



NJ Voter

The League of Women Voters of New Jersey

Fall 2009
Volume 81, No. 2

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Forum moderator Jamie Harrison introduces the panelists.

Understanding Health Care Reform: Costs, Coverage, Care

... Anne Maiese, President

Almost 100 people gathered at the New Jersey Hospital Conference Center in Princeton on September 12 to learn about health care reform and participate in workshops on other League issues. The keynote speaker, **Andrew D. Hyman**, Director of the Coverage Team for the Robert Wood Johnson (RWJ) Foundation, explained why health care costs have increased so much over the years and described ways that savings could be realized.

He was followed by a panel moderated by **Jamie Harrison**, a former health policy specialist of LWVNJ. Panel members included **Elizabeth A. Ryan**, President and CEO of the New Jersey Hospital Association, which represents New Jersey's hospitals and other healthcare providers; **David L. Knowlton**, President and CEO of the New Jersey Health Care Quality Institute, which works to eliminate medical errors and improve health care quality; and **Wardell Sanders**, President of the New Jersey Association of Health Plans, which represents the nine major health plans in the state.

Mr. Hyman attributed most of the huge increases in health care expenditures, and the resulting increase in the numbers of uninsured, to advances in medical technology that are widely used with no proof of effectiveness. Among other factors increasing costs, he also

(Understanding Health Care Reform continued on page 7)



Keynote speaker Andrew Hyman explains how health care cost increases can be slowed.

2009 ELECTION DATES

- October 13:** Last day to register or change voting address for the General Election.
- October 27:** Deadline for mailed absentee ballot to the County Clerk.
- November 2:** Deadline for applying for an absentee ballot in person at the County Clerk's office.
- November 3: General Election Day**

A complete list of the 2009 election deadlines and dates is listed in the *Citizens Guide* and also on the LWVNJ website under the tab "Elections."

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From the President . . . ANNE MAIESE

This November 3rd, New Jersey voters will select a lieutenant governor for the first time. The League supported passage of the constitutional amendment creating this position because it provides for a separation of powers when the governor is absent or cannot complete his or her term, and we thought it would provide increased opportunities for women and minorities to hold statewide office.

With two women candidates chosen as lieutenant governor running mates, one of the League's desires in creating this office is accomplished. But the role of the lieutenant governor was not defined in the amendment, and the office has the potential to become another costly layer of bureaucracy rather than a meaningful job.

We have urged all the candidates to answer these questions: *What will the lieutenant governor do when not filling in for the Governor? Will he or she head an agency and/or assume a Cabinet position? If so, which?* New Jersey voters deserve to know what they are paying for. (The responses to this question, #10, can be found on-line at the LWVNJ website at www.lwvnj.org.)

Unfortunately, many New Jersey voters do not know that they will be electing a lieutenant governor this year, how the candidates will appear on the ballot, or even their names. As you conduct your voter education activities, I urge you to let the public know they can learn about voting for the lieutenant governor and about voting in general by going to www.lwvnj.org, or by calling us at 1-800-792-VOTE (8683). Our staff and volunteers answer in person, with courteous accuracy!



From the Executive Director

. . . ANNE RUACH NICOLAS

The state League has been busy preparing for this year's gubernatorial election on November 3.

Voter Protection Project — We will once again partner with the ACLU–NJ to protect voters on Election Day and *we need your help!* Over the years, LWVNJ and ACLU–NJ, along with the help of volunteers, have assisted thousands of New Jersey voters and worked to improve our elections. With the new changes in the General Election, including mail-in ballots and the election of a lieutenant governor, voters will need our help, and we need you! Volunteers may choose to monitor polls or answer our voter hotline. Contact Jesse Burns at jburns@lwvnj.org for more information.

"I Vote Series" — We published a series of blogs on the Star-Ledger's site at www.nj.com/helpinghands/womenvoters written by different people expressing why it is that they vote. The Star-Ledger has reported the series did tremendously well and we will continue to use the blog to get out the vote. Additionally, we have launched a Youtube series of people talking about why it is important to vote. Check it out via our web site at www.lwvnj.org!

Statewide Voter Registration Weekend — Across the state local Leagues joined together to hold a full weekend of voter registration activities. What a great way to multiply all of our efforts to serve the voters and our communities!

Debates — We have been tirelessly working with our partners WPVI–TV, WABC–TV, and The College of New Jersey to organize a live gubernatorial debate. It has been a long, difficult road and as of time of print, we are still not certain it will take place as planned on 6ABC and WABC7 during primetime in October from 7–8 PM.

Thank you for all of your efforts this election season and best of luck at your forums, registration drives, and debates!



League Leadership Circle

The League Leadership Circle acknowledges those who make a significant donation to the League of Women Voters of New Jersey. To those "leaders" who donated \$500 or more to the League (either NJ or EF or total combined) in the last two fiscal years, thank you!

Jean Aires '08-09

Katherine Becker '08-09

Michelle Bobrow '08-09

Danzey Burnham '08-09

Eleanor Campbell '08-09

Dorothy Dunfee '08-09

Ed Gracely '08-09

Nancy Hedinger '08-09

Betty Wold Johnson '08-09

Andrea Kahn '08-09

Susan and Peter Lederman '08-09

Deborah Macmillan '08-09

Anne and Mario Maiese '08-09

Sandra Matsen '08-09

Katheryne McCormick '08-09

Ruth Ann Mitchell '09-10

Louise Murray '08-09

Vicki and Jim Ray '08-09

Lois Riskin '08-09

Janie Schildge '08-09

Shirley Shapiro '08-09

Cindy Schafer '08-09

Roberta and Eric Spray '08-09

Marie Utzinger '08-09

Ellen Wales '08-09

Naida Wharton '08-09

Lindy and Gerry Wilson '08-09

Jim Wooldridge '08-09

Toni Zimmer '08-09

LWVNJ Immigration Committee has distributed materials for our study, "In-state Tuition for Undocumented Students," approved at Convention. DECEMBER 15 is the deadline for local Leagues, MAL units and ILO's to return their answers to the consensus questions.

PUBLIC QUESTION: Green Acres, Water Supply and Floodplain Protection, and Farmland and Historic Preservation Bond Act of 2009

Shall the “Green Acres, Water Supply and Floodplain Protection, and Farmland and Historic Preservation Bond Act of 2009,” which authorizes the State to issue bonds in the amount of \$400 million to provide moneys for (1) the acquisition and development of lands for recreation and conservation purposes, including lands that protect water supplies, (2) the preservation of farmland for agricultural or horticultural use and production, (3) the acquisition, for recreation and conservation purposes, of properties that are prone to or have incurred flood or storm damage, and (4) funding historic preservation projects; and providing the ways and means to pay the interest on the debt and also to pay and discharge the principal thereof, with full public disclosure of all spending, be approved?

Citizens vote “YES” or “NO” on public questions on the ballot.

Background:

If approved, this public question will allow the State of New Jersey to borrow up to \$400 million by issuing general obligation bonds of the State. These bonds are backed by the full faith and credit of the State with principal and interest paid from the State budget.

The Bond Act allocates the \$400 million as follows:

- (1) \$218 million will be used for the Green Acres program, which acquires land or rights in land that protects water supplies and preserves open space, including parks, fish and wildlife habitat, and flood prone or affected areas, and also funds park improvements and facilities;
- (2) \$146 million will be used for farmland preservation purposes;
- (3) \$24 million will be used for the “Blue Acres” program, by which the State may purchase from willing sellers, for open space preservation purposes, properties

that are prone to or have incurred flood or storm damage;

- (4) \$12 million will be used for historic preservation purposes. A portion of the funds is allocated to provide loans and grants to local governments and to provide matching grants to qualifying nonprofit organizations for the purposes of the Act.

The Act provides a process for recommending the projects to be funded with the bond proceeds, and requires the Legislature to adopt legislation to fund such projects. The Act provides that not more than 5% of the authorized bond amount can be used for salaries, equipment, materials and similar costs necessary to administer the programs.

Funds made available for similar purposes from previous bond acts and dedications are near depletion, and additional funding is required to continue such programs.

Reasons to vote “YES”:

- ✓ Open space and historic preservation provide numerous benefits such as support for tourism, protection of our water supply, and maintenance of wildlife diversity. Farmland preservation supports an economically viable agricultural industry.
- ✓ Land costs are relatively low at present due to the national economic recession.
- ✓ Use of a bond issue allows the state to purchase additional open space without increasing taxes (although tax revenues may be needed to cover payments in the future).

Reasons to vote “NO”:

- ✓ The State already has a large debt burden, which must be paid off. The State’s finances are in poor shape at this time, which raises concerns about new expenditures or debt.
- ✓ If certain purchases are seen as critical, alternative funding mechanisms could be chosen for them that do not involve additional borrowing.
- ✓ New bond issues every few years do not provide a stable, sustainable source of funding for open space preservation.

The League of Women Voters of New Jersey has strong positions supporting the fiscal health of our state, but we also strongly support conserving our natural resources. Therefore we encourage voters to read our analysis and decide which of these is a greater priority to them.

NJ Voter

Fall 2009—Volume 81, No. 2

The League of Women Voters, a nonpartisan political organization, encourages informed and active participation in government and influences public policy through education and advocacy. The League of Women Voters is a nonprofit membership organization functioning on local, county, state and national levels.

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The NJ Voter is printed on recycled paper.

MEET THE CANDIDATES FOR GOVERNOR

The League of Women Voters encourages citizens' informed participation in the electoral process. As part of this mission, we formulated a set of questions to ask all candidates running for New Jersey Governor. **Candidates were directed to keep their responses under 125 words and to keep their answers focused on position and policy. Answers have been truncated at 125 words and have not been edited for spelling or grammar.** If a candidate did not return the questionnaire or did not provide a response to a particular question, "No Response Received" appears next to his/her name.

Candidates were asked to respond to the following questions. Their responses to Questions #1 and #3 are included on these pages.

- 1) With the global recession continuing, what specific measures would you enact to create jobs and foster economic development in New Jersey?
- 2) Even before the recession, New Jersey had a serious problem keeping its pension fund adequately funded. Explain what you will do to make sure that the state does not go bankrupt as the baby boomers retire and it must pay their pensions.
- 3) New Jersey has the highest property taxes in the country. What specific plan do you have to alleviate New Jersey's property tax burden?
- 4) The tradition of 'home rule' means that New Jersey has over 500 municipalities and more than 600 school districts. What are the budgetary implications of maintaining or consolidating them?
- 5) What methods do you support for bringing the quality of all schools in NJ up to the level enjoyed by students at our best schools?
- 6) What health care reform measures need to be enacted in New Jersey, and how should they be funded?
- 7) Please discuss your energy plan for New Jersey. Please give at least one specific example.
- 8) New Jersey's transportation system currently does not meet our population's needs. How would you address our infrastructure concerns (roads, rails, bridges, etc.)?
- 9) What steps would you take to end "pay to play" in New Jersey? What other measures would you enact to curtail corruption in government?
- 10) The state Constitution does not clearly define the role and responsibilities of the lieutenant governor. What exact responsibilities will your running mate have if you are elected?

Responses to all of the questions are posted on the League of Women Voters of New Jersey web site (www.lwvnj.org). We encourage everyone to visit the site to learn more about these candidates.

Gubernatorial candidate responses are listed in alphabetical order.

Q1: With the global economic recession continuing, what specific measures would you enact to create jobs and foster economic development in New Jersey?

Chris Christie (Republican)

No Response Received

Jon Corzine (Democratic)

I launched the first-in-the-nation New Jersey Economic Assistance & Recovery Plan in October, 2008, lending assistance to those in greatest need, expediting job creation, stimulating business, enhancing the business climate and providing foreclosure relief. Under that plan, we have expedited job creation in schools and public infrastructure.

Since 2006, I have invested \$5.293 billion in school construction projects, investing in building a better future for students throughout New Jersey as well as for our state's economy. This investment will lead to the creation of over 47,000 jobs over the next five years.

Additionally, I will ensure that the projected 100,000 jobs are created or saved in New Jersey through the \$17.5 billion in federal stimulus funds we received.

I also instituted a variety of State . . .*

Jason Cullen (People Not Politics)

In the past, tax cuts have been effective in generating increased private investment and spending. My plan is a progressive, five-year reduction of sales and corporate taxes. I want to lay the ground work that starts a path to prosperity by bringing responsibility back to towns and cities which alleviates the budget pressures of the state, which really just takes a handling fee before reallocating the money to where the government believes it is needed. We can start with dedicating one percent of seven levied for tax on sales to the municipality where the sale was made which would give proper property tax relief.

Christopher Daggett (Independent for New Jersey)

When elected, we will establish a business advocacy program in the governor's office, dedicated to helping businesses navigate government permitting processes and securing the necessary financing to establish and grow their businesses, without sacrificing environmental protection, public health or workplace safety. We also will create effective public/private partnerships between New Jersey's universities and colleges and our leading industries, including pharmaceuticals, biotech, telecommunication, chemicals and green technology. We will create a New Jersey Growth Council that includes economists, relocation experts, forward looking business and labor leaders, science and technology experts and high tech futurists to help us decide how and where state government should be investing. We also will expand investment in promoting travel and tourism.

*Candidates were directed to keep their responses under 125 words. Answers have been truncated at 125 words.

(QUESTIONS continued on page 5)

Questions (continued from page 4)

Kenneth Kaplan (Libertarian Party)

We are a country of 50 separate state jurisdictions. New Jersey's laws, regulations, and taxes must be more reasonable than those in the majority of other states if we want to attract a healthy share of business growth and economic development. Our land use laws and procedures must be made more conducive to development. They must enable projects to be approved and built within a reasonable time frame so that the current situation does not arise again, of buildings planned for a strong economy ending up languishing in a weak one because of the endless approval process. For decades, New Jersey has been viewed as unfriendly to business. I would seek to reverse that perception.

Joshua Leinsdorf (Fair Election Party)

Trusts should be taxed based on wealth, not income, and the proceeds used to create public, competitive, venture capital funds. The United States is a capitalist country that has not had any venture capital for thirty years. Money, held in trust to avoid taxes, has been used to boost the value of real estate and the stocks of existing companies because investing in anything else is considered "risky". Instead of investing in new ventures to create the jobs of the future, that would have been on hand when the current economy reached the end of its shelf life, the money has been used to create new financial instruments that enriched the lawyers, investment bankers and professional money managers who created them.

Alvin Lindsay (Lindsay for Governor)

I would make an effort to talk to the manufacturing companies here in the United States and abroad and try to persuade them to come to New Jersey and set up their companies here with a tax incentive for a certain number of years and other royalties.

David Meiswinkle (Middle Class Empowerment)

No Response Received

Gregory Pason (Socialist Party USA)

The best way to ensure long term economic growth and create high-paying, useful jobs is to move away from our state's dependence on the Wall Street finance, insurance and real estate model. A key part of my socialist plan for economic growth includes providing low interest loans and grants to worker-controlled cooperative

enterprises. These new co-ops would produce items people in New Jersey need in a green, efficient way. We will create new jobs in New Jersey and reduce our reliance on sweatshop labor produced items. This can be done democratically, with the co-op workers themselves making decisions about issues on the job, production goals and the budget. Best of all, the profits produced by these co-ops wouldn't go to pad the salary of corporate . . .*

Kostas Petris (For the People)

I believe that we can partner with business entities to create an atmosphere and incentives that will allow them to relocate to NJ. We will remake our cities like Trenton, Camden, and Newark by offering the hope of employment. We will protect businesses from Government and keep government from killing the Goose that laid the golden egg. It is the private sector that is going to change and to provide jobs and hope for our residents, NOT Government. It is government role to help these businesses succeed. Government will offer many incentives to assist businesses to relocate to our state. We can help in the renovation of existing abandoned factories and buildings using government grants. We can also offer them tax exemptions for a year . . .*

Gary Steele (Leadership, Independence, Vision)

The main reasons jobs have left the State of New Jersey over the past decade have been high taxes and Government regulation which does not stimulate job growth. When a business seeks a place to start or move to, taxes are always high on the list of factors. I will reduce State spending, which will permit us to lower taxes and make New Jersey competitive with the other states in our region. New Jersey has lost its competitive edge through the last 30 years because of its out-of-control spending. I will reduce the size of Government and re-allocate State aid to the suburbs so that there will be an immediate real estate tax decrease.

Gary Stein (Independent, multiple slogans)

Answered a League questionnaire last year when I was a candidate for congress. I gave short, improvised answers. This is tougher. Would have made a heck of a legislator. Not doctrinaire, willing to listen to both sides. Governor though is an executive position, we're in worse shape locally then nationally, and there's nothing in my background to

suggest I'd make an effective Governor. I'm a protest candidate and nothing more. Create jobs? That's easy. Don't hire another blessed state employee for at least 5 years and eliminate a cabinet agency or two. That's "message one" to the private sector that NJ is business friendly.

Q3: New Jersey has the highest property tax rate in the country. What specific plan do you have to alleviate New Jersey's property tax burden?

Christie

No Response Received

Corzine:

I have worked to find new ways to reduce the tax burden. I instituted the necessary structural reforms for long-term change at the State level, while preserving property tax relief for our seniors and those who need it most.

I have provided more direct property tax relief in four years that any other Governor in New Jersey's history – nearly \$7 billion put into the pockets of New Jerseyans.

Last year, the average increase in **property taxes across the state rose by the lowest rate in a decade** – 3.7%, which is under the 4% cap required that I established.

Through incentivizing shared services and consolidation, overhauling the school funding formula, and increasing oversight over school spending, we will reduce the cost of government at all levels.

Cullen:

This goes back to the plan for sales and corporate taxes. It is usually seen, in towns and cities, that where more businesses are, so lower are the taxes. By bringing responsibilities back to the towns and cities, we eliminate the majority of state aid, the need for the Abbott program, and other programs that are not showing society a return on the investment. Remember, there was a time without state income taxes in New Jersey.

***Candidates were directed to keep their responses under 125 words. Answers have been truncated at 125 words.**

(QUESTIONS continued on page 6)

QUESTIONS (continued from page 5)

Daggett:

The only way New Jersey is going to begin reducing property taxes and other taxes is to bring government spending under control. Eighty percent of all government spending falls into five key areas: Medicaid, aid to education, aid to municipalities, pensions, and health care benefits. Unless we rein in spending at all levels of government, the state will never be able to reduce the tax burden on residents and businesses. I would eliminate the wasteful property tax rebate program and replace it with a direct tax credit.

Kaplan:

Property taxes are used primarily to pay for public schools. There is no logical nexus between the value of a home and the responsibility of its owners to pay for education. We need to amend the State Constitution to allow for a tuition based educational system, which will also result in greater educational choice and foster higher quality and better economy in education. This will be fairer to senior citizens, the childless, home schoolers, parents sending their children to private or religious schools, and inner city students. Tax credits for businesses and individuals paying the tuition of disadvantaged students will be part of the "safety net" that will enhance educational opportunities throughout the state, especially in urban areas that currently have inferior public schools.

Leinsdorf:

Eliminate county government entirely. This will reduce the property tax bill by about 10% to 15%. Counties are obsolete, gerrymanders, inefficient and the primary source of political corruption and nepotism. Counties are almost a secret, invisible government. Most voters in New Jersey can not name a single county elected official (or their own state legislators, for that matter.)

Lindsay:

My plan is to freeze taxes for the next four years, to relieve the New Jersey tax burden. New Jersey taxpayers have suffered enough.

Meiswinkle:

No Response Received

Pason:

We must fund state and local expenses through progressive state income taxes not

regressive taxes like property and sales taxes. This means moving educational funding away from local property taxes to the state income tax and slashing sales and "sin" taxes, which hit poor and working class communities hardest.

Petris:

Like in question number two. We are going to eliminate all of our governments waste. We will audit and analyze every department so they are more efficiently run. No more meeting quotas to a budget so the departments get the same amount of money next year. Together with the help of the true state workers and citizens we can solve these problems. Examples: eliminate special interest groups, eliminate those 14,000 temp. positions, government vehicles, eliminate executive cell phones, alone for this election the waste of already received information that is keep being sent to me, matching funds, people stealing from work, the list is endless. No wrong doing, will not be overlooked any more.

Steele:

Part of my real estate tax reduction plan centers on re-allocating State aid to the suburbs. The suburbs have been left empty handed when Trenton decides who receives State aid. I will immediately eliminate free preschools and save \$600 million and redistribute that \$600 million to the municipalities for an immediate real estate tax reduction. My Lieutenant Governor will also be in charge of reviewing every single county's budget and spending. My administration will look to reduce county government, which will also lead to an immediate real estate tax reduction.

Stein:

I've said all I'm going to say about cutting government payroll; just remember, nobody gets laid off in my plan. There's going to be massive retirements soon and that's an opportunity as well to get a handle on property taxes. Nitpicking to death, or scoffing at the "idea" I floated in questions #1 and #2 misses the whole point.

Responses to all of the questions are posted on the League of Women Voters of New Jersey web site (www.lwvnj.org). We encourage everyone to visit the site to learn more about these candidates.

Tributes

Tributes are contributions made to the LWVNJ or the Education Fund in honor of or to remember special friends, family and colleagues.

In honor of Diane Armington's 80th Birthday

Doris and Jerry Weisberg

In honor of Edith Frank's Retirement from the State Board

Doris and Jerry Weisberg

In memory of longtime League member Adrienne Kiel

Bobbie Hass

In memory of Dorothy Murray, mother of Louise Murray

Joy Buchfirer

Lyz Kurnitz-Thurlow

Anne Maiese

In memory of her mother, Bertha Clark

Patricia Kenschaft

In memory of Hans Neuberg, Birgit Neuberg's husband

Bobbie Haas

In memory of Rita Cohen

Rita Meredino

Eleanor Lubin

In honor of Doris Weisberg's 75th Birthday

Minna Greenberg

Lois Riskin

Michelle Sternfeld

Anonymous

In memory of Judy Albers

Margaret Farabaugh



Amazon.com offers LWVNJ percentage

Need to purchase a birthday gift, a shower gift, or that book you've been dying to read? If you do it through **Amazon.com**, a small percentage will be donated to the LWVNJ!

You must click on the Amazon button on the League homepage — **www.lwvnj.org** — before shopping so that Amazon credits our account accordingly. Thanks for "shopping" with the League.

Understanding Health Care Reform: Costs, Coverage, Care (continued from page 1)

cited the great number of specialists and the need to practice defensive medicine because of lawsuits.

His recommendations for savings included increasing the number of primary care physicians, changing incentives so that outcomes rather than services are rewarded, reforming insurance markets, and giving patients greater support for improving their own health behaviors, thus decreasing the need for medical care. He urged attendees to ask their own physicians to speak out in support of reforms and said that a recent survey of physicians funded by the RWJ Foundation demonstrated broad support among them for inclusion of a public option.

Finally, he cautioned that even *successful* reform is likely to leave millions uninsured and underinsured, that there will be unintended consequences, and that reform efforts will have to continue for a long time afterwards.

Ms. Ryan said she hopes health care reform will happen now, but wishes it included more reforms of the health *delivery* system along with those of the health *insurance* system. She also worries about its impact on her members: charity care plus present reimbursement rates by insurance have put many hospitals in a fragile financial status. Unintended consequences could include a shortage of primary care physicians, states unable to pay for additional people on Medicaid, and lower reimbursement rates which result in more doctors rejecting new Medicaid patients (it now pays only \$16 for a pediatric visit).

Mr. Knowlton participated in the working group that got comprehensive health care insurance for children passed in New Jersey last year. He believes the whole system has to be reformed and proposed transparency of hospital costs as a way to decrease costs. He proposed reform of the COBRA system and the network insurance system, and praised New Jersey's Program of All-inclusive Care for the Elderly (PACE), which will reduce costs by facilitating elderly aging in place rather than in nursing homes.

Mr. Sanders' organization works with five managed care organizations to provide Medicaid and SCHIP (State Children's Health Insurance Plans) and works with Medicare Advantage. He said that insurers are in favor of most reform measures since it will be easier to change practices with everyone covered. However, he said the public option offers unfair competition, since the government can just decide it will pay less for real costs that the private insurers must cover.

With our health care and insurance systems so complicated, no one can say they understand it fully, but the forum shed much more light on the topic. Attendees asked many questions and went away with many resources for further learning.



Wardell Sanders, President of the NJ Association of Health Plans, discusses the public option.

Elizabeth Ryan, President of the NJ Hospital Association, outlines her hopes and fears as health care reform unfolds.



September Workshops Overview

Members attending the Fall Forum and Workshops at the New Jersey Hospital Conference Center in Princeton on Saturday, September 12, had four great choices of afternoon workshops.

Deborah Macmillan and the Immigration Committee drew many members to their workshop on the study of instate tuition for unauthorized students in New Jersey. Local Leagues are preparing for the consensus meetings they will soon hold in order to meet the December 15 deadline to turn in their results.

Moderator training featured long-time moderators, **Marie Curtis** and **Sandy Matsen**, presenting attendees with a variety of situations and leading them in role play to practice the correct approach. Moderating forums and debates is one of our core services, and good moderators are a huge asset for any League.

Louise Murray, VP of membership for LWVNJ, and **Tara Strauss**, President of the LWV of Mountain Lakes, discussed ways to enlist new members and retain present ones in another workshop. Tara distributed templates for communications and a PowerPoint about the League that all could use, and both agreed that doing projects that impact the community, publicizing those, and asking people to join are the basic techniques.

The workshop, "*Funding the League's Mission*," led by **Roberta Spray**, Treasurer of LWVNJ, covered identifying the need for money, identifying your funders, and using the League's mission to raise funds. She also shared a fund-raising evaluation tool and a list of ways local New Jersey Leagues raise funds.

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The League of Women Voters of New Jersey
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Mark your calendars!

**Tuesday, November 3
GENERAL ELECTION DAY**

**Tuesday, December 15
In-state Tuition Consensus Responses due**



Want to help LWVNJ go green? Send your name and address to contact@lwvnj.org to receive the NJVOTER by e-mail!



Membership and Change-of-Address Form

Join the League of Women Voters of New Jersey!

Become an informed voter and make a difference in the decisions that affect your life!

If you are a member of a local League, please be sure to renew your membership directly with them. If there is no local League in your area, please use this form to become a member of the LWVNJ.

Renewal

New Member

Change of Address

Name _____ E-mail _____

Address _____

Phone (Home) _____ Work _____

DUES: _____ Individual Membership: \$60/year
_____ Household (2 people sharing address): \$90/year
_____ Full-time student: \$22/year

Name of 2nd household member _____

Make your check payable to **LWVNJ** and send it with this form to:
League of Women Voters of New Jersey, 204 West State Street, Trenton, NJ 08608