

**Families and Work Institute's Corporate Leadership Circle
Notes from Conference Calls with the Chief Policy Advisors from the
Obama and McCain Presidential Campaigns
October 2008**

Families and Work Institute's **Corporate Leadership Circle** was pleased to bring the senior policy advisors to Senator Obama's and Senator McCain's campaigns to representatives of our corporate and community networks by telephone on September 16th and September 24th, 2008, respectively. [Karen Kornbluh](#), representing Senator Obama and [Wendy Grubbs](#), [Jay Khosla](#) and [John Bash](#) representing Senator McCain were asked an identical set of questions selected from those submitted to Families and Work Institute by members of the Corporate Leadership Circle. These one-hour calls were moderated by [Ellen Galinsky](#), President and Co-Founder of Families and Work Institute.

The questions and corresponding answers from both Presidential candidates' advisors are summarized below. Please go to:

<http://www.johnmccain.com/Informing/Issues/>

<http://www.barackobama.com/issues/>

for the official platforms on work life and related issues and please read Ellen Galinsky's background call to action: [*Work Life: Moving from the Personal to the Political*](#)

These notes have been reviewed by the speakers on the call before they were released.

[Ellen Galinsky \(EG\)](#): **This call represents the second call with the Presidential candidates' policy advisors on taking the "personal to the political" on work life issues. The 2008 election has raised the issues of working families—which have been sleeper political issues—to the fore and given attention to how the individual candidates for President and Vice President are managing their own personal and professional lives. We believe that now is the time, and we believe the candidates agree, to move the discussion to the candidates' stands on work life issues.**

We are pleased to bring representatives of the McCain campaign to those of you on the call. As you know, Doug Holtz-Eakin, Senior Advisor to Senator McCain, was originally scheduled to be on this call. Since he cannot be here, the McCain campaign has asked three extremely knowledgeable people to join us today: Wendy Grubbs, formerly from the Department of Labor and from Citigroup; John Bash who works with Doug Holtz-Eakin; and Jay Khosla, who, given your interest in health policy, is a wonderful addition to this call as he serves as Health Policy Advisor to Senator McCain.

Doug Holtz-Eakin can't be with us today because regular campaign activity has just been suspended during this financial crisis. Interest is high in what is happening and we are so grateful that Wendy, John and Jay are here with us today. Can you tell please tell our listeners what has just happened?

[Wendy Grubbs \(WG\)](#): Thank you. Doug is tied up with the current crisis and is with Senator McCain. We all just got back to headquarters. The campaign has been suspended and no campaign events will take place until we act on the financial crisis. Senator McCain is on his way back to headquarters and has postponed the debate with Senator Obama on Friday until legislation is passed regarding the bailout this week.

EG: How important are work and family life issues to Senator McCain?

[WG](#): Senator McCain has a large family, an active family life and these have been important for him, for a long time, in Congress, as a political issue. Senator McCain has been involved in [Family](#)

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[and Medical Leave Act \(FMLA\)](#), [Family Friendly Workplace Act \(FFWA\)](#) and Comp[ensatory] Time. He believes government has a role in figuring out what we can do to make work life balance a reality. Senator McCain faces it in commuting to Arizona. And Cindy faces it coming back and forth. It is a real issue for a lot of folks who have even more of a burden than they do.

EG: You mention FMLA...what issues are most important to the Senator?

WG: Family and Medical Leave - Senator McCain [supported it back in 1993](#). An addition has [expanded it to military families recently](#). The FFW Act allows for Comp Time. Unfortunately it hasn't passed Congress yet but it allows for workers who would like to meet demands of work and family to work longer one week than they might be able to work the next week and to accrue Comp Time rather than Overtime.

EG: We have an order [for the questions] but given that you just mentioned the FMLA let me just jump to our questions on this issue. What is the Senator's position on FMLA? A number of the company representatives listening on the call today wrote in that the US is one of the few countries without Paid Leave. What is your candidate's position on Family Leave?

Should the Family and Medical Leave Act be paid? Should it be changed?

By whom? In what ways?

WG: He has not advocated expanding FMLA or mandating that it be paid.

EG: OK. Then let's go to workplace flexibility. The flexibility of scheduling of when and where and how much time employees work over their careers is gaining huge attention from employers - not just for recruitment, environmental concerns and for readiness for national emergency or disaster, but also for helping the disabled. What is Senator McCain's position on workplace flexibility?

WG: In addition to the FFWA which I mentioned allows you to accrue Comp Time, he has advocated in his platform the creation of a Commission on Workplace Flexibility and Choice. The idea would be to get a bipartisan set of workers, small and large employers, laborers, academics and they would sit down and look at the issues—obviously so much has changed since we passed all these acts—and make real recommendations to him as President on how to modernize the labor laws, what our trainee programs at the Department of Labor (DOL) should look like now that the workplace is changing so dramatically, look at flexible scheduling arrangements, where our labor laws get in the way of working at home, how can we promote telework and get employers to feel comfortable with the idea that people really do work at home. [We also want to look at] the health care portability issue—where you have a policy that you own that travels with you when workers switch jobs, and then looking at retirement plans, obviously a sensitive issue in today's economy, and figuring out what the best format for retirement plans might be in this new world order. This Commission would probably be based at the DOL and would look at all of these new issues that seem front and center right now and make recommendations and see what we need to do.

EG: Would the Senator be very interested in having the recommendations of this Commission followed [turned into action]?

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WG: Yes, absolutely.

EG: And you've talked about the range of issues that are particularly important to him.

WG: Right.

EG: How long do you see this Commission going and would this happen fairly soon in the Administration?

WG: Yes, I think so. Obviously, we have to be elected first and we have a little ways to go here, but DOL at one time had a [21st Century Workplace Office](#) and I think there is a skeleton staff left. The idea would be to get some new thinkers in there and get some folks to come up with recommendations as soon as possible.

EG: We have talked about FMLA. I should ask you—as some of our listeners will wonder—why Senator McCain does not think it should be paid or expanded in any way?

WG: Well, as you probably know, Senator McCain has not been one to issue mandates on what a business would choose to pay. He does believe businesses should make their decisions in a competitive workplace.

EG: And what about Sick Leave? There is a lot of discussion about Sick Leave these days and there have been a number of bills introduced in Congress to require that a certain number of days be paid. We are interested in the Senator's position on Sick Leave.

Should there be a government role on Sick Leave? If so, for how many days per year?

Should it be paid? By whom?

Whom should it cover? The employee only? Sick children? Parents? Spouse? Partners?

WG: Once again, he's not going to issue a mandate from the Federal Government to tell business that they should pay for Sick Leave. Yes, in a flexible workplace that the FFWA provides, you could have a sick day one week, and work less, and actually be paid the same amount if you worked a little bit more the following week. I do think this covers that concept but he is not going to mandate that employers pay for Sick Leave for a certain amount of days.

EG: One of the questions that people wrote in to us is about the low-wage workforce. Our studies have shown that only 24% of low-wage workers have time off for sick kids. Are there any particular actions that the Senator might recommend for the [low-wage] workforce where employers might not be able to provide this kind of help for them when they have sick kids?

Jay Khosla (JK): I think when you talk about Sick Leave obviously that is a very important issue, but what Senator McCain is trying to do is actually reform our health care system to make sure that we are addressing some of the underlying problems like why there is a system in this country right now that is not health care but sick care. By making sure that we're bringing health care costs down, making health care more affordable and giving small businesses access to more affordable programs so as to provide leeway into making these kinds of decisions involving Sick Leave and

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Family Leave. [We are trying to address the fundamental problems and then get to the problems that stem from our broken down health care system to begin with.](#)

EG: Maybe you could talk about the plans that the Senator has for making health care affordable, particularly for small businesses or companies that might not be able to afford it right now.

JK: I'm happy to. Let me start out by saying that the fundamental goal of Senator McCain's health plan is access to quality and affordable health care for every American. What he wants to do is start building off our very successful employer-sponsored system that right now covers more than 160 million people, but take the tax advantage that the people under the employer-sponsored system have had for decades and give that same kind of incentive to people who are outside of that system. What Senator McCain has proposed is a refundable \$5,000 tax credit for every American family and a \$2,500 tax credit for individuals. This is so families, and not a government bureaucrat, can make the decision that's best for them. So what happens is that every family gets the same tax credit. They can use this tax credit to keep their current employer coverage and they can keep it at very generous levels. Every family in every tax bracket can get the same level of health insurance as a member of Congress and still come out ahead with additional dollars. But for the first time small businesses, self-employed individuals, and even the unemployed will have the same tax credit. They will have this tax credit to go out in the nation-wide health insurance market and purchase coverage that uniquely reflects their choice. You can't do that right now. What Senator McCain is trying to do is get to equity. The family will now own their coverage. Moving from job to job or job to home, they will not have to fear losing their coverage. If a family member is sick and they need to take time off they will get to keep their coverage. We want to focus on the underlying problems of the US health care system, which are driving up costs. These include chronic care diseases—Senator McCain has called for new treatment models to make sure we are addressing chronic care disease management in a more innovative manner—rising drug costs, smoking cessation programs, making sure that our children lead a healthier lifestyle.

EG: How would those programs be paid for—the new treatments, the smoking cessation and those sorts of things?

JK: On the prevention side and on the wellness side, we have to make sure that there is a strong Federal and private partnership and make sure that the right incentives are put in place. If people are following the right path—prevention and wellness—Senator McCain wants to make sure we are rewarding these families with a lower deductible, for example. We are talking about comprehensive insurance reform so we can take care of the American family and move away from a system that is dictated by government bureaucracy and government-run health care plans. We want to put the focus back on the family and bring down cost for every American when it comes to health care.

EG: On this call are employers of low-wage employees who know that they couldn't necessarily afford coverage. What would be done for the people who don't have any tax liability to benefit from a tax credit? Are there special provisions for low-wage employees who make up a good quarter of our workforce?

JK: Senator McCain's plan is all about equity. He wants to make sure that every American family gets this \$5,000 refundable tax credit, so you're qualified for this tax credit regardless of tax bracket or if you are in any tax bracket at all. Even if you don't owe any income taxes you still get the same refundable tax credit helping middle-class and low-income families get the health

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coverage they deserve. And the [Small Business Health Plan](#) allows small businesses to come together and have a bigger voice and the ability to go across state lines and purchase the insurance of their choice, something large employers can do right now. So whether you are uninsured, self-employed, or under employer-sponsored programs, everybody will be treated equally.

Ellen, can I add one more thing because many of those on the call must be wondering what happens if someone has a pre-existing condition? If a small business man or woman has a devastating disease like cancer and cannot find coverage in the market on his or her own or through an employer, that is a very big concern of Senator McCain's. He has proposed a guaranteed [access plan based on proven best practices](#). He will sit down with all 50 states and create a model where no matter what your pre-existing condition, you will be guaranteed access to quality health care of your choice. He would provide funding through a partnership of states and insurers. We will put reasonable premium limits and there will also be subsidies for low-income Americans.

EG: Would this address the people who are just starting jobs? I see that you say it is portable. So often employers don't start health coverage immediately because of potential turnover; that is, until people have worked for a couple of months. This leaves these people without health care insurance when they're just starting to work.

JK: Absolutely, Ellen. By giving you the tax credit—which can be advanced and is refundable—you get that money at the beginning of the year. So, no matter what situation you are in, you can buy coverage. If you have employer-sponsored system you can use that money to buy employer-sponsored care. But if not, you can use that money to buy your own policy that travels with you. The key part of McCain plan is that you are covered, no matter what situation you are in.

EG: We are delighted that you are on the phone and able to provide so much information about the McCain health care proposal. A lot of initiatives in the work life field are aimed at prevention, reducing stress and so forth. Do you see the role of work life in any way addressing the spiraling cost of health care?

JK: When we talk about health care reform, bipartisanship is extremely important. Senator McCain has a strong record of bipartisanship and has gone up against his own Party on some very tough issues. One thing that we often leave out in discussions of health care reform is inclusiveness. We talk about important issues like prevention and wellness but we leave out a lot of groups that have a strong stake in it. So Senator McCain wants to bring more transparency into the process so that families and business with ground level positive experience with prevention methods can bring them to our attention. This way, policy makers can create appropriate policies for American families that fit unique needs. So yes, we want to pursue the experiences your membership has had and take a look at them. They will be part of a comprehensive dialogue that happens under a McCain Administration.

EG: The work life field does know a lot about reducing stress and addressing health issues through the work life initiatives that they have.

I want to stay on the low-wage work force for a moment. Are there other things that Senator McCain would do to help low-wage working families?

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John Bash (JB): Senator McCain's economic policies are targeted at things squeezing family budgets and squeezing low-income families the most. One of Senator McCain's big initiatives is to immediately reduce the price of energy in this country; that is gasoline for cars, families commuting to work everyday, electricity bills. He has been at the forefront of trying to lower gas prices through offshore drilling and opening up domestic resources of oil and natural gas. When he gets into the Oval Office, he will work with Congress to implement proposals to immediately lower the price of gasoline. This will boost family budgets. He also intends to double the dependent exemption in taxes. This is relief targeted at families raising children. And he will provide everyone with this refundable \$5,000 tax credit to purchase health insurance.

EG: I can imagine people listening asking, with the large financial bailout being proposed in Congress, how are we going to afford the \$5,000 and the other proposals you mention?

JK: If you are talking about \$5,000 refundable tax credit that Senator McCain is proposing, the way that is getting paid for is by making the tax system fairer. It will be a budget neutral process over 10 years. All people will be included regardless of whether they are employer sponsored, self-employed or uninsured.

EG: How would it work then? How would the budget neutral process work?

JK: Now, for employees under an employer-sponsored health care system, all their health care is tax exempt. Senator McCain would make sure that employers can continue to deduct the full cost of health care which will ensure that they will continue to offer quality health care. Employer-sponsored insurance is a very strong bedrock of American health care so we must be sure to preserve it. On the employee side, the value of employer-sponsored health care would now show up as additional income. People in the very high tax brackets, who have expensive plans—because it shows up as additional income—we have the opportunity to tell them that every American deserves quality health care. So if you want this expensive policy at these high tax brackets, you have to pay more for it. This will allow people in low- and middle- class families to get quality plans. At present, if you are self-employed or if you are not part of a large employer, you have to pay taxes on your health care benefits. On the employer side you don't, so we are trying to make this more equitable.

EG: I can imagine people on this call saying that many low-income employees now don't take advantage of benefits such as EITC [and other publicly funded benefits] that they are entitled to because of bureaucracy. In many cases, this is a State not a Federal issue, but this field hopes that if Senator McCain is elected, you will pay attention to this issue, too. It is a real problem in communities around the country that are trying to help low-wage employees use publicly funded benefits.

JB: More broadly, Senator McCain has been devoted for a long time to cutting red tape and making it easier for families to access benefits they are entitled to. One area where he has been doing this is in higher education benefits. There are a slew of programs and benefits and credits families can qualify for but now, if you are working 40, 50, 60 hours a week, you do not have time to go on to the internet or to the public library and research everything you are entitled to.

EG: Or go to the offices and fill out all the forms.

JB: One of Senator McCain's big initiatives in higher education is to simplify this patchwork of credits that no one understands so people have easier access to what they are entitled to. You can

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see this educational plan as a microcosm for his broader reforms to simplify government, simplify the tax code and make it easier for American families to receive the benefits which, by law, they are entitled to.

EG: Now let's move from the low-wage workforce to issues of the aging workforce, and the gap between women's and men's pay, particularly as women begin to move into retirement. Our studies show that women earn half as much as men. It is not 77 cents to the dollar but 50 cents to the dollar as employed women grow older—and a lot more of them are single. Are there thoughts about, as our society ages and people begin to move to retirement, what Senator McCain would do as President?

JB: First of all, Senator McCain strongly opposes any sort of wage discrimination based on sex. He is a strong supporter of all employer anti-discrimination laws; a strong supporter of the [Equal Pay Act](#) and will vigorously enforce these laws. Governor Palin experienced that first hand. She is a working mother with five children who has built an impressive career. She will bring that perspective to the ticket.

EG: I know people do care about gender and women's advancement in this field.

Back to some other questions we didn't cover. Our studies show that there has been a decline in the ambition of employees over the past 15 years—fewer employees want jobs with more responsibility, especially because many feel so overworked and so pressured. How would the candidate address issues of overwork? Of the time famine that so many employees experience?

JB: One of the domestic initiatives Senator McCain will undertake is this Commission on Workplace Flexibility and Choice, which will address the difficulty in balancing work and family life. One big aspect of this is telework, which cuts down on commuting time and adds time with families. We would prefer to invest in a bipartisan expert Commission to study the issues and come up with answers that work for employers and employees.

EG: When you are considering telework, for many companies on this call and others, the issue of taxes is a disincentive. You talked about insurance and crossing state lines. For many employers who have employees [who live and work in different states], for instance if live in CT and work in NY—if employees telework, they have to pay income tax in both states. And often the corporation is liable for increased taxes if they don't have an office in the other state. Our employers listening on this call have asked that we raise this as something that a McCain administration should pay attention to.

JB: And of course the Commission will study other ways to make our tax code and Government friendlier to telework.

EG: We know that it is a State issue but it is a real problem for companies that want to deal with the gas crisis.

JB: And Senator McCain opposes internet taxes and any new cell phone taxes and so, to the extent that telework in the future might be facilitated by the internet, he opposes taxes on that.

EG: We talked a little bit about the gas crisis and energy. Are there other ways in which the Senator will provide assistance to companies that want to deal with fuel crisis?

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WG: The Senator's approach on reducing the cost of energy—he talks about alternative energy; “drilling, drilling, drilling.” I am sure you have heard that; conservation, bio, wind, solar, clean coal, nuclear. Let's do it all instead of waiting. Although some of it will not have immediate payback—you lift the drilling ban and suddenly the price of oil seems to drop—Wall Street can sense that maybe something is going to happen. All this will reduce the cost of energy for individuals.

JB: He is also focused on getting automakers incentives to move to the next generation of fuel-efficient vehicles—flex-fuel vehicles, hybrids, plug-ins. He'd like to see consumer tax advantages for purchasing these vehicles. Wendy talked about the energy production side; this is the conservation side. Moving forward with these technologies will really reduce fuel costs for businesses and employees.

EG: We had some listeners write in about early education and care. What is your candidate's position on education and care for the first three years of life for those families who need and want to work—and on universal pre-K?

WG: Right now State and Federal funding for early education programs is \$25 billion per year. The Senator advocates starting “centers of excellence” in [Head Start](#) programs. He would like to see the Governor in every state identify one “center of excellence” that is working well and emulate those programs. He is favorable towards Head Start and pre-K but would like to see the money better spent. This will give us a better shot at having our kids ready to read before they start school. As you know, the Senator supported [No Child Left Behind](#) but would like to see standards for teachers that are measurable, centered on the child and outcome based. He would also like to see standards in the pre-K field so that teachers demonstrate that kids are ready to start school; that the time spent in pre-school leads to school readiness.

EG: Let me make sure I understand what you are saying. With the \$25 billion, there would not be new money—it would just be better spent.

WG: Yes, I would like to say that over and over again. For example, the District of Columbia has the third highest expenditure per student and we have some of the worst test outcomes in the country. It is absolutely not an issue of more money, but one of it being better spent with standards measuring teachers who are performing well, who have students who are ready to leave and move to the next grade. We strongly feel it is about spending the money better.

EG: You talked about Head Start. What about the kids who are in early care programs? Not all eligible children are in Head Start but rather they are in child care centers and family child care before they start school. What is Senator's position about these kids?

WG: Well, we'd like to see them get to Head Start.

EG: And with Head Start, often there are waiting lists. They can't always serve all the children. And also they are not necessarily full-day programs for the families that need to work.

WG: Again, going back to Head Start centers that work, emulating those, and closing those that don't might give additional opportunities for children.

EG: What proposals do you have for after-school care?

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WG: We have not advocated after-school programs. Currently, the Department of Education spends \$1 billion on after-school programs and there are additional State funds. We are concerned and focused on fixing what we are doing while the kids are in school. The folks in the after-school care world we have met with have said that traditional continuation of what happens during the school day is not what works for after-school. There are some very creative programs out there that we would be interested in, but we are extraordinarily focused on making sure that what happens during the school day is more effective.

JB: We also proposed some programs for out-of-school-learning—which is not after-school care. We would strengthen programs that provide low-income children access to tutors. High-income children have access to tutors and classes when preparing for SATS, and we want to make that is available to low-income children. We also want to expand online educational opportunities. That is a real place where kids can continue learning outside the classroom, whether at home or in a public library. We want to provide funds to States to expand internet programs.

EG: **I can imagine that our listeners are wondering what you would do to improve the time kids spend in school. Is what you talked about similar to what you discussed for preschool; that is, finding schools that are excellent?**

WG: Yes, Ellen, you are exactly right. We want the money to reach the local level. Some of the principals who are doing the greatest things in the country are strapped for cash and we would like to see them show other schools how well they're doing. We would like to get more cash down to the local level and expand what works during the school day. It's getting back to measurable standards and rewarding teachers who do well and who teach difficult subjects such as science, math, and engineering. You've probably heard about the Senator's merit pay proposal where teachers who perform well get bonuses and are paid more. I think those items coupled together would lead to a more effective in-school experience.

EG: **Moving on to elder care. We find in our studies that 45% of employees have taken care of an elderly parent or relative in the last five years. What thoughts do Senator McCain and the campaign have about the growing population who are elderly and the people taking care of them who are employed?**

JK: I think that's a very important question. As you see the numbers of seniors in our country go up from 40 to 80 million in the next few years I think this becomes a very pressing issue. For the people taking care of this aging population we have to make sure that we have the right incentives put into place. What we are doing is working with a lot of private companies who have taken this charge on themselves to come up with innovative programs to figure out flexible work schedules, subsidizing the hiring of another person to take care of their senior. We're taking a very close look at these programs to make sure that family caregivers are taken care of just like they are taking care of their parents and the elderly.

EG: **You know the research that the people who actually take care of elderly people often get sick themselves.**

JK: And that's why we are taking a very close look at this—as far as elder care is concerned, in general. I also want to make a quick comment about long-term care. I think for too long whenever we've talked about health care reform we haven't talked about long-term care. This is something that we need to start addressing in a more comprehensive fashion. Senator McCain talks a lot

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about the PACE program (The [Program of All-Inclusive Care for the Elderly](#)) for example, and eliminating a lot of the institutional bias that's in the system so elders can choose if they want to stay in their home or if they want an institutional setting.

EG: Would that be part of your insurance reform in thinking about who might be paying for this long-term care?

JK: It is going to be part of our overall health care reform—programs like [Cash and Counseling](#) and the PACE program. We are taking a look at all of these programs, and obviously by the end of the day there will have to be a comprehensive public/private partnership in order to address long-term care. Elder care and long-term care, in general, are priorities that Senator McCain has paid attention to and they will be a focus in his overall health care plan.

EG: I want to go back to education and care for a second. In these centers of excellence you're looking at, is the Senator thinking of having the same kind of task force that you are all proposing on flexibility as a way of expanding the lessons that work and addressing problems?

WG: At the moment we have not proposed such a Commission but it is not outside of the realm of possibilities. There are some really effective Head Start programs working now and maybe the Governors of those states might like to have those kinds of Commissions and having something to model from other States.

EG: I'm going to end with community service. We all watched the Columbia University forum on 9/11. Are there any special proposals for linking working families or recent retirees to community service that the Senator might have?

WG: Yes, that's a great question. One of the proposals is for recent retirees. As you know, to get an education or equivalency certificate so you can go back and teach is quite a process. We've been looking at some new internet education ideas that would give seniors or retirees educational equivalency certificates so they could go back and teach part time in a school or mentor students in cities where they have a huge drop out crisis. There are eleven cities that we've been looking at that are having an extraordinary drop out crisis. We want to get a process in place so that it's not so daunting to be certified. That's one of the programs we're looking at. There's currently something for it under the [Corporation for Community Service in the Government](#). We've talked about maybe beefing up the international component to that; that there is perhaps an educational component to that overseas. As you know Senator McCain authored the [Troops-to-Teachers Improvement Act](#) back in 1999. One of the interesting statistics is that this has really been successful, but we don't really have enough money behind the program and we're looking at strengthening and expanding that. Maybe some retired military folks would be interested, not just active and recently returned.

EG: We are close to ending, so I was wondering if you would like to make a closing statement.

WG: We'd just like to thank you, Ellen, for the work that you do. I would like to thank everyone on the phone taking the time to listen to us today. We have enjoyed it and we would love to have your vote come November.

EG: Thank you again.

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Families and Work Institute (FWI) is a nonprofit, nonpartisan research organization that studies the changing workforce, family and community. As a preeminent think-tank, FWI is known for being ahead of the curve, identifying emerging issues, and then conducting rigorous research that often challenges common wisdom, provides insight and knowledge, and inspires and leads to change. Our purpose is *to create research to live by*. For more information and for a complete listing of FWI's publications, please visit our Web site at: <http://www.familiesandwork.org>

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