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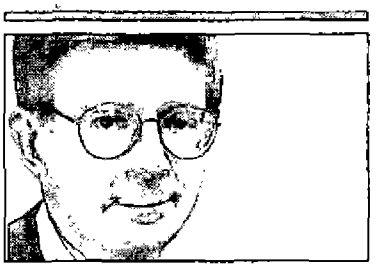
In electoral arithmetic, little things add up

■ New Jersey is 8.4 million people of many colors and creeds and one obsession: Driving



GEORGE WILL

NEWARK, N.J. — Like a rock almost submerged in a river, the gubernatorial candidate stands at 7:30 a.m. amid a torrent of rail commuters. Some shake hands, some wish him well, some vent as he nods to suggest interest, even empathy. Such small courtesies and harmless hypocrisies — the sweet nonsense of democratic politics — make terrorism seem distant. But Bret Schundler, former mayor of Jersey City, where terrorists prepared their 1993 attempt to collapse one World Trade Center tower into the other, is standing 20 yards from the Penn Station newsstand that employed the two Arabs who, when arrested on a train in Texas after the Sept. 11 attacks, were carrying considerable cash, hair dye and box cutters.

Those attacks inflicted collateral damage on Schundler's campaign. His opponent, James McGreevey, mayor of Woodbridge and former state senator, nearly beat then-Gov. Christie Whitman four years ago, so he is known statewide. New Jersey, lacking television stations, is an expensive state for campaigns because candidates buy their television time in New York and Philadelphia. New Jersey's campaign law caps general election spending at $8.4 million in gubernatorial races, so until late in campaigns candidates usually rely on free media — routine campaign reporting — to communicate their messages. But there has been less of that because of Sept. 11.

Schundler has almost too many messages. McGreevey, as bland as oatmeal and less nourishing, may float to victory on the state's Democratic tide. Schundler is a Niagara of ideas, many of which he tested in nine years of reinvigorating Jersey City. In that city, which overlooks Ellis Island and the Statue of Liberty, more than 40 percent of the people do not speak English in their homes. Taxes came down, crime plummeted and the real estate appreciation rate was the nation's third-fastest.

A former all-state high-school football tackle, Schundler graduated from Harvard, did well on Wall Street and in 1992 at 33 became Jersey City's first Republican mayor since 1917. He wants to undo the urban liberalism in which government itself is the dominant interest group, incessantly lobbying itself for "compassion" toward itself. He has controlled his tendency to be overbearing, and at a grade school here he was deft and congenial in refuting two vigorous but civil adults who attacked his arguments for school choice.

Another dimension of his "empowerment conservatism" — which has made him better known in conservative circles nationwide than he is in most of New Jersey — is an echo, 70 years on, of Huey Long's cry "Every man a king." Schundler would enlist "the miracle of compounding" to make everyone a millionaire. He would have the state match contributions to IRAs of up to $250 each year for all workers between ages 16 and 30. He assumes a 12.1 percent annual return (12.07 is the average of the S&P 500's annual return for the periods 1926-2000 and 1950-2000). The tax-free compounding of IRAs over 35 to 49 years "can transform an investment of $3,750, matched by the state, over 15 years into the possibility of $1 million at retirement."

Schundler used to say "I'm not a conservative, I'm a revolutionary," and he still wants to shake things up. Unfortunately for him, but understandably, Americans may feel averse to more shaking just now. So Schundler also has a traditional appeal, proposing to scratch a perennial New Jersey itch.

New Jersey is 8.4 million people of many colors and creeds and one obsession: Driving. Four years ago the issue that nearly defeated Whitman was the state's high — the nation's highest — auto insurance rates. This year Schundler is promising to end tolls on the Garden State Parkway. Britain is an island, Egypt is a river, and New Jersey is a stream of commuter traffic, some of which has to stop frequently at toll plazas. Schundler says the plazas were supposed to be removed long ago, when the original parkway bonds were paid off. Besides, he says, it costs $55 million to collect the $185 million in tolls, so it is not worth the aggravation.

Bret Schundler has almost too many messages. James McGreevey, as bland as oatmeal and less nourishing, may float to victory on the state's [New Jersey]Democratic tide.

This is a little issue, but in electoral arithmetic, little things add up. Even games.

Schundler caught a break when the Philadelphia Phillies did not make the baseball playoffs, which would have distracted southern New Jersey from politics, but suffered another blow Monday when the Yankees advanced to the second round, thereby prolonging a northern New Jersey distraction. It is an axiom that many voters pay little attention to campaigns until after the World Series. But because baseball's season was suspended after the attacks and then extended a week, a seventh game of the Series would be two days before Election Day. More collateral damage.

George Will's column appears each Monday and Thursday on the Advance editorial pages.

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