April 23, 1997

PHOTO WITH LOUISVILLE VOLUNTEER SUMMIT DELEGATES

DATE:	**Thursday, April 24**
TIME:	**2:30 pm - 2:50 pm**
LOCATION:	**Camberely Brown Hotel** **Louisville, Kentucky**
FROM:	**Brenda Costello**

I. PURPOSE

To take a group photo with Louisville Mayor and Louisville delegates to the Service Summit in Philadelphia.

II. BACKGROUND

You wil be taking a phot with representtives from the Louisville area who will be attending the President's Summit for America's Future in Philadelphia this weekend. Louisville Mayor Jerry Abramson and nine delegates from a range of volunteer organizations, such as Metro United Way and the Louisville ommunity Foundation, will attend the Service Summit. (See delegate descriptions attached)

Louisville's delgates will host a local Summit this summer after returning from Philadelphia, with the goal of rtecruiting corporate partners, service organizations and individual volunteers to commit to specific community service initiatives for young people.

This photo opportunity is open to the press. You wil thank the volunteers and take a few questions with the Mayor.

III. PARTICIPANTS

-HRC
-Mayor Jerry Abramson, Louisville
-David Jones
-Malcolm Chancey
-Kahlil Fitzgerald
-Dr. Stephen Daeschner
-Christina Lee Brown
-Guy Hempel
-Mike Jupin
-Jeri Swinton
-Marie Porter

IV. SEQUENCE OF EVENTS

- Mayor Jerry Abramson will open and introduce HRC
- HRC will thank delegates and make brief, informal remarks
- The Mayor will thank HRC and call for a few questions
- HRC, the Mayor and delegates depart

V. PRESS

Open press.

VI. REMARKS

No formal remarks necessary.

Louisville, KY Delegates
to
The Presidents' Summit for America's Future

Jerry E. Abramson is the first Mayor in Louisville's history to be elected to a third four-year term, which ends next year. *Newsweek* magazine in 1996 named him one of the nation's "Top 25 Most Dynamic Mayors" – the latest in a string of national, state and local honors he has received. Highlights of his three terms include leadership roles in a $500 million airport improvement project, Operation Brightside environmental programs, spurring the creation of more than 3,000 units of affordable housing, developing of an inner-city Empowerment Zone which has attracted more than $50 million in federal funding, and revitalizing Louisville's downtown and waterfront. The Mayor's youth initiatives have included major collaboratives such as the Louisville Youth Alliance and the Louisville Education and Employment Partnership, and other public-private partnerships addressing teen pregnancy, youth violence, and children in poverty.

Christina Lee Brown is a co-founder and current President of the Cathedral Heritage Foundation, which is implementing a visionary transformation of the Catholic Cathedral of the Assumption into a spiritual and cultural complex that will welcome and celebrate all major faiths. She has been involved in every operational aspect of the Kentucky Opera since 1971, served on the Founding Board for Actors Theatre volunteers, and has served on the American Arts Alliance board based in Washington. She recently became the owner of Louisville Stoneware, a nationally-known pottery company.

Malcolm B. Chancey, Jr. is the retired Chairman of Bank One, Kentucky, N.A. and Bank One Kentucky Corporation. He has been significantly involved in most major civic endeavors in Louisville, holding Chairmanships of the Louisville Chamber, the United Way campaign, the Downtown Development Corporation, the University of Louisville Bicentennial Campaign, and the Fund for the Arts campaign, and memberships on numerous other civic and charitable boards. His particular passion is education: he helped start in 1987 and still chairs the Louisville Education and Employment Partnership, a national award-winning program that has reduced school drop-outs among at-risk youth participants by 50 percent. He helped start in 1983 and still chairs the Jefferson County Public Education Foundation, which has raised millions of dollars to equip every school in Jefferson County with computers.

Stephen W. Daeschner, Superintendent of Jefferson County Public Schools, entered the education profession in 1985 and has served in such diverse roles as principal of an elementary school for the deaf in Washington, D.C., director of research and planning in St. Louis, and deputy superintendent in Anchorage, Alaska. He has been a leader in educational innovations and reforms, including site-based decision making, early childhood education, school-to-work programs, and business partnerships. He is a committed physical fitness buff and advocate for children's health.

Kahlil Fitzgerald, 18, is originally from Washington, D.C. and has lived in Kentucky for the last five years. He is a senior at duPont Manual High School in Louisville, and plans to attend Rensselaer Polytechnic Institute in the fall to study electrical engineering. His major volunteer activity is serving as a peer leader for the Neighborhood Youth Board, a subsidiary of the Mayor's Louisville Youth Alliance. With other youth leaders, Kahlil helps plan and implement community events for seniors, youth, and children.

Guy W. Hempel has served as Vice President and General Manager of WAVE-TV in Louisville, an NBC affiliate, since 1987. He is the incoming Board Chairman of Metro United Way, current Board Chairman of Caritas Medical Services, and a current Vice Chairman of the Louisville Chamber of Commerce. Other Board service has included Bellarmine College, Louisville Central Area, the Greater Louisville Economic Development Partnership, and the Kentucky Council for Economic Education. He started as a news producer in 1974, and has held broadcasting positions in Cincinnati, Indianapolis, and Davenport, Iowa.

David A. Jones, Jr. is managing director of Chrysalis Ventures, Inc., and Vice Chairman of Humana Inc. Chrysalis is a private investment firm in Louisville that provides risk capital and management assistance to start-up and early-stage businesses. Humana is one of the nation's largest publicly traded managed care companies. Following graduation from Yale College in 1980, David was a member of the Yale-China Association's first team of English teachers to work in the People's Republic of China. He taught and worked in China for several years before returning to Yale for a J.D. degree in 1988. From 1988 to 1992, he was an attorney in the U.S. Department of State. In Louisville, he serves on the Executive Committee of Louisville's African-American Venture Capital Fund, LLC.

Michael Jupin has served as Executive Director of the South Louisville Community Ministries since 1985. He is a recipient of the 1994 Peace and Justice Award from the Archdiocese of Louisville. He has been a founding member of seven human services initiatives or organizations, including the Affordable Energy Corporation, Americana Community Center, Louisville Economic Opportunity Corporation, Juvenile Justice Coalition, and Forum on Older Persons' Issues. He is an ordained Baptist minister, and is Past President of the Association of Community Ministries.

Marie E. Porter is a licensed funeral director and board secretary/treasurer for A.D. Porter & Sons, Inc. Funeral Home, operated by the Porter Family for 90 years in Louisville. She began volunteering as a youth, and served as PTA president while her children were in school. She presently serves as a group leader for teenage girls at Hill St. Baptist Church, and volunteers at the DuValle Girls Academy. She is President of the West Broadway Business Association and a Board member of New Directions Housing Corporation and Louisville Community Development Bancorp, Inc. At the Summit, she represents the Community Foundation of Louisville as a Board member.

Jeri Swinton has been Executive Director of Big Brothers/Big Sisters of Kentuckiana since 1988, and President of the Kentucky Association of Big Brothers/Big Sisters Agencies. She also serves as President of the Council of Metro United Way Agency Executives. In previous positions, she co-founded the Kansas Association of Domestic Violence Programs, helped Kansas implement court-appointed special advocate programs for juveniles statewide, and began a drug prevention program in Indiana. During her tenure in Louisville, the number of children served and dollars raised by Big Brothers/Big Sisters has more than doubled.

JANUARY 23, 1997

LOUISVILLE COMMUNITY DEVELOPMENT BANK
GRAND OPENING
REMARKS OF MAYOR JERRY E. ABRAMSON

On Monday, I was privileged to be invited to attend President Clinton's second inauguration in Washington.

Shivering there in the cold, I was struck when the President said, "A times change, so government must change. We need a new government for a new century, humble enough not to try to solve all our problems for us, but strong enough to give us the tools to solve our problems for ourselves."

And I believe that is the essence of what we are trying to do here today in opening this new Community Development Bank.

With help from the Clinton Administration, city government has been the catalyst in creating---not a government program---but this private sector, for-profit financial institution which--- by seeking to create wealth, new businesses and new jobs in disinvested areas of our city--- is aimed at giving people the tools to help themselves.

I look around this room and I am amazed that we are here today, celebrating the founding of an institution that I believe holds the potential to be the most powerful vehicle for economic revitalization that western Louisville and our other inner-city neighborhoods have ever known.

And I must add that it is an extraordinary accomplishment -- something of a miracle, really -- that we have come to this day, after five long, difficult and challenging years of work. Creating a bank from scratch is not for the faint of heart. And it's definitely not in the job description for Mayor.

I look around here today, and I see so many partners who made such an enormous contribution to getting us here...Kim and Kelly, of course, Barry Alberts and Carolyn Gatz from my staff, Morton Boyd, who began as a skeptic and ended up as Chairman of the Board.

Our investor partners from the private sector, HUD officials, representatives from our mentor SouthShore Bank and Kirsten Moy from the CDFI.

And the law firms of Wyatt, Tarrant and Combs, Brown, Todd and Heyburn, and Stites and Harbison, who had no idea what they were getting into when I called them up and asked if they could do a little pro bono work for us.

It all started with the LA riots in 1992, when I convened a group of African-American business and religious leaders and asked them to help us figure out how to make sure that nothing like that ever happened in our community.

Their answer was simple and straightforward: Create opportunity. Give people a way to better themselves, to move up the ladder of success, to build wealth and build up their community and they won't want to tear it down.

We put together a task force of some of our best banking partners and people involved with business development and housing development and government programs that support small business, and we asked them to take inventory of what existed and figure out what was missing.

And their answer, again, was simple and straightforward: For the short term, we need summer jobs for kids. For the long term, we need to create a powerful vehicle that has the capacity to begin to reverse the decades of disinvestment that has sent our inner city neighborhoods into a spiral of decline.

We need a new institution that is well-capitalized, self-sustaining and entrepreneurial -- driven by the same hard-headed rigor that drives banks -- but is focused on bringing about economic development in western Louisville and other inner city neighborhoods.

At about the same time, a candidate for President named Bill Clinton started talking about the South Shore Bank in Chicago and its 20+ year track record as a catalyst for economic revitalization in South Shore Chicago. And that's when we started figuring out the answer: It isn't a government program like a bank that we were after.

It is a bank.

For five years, we were driven by the logic of it -- by how much sense it made -- The power of a bank to help build community -- what banks did on the frontier, what they did when most of America's cities were small towns, what they do today:

They take deposits from people all over the community and leverage those dollars into good, solid loans that earn a profit for the bank and keep it going to make more loans tomorrow and the next day and the next.

Banks don't ask for charity and they don't ask you to give your money away.

They take deposits, they safeguard your deposits for you, they meet all the regulators' requirements for safety and soundness, they invest their deposits and have them insured by the FDIC and make loans to your neighbors to build wealth, create jobs, and keep the lifeblood flowing through the community.

I believed in that idea. I believed that this initiative offered us the best hope yet for creating a new vehicle that could really make a difference in the long run that I put the full weight of my administration behind it.

Then, in 1994, when we were developing our Empowerment Zone strategy for the inner city, I went looking for investors, and I found some skepticism.

But I also found a significant group of private sector leaders and partners who were willing to sign on -- to give this bold new strategy a chance -- and to put their money into it. So we obtained initial commitments for $6 million in private investments and grants to the non-profit that will work hand-in-glove with the Development Bank.

And over the next two years, we found major federal and national partners at HUD, Fannie May and the new Community Development Financial Institutions Fund -- federal partners willing to undertake the difficult challenge of tailoring their investments to make them work as equity capital invested in a bank.

Those were difficult and complex negotiations -- and their success is proof that President Clinton means it when he talks about inventing a new form of government that supports the efforts of communities to help themselves.

Of particular note among those investors, as you've already heard were Louisville's banks. We have a great banking community in Louisville -- an outstanding banking community, committed to serving all quarters of this community and extraordinary in their ability to work together to make things happen.

We've seen that in affordable housing, in the Housing Partnership, in many projects on which we have joined forces. And virtually all of them are represented here today as investors in this bank, this special bank that will forge the way for a new banking relationship between the community it serves and the broader banking sector.

Why would these outstanding banks in Louisville invest in a "competitor?" Because the Louisville Community Development Bank is born of one simple business strategy: Carve out your niche and Focus, Focus, Focus.

After careful analysis beginning with those first meetings five years ago, the partners working on this project -- both from government, from the community and from the banking community -- came to believe that there are latent markets for specialized community development loans that a bank focused ruthlessly on finding those loans can uncover.

Focused ruthlessly and working with a non-profit affiliate whose mission is to generate new small businesses and make them bankable.

This bank's mission -- its very survival -- will depend on finding or generating new markets for good, solid loans in its target areas -- loans that all its banking partners will help it make through participation in which they will spread the risk -- and leverage the resources.

Proving that concept is the challenge that confronts Kelly Downard and Kim Burse. And I must tell you that nothing that we did over all those five years was more critical to the prospects for success for this new institution than the day we landed Kim Burse as the CEO of the Bank Holding Company and Kelly Downard as the President of the Bank.

Together, they combine top executive management experience, with deep roots in the community, solid banking background, with plenty of experience at the hard work of actually making things happen.

Lisa read of the record of "firsts" that this bank represents, and I will add another, crucial First: We are the first Community Development Financial Institution in the country that has been able to attract top-flight LOCAL talent to lead the institution -- a feat that means that this bank should hit the ground running.

And judging from the tremendous success of the pre-opening campaign for deposits, I'd say they've already proven the tremendous advantage that their personal credibility and know-how offers this fledgling bank.

Now we -- Kelly and Kim and all of us who are now their partners -- have to build on this remarkable record of accomplishments leading up to today's Grand Opening. This Community Development Bank is a place where all of us who care about Louisville and the future of our community can come together in a new way.

Black and white, rich and poor, this bank offers us a platform to do more than wish we could help change the poverty and despair that leads to violence and decay in our inner cities.

This bank is a platform for working together to bring new life into our most difficult neighborhoods -- through the same hard-headed, hard-charging, entrepreneurial energy that helped make this community a great place to live and work..

Not with a handout, but with a hand up -- and a small business loan.

Kentucky Author Forum
Louisville, Kentucky, April 24, 1997

Overview

The Kentucky Author Forum was set up last year by the President of the University of Louisiana in honor of the University's bicentennial. Its purpose is to bring prominent authors and policy makers to the city and to share them with the state through public television. The most recent guest was Kay Graham. The invitation came from the producer of the Forum, Mary Moss Greenebaum.

Kentucky public radio and television cover both the University speech and the Forum. The edited video broadcast reaches Ohio and Indiana as well as Kentucky. It is distributed by Kentucky Educational Television, the public television station, to the national network of public television stations. The radio excerpts from both speeches air statewide for at least two weeks.

Copies of *It Takes a Village* (autopen signature) and Carl Anthony's new book, *In Her Own Words*, will be available for sale outside the Kentucky Center for the Arts, site of the Forum. They will also be available at the University speech site.

Participants

HRC
Keith Runion, Master of Ceremonies
Opinion Editor, Book Editor, Louisville Courier-Journal
Carl Anthony, author

Format

Keith Runion, the Forum's master of ceremonies and Opinion and Book Editor of the Louisville Courier-Journal welcomes everyone and introduces Carl Anthony, who will conduct the interview.

Following a brief 2-3 minute audio segment from *It Takes a Village* Runion escorts HRC to the stage.

The stage is set up to look like an old library. Author and interviewer face one another across an old partners desk.

The 45-minute conversation style interview is followed by 15 minutes of q&a from the audience.

The audience is approximately 450 people who purchased $15 tickets. Tickets were sold out in two hours.

There will be a press pool for the interview and a pool spray at the q&a.

Forum Dinner

Participants: HRC
Mary Moss Greenebaum, Producer, Kentucky Author Forum
Dr. John Shumaker, President, University of Louisville
David Jones, President, Humana

The dinner following the Forum is being held at the Humana Building across the street from the Kentucky Center for the Arts. Previously the dinner has been held at the Center, but David Jones, CEO of Humana, offered the Humana space so a larger crowd could be accommodated. He and his wife, Betty, are hosting the dinner. As you may recall, you met them in Romania in July 1996 at the dedication of the Advanced Center for Nursing Education. Humana hospitals, in partnership with Baylor University Medical Center in Texas provided funding for the Nursing Center.

Tickets for the dinner were $125. Proceeds benefit the non-profit Forum. The 230 dinner guests will have attended the Forum.

Cocktails will be served before your arrival at the dinner.

Program:

Following dinner, Mary Moss Greenebaum will welcome everyone and introduce Dr. John Shumaker, president of the University of Louisville.

Dr. Shumaker will introduce two children who will present you with tea pots made locally by the Louisville Stoneware Company.

Dr. Shumaker will then introduce David Jones, President of Humana, who will introduce you.

You make brief remarks and depart.

The dinner is closed to the press.

KAF DINNER

Individuals Seated at Mrs. Clinton's Table

1) Mrs. Clinton
2) Governor Paul Patton
3) John Shumaker - President of University of Louisville which is sponsor of Author Forum in honor of their bicentennial
4) Lucy Shumaker - wife of John Shumaker, public relations person
5) David Jones - CEO of Humana
6) Betty Jones - wife of David Jones and French teacher at University of Louisville
7) John Greenebaum - attorney/banking, husband of Mary Greenebaum, and republican who admits he voted for the Clintons!
8) Mary Greenebaum - Producer, Kentucky Author Forum - first met Mrs. Clinton with Brooke Shearer in Kentucky at Mrs. Bingham's house (now deceased) in June before the first Democratic convention

Individuals Seated at Press Table

1) Owsley Brown - Chairman of Brown-Forman, Inc.
2) Christy Brown - new President of Louisville Stoneware, and source of Mrs. Clinton's special gift which will be presented to her
3) Carl Anthony - Interviewer
4) Tina Hester - old friend of Melanne Verveer
5) Melanne Verveer
6) Bob Garrett - husband of Tina Hester and political reporter for the Courier-Journal
7) Keith Runyon - Opinion Page/Book Editor, Courier-Journal; also will be with Mrs. Clinton at Editorial Board meeting at 1:00 p.m. and also Master of Ceremonies for Author Forums
8) Meme Runyon - Executive Director, River Fields - an environmentally aggressive group protecting the Ohio River corridor

M. A Thoren

BIOGRAPHY

David A. Jones

David A. Jones, co-founder of Humana Inc., has been chief executive officer of the company since its organization in 1961. Under the leadership of Mr. Jones, Humana became one of the nation's leading health care companies, owning and operating hospitals and health care plans. Upon the completion of a separation of Humana into two new companies on March 1, 1993, Mr. Jones became chairman of the board and chief executive officer of the new Humana, which owns and operates managed health care plans.

Mr. Jones is a member of The Business Roundtable and serves on its Health and Retirement Task Force; immediate past chair of the Healthcare Leadership Council, a group of about 50 CEOs of the nation's largest health care organizations; and a past chair of the National Committee for Quality Health Care. He also serves on the board of the American Association of Health Plans.

Mr. Jones, 65, a native of Louisville, Kentucky, is married and has five children. He earned a bachelor's degree from the University of Louisville in 1954, where he won the outstanding senior award. He also became a Certified Public Accountant in 1954. After three years of Navy service, he entered Yale University, earning a law degree (JD) in 1960, while also serving on the economics faculty from 1958 to 1960. He holds honorary doctorates from The Chicago Medical School, the University of Louisville, Transylvania University and The Claremont Graduate School.

Mr. Jones is the founding chair of the Peter F. Drucker Graduate Management Center's Board of Visitors in Claremont, California. He is a director of Abbott Laboratories.

4/97

“I’m really not sure I would call what I have power.”

By DIANNE APRILE
The Courier-Journal

TO TALK TO DAVID JONES for any length of time is to be reminded that power, like beauty, is in the eye of the beholder.

“I don’t know how much power I have,” says Jones, emphasizing the p-word in a way that somehow smooths its rough edges so it’s easier to swallow.

Then the lines around his sharp eyes crinkle and an inscrutable smile creeps across the face of the co-founder and CEO of Humana Inc., the homegrown Louisville corporation that is today one of the largest publicly traded managed-care insurance companies in the nation.

“I'm really not sure I would call what I have power.”

Yet power is surely what some people would call his rather spectacular leap into the fray 18 months ago when Louisville had all but approved plans to close Third Street between Jefferson and Market to expand Commonwealth Convention Center.

After private chats with the mayor and other key players, and an offer by Jones to pay for consultants to study alternatives, the topic was back up for public discussion. Aldermen and downtown leaders who had favored closing Third were now listening to arguments for keeping it open.

Jones opposed the closing because of its effect on downtown employees and his own Main Street investments. In the end, he got his way.

“That’s not power,” says the man who is variously described (sometimes by the same people) as a visionary and a bulldozer, a compassionate advocate for the poor and a modern-day robber baron, a brutal competitor and the best friend a hometown ever had.

But the question nags: If Jones doesn't call it power, then what WAS that secret ingredient he brought to bear on the Third Street debate?

His smile widens: “I call it common sense.”

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AT AGE 65, two years from retirement from the corporation that has dominated his working life, David Jones, whether he admits it or not, has reached a position of wealth and influence that few achieve. His Humana stock alone is worth about $200 million today.

Nationally, his opinions and actions help make health-care policy. He was, after all, present at the creation of the for-profit hospital business and, as Humana CEO, continues to shape the managed-care debate.

But it is in the daily life of his hometown that his clout may be most tangibly felt.

Mayor Jerry Abramson says he always tries to consult with Jones on major public issues. Jones, Abramson says, “gets a vote and a half or maybe even two, out of deference for his community spirit.”

Jones' influence, says Abramson, results from his will-

See COMMUNITY
Page 22, col. 1, this section

David Jones

BY KEITH WILLIAMS, THE COURIER-JOURNAL

In 1990, David Jones talked with Louisville Mayor Jerry Abramson and County Judge-Executive David Armstrong as they followed legislative action on the certificate-of-need bill.

Community leader's quiet power is built on more than wealth

Continued from Page One

ingness to roll up his shirt sleeves and get involved in solving the community's problems. It's not just a byproduct of his financial standing or the fact that his company employs 4,000 local workers.

"There are very few community-wide success stories that don't bear the stamp of David Jones," says Abramson, who was initially on the opposite side of the Third Street debate but eventually joined Jones' camp.

Not every well-heeled entrepreneur in these parts is so generous, says the mayor; plenty have contributed little or no money or leadership.

Meanwhile, Jones, a lifelong Democrat, has built affordable housing in marginal neighborhoods, put computers in schools, supported an international play festival that put Louisville on the theatrical map, helped launch an African-American business venture fund, championed Kentucky education reform, spruced up parks, lured the Presbyterian Church USA headquarters to the riverfront, pumped a million dollars into Catholic schools and for a brief time in the 1970s brought professional basketball to Louisville.

More recently, he helped raise nearly $750,000 in flood aid by pledging to match contributions from local companies or business leaders.

"He's a guy who's never forgotten his roots, someone who appreciates his hometown maybe more than sometimes his hometown has appreciated him," says Abramson. "He's awesome. I wish I had 20 of him."

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BUSINESS ANALYSTS often credit Humana's long-term success to its ability to reinvent itself. What began as a nursing-home business turned into a hospital chain that transformed into a health-insurance company.

Jones, the CEO, endorsed this shedding of old skin and growing of new, in the name of progress and profit.

Yet Jones, the man, according to those who have known him longest and most intimately, has changed very little over the years despite the enticements of fame and fortune.

Yes, he has his own personal Citation V jet, in addition to a corporate plane. But he's more likely to use the Citation to ferry a friend in an emergency than to fly it to an exotic jet-set hangout. He drives a 3-year-old Acura Legend, a nice car by any standard but hardly the typical CEO-issue Mercedes or Lexus. His wife hauls the grandchildren to ballet lessons and games in a Plymouth Voyager with built-in car seats.

Extravagant parties are not their style. They prefer Sunday after-church chats around the coffee pot at Highland Presbyterian Church, their congregation for 37 years. Their closest friends include old chums from their days at Male and Atherton high schools and the University of Louisville. One of their few "can't miss" activities as a couple is a book club whose members include former neighbors from their early years on Village Drive in the Highlands.

"I notice sometimes he's physically tired," says Jones' wife of 42 years, Betty Ashbury Jones. "That's about the only change I can see."

Jones goes a step further: "I don't feel any different now than when I was a kid growing up in the West End. My outlook hasn't changed."

He is, friends say, the same unpretentious, intensely driven, can-do kind of guy now that he was in 1960. That's the year he returned to Louisville with Betty and their two oldest children to join the law firm known then as Wyatt Grafton and Sloss after stints in the U.S. Navy and at Yale Law School.

In fact, Jones tells a story about that homecoming that suggests the traits that define him today are the same ones that defined him then.

In the story, Jones and his family are tooling down the Pennsylvania Turnpike, pulling everything they own behind them in a $15 trailer, when the fan belt breaks.

Since the year is 1960 and the car a '52 Dodge, Jones is not exactly surprised. He empties his wallet of $25 for a new belt and heads back to the highway. But along about Cincinnati, he realizes his gas, like his money and his luck, is about to run out.

"I had several options," recalls Jones. "I could call my brother and ask him to meet us at Carrollton, or I could pawn my watch."

Instead, Jones introduces himself to a storekeeper and asks to cash a $5 personal check — postdated. The storekeeper agrees. Jones fills his tank, gets his family home safe, borrows money from his father-in-law to cover the check and promptly repays him when he starts his new job.

It's all there, alive and kicking in the 28-year-old David Jones: the traits that will serve him well one short year later, when he and another young Wyatt lawyer by the name of Wendell Cherry hatch a plan to build a nursing home and, in so doing, set in motion the makings of Humana, a company that made them both multimillionaires by 1968.

The optimism and resourcefulness. The chutzpah. The fierce will to win, matched with a refusal to second-guess or brood over mistakes.

David Jones Jr., the oldest of the couple's five children, returned to Louisville with his wife and two children four years ago. He sits on the Humana board of directors and runs a venture-capital company, Chrysalis Ventures Inc., with boyhood friend Doug Cobb.

"Dad's never met a stranger. He'll talk to people anywhere about anything," Dave Jr. says.

"The thing that keeps him going is a kind of fundamental optimism and joy. Intellectually it's expressed in the belief — and I think he has lived it out — that life is quite malleable. That we can make a difference, change our environment if we don't like it. He is not in any way disabled by cynicism."

Dave Jr. worked for a while at Belknap Inc., the 144-year-old hardware distribution center on Louisville's riverfront that his father bought for $35 million in 1984 with hopes of revitalizing. Within two years of his buying it, Belknap closed, costing Louisville 650 jobs, leaving 17 acres of empty riverfront property and giving Jones his biggest business failure ever. Analysts at the time said the company might have taken on too much too soon.

"I'm quite aware that my father's decisions are not always right," Dave Jr. says, "but he keeps on swinging."

In fact, it was the vacant Belknap property that a year later provided Jones and Louisville with the bait they needed to lure the Presbyterian Church USA to set up headquarters.

Cherry, Jones' friend and business partner, used to tease him about his unflagging optimism, joking that he lived "up on Sunshine Mountain."

"If there is a problem with him," Cherry once told a reporter, "it is that he wants everyone to love him, because he loves everybody."

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FIFTEEN OR 20 YEARS AGO, he can't remember exactly when, the Rev. Louis Coleman was a regular player in a pickup basketball game at the old YMCA at Third and Broadway. It was an informal game, three on three, but intensely competitive.

"Sometimes, all these macho men would be getting uptight and they would foul me," recalls Coleman, the civil-rights activist and founder of the Justice Resource Center. "But I wouldn't say anything because I was just out there to have a good time."

One night, a tall, stocky, blond fellow Coleman recognized as a regular in the game stopped him in the locker room. He commented on how Coleman never complained when he got pushed around on the court and handed him a business card. "Call me sometime," he said.

Coleman slipped the card into his pocket. Later, to his surprise, he discovered the man he'd been playing ball with was the head of Humana.

"I called him," Coleman remembers, "and after that we started playing racquetball together."

If the story ended there, it would incorporate one popular image of Jones: his bluntness, his passion for sports, his impulsiveness and, perhaps above all, his quick study of other people's habits and behavior.

But there's more to the story.

Coleman and Jones didn't play racquetball for long. When it became clear that Coleman was better at it than Jones, Jones switched the game to squash, a game he played and Coleman didn't.

"That's when I knew this man likes to win. He's a heck of a competitor," says Coleman. "I respect him for that, and I think the respect is mutual."

As the years passed, Coleman says he discovered two other defining traits in the man he calls a friend and a benefactor: "Compassion and empathy for the downtrodden."

Jones, says Coleman, has been willing to share his resources in the poorer areas of the West End as well as in the upscale East End. Jones "looks at the community as a whole," understanding that a problem in one part of town today will be a problem for everybody else tomorrow.

Today, when asked to identify the most important change in the community since he moved back to it in 1960, Jones says: "There is a much more open dialogue with the African-American community than there was before, and that's good."

He has thrown his resources behind that belief. In 1994 Jones put up $1 million of his own money and $1 million from Humana to help launch the $8 million African American Venture Capital Fund Inc. to help minority companies get started.

In 1991 Madeline Maupin Hicks, an African-American Louisville dentist, co-chaired a committee with Jones to study the controversial student-assignment plan for Jefferson County Public Schools.

"Jones was key in pulling the factions together," says Hicks. "He kept people talking."

More recently, he and his wife donated about $400,000 to refurbish west Louisville's California Park, just a block away from St. Stephen Baptist Church. A child of the Depression, Jones grew up in that neighborhood. At the news conference announcing the gift, Jones said the park would serve children living in houses like the one in which he grew up at 18th and Garland, a neighborhood where he remembers blacks and whites playing ball together.

A few years ago, when violence

flared in Los Angeles after the Rodney King verdict, Abramson and Louisville businessman Malcolm Chancey paid a visit to Jones.

Abramson recalls: "I said, 'David, we have some short-term things we can do to make sure this doesn't happen here, but we need some long-term things too. How would you like to get involved in building new houses in west Louisville?' "

That was the start of Project Rebound, a joint venture between the Urban League of Louisville and the Jones family. Other builders have not been so willing to risk higher-priced houses in the area.

"We are building . . . new homes in the $80,000 to $100,000 range all because Betty and David Jones have a commitment to west Louisville," says Abramson.

Years after he slipped Jones' card into his pocket, Louis Coleman says Jones has taught him a crucial lesson:

"I used to think elected officials were the shakers and the movers in this community, but I have learned that it is really the good business person, the David Jones, who gets things done."

●

JONES' PHOTO GALLERY crowds the tops of three tables in the two rooms of his office suite on the sixth floor of the Humana Building at 500 W. Main St. He is clearly a family man:

COURIER JOURNAL FILE PHOTO

Jones drove toward the basket in 1969. He is passionate about sports and competes to win.

proud papa of two daughters and three sons, ranging in age from 39 to 26; doting grandpa of four; devoted husband.

He points out sons and daughters in caps and gowns, diapered grandchildren, and Betty in a department-store frame that's coming apart, worn out from years of being picked up and shown off.

"This was when the kids wore their hair long," says Jones. "This was a ski trip." "This is our son who was injured in Desert Storm."

Moving from his inner office to the outer room, he pauses near the

These days, Jones regularly plays squash. His wife says he sometimes looks physically tired.

doorway and stares quietly at a framed collage hanging on the wall.

It is a memorial to Cherry, who died in 1991 of cancer.

"I knew him better than anyone did," Jones says. "I miss him."

Not a day went by in the last months of Cherry's life when the two were not together.

"Wendell told me that he loved every day of our relationship," says Jones. "I don't know how we found each other."

When faced with a difficult business decision, Jones says he still asks himself, "How would Wendell react to that?" Cherry was known as the pragmatist of the two; Jones the visionary.

"But I miss him even more on a personal level," he says. "It was almost like we were married. We were sometimes mad at each other, but we also had that loving and respectful relationship."

Cherry's death fits into a pattern of loss in Jones' life. Several of his closest male friends have suffered untimely deaths, a sorrow Jones says has helped him put other problems in perspective.

His best friend from high school died at age 43; his best friend from college at 31; his older brother at 52, and Cherry at 55.

"Problems around business — any problems other than serious illness — I just don't believe they can't be dealt with," he says.

Jones says he also has learned to put criticism in perspective — especially media criticism. And there's been plenty of that, particularly when Humana was still in the hospital business.

"I used to get mad at things I didn't think were accurate," he says. "But if you're going to take part in things, you have to be scrutinized. That's the difference between this country and a lot of other places."

Betty Jones says the often bruising public criticism of Humana has been tough on the family, especially when the children were growing up.

"Sometimes you go places, and you see someone and say, 'Hello, how are you?' and you get a very cold reception. I come home and say to David, 'Well, what did you do to so-and-so?' I'm sure the children have had that happen too," she says.

Long ago, she made an agreement with her women friends.

"When I have lunch with you all," she told them, "I like to hear about you and I like to fuss about my children or whatever. But I really don't want to discuss my husband. If he does something you don't like, pick up the phone and call him."

She smiles: "And some have."

•

ONE CRITICISM of David Jones that has taken on a life of its own is his short fuse. As long ago as 1980, news accounts referred to the temper he "long ago learned to control." But the reputation persists.

David Grissom, a longtime associate of Jones, believes that it's Jones' intellect and high standards, not his temper, that intimidate people.

"Let's face it, 99 percent of the population doesn't possess the IQ he has," says Grissom, who met Jones when they were both young lawyers at Wyatt. Grissom and Jones have worked together on many civic and business ventures, including the Kentucky Colonels franchise.

"I can tell you I've never seen him lose his temper, certainly not to the point where he abused anybody," says Grissom. "But he does not suffer fools gladly. He is not patient with people who ramble on or insist on making self-important statements."

Along with a powerful intellect, Jones possesses a keen ability to focus. "He's one for identifying the problem, identifying the solution and then getting on with it," says Grissom. "He's a man of action."

Betty says she believes both his boundless energy and his temper are linked to his big Irish family.

"They have great spirit, great fun and a lot of energy," she says. "They're pugnacious too — very generous and loving but they still have their differences and they don't keep them in the dark."

Jones says his impatience is his "worst trait," one he's worked on overcoming because it sometimes hurts people's feelings.

"It kind of goes with the action orientation," he says. "My guess is I wouldn't be where I am if I weren't like that. But I don't like it in myself."

He believes he's grown "a little more mellow" over the years — "but not a whole lot." And what others call his bluntness, he refers to as a belief in the need to communicate clearly.

"It gets me in trouble sometimes," he admits, "but you only have so much time on earth, and to spend it talking around issues is not my idea of what I want to do."

•

AS OFTEN AS JONES talks about his partnership with Cherry in terms of a "marriage," he describes his marriage to Betty as a "partnership."

Jones credits Betty with being "the stabilizing influence" in his life. She admits to "pulling in the reins" on her impulsive husband, whom she prefers to call "spontaneous."

They both tell stories of her editing fiery letters he has dashed off in anger. "He jokes that I take all the adjectives out," she says. "Then they're too boring to send," he replies.

Stephanie Maloney, a U of L professor of art history who met the Joneses at church, echoes others who know the couple well when she says: "This has to be one of the most stable marriages on earth."

It may be due to Betty Jones' down-to-earth attitude toward her husband's achievements in business: "Dave's success and position is in many ways much more important to other people than it is to us.

"I have said to him many times, 'Everybody jumps at Fifth and Main, but I just can't do that and am not going to do that, so don't expect it.' "

Apparently he doesn't. "Betty has a very interesting life of her own," he says.

"Everything in life has some luck to it," he adds. "The luck I had in my life was the person I married."

Betty and David Jones met at U of L, as undergraduates. He was a ROTC scholarship student, a graduate of California Elementary and Parkland Junior High, a former varsity basketball player at Male and Golden Gloves boxer, majoring in accounting.

Her father owned a drugstore in St. Matthews; his was a small contractor. Both their mothers were teachers, and education was a priority in each of their homes.

In 1954 they married, spent a three-year stint in the Navy, much of it with David at sea, then moved to New Haven where Jones taught economics and studied law at Yale. Betty taught preschool. In 1960 they came back to Louisville, feeling "the powerful tug" of their hometown.

Friends say [illegible] complement each other well. [illegible] is a dynamo of physical [illegible] mental energy. She is calm, grounded, a lifelong [illegible] er who went back to school for a master's degree in French 10 years ago.

David plays lunchtime squash whenever he can. Betty takes walks. He keeps a book of 500 German verbs on his reading table. She teaches French at U of L. They both are voracious readers who start most days over coffee and newspapers.

Jones says the "single most important issue" in their life together has been raising the children in a way that lets them fulfill their potentials without spoiling them.

"We wanted the kids to feel good about themselves, but to do that you have to do something for yourself," he says. Each was encouraged to buy his own first car, for example. Today, Jones says, "every one of those kids are achieving. They don't need a handout from their dad or mom."

David Jr. and Dan Jones are the only two children now living in Louisville. Dan recently defended his doctoral dissertation in history at Indiana University, just a few months after becoming a father for the second time and launching his own company, Different Strokes Golf Centers. He also works at Main Street Realty, the family's land company. Matt Jones, a Marine whose Gulf War injuries required several operations to repair, was recently married.

Both daughters are single: Sue is a writer in Greensboro, N.C., and Carol, the youngest, is assistant athletic director at Transylvania University, where she coaches women's golf and soccer.

Carl Pollard, a friend and former Humana executive, says, "David Jones' greatest legacy is his family. The company will certainly be remembered as long as it's here, but companies come and go. First and foremost are his children."

•

THE REV. JAMES CHATHAM, the pastor of Highland Presbyterian Church, sees Jones as "a private person who does not like the limelight. I've seen him many times stand up to be honored, and he just doesn't ever say much."

While it's a matter of record that Humana and its foundation have given more than $130 million to the arts, education and other causes since the early 1960s, the family will not disclose its personal contributions.

"I guess I do have a philosophy of power," Jones says, after first laughing at the suggestion. "We like to give to projects with people who are passionate about what they are doing."

He uses Jon Jory of Actors Theatre of Louisville as an example. When Jory first invited Humana to support the resident theater's annual new play festival more than two decades ago, Jones was impressed by the director's "clear vision and action plan."

The corporation has continued to sponsor the festival, which, in turn, has spawned award-winning plays and an ongoing revival of regional playwrighting. In part because of that support, the Humana Foundation won the 1995 Business in the Arts Award given by the Business Committee for the Arts and Forbes Magazine.

Jory agrees with the gener[al] view of Jones as "unpretentious." But he adds: "I'm sure that w[as] true of many leaders who ate ste[ak] for breakfast."

What he sees as inspirational [about] Jones is "something very simpl[e]. He always makes me feel th[at] good deeds are rewarded — whi[ch] is a lovely thing to feel — th[at] being good at what you [do] deserves support."

On the other hand, he sa[ys] Jones demands results. "The rul[es] are: Be clear with him, and deliv[er]. That seems a pretty honest ba[r]gain. And it means I don't [have to] th[ink] I have to praise the color of h[is] tie."

•

"IT'S BEEN a wonderful life," Jones says, when the subject of retirement arises. "[I] love what I'm doing. I've bee[n] blessed with tremendous energy."

His original plan was to retire [at] the end of 1996, but financial loss[es], personnel changes and a stoc[k] drop last summer at Human[a] caused him to put that off. In Ju[ly] the company's president, Wayne Smith, viewed as Jones' successo[r], left suddenly, and Gregory [H.] Wolf, the company's chief opera[t]ing officer, took his place as he[ir] apparent. Now Jones says it w[ill] be two years before he leaves.

Meanwhile, he and Betty will f[ly] this summer to Romania, where, [in] a joint venture with Baylo[r] Medical Center in Texas, Huma[na] is helping rebuild the health-ca[re] system in a nation struggling [to] survive as a new democracy.

His son Dave's decision [to] become a director of Humana h[as] assured a family presence on th[e] board and helped fill a void [in] Jones' work life created [by] Cherry's death. Dave was recru[it]ed by other board members, n[ot] him, according to Jones.

"I would never have asked Da[ve] to do that, but I was overjoy[ed] when he did. Now I have som[e]body to talk to about my bus[i]ness," he says.

Dave Jr.'s involvement wi[th] Humana "frees Betty and me to [do] a lot of other things," says Jones.

Travel more, perhaps, and sper[nd] more time with the grandkids.

Don't, however, expect th[e] Joneses to fade out of communit[y] life into a routine of wintering [in] Palm Springs or villa-hopping [in] the south of France.

"Going away for six or eig[ht] months at a stretch?"

Betty Jones shakes her hea[d] adamantly.

"I don't think so. We just woul[d]n't want to be some place wher[e] we weren't involved in the commu[n]ity."

Edition=MET:METRO; Date=17.11.1996; Section=FORUM; Page=01D;

Headline: Capital punishment: two perspectives

SubHead: Author says executions can't heal crimes' pain

Sister Helen Prejean, author of Dead Man Walking: An Eyewitness Account of the Death Penalty in the United States, recently spoke in Louisville as part of the Kentucky Author Forum. Prior to her appearance, she was interviewed by Dr. Patricia Buckler, director of English composition at Purdue University North Central in Westville, Ind.

Q. I asked my freshman class if they had any questions they would like to ask. They were so amazed to hear that the movie was actually a true story, that there really was a sister that Susan Sarandon played. . . . How did you feel about being the first female spiritual adviser to a death-row inmate?

A. You know, it's not something you think about when you do it. You don't think about yourself being these categories. . . . Here was a man who was alone on death row and had no one to come see him. It happened accidentally in a way. You have different categories of visitors. So when I signed up to go and visit him, you had spouse, friend, family relation, or he said, look I'm a Catholic, you're a nun, would you be my spiritual adviser? And I said, sure.

And this was in 1982, and we hadn't executed anybody since 1962 in Louisiana. I never dreamed there would be an execution. And I didn't know that when there *is* an execution, everyone leaves the death house at quarter-to-six in the evening and the execution is at midnight, and only the spiritual adviser can stay with the person until the end. . . .

It all kind of unfolded from just getting involved. I thought all I was going to be doing was writing letters to the man, and then he had nobody to come see him, so I started visiting with him. And then that category - just put myself down as spiritual adviser. You had to have a little interview . . . security people checked my record to see if I had a criminal record and all. Nuns generally come up clean in that realm. . . .

Q. Mentioning the victims' families brings me to (more) of my students' questions: What effect did the execution have on both of the families, and the other question was did they feel a sense of justice?

A. From real life, the first person I was with who was executed was Pat Sonnier. He and his brother were convicted of killing a teen-age couple. They used a teen-age couple in the film. The boy who was killed was David LeBlanc. His parents . . . were never for the execution. They were very reluctant about the execution, although [the father] attended the execution, and afterward felt dirtied about the execution and guilty about his part in it. And has moved down the road of reconciliation and forgiveness toward the one who killed his son.

The other family was for the execution, witnessed the execution, glad they witnessed the execution, and now . . . they're saying things like "maybe it wasn't necessary and all," but they are in such trauma, and such shock, they're very vulnerable. . . . Louisiana allows victims' families to witness executions, so I don't know exactly where they are. They are very angry at me and haven't wanted to talk.

[Another victim's parents] witnessed the execution. Had their own press conference before the execution saying they couldn't wait to see the smoke fly off his body. And they came out of the execution and all the press - it got national press attention . . . and all of them rushed up [to the victim's father and said,] "You got your

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17.11.1996 MET:METRO FORUM 01D — Capital punishment: two perspectives SubHead:

- it got national press attention . . . and all of them rushed up [to the victim's father and said,] "You got
wish, you got to watch [the murderer] die tonight. How do you feel?" "The S.O.B. died too quick. I hope he burns in hell." And ever after they kept attending executions. Whenever there was an execution, they were always at the gate of the prison, and it never healed them. They could have watched him die a thousand times, because it's just not a right equation. That a person has died, . . . there's no way that it's ever going to be fair. The man was alive who killed their daughter, and she was dead forever, so they thought by watching him die . . . there would be a balancing.

But she could never be replaced. That's the fallacy of it. That's the illusion of it. They still had to deal with the emptiness and the loss, and my image of it is that it's like very thirsty people who were drinking salt water - because they kept going back to executions. . . .

You see, I haven't had a loved one murdered. And I'm never going to put myself in the position to say I don't understand how they could want to watch somebody executed. I understand they are in such rage and such loss, and the state says, look, we've got the guy tied up over here, what would you like to see happen to him. They're extraordinary if they say they don't want to see him die. But what it does for them? I can't really say that it really heals them.

On the other side, I've known now, over the last 14 years that I have been doing this, incredible people who have had people murdered. There's a group called Murder Victims' Families for Reconciliation, who've all had people murdered, who take the other road. They take the road of forgiveness and reconciliation and do not believe in revenge.

People have community around them, and love, and especially, if there are younger children. . . . There's something about children - they say, "Maw-maw, what you got cooked for us?" and life goes on with chil I think those are factors.

Q. What made you decide to write the story, and [how did it get] published?

A. I didn't see myself as a writer. . . . I was an activist child. But I always did love words. My father, too, a lawyer and somebody who loved to read books and loved words and was very articulate. My thing is speaking first. I guess that's just being Southern. You know the oral tradition. Anybody who sits down for three hours to eat crawfish, you're either a story teller or you're boring. . . .

After I'd had all these experiences - and I always have kept a journal, you know, just jotting things down. A spiritual journal. And it was very helpful when I did go back to write. But I resisted writing a book. I would write op-ed pieces, and after I prayed with [the man] who had forgiven the man who had killed his son, I just was moved to write it up and I sent it to a Catholic magazine. People were saying, you should write a book. . . .

[She made contact with an agent, who advised her to write up an outline.] I walked right down the street to Jason Epstein at Random House. . . . I didn't know him from a hole in the wall. I didn't know he was managing editor of Random House, Norman Mailer's editor, this is all God working, if we can speak in spiritual terms. . . .

He sent me home and told me to write the book. I had never written before. I just sat down. I found out it was a lot like praying. You have to wait and be truthful. You go through a lot of meaningless words, wooden words, terrible words. And then you have to start finding your way. . . . So I wrote that in a year, brought it to Jason, and he helped me immeasurably. He was a hands-on editor who really took an interest in my work.

I'm just glad the book's out there. I think of every little book out there as a kind of little seed. And if people

I'm just glad the book's out there. I think of every little book out there as a kind of little seed. And if people get ahold of this book and they open up that first page, it's going to take them on a ride.... A book is a private place, a book is a place where you're in a cloister, you're not in public debate, you don't have to defend your position, and you have maneuverability to get information and to change your mind. Plus, you're using your own imagination....

Q. How do you define grace?

A. The root meaning of the word - gracefulness - is when you move with a certain buoyancy or harmony with things.... With reference to God, grace is the experience of a loving presence that you are a part of, and it has nothing to do with your merit or the accounting list of good and bad, what you've done right, what you've done wrong and how things tally up. It's the unconditional love in your life in that you know you're loved, and you're part of something, and you have a dignity.... We are all more than the worst thing that we've ever done in our lives and graced by God, just simply because we are, and every human life has that dignity to it - those are pointers to grace.

Special to The Courier-Journal

Caption: Sister Helen Prejean

Year=1996; Month=11; Month=Nov; Day=17; Day=Su; Book=D; Source=SCJ:SPECIAL_TO_THE_COURIER-JOURNAL; State=KENTUCKY; Country=USA:UNITED_STATES; Category=Q:QUOTE; Category=OP:OPINION; Person=Sister_Helen_Prejean; Update=R; Id=1996111909592928; Town=LOUISVILLE; Area=KENTUCKIANA; MainKey=LAW_ENFORCEMENT/PRISON; Subkey=COMMUNICATION/SPEECH; Subkey=PUBLISHING/AUTHOR; Subkey=RELIGION/NUN; Subkey=DEATH; Freekey=CAPITAL_PUNISHMENT; Freekey=DEATH_PENALTY; Freekey=EXECUTION; Freekey=SENSE_SENSATION; Freekey=QUESTION; Freekey=ANSWER;

Aspect=MET:METRO; Aspect=FORUM; Aspect=Nov; Aspect=Su; Aspect=D; Aspect=SCJ:SPECIAL_TO_THE_COURIER-JOURNAL; Aspect=KENTUCKY; Aspect=USA:UNITED_STATES; Aspect=Q:QUOTE; Aspect=OP:OPINION; Aspect=Sister_Helen_Prejean; Aspect=R; Aspect=LOUISVILLE; Aspect=KENTUCKIANA; Aspect=LAW_ENFORCEMENT; Aspect=PRISON; Aspect=COMMUNICATION; Aspect=SPEECH; Aspect=PUBLISHING; Aspect=AUTHOR; Aspect=RELIGION; Aspect=NUN; Aspect=DEATH; Aspect=CAPITAL_PUNISHMENT; Aspect=DEATH_PENALTY; Aspect=EXECUTION; Aspect=SENSE_SENSATION; Aspect=QUESTION; Aspect=ANSWER;

Id=1996111910062932;

JANE G. ESKIND
104 Lynwood Boulevard, Nashville, Tennessee 37205

TO: Hillary Rodham Clinton

202.456.6244

FROM: Jane Eskind

DATE: April 18, 1997

RE: Kentucky Author Forum Evening

Dear Hillary,

Just a note to tell you that Dick and I, (along with our friend, Adam Dolle, pronounced dolly) are looking forward to seeing you at the Arts Center interview, and the dinner following. The series is produced by my sister-in-law, Mary Moss Greenebaum, and has been one home run after another. You'll have a good time. It would be fun if there were time for a quick visit.

Please give the President our fond and sympathetic good wishes. Dick had the same accident and operation in 1989, and he truly feels the President's pain. But Dick was able to dance at our son's wedding several months later proving (again) there's life after torn quadriceps.

I am happy to see all the new initiatives going so well - from volunteerism to early, earlier, earliest childhood learning and others. I think of you both often, with affection, pride and gratitude.

We look forward to seeing you on Thursday,

Fondly,

Jane

Telephone 615 • 298 • 9821 **Fax 615 • 298 • 9836**

April 22, 1997

MEMORANDUM FOR THE FIRST LADY

FROM: Craig T. Smith and Nick Baldick

SUBJECT: New Jersey Political Briefing

PRESIDENTIAL ELECTION RESULTS

1992			**1996**		
Clinton/Gore	1,436,206	43%	Clinton/Gore	1,652,361	53%
Bush/Quale	1,356,865	41%	Dole/Kemp	1,103,099	36%
Perot/Stockdale	521,829	16%	Perot/Choate	262,134	9%

POLITICAL DATA

Governor:	Christine Todd Whitman (R) won with 49% in 1993
U.S. Senate:	Bob Torricelli (D) won with 53% in 1996
	Frank Lautenberg (D) won with 50% in 1994
U.S. House:	7R/6D
State Senate:	24R/16D
State House:	50R/30D
Electoral Votes:	15

NEW JERSEY AT A GLANCE...

- The current unemployment rate in New Jersey is 6.4 % compared to 8.4 % in 1993.
- 1995 estimated population in New Jersey is 7.9 million making New Jersey the 9th largest state.
- 72.6% of New Jersey residents are White, 12.9% are African American, and 10% are Hispanic American.
- 76.6 % of New Jersey residents have a high school education, and 24.8% have a college degree.
- The median family income in New Jersey is approx. $42,280.
- 56.5% of New Jersey households are married couples, and 26% are married couples with children.
- 13.7% of New Jersey residents are 65 and older.
- Turnout in the 1996 presidential election was 51% of the voting age population compared to 56% in 1992. Turnout in the 1994 elections was 34%.

1996 STATE ELECTION RESULTS

Clinton/Gore barely won New Jersey in 1992 (43% - 41%), but in 1996 Clinton/Gore won New Jersey by 17%. In what was one of the most expensive and closely watched 1996 Senate races, Rep. Bob Torricelli (D) defeated Rep. Dick Zimmer (R) 52.7% to 42.6%. The Democrats came close to winning back a majority of the New Jersey Congressional Delegation (7R/6D). Bill Pascrell (D) defeated freshman Republican Bill Martini 51.2% to 48% in the 8th District, and

Steven Rothman (D) was able to hold Torricelli's seat in the 9th district.

MOST RECENT PRINCIPAL TRAVEL

You were in Cherry Hill Township on October 27, 1996, with Senator Torricelli and Ruth Katz, candidate for New Jersey's second Congressional District.

The President was in Union Township on November 3, 1996 for a pre-election rally with Senator Toricelli.

The Vice President was in Ventnor Beach on November 1, 1996 with Senator Torricelli and Ruth Katz (D), candidate for New Jersey's second Congressional District.

CONGRESSIONAL DELEGATION

Sen. Bob Torricelli (D)	Sen. Frank Lautenberg (D)
Rep. Rob Andrews (D-01)	Rep. Bill Pascrell (D-08)
Rep. Frank LoBiondo (R-02)	Rep. Steve Rothman (D-09)
Rep. Jim Saxton (R-03)	Rep. Donald Payne (D-10)
Rep. Chris Smith (R-04)	Rep. Rodney Frelinghuysen (R-11)
Rep. Marge Roukema (R-05)	Rep. Michael Pappas (R-12)
Rep. Frank Pallone (D-06)	Rep. Robert Menendez (D-13)
Rep. Bob Franks (R-07)	

STATE CONSTITUTIONAL OFFICERS

Governor:	Christine Todd Whitman (R)	
Lt. Governor:	Donald DiFrancesco (R)	Appointed
Attorney General:	Deborah Poritz (R)	Appointed
Sec. Of State:	Lonna Hooks (R)	Appointed
Speaker of the House:	Jack Collins (R)	
Assembly Dem. Leader:	Joseph Doria (D)	
Senate Pro Tem:	John Bennett (R)	
Senate Minority Leader:	John Lynch (D)	

1997 GUBERNATORIAL RACE

Governor Christie Todd Whitman (R) is seeking reelection in 1997. Whitman has already raised her state-imposed limit for the primary and will face no primary opposition. The Democratic primary on June 3rd will be between Rep. Rob Andrews (D-01), State Senator and Woodbridge Mayor James McGreevey (D) and former Morris County Prosecutor Michael Murphy (D). The primary is finally leaving the organizational stage and moving to the full campaign phase. During the organizational stage, Andrews received the early endorsements but McGreevey captured the late momentum by winning key organizational county votes. It now appears that the primary will be a tight contest between Andrews and McGreevey decided by media and organization in the key Democratic counties. Andrews was able to meet the matching funds deadline and submitted a request on April 7th for $1.1 million in matching funds based on a fundraising total of $601,000. That leaves Andrews with about $1.7 million to spend on the June 3rd primary. McGreevey filed for matching funds nearly two months ago and has approximately

$2 million for the primary campaign. A Quinnipiac College poll of 867 people conducted April 1-6 shows Andrews ahead mostly based upon name recognition. The Quinnipiac poll also demonstrates that most of the likely primary voters are undecided or have not begun to think about the primary.

Democratic Primary	
Rob Andrews	21%
James McGreevey	13%
Michael Murphy	10%
Undecided/Other	56%

Whitman was once considered a lock for reelection, but she has been heavily criticized for her bond proposal, discussed in the hot issues section, and the voters are not as happy about the effects of her "tax cuts" as she probably expected. The Quinnipiac poll shows her approval rating has dropped 10% in the last two months.

Whitman Job Approval

	4/97	2/97
Approve	52%	62%
Disapprove	43%	32%

General Election Matchups

	4/97	2/97		4/97	2/97
Whitman	48%	55%	Whitman	49%	58%
Andrews	32%	27%	McGreevey	29%	22%

Whitman is still considered a solid favorite, because the economy is good and she is a great campaigner.

HOT ISSUES

Income Tax Cut/ Bond Issue

Once elected, Whitman followed through on her campaign promise and cut income taxes 30%. She paid for most of this tax cut by reducing state payments to the state employees' pension fund by $3.1 billion. Whitman claimed that former Governor Florio had set the payments into the pension fund too high.

The immediate reaction to the tax cut was very positive, and there was little objection to the way in which Whitman paid for it. Whitman received so much national attention that Senator Dole promised many times during the campaign "to do for America what Christie Whitman has done for New Jersey." However, Whitman also reduced state support for schools from 43% to 38% and cut special education funding by $15 million. At same time many towns had to raise property taxes to pay for more education spending. There is a great deal of debate over how much Whitman's cuts affected the increases in property taxes, but the Quinnipiac poll indicates that 58% of New Jersey residents believe their taxes have risen under her leadership.

Whitman is now faced with two problems. The state's obligation to the state employees' pension fund is rising dramatically. The state's annual payment will be $1 billion by 2031, and it will rise to $3 billion by 2055. Secondly, Whitman must save over $600 million to balance her 1998 budget, and during an election year she doesn't want to make tough spending cuts. To solve both these problems Whitman has proposed refinancing the pension debt by having the legislature approve a $2.75 billion bond issue, the largest public borrowing in New Jersey history. She plans to use the bond issue to help pay off the next 60 years of liabilities to future pensioners. The bonds would be repaid faster than the pension obligations, erasing $42 billion of bills facing taxpayers from 2031 to 2055.

The bond issue would also allow Whitman to save $647 million in 1998 and this would solve her 1998 budget problem. She is defending the proposal as sound financial management, taking advantage of lower interest rates. However, financial experts are not enthusiastic, because they question the need to use more than $600 million in pension fund gains to balance the budget in the sixth year of an economic expansion. Democrats have called this financial gimmickery and say that this is analogous to burdening a family with a second mortgage in order to pay the grocery bill.

Polling shows a majority of New Jersey voters believe that this decision should be made by the voters in a referendum, but Whitman has gone ahead and sought legislative approval. She claims that she can not wait for a referendum because of the need to take advantage of low interest rates. On Monday April 21 the Republican state Senate leadership withdrew the proposal because they did not have the votes. It appears that six of the state Senate's 24 Republicans have joined 16 Democrats in opposition to the bond issue. The legislation now will not be considered until at least May 8.

Megan's Law

In July 1994 7-year-old Megan Kanka was allegedly raped and killed by Jesse Timmendequas, a convicted sex offender who lived across the street from her home in Hamilton, Mercer County. Timmendequas' trial is scheduled to begin May 5 in Mercer County. The prosecution is seeking the death penalty and has claimed that Timmendequas confessed to the killing and led the police to the body.

In response to this brutal killing New Jersey passed a series of laws named Megan's Law aimed at protecting people against sexual offenders. The public outcry also led to the passage of federal legislation signed by the President in 1996. Both laws seek to notify communities when a sex offender moves there, but both laws are being challenged in the courts.

School Funding

In 1990 the New Jersey Supreme Court ruled that the state's education funding system unconstitutionally violated the state constitution's requirement of "thorough and efficient" education for all children. The Court determined that the disparity between the amount spent per student in wealthier school districts and the many poor districts was too large. The Court ordered the creation of "special needs" districts which would receive more state education funds. Governor Florio attempted to satisfy the court order by pushing through legislation that created these districts and increased funding, all paid for by raising taxes. The additional funding for these "special needs" districts has reduced the gap in education spending between the rich districts and the "special needs" districts from 26% in 1990 to 12% in 1996. The basic problem with the New Jersey system is that it is overly reliant on local property taxes to fund education which creates large spending disparities. For example New Jersey state government only provides for 47% of school funding while Michigan state government provides 79.4% of school funding. Governor Whitman and the Republican controlled legislature passed a new school funding bill in March. For the first time it bases educational expenses on the cost of a quality education, but it does not significantly increase education funding. Democrats voted against the bill because it does not solve the problems of the poorer districts. The State Supreme Court will now review the new law.

Welfare Reform

On March 12, 1997 the state legislature passed Governor Whitman's welfare reform package. The major points of the legislation are: a 5 year lifetime cap on welfare benefits, a requirement that a welfare recipient must work or enroll in an unpaid work activity within 24 months of going on welfare, teenage parents are eligible for assistance but must live with a parent or adult and must go to school, and a parent's benefit amount is capped if an additional child is born 10 months after the determination of eligibility. The legislation does not provide for more child care spending, but states that the work requirement is waived if child care is unavailable to a recipient with a dependent child.

Critics have argued that the state has not done enough to make child support collection more efficient and that this further burdens the welfare system. Whitman and Republican and Democratic legislators are now proposing reform of the state's child support system.

Car Insurance

New Jersey has the highest auto insurance rates in the country and angry drivers are planning a protest in Trenton Wednesday April 23. Whitman, legislators, and Democratic gubernatorial challengers have all proposed reforms including making lawsuits more difficult, arresting drivers without insurance, making insurance voluntary, and regulating the insurance industry more. The problem is that New Jersey drivers want to pay insurance rates which correspond to suburban areas in the rest of the country, but New Jersey is the most urbanized state in the country. Auto insurance is likely to become a heated issue in the upcoming election because Whitman promised to work on this problem three years ago and has done nothing.

LEVEL 1 - 4 OF 7 STORIES

Health Line

January 30, 1997

SECTION: STATELINES

LENGTH: 507 words

HEADLINE: NEW JERSEY: WHITMAN PROPOSES CHILDREN'S HEALTH PROGRAM

BODY:

Gov. Christine Todd Whitman (R) submitted a "$16.4 billion election year budget" Wednesday which she said "would put New Jersey 'on the right road toward a safe and prosperous future.'" AP/ASBURY PARK PRESS reports that Whitman's budget proposal includes "a health insurance plan for at-risk youths and a pilot program for 'drug courts' to help abusers overcome their addiction" (Martello, 1/30). Whitman's proposal would also provide "new or expanded programs" for developmentally disabled people and the mentally ill.

CHILDREN FIRST: Under the budget proposal, the state would funnel "$5 million through the Department of Health and Senior Services to provide low-cost health insurance to children in families in which the parents either do not receive health coverage at work or are unemployed" (Parello, AP/ASBURY PARK PRESS, 1/30). Whitman said, "These children receive little, if any, medical attention outside the hospital emergency room, where health care is most expensive. Children First families will be able to buy a comprehensive health plan for their young ones. Hospitalization, immunizations, doctors' visits and prescriptions will all be covered" (Martello, AP/ASBURY PARK PRESS, 1/30). Families who earn less than 250% of the federal poverty level would be eligible for the program.

JOINT EFFORT: The program is being "(b)illed as a public-private partnership" that would provide a $1,000 insurance policy to 5,000 children. State Health Commissioner Len Fishman said that the health department "also plans to solicit money or free health coverage from businesses and insurance providers." He said, "We're just giving them a nudge. It's time for the private sector to help out here." He added that insurance companies in other states frequently "provide free coverage to poor children." Fishman noted that the $5 million is only "'seed' money," and there is "no guarantee that the program will be funded in next year's budget." However, administration officials hope that "enough private companies will ante up money to provide health insurance for" the state's more than 100,000 uninsured children (Parello, AP/ASBURY PARK PRESS, 1/30).

LANGUAGE: ENGLISH

LEVEL 1 - 5 OF 7 STORIES

The Record

January 30, 1997; THURSDAY; ALL EDITIONS

SECTION: NEWS; Pg. A03

LENGTH: 625 words

HEADLINE: CHILDREN ;
INITIATIVES SEEK TO STRENGTHEN OUR ONE FAMILY'

BYLINE: OVETTA WIGGINS, Trenton Bureau

BODY:

Saying New Jersey must help its children if it wants to become stronger, Governor Whitman introduced several initiatives Wednesday aimed at some of the state's at-risk youths.

The proposals range from allocating $ 105 million in state and federal aid for child-care service for welfare participants to expanding the Division of Youth and Family Services adoption recruitment by $ 600,000. The governor also proposed $ 5 million in seed money for a public/private partnership to provide medical coverage for up to 7,300 uninsured children.

"We are, as I say, One family with many faces, " Whitman said."All of our children's initiatives will help us make our one family a whole lot stronger."

Child advocates praised the initiatives, saying Whitman seems to finally realize that New Jersey's future rests with its children.

"The budget is a competition for priorities and I was extremely pleased to see the governor elevating children's needs as a priority," said Ciro Scalera, executive director of the Association for Children of New Jersey.

In addition, Whitman wants to give $ 250,000 to help provide therapy for children of domestic violence victims; set up two residential substance-abuse treatment centers to help about 200 mothers and their children, at a cost of $ 1.25 million; and spend about $ 200,000 to train middle school students to discourage younger students from using drugs.

Barbara Price, executive director of the New Jersey Coalition for Battered Women, said that the money dedicated for children of domestic violence victims is greatly needed. Children were either involved in or witnessed 45 percent of all acts of domestic violence in 1995, according to Price.

"There is all kinds of damage to the child,"said Price, who admitted that most shelters treat victims of domestic violence and not children."If we want to break the cycle of violence, we have to deal with the children."

Scalera said the allocation for child care is essential to the governor's welfare program, known as Work First New Jersey. The $ 105 million is $ 27 million more than the state spent, with state and federal money, on child care two years ago.

Whitman's proposed budget calls for spending $ 5 million as seed money to buy health insurance for children of the working poor who are not eligible to receive Medicaid but who cannot afford medical benefits.

Next year, any money for the program, known as Children First , would be funded through the state's charity care program, which reimburses hospitals for medical services to the uninsured.

A family wishing to participate in the Children First program, which would begin in the fall, must meet certain income guidelines and contribute, depending on income, $ 5 to $ 15 a month to offset the cost.

While Whitman said that there are a number of health insurance providers eager to participate in the Children First venture, state Health Commissioner Len Fishman said that none have been named.

(SIDEBAR)

CHILDREN FIRST

* $ 105 million on child-care services for welfare clients participating in Work First New Jersey, the governor's welfare plan.

* $ 5 million to implement a private/public partnership to provide medical coverage for 7,000 uninsured children.

* $ 1.25 million for residential substance abuse treatment for about 200 women and their children.

* $ 600,000 on public awareness program to recruit adoptive families.

* $ 250,000 to address the emotional and behavioral needs of children of domestic violence victims.

* $ 200,000 to train middle school students in peer leadership. The students will be mentors to younger students.

GRAPHIC: PHOTO - DANIELLE P. RICHARDS / STAFF PHOTOGRAPHER - STATE HOUSE HANDSHAKE: Passaic County Democratic Chairman John Currie congratulating Governor Whitman after budget speech.

LANGUAGE: English

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LEVEL 1 - 2 OF 2 STORIES

Asbury Park Press

February 13, 1997, Thursday

SECTION: A, Pg. 1

LENGTH: 825 words

HEADLINE: N.J. still seeks cure for needy kids' care;
'Children First' latest effort

BYLINE: SUSAN K. LIVIO; STATEHOUSE BUREAU

BODY:
Begin text

TRENTON - There was a familiar ring to Gov. Whitman's budget address two weeks ago when she announced a new subsidized health care program for poor children.

That's because Whitman already made the same announcement 13 months earlier.

Surrounded by young patients at a Newark hospital in December 1995, Whitman proposed health coverage for youngsters whose families earn too much to qualify for Medicaid but too little to afford coverage on their own. But Whitman's plan to pay for it by raising taxes on cigarettes was quickly killed by the Legislature.

Now, in an election year, Whitman has revived the plan, dubbed "Children First." But her proposed source of funding may prove just as uncertain: the generosity of HMOs. Whitman wants them to voluntarily pick up the tab.

"Many of New Jersey's health insurance providers have said they're eager to join us in getting Children First up and running," Whitman said during her Jan. 29 budget address.

Paul Langevin, president of the HMO Association of New Jersey, confirmed he's interested in discussing the health maintenance organizations' role, but he wants to see more details before making a commitment. And Health and Senior Services Commissioner Len Fishman acknowledges that the administration doesn't have firm commitments yet from any health insurers.

Whitman's pledge to take $ 5 million from an existing insurance program for poor families, called Health Access, and use that as the "seed money" for Children First may not be enough of a lure.

"We are going to have to see some realistic funding scenarios before we raise public expectations," Langevin said.

Even with hoped-for private sector generosity, the program still suffers from the same funding problems that all subsidized programs have, state health advocates say: The state can't - or won't - pay enough.

"I haven't seen the details, but this is not enough money to have an effective program. But I applaud the effort," said state Sen. Jack G. Sinagra, R-Middlesex, chairman of the Senate Health Committee.

"It's time the state really made a commitment to a whole program. This piecemeal approach is not helpful for those who try to provide a whole health care program," said Sister Jane Frances Brady, president of the Hospital Alliance of New Jersey, which represents 20 urban hospitals.

Under the current charity care program, the Legislature compensates hospitals for a portion of their costs by tapping the Unemployment Insurance Trust Fund, but the size of the subsidy gets smaller every year. The funding will expire by the end of 1997, forcing the Legislature to devise a new formula for reimbursement.

Those pending negotiations leave the future uncertain for programs like Children First and Health Access.

At its height, Health Access insured 22,000 working poor families, though the goal when it was created under former Gov. James J. Florio was to cover 100,000 families. But when it was clear the Legislature would not support the cigarette tax, Whitman stopped enrollment for Health Access in December 1995, a step that helped the state save the $ 5 million for Children First.

State officials estimate there are 1 million uninsured people in New Jersey, including 200,000 children. About 100,000 of these children fall into the income bracket that could qualify them for Children First coverage.

Whitman's $ 5 million would insure 5,000 children on a first-come, first-served basis, Fishman said. How much Whitman is willing to spend beyond that is unclear.

"The state's ongoing role is something we will have to explore," Fishman said. "The important thing here is we've been given the money to seed the program and get it off to a good start."

Fishman said he is confident health insurers and other corporations will participate. "The first incentive is the most obvious one . . . to invest in our kids. It's also good marketing and public relations for carriers to be able to say they are providing health insurance," Fishman said.

Fishman pointed to the success of similar public-private alliances in other states. Pennsylvania's three-year-old program with U.S. Healthcare, an HMO, has enrolled 14,000 children. Pennsylvania taps a cigarette tax to pay, U.S. Healthcare spokeswoman Jill B. Griffiths said.

Assemblywoman Charlotte Vandervalk, R-Bergen, the prime sponsor of the previous charity care funding bill, said there may be interest in reviving the cigarette tax idea.

Brady's urban hospital group has suggested using the estimated $ 80 million saved by putting welfare families in managed care programs to help pay the bills for the uninsured.

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The funding uncertainty is no reason not to give Children First a chance, Vandervalk said. "People keep forgetting if these children are uninsured and need coverage, the state is going to end up paying for it one way or another. It's better than not having anything," Vandervalk said.

LOAD-DATE: February 17, 1997

LEVEL 1 - 1 OF 2 STORIES

The Record

March 28, 1997; FRIDAY; ALL EDITIONS

SECTION: NEWS; Pg. A01

LENGTH: 1201 words

HEADLINE: HALF-MILLION N.J. CHILDREN GOING WITHOUT INSURANCE
COST OF HEALTH POLICIES INCREASINGLY OUT OF REACH

BYLINE: LINDY WASHBURN, Staff Writer

BODY:

More than one in four New Jersey children, 553,000 youngsters, went without health insurance for a month or more in 1995 or 1996, a new national study says, and half of them lacked insurance for a full year or more.

They were not, for the most part, poor children.

They were sons and daughters of middle-income, working, two-parent families, in which the breadwinner had at least a high school education, according to the study, based on U. S. Census data.

They were children of people such as Valerie Tornick of Haledon, who works part-time at the local library, and Ken Schmidt of Ramsey, who started driving a limousine after being laid off from IBM. Family coverage for them in New Jersey would cost at least $ 4,000 a year.

Nationwide, one in three children lacked health insurance for at least a month during a two-year period, said Families USA Foundation, the national health consumer group that released the study on Thursday.

"The nation's image of who uninsured children are is really wrong,"Ron Pollack, executive director of the foundation, said.

"America's uninsured children live in families where the breadwinners work hard, pay taxes, and play by the rules. But they don't get health coverage on the job, for themselves or their children. And they can't afford to pay for it out-of-pocket."

The problem is not limited to children, 85 percent of the parents of uninsured children also went without health insurance for some period during the 24-month span of the study."This tends to be a family problem, not just a problem of kids," Pollack said.

The foundation's study, and Census estimates, show that the number of uninsured is growing: When President Clinton introduced his health reform proposals in 1993, 37 million people had no coverage. Today, the estimate is 42 million.

And the numbers translate into sicker kids, experts said.
"Lack of health insurance equals lack of health care,"said Ciro Scalera, executive director of the Association for Children of New Jersey."These children are getting sicker and staying sicker than children covered by Medicaid or private health insurance."

They are less likely to get medical treatment for the broken bones of playground accidents, less likely to get care for chronic and acute diseases such as asthma and ear infections, less likely to be immunized for measles and whooping cough.

Those who turn up in emergency rooms are"just the tip of the iceberg,"said Fred Lang, president of Barnert Hospital in Paterson.

"None of these numbers surprise me. I wouldn't be surprised if it was even higher."

"When the school form asks who the children's doctor is, I always put down None, "
says Tornick, whose husband is an upholsterer. Her son, who has asthma, visited a specialist twice last year, at a cost of $ 500, paid by his grandparents. His three inhalers are paid for out-of-pocket.

Tornick's daughter, who developed an ear infection over the holidays, went to a pediatrician she chose from the phone book, one who accepted credit cards.

Now in her 10th year without insurance, she says: "Luckily, my kids have been pretty healthy."

Schmidt, of Ramsey, also counts himself lucky. When his son cut his hand, severing a tendon, it was covered by workers compensation. Now that the boy has developed a problem with his shoulder,"We just have to pay as we go,"Schmidt said.

He would like to buy insurance, but when his income from driving isn't steady, the monthly payments can't be steady, either.

"Working parents in New Jersey shouldn't have to choose between health insurance for their children and putting food on the table,"said Scalera, who urged New Jersey lawmakers to fund a program to subsidize children's insurance.

Governor Whitman hopes to start by September a program of subsidized health insurance for about 5,000 children who don't qualify for Medicaid and can't get insurance any other way, a spokeswoman for the state Department of Health and Human Services said.

The $ 5 million program, Children First, would replace an earlier effort that provided subsidized health insurance to families. It stopped taking new applicants in 1996. As people in that program move off it, the remaining money is to be dedicated to children's insurance.

Additional contributions are being sought from health maintenance organizations and other private businesses.

"We had estimated about 100,000 kids would qualify for it,"said Rita Manno, the spokeswoman."We hope to lay the foundation with $ 5 million in seed money and have it grow, through a public and private partnership."

New Jersey Assembly Democrats said yesterday that much more funding is needed, however.

Whitman's $ 5 million proposal"is the government equivalent of attempting to fight the Ebola virus with aspirin,"said Loretta Weinberg, the Teaneck Assemblywoman. The Legislature should"move beyond Governor Whitman's meager solution and provide more resources to address this mounting problem."

In Congress, the Senate is considering a bipartisan plan to nearly triple the cigarette tax to raise money to buy health insurance for children.

(SIDEBAR, PAGE a17)

AT A GLANCE

The number of uninsured children is rising, as fewer businesses provide coverage to dependent children of their employees, studies say.

U.S. Census data show that 10 million children lack insurance at any one time.

The Families USA Foundation story looked at census data over a two year period, 1995-1996, to find that 23 million children went without coverage for at least a month.

Of that group:

* Almost half (47 percent) had uninsured spells of 12 months or longer during that period.

* One in seven (15 percent) was uninsured for the entire two-year period.

* One in 14 (7 percent) lacked coverage for less than three months.

* Nine out of 10 children who lacked insurance lived in households where the head of the household worked during all or part of the 24-month period.

* Almost two out of five household heads for children uninsured during the entire 24-month period were employed full-time during that entire period.

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* Only one of five children without health coverage had a parent who was covered by an employer-sponsored plan.

* About 85 percent of parents whose children were uninsured were not covered by any type of health insurance at some point during the 24-month period.

* Almost one of three uninsured children lived in a family with an income of $ 28,800 or more.

* Half of all children with family incomes between $ 17,280 and $ 28,800 had no health insurance for all or part of the 24-month period.

* Non-Hispanic white children made up 55 percent of the uninsured children. Hispanic children comprised 22 percent, and black children 19 percent.

* In New Jersey, 553,000 or 27 percent of children under 18 went without insurance for all or part of the 24-month period. The New Jersey Department of Health and Human Services estimates 200,000 children are uninsured at any one time.

LANGUAGE: English

LOAD-DATE: March 28, 1997

PRINCETON UNIVERSITY
Woodrow Wilson School of Public and International Affairs

April 18, 1997

TO: Robert K. Durkee

FROM: Karen Jezierny

SUBJECT: Symposium on Early Childhood Education

Bob,

There are several people affiliated with the University and the Symposium on Early Childhood Education who have been instrumental in researching this topic and raising the level of discussion nationwide. Each of these individuals would relish the chance to discuss these issues with Mrs. Clinton.

Sara McLanahan is the director of the University's Bendheim-Thoman Center for Research on Child Wellbeing. Dr. McLanahan is a professor of sociology and public affairs at the Woodrow Wilson School of Public and International Affairs and is the author of many books and articles including *Single Mothers and Their Children: A New American Dilemma* and *Growing Up with a Single Parent*. She is also the coeditor of *Child Support and Child Well-Being* and *Social Policies for Children*. Dr. McLanahan will moderate the Symposium's panel discussion.

Jeanne Brooks-Gunn is a professor of child development and education at Teachers College, Columbia University. Dr. Brooks-Gunn is the first director of the Center for Children and Families at Teachers College and has directed the Adolescent Study Program for the past 15 years. She is the author of numerous scholarly articles on family and community influences on the development of children and youth. Dr. Brooks-Gunn is affiliated with the Bendheim-Thoman Center for Research on Child Wellbeing.

Seminar Participants

Barry Zuckerman MD is a professor of pediatrics and public health and associate dean for clinical affairs at Boston University School of Medicine, and chief of pediatrics and medical director at Boston Medical Center. Dr. Zuckerman has developed and implemented special programs for children in Boston, some of which are being disseminated national. These programs – which include Reach Out and Read, Pediatric Pathways to Success, the Family Advocacy Program, the Women and Infant's program and the Boston Training Center for Infants – emphasize prevention and go beyond traditional medical care. He will participate in the morning panel at the Symposium.

W. Steven Barnett is a professor of economics and policy at the Graduate School of Education at Rutgers – the State University of New Jersey. Dr. Barnett has done extensive research on the economic benefits of preschool education for children in poverty, work that has been cited by the President in the State of the Union address. He is a participant in the morning panel at the Symposium.

Madeline Blinder recently worked in the Office of the First Lady. Mrs. Blinder's husband, Alan, served as a member of the Federal Reserve Board.

Nate Scovronick is a lecturer in public affairs at the Woodrow Wilson School and director of the School's undergraduate program. Dr. Scovronick teaches courses on education policy. He is the organizer of the Symposium on Early Childhood Education.

Vivian Shapiro is a graduate of the doctoral program at the Smith College of Social work and a former professor at the University of Michigan's School of Social work. Dr. Shapiro is a clinician, consultant and researcher in the area of children at risk. She has published numerous scholarly articles and is the co-author of the paper *Ghosts in the Nursery*. Her current clinical research interests and writing have focused on depression in children with chronic illnesses, the development of working alliances with inner city families, and the importance of cultural considerations in the therapeutic process. Dr. Shapiro's husband, Harold, is the president of Princeton University.

Seminar Participants

Robert Bendheim is a 1937 graduate of Princeton University; he holds a degree in economics. He is a long time supporter of Princeton University and his generous gift allowed the Woodrow Wilson School to establish the Bendheim-Thoman Center for Research on Child Wellbeing.

Lynn Bendheim Thoman is a 1976 graduate of Princeton University. In recognition of the generous donation made by Ms. Thoman and her father, Robert Bendheim, the University's new Center for Research on Child Wellbeing bears their names. Ms. Thoman is a member of the Center's Advisory Board.

On another note, there are several people who should be included in a party to greet Mrs. Clinton, they include: University President Harold Shapiro, University Provost Jeremiah Ostriker, Dean of the Faculty Amy Gutmann, Dean of the Woodrow Wilson School Michael Rothschild and his wife Lynn Greenberg, Professor Paul Starr and his wife Sandra, Janet Shapiro and Karen Shapiro (Harold and Vivian's daughters) Mrs. Shapiro (Harold's mother), Professor Alan Blinder, Professor Alan Krueger, NJ Senate President Donald DiFrancesco, NJ Assembly Speaker Jack Collins, Senate Minority Leader John Lynch, Assembly Minority Joseph Doria, and Mr. and Mrs. Zuckerman (Dr. Barry Zuckerman's parents).

Meet + Greet Participants

About the Speakers

♦ First Lady Hillary Rodham Clinton

During the 12 years that she served as First Lady of Arkansas, Mrs. Clinton worked as a full-time partner of a law firm and chaired the Arkansas Education Standards Committee, which was an education committee that set public school standards in Arkansas. She also founded the Arkansas Advocates for Children and Families. She introduced a pioneering program called Arkansas' Home Instruction Program for Preschool Youth, which trains parents to work with their children in preschool preparedness and literacy. Mrs. Clinton also served on the board of the Arkansas Children's Hospital.

Earlier this year, the First Lady's recording of her bestselling book on child rearing, *It Takes a Village*, won a Grammy award for best spoken-word or nonmusical album.

♦ Assembly Speaker Jack Collins

A professor at Rowan College's School of Education, Mr. Collins was a member of the Pittsgrove Board of Education in 1984–85. He is currently serving his sixth term in the Assembly (3rd district). Mr. Collins had previously been the Assembly's assistant majority whip (1986–87), deputy minority leader (1990–91), and majority leader (1992–95); he was selected as speaker by his fellow Republicans in 1996. Collins holds a law degree from Rutgers University and is a member of the state bar.

♦ Senate President Donald DiFrancesco

Senator DiFrancesco has sponsored many laws designed to assist families in crisis situations, including the Catastrophic Illness Relief Fund, which provides grants to families burdened by extraordinary medical expenses for their children, and New Jersey's Family Leave Law, which allows employees to take up to three months of unpaid, job-protected leave to care for a newborn or adopted child or seriously ill family member.

Senator DiFrancesco was elected to the Senate in 1979 and has been reelected five times since then. He has been president of the

Senate since January, 1992, and was previously minority leader (1982–84). He was a member of the Assembly from 1976 to 1979. He holds a law degree from Seton Hall University Law School, and practices law in Warren Township.

• Woodrow Wilson School Dean Michael Rothschild
Formerly the dean of the Division of Social Sciences at the University of California, San Diego, Dr. Rothschild has served on the faculties of various universities, including Princeton from 1972 to 1976, Harvard University, and the University of Wisconsin, Madison. During his ten-year term as dean at UCSD, he worked to establish a school of international affairs and new departments of cognitive science and ethnic studies within the division of social sciences. Under his leadership, social sciences became the largest division of UCSD in terms of permanent faculty.

An economic theorist, he has written on a wide range of topics, including decision making under uncertainty, investment, taxation, finance, and jury-decision processes. He is a fellow of the American Academy of Arts and Sciences and the Econometric Society and has held a Guggenheim fellowship and various research grants from the National Science Foundation.

• Princeton University President Harold T. Shapiro
Harold T. Shapiro is Princeton University's 18th president. Installed on January 8, 1988, he holds a faculty appointment as a professor of economics and public affairs. Dr. Shapiro, who holds a Ph.D. in economics from Princeton, was previously president of the University of Michigan.

In July 1996, he was appointed by President Clinton to chair the National Bioethics Advisory Commission, which is currently reviewing the legal and ethical issues associated with the use of cloning technology. He had also served as a member of President Bush's Council of Advisers on Science and Technology and chaired the Institute of Medicine's Committee on Employer-Based Health Benefits, whose report, *Employment and Health Benefits: A Connection at Risk* was published in March 1993. He is a member of the Institute of Medicine and the American Philosophical Society and a fellow of the American Academy of Arts and Sciences.

About the Panelists

♦ Professor Sara S. McLanahan

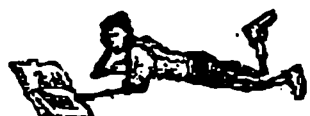
Dr. McLanahan is professor of sociology and public affairs at Princeton and director of the University's Bendheim-Thoman Center for Research on Child Wellbeing. She is currently involved in several research projects dealing with the effects of family change, income change, and neighborhood change on child wellbeing. She is also working on an evaluation of child support reform, which focuses on nonresident fathers as well as custodial mothers. She has published numerous articles in books and scholarly journals concerning single mothers and women's economic dependency. She is coauthor of *Single Mothers and Their Children: A New American Dilemma* and *Growing Up with a Single Parent*, and coeditor of *Child Support and Child Well-Being* and *Social Policies for Children*.

♦ Professor William Steven Barnett

Dr. Barnett is professor of economics and policy in the Graduate School of Education at Rutgers—the State University of New Jersey. Dr. Barnett received his Ph.D. in economics from the University of Michigan and has studied the economics of early care and education for the past 15 years. He is best known for his research on the economic benefits of preschool education for children in poverty, work that has been cited by the President in the State of the Union address. His current research includes a longitudinal study of the cost, quality, and outcomes of New Jersey's early intervention system for children under age three with disabilities and for their families.

♦ Professor David Olds

Dr. Olds is professor of pediatrics, psychiatry, and preventive medicine at the University of Colorado Health Sciences Center, where he directs the Prevention Research Center for Family and Child Health. He has devoted his career to investigating methods of preventing health and developmental problems in children and



parents from low-income families. His original work, conducted in Elmira, New York, examined the effects of prenatal and postpartum nurse home visitation on the outcomes of pregnancy, infant caregiving, and maternal life-course development, and determined the impact of those services on government spending. A member of the American Pediatrics Society, he has received numerous awards for his research, including the Charles A. Dana Award for Pioneering Achievements in Health, the Lela Rowland Prevention Award from the National Mental Health Association, and a Senior Research Scientist Award from the National Institute of Mental Health.

♦ Helen Taylor

Ms. Taylor is the associate commissioner of the Department of Health and Human Service's Head Start Bureau in Washington, DC. She is a member of the governing board of the National Association for the Education of Young Children, a past member of the Johnson and Johnson/UCLA Head Start Fellows Program Advisory Board, a member of the Head Start Mental Health Task Force, and a member of the Day Care Advisory Committee of the National Black Child Development Institute. She serves as the chair of the Mayor's Advisory Committee on Early Childhood Development and as a board member of the Washington Child Development Council and the Bright Beginning Program for Homeless Children. She holds an M.A. in curriculum and instruction, with a concentration in early childhood education, from the Catholic University of America.

♦ Dr. Barry Zuckerman

Barry Zuckerman MD is professor of pediatrics and public health and associate dean for clinical affairs at Boston University School of Medicine, and chief of pediatrics and medical director at Boston Medical Center.

His major interests are in promoting the health and development of children through generating information, training child professionals from all disciplines, and establishing more effective services. Dr. Zuckerman developed and imple-

mented special programs for children in Boston, some of which are being disseminated nationally. These programs emphasize prevention, and go beyond traditional medical care:

The Reach Out and Read (ROR) Program, which is being replicated nationally, promotes literacy for young children in primary-care settings by having pediatricians give a book to each child at every health supervision visit.

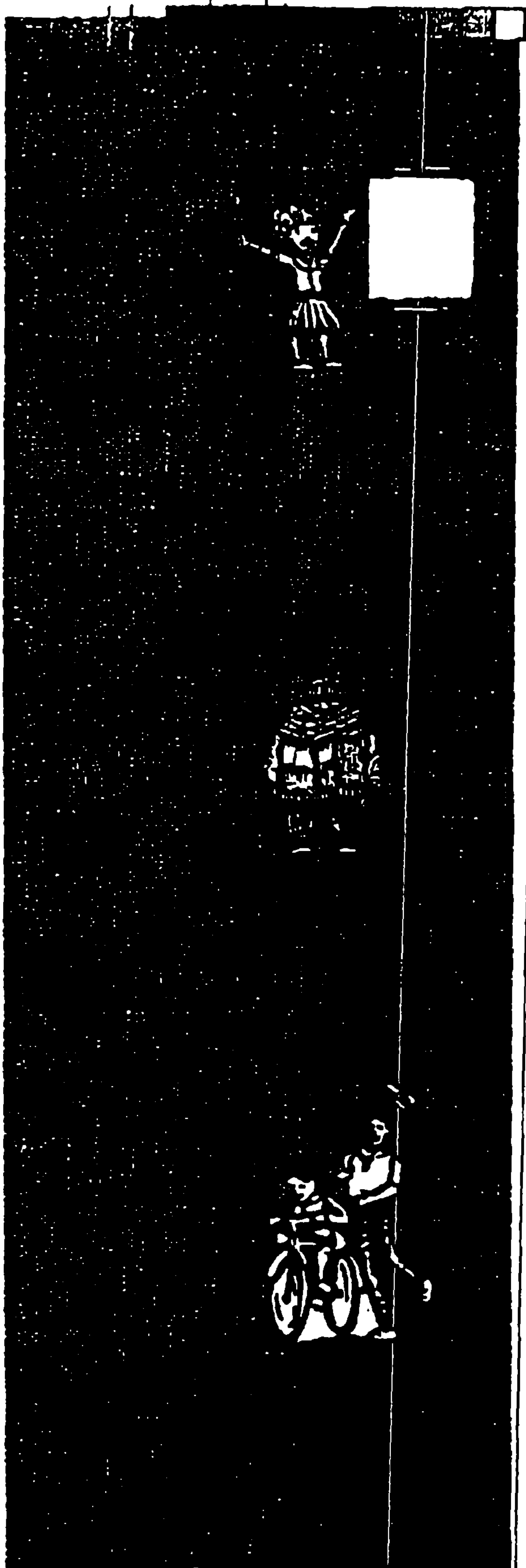
The Pediatric Pathways to Success Program is a primary-care program that expands access to needed basic services and child development and parenting information and services. This program serves as the model for The Healthy Steps Program, a multisite national trial of similar expanded pediatric services.

The Family Advocacy Program provides legal advocacy, staff, housing, and policy work to ensure that families have their basic needs (health care, housing, food, safety) met, in order to improve the effectiveness of pediatric care.

The Women and Infant's Program provides addiction counseling in a pediatric setting and served as a model for federal legislation.

The Boston Training Center for Infants trains clinicians (doctors, nurses, social workers), educators, graduate students, and others who work with young children and their parents by disseminating knowledge regarding the "whole child—whole family" approach to care.

Dr. Zuckerman is the author of more than 120 scientific publications emphasizing the relationship and impact of biological, social, health services, and psychological favors on children's health and development. He is the editor of four books and played a significant role in the development of the American Academy of Pediatrics Child Health Supervision Guidelines and the government-sponsored Bright Futures Guidelines for Preventive Health Care. He is the recipient of a National Leadership Award from the Children's Defense Fund.



Early Childhood Education

April 25, 1997

The Symposium on New Jersey Issues, at Princeton University

Sponsored by the Woodrow Wilson School of Public and International Affairs and the Princeton University Office of Community and State Affairs, in conjunction with the New Jersey Legislature

The Symposium on New Jersey Issues, which gives lawmakers an opportunity to discuss topics of current interest with scholars and practitioners, was announced on October 3, 1997, during a commemorative session of the state legislature held on the Princeton campus as part of the University's 250th anniversary celebration.

The Woodrow Wilson School sponsors the symposium in consultation with the New Jersey legislature and the Princeton University Office of Community and State Affairs. The annual symposium addresses issues of particular concern to New Jersey state legislators.

The Schedule

8:30 a.m.–9:30 a.m. Registration
Outside of McCosh Hall

10 a.m. McCosh Hall, Helm Auditorium

Opening Remarks

- Dean of the Woodrow Wilson School Michael Rothschild
- Senate President Donald DiFrancesco
- Assembly Speaker Jack Collins
- Princeton University President Harold T. Shapiro

Keynote Address

- First Lady Hillary Rodham Clinton

Panel Discussion

Moderated by Dr. Sara McLanahan, professor of sociology and public affairs and director of the Bendheim-Thoman Center for Research on Child Wellbeing

Panelists

- Dr. William Steven Barnett
  Professor of Economics and Policy, Rutgers University
- Dr. David Olds
  Professor of Pediatrics, Psychiatry, and Prevention Medicine, University of Colorado Health Sciences Center
- Ms. Helen Taylor
  Associate Commissioner, Head Start Bureau, Department of Health and Human Services, Washington, DC
- Dr. Barry Zuckerman
  Professor of Pediatrics and Public Health, Boston Medical Center

12:30 p.m. Lunch
George P. Shultz '42 Dining Room, Robertson Hall

2:00 p.m. Workshops
Workshops will be held in various Woodrow Wilson School bowls, on the lower level of Robertson Hall

- Agency Coordination and Partnerships
  Senator Gordon MacInnes, Chair
- Cost Financing, and Facilities
  Assemblyman Joseph Doria or
  Assemblyman Raul Garcia, Chair
- Professional Development
  Assemblywoman Barbara Wright, Chair
- Program Quality and Evaluation
  Senator Robert Martin, Chair

3:00 p.m. Reception
Robertson Hall

Princeton University Symposium on New Jersey Issues
Early Childhood Education

Friday, April 25, 1997

WORKSHOPS (4) ON IMPLEMENTATION

Purpose: Opportunity for an exchange of essential information and viewpoints. Round-tables discussion. Each workshop will have a legislative person as a moderator.

Each workshop will take approximately one hour and run concurrently.

1. **Coordination and Partnership**

Ms. Sarane Boocock
Rutgers Graduate School of Education
10 Seminary Place
New Brunswick, NJ 08903
Response to letter of invitation: Yes

Ms. Lorraine Johnson
Director
North Hudson Head Start Program
535 41st Street
Union City, NJ 07087
Response to letter of invitation: Not as of 04/08/97

Ms. Martha Moorehouse
Office of the Assistant Secretary for Planning and Evaluation
Department of Health and Human Services
200 Independence Avenue, SW
Washington, DC 20201
Response to letter of invitation: Not as of 04/08/97

Ms. Elisabeth Schaeffer
Director of Early Learning Services
Massachusetts Department of Education
350 Main Street
Malden, MA 02148-5023
Response to letter of invitation: Not as of 04/08/97

Ms. Sharon Lynn Kagan
Bush Center in Child Development & Social Policy
Yale University
300 Prospect Street
New Haven, CT 06511
Response to letter of invitation: Not as of 04/08/97

Mr. James Smith
Assistant Commissioner of Public Affairs
New Jersey Department of Human Services
CN 700
Trenton, NJ 08625-0700
(Representative for Commissioner William Waldman, New Jersey Department of Human Services)
Response to letter of invitation: Yes

2. Cost, Financing and Facilities

Ms. Kimberly L. Barnes-O'Connor
Children's' Policy Coordinator
U.S. Senate Committee on Labor & Human Resources
Republic Staff
SH 635 Hart Office Building
Washington, DC 20510
Response to letter of invitation: Not as of 04/08/97

Mr. Phil Benson
Chair
NJ Child Care Advisor Council
Center for Social and Community Development
Rutgers University, Bldg. 4086, Rm. 139
New Brunswick, NJ 08903
Response to letter of invitation: Not as of 04/08/97

Mr. Douglas Besharov
American Enterprise Institute
1150 17th Street, NW
Washington, DC 20036
Response to letter of invitation: No

Ms. Barbara Reisman
Executive Director
Child Care Action Campaign
330 7th Avenue, 17th Floor
New York, NY 10001
Response to letter of invitation: Yes

Mr. Ciro Scalera
Association for Children of New Jersey
35 Halsey Street
Newark, NJ 07102
Response to letter of invitation: Not as of 04/08/97

Ms. Barbara Willer
Public Affairs Director
NAEYC
1509 16th Street, NW
Washington, DC 20036-1426
Response to letter of invitation: Yes

3. Professional Development

Ms. Sue Bredakamp
Director of Professional Development & Accreditation
NAEYC
1509 16th Street, NW
Washington, DC 10036-1426
Response to letter of invitation: Not as of 04/08/97

Ms. Linda DeCausey
Early Childhood Education
Department of Education
240 W. State Street, CN 500
Trenton, NJ 08625
Response to letter of invitation: Not as of 04/08/97

Ms. Susan Golbeck
Rutgers Graduate School of Education
10 Seminary Place
New Brunswick, NJ 08903
Response to letter of invitation: Not as of 04/08/97

4. **Quality & Evaluation**

Ms. Ellen Frede
Department of Elementary & Early Childhood Education
The College of New Jersey
Hillwood Lakes, CN 4700
Trenton, NJ 08650
Response to letter of invitation: Not as of 04/08/97

Ms. Ellen Galinsky
Families and Work Institute
330 7th Avenue, 14th Floor
New York, NY 10001
Response to letter of invitation: Not as of 04/08/97

Ms. Deborah Phillips
Board Director
National Research Council
Commission on Behavioral & Social Sciences & Education
2101 Constitution Avenue, NW, HA 156
Washington, DC 20148
Response to letter of invitation: No

Ms. Muriel Rand
23 Gloucester
Somerset, NJ 08873
Response to letter of invitation: Not as of 04/08/97

FIRST LADY HILLARY RODHAM CLINTON
REMARKS FOR THE UNIVERSITY OF LOUISVILLE
LOUISVILLE, KENTUCKY
APRIL 24, 1997

[Acknowledgements: Dr. John Shumaker, President; Professor Mary Hawkesworth; Elizabeth Sawyer, a high school student who will introduce you]

It is great to be back in Louisville -- and to be able to share in the energy and vitality of this campus. Your enthusiasm doesn't surprise me given the history of the University of Louisville and what it represents to the people of Kentucky. And I'm not just talking about Cardinals basketball. (And please tell the team to take it easy on the Razorbacks next year). I'm talking about the education that young men and women receive here — in the humanities, sciences, medicine, law, public policy and many other fields. And the ethic of service that is reflected in an array of community service projects the U of L sponsors.

Citizen service is what I'd like to discuss with you today. It's a subject that has been close to my heart ever since my first experience as a volunteer in grade school. My friends and I put on our own neighborhood Olympics to raise money for a local charity. I don't remember how much we raised. Probably not very much. But what mattered was that, even at that age, we got a taste of what it means to do something to help someone else.

Over the years, I have seen what service can mean to individual citizens. I've also seen what it can mean to the fabric of our democracy. Democracy, after all, depends on citizenship. And citizenship depends on people voluntarily contributing their time and performing services that their communities and their country need.

Whether they are law students, like those participating in the Samuel L. Greenebaum Public Service Program who provide pro bono services as part of their legal training, or students at the Kent School who do free health screenings in rural areas, or students who have joined the federal government's AmeriCorps national service program, young men and women across Kentucky are doing their part to address some of our nation's most pressing social challenges. At the same time, they are strengthening the foundations of our democracy.

Those of you who have studied American history may have read the works of Alexis de Tocqueville, the French visitor who toured our country more than 150 years. De Tocqueville was struck by the spirit of service that seemed to permeate American society. The greatest strength of America, he observed, rests on individual and collective efforts to improve our communities and our nation.

I have had many occasions to think about American democracy -- its resilience, endurance and the beacon it is for the world -- on my travels overseas. In Mongolia, I saw a country where nearly a century of domination and oppression at the hands of dictatorship could not suppress the popular will for self-expression and self-rule. Last year, I spent the Fourth of July in Prague, the capital of the Czech Republic, where not so long ago Czech citizens peacefully overcame decades of Communist rule and paved the way for a newly democratic Central Europe.

And recently I returned from two weeks in Africa, a continent better known in the West for conflict, war, disease, poverty and human suffering than for democracy and freedom.

Yet Africa, too, has undergone a political, economic and social sea change in the past decade, thanks in part to the example America sets for the world. Although many in our country don't know the story of Africa's renaissance, it is a story of democracy's triumph. It is a story of one nation after another adopting a Constitution that enshrines human rights; opening up the press and creating an independent judiciary; holding free and open elections; and embracing free market economic policies that encourage entrepreneurship, private investment and trade.

Around the world we have seen that the human zeal for freedom is a remarkable thing. So remarkable that people will risk prison, torture, exile and even death to realize the privileges of democracy that most of us take for granted in our daily lives. So remarkable that an entire country — South Africa — is now engaged in an historic effort at healing and reconciliation to bury the legacy of injustice and brutality of the apartheid era and launch itself along the path to democracy and freedom.

I have also seen in my visits to other countries that democracy is always a work in progress. We know this from our own history too. More than 200 years after the founding of our country, we are still striving to perfect our democratic ideals.

We also have learned that one way to ensure the strength and longevity of our democracy is to nurture an ethos of responsibility, caring and initiative that allows people to participate fully in the civic life of their communities and their countries.

In other words, to do what so many of you are doing through community groups, civic associations, volunteer activities, churches and other efforts to promote the common good.

President Woodrow Wilson one said that "liberty does not consist . . . in mere declarations of the rights of man. It consists in the translation of those declarations into definite actions." Service -- whether through public, private or voluntary efforts -- is the way that we steep the ideals of democracy and freedom into our daily lives.

As you may know, the President has called for the Summit for America's Future, which will begin in Philadelphia on Tuesday. He will be joined by former Presidents Bush and Carter, along with summit co-chairs General Colin Powell, Henry Cisneros, and Lynda Johnson Robb. For three days, educators, business leaders, community organizers and volunteers will discuss the importance of volunteer activity and focus on what we can do together to meet the special needs of America's children and families.

This Summit comes at a critical moment for us as Americans. We live in an Information Age that promises unprecedented opportunities for peace and prosperity at home and abroad. At the same time, we and our friends overseas feel the strains of growing global competition, of widening income gaps between rich and poor, of racial and ethnic conflict around the world, of new stresses on families as too many parents try to make ends meet with fewer dollars and fewer hours in their day.

Yet just as our country faces the economic and social pressures inherent in a fast-changing world, we see a decline in volunteer activity, a drop-off in voting and other indications that Americans are less eager and less willing to serve their fellow citizens.

This is a disturbing trend and one that speaks volumes about how we view

ourselves as a Americans. And it's one reason that the President has called for the Summit in Philadelphia. The goal is to consider ways that we can renew the spirit of service across our country and, as the President said recently,
"spark a renewed national sense of obligation and a new sense of duty."

Service can take many forms — from volunteering on weekends to joining a neighborhood crime watch to devoting years of one's life through activities like the Peace Corps.

One of the President's proudest initiatives is AmeriCorps, the national service program he launched in 1993. Some 50,000 yong people who have enlisted in American have earned college tuition by serving their communities -- cleaning up rivers, immunizing children, working with police to make neighborhoods safer, teaching youngsters to read. I want to thank those of you who have participated in AmeriCorps at the U of L through Agencies/Communities Merging Effectively.

The success of AmeriCorps shows that service really does work. It helps meet community needs. And it helps instill an ethic of service in others.

At the Summit this weekend, the President and other leaders will ask Americans to commit themselves to meeting the needs of every child in our country, with specific recommendations about what each of us can do. None of this requires a lot of money or an advanced degree, but simply time and a commitment to serving our nation's children.

All Americans will be asked to:

- Make sure that every child has an ongoing relationship with a caring adult, whether a mentor, tutor or coach.

- Work hard to provide safe places for children to learn and grow — from schools to libraries to after-school programs to recreational centers that can offer safe havens for boys and girls who need positive channels for their energy and creativity.

- Promote healthy lifestyles for children, work that should not be left entirely to health professionals. As some of you have shown, we can all volunteer to help immunize children or offer guidance to young mothers and fathers.

- Provide young people marketable skills through education and training. I have seen examples of businesses around the country that have adopted schools, offered jobs to high school students and work experiences such as summer internships.

- Expand opportunities for children of all ages to give back to their own communities and learn the value of citizen service.

Martin Luther King, Jr. once said: "Everybody can be great because everybody can serve."

We cannot let the Summit's call to service go unanswered. Let's use this opportunity to recognize our own duties and obligations to one another by making time to serve our communities and our country.

Through actions large and small, public and private, we can build a true community for the 21st century and fulfill our greatest duties of citizenship.

Thank you.

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