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WAR MEMORIAL BUILDING
TRENTON, NEW JERSEY
TUESDAY, JANUARY 10, 1989



I USUALLY BEGIN THESE SPEECHES BY SPENDING TEN MINUTES LISTING NEW JERSEY'S RECENT ACCOMPLISHMENTS -- THINGS YOU AND I HAVE DONE TOGETHER TO BENEFIT OUR STATE.

TODAY, I AM NOT GOING TO DO THAT. YOU AND I BOTH KNOW SOMETHING VERY SIMPLE -- NEW JERSEY IS AMERICA'S LEADER.

WHEN PARENTS ACROSS AMERICA CRIED OUT FOR A WAY TO ATTRACT BETTER TEACHERS -- NEW JERSEY LED THE WAY. WHEN FAMILIES FROM MARIN COUNTY, CALIFORNIA TO CONCORD, MASSACHUSETTS LOOKED FOR WAYS TO RID THEIR COMMUNITIES OF TOXIC WASTE -- NEW JERSEY LED THE WAY.

WHEN AMERICANS DEMANDED PROGRAMS TO STAUNCH THE FLOW OF DRUGS TO OUR YOUNG PEOPLE -- NEW JERSEY LED THE WAY. AND WHEN DOCTORS AND NURSES FROM THE SOUTH BRONX AND DETROIT AND WATTS WANTED TO REDUCE THE UNCONSCIONABLE RATE OF INFANT MORTALITY IN OUR CITIES -- NEW JERSEY LED THE WAY.

TOGETHER WE HAVE CREATED A QUIET REVOLUTION -- A REVOLUTION IN THE WAY GOVERNMENT WORKS AND THE WAY PEOPLE WORK WITH GOVERNMENT.

WE HAVE MUCH TO BE PROUD OF; BUT NOW IS NOT THE TIME TO TALK ABOUT WHAT WE HAVE DONE YESTERDAY; BUT RATHER WHAT WE SHALL DO TOMORROW.

"PROGRESS IS INHERENTLY PRECARIOUS," DR. MARTIN LUTHER KING ONCE WROTE, "THE SOLUTION OF ONE PROBLEM ONLY BRINGS US FACE TO FACE WITH ANOTHER."

AS I TOOK THE OATH OF OFFICE SEVEN YEARS AGO, NEW JERSEY WAS SLIDING INTO THE WORST RECESSION SINCE THE GREAT DEPRESSION. EVERYWHERE I HEARD THE SAME REFRAIN -- FROM ROAD WORKERS IN HARD HATS TO YOUNG PEOPLE IN BLUE JEANS -- "GIVE US GOOD JOBS."

SIX YEARS LATER, WE HAVE CREATED ALMOST THREE QUARTERS OF A MILLION NEW JOBS. WE CAN SAY SOMETHING MOST STATES CANNOT: IN NEW JERSEY TODAY, ANYONE WHO WANTS A GOOD JOB CAN FIND A GOOD JOB.

BUT PROSPERITY HAS CREATED NEW CHALLENGES. TOO MANY TRAFFIC JAMS, TOO FEW PARKS AND TO MUCH OCEAN POLLUTION. OUR CITIES WANT THEIR SHARE OF PROSPERITY; OUR COMPANIES WANT GOOD WORKERS; AND AUTO INSURANCE RATES ARE STILL TOO HIGH.

TODAY I PROPOSE TO YOU A SERIES OF SOLUTIONS TO EACH OF THESE CHALLENGES -- A PLAN TO CONTINUE OUR "QUIET REVOLUTION."

WE MUST START WITH WHAT HAS BECOME A NATIONAL CRISIS.

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UP AND DOWN BOTH COASTS, PARKS AND FARMS AND PRECIOUS WETLANDS HAVE DISAPPEARED. A SPECIAL PART OF AMERICA IS PERISHING BENEATH PARKING LOTS AND PAVEMENT.

IT HAS BEEN TWO YEARS SINCE A PRESIDENTIAL COMMISSION CALLED FOR A "NATIONAL CRUSADE," AND A BILLION DOLLAR INVESTMENT, TO PROTECT AMERICA'S OPEN SPACE.

IN RESPONSE TO ITS OWN REPORT, THE FEDERAL GOVERNMENT HAS DONE NOTHING. SO THE STATES MUST FILL THE VOID.

TODAY I PROPOSE WE PUT BEFORE THE VOTERS A \$350 MILLION OPEN SPACE BOND ISSUE.

SEVENTY-FIVE MILLION DOLLARS OF THE BOND ISSUE WILL BE USED TO PROTECT THE FAMILY FARM, A CAUSE FERVENTLY PURSUED BY ASSEMBLYMAN BOB SHINN.

THE GARDEN STATE WITHOUT FARMS WOULD BE LIKE THE WHEEL OF FORTUNE WITHOUT VANNA WHITE. JOIN WITH ME THIS YEAR AS WE KEEP THE "GARDEN" IN THE "GARDEN STATE."

"THOSE WHO CONTEMPLATE THE BEAUTY OF THE EARTH FIND RESERVES OF STRENGTH THAT WILL ENDURE FOR LIFE."

I AM SURE ALL OF US CAN IDENTIFY WITH RACHEL CARSON'S SENTIMENTS. THINK BACK TO A CAMPING TRIP IN A FOREST OR A MEADOW YOU CROSSED ON THE WAY TO SCHOOL, A PLACE OF GOD'S CREATION THAT BROUGHT YOU PEACE AND PLEASURE FOR AT LEAST A MOMENT.

GENERATIONS OF YOUNG NEW JERSEY BOYS, MANY WHO GREW UP ON CROWDED CITY STREETS, FIRST LEARNED THE JOYS OF SWIMMING AND FISHING AT THE ALPINE BOY SCOUT CAMP IN NORWOOD. YET TODAY AS WE MEET, THE LAND THOSE BOYS ONCE CAMPED ON IS READY TO BE SOLD FOR DEVELOPMENT.

THE SAME FATE AWAITS THE HISTORIC WHITE FARM, OVERLOOKING THE BATTLE FIELD IN PRINCETON AND ANOTHER TRACT OF LAND NEXT TO MONMOUTH BATTLEFIELD. WHAT GENERAL HOWE AND HIS BRITISH TROOPS COULD NEVER DO, TOWNHOUSES AND SHOPPING MALLS ARE POISED TO DO: WIN A BATTLE OVER THE COMMONWEALTH OF NEW JERSEY.

LUCKILY, WE HAVE MODERN DAY MINUTEMEN AND WOMEN: SENATORS JOHN LYNCH AND BILL GORMLEY, AND ASSEMBLYWOMAN MAUREEN OGDEN. THEY ARE READY TO FIGHT FOR OPEN SPACE. TODAY I PROPOSE THAT WE JOIN THEM AND INVEST \$275 MILLION TO SAVE THE LAND AND START OUR OWN GREEN REVOLUTION IN NEW JERSEY.

LET US USE THIS MONEY TO PLAN OPEN SPACE ACQUISITIONS, INSTEAD OF REACTING TO EVERY CRISIS. LET US DRAW GREENWAYS ACROSS OUR STATE; THROUGH THE SKYLANDS, ALONG THE BLUFFS OVERLOOKING THE DELAWARE RIVER; ON THE EAST COAST OF WHARTON STATE FOREST AND EVEN THROUGH URBANIZED HUDSON COUNTY.

THINK ABOUT IT. DO WE WANT TO BE KNOWN AS THE "CONCRETE STATE?" DO WE WANT OUR FIELDS AND PARKS TO GO THE WAY OF POODLE SKIRTS? DO WANT OUR CHILDREN TO SEE THE FIRST MAN ON MARS AND THE LAST OAK TREE IN BERGEN COUNTY?

THE ANSWER IS NO. THIS YEAR WE WILL CELEBRATE THE 20TH ANNIVERSARY OF EARTH DAY. I CAN'T THINK OF A BETTER MONUMENT TO OUR EFFORTS THAN TO SAVE NEW JERSEY'S OPEN SPACES AND LEAVE THE LEGACY OUR CHILDREN DESERVE.

THIS BOND ISSUE IS SO IMPORTANT. WHEN COMBINED WITH A PERMANENT ANNUAL SOURCE OF FUNDING, IT COULD BE THE LAST OPEN SPACE BOND ISSUE NEW JERSEYANS WILL EVER HAVE TO APPROVE. SO I RENEW MY CALL FOR THE NATURAL RESOURCES TRUST, AS FIRST SUGGESTED BY SENATOR BILL GORMLEY.

THERE ARE OTHER STEPS WE MUST TAKE TO DEAL WITH THE CONSEQUENCES OF OUR CONTINUING GROWTH.

FIRST, WE MUST SUPPORT THE STATE PLANNING COMMISSION AS IT GOES TO THE PEOPLE WITH IT'S IDEAS FOR MANAGING GROWTH.

SECOND, WE MUST REDUCE TRAFFIC CONGESTION. THE ONLY NEW JERSEYANS WITH A 20 MINUTE COMMUTE ANYMORE ARE PEOPLE WHO LIVE FIVE MINUTES AWAY FROM WORK. ONE GOOD WAY TO REDUCE TRAFFIC CONGESTION IS TO PASS THE TRANSPLAN LEGISLATION.

EACH OF THESE PROGRAMS WILL HELP US PRESERVE OUR WAY OF LIFE. EACH SPEAKS TO MY FUNDAMENTAL BELIEF THAT ONLY THOSE STATES THAT MAINTAIN AN ATTRACTIVE ENVIRONMENT WILL MAINTAIN PROSPERITY.

NO ONE KNOWS THIS BETTER THAN THE RESTAURANT OWNERS AND BUSINESS MEN AND WOMEN ALONG OUR 127 MILES OF SHORE.

LAST SUMMER WAS DIFFICULT, BUT THE PROBLEMS EXTENDED FAR BEYOND OUR BORDERS. IN NEWPORT, RHODE ISLAND BATHERS FLED FROM THE RED TIDE OF POLLUTION. VIALS AND NEEDLES WASHED UP ON THE SECLUDED BEACHES OF CAPE COD, AND FISHERMEN IN SOUTH CAROLINA CONTINUED TO PUZZLE OVER THE MYSTERIOUS DEATH OF DOLPHINS.

BUT WHILE OTHER STATES TALKED, NEW JERSEY ACTED. TO QUOTE RHODE ISLAND'S LARGEST NEWSPAPER, THE PROVIDENCE JOURNAL -- "NEW JERSEY LEADS THE WAY IN HALTING OCEAN POLLUTION."

AND AFTER YEARS OF LOBBYING, OUR DELEGATION CONVINCED CONGRESS TO STOP TREATING THE OCEAN LIKE A CESSPOOL AND HALT DUMPING OF SEWAGE SLUDGE BY 1991.

STILL, WE CAN DO BETTER.

THEREFORE, I ASK YOU TO PUT BEFORE THE VOTERS A \$125 MILLION CLEAN OCEAN BOND ISSUE, \$100 MILLION OF WHICH SHOULD BE USED TO FIX SEWER OVERFLOWS.

MORE IMPORTANT, I RENEW MY CALL FOR A COASTAL COMMISSION. I CONTINUE TO BELIEVE THAT A COASTAL COMMISSION -- DESIGNED AND CONTROLLED BY SHORE RESIDENT THEMSELVES, NOT BY BENNIES AND SHOOBIES FROM TRENTON -- IS THE ONLY WAY SHORE TOWNS CAN REGAIN CONTROL OVER THEIR FUTURE.

SOMEONE HAS TO BE IN CHARGE OF THE SHORE; NO ONE IS IN CHARGE TODAY. A NUMBER OF SHORE MAYORS AGREE WITH ME. AND ASSEMBLYMAN JOHN BENNETT HAS WORKED TIRELESSLY TO PUT THE IDEA INTO ACTION.

BUT UNFORTUNATELY, THE COASTAL COMMISSION HAS BECOME EMBROILED IN CONTROVERSY. SPECIAL INTERESTS WHO WANT TO KEEP THE STATUS QUO HAVE TRIED TO KILL THE PROGRAM WITH A CAMPAIGN OF DISTORTION.

LET ME SET THE RECORD STRAIGHT.

THE COASTAL COMMISSION IS NOT A NEW BUREAUCRACY, IT WILL NOT STOP GROWTH, IT WILL NOT TAKE OVER LOCAL GOVERNMENT.

SOME WILL TELL YOU THE COASTAL COMMISSION IS A MODERN VERSION OF THE DUNES ACT. THAT'S NOT TRUE. LET ME SAY ONCE AND FOR ALL: I WOULD NEVER AGREE TO ANY PROPOSAL THAT PREVENTS THE REBUILDING OF HOMES.

SECOND, THE TRUTH IS THAT SINGLE-FAMILY HOMEOWNERS DO NOT CAUSE THE SHORE'S PROBLEMS. SO TODAY I SAY UNEQUIVOCALLY: THE COASTAL COMMISSION WILL NOT HAVE ANY POWER TO PREVENT A HOMEOWNER FROM BUILDING A NEW HOME ON THEIR LAND.

THIRD, THE COASTAL COMMISSION I ENVISION IS A TRUE PARTNERSHIP -- BETWEEN THE STATE AND THE PEOPLE OF THE SHORE. I AM TALKING ABOUT REPLACING THE D.E.P. BUREAUCRACY WITH A MODEL AGENCY THAT IS RESPONSIVE TO THE SHORE RESIDENTS.

BUT AS SENATOR LEN CONNORS REMINDS US, THE SHORE IS NOT WORTH PROTECTING IF THE BEACHES HAVE ALL BEEN DESTROYED BY WIND AND WAVES.

SO I PROPOSE WE INVEST \$25 MILLION OF OUR CLEAN OCEAN BOND ISSUE THROUGH THE COASTAL COMMISSION TO REPAIR AND RESTORE BEACHES.

I ASK YOU ONCE AGAIN: PLEASE DO NOT LET ANOTHER TOURIST SEASON ARRIVE WITHOUT A COASTAL COMMISSION TO PROTECT OUR BEACHES AND OUR SHORE.

AT HEART, THE COASTAL COMMISSION IS AN ECONOMIC ISSUE. IF WE DON'T PROTECT OUR SHORE THE VALUE OF OUR HOMES AND BUSINESSES WILL DECLINE.

AFTER ALL, WE HAVE ATTRACTED RECORD NUMBERS OF NEW BUSINESSES WITH OUR LOCATION, OUR LOW TAXES AND OUR STRONG BUSINESS CLIMATE. BUT THERE ARE A LOT OF STATES THAT HAVE THESE THINGS. NORTH CAROLINA. NEW HAMPSHIRE. AND EVEN MICHIGAN. SO WHY DID BUSINESSES AND WORKERS COME HERE?

THEY CAME HERE FOR OUR QUALITY OF LIFE, FOR OUR SCHOOLS, FOR OUR THEATERS, FOR THE PINELANDS, THE RAMAPO MOUNTAINS, THE DELAWARE RIVER VALLEY AND ESPECIALLY OUR SHORE. NEW HAMPSHIRE LOVES ITS WHITE MOUNTAINS AND NORTH CAROLINA ITS BLUE TARHEEL SKIES, BUT FOR ME AND 7.6 MILLION OTHER NEW JERSEYANS, WE'LL TAKE GARDEN STATE GREEN ANY DAY.

BUT THERE ARE THREE MORE NOOSES AROUND THE NECK OF PROSPERITY IN NEW JERSEY. INADEQUATELY EDUCATED WORKERS. ENDANGERED CITIES. AND INSUFFICIENT HOUSING.

NEW JERSEY HAS BECOME A VERY DESIRABLE PLACE TO LIVE AND WORK. AS A RESULT, THE PRICE OF LAND HAS SKYROCKETED. IF YOU BOUGHT A HOME FIVE YEARS AGO, YOUR HOUSE MAY BE WORTH TWICE WHAT YOU PAID FOR IT. BUT IF YOU ARE A WORKING MAN OR WOMAN OR A YOUNG COUPLE LOOKING FOR A FIRST HOME, YOU FACE PROBLEMS.

WASHINGTON USED TO HELP, BUT IT DOESN'T ANYMORE. AGAIN, THE STATES MUST LEAD.

LAST YEAR WE BEGAN ONE OF THE NATION'S MOST AMBITIOUS PROGRAMS TO CREATE INCENTIVES FOR PRIVATE AND NONPROFIT DEVELOPERS TO BUILD HOUSING IN CITIES.

IN THE ANNUAL MESSAGE BEFORE YOU YOU WILL FIND A 3-PART PROGRAM TO BUILD ON LAST YEAR'S EFFORTS.

AS PART OF THAT PROGRAM, I PROPOSE A UNIFORM SUBDIVISION AND SITE IMPROVEMENT ACT, SO THAT DEVELOPERS FACE THE SAME RULES IN CAPE MAY AS THEY FACE IN JERSEY CITY. AND, AT THE URGING OF ASSEMBLYMAN BOB FRANKS AND OTHERS, I AM INSTRUCTING COMMUNITY AFFAIRS COMMISSIONER "DOC" VILLANE TO CUT THE KNOT OF RED TAPE THAT ADDS AS MUCH AS 30 PERCENT TO THE COST OF A HOME. AND DOC, SCISSORS AREN'T ENOUGH TO DO THE JOB, I WANT YOU TO USE AN AXE INSTEAD.

THE ELDERLY DESERVE SPECIAL ATTENTION WITH THEIR HOUSING NEEDS. LAST JULY I RECEIVED A LETTER FROM 78-YEAR OLD WOMAN IN TOMS RIVER. SHE ASKED ME NOT TO USE HER NAME, BUT I WANT TO READ HER LETTER TO YOU.

I HAVE RECEIVED A NUMBER OF LETTERS LIKE THIS ONE. LETTERS FROM ELDERLY PEOPLE WHOSE FIXED INCOMES DO NOT ALLOW THEIR WAGES TO KEEP PACE WITH RISING COSTS.

THIS YEAR I PROPOSE WE FOLLOW THE LEAD OF ASSEMBLYMEN JOHN ROONEY AND JACK KELLY. I PROPOSE WE ALLOW ELDERLY FOLKS TO BORROW FROM CASINO REVENUE FUNDS AND USE THE LOANS TO PAY THEIR PROPERTY TAXES. WE HAVE A SIMPLE MESSAGE FOR OUR ELDERLY: YOU WORKED HARD FOR YOUR PART OF THE AMERICAN DREAM -- WE ARE NOT GOING TO LET HIGH TAXES TAKE IT AWAY FROM YOU.

"WE NEGLECT THE CITIES AT OUR PERIL, FOR IN NEGLECTING THEM WE NEGLECT OUR NATION AS A WHOLE." JOHN F. KENNEDY SAID THAT. HE WAS RIGHT. SIX YEARS OF PROSPERITY HAVE NOT DULLED OUR DESIRE TO SHARE OUR BOUNTY WITH THE SHOP OWNER IN SOUTH BERGEN, THE YOUNG MOTHER IN CAMDEN OR THE FAMILY IN JERSEY CITY.

WALK THE STREETS OF OUR CITIES TODAY AND YOU SEE DESPAIR HAS BEEN REPLACED BY SOMETHING NEW: HOPE.

OUR ENTERPRISE ZONES HAVE CREATED 20,000 NEW JOBS. TWENTY THOUSAND DREAMS FOR A BETTER LIFE COMING TRUE IN NEW JERSEY.

TWO BLOCKS FROM THIS WAR MEMORIAL IS A NEW MEMORIAL: A SKYLINE OF RISING EXPECTATIONS AND SOARING DREAMS FOR TRENTON. UNDER THE LEADERSHIP OF JOHN LYNCH, NEW BRUNSWICK TOMORROW IS MAKING PROGRESS TODAY. AND IN THE CITY OF CAMDEN -- BECAUSE OF THE SUPPORT OF ASSEMBLYMEN TOM SHUSTED, JOHN ROCCO, AND WAYNE BRYANT, AS WELL AS A MAN OF VISION NAMED WALTER RAND -- IN CAMDEN THERE IS A GAPING HOLE THAT WILL SOON BE FILLED BY THE GRANDEST AQUARIUM IN AMERICA.

THERE IS ONE URBAN PROMISE TO FULFILL BEFORE I LEAVE OFFICE.

THE STATE OF NEW JERSEY AND THE CITY OF NEWARK DESERVE A WORLD-CLASS PERFORMING ARTS CENTER.

UNDER THE LEADERSHIP OF MAYOR SHARPE JAMES, GREAT PROGRESS HAS BEEN MADE. WITHIN THE NEXT FEW WEEKS YOU WILL SEE A DETAILED PLAN OF ACTION. THE PRIVATE SECTOR STANDS READY TO DO ITS PART. I ASK YOU TO FOLLOW THE LEAD OF ASSEMBLY MINORITY LEADER WILLIE BROWN AND SPEAKER CHUCK HARDWICK AND APPROVE LEGISLATION SO THAT THE LIGHTS OFF BROADWAY MAY ONE DAY SHINE ON NEWARK.

THE ART CENTER WILL BUOY THE SPIRITS OF OUR URBAN RESIDENTS. YET THE GREATEST THREAT TO URBAN INDEPENDENCE IS A THREAT THAT SAPS PEOPLE'S WILL AND LEAVES THEM CHAINED IN A CHEMICAL PRISON -- I AM TALKING ABOUT DRUGS.

SATURDAY'S NEWSPAPERS BROUGHT THE INCREDIBLE STORY OF A 17-YEAR-OLD IN NEW YORK WHO KILLED HIS MOTHER BECAUSE SHE WOULDN'T GIVE HIM \$200 FOR CRACK.

WE ARE FIGHTING BACK AGAINST THE PUSHERS. IT IS TREMENDOUSLY EXPENSIVE. BUT WITH THE LEADERSHIP OF ATTORNEY GENERAL CARY EDWARDS, SENATE PRESIDENT JOHN RUSSO, SENATOR FRANK GRAVES AND MANY OTHERS, STATE POLICE DRUG ARRESTS HAVE INCREASED BY MORE THAN 90 PERCENT IN TWO YEARS. WE ARE STRIPPING THE CADILLACS, CONDOS AND CIGARETTE BOATS FROM KINGPINS AND TURNING THEIR PROFITS AGAINST THEM.

OUR RESOLVE MUST BE STEADFAST, OUR PUNISHMENT SWIFT. SO TODAY I PROPOSE WE PUT YET ANOTHER BOND ISSUE BEFORE THE VOTERS TO PROVIDE ANOTHER 500 PRISON BEDS. THEY SAY DRUG USE AFFECTS MEMORY. WELL, IN NEW JERSEY IT DOES. BECAUSE IF YOU SELL DRUGS AND WE CATCH YOU, YOU WILL HAVE A LONG TIME TO MEMORIZE THE EIGHT NUMBERS ACROSS YOUR CHEST.

TWENTY BILLION DOLLARS. TWENTY BILLION DOLLARS. THAT'S WHAT IT COST OUR ECONOMY LAST YEAR BECAUSE A FOURTH OF AMERICAN WORKERS DON'T HAVE THE SKILLS NEEDED FOR THE JOB THEY HOLD OR THE JOBS THEY WANT.

LAST YEAR I DESCRIBED A NEW WORLD ECONOMY IN WHICH OUR YOUNG PEOPLE WILL COMPETE WITH WORKERS FROM TAIPEI TO TORONTO. BUT THEY CAN'T COMPETE IF THEY CAN'T READ, OR WRITE OR COUNT OR IF SOME BELIEVE, AS ONE RECENT SURVEY FOUND, THAT CHERNOBYL IS CHER'S FULL NAME.

TODAY PHYSICAL EDUCATION REPRESENTS 20 PERCENT OF THE COURSES WE REQUIRE A HIGH SCHOOL STUDENT TO TAKE. WE REQUIRE AS MUCH PHYS ED AS ENGLISH, AND MORE THAN MATH, SCIENCE, ART AND HISTORY.

I DON'T HAVE A GRUDGE AGAINST GYM CLASS. IN FACT, I HAVE FOND MEMORIES OF HEAVING THE DODGE BALL AT A CERTAIN UNSUSPECTING CLASSMATE.

BUT ITS TIME TO END THE STATE MANDATE; LET THE PARENTS, TEACHERS AND STUDENTS DECIDE WHETHER A STUDENT WILL BENEFIT FROM PHYS ED OR ADDITIONAL CLASSES OF ENGLISH, MATH, SCIENCE, COMPUTERS, ART OR MUSIC.

LET'S ABOLISH THE STATE MANDATE AND LET PARENTS AND CHILDREN CHOOSE BETWEEN DODGE BALL AND DICKENS; RELAY RACES AND RELATIVITY. LET'S GIVE OUR YOUNG PEOPLE THE FREEDOM TO GO FOR THE REAL GOLD.

ASK URBAN EDUCATORS WHAT HELP THEY NEED AND THEY TALK ABOUT SIMPLE PROGRAMS, PROGRAMS THAT WORK.

SO THIS YEAR WE WANT TO EXPAND TWO PROGRAMS TO PROVIDE COUNSELING AND HELP FOR DISRUPTIVE STUDENTS. WE WANT TO SHARE WHAT WE HAVE LEARNED ABOUT EFFECTIVE SCHOOLS WITH 50 URBAN SCHOOLS OF EXCELLENCE; WE WANT TO START SUMMER PROGRAMS TO TAKE NINE- AND TEN-YEAR OLDS OFF THE STREET AND PUT THEM INTO A LEARNING ENVIRONMENT, AND WE WANT TO MOVE AHEAD WITH ASSEMBLYMAN JOE PALAIA'S IDEA TO GIVE SOME CITY CHILDREN A FAIR PLACE AT THE STARTING LINE BY BEGINNING PRESCHOOL PROGRAMS IN JERSEY CITY, NEWARK, CAMDEN AND EAST ORANGE.

LET 1989 ALSO BE THE YEAR IN WHICH WE FOLLOW THE RECOMMENDATIONS OF MY COMMISSION ON CHARACTER EDUCATION. OUR YOUNG PEOPLE NEED TO READ AND WRITE TO SURVIVE, BUT TO TRULY PROSPER THEY NEED TO BE REMINDED OF THE VALUE OF TOLERANCE, HARD WORK AND HONESTY.

AND THERE IS ONE MORE THING. BEFORE THE END OF THE YEAR I HOPE WE WILL HAVE IN PLACE A RESPONSIBLE, WORKABLE PLAN TO ALLOW NEW JERSEY PARENTS TO CHOOSE THE SCHOOLS THEIR CHILDREN WILL ATTEND.

THESE ARE THE NEW BATTLEGROUNDS IN OUR QUIET REVOLUTION. THESE ARE THE WAYS WE WILL LEAD THE NATION IN RESPONDING TO THE CHALLENGES POSED BY 72 MONTHS OF GROWTH. THESE ARE THE BUILDING BLOCKS OF TOMORROW'S PROSPERITY.

YET THERE IS ONE CHALLENGE I HAVE NOT MENTIONED. A CHALLENGE THAT IS EVER PRESENT IN OUR CONSTITUENT'S MINDS. I AM TALKING ABOUT THE NEW JERSEY LOTTERY.

NO, NOT THE LOTTERY WITH ITS PICK SIX LOTTO AND INSTANT TICKETS. I AM TALKING ABOUT THE SECOND NEW JERSEY LOTTERY -- OUR STATE'S AUTO INSURANCE SYSTEM.

TO EXPLAIN HOW THAT LOTTERY WORKS, I WANT TO TELL YOU A STORY. I HAVE CHANGED THE NAMES SO I WON'T END UP IN COURT, BUT OTHERWISE THE DETAILS ARE EXACTLY AS THEY WERE TOLD TO ME.

ONE OF THE LAWYERS ON MY STAFF HAS A FRIEND WHO WAS IN AN AUTOMOBILE ACCIDENT. HE REPORTED THE ACCIDENT TO HIS INSURANCE AGENT, LET'S CALL HIM "TOM KEAN." "TOM KEAN" TOOK THE CLAIM AND SUGGESTED THE DRIVER CHECK FOR INJURY. HE EVEN SUGGESTED A GOOD CHIROPRACTER, HIS SON, "RAY KEAN."

SURE ENOUGH, "RAY KEAN" THE CHIROPRACTOR FOUND SOME SOFT TISSUE DAMAGE IN THE DRIVER'S BACK. HE ASKED THE DRIVER IF HE HAD A LAWYER. NO PROBLEM, "RAY" SAID, JUST WALK DOWN THE HALL AND SEE MY BROTHER -- YOU GUESSED IT, "BILL KEAN," THE LAWYER.

IT'S A TRUE STORY AND IT ALL ADDS UP TO A NICE ARRANGEMENT. THE INSURANCE AGENT GETS HIS PREMIUM, THE CHIROPRACTOR GETS A NEW CUSTOMER, THE LAWYER CAN AFFORD THOSE IMPROVEMENTS TO HIS SWIMMING POOL, AND THE DRIVER GETS TO CASH HIS OWN NEW JERSEY LOTTERY TICKET.

WHO GETS HURT? YOU DO. YOU AND THE MORE THAN 5 MILLION DRIVERS WHO PAY TO SUPPORT THIS OUTRAGEOUS SYSTEM. INSURANCE COMPANIES MAKE MONEY. AUTO REPAIR SHOPS MAKE MONEY. SO DO DOCTORS AND LAWYERS. BUT FOR AVERAGE PEOPLE, IT CAN MEAN TRAGEDY.

ON CHRISTMAS EVE I STOPPED ON THE WAY HOME TO DO SOME SHOPPING AT CRAZY EDDIE'S ON ROUTE 10 IN LIVINGSTON. I WAS STANDING AT THE COUNTER WHEN A YOUNG MAN TOLD ME HIS STORY.

HE WAS FROM EAST ORANGE AND WAS WORKING AT THE STORE TO PAY HIS OWN WAY THROUGH COLLEGE AT NJIT. HE WAS LIVING AT HOME TO KEEP THE COSTS DOWN. HE HAD JUST RECEIVED HIS AUTO INSURANCE RENEWAL. HE HAD NEVER HAD AN ACCIDENT, YET HIS BILL FOR THIS YEAR WAS \$1,800 DOLLARS. HE HAD NO CHOICE, WAS UNABLE TO PAY HIS COLLEGE BILL, AND SO HE WAS DROPPING OUR OF SCHOOL.

NEW JERSEYANS SHOULDN'T BE FORCED TO MAKE THESE KINDS OF CHOICES.

THERE IS ONLY ONE WAY TO REALLY BEGIN TO REDUCE AUTO INSURANCE RATES UNDER THE NO-FAULT SYSTEM. WE HAVE TO REDUCE LAWSUITS BY APPROVING A MANDATORY VERBAL THRESHOLD. IF YOU LIVED IN MICHIGAN YOU WOULD PAY 20 PERCENT LESS FOR AUTO INSURANCE. THE ONLY MAJOR DIFFERENCE BETWEEN THEIR SYSTEM AND OURS IS A VERBAL THRESHOLD.

I HAVE CALLED FOR A MANDATORY VERBAL THRESHOLD FOR SIX YEARS. SEVERAL TIMES IT HAS PASSED THE ASSEMBLY ONLY TO HAVE THE WILL OF THE PEOPLE STYMIED BY SPECIAL INTERESTS WHEN THE LEGISLATION REACHED THE SENATE. EVEN AS WE MEET TODAY THE TRIAL LAWYERS ARE PLANNING TO SPEND A MILLION DOLLARS TO CONVINCE NEW JERSEY DRIVERS NOT TO CHOOSE A VERBAL THRESHOLD IN THEIR OWN POLICIES. BUT IF WE MAINTAIN OUR PRESENT DUAL SYSTEM, RATES WILL ONLY CONTINUE TO RISE.

SO TODAY I MUST SPEAK VERY FRANKLY -- THE STATUS QUO IS NOT AN ACCEPTABLE ALTERNATIVE. IF YOU ARE NOT WILLING TO ESTABLISH A REAL NO-FAULT SYSTEM -- IF YOU ARE NOT WILLING TO ADOPT A MANDATORY VERBAL THRESHOLD LIKE THE ONE IN MICHIGAN -- THAN YOU HAVE ONLY ONE OTHER CHOICE.

WE MUST DO WHAT SENATOR LEE LASKIN, ASSEMBLYMAN RALPH LOVEYS AND OTHER BRAVE SOULS HAVE SUGGESTED. IF WE CAN'T HAVE REAL NO-FAULT, IT IS TIME TO ADMIT THE SYSTEM DOESN'T WORK AND SHOOT IT AND PUT US OUT OF OUR MISERY.

THE ALTERNATIVE I SUGGEST TO YOU THIS AFTERNOON IS TO ELIMINATE NO-FAULT, AND GET RID OF MANDATORY AUTO INSURANCE. IN THE PROCESS, WE CAN RID OURSELVES OF THE THREE MOST OBNOXIOUS LETTERS IN A NEW JERSEYAN'S VOCABULARY -- "J-U-A."

AUTO INSURANCE IS AN ABERRATION. BUT FOR THE MOST PART, NEW JERSEYANS HAVE COME TO EXPECT A STATE GOVERNMENT AND LEGISLATURE IN WHICH THE VOICE OF THE AVERAGE MAN AND WOMAN IS HEARD AND THE ONLY SPECIAL INTEREST IS THE PEOPLE'S INTEREST.

PART OF THE REASON FOR OUR SUCCESS IS OUR UNIQUE PUBLIC FINANCING LAW OF GUBERNATORIAL CAMPAIGNS. AND TODAY I WANT TO SINGLE OUT ASSEMBLYMEN ROBERT MARTIN AND "SKIP CIMINO," SENATOR RICHARD VAN WAGNER, AND ESPECIALLY SENATE PRESIDENT JOHN RUSSO AND SPEAKER CHUCK HARDWICK FOR PUTTING PARTISAN POLITICS ASIDE AND AGREEING TO IMPROVE OUR CAMPAIGN FINANCE LAW.

YOUR WORK IS GOOD FOR REPUBLICANS, GOOD FOR DEMOCRATS, AND GOOD FOR ALL OF THE PEOPLE OF NEW JERSEY.

BUT RAISING MONEY IS NOT JUST A PREOCCUPATION OF GUBERNATORIAL CANDIDATES. MANY OF YOU HAVE PRIVATELY COMPLAINED TO ME THAT MORE AND MORE OF YOUR TIME IS SPENT SEEKING FUNDS AND THAT INCREASINGLY SOME CONTRIBUTORS ASK FOR YOUR VOTE IN EXCHANGE FOR THEIR MONEY.

WHEN I FIRST RAN FOR THE ASSEMBLY I COMPLAINED ABOUT A CAMPAIGN THAT COST \$3,000. TODAY, THE AVERAGE COST OF AN ASSEMBLY OR SENATE SEAT HAS RISEN TO ALMOST \$150,000. SOME CANDIDATES HAVE SPENT MORE THAN SIX DOLLARS FOR EVERY ONE VOTE CAST.

ASSEMBLYMAN ALAN KARCHER AND I DO NOT ALWAYS SEE EYE TO EYE, BUT HE IS RIGHT ON THIS ISSUE. THE CHARACTER OF OUR LEGISLATURE IS CHANGING. HOMEMAKERS, SMALL BUSINESS OWNERS AND CITIZEN'S ACTIVISTS SIMPLY CAN'T RAISE THAT KIND OF MONEY.

SO THIS YEAR I ASK YOU TO SERIOUSLY CONSIDER PUBLIC FINANCING OF LEGISLATIVE CAMPAIGNS.

WE SHOULD DO IT BECAUSE THE GUARANTEE OF RESPONSIVE GOVERNMENT IS OUR FIRST BOND WITH THE PEOPLE. PUBLIC SERVICE MUST NEVER BE A PASTIME OF THE PRIVILEGED FEW.

THESE THEN ARE MY PRIORITIES. REFORM TO REDUCE THE HIGH COST OF AUTO INSURANCE. GREAT SCHOOLS TO PRODUCE WORKERS WHO WILL KEEP NEW JERSEY COMPANIES ON TOP IN THE 21ST CENTURY. A COASTAL COMMISSION AND OPEN SPACE BOND ISSUE SO THAT TODAY'S PROSPERITY CAN BE CONTINUED TOMORROW.

I BELIEVE DEEPLY IN THESE IDEAS AND THE IDEALS THEY REPRESENT.

AS YOU KNOW, 1988 WAS AN EXCITING YEAR FOR ME. I WAS ASKED TO CONSIDER A PROMINENT POSITION IN THE NEW ADMINISTRATION IN WASHINGTON.

I TURNED THE CHANCE DOWN.

I TURNED IT DOWN BECAUSE I LOVE THIS STATE. I AM PROUD THAT WE ABLE HAVE BEEN ABLE TO REBUILD OUR ECONOMY AND REVIVE A PEOPLE'S FLAGGING SPIRIT, AND YET I BELIEVE OUR QUIET REVOLUTION IS NOT FINISHED.

SOME SAY I AM WRONG. SOME SAY OUR LAST YEAR TOGETHER IS DESTINED TO BE A YEAR OF STALEMATE: A YEAR OF POLITICS. IN AN ELECTION YEAR NOTHING GETS ACCOMPLISHED. THEY ARE WRONG.

LET US REMIND THOSE SKEPTICS WHERE WE HAVE COME FROM. NEW JERSEYANS HAVE SURMOUNTED WHATEVER OBSTACLES WERE IN THE WAY. NEW JERSEYANS HAVE ALWAYS BELIEVED THAT NO MOUNTAIN IS TOO HIGH, NO VALLEY TOO LOW, NO RIVER TO WIDE FOR US TO CROSS.

WE ARE THE DESCENDANTS OF ALICE PAUL OF MOORESTOWN, A WOMAN WHO RISKED IMPRISONMENT THREE TIMES IN HER FIGHT TO EARN THAT MOST FUNDAMENTAL OF AMERICAN RIGHTS -- THE RIGHT TO VOTE.

WE ARE THE DESCENDENTS OF CLARA MAAS OF NEWARK, WHO TRAVELED TO THE CARIBBEAN TO CONQUER YELLOW FEVER AND GAVE HER LIFE SO THAT OTHERS MIGHT LIVE.

AND WE ARE ALSO THE DESCENDANTS OF PEOPLE THAT HISTORY HAS LONG FORGOTTEN. PEOPLE LIKE DAVID CHAMBERS OF HUNTERDON COUNTY, JOSEPH ELLIS OF GLOUCESTER COUNTY AND SILAS NEWCOMB OF CUMBERLAND.

TWO HUNDRED AND TWELVE YEARS AND 15 DAYS AGO, THESE THREE BRAVE MEN STOOD NOT FAR FROM THIS SPOT OF LAND AND DEFEATED THE HESSIANS IN THE BATTLE OF TRENTON. THEY STOOD THERE ON PENNINGTON AVENUE IN FREEZING TEMPERATURES, SHOELESS AND SHIVERING. IMAGINE STANDING IN THE COLD WITHOUT SHOES ON YOUR FEET. IMAGINE LEAVING BLOOD-STAINED FOOTPRINTS IN THE SNOW.

I WONDER HOW THESE BRAVE MEN AND WOMEN WOULD REACT IF THEY WERE TO LEARN THAT "POLITICS" IS THE ONLY OBSTACLE TO OUR PROGRESS TODAY.

THEY WOULD SAY THAT "POLITICS" IS NO OBSTACLE AT ALL.

I AM SURE THEY WOULD REMIND US THAT WE HAVE DESCENDED FROM REVOLUTIONARIES AND REBELS -- MEN AND WOMEN WHO DARED DISSENT FROM ACCEPTED DOCTRINE.

TIME AND TIME AGAIN, I HAVE HAD MY FAITH AFFIRMED IN THEIR DESCENDENTS -- IN THE MEN AND WOMAN WHO SERVE IN OUR STATE LEGISLATURE. TIME AND TIME AGAIN I HAVE SEEN YOU PUT ASIDE SELFISH INTERESTS TO DO WHAT IS RIGHT FOR ALL NEW JERSEYANS.

AND SO IT IS THAT I ENTER MY FINAL YEAR WITH CONFIDENCE, KNOWING THAT WE WHO HAVE ALREADY ACHIEVED GREATNESS WILL CONTINUE OUR OWN QUIET REVOLUTION.

TO THOSE WHO SAY "POLITICS" MEANS PUTTING OFF TODAY'S PROBLEMS TILL TOMORROW, I SAY "POLITICS" MEANS MEETING TOMORROW'S CHALLENGES TODAY.