in my--in the future for me. But received a scholarship on graduation night, which allowed me to go to Cumberland County College, full scholarship for one semester, and then worked three jobs to put my way through school. And--and--and now I'm the president of the organization that--the county organization that gave me the scholarship, so it's a--it's a kind of neat story. But it's also poignant in the fact that I--my parents gave me a tremendous sense of giving back to the community, particularly the community that would have helped me along the way.

ADUBATO: You know, I imagine there are stories for virtually every teacher.

I told you recently off camera that my dad was a teacher and my two sisters are teachers. My father's two sisters are teachers, all public school teachers and come from that background. There's a passion that sometimes folks may not realize, and for those of us who have kids, and we see our kids in public schools, it is amazing how many great teachers are out there. But I have to ask you, as we enter into this arena, or this era with a new governor, what advice would you give Governor Jon Corzine as it relates not just to teachers but more importantly, public education?

Ms. POWELL: Well, I want to answer your other question...

ADUBATO: About who's going in?

Ms. POWELL: About who's going in, because...

ADUBATO: Sure, do that first.

Ms. POWELL: ...because we see--we see a lot of people who have had other careers that are now going into teaching. They--they really had a passion for teaching but knew that they weren't--would not be able to make a living in education, and so we see a lot of ret--what I call kind of returning, a second career. A lot of those folks. And our--our younger, newer members are not seeing teaching as a life-long career. They're really coming in and out. We're losing an awful lot of people.

ADUBATO: Why? Aren't salaries good enough?

Ms. POWELL: I don't think it's only about salary. I think that our salaries are better, they're more competitive than they used to be. Teaching is hard work. Being an educator is extremely difficult. The demands that are made every day, and the--the responsibility of--of helping children to learn, the--the--is a tremendous responsibility.

ADUBATO: Burn-out pretty high?

Ms. POWELL: I think that it's--it used to be we thought that people who had been in the profession for a long time were burning out, but we see that the--the commitment in terms of--and the passion, you have to love this. You have to love teaching in order to stay in it.

ADUBATO: Particularly, Joyce, to get through those really tough issues that cause some to burn out. Without that passion, I don't see how you stay.

Ms. POWELL: I think it's very difficult. And that leads us into the situation with Governor Corzine in terms of...

ADUBATO: Sure. A new opportunity, and new challenges.

Ms. POWELL: New challenges. He has tremendous challenges. My advice to him would be certainly to continue the funding and to make--ensure that funding for education. When you think about the world, and you think about what's important to all of us, certainly health care is way high on the--on the priority list. Safety of everyone, so fire and police, safety of--of...

ADUBATO: Homeland security.

Ms. POWELL: Homeland security is high. And education. And what happens to

an individual because of education, and--and you've said you're successful because of public education, I'm successful because of public education, the opportunities that we afford to everyone--there's no question that certainly it is the--it is a great equalizer, it allows all of us the opportunity to--to shine, to be very successful.

ADUBATO: But Joyce, the other piece of it, as you well know, being in and around the state house, is that the fiscal crisis--we're actually doing this program on the 31st of January, we're doing it the day the president does his State of the Union address, Governor Corzine will give his first address in the not-too-distant future. And one of the big themes, you know it, I know it, everybody knows it, you read the paper, is like the five to \$6 billion budget gap. So say the governor was to say--were to say, 'You know what? I'd love to give more money to public education but we just can't afford it without taxes going up, and I want people to understand I'm still committed to public education, just can't afford in--to increase state aid or even stabilize state aid to public schools.' You would say?

Ms. POWELL: I would say that our communities demand that we have excellent public schools.

ADUBATO: But they also want to keep their taxes down.

Ms. POWELL: They do want to keep--and we have overreliance of property taxes to fund education. We need to find a different funding source.

ADUBATO: Oh, wait a minute.

Ms. POWELL: Absolutely...

ADUBATO: A different funding source? Let me put it out there. Some have argued, I've even said in some columns and writing opinion pieces, I've said you know, everyone talks about alternative sources. Why don't we put it on the table and say, 'Wait a minute. Wasn't the income tax supposed to be the primary source?' And for those who earn more than others, be it 3 or \$400,000, should we be increasing the income tax, and shouldn't that money be going to public schools? Or is that some crazy idea.

Ms. POWELL: I don't think it's so crazy. I think...

ADUBATO: Why is it not even on the table?

Ms. POWELL: Because everyone's afraid of the "T" word. Everyone's afraid of the "tax" word. We--we knew what happened with Governor Florio in the past, when he tried to--to raise taxes. The Democrats were out of power for a very long time. Republicans are very concerned about that. I think on both sides of the aisle we see tremendous concern.

ADUBATO: Because the price of--for not putting it on the table.

Ms. POWELL: Abso--absolutely, there's a price.

ADUBATO: Go back to the schools again. Say it happens in Trenton. And by the way, let's make it clear, it's not just Jon Corzine. We've got a new speaker of the Assembly in Joe Roberts, you've got a former governor serving as the president of the Senate in Dick Cody. Say they all agree, 'You know what, love to do it, can't do it'? Tell folks what the price would be in

terms of our kids and public schools.

Ms. POWELL: Oh, it would be a tremendous price. How many students would not have opportunities? How many kids would we lose to--there are bad things that are happening in the world that we--schools are now taking the place of our communities of the past. We have tremendous children who are being reared by grandparents in some of our communities. In our rural communities, poor rurals, we have an awful lot of children who are being reared by grandparents. Their parents are not able to--to provide for those children.

ADUBATO: Is that government's responsibility to step in there?

Ms. POWELL: Well, I'm not sure whether or not it's government's responsibility, but certainly it's--I think all of us have a responsibility to the children of our--of the world, and certainly to the children of New Jersey. But we do have tremendous challenges. I think we have to look at the--the fiscal soundness of what's happened in the past, and it's not just education that's had--that's taken some hits in terms of funding. Look at almost every part of government that really--I'm hopeful. I'm hopeful that a Jon Corzine with business savvy, with understanding how to bring people together, that he will be able to work through some of the difficulties that we have.

I talked a little bit about the--the passion for education and teaching and how important it is. And you know, we have children that--that have highly specialized need--needs.

ADUBATO: Right.

Ms. POWELL: Some children--\$30,000 to educate one child that has very specific needs. You know, our life has changed in that our health-care system has saved many, many children who might not have lived, that--but they have very special needs, so it--it does cost a lot of money to educate children. Early literacy--and--and we need more parental participation.

ADUBATO: And by the way--excuse me for interrupting--you have a--an initiative. It's the FAS program, is it?

Ms. POWELL: FAST: Families and Schools Working Together.

ADUBATO: The NJEA has a program--by the way, logon to the NJEA Web site, which'll be connected to ours. What is the program about and why is it significant for our viewing audience?

Ms. POWELL: It's significant because we are trying to help parents understand how vitally important they are to the educational process. Talking with their children about what happens in school. Now we'd come home from school and sit around the kitchen table at night, and my dad would say, 'What did you do in school today, Joyce?'

ADUBATO: Right.

Ms. POWELL: 'What did you learn about, Bob? What did you do, Arlene?' to my sisters and brothers.

ADUBATO: Do most--do most parents do that?

Ms. POWELL: You know, I'm not sure. I know that my--my younger sister with her children wasn't able to because they were playing soccer and playing basketball, and our lives change so dramatically. But just taking those few minutes a day and talking with your child about what they've done in school, taking a few minutes and reading with your child, talking about math, those kinds of things. You know, parents are critically important in the process, in the educational process, and I know it's the--it's the euphemism we say a lot in terms of "it takes a village." But it certainly takes all of us working collectively to ensure that children have great opportunities and that New Jersey's public schools--and they are--we have great public schools in New Jersey. We have wonderful schools. We have challenges as well.

ADUBATO: Sure.

Ms. POWELL: You know, we have children in poor communities, and those children--it does cost more to educate a child that is in a poor community because they've not had the early literacy training, they've not had the--they're lacking in some things that their counterpart in wealthier districts have been exposed to.

ADUBATO: Before I let you out of here, Joyce, you don't believe it's exclusively money in those areas, right?

Ms. POWELL: No, I don't. I don't believe that it's--I believe that there are programs that we need to have parents participate in, so that parents have their skills--high skills that they can help their children. But certainly, textbooks and--and the physical needs are important as well.

ADUBATO: Right. On that note, Joyce, I want to thank you so much for coming in. I very much appreciate--we all appreciate you sharing your vision, but most of all your passion for teaching and education, and the NJEA. Thanks so much.

Ms. POWELL: Thanks for having me.

ADUBATO: Coming up next, Marilyn Askin, president AARP New Jersey, as CAUCUS UP-CLOSE continues.

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.

ADUBATO: You're looking at Marilyn Askin, president of AARP New Jersey.

Good to see you, Marilyn.

Ms. MARILYN ASKIN (President, AARP-New Jersey): Great being here.

ADUBATO: Now let me ask you. I said this as we were transitioning from Joyce, I said, you know, 'how old do you have to be to get into AARP'?

Ms. ASKIN: We're a 50-plus organization. As you know, formally, five years ago we were called the American Association of Retired Persons, but the reality is that half our people are still in the work force.

ADUBATO: So let me ask you this: If I'm a few years away, I'd like to say I'm more away, but I'm lucky I'm around here, so a few years away. So how're

you going to find me? How do you really know you're going to find Steve Adubato when he turns 50?

Ms. ASKIN: Well, I'll tell you, there's this story about this man who was lamenting why are we spending all this time, money and lives to spend--to--to find Osama bin Laden? He's almost 50--AARP will find him. Don't ask me how, we'll find you.

ADUBATO: You do, don't you? You find everyone.

Ms. ASKIN: Absolutely.

ADUBATO: And the folks that you...

Ms. ASKIN: Thirty-six million.

ADUBATO: Thirty-six million.

Ms. ASKIN: Nationally.

ADUBATO: And what do--what is AARP really concerned about? What are the top priority items?

Ms. ASKIN: Well, you know, they're different. There are national issues, certainly concerned about saving Social Security from privatization and turning it into a--a program that--a program that will eventually die.

ADUBATO: The president says it's a good idea to give people that option. You say?

Ms. ASKIN: We say that we'll--the first nail in the coffin to destroy Social Security.

ADUBATO: OK, so you're worried about that. All right.

Ms. ASKIN: We're worried about Social Security, we're worried about Medicare. Because here too, you saw with the prescription drug de-benefit, that it's also an attempt to privatize Social Security.

ADUBATO: Wait a minute. The prescription drug Medicare part D initiative was that?

Ms. ASKIN: It--it's an attempt--because they've given it over to all these insurance companies. We have 48 plans in New Jersey, and I think the confusion that people have encountered in trying to determine which program is best for them shows that the free market does not work for health care.

ADUBATO: And confusing. The program's a bit confusing, hard to follow.

Ms. ASKIN: Yes. Yes, it is.

ADUBATO: What do you hear from most of your members, particularly in New Jersey, AARP members?

Ms. ASKIN: Well, we hear that it's confusing. But once our members get online, they find that they do save some money on it. I've helped some people get drug benefits. With one man, a neighbor, we saved him over \$2,000 a year.

People who have catastrophic illness, after they have \$3600 out-of-pocket expenses, the feds will pick up 95 percent of their costs. So it's great for Alzheimer's people, people who have catastrophic--and for low-income people, because there are about 30 other states that didn't have our progressive programs in New Jersey, so they now have it.

ADUBATO: Let me ask you this: If someone watching--anywhere along the East Coast, watching us now, they say, 'Who is this Marilyn Askin and how did she get to be so powerful,' now come on, who are you? Where'd you come from? How'd you get to be in this position at AARP?

Ms. ASKIN: I was a graduate of Rutgers Law School in 1970, and I got involved in--I--I know the first grant that I ever wrote was for--for the Essex County on aging to get money to run a senior citizen legal services program free. We ran it from Orange, from all of Essex County. And I--I was in it for about 15 years, and during that course of time I came in contact with at least 10,000 people, residents, over the age of 60--that was the limit, older Americans limit.

ADUBATO: Right.

Ms. ASKIN: With every conceivable kind of problem.

ADUBATO: Legal--is this where this whole idea of elder law came from?

Ms. ASKIN: Exactly.

ADUBATO: What is elder law?

Ms. ASKIN: Well, elder law is a way of helping people who are really a new class of poor people. During their working lives they had the money to access services. Suddenly, at the age of 60, 65, 62, they're retired, they find out their beholden to a whole panoply of statutes and administrative law, and it's very difficult for them to access these.

ADUBATO: Are they prepared for this?

Ms. ASKIN: Well, now they are. Wi--with the growth of elder law attorneys, people do go and get consults from them on how to arrange their affairs. The big problem is long-term care. Medicare will pay for what they call medical care.

ADUBATO: Right.

Ms. ASKIN: If you're in a hospital and you need therapy, physical therapy, Medicare will pick that up. But if you have Alzheimer's or Parkinson's or some chronic disease which doesn't require medical care, which requires custodial care, Medicare will not pick up one cent.

ADUBATO: Wait a minute, Marilyn. I want to clarify this, because we've actually done some other work, some programming looking at mental health issues for seniors. And we also looked at why the media doesn't, frankly, cover these issues more effectively. One of the big pieces is that Medicare doesn't pick up for mental health issues the same percentage that it would pick up for a--a nonmental health issue.

Ms. ASKIN: Yes, they pick up 50 percent. But long-term...

ADUBATO: So what does it mean?

Ms. ASKIN: Long-term care they don't pick up one cent, because all you need, let's say for Alzheimer's, for Parkinson's, for certain--you don't need medical intervention.

ADUBATO: What do you need?

Ms. ASKIN: You need help with bathing, you need help with eating, you need help with dressing. You need aides. Medicare will not pick up a cent.

ADUBATO: Because? Why won't Medicare pick that up?

Ms. ASKIN: Because when it was started in 1965 by President Johnson, they thought only in terms of medical necessities: access to doctors, help. The problem was, Medicare was a victim of its own success. Suddenly you had Medicare, you have Social Security, people started living longer, the drug industry started putting out a proliferation of drugs which keep people healthy, which keep people out of hospitals. And what's interesting is now we live longer but we have diseases that cripple but that don't kill.

ADUBATO: And by the way, AARP's motto with respect to long-term care is:

Ms. ASKIN: In New Jersey, it is--this is our project: long-term care, you decide where. And the reason is it's easier to get Medicaid...

ADUBATO: Right.

Ms. ASKIN: ...which is a program for indigent people in a nursing home. Medicaid is very, very stingy about picking up any kinds of costs for home and community-based care. Our members, over 90 percent, say if they need long-term care, they want to stay in their homes.

ADUBATO: Let's do this, Marilyn, we've got a minute left before we go to this last break. Someone thinking about retiring, they've got Social Security, they've got their pension. Less and less is it the case--I mean, a lot of times, it's not enough, right?

Ms. ASKIN: Right.

ADUBATO: So the whole equation's changed, and so what's happening?

Ms. ASKIN: Well, you know, people should look at the option of long-term care insurance if they have someone in the family, for example, who does have Alzheimer's, who does have a chronic debilitating illness. Because once they develop it, they won't be able to get any kind of assistance at all. What we're trying to do in AARP is say we want a money-follows-the-person system.

ADUBATO: Money follows the person.

Ms. ASKIN: If a person is eligible for Medicaid in a nursing home, then we want them to be eligible in the community. It will save the state money. You know, Medicaid is half state, half federal.

ADUBATO: Half federal, right.

Ms. ASKIN: Remember, if it's in the community, Medicaid doesn't pick up rent. They do in the nursing home.

ADUBATO: Marilyn, keep your thought right there because I'm going to wrap this last break. I promise we'll come back with Marilyn Askin from AARP New Jersey. We'll be right back.

So the fed...

Announcer: The preceding program has been a production of the Caucus Educational Corporation, NJN public television and Thirteen WNET New York.

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ADUBATO: It's Marilyn Askin, president of AARP New Jersey. We were talking about what we were going to try to talk about in the last few minutes. You said property taxes. Why's that so important for folks over 50?

Ms. ASKIN: Well, because property tax is the most regressive form of taxation.

ADUBATO: Why regressive?

Ms. ASKIN: It's regressive because it's based on your property and not on your income, and therefore people--I live in Essex County, West Orange. People...

ADUBATO: I'm your neighbor in Montclair. Boy, do we pay some taxes, don't we?

Ms. ASKIN: Yes, you do. But you--you have a high income, but people who don't, 50,000, 60...

ADUBATO: How do you know? Oh, let's not get into that.

Ms. ASKIN: I'm sure you're a...

ADUBATO: I'm with public television, but go ahead.

Well, go ahead, so people on a fixed income are...

Ms. ASKIN: All right. And in Montclair, you know, you're paying at least 12,000 a year. You're paying 25 percent of your income in just property taxes alone. So it's a regressive form of taxation. It's also the highest in the nation to fund state programs, and we're hoping that the governor will call a citizens convention.

ADUBATO: What do you want--OK, Governor Corzine calls this citizens convention. What does AARP New Jersey want with respect to the issue of property taxes? What can he do? There's a legislature as well.

Ms. ASKIN: Well, first of all the leg...

ADUBATO: What's the convention going to do?

Ms. ASKIN: ...legislature hasn't done anything. You know, there's no political will in the legislature to change the property tax system that we have now.

ADUBATO: Like--be specific, Marilyn. What would you do? If you had the ability to control this, what would you do?

Ms. ASKIN: Me personally or A...

ADUBATO: Yes.

Ms. ASKIN: If you've read Alan Karcher's book, he talks...

ADUBATO: The great Alan Karcher who--who wrote about how many municipalities we have. "Municipal Madness" is the name of his book.

Ms. ASKIN: We have 566, I think, and 611 school boards, and if you have some attempt to consolidate this, there will be money saved. In addition, we'd like the property taxed based, or set up with some kind of circuit breaker in it, which I mean if a certain income, that your property tax is less if your income is a little less.

ADUBATO: So it's connected to income.

Ms. ASKIN: It would be.

ADUBATO: As opposed to simply property. Because some folks, particularly folks who are older 50--older than 50, a lot of what they have is based in their home...

Ms. ASKIN: Exactly.

ADUBATO: ...not their income.

We've got 40 seconds left. Last--last issue. I have to ask you this--by the way, your husband is somehow involved in some of these issues as well?

Ms. ASKIN: Well, he--he's a law professor...

ADUBATO: Yes, Frank is--right.

Ms. ASKIN: ...a constitutional law professor. I'm more involved in bread and butter issues, he--he, you know, does constitutional, First Amendment issues.

ADUBATO: You must have fascinating conversations. Greatest satisfaction in your work has been what over the last 20, 30 years?

Ms. ASKIN: The...

ADUBATO: A few seconds, go.

Ms. ASKIN: Well, AARP has been the most satisfying things I've ever done.

ADUBATO: Of all the things you've done, AARP?

Ms. ASKIN: And the reason is, you know, when I was a legal...

ADUBATO: We'll keep talking off the air, go ahead.

Ms. ASKIN: ...services lawyer, people would come to me with problems, and I'd put band aids on them. In AARP, I can take...