

## We want answers, not smokescreens

### PORTSIDE

By Burt Cohen

In other presidential primary years, a candidate could get away with saying as little as possible, dancing instead of answering, but not this year.

White House wannabes are swarming the Granite State much earlier than normal. That's because, thanks to President Bush, people are paying attention and are not about to settle for the usual fence-sitting or strategic triangulation.

The current administration clearly doesn't care about the consent of the governed and as citizens, we know it's up to us to take our country back. Say-nothing platitudes and middle of the road mush won't cut it in these times.

Clarity and straight talk (McCain got off his "Straight Talk Express" with his flip-flop and embrace of religious/political extremists) are demanded now.

We New Hampshire primary voters take our roles seriously. The candidates know this, and no matter how the national parties may shuffle the primary schedule, our early votes are still crucial. Our voices may not mean a thing to Bush and Cheney, but when it comes to the presidential nomination process, our New Hampshire voices count a lot.

Momentum is born here. Hence the early arrival of the swarm.

Inq is on everybody's mind, and ducking and dodging won't cut it. We demand to know positions on putting a stop to the looting of our national treasury, the draining of our blood, and restoring our reputation in the world.

Candidates may have noted the degree of success of the "politically expedient" strategy John Kerry employed. Steered by handlers, he abandoned who he really was and said as little as possible, to avoid offending anybody. After the election, he became himself again and was a much better candidate. A little late, but that's my point.

Spending a lot of energy trying to appeal to the middle only ends up with middle. It doesn't work anymore, if in fact, it ever did. No more obfuscation; this year we expect clarification.

Certainly star quality is a factor. Given that America's head of state is also head of government, and that more people vote for "American Idol" than for president, you've got to shine on TV. That's unfortunate but true. Voters expect glitz and glam (I'm told they call it "bling" now), which seems to be working quite well for Senators Obama and Clinton, and for Mitt Romney. But notice if you

will, people are demanding of them and all candidates some depth, real answers, the substance behind the gloss, which does wear off.

This year, more than any other, if voters leave an event still not knowing the answer to that question, they're going to keep shopping.

What works is authenticity. Not just on Inq, but Inq, health costs, the cynically named "Patriot Act" and the withering of our traditional rights, energy and the environment.

When asked, "What's your plan?" Granite Staters this year expect an answer. Pandering and balancing on the fence don't cut it. Most New Hampshire voters are primary voting veterans and can see through smokescreens. We've been through it enough times and can easily sense sincerity and authenticity.

And we know about winability. Here's a sure-fire losing strategy: say as little as possible, go strictly for somebody's definition of the middle. Dance away the questions. That won't win this year, either in New Hampshire or the nation.

Then again, as the great sage Groucho Marx put it: Sincerity, if you can fake that, you've got it made.

State senator from 1990 to 2004, Burt Cohen now hosts a radio talk show.

## In N.H., low-wage workers are mostly women

### EMPLOYMENT

By Katherine Merrow

A bill to raise the minimum wage from \$5.15 to \$7.25 is currently before the state Legislature. In considering this bill, lawmakers should understand that most of the state's minimum wage workers are women. According to a study for the New Hampshire Women's Policy Institute, women made up 47 percent of the state's workforce, but 67 percent of its minimum or near-minimum wage workers, based on 2000 Census data. More recent data show the same disparity exists today.

In 2004, 4 percent of full-time working women had earnings equal to minimum wage or less, compared to 2 percent of full-time working men, according to estimates by researchers from the University of New Hampshire Carrey Institute. This amounts to about 7,370 women and 5,490 men, or about 12,860 full-time workers — with women twice as likely as men to be earning these wages. These estimates do not include the thousands of part-time workers — again, predominantly women — who also earn minimum wage.

Who are these workers? The Women's Policy Institute study and a subsequent analysis by UNH economist Ross Gittell described those working at or near minimum wage (earning from \$5.15 to \$6.65) in 1999. Most were adults with a high school education or better. Of those working full-time, 60 percent were women, 40 percent had children, and nearly one-third were older than 45. They were most likely to be working in retail, food services and manufacturing. Census data indicate the characteristics of today's minimum wage workforce are similar.

Clearly there are trade-offs to raising the minimum wage. Any increase presents financial challenges to businesses, even as it presents opportunities for their workers. Women own 25 percent of New Hampshire's businesses, and these business owners, like their male counterparts, may face tough choices in meeting the costs of any potential increase.

Whatever lawmakers decide to do about the minimum wage, they should also examine policies that enable women to advance economically in other ways. Women comprise the majority of all low-wage workers in New Hampshire, not just those working at minimum wage.

In 2005, women made up 40 percent of the full-time workforce, but 57 percent of full-time workers earning less than \$25,000 per year, and only 13 percent of those earning above \$100,000. This disparity is greater than in any other New England state, and New Hampshire ranks near the bottom nationally in terms of women's earnings relative to men's.

Programs that support training, education and mentoring, that facilitate women moving into higher-paying job sectors, and that provide child care and other family supports for low-income families could help advance both women's and men's earnings in the state and support economic growth.

The New Hampshire Women's Policy Institute was established to provide data and information on issues affecting women in New Hampshire, and takes no position on the current legislative proposal to raise the minimum wage, but rather seeks to inform debate on this and other issues affecting women.

Katherine Merrow is executive director of the New Hampshire Women's Policy Institute, Concord.

## National insurance rules are needed

### INSURANCE REFORM

By Gary S. Dworkin

Most people agree that everyone deserves to have access to the best possible life insurance protection for themselves and their families. But few people realize that under the current insurance regulatory system, that access can be denied if they live in the wrong state.

For more than 30 years, my family and I have run an insurance brokerage agency focused on wholesaling life insurance products. It is our responsibility to provide and recommend the very best products and companies available to our clients.

While that mandate is rather clear, we frequently find ourselves frustrated because some of the newest or most improved products may not be available to our clients in certain states.

Here is an example: In early October, a new term life insurance product offered by a very large and well-known national insurance carrier was officially made available in Maine and New Hampshire. The same exact product was approved over three months later in Massachusetts. Unfortunately, the product is still not available in Vermont and we don't know when it will be.

Why? Because the current regulatory system is based on state-by-state regulation. Unfortunately, the differences in state laws commonly result in new or improved products taking many months to be uniformly available to consumers in all states. In fact, some states are

known for their inability to approve products for a year or more.

As a result, individuals with the exact same needs cannot gain access to the exact same life insurance protection, simply because of where they live.

But there is a solution. Last April, Sens. John Sununu of New Hampshire and Tim Johnson of South Dakota introduced the National Insurance Act — legislation that establishes an optional national system of regulation that would make it possible for insurers to offer consumers in all states the same menu of products and service, ultimately giving you more timely access to improved and innovative products.

Insurers would have greater flexibility to offer new types of insurance products — vastly different from today's environment, in which a significant number of insurers have postponed or shelved new products due to the costs resulting from varying state regulations.

Under the proposed national system, consumers would be assured of equal protection under the law no matter where they live — now or in the future. Currently, consumer protection laws and regulations vary from state to state, as does the enforcement of these laws.

The legislation also provides protection for both small businesses, such as mine, and sole proprietors, such as the several thousand licensed life insurance agents in New Hampshire.

It is the responsibility of agencies such as ours to navigate among the more than 1,600 life insurance companies to ensure

that you are offered the best product at the best price by your agent. Our agency works in many different states. And as a result, we must be aware of and remain in full compliance with the differing insurance regulations that exist in each state.

The national insurance regulation would have the authority to adopt rules and regulations needed to address evolving marketplace and consumer needs, without having to seek action from every state legislature.

This equates to creating a level playing field. Instead of a system of regulation that varies in the 50 states and the District of Columbia, insurers would choose to come under the auspices of a single national system of regulation.

The system of regulation is like the option provided to banks, which can be regulated under a federal charter or a state charter.

But consumers would be the real winners, because everyone would have access to the same catalog of available products and services, meaning that consumers in Massachusetts and Vermont would have access to the same products as consumers in New Hampshire.

By listening to all sides of this debate, Sens. Sununu and Johnson are trying to create a uniform and consistent regulatory process that reflects the current marketplace and would benefit consumers and businesses, large and small.

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