

P U B L I C H E A R I N G

before

SENATE COMMITTEE ON AGING

on

(Issues and concerns of senior citizens)

Held:

April 27, 1984

Willingboro Municipal Building
Willingboro, New Jersey

MEMBERS OF COMMITTEE PRESENT:

Senator Catherine A. Costa, Chairwoman
Senator Peter P. Garibaldi
Senator Leanna Brown

ALSO PRESENT:

David J. Rosen, Research Assistant
Office of Legislative Services
Aide, Senate Committee on Aging

New Jersey State Library

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MAYOR PRISCILLA ANDERSON: Ladies and gentlemen, I would like to welcome you to Willingboro. My name is Priscilla Anderson. I know many of you, and many of you know me, but for those of you who do not know who I am, I am the Mayor of Willingboro Township. You have really brought us good luck and good weather, and we are very happy you could join us for this very important hearing.

We are proud because here in Willingboro, we have a wonderful senior center. We have transportation for our seniors, and they are a very, very important part of our population.

I would like to tell you who is on our panel. I don't know every name, so I may need some help.

First of all, I would like to welcome our own Willingboro Senator, Catherine Costa. (applause)

SENATOR COSTA: Thank you.

MAYOR ANDERSON: We also have another lady who is a Senator from Morris County. I have known her since I have been in elected office, and we have been active together in the New Jersey Elected Women Officials. She is Senator Leanna Brown. (applause)

We are not against gentlemen. We have a gentleman here -- a very handsome man -- and his name is Senator Peter Garibaldi. Senator Garibaldi is from Middlesex County. He is also the Mayor of Monroe Township, so he wears two hats. (applause)

We also have our very own Councilwoman, Doreatha Campbell. (applause) We have one other person sitting with us whom I am very close to. She is Barbara Cantrell from Princeton Township. (applause)

I would like Senator Costa to introduce the other two gentlemen because she knows them.

Again, welcome, enjoy yourselves, and express yourselves. We are happy to have you. Thank you.

SENATOR CATHERINE A. COSTA, (Chairwoman): Thank you, Mayor Anderson. I am delighted to be here and to have this public hearing today, especially in my hometown.

The mike is not on. Oh, we are waiting for someone to come in who knows how to operate it. In the meantime, I will shout a little bit, okay?

I will introduce the people whom Mayor Anderson did not know. This is our staff Committee Aide, David Rosen. Barbara Cantrell is the Democratic Aide of the Senate, and Victor MacDonald is the Republican Aide of the Senate. My aide is June Goldberg. (applause)

On behalf of the Senate Committee on Aging, I would like to welcome you. Senate President Carmen Orechio appointed the members to this newly-founded Committee back in February of this year. All New Jersey residents who are concerned about senior citizens are grateful to Senator Orechio for his sensitivity to the needs of the elderly and for seeing the need for this Committee and guiding its creation.

Today's hearing and another that we held in Nutley, New Jersey two weeks ago are the beginning of a dialogue between the public and the Committee. I want to stress the word "beginning" because we hope to hear from as many people as possible on a regular and continuing basis.

One of every six residents of New Jersey is at least 60 years of age, and our State's fastest population growth rate is among those in their 70's, 80's, 90's, and older. Most older people are healthy and active, but there are some common concerns and problems which many senior citizens share. The goal of this Committee will be to ensure that those concerns receive the attention they deserve. Of course, there is never enough money to fund every worthwhile program, and government alone will never solve all the problems which exist. However, within these constraints, we will strive to ensure that the senior citizens of New Jersey will enjoy the quality of life to which they are entitled. For this Committee to succeed, it is vital that we remain aware of the needs, concerns, and aspirations of all senior citizens.

We are delighted that so many individuals will be sharing their knowledge and concerns with us today. Among the more than 15 scheduled witnesses, we have administrators, providers of services to senior citizens, representatives of senior citizen organizations, and individual citizens who will relate personal experiences. Each of these perspectives is valuable and important. The witnesses will be called in the order in which they contacted the Committee staff. Once

we have heard from the scheduled witnesses, other members of the audience will be invited to address the Committee. As you can see from the witness list, we have many speakers this afternoon and in fairness to the other witnesses, we ask that you keep your comments reasonably brief. Any written material which you submit to the Committee staff will be included in the printed record of the hearing. In making your comments, we urge you to concentrate on those things which State government can do. Many of you have individual problems or experiences you may wish to relate, but the Committee will benefit most if you will tell us what we can do to help.

As you can see, we have two legislative stenographers here with us today who will be recording your comments, and a record of this hearing will be printed. This document will serve as a valuable resource for legislators and others who are concerned about senior citizen issues.

You have already met our Senators on the Committee, but before we hear from the first witness, I would like to ask the Senators if they would like to make brief comments. Senator Brown?

SENATOR BROWN: Thank you, Cathy. It is indeed a pleasure to be here. Spring has come, at least in South Jersey, with the beautiful tulips. Even in Trenton yesterday, the tulips were not in bloom. This is my first visit to your beautiful community, Mayor, and it is a real pleasure.

There are lots of concerns we want to discuss. Two weeks ago in Nutley, I stressed a lot of the problems regarding abuse of the elderly. Since that time, people in my own district have raised the question of possibly utilizing our schools as centers for seniors, as well as centers for young people.

This is your day. We are here to listen to what is on your minds, and it is a real pleasure to be here. Thank you, Cathy.

SENATOR COSTA: Thank you, Senator. Senator Garibaldi?

SENATOR GARIBALDI: Yes, Cathy, it is a pleasure to be here today, and it is certainly a privilege to have the opportunity to serve on the Senate Committee on Aging. For the first time that I am aware, the Legislature has created a Committee to address the needs, the

problems, and the variety of issues that come before us relative to the needs of our senior citizens. I am very keenly aware of the issues of our adult citizens. I prefer to call you adult citizens rather than senior citizens.

I am not new to Willingboro. I don't know if any of you recall, but back in 1972 I was a former member of the General Assembly of the State Legislature. I had the privilege of running for Congress from the Fourth Congressional District which included Willingboro at the southern end of Burlington County.

In addition, I am the Mayor of the Township of Monroe in Middlesex County. We have three retirement communities in Monroe Township which are unique, to my knowledge, in the State of New Jersey. You may have heard of them -- Rossmore, Clearbrook, and Concordia. In order to reside in these communities, you must be forty-eight years of age or older. These communities are privately-owned, they have their own boundaries, and they pretty much exist within their own system in municipal government.

That, in itself, presents a variety of issues and needs, and I hope through those insights, we can introduce legislation, where needed, in the State Legislature to accommodate those issues and needs. I am going to be most interested in what you have to say here today, and hopefully you will give us additional insights to address your needs.

SENATOR COSTA: Thank you, Senator. We have two other members of our Committee who are not here. One is the Vice Chairman, Senator Christopher Jackman of Hudson County. Unfortunately, Chris became ill and could not make it. I also received a letter today from Senator Lesniak. He is under doctor's care and is limited to restricted activity. He, too, is sorry he cannot be here.

I have one more comment to make before we take testimony. We have the honor of having the new Director of the Division on Aging in the State with us today, and I would like to introduce her. Ann Zahora, will you please stand? It is very nice of you to be here; we appreciate it. (applause) Also with us is Linda Coffee, the Director of the Burlington County Office on Aging. Linda, thank you very much for coming. (applause)

Our first witness will be Ralph Hayman. Mr. Hayman, would you like Dr. Brown and Mr. Gibbons to sit with you? (affirmative response) While they are coming to the table, I'll give you their titles: Mr. Hayman is President Pro Tem of the Beverly River-Front Towns Chapter, AARP, and a member of the Catholic Golden Age group; Dr. Brown is Cochairman of the Legislative Committee of the Beverly River-Front Towns Chapter, AARP; and James Gibbons is Cochairman of the Legislative Committee of the Beverly River-Front Towns Chapter, AARP.

RALPH HAYMAN: What an historic day this is. It is the first time to my knowledge that we've had a Senatorial Committee appear in Willingboro. In furtherance to Senator Garibaldi, we now learn it is the first such Committee in the State of New Jersey. Congratulations to all of New Jersey. We wish to welcome Senator Costa to her home base. We of this area are proud of her and her accomplishments. We would also like to thank Senator Costa and the other members of the Committee for taking the time and trouble to hear our input.

The Beverly Chapter consists of members of Willingboro and ten river-front communities from Palmyra to Florence. The national American Association of Retired Persons (AARP) is an organization of 15,750,000 senior citizens. I am representing the local Chapter here today; I am President Pro Tem, Ralph Hayman of Sunset Road, Burlington Township, New Jersey.

As Senator Costa knows, I have been involved in civic, paternal, and religious organizations. I served as Vice Chairman of the Willingboro Planning Board. I am an original Trustee of Willingboro's Schoolhouse Restoration Society, which was organized to retain and memorialize the Township's original one-room schoolhouse. I was Chairman of the Willingboro Township Tercentenary Committee and was appointed by the Freeholders to be a member of the County Tercentenary Committee. As you know, the foregoing had to do with celebrating New Jersey's 300th anniversary. I am presently a member of the Citizens' Advisory Committee to the Burlington County Bar Association. I was one of two co-founders of the now Burlington County Chamber of Commerce.

Mr. Gibbons, of 211 Paine Street, Riverside, is a member of our Board of Directors and Cochairman of the Legislative Committee. He

is a retired industrial electrician with 34 years at the Campbell Soup Company. He served as a Willingboro Township Committeeman for two years, and was reelected to Council for four more years. He served as Director of Public Safety and as Acting Mayor. Mr. Gibbons was President of the International Brotherhood of Electrical Workers, B-1134 Local and Secretary-Treasurer of the AFL-CIO Local. He also studied Labor Management at St. Joseph's University.

Dr. Brown is a member of our Board of Directors and is Cochairman of the Legislative Committee. He served three New Jersey Governors -- Meyner, Hughes, and Cahill -- on the New Jersey Board of Optometrists. He was a member of Council, Secretary of the Board of Health, and President of the Welfare Board in Paulsboro. He retired from private practice in April, 1979 and from his staff position at the Pennsylvania College of Optometry on June 30, 1982.

At this point, I would like to introduce Dr. Brown.

DR. GEORGE BROWN: Thank you very much Ralph. Mayor, Senator Costa, and the panel, as this is to be called, please forgive me for not mentioning everyone's name; some I do not remember.

The first thing I'd like to do is to voice some regrets, if I may. One is, I can't face both ways. Second, Senator Brown, although we have a common name, we are not relatives. I'm sorry about that. I want to thank all of you for giving us this opportunity to air some of our views.

I also would like to say that I regret I will not be able to stay the whole night. You know, as we get older, some things are crude to us, some are pleasant, and some are not so pleasant. Well, I happen to have a very pleasant affair coming up this evening and I will have to leave about 3:30 or quarter to four. We are having a fiftieth reunion of our class at college. So, please excuse me.

We know that you are aware of most of the problems of our senior citizens. Most of our testimony may also be known to you. We are sort of carrying "coals to Newcastle" as it were. However, we felt it necessary to come here because one of our purposes in the AARP is to, of course, help our peers as well as the citizenry as a whole.

Secondly, we feel our statement may support and strengthen your efforts to aid the elderly, and by doing so, you will aid all of our citizens because they will be spared the responsibility of making up deficiencies of aid to the elderly or to the adult citizens which would be the State's responsibility. Among the problems of the elderly, the following rank most highly in our estimation:

Housing: There is seldom a week, sometimes several times a week, that we find articles in the local press here, the Burlington County Times -- and I assume it is that way in every locality -- where there isn't some reference to the lack of proper housing. Availability is a problem. There is insufficient low-cost housing.

Suitability: Much low-cost housing now in use is below standard in quality. The ability to maintain taxes and mortgage payments is almost impossible for many of the elderly. We know there are various bills being proposed by the Legislature. We trust it will spearhead the passage of appropriate bills or sponsor new bills, as required, to help solve the housing question.

Utilities and the cost of fuels: Gas, oil, and electricity continue to soar. We question many times whether the increases are warranted. We wonder if there should be a Public Utilities' Oversight Board. The reason we raise it particularly-- On June 14, our Jim Gibbons, who will follow me, wrote to the Public Utilities Commission in response to an article which appeared in the Burlington County Times on June 2 concerning rising utility rates. This rise was at a time when oil was a glut on the market so there was no shortage of raw materials to provide the electricity. George Dawson, a Public Utilities Commissioner spokesman, said regarding the summer increase, "Winter usage is fairly fixed. They have to heat their homes. But the 200 kilowatts during the summer are for air conditioning and they" (whomever they are) "don't have to have it." We never did receive a reply to Mr. Gibbons' question. Mr. Gibbons pointed out that doctors use the publicity medium -- newspapers, radio and television -- to advise the elderly who do not have or can not afford air conditioning to seek protection and comfort at public places such as malls and large

markets. We question the attitude and knowledge of a Commission which does not understand and may not remember that each year elderly people are overcome by the heat. Many people do not have air conditioning. The damp oppressive heat days are particularly dangerous for all asthmatics, particularly the elderly. We hope we can prevent the granting of an increase in electric rates this summer.

We keep hearing that telephone rates will "have to increase." The telephone is the lifeline to the outside -- to the doctor, the emergency squad, and the fire department, particularly for the elderly and homebound. Ralph Nadar and other consumer groups say the rates do not have to go up, and of course, just because somebody says it, doesn't mean it is so. But, I think you are all familiar with the work that Ralph Nadar has done. You know that he is reliable and if it wasn't for him, some of these things relative to auto safety might not have taken place. He was the man that spearheaded that whole thing.

I hope your Committee will not allow the elderly to be taken advantage of by the utilities. Although New Jersey has one of the best auto safety records in the country, our insurance rates, I am told, are among the highest. It would be of some help if there were rate reductions, at least to those who take a safe driving course. The AARP nationally has sponsored such a program. Some states and some insurance companies do grant a reduction in rates to those who take the course. The program is called 55 Alive Mature Driving. We understand there are bills relative to this in the hopper in our State. We hope your aid will bring them to pass as laws. We recognize that your legislative responsibility is statewide. However, there are some items of national scope that are important to us, and we must bring them to your attention. We feel that in some cases you can memorialize Congress to act on these matters which are otherwise outside of your legislative jurisdiction.

Social Security: I know this is old stuff to all of you; you've all heard of the notched years. This refers to those Social Security recipients who were born during the years 1917 to 1921 and who receive approximately \$100.00 per month less than persons outside of this notched period, even though their earnings and so forth are not

comparable to those born outside of this time span. There has been a lot of confusion about this. I know that Senator Costa and our Assembly people were willing to go ahead on this. Then there seemed to be some confusion about what the condition really was.

At last, however, I do have a positive statement from the AARP National Office which has made an analysis and has recommended support for certain congressional bills. So, I'll again be in touch with you, Assemblyman Foy, and Assemblywoman Kalik. When we write to you about this matter, specifically we trust that you will influence the Senate to memorialize Congress to stop this inequity. For this inequity, I'm sorry.

Medicare: More and more you hear that benefits are being cut and the elderly are bearing more of the financial burden. We will write to you about this matter specifically and we hope you will help pressure Congress to stop the direction the national Administration seems to be taking and reverse it.

Now, we as mature citizens are not just interested in what affects only the mature citizen. There is education, and pollution is rapidly becoming a situation where it may soon be a point of no return. We hope that this is not specifically in your Committee. We hope something will be done and that you, too, can help to spearhead action in the State Legislature, as well as to prod our national Legislature.

Of course, we're interested in education. Although these things are in the past for most of us, they say it's never too late to learn, and I find I do learn something everyday -- sometimes about my own deficiencies -- but nevertheless it does affect your children, our children, and our children's children. I could go on that way, of course, but I don't want to. I just want to thank all of you again, and I want to apologize to those of you who are still going to testify if I have to leave before you do. I want to thank you all again, and now I'd like to present our Mr. Jim Gibbons to take the mike. Thank you very much.

SENATOR COSTA: Thank you.

JAMES GIBBONS: Senator Costa, you are as lovely as ever. I would like to welcome all of you fine people. We certainly appreciate your taking the time and trouble to be here.

The subject I would like to talk about is something that may seem a regional problem, rather than a State problem. But, the State controls the funds, and this is a problem faced by our senior citizens in Burlington County. It is the lack of cross-county transportation from east to west. There is public transportation north and south which is subsidized by the State, but there is no cross-county public transportation. This would be a big benefit to all, especially for the elderly, because they could keep doctors' appointments, and they could go shopping and visiting. This is of prime importance as far as I'm concerned, because many of us, as we get older, give up our drivers' licenses. There is a definite need in this County, and I suppose a definite need in other counties too.

It is very disturbing to many senior citizens to note that there have been attempts to divert casino funds into other areas. The senior citizens feel strongly that this would be a betrayal because the promise made to them when their support was sought was that those funds would be used for senior citizens and education. We would like to suggest to the Committee that you do a careful examination to see if some of the moneys piling up in the casino funds can be used to finance some or all of the projects mentioned by Dr. Brown and myself.

Assemblyman Joseph Paterniti, Chairman of the Assembly Committee on Aging, has hit on a vital need of a long-term care insurance program for older people. It would behoove the Senate Committee on Aging to look into this matter.

Again, I would like to thank you for permitting me to come here to talk to you. Welcome home, Cathy.

SENATOR COSTA: Thank you, Jim. At one time, Mr. Gibbons was our Mayor.

MR. HAYMAN: Senator Costa, you have me listed as wearing two hats. I would like to talk about the Catholic Golden Age group, and I'll be very brief.

SENATOR COSTA: All right.

SENATOR GARIBALDI: Cathy, excuse me. Would these gentlemen mind answering some questions?

SENATOR COSTA: I would like to say to the Senators, any time you feel you would like to ask a question, please do so. Mayor Anderson would like to make an announcement.

MAYOR ANDERSON: I would like to say that if anyone feels faint because of the heat, please put up your hand and someone will help you into the hallway. I know it is unusually warm today, and I don't want anyone to become ill.

SENATOR COSTA: Thank you, Mayor. I think Senator Garibaldi would like to ask Mr. Gibbons a question.

SENATOR GARIBALDI: Jim, you mentioned transportation in this area as one of your priorities.

MR. GIBBONS: Public transportation.

SENATOR GARIBALDI: Yes, public transportation. Have you taken advantage of the Title II grant moneys? I know we have taken advantage of them through our community development block grants and rehabilitation funds. We have been able to utilize certain Federal funds which filter down through the State, county, and municipal entities for the purpose of providing transportation.

I'll tell you what we do in our area, and perhaps you can expound on it, Mayor.

MAYOR ANDERSON: We have that in Willingboro Township for our senior citizens, but it is not outside of the Township.

SENATOR COSTA: We just applied for it through the Board of Freeholders.

SENATOR GARIBALDI: For those of you who may not reside in Willingboro Township, and if your municipality has not taken advantage of this, there are prospects which can address your immediate needs. They are not buses per se. You secure the funds, and then you are able to acquire vans. These vans come in different sizes with air conditioning, etc., and they are solely for the purpose of our senior citizens. They are made available by the Federal senior citizens' grant funds.

MR. GIBBONS: Your point is well-taken. Unfortunately, they are limited. I would like to see some more permanent--

SENATOR GARIBALDI: (interrupting) Very good. There is a definite need. We set up schedules whereby individuals who are under medical care and have to get to and from their physicians on a periodic basis can use these vans. We pick them up at their residences, take them, and bring them back.

SENATOR COSTA: Senator Garibaldi, our Director of the County Office on Aging is here. We provide those services. We have the largest county in the State of New Jersey, so we have a very difficult problem.

I would like to get on with the questions. Do you have another statement, Mr. Hayman?

MR. HAYMAN: Senator Costa, I am here in a dual role. I know time is pressing, so I'll be very brief. Anything I may miss will be spoken about by my colleague, Tom Crawford.

I am here on behalf of Catholic Golden Age. We have 350,000 national members. It is a distinct privilege and pleasure to appear before the New Jersey Senate Committee on Aging -- the Costa Committee. Having known Senator Costa throughout her political career, I, for one, can attest to her interest in senior citizens, and it is fitting that she chair this Committee. I wish to thank this Committee of distinguished Senators who are from other parts of New Jersey, and I would like to welcome you to Burlington County.

I shall be very brief, as the material on our organization is encompassed in the packet we distributed to the Committee. Let me say that we, as senior citizens over 50 years of age, have a keen interest in the many problems facing seniors. Our members constantly keep a watchful eye on any and all New Jersey legislation as it pertains to them.

In brief, we wish to enumerate:

- 1) Housing for the elderly -- quantity and quality;
- 2) Casino proceeds to be directed toward senior citizens as had been originally promised;
- 3) Transportation for senior citizens being systematized so that elderly can get to doctors, clinics, hospitals, etc., with the utmost ease. We are aware that some aspects of this are in the domain of the counties, but the State should correlate this effort;

4) An effort to ease the load on senior citizens should be led by the New Jersey Legislature with regard to utilities, namely telephone, oil, gas, and electric. This is a major problem and an extreme burden on our elderly;

5) We urge a contemporary study of the institutions and facilities used to house the elderly. Let us not forget that it was these seniors and their forefathers who came in droves as ethnic groups to formulate this great melting pot known as America. The sick, indigent, and very elderly must be provided for;

6) In liaison with our Congress, our State Legislature must press Washington on the inequities and absolute unfairness to those born between 1917 and 1921 with regard to Social Security payments and "the notch," which I am sure you are all thoroughly familiar with;

7) Any and all State medical benefits to senior citizens should be in a constant state of study and examination so as to provide the best possible benefits to the elderly. This should be done within budgetary limitations.

These are some of our majors interests. On behalf of CGA, I wish to thank Senator Costa and her distinguished colleagues for permitting us to present our views here today.

Thank you.

SENATOR COSTA: Thank you, Mr. Hayman.

(Senator Costa speaks to unidentified person in audience)
May we hear your simple solution to the transportation problem?

UNIDENTIFIED PERSON FROM AUDIENCE: It is very simple. If you count the 26 million senior citizens in America who receive Social Security checks, and you take all the money that is appropriated by Congress and break it down per capita, each senior citizen would have an income of \$10,000 per year. They wouldn't have to beg for transportation; they would have their own money to buy cars. Money goes to groups, and then it is supposed to trickle down to the senior citizens. It is as simple as that. In fact, that figure could even be more, depending upon which programs you take into consideration.

SENATOR GARIBALDI: That is why I said by the time it filters down--

UNIDENTIFIED PERSON FROM AUDIENCE: (interrupting) Right.
(applause)

SENATOR COSTA: Thank you. I know your concerns regarding the casino funds, and I would like to tell you that--

UNIDENTIFIED PERSON FROM AUDIENCE: (interrupting)
Incidentally, that is a very true statement I made because I've done research for senior citizens' organizations.

SENATOR COSTA: Okay. I know of your concerns regarding senior citizen moneys, and I would like you to know that within our Committee, all of the bills that have to do with casino funding are waiting. We will be holding a public hearing on those bills just to have them heard, but they will not be acted upon because we want to see just how much money is left and how many programs are being asked for. Our legislators all have good intentions to help senior citizens, and they all say, "Let's take the money from the casino funds." But, there is only just so much in that pot.

Through these hearings, we will try to find out exactly what your priorities are. We are going to then address those priorities as best we can with the moneys from the casino funds.

The next person I would like to call is Mr. Frank Caulfield, a former Mayor of Burlington Township.

MAYOR FRANK CAULFIELD: Thank you. Senator Costa, Senator Brown, and Senator Garibaldi, congratulations to you for coming to us, the people, rather than us coming to you via telephone. The fact that you are honoring us in Burlington County is just tremendous; it was unheard of before. Mayor Anderson's and Councilwoman Campbell's attendance here, I think, is also tremendous. A special thank you goes to the residents who are in attendance for bringing information to the Committee that may bring about legislation which will benefit not only senior citizens, but every resident of the State.

We talked about the trickling down that is not happening with Social Security, but what helps our senior citizens surely helps our youth and the people who are struggling to make a living in our County.

Transportation has been mentioned here. When I was Mayor, I gave a transportation plan to the County Board of Freeholders which

wouldn't cost the taxpayers a penny. It was a plan which was to be initiated by the leadership of our County. It would then be turned over to private industry to run a program of cross-county transportation for senior citizens, college students, and residents in order to save gas money. It hasn't happened yet.

Senator Garibaldi, you mentioned community development funds and Title II funds. It is too late to help us in Burlington County. It should come from within the County to initiate that as a supplement to the community development funds. As we see it, the community development funds are poorly allocated for reasons that are not necessarily in the best interest of the County.

The housing we need for senior citizens in our County also involves Title II funds which have been reallocated to different parts of the County. We, as mayors, have tried to make this possible. We have senior citizens' organizations, internal transportation organizations, and aid for senior citizens' housing. We have done all that with limited funds.

What we are asking is to have you look at what we are trying to do locally and to see what you can do to tie our towns together. I'm sure that with the information you receive today, we'll see legislation over and above what might have been thought about in Trenton.

Thank you for being here today.

SENATOR COSTA: Thank you, Mayor. (applause) Our next speaker is Arlene Salkin from the Burlington County Health Department.
ARLENE G. SALKIN: Senators and Mayor, I am a dental health consultant with the Burlington County Health Department, and I am the Director of the County's Geriatric Dental Program.

Since 1977, the Burlington County Health Department has sponsored a dental assistance program for the aged. This program provides free or low-cost comprehensive dental care for low-income senior residents of Burlington County. Funding for these services has been provided by the Burlington County Board of Chosen Freeholders with small grant supplements. Since 1982, some funds have been awarded each year through a grant from the New Jersey State Department of Health

Gerontology Program. This is one of only two such programs in the State. The other is in Cumberland County.

We have always operated on very limited funds -- never more than \$20,000 per year. Therefore, the number of people we have been able to treat has also been very limited. To date, we have a caseload of only 333 senior citizens.

I would like to briefly tell you about a few of them.

Frances Murray is 77 years of age with an income of about \$80.00 per week. Her health is poor. She suffers from severe hypertension and diverticulosis. She only has a few remaining teeth which are rotted to the gumline and infected. The only dental work she ever had done was emergency extractions. Being unable to eat properly aggravated her intestinal condition and her blood pressure. Her health did not improve until she was able to follow her prescribed diet and chew her food properly.

Mr. and Mrs. Stevens were both in their early 70's when they applied for services in 1978. Their total annual income was less than \$6500, or \$124.00 per week. Mrs. Stevens had cancer, and all their savings had been used for medical bills and medication. For a number of years, they did not have the money for dental attention. When Mr. Stevens first went for dental attention in 1978, the dentists discovered a malignant lesion in his mouth. Fortunately, it was found and treated early enough for an optimistic prognosis.

Until recent years, they had both maintained their own dental care for most of their lives. Since 1978, they have both been receiving regular dental care again. Even though they are not in as good a state of health as they would like to be, they are receiving treatment for all of their medical and dental problems, and they are able to remain active and independent.

Catherine Bailey, age 66, and her husband have an annual income of \$8200 per year, or \$159.00 per week. They have some small savings that are rapidly being depleted by inflationary living costs. Mrs. Bailey is a brittle diabetic who, as a result of her disease, has had severe tissue changes in her mouth over a short period of time. Her current dentures were not very old, but they no longer fit

properly. This created a dual problem. She was not able to eat all the foods prescribed on her rigid diet because she could not chew, and sore spots caused by her ill-fitting dentures were a potential health hazard to her.

At age 77, Jack Williams is not accustomed to having to live on \$87.00 per week. He had an extremely successful business all his adult life and enjoyed every luxury. A victim of the times, his business failed, and in an attempt to revive it, he lost everything he had. He had to neglect his physical and dental health as his resources dwindled. He is intelligent, competent, and has the knowledge and expertise in his field to still be a useful employee to any number of businesses dealing in public relations. He feels he could get a good-paying job if he put his "best face" forward. In his current dental condition, his best face would result in instant rejection. When his teeth were restored, so was his dignity and confidence. Hopefully, he will still have many years to be a contributor to society.

Though I have not used real names, these are real people, and their circumstances are true and not at all exaggerated. In fact, I have not selected case examples that are especially unusual or dramatic. These are very common problems and very ordinary examples. There are many thousands more in New Jersey in similar situations, and there are many much worse examples.

Of the 860,000 New Jersey residents over age 65, there are more than 81,000 persons whose total incomes are below poverty level. I have estimated that there are more than 200,000 persons with incomes less than \$8,000 per year.

About 300,000 people age 65 and over are enrolled in the New Jersey Pharmaceutical Assistance to the Aged Program, which requires a maximum income of \$12,000 per year for a single person or \$15,000 per year for a married couple. Generally, Medicaid is available only to those with incomes less than \$4,000 per year with no assets.

It is generally estimated that greater than 90% of all senior citizens require dental services, none of which is covered by Medicare. The lack of affordable care for the elderly is a widespread and serious problem.

People born in the first quarter of this century grew up believing that losing teeth was inevitable. To some degree that was correct. In comparison to the present sophisticated knowledge and methods, dental treatment was somewhat inadequate, and many teeth were lost that wouldn't be lost today. In addition, many never had the financial resources to have regular dental care. As a result, most of today's elderly require some prosthetics in addition to regular preventive and restorative treatment which escalates the cost. Private dental care is out of reach for people on low and moderate fixed incomes.

Other health problems common to the elderly is a decreasing interest in or awareness of the importance of proper nutrition, which interacts with oral health problems to potentiate serious health hazards. The relationship between oral health and the overall physical and mental health is often not recognized. Everyone is aware that a healthy dentition is needed for mastication, but many do not realize the extent of involvement with speech, muscle tone, digestion, self-pride, and confidence. It may also not be generally recognized that the aging process allows for the breakdown of cells and tissues in the mouth, as well as other body organs.

Decayed teeth, as well as sore spots caused by ill-fitting or broken dentures, are sources of infection and pathological conditions. This is particularly serious in diabetics.

The few people whose problems I related are among the small number of people who are fortunate to have access to clinics and programs which provide free or low-cost care. Some of these programs provide only dentures, and most charge fees which may be less than private care, but are still costly. However, subsidized care is unavailable to most of our elderly citizens.

The professional dental community has been cognizant of all these factors and has been trying to help by giving discounts to senior citizens, but they must meet their costs. The discounts they are able to offer on their own are often not sufficient to help the truly needy. This is a health problem with an accompanying financial burden that private agencies and local governments cannot adequately resolve.

We cannot assume the total responsibility for accommodating so great a need.

My testimony has been intended to illustrate briefly the importance of dental care in the older years and the need for affordable dental services for the elderly.

As a result of a public referendum in November, 1981, an amendment to the State Constitution was adopted which allows casino revenues to be used for funding additional or expanded health services for eligible senior citizens and disabled residents.

Senate Bill 77, now in Committee, directly addresses this problem and proposes assistance in this vital health area.

I respectfully request that as the health needs of the elderly are assessed and priorities are ordered, serious and sincere consideration be given to providing accessible dental care for New Jersey's senior citizens.

Thank you.

Ladies and gentlemen, I also have a statement I have been asked to deliver to you from the Clinical Director of the other State geriatric dental program in Cumberland County. It is very brief. I would like to mention that the program in Cumberland County utilizes a dental trailer where they service their clients. Dr. Rasner is the dentist who performs dental services to both the children and the senior citizens. This may clarify something he says in his letter.

"As the Director of the Cumberland County Senior Dental Program and staff dentist for the Cumberland County Manor, I find myself in the fortunate position of making some clear and compelling revelations. They are as follows:

"Those patients residing in nursing homes who do have teeth have serious dental needs which usually cannot be treated due to medical contraindications or a non-ambulatory status.

"There are nutritional deficiencies present throughout the nursing homes that are directly related to the inability to eat properly.

"There are large numbers of patients in the general population that have not received dental care in excess of 10, 15,

and often 20 years. Many of these patients (i.e., Cumberland County Dental Trailer patients) are present with teeth rotted to the gums, severe ulcers, and other oral lesions, including massive carcinomas.

"In summary, there is nothing more that this doctor enjoys than making a denture for a sweet eighty-year-old who hasn't had teeth or dentures for thirty years.

"However, this is not the true essence of the program. We are delivering basic oral health care to a segment of the population which would otherwise, without funded programs, not seek dental treatment.

"Clearly, some of the patients treated at the dental trailer will end up in nursing homes; however, since all of our patients are over 65 and our treatment is comprehensive, the chance of these patients experiencing dental pain and further dental disease is negligible.

"In the next 20 years, the number of persons over 85 years of age will increase by 64%. I urge you to take a long look at your family, your friends, and yourselves. Contemplate going through the last years of life every single day with decaying teeth, rotting gums, agonizing dental pain, and not being able to do a thing about it.

"Please think about this and think about our responsibility to these people who have given each of us a part of themselves.

"It would be my hope that in the not too distant future, adequate dental care can be available to all senior citizens. Respectfully, Dr. Steven Rasner."

SENATOR COSTA: Thank you very much, Mrs. Salkin. This is something one very seldom hears about, yet it is of utmost importance. I agree with you that Senate Bill 77 is a very good bill.

Do any of the other Senators wish to say anything? (no response) Thank you very much.

MS. SALKIN: Thank you.

SENATOR COSTA: Our next witness is Judith Parnes from the New Jersey Coalition for the Protection of Vulnerable Adults.

JUDITH S. PARNE: I would like to clarify that I am here representing a program I direct, Protective Services for the Elderly in Monmouth

County. I serve as Vice Chairperson of the Coalition for Vulnerable Adults. I had hoped to present a comprehensive position statement today, but it wasn't approved by the entire organization, so I am going to present my views.

I would like everyone to know that there is an organization which is presently looking at the comprehensive guardianship needs of the elderly in the State.

The concerns and needs of the most vulnerable of elderly are what I am here representing. I represent the abused and neglected elderly living at home who typically live alone or live with families who have a history or a potential for violence. As Director of one of the first Protective Services for the Elderly Programs in the State, my agency's experiences have demonstrated that it is imperative that the frail and increasingly confused elderly of the State have someone to act on their behalf if they are incompetent. A guardianship bill that mandates a specific agency should be responsible to initiate guardianship actions, and the establishment of County Offices of Public Guardians is required.

Over the years, the number of elderly in need of protection has gone unrecorded. This problem of confused and vulnerable elderly continues to grow and will be more prevalent in the future as people live longer and modern lifestyles discourage multi-generation families. The situation is exacerbated when there are no friends or relatives who are able or willing to serve as guardians. In these cases, a private guardian must be found, and usually these individuals do not have sufficient assets to make it worthwhile for a private attorney to offer his services. In some cases, no agency is available to bring the problem to the attention of the court. As a result, in New Jersey, depending on the counties, a judge simply appoints an attorney to act as guardian. Usually the attorney is not pleased with this appointment. In some areas, the person appointed places the individual in a nursing home or another institutionalized place, and then he asks to be removed as guardian. In essence, the elderly person is taken from his home and dumped elsewhere. The attorney then petitions the court and asks to be removed as guardian. Now you have

an incompetent person placed in an institution with no one responsible for him.

The situation is drastically different with children. Children are minors, and the State has the responsibility to care for them. The situation is not the same for the elderly. I don't mean to say that all elderly people need guardians, but there is a percentage who do, and that percentage will definitely increase. These people need someone to be responsible for them.

The question is, who is responsible for the elderly in the State of New Jersey? Should it depend on where a person lives as to what assistance he or she will receive? The answer is obviously no. A comprehensive guardianship bill is required to ensure availability of services throughout the State.

In Monmouth County and other counties in the State, there are programs which are presently functional. These programs work with the elderly who are living at home. There are many other counties that have no programs whatsoever to deal with this problem.

On a daily basis, I receive calls from other areas of the State asking me what they should do. The agencies in these towns are not equipped and are not mandated; therefore, they don't feel responsible to even start the process -- specifically the process of guardianship.

A few weeks ago, we had a call from a neighboring county about a woman who had been wandering the streets for two or three days. The police in the community picked up the woman and brought her back to her home. She lived with a grandson who had a history of drug abuse, and it was suspected that there was financial abuse on the part of the grandson. According to the information I received, the woman definitely did not need to be hospitalized. She needed a caretaker. The problem in this instance was that the county was not able to organize the resources they had in order to make it possible for this woman to function in the community. She eventually was hospitalized, which I thought was totally inappropriate, but it was the only place she could go to be safe. She couldn't go to a nursing home because there was no one who could handle her finances. The grandson obviously

wasn't willing to make any information available to any of the agencies. I felt frustrated because I couldn't step in. If it had happened in our county, there would have been no problem.

Thank you. If you have any questions, I would be happy to answer them.

SENATOR COSTA: Thank you very much. I believe there are questions. Leanna?

SENATOR BROWN: I have no questions.

SENATOR COSTA: I appreciate your statement. This is a very big problem which is not being addressed. May we call on you again?

MS. PARNES: Certainly.

SENATOR COSTA: Thank you. The next witness is Roy Gongloff from the Burlington County Health Department.

UNIDENTIFIED PERSON FROM AUDIENCE: (Unidentified person from audience speaks, but because she is not near microphone, her comments are inaudible.)

SENATOR COSTA: The problem in that instance is trying to find out where they are and bringing it to light. There are so many people who are being abused, but those instances are not known. That is very important. Thank you.

I would like to say, Linda, that when you want to speak, you should come up here because it doesn't get recorded. Okay? If anyone else has anything to say, please come up to the microphone.

Roy, please go ahead.

ROY GONGLOFF: Honorable Mayor Anderson, Honorable Senator Costa, and other Senators, I would like to make a correction lest Arlene Salkin get excited. I do not represent the Burlington County Health Department. I represent the Burlington County Association of Retired Educators.

SENATOR COSTA: Thank you for correcting me.

MR. GONGLOFF: I would first like to say welcome to Willingboro, a community at last count of 2300 senior citizens, age 60 and above. We are the home of the Friendship Guild, the single largest community group of senior citizens in Burlington County. We are proud

to have Senator Costa as one of our 295 members. As a local citizen, I would like to say, "Welcome home." You have honored us in this community by bringing this meeting here.

SENATOR COSTA: Thank you, but you told, and I always lie about my age. (laughter)

MR. GONGLOFF: We do allow people under 60 in our organization. (laughter)

We are assured and confident of Cathy's personal concern for the problems of the aging by having her successfully channel Assembly legislation last July on respite care, which gives help at a difficult period in the lives of the aging.

Deferring from my notes, I would also like to say that knowing Cathy, she probably put the "bug in the Governor's ear" to establish this new Committee. If she did, we certainly congratulate her for it.

SENATOR COSTA: It was the Senate President.

MR. GONGLOFF: Oh, I'm sorry.

We are grateful for this Committee's support of S-1290 which allows automobile insurance discounts for those 65 and over and who complete certain motor vehicle accident-prevention courses. We request your further effort until this legislation is finalized.

We are disappointed about the ambiguity in last year's bill to help our over 700-plus educators who retired prior to 1955. That was approved, yet vetoed by Governor Kean. We are grateful for your support in the adoption of S-1133, and we request your further effort until this bill is finalized, hopefully in the very near future, to get help to these folks as soon as possible.

We understand Governor Kean has rejected the Pension Commission's Report, and it was so announced in yesterday's newspaper. However, retirees have been frightened by problems with Social Security and the looming problems with Medicare. We would not want problems to develop in our State Pension Plan because of faulty facts or reasoning in previous planning or changing social trends. While most present retirees may not be affected by such conditions, we are concerned that our children's future retirement security be assured.

We respectfully request that you monitor any proposed legislation carefully so that all persons involved are treated fairly and so that individual groups seeking personal advantage above others be eliminated. Traditionally, Americans spend their take-home pay, and the one thing that should never be changed is the dual contribution by both the State and the individual workers. Establishing homes and raising families may leave reserves for some to develop individual IRA's, but many will come to retirement without adequate preparation. A future problem in this area needs adequate attention now.

Both Robert Dotti, my legislative chairman, and myself thank you for your kind and cooperative attention, and as you have said, we will keep in touch.

Thank you.

SENATOR COSTA: Thank you. Do you want to say anything, Mr. Dotti? (negative response) Okay, thank you very much. (applause)

Our next witness is Thomas Crawford from the Good Cheer Senior Citizens' Club and Catholic Golden Age Club of Burlington County.

THOMAS E. CRAWFORD: Good afternoon. I would like to preface my remarks with a warm welcome to all of you. I consider it an honor to be here, an honor to be an American citizen, and an honor to be a citizen of New Jersey. When the government comes to the people, I know this could only happen in America. I appreciate that. I am proud to be an American, and I am proud to say that at age 61, I earned my degree in history from Rutgers University.

SENATOR COSTA: That is wonderful. (applause)

MR. CRAWFORD: Thank you. I find that history has influenced my life, and it still influences me today. I find that we are in a regressive state as far as our civilization is concerned. We find our elderly citizens going into their homes at night like cavemen used to. The cavemen built fires before their caves to keep predators out. Our elderly citizens lock themselves in their homes at sunset and pray for dawn. They can't walk the streets because they are mugged and their purses are snatched. Do we have to put up with this?

You know, in the nineteenth century there was a beautiful ballad called "Only a Bird in a Gilded Cage." We're golden age citizens, but we don't want to be birds in a gilded cage. We want our freedom. We want to be able to exercise our freedom by walking the streets and going shopping, but we can't seem to do that. Everytime we pick up the paper--

In Newark, there was a retired coal miner who was slain by three teen-agers. In Camden, there was a man in a wheelchair who was slain.

Can we stop this? I think the Legislature has an answer to it. I know that the Judiciary doesn't like to be told what to do. They like to exercise their judicial wisdom. At times, we wonder about the wisdom of some of their decisions. What I advocate is mandatory sentencing for assaults against senior citizens, not only physical assaults, but also for con-games and schemes. Let's put these people in jail. If they are felons, put them in State prisons. If they are minor offenses, put them in the county jail. Maybe this will help to alleviate the situation.

Another thing I want to address is the notch in Social Security which you have all heard about. Well, there is a "Catch 22" in Social Security. This last 3.5% cost-of-living increase has pushed some of our senior citizens over the maximum amount they are allowed for prescription service. Is there a solution to this? I believe so. You could take the average Social Security payment -- 3.5% of that -- and add it to the \$15,000 or to the \$10,000 minimum. Where would these funds come from? I know Senator Costa has been talking about Atlantic City. We have limited resources, but Atlantic City seems to be increasing. This isn't going to take a lot of funds, and I think the taxpayers would find it rather appealing because it would not hit them in their pocketbooks. You don't have to ask for a tax increase to take care of this. Let's utilize some of the profits from Atlantic City to do this.

I realize that we don't want to kill the goose that laid the golden egg, but I think this is just a little bit of the egg, and it won't kill the goose.

I appreciate the opportunity to be here, and if this worthy Committee can do anything to help us, I would appreciate it. Thank you.

SENATOR COSTA: Thank you so much, Mr. Crawford. (applause) Our next witness is Nicholas Alexander, President of the Southern Region New Jersey Federation of Senior Citizens.

NICHOLAS ALEXANDER: Thank you, Madam Chairman, for allowing me to speak. My name is Nick Alexander, and I am President of the Southern Region of the Federation of Senior Citizens on whose behalf I appear here today.

The New Jersey Federation of Senior Citizens passed a resolution on May 27, 1982 at Mercer County Community College which reads as follows:

"Social Security benefits shall not be used in any means test to determine eligibility for senior citizens and disabled for Federal, State, or local benefits."

This matter has been around now for about three years, and I think it is about time that some action is taken to give some relief to our senior citizens. One example is a widow in Pitman who claimed she lost her PAA entitlement due to a \$12-per-month increase in her Social Security benefits. She lost \$40 on her medication assistance by gaining \$12 per month in Social Security benefits. This is something that needs to be addressed.

Each year 5,000 PAA recipients lose their eligibility benefits due to an increase in Social Security benefits.

We urge that you sponsor legislation to correct this hardship on our needy senior citizens by deleting Social Security benefits from means tests to establish eligibility for benefits.

Thank you very much.

SENATOR COSTA: Thank you very much, Mr. Alexander.
(applause)

SENATOR GARIBALDI: He didn't pull any punches.

SENATOR COSTA: Pat Lane, a registered nurse? Is Pat Lane here? (no response) If not, we'll go to the next witness, Joseph Lario from the Federation of Senior Citizens. Good afternoon, Mr. Lario.

JOSEPH LARIO: Good afternoon, Cathy. As you heard, she called me Mr. Lario, so she must know me. We go back a few years.

My name is Joe Lario, and I represent the New Jersey Federation of Senior Citizens. I am the chairman of the legislative committee. Through that capacity, I have had a lot of correspondence and meetings with Senator Costa. She is in our district. I am happy to say that throughout all of our meetings and get-togethers, she has yet to turn any of our requests down. It may have taken a little time, Catherine -- or, Senator -- but, we did get along, and my Federation was very happy with the outcome of all of our meetings.

SENATOR COSTA: Thank you.

MR. LARIO: I am here now because we have seven priorities that the Federation is going to commit to you. Most of them have been mentioned here, but I would just like to tell you what they are:

- 1) Reduced property taxes;
- 2) Home health care, which you heard a lot about tonight. I am happy to hear that that is one of your top priorities;
- 3) Housing: You heard that mentioned today;
- 4) Renter's relief: We have many seniors who are paying rent, and they need relief just as much as the homeowners;
- 5) PAA: You just heard our president tell you about that;
- 6) Transportation: Mr. Rudy Jeschon is here, and I'll introduce him in a minute. He is going to talk to you about transportation;
- 7) Our final and last top priority is school tax relief. I hope something within your Committee can be done about this. Our school taxes are what is killing our senior citizens. Of every dollar we pay in taxes, 55 cents of it goes for school taxes.

For the first time in Pennsauken, the school budget was turned down through our efforts. There was an eight-cent tax increase that they tried to put on us, and with the county and local taxes, I don't see how the seniors-- It is a case of paying taxes and not eating, or eating and not paying taxes. So, in this case, they voted down the school budget, and we're waiting to see what is going to come about as a result of it.

They are our top seven priorities. Today you have heard about many of the serious problems concerning our senior citizens, and that is why we need legislation for home health care immediately. Many seniors who have lost their medical programs are not taking medication because they can't afford to pay for them.

I'll give you an example, Senator. You have attended some of our meetings. I'm am President of the Senior Citizens Club of Pennsauken Township where we have 500 members. When we hold meetings, at least 300 members attend, and you can attest to that.

SENATOR COSTA: Yes, I can.

MR. LARIO: At these meetings, seniors come up to me and say, "See what you can do to get me back on the PAA program. I need medication, but I cannot afford to buy it." Can you believe that seniors give their own pills to each other? They say, "I take this for arthritis. Here, I'll give you a handful, and maybe they will help you." We all know that is not right. This is like putting people on drugs -- just as if they were taking cocaine. They are taking medication that they shouldn't be taking. I could be taking medication for something, but because my neighbor can't afford medication, I give him a handful of mine. I don't think that is right. If it is doing anything, it is harming them more than it is helping them.

You have been a champion in the past, and I am confident you will help us in the future. With that, I thank you.

SENATOR COSTA: Thank you very much, Joe.

MR. LARIO: I would like to introduce Rudy Jeschon. He is from Cape May County. He came all the way up from Cape May to meet you and to talk to you.

SENATOR COSTA: Mr. Jeschon, thank you very much for being here.

RUDY JESCHON: Senator Costa and members of the Committee, I met you once before at the Governor's Advisory Board Meeting at the Hotel Barclay in Freehold. That was about two years ago, or longer. At that time, we had quite a discussion about more delegation for senior citizens' needs.

Joe talked about giving his neighbor a handful of pills. He is on the PAA, but I'm over the top at least by \$60.00 or \$80.00. I'm not on the PAA anymore, but I can't afford to pay \$30.00 for 30 pills. Joe may not need all of his pills all the time, so he gives me a couple of them. I know it is not right, but this is being done all the time in a lot of the clubs and organizations. This is happening only because they lose out by a small amount of income over and above the means test for the PAA. I really wasn't going to speak about this.

SENATOR COSTA: It is a very good point to bring out though -- that these people are medicating themselves rather than by a doctor.

MR. JESCHON: I think that is a necessary evil that should be corrected.

At the beginning of the year, the Governor vetoed a bill on State inheritance tax. He said he would like it to be revised so that it would be over a ten-year period rather than a four-year period. We are willing to go along with that, but there should be a limit on the amount of money that a senior citizen can have. We know that a millionaire doesn't have to worry about his inheritance tax, but those of us who own small houses and are in lower income brackets-- You know because of inflation how much the price of your house went up. Some of our children are helping us to manage, and without their help, some of us wouldn't be able to manage. So, these children have a little bit of a fringe benefit coming to them when their parents die. God forbid.

But, along comes the State and they take a large chunk of money from what the children should be getting, or what the children had given to their parents. I'm not saying all of them do, but the majority do.

The Federal government raised the figures on income tax, which made it very, very nice. I know it doesn't seem right to say we should phase out income tax -- not income tax -- inheritance tax, I'm sorry -- because some people would benefit tremendously by it, and other people would have a really big windfall. That is why I said there should be a limit. Above a certain amount of money, they should have to pay the inheritance tax -- \$300,000, or whatever it is that the Federal government--

SENATOR GARIBALDI: It is \$250,000.

MR. JESCHON: Oh, \$250,000. That is only one thing. I've heard a lot transportation, and you've spoken about it today. This is one of my pet subjects.

Before I go any further, I forgot-- I am very grateful that Ann Zahora went up the ladder because she was very good in our county. In our county, we have a tremendous organization. I meant to mention that first, so--

SENATOR COSTA: (interrupting) She is here with us.

MR. JESCHON: I know. For her information and your information, I am President of the Lower Township Federation of Senior Citizens in Lower Township, Cape May County. We love Cape May County. If you'd like to see a sticker, I've got one on my car which says, "I live in Cape May County and love it," except when the fish aren't biting. (laughter)

As far as transportation is concerned, last year I attended two hearings held by Senator Cowan on Assembly Bill 3018, which was passed and signed by the Governor. At that time, the Federation was against the bill. We still feel that it subsidizes New Jersey Transit, although the counties get a benefit out of it. If the counties can avail themselves of this money, which is a tremendous amount from 21 counties -- although the bill had been cut quite a bit from the original figures -- that would benefit each county for local transportation for senior citizens.

We have a good senior citizens' escort service. It is a pickup to take them to the shopping center. My wife and I stopped in one of the shopping centers this morning, and there were two of the Cape May County buses there. We passed another one that was a doctor's escort service, which was taking the senior citizens to the hospitals.

During the hearings held by Senator Cowan -- he was an Assemblyman at that time-- We wrote him a letter asking him for a reduction in car registrations for senior citizens. I received a reply from him that there was no money available for this type of program. If you'll remember, referendum number 139 was passed. In that, it said "welfare and transportation." Assembly Bill 3018, which was approved and signed by the Governor, gave all this money to New Jersey Transit

and the counties for improvements, but part of that money, we believe, could go for the reduction of car registrations. We aren't worried about driver's licenses; that only amounts to \$1.00. There was a bill introduced last year, but there is no bill so far this year. Presently, there are three bills in the Assembly for a reduction in car registrations.

All of us who live in the outlying areas-- You have the farmlands here. Without transportation in Cape May County -- except for the County transportation facilities -- you can't visit with your family. You can't expect the County to supply a bus to take you to visit your children. One of my children lives 70 miles away, and the other lives 80 miles away. We feel there must be some money in the Casino Fund. When they can grab this tremendous amount of money-- If you know of the bill, you know it is a tremendous amount of money that New Jersey Transit is getting just to run this program. They are the only ones who are going to run this program. Then the money gets divided up among the counties. At the present time, I believe the counties will receive \$150,000 per year. Well, they need it. We need a few new buses in our area.

I saw the movie that was presented at the last hearing in Atlantic City. That movie showed Mercer County -- what beautiful vans and buses they have.

We feel that was of the necessities we need is a reduction in car registrations. We know New Jersey has better benefits than Pennsylvania, but Pennsylvania has had car registration relief for years and years, even before I ever moved to New Jersey. It has a means test to it. That is okay; let them have the means test. Then some of the people at the bottom of the barrel will get a little help. We all need cars. I know it, and you know it.

I happened to be in the barber's, and there was an old gent there. The barber said to me, "Did you see his new car out there? He just bought it." I said, "Yes." Then I looked at the guy. He was a respectable-looking gentleman. The barber said, "Do you know how old he is?" I said, "No." He said, "He just turned 92 years old, he just passed his physical and got his license renewed for two years." (laughter)

Thank you very much for letting me speak my peace. I hope we get somewhere with some of these things. I have copies here of some of the things the Federation is dealing with. This was supposed to be given to our legislators. I wrote letters to them and two of them wrote back with good replies saying they would support the medically-needy and the reduction in car registrations. I hope you can help us.

SENATOR COSTA: Thank you, Mr. Jeschon. It is nice to see you again.

MR. JESCHON: Thank you.

SENATOR COSTA: Ed Menamin, please? Oh, I'm sorry, Ed. Before you speak, Senator Leanna Brown would like to say a few words.

SENATOR BROWN: Ed, while you are coming up, let me just say that as a member of the New Jersey Assembly, I instigated a housing passport. I am very pleased to say that now the New Jersey Assembly has a Housing Committee which is chaired by Assemblyman Schwartz of Middlesex County. We found out what you all know -- what a problem affordable and decent housing is in the State of New Jersey.

I would just like to call to your attention S-728, which I sponsored. This would utilize casino revenues for rental assistance. This is a provision which is legitimate, and it will take some of the casino funds. This has been introduced into the hopper, and I would appreciate some support of it. Thank you very much. (applause)

SENATOR COSTA: Thank you, Senator Brown. Now we'll hear from Ed Menamin who is a pharmacist.

EDWARD MENAMIN: Thank you. Don't worry about the time. Since you are a customer and I told the boss you asked me to be here, he let me off for the whole day because the customer is always right. I am in no rush. (laughter)

I would just like to thank you for letting me talk to you today. I have just a few comments regarding what I've heard today.

Senator Garibaldi, you were uncertain of what term to use -- elderly, older, senior citizen--

SENATOR COSTA: (interrupting) I like the word "experienced."

MR. MENAMIN: Experienced? Yes, I agonized over which one to use too. I'm really outnumbered here, and I don't want to offend anyone.

I have a few other comments to make. I see people getting knocked off the PAA everyday. If someone goes \$12.00, \$50.00, or even a couple of dollars over his limit, he loses his benefits, and he has to pay for the enormous costs of these long-term chronic medications.

The comment you made about having to prioritize is very important. A hundred casinos wouldn't pay for all the things that should be done, so we have to prioritize where we can best use our money.

I would like to talk about some of the things that the pharmacies are doing to benefit everyone, mainly our experienced citizens. Since you are on this Committee, you probably know a lot of the facts, figures, and statistics. I don't want to bore you with all of that, but I just want to give you a little background.

Eleven percent of our population now consists of senior citizens. They use 30% of all of our health care dollars, and that is a lot. They use 40% of all the prescription drugs that I dispense. That is only a small segment of the population, but it is going to grow. We all know it is growing. At the end of the century, it is going to be 20%, and they are going to be using 60% or 80% of all the prescription drugs.

Why is that important? When most of the senior citizens were my age and they took a prescription to the pharmacy, they could have taken it as directed, or they could have taken the whole bottle in one shot. It would have accomplished the same thing. Drugs back then weren't that potent. Now the drugs we use are very potent, and they can do a lot of damage. They are helping us to live longer, but they can also be potentially lethal and can really hurt us.

You've talked about most of the elderly being fit -- walking around ambulatory and not in nursing homes -- but 86% of those who are not in nursing homes -- these "fit" citizens -- have at least one chronic disease.

UNIDENTIFIED PERSON FROM AUDIENCE: (interrupting) Excuse me a minute. May I ask this gentleman a question?

SENATOR COSTA: Yes.

UNIDENTIFIED PERSON FROM AUDIENCE: You are quoting a lot of figures and statistics, but we have to take those at face value. Whom do you represent?

MR. MENAMIN: I don't represent anyone.

SENATOR COSTA: He is a pharmacist, and he is discussing drugs and the use of drugs.

UNIDENTIFIED PERSON FROM AUDIENCE: Well, I sit on the Prescription Drug Program of New Jersey. I'm on the Advisory Committee of that Program. You're throwing a lot of figures around, so be very careful. Be very careful.

MR. MENAMIN: Well, I can give you sources later if you like.

UNIDENTIFIED PERSON FROM AUDIENCE: We have our own sources.

MR. MENAMIN: Okay. The elderly are more at risk because of all the drugs they use. Since you are a Committee on Aging, you are probably aware of all of this.

What are pharmacists doing now? Our main thrust is to educate -- to give the elderly more information on how to use their medications. Studies show that an uncounseled elderly patient has a 60% error rate in the medications he uses. A counseled patient has a 13% error rate. So, it is a much improved compliance if he can get some counseling or some more information regarding the drugs he is taking.

One thing that the pharmacists in New Jersey are involved in is the Medication Awareness Conferences. Senator Brown, I think you attended one in North Jersey last year. We are trying to get one in South Jersey, and I think funding has already been provided for one which will take place in the Cherry Hill/Burlington County area. What they do is, they talk about drugs, food, nutrition, alcohol, and how they all interact. They talk about how the drugs can best be utilized to help the patient. It just gets them started on a course of obtaining knowledge for themselves and getting self-help for better health care, which will lead to a better quality of life if they can improve their health. This is handled by a lot of volunteers -- pharmacists who volunteer their time, retired pharmacists, students, or anyone who wants to take part.

We had funding from Dope Open, Inc. and Warner Lambert, a drug company. The New Jersey Health Department has helped with support, both financially and logically. Dick Russo of the Division of Alcohol and Drug Abuse Prevention in the Department of Health has helped also.

We owe thanks to all the people who are here for giving us an opportunity to present this material. I would like to see your actions. You can encourage these agencies to continue their support of us whenever it is needed. Financial support is needed to get these things going. It doesn't take much, and it is really helpful.

Another program in the State involves the Senior Citizen Drug Counseling Seminars. These are usually run by the Office on Aging within the counties. In the northern counties, retired pharmacists are holding these seminars, and I think Middlesex County is one of the counties that has this program. There are only seven counties where these seminars are funded, but there are two volunteer counties. They are the Counties of Monmouth and Salem. I would like to see these seminars in every county.

Burlington County doesn't have anything like this right now, and I've tried to contact Linda Coffee, who is sitting in the back of the room, this week to try to get something going in our county. There are pharmacists in this county who are willing to volunteer their time to go out and talk to senior citizen groups. We have nutrition centers and organizations that are willing to help.

The Friendship Guild asked me to speak last year, and I was happy to do that. I will go and speak anywhere people will listen to me.

The Division on Aging has really been very supportive, and they have helped us a lot in the counties where this program is ongoing. Like I said before, anything that can be done to get this into all of the counties would be great.

There is another program that no one is doing yet. One pharmacist in Salem County was called on by the Health Department to assist them. The Health Department sent visiting nurses, or whomever they send, to home-bound senior citizens to see if they needed help.

They discovered a lot of drugs in these homes that even the visiting nurses didn't know what they were used for. Sometimes they found full drawers full of drugs. So, the Health Department asked this pharmacist to come in and sort through the drugs to see if the people really needed them. He counseled the senior citizens on how to use them properly if they were needed, and he advised them to get rid of the ones that weren't needed. They found 50 people just in their area. Salem County is not that heavily populated, so I am sure there are thousands of people around the State who could benefit by something like this.

Another thing that can indirectly help senior citizens is a third class of drugs in the State. There are prescription drugs and over-the-counter drugs. Right now there is also a small group of drugs that you can only get by asking the pharmacists who keep them behind the counter so as to control their flow. As more and more over-the-counter drugs become more powerful, they potentially have beneficial effects, but they also potentially have more adverse effects to anyone using them. This would benefit everyone including senior citizens.

We talk about nutritional education. This is a little out of my field, but I'm interested in nutrition. Nutrition in senior citizens is lacking. When the one lady was talking about dental problems, she mentioned that they don't get proper nutrition. Food and drugs can alter appetites and that just snowballs into so many problems when nutrition is upset.

One other thing I didn't want to talk about today, but it seems to be on a lot of people's minds, is the cost of medications. People are getting knocked off their PAA programs and cannot afford their medications. There are two bills pending right now, one in the Senate and one in the Assembly, which I can guarantee will increase the price of prescription drugs in New Jersey. I am not going to get into too many details; I am sure you all are aware of it. It will waive the co-pay on many of the third-party prescription plans. That could amount to about a \$30,000 loss per year to some independent pharmacy. He would have to make this up on his cash-paying customers or go out of

business. This is of great concern to me -- the fact these prices will go up. I don't own a pharmacy. I will still make the same amount money. I don't have a vested interest in this. I would not like to see prices go up on senior citizens' medications, or anyone's medication. They are expensive enough as it is. So just to summarize, if you can just continue to encourage the Department of Health and the New Jersey Division on Aging to support us in our educational activities, that is how we can do the most good.

SENATOR COSTA: Educational activities are all done gratis, right?

MR. MENAMIN: Oh, yes.

SENATOR COSTA: It is pharmacists giving up their time and their efforts to try to help senior citizens know the potency of the drugs they take. As you said, some people have so many medications that they just keep holding onto them. If they go into the position of handing them over to their friends, they are medicating without a license. They could be in deep trouble because these drugs could affect them. You don't know what else they may be taking that might affect them.

I really appreciate your telling us about this, and I encourage your organization to continue.

MR. MENAMIN: Thank you. I am encouraged just by the mere fact that you have a Committee on Aging, a Division on Aging, which knows the needs of this incredibly growing segment of our population. (applause)

SENATOR COSTA: Next we have Dora Karker, Jackson State Mobile Homeowners' Association.

DORA KARKER: Good afternoon, ladies and gentlemen. I want to thank you on behalf of the Mobile Homeowners' Association in Jackson for permitting us the time and presenting us with a place to hold this hearing. Mayor Anderson, what I saw I liked. This is the first time I have been to Willingboro, and it is very enjoyable. The policemen are terrific. (laughter).

I have seen our Senators in Trenton. I have been to many sessions down there. I know you are kind of cooped up in that little

area. You are used to wide-open spaces. I will try to be as brief as possible.

I don't know whether you were handed all the literature. I made packets. The concerns of the Mobile Homeowners -- we are a senior park -- are the notices to quit, with demands for possession. We know this is legislation. It is a law that the landlords have to hand these notices to the tenants prior to their receiving an increase. It is the way these are worded; they are worded so strongly that they have a very bad effect on the seniors. When they read these, they become alarmed. They get sick. We have had people hospitalized because of the wording of these notices.

I feel that perhaps through you Senators getting together and trying to clarify it someway or another-- I know Senator Connors has a Senate bill in presently, and we would like to see it pushed because it is imperative that the seniors have a little peace of mind.

We don't mind receiving them. We are not fighting when we know we have to pay our increases in rent, but it's the way it is done. In our particular park, we received six of these notices within a short time. A few of them, as you will notice in our statement, were incorrect and it was because of the Association that we found discrepancies and we changed them. Therefore, it is an extra charge for us when it is put in the operating expenses. To us, it is a form of harassment. When you read the notices, you will see this.

The second thing is rent notices. We know we have truth in renting. We do our homework. We know what legislation is, and we are just asking you to back us up with stronger legislation and see that it is enforced. The enforcement of any piece of legislation is one of most important things in order for people to be protected. It is not just writing up the bills; it is getting them through in order to be enforced.

Regarding rent notices -- when a tenant moves in or a tenant is there, I believe-- I don't know how the rent notices are in any other complex, but at the Mobile Homeowners, they have a base rent, taxes and a license fee. If there are any other municipal fees, they should also be categorized. Nothing is broken down; therefore, when

you look at the slip -- the rent notice -- everything looks like base rent, but it isn't. To me, that is false representation. I would like something done regarding that. The only way for us to get things done, and I will repeat this constantly, is through you people in the Legislature.

The third thing on the list is the "for sale" sign. On January 5 of this year, Assembly Bill 1752 was signed by Governor Kean, permitting the mobile homeowners to display "for sale" signs in or on their units. They have every bit of legislative protection on that, yet one of the tenants, who is in the audience now, has three "for sale" signs displayed in different areas of her home. So, regardless of where you are traveling through the park, you can see the sign. In order to be able to sell, it hits the eye. None of the signs are large; they are just small decent signs. The park owner has sent a notice of eviction to her. She also received a notice of eviction from his attorney.

What can be done about this? We know legislation has been passed. Yet this women is faced with this. She cannot afford an attorney. She is not on the list so she can get legal aid. What can be done? We know there is legislation that has become law, so what can these people do? Do any of you Senators have any answers for me?

SENATOR COSTA: Do you have an answer, Senator Garibaldi?

SENATOR GARIBALDI: I certainly know what they would do in my town. They would come to the Mayor and the Mayor would intercede on their behalf and communicate with the-- Again, that's not a law, but on behalf of the town fathers in individuals communities, I believe if that occurrence was brought to the attention of the Mayor and the Council, they could address it with the owners of the park and the individuals who are involved. If they failed to cooperate, there are means within the grasp of your town fathers so that they could make it tough for that park -- if it is an unfair circumstance. Let's face it, something like this appears to be a legitimate occurrence on the part of a homeowner. They should not be denied that right. If that was in my town, I know what I would do.

MS. KARKER: Senator Garibaldi, we have two weekly meetings in our town, and we are very very outspoken at them. We never missed one. I have been down here in Ocean County for two and a half years, and I have not missed one.

I am very interested in what is going on in my community. I am interested in what is going on in my State and in government. I am a mother, a grandmother of seven, and I want to see my children and my grandchildren live where they can live and not just live day by day. They need protection, and we have to start right now to do something about it.

We have gone to our town fathers and they said it is a State law. Even if this is a State law, why are these people-- They are in the audience now; we came down by bus. We have a nice representation down here today. We figured if we came down, we could air our views.

In fact, a little over a week ago, this particular park owner almost ran me down in the park because I am the president of the Association. I didn't press charges, because I am doing it in another way. I am investigating and I will continue to investigate all these discrepancies and all this harassment that is going on. We are asking you Senators who are representing us here today-- I will get in touch with Mr. Jackman and Mr. Lesniak, and I will ask them to see if they can do anything about these situations.

SENATOR GARIBALDI: Do you have a proposal or suggestion you can offer us so we can follow through at this time in connection with this particular circumstance?

MS. KARKER: Well, particularly are you referring to the "for sale" signs?

SENATOR GARIBALDI: To be honest with you, I have a bill that is going to be introduced on Monday dealing with the "for sale" sign circumstance. Am I right?

MR. Mac DONALD: Yes. We order it drafted a couple of weeks ago.

SENATOR GARIBALDI: It has been drafted because I had complaints. I believe it will address your circumstance. I am familiar with the difficulties. In my town where I happen to be the

Mayor, I can exercise due diligence for exact cooperation from certain park owners. In other communities throughout the State, I think we need legislation where people won't have to rely on intergovernmental actions, which may not be all within the parameters of the law. We do have a bill which is going to be introduced at our session on Monday, April 30.

MS. KARKER: What is the Senate bill number?

SENATOR GARIBALDI: We don't have a number yet. It is to be introduced, but I will be happy to follow through and send that to you. If you think that legislation addresses your particular circumstance, I would appreciate your communicating with me. If you think it requires an amendment to give it more teeth so that it will do the job better, please let me know. We will amend it or do whatever we have to do.

SENATOR COSTA: You said you will be there on Monday? We are having a session on Monday?

MS. KARKER: No, not this Monday. I attend when there is something on the bill. The last time I was down there -- I believe it was in March-- I was at the Assembly Session on A-1050 when that was passed. (laughter).

SENATOR COSTA: I believe Senator Brown would like to address this issue.

SENATOR BROWN: I certainly think you have a point as far as the form of rental notices. I was reading it as you were speaking. Certainly, I think this is something we should look into.

I urge, however, as we tackle some of the challenges that all of us face, that we should concentrate as much as we can on the key ones that affect life and health. I just want to say this because I am not going to be able to stay to the very end. I have a commitment to my husband this evening. It will take me two hours to get to North Jersey. I think what Senator Costa is doing, by bringing people together, is terribly important. I am concerned that we all remember we are all human beings together. We need help increasingly as we get older. I am proud each day that I get older; I like the term "senior citizen". Until we have a society when it means something to be a

senior-- I can't wait to have 15 grandchildren so I can make them all proud of me; I think it's great. (laughter) I think each grey hair adds something; I think there is dignity to the word "senior." I want to be "senior" on this Committee; I want to be "senior" -- period. (applause) I urge that we work with the young people, and hopefully by blending the generations, we will have less abuse on the streets, we'll have more cooperation from the schools, and we'll all utilize what everybody else has to offer.

So, thank you Cathy, and thank you Mayor. (applause)

SENATOR COSTA: Thank you, Senator. Ms. Karker, will you keep in touch with Senator Garibaldi so you can get the Senate bill number?

MS. KARKER: Yes, I will.

SENATOR COSTA: We appreciate you coming down. You are a whole group.

MS. KARKER: Yes, we are a group. We hope you will meet in Ocean County. I believe the seniors there are approximately 26% of the population.

SENATOR COSTA: We will be doing that in the future. We had one north meeting and one south meeting as a beginning. From here on in, we will be having more meetings and we will be hitting those centers where senior citizens are in great number.

MS. KARKER: I had spoken to Mr. Rosen regarding that. I stressed what I felt was important too. Thank you very much for permitting me to come. This does affect a lot of seniors. The next speaker coming up is a gentleman from one of the other senior parks in Jackson. Thank you very much. (applause)

JOHN LITWIN Can you all hear me? (affirmative response)

Senator Costa, members of the Senate Committee on Aging, I am John Litwin. I am Chairman of the Legal Action Committee in the Southwind Village Community Association. I, too, have a commitment; I have to get back to Southwind because we are going to have Assemblyman Hendrickson appear before us on the auto insurance bill. I have to get back so I can welcome him.

I have something that I was going to bring up today, but I felt it didn't actually apply to what you people are seeking. All I can say is that I heard a lot of people today, and I learned a lot of things. I am taking back quite a few notes which I think we are going to be able to work on in the future.

I don't have any prepared presentation that I can give to you. What I would like to do, and I certainly will not slight anyone, is to make out a complete resume of everything that was brought before you this evening and give you our opinion on it.

There is only one thing I would like to bring out and that is this: All the senior citizens, including the oldest citizens in the State, are actually being exploited in every area -- housing, utilities, medical care, transportation, and even dental care. I would like to use an example in the medical field. If you go into a doctor's office, a visit may cost \$10.00. You can go back there maybe a month later, and it may cost \$25.00. No one makes an explanation why this cost is going up from \$10.00 to \$25.00. The following week, it could go up to \$35.00. It has happened to me. I have gone to my doctor's office, and I have paid \$25.00. The next week -- I should say six weeks later -- it was \$35.00. This is what is happening all over the State of New Jersey, and I would say throughout the United States. The fact is, costs are going up without anyone having to give an explanation.

We have the same problem in our mobile homes. People are trying to get increases upon increases upon increases every year. There is no reason. They give no reason. All they can say is, it is because the costs of maintaining the park have gone up. They do not submit figures or, I should say, actual figures. What they do is, they give you what they call "creative accounting." They can make those figures talk and say anything they want. They do not follow the actual proper cost accounting that would give a true picture of the operation of these parks or anything else. This is one of the things that is definitely being done.

You can go down to a garage and again this is what happens-- You can go down and get a car tuned up. Because the majority of senior

citizens are not knowledgeable in the workings of an automobile engine or any other part of a car, they go in there and they are charged an enormous amount of money for the simplest things. There is absolutely no reason for a tune-up to cost \$260.00. This has happened. I know people who have paid that much. When I tune up my car, it costs me \$15.95; I think that has gone up since then. I spend two hours of my time, and yet when a person takes his car to a garage, it will run anywhere from \$150.00 to \$200.00. That is ridiculous. The only reason why these seniors are exploited is because they go in there, they are not knowledgeable, and people are taking advantage of them.

Another bad factor about the seniors citizens is they will not ask questions. For some reason, they seem to be frightened when they go into a place and question the cost factor. They will not ask for an itemized list.

SENATOR COSTA: That is the law, you know. Any garage must give you an itemized list before they can do anything to your car. Without your previous consent, they are liable to fines. All you have to do is call the Consumer Affairs's Office.

MR. LITWIN: Senator Costa, you have people my age or older who are afraid of this. They are afraid of people--

SENATOR COSTA: (interrupting) My concern is, Mr. Litwin-- Are you saying that mobile home parks are able to increase your parking fees without giving you an itemized list?

MR. LITWIN: Oh, no, they can't because we are fighting them.

SENATOR COSTA: That is what you were saying before.

MR. LITWIN: Well, they do. They come in every year. We had to go before our town commission with our lawyers, and our CPA's. But, we should not have to be forced to do this. We, as seniors citizens, who are leasing mobile home parks, should not have to go out and spend this money. It is costing us over \$4,000 to take this case before the Rent Leveling Board just to try to prevent these people from increasing our rents. The State should actually have somebody or some way of preventing these people from coming in.

You have to understand one thing Senator, we are individuals and unless we organized and unite, we are vulnerable. The people

behind the Association can come in the park and talk an individual into signing a rent agreement without explaining the whole thing, because we have rent ordinances. If they would explain everything, they would not be able to get an increase from a new tenant. They only explain what is beneficial for them. They bypass the thing that is going to point out to the tenant that he does not have to negotiate and pay a higher rent than the majority of people who are living there. This is what is going on.

SENATOR COSTA: It is obvious that we do need legislation to protect you. I was not aware that the--

MR. LITWIN: (interrupting) It is a shame that everything in this country has to be legislated.

You have about 4600 bills before the Assembly and the Senate. It is almost impossible to determine what these bills are going to do. You will not be able to walk the streets without someone saying, "Hey, before you take that step, you had better see if it is a law." It is sort of ridiculous. The United States has over 40 million of these laws on the books, and they are ridiculous. Everything is being legislated. We do need something. I think what they should have is a State inspector come in there, or when we are having these particular confrontations with the landlord, send a State person down. Have one of them come down and listen to this so you can see what is going on. Get a firsthand show of what is really happening at these places. We can sit here and talk to you about this, but you won't know if it is true or not. If you go down there and listen to this stuff, you'll get a good idea of what is going on. I don't think we should have to pay out our money and then go around and try to collect money from these people just to fight these landlords. Again, there is absolutely no reason why these people should continually come in for an increase. We're not against an increase if they can show just cause or if they are losing money. We're agreeable. They do what I said; they do creative accounting, and they can make those figures say anything.

We had four CPA's, and not one of them could come up with the same figures. It is ridiculous. A CPA, in my opinion, is supposed to be in agreement with another CPA.

There is no shortage of housing, and there is no shortage of apartments. One day I counted about 1,000 apartments in the newspaper. The only thing that prevents people from getting apartments is the landlords. They push up the prices almost beyond the reach of the rentee. I have called up so many people about apartments. I think someone passed the word because after awhile, they wouldn't even talk to me. They figured I was out there trying to get information. There is ample housing. There are houses in our area which are being boarded up; they cannot sell because of the high prices. They set a price on them. The real fall is when an assessor goes out and assesses a house. If you paid \$20,000 for a home, today that home would be assessed for \$64,000, and only for one purpose -- to bring in taxes. That house should be assessed at the price it was paid for by the person who bought it. There should not be any excessive assessment of any home that has not been sold. If the person paid \$64,000 for that home, then it should be assessed for \$64,000. If an assessor goes out and assesses a home at \$64,000, he doesn't know if that home is going to be sold at that price. If a person has to sell it for less, then he should get the money back from the town that assessed it. That is my opinion as far as housing is concerned.

Utilities are the same thing. I can go down the whole list we have here, and you will find that they just continue to raise prices without having approval on anything.

Assemblyman Hendrickson will be talking about auto insurance tonight. Auto insurance companies do not have to put out a profit-and-loss statement. They can just say that they are losing money and that is it.

SENATOR COSTA: We hope to change that with legislation which will be coming up this July.

MR. LITWIN: Well, I received a letter from the Speaker of the House today. I am not in agreement with what he had to say. I am going to answer it because we are in very good communication with the Legislature in Trenton and the Governor.

I just want to say one thing about the mugging and the people who have to lock themselves in. I am 100% for mandatory sentences. I think it is a crime when a person continuously commits crimes, is paroled, and then goes out and commits a more heinous crime than he did before. He goes back to jail and he is up for parole in 18 months. I think it is ridiculous. The public should be protected against that.

Casino funds: We are taking this up with the Governor. We are very much against the fact that he is taking money out of the casino funds for the General Fund in Trenton. I think it is a crime that people were asked to vote in this particular casino group. The funds have been used for an entirely different purpose than they were supposed to be used for.

When people get an increase in their Social Security benefits, which puts them a few dollars over on their PAA, I think the State or the Federal government should make allowances for that.

That is about all I have to say. I want to cut this short because I have to get back to Southwind. I just want to say in parting, I would like to invite you and the Senate Committee on Aging to come down to Ocean County. I want to repeat what Doris Karker said -- "We have the largest population of senior citizens in the State of New Jersey." I think that you can have a very great turnout down there if you would publicize this in advance.

Another thing is, you are speaking about bills here, and I would like to see in the newspaper-- These bills come out at least two or three months before they go before the Senate or the Assembly to be acted upon. If the citizens could see these bills, make provisions, and act on them, I would like to see that happen. I think that is a very important thing.

SENATOR COSTA: Thank you very much, Mr. Litwin.

MR. LITWIN: I want to thank you for permitting me to be here. Thank you. (applause)

SENATOR COSTA: Suzy Chichester.

SENATOR COSTA: Before Mrs. Chichester speaks, I see we have Councilwoman Jeannine Gender from Mapleshade with us this afternoon. We appreciate you being here. It is very kind of you to come out to this hearing. This is Jeannine Gender.

JEANNINE GENDER: I appreciate it, Cathy. What I have heard here today is what I hear everyday, year after year, from the people who know what is needed. Since you are sitting on this Committee, I think we will get some of these things accomplished. (applause)

SENATOR COSTA: Thank you very much. Ms. Chichester?

SUZY CHICHESTER: Madam Costa, members of the Senate Committee on Aging, and staff, my name is Suzy Chichester and I am here representing Assemblywoman Barbara Faith Kalik, who wanted very much to be here with you today, but because of the demands of her legislative position as co-chair of the Joint Appropriations Committee, she could not be here.

Barbara has a long and distinguished record of being an advocate for the elderly of New Jersey.

Her latest achievement occurred in August of 1983, when Governor Kean signed into law Assembly Bill 1538, which Assemblywoman Kalik sponsored and fought hard for. Simply explained, the legislation provided that Pharmaceutical Assistance to the Aged and Disabled, (PAAD) recipients, did not have to pay back benefits they received while they were eligible for them, even if later in the same year they became ineligible for the program. This was occurring because Social Security cost-of-living increases, normally granted in July, were pushing many PAAD recipients over the income guidelines. PAAD eligibility is determined in January and the program's fiscal year ends in December. The law took a tremendous burden off the shoulders of the elderly who sometimes were afraid to have prescriptions filled for fear they would have to pay back the State if they subsequently exceeded PAAD income limits because of a few dollars' increase in Social Security benefits.

Of a total population of 7,438,000, New Jersey's senior citizen segment represents one of the fastest growing components of the State's population mix. This is amply demonstrated by figures which span the previous decade. In the 1970's, New Jersey's population rose only 2.7%, but the number of people 65 and over rose 23.4%, to 859,771 in 1980 -- nearly 12% of the State's total.

Willingboro and the Seventh Legislative District are typical of overall State demographics with respect to the elderly. Senior

citizens account for only 3.3% of Willingboro's population, and only 9% of the Seventh Legislative District's population.

This difference -- that this Legislative District, and especially this municipality, have fewer senior citizens as a percentage of total population than the State as a whole -- is important. The needs of our senior citizen population are varied, and legislators must carefully target our State's resources to meet those needs, and to balance those needs against the needs of our population as a whole.

For example, nearly 260,000 elderly persons participate in the PAAD Program, and an additional 53,000 elderly are eligible for Medicaid. Thus, approximately 35% of our senior citizens receive drugs at either no cost or at a cost of \$2.00 per prescription. Phrased differently, 65% of the State's senior citizens have incomes in excess of PAAD's income restrictions of \$12,000 for a single person and \$15,000 for a married couple.

During the current legislative session, Barbara Kalik continues to demonstrate her commitment to senior citizen concerns by sponsoring legislation to help solve their special problems. For example, she has introduced legislation which would exempt cost-of-living increases in Social Security benefits when determining PAAD eligibility. Other members of the Legislature have introduced legislation which would raise the PAAD income limits.

At the same time that compassionate lawmakers try to provide for the needs of one segment of our State's population, there are a great many other people, such as mothers with children who have been abandoned by their husbands, whose incomes are above the State's public assistance standard, and who are not eligible for any medical assistance -- drugs or otherwise.

At approximately the same time that the New Jersey Legislature expanded the Pharmaceutical Assistance Program to include certain disabled persons and also raised the program's income eligibility limit by \$3,000, the Federal government was taking actions, the result of which was that 70,000 mothers and their children in this State lost Medicaid benefits.

Assemblywoman Kalik is only too aware of the need to balance competing demands such as these on our State's limited financial resources. She is also very keenly aware that when an elderly neighbor of hers has an empty pantry, that neighbor is not in need of political rhetoric; she is in need of a ride to the supermarket. People helping people, one-on-one, will improve the quality of life for all of us, particularly our senior citizens.

SENATOR COSTA: Thank you. (applause)

Our next speaker will be James Powell, Burlington County Advisory Council on Aging. Jim.

JAMES W. POWELL: Good afternoon, Senators. It is nice to see you again, Senator Costa. As you know, I am James Powell, Chairperson of the Burlington County Office on Aging. My boss, Mrs. Coffee, is in the rear of the room.

I want to commend you for scheduling this hearing in Burlington County. As Chairperson of the Advisory Council to the Office on Aging, I want to take this opportunity to briefly present two issues which I think the New Jersey Senate should address.

The first is to support the establishment of a cabinet-level Department on Aging. We now have a mixmaster approach to the needs of the elderly in New Jersey. There are actually 17 divisions of State government implementing policy, monitoring programs, and spending money on elderly services. This makes for fragmentation, wasted dollars, bureaucracy, and confusion for the clients.

We need a cabinet-level Department on Aging in order to focus on programs for the elderly. We ask that you please support Assembly Bill 540-32 ACS.

The second concern is the problem of in-home health care for the frail elderly person who has a long-term illness. As we all know, Medicare does not have a continual payment policy for home care and Medicaid will only handle low-income persons.

Testimony on the failure of the community care pilot project will be introduced by someone else.

Elderly persons and their families, as a last resort, are forced to use nursing homes -- an expensive alternative that can permanently cripple a family's finances.

These older citizens who are put into a "gray area category," and who need help outside of an institution, should be able to receive care at home.

I ask the New Jersey Senate Committee on Aging to support all bills which will support home health care for the elderly.

Thank you for your kind listening. Thank you for allowing me to be here. (applause)

SENATOR COSTA: Thank you very much, Mr. Powell. I am pleased that you addressed the Department of Aging. This is something that was stressed at our public hearing in the north. Everyone wanted a Department of Aging so that all the problems and issues concerning aging could be directed to one department. Can I see a lifting of hands here? How many people would like a Department of Aging in the State? Thank you. Very good.

Next is Mr. Fred Feedler. (not present) I think he has left. Mr. Victor Volpe, from Leisuretown.

VICTOR VOLPE: Senator Costa, Senator Garibaldi, and staff: The Prescription Drug Program makes allowances for 3% over your income. If you are a single \$12,000-a-year person, you are allowed to go \$360 over the \$12,000. How we arrived at these figures is this: The average wage in New Jersey is \$18,000 a year. We are speaking of a man with a wife and children who pays taxes on that. A single senior citizen who doesn't pay taxes is allowed \$12,000. I don't think they should complain about the seniors who go over the \$12,000. After all, there is such a thing as legislation for the needy and legislation for the greedy.

If I made anywhere near \$12,000 -- and I'm married -- I would gladly pay for my own prescription drug program. We have to think in terms of being a father. Some of us are grandparents too. We do not want to shift that load onto the youngsters. They have it tough enough as it is. So, we have to be a little more careful when we ask for these things.

I want to speak about two programs which I have worked on that are nonexistent and have been nonexistent for years. I want to show you the fallacy in these two programs, which were instituted by the Democratic party. They have always been in control Trenton.

The other day Speaker Karcher spoke in an area up in North Jersey. He mentioned that senior citizens can get a rebate of \$500 on their Homestead Tax bill. In theory that is true, but in actual reality, it doesn't work like that. Let me tell you why. If you earn under \$10,000, you are entitled to a \$250 rebate. If you are a veteran, you are entitled to another \$50, which makes that \$300. The owner cannot claim that \$300. He can only claim one or the other. If I am a veteran and my wife qualifies, I let her claim the \$250 rebate, and I claim the veteran rebate which would give me \$300. We are talking about an income under \$10,000 a year, aside from Social Security.

Now we move over to the income tax rebate. Every person who owns a home and qualifies will get \$150 a year for his home, plus \$50 if he is over 65 years old. Now let's look at that. If I make ten thousand and one dollar, and I live alongside a millionaire who is making millions of dollars, he will get back \$150 plus his \$50, making \$200, and I will get the same thing. The only relief I will have is when my income is under \$10,000, I will get the \$250, plus the \$50. But the gimmick is this: You cannot get more than half of your tax, which means the people for which the legislation was written are being hurt. If my tax is under \$1,000, I will not get the \$500; if my tax is \$700, I will only get \$350. I won't get \$500. I am being punished because I have a lower-priced home. Do you follow what I am trying to tell you? That bill needs looking into and it needs to be corrected. That is number one.

Number two, I want to talk about utilities. Everybody here talked about utilities. Just recently, Public Service Electric and Gas got another increase which goes into effect May or July. This is going to add \$3.00 to \$5.00 to your electric bill. The basis on which they got that increase was for construction of Hope Creek I. Hope Creek II is being abandoned.

Here we go again. There is \$2 billion in Hope Creek that we are paying for. The Public Utility Commission granted them that increase based on just that. The Public Utility Commission is not responsive to the people. Their accountability is to the Legislature.

The only people who can check on them is the Legislature. So I went to Assemblyman Karcher. I asked him to introduce a bill that would put a stop on any future increases, and to set up a Committee to inspect that. He made me cool my heels for four hours in the office before he stopped to talk to me. But that is the only solution to the problem. That rests in the Legislature because the Legislature delegated that authority to the Public Utility Commission. Therefore, any time we get an increase, the Legislature is responsible and you cannot get away from that.

It is just like the Bridge Commission; you are responsible for them. What you have done is, you have turned over your authority to someone else to tax. The only people who can tax is the Legislature because they are elected people. If they do not do the right thing, we can vote them out of office. But what the hell could I do to the Public Utility Commission? They don't even listen to me. In fact, I'm in a battle with them right now. They started the program on water and sewage to increase it. They are talking about garbage disposal. They are raising the rates there which means property taxes will go up. They are not responsible. They don't care about me, but they would be interested if the Legislature took a hand in the matter. You probably will say that is far-fetched. Well, it isn't.

When Governor Celeste of Ohio took office, he did a study of the Public Utility Commission. They came to the conclusion that it is an archaic institution. It is no longer functioning as it should function. The Governor of Ohio found out that of all the rate increases that were asked for, 84% or 87% were granted and only 15% or 16% were denied. In New Jersey they never denied an increase. They made it lower, but they never denied an increase and said, "You cannot have it." They always found an excuse for the increase.

We will not be acting out of order if we call upon the Public Utility Commission to get in line and be responsible to the people whom they are hurting. These people are all yelling that they are hurting.

There are over 842,000 people in the State of New Jersey who receive a Social Security check. Sixty-six and two-thirds percent of them are people who have nothing but their Social Security checks to

rely on. They have no union pension and no trade industry pension. They have to exist on Social Security benefits. If they are in good health, they can go out and work part-time to supplement their incomes. If they cannot, they are in very dire straits. The average Social Security check is \$425.

These are the people we are dealing with. These are the people who are hurting. These are people who are frustrated. They do not know whom to go to or what to do. And it all comes back to the Legislature. Whatever happens there, the Legislature is responsible for.

I was a VISTA volunteer for three years with the New Jersey Federation of Senior Citizens. I did research work for them. We researched issues. Part of our job was to go before the senior citizens and tell them how to fight this. It always came back to the Legislature.

I got that off my chest, and now I feel better. But, believe me, I am in the condition where I live off of-- I am 77; I will be 78 years old pretty soon.

SENATOR COSTA: God bless you.

MR. VOLPE: Wait a minute. I have been looking for part-time work for a long time. I used to get part-time work so it was okay. Now I am a poll taker for NBC. They only use me around election time; they do not use me any other time. They tell me I am too old to travel. I have to travel 20 to 25 miles to the polling places because I live in a community that is wide-spread.

Thank you very much for giving me this opportunity.
(applause).

SENATOR COSTA: Thank you very much, Mr. Volpe. You are a good resource for us.

Mayor Anderson would like to say a few words.

MAYOR ANDERSON: I would like to say, "Thank you so much for coming." I have an appointment in another part of the State, so I have to leave. It was my pleasure to have you all here. Thank you and visit Willingboro again if you are not a resident. (applause)

SENATOR COSTA: Thank you so much, Mayor Anderson.

SENATOR GARIBALDI: Cathy, I guess we're going to close now.

SENATOR COSTA: Well, there may be others who want to speak, but who aren't on my list.

FANNIE BELL: (speaking from audience) I am Fannie Bell from Riverside New Jersey.

SENATOR COSTA: Yes? Will you come up here, please? You can't be heard from there, and you won't be on our recording.

MS. BELL: I just heard Victor Volpe talk about deductions from your taxes. I had \$250 deducted from my house taxes. During the winter, they sent me a letter saying I had to fill out a form for income tax. I went there, and they told me I would have to turn it in because it is classified as income. If I did not show that I couldn't pay it, I would have to pay the \$250 back to the tax people. I cannot see where we benefit from the house reduction if we have to pay it back because we are \$50 or \$10 over the amount. This is what I am fighting now. I took all of my statements to the Town Hall where a gentleman filled them out for me. Now they are saying no matter where it stands or what, it is considered income. I would like to know how they came up with that statement. We might as well not have the deduction if we are going to have to pay it back as income. Thank you.

SENATOR GARIBALDI: I don't know how much more time you want to spend here--

SENATOR COSTA: (interrupting) We have one more gentleman. Do you want to testify, sir? (affirmative response) All right, and after that I think we will be finished. I appreciate everyone staying this long. It is very nice to have you all with us.

ALAN ABRAMS: Senator Costa and panel, my name is Alan Abrams. I am a member of the New Jersey State Legislative Committee of the AARP. I would like to have you endure with me for about three minutes.

First of all, I would like to say that Senator Saxton, when he was an Assemblyman, introduced Bill 1290 which was the so-called 65 Alive Bill. This bill was bottled up in the Assembly by Assemblyman Adubato because he wanted his bills to go through. He has just reintroduced this bill in the Senate. I forgot the exact number. If you speak to him, I would appreciate it if he would expedite that bill.

The other thing I want to speak about is the money that has been taken from the casino funds and given to New Jersey Transit, supposedly for the elderly. This is not true, and therefore, I do not believe it is legal. As other people have said today, there is good transportation north and south, but nothing east and west. In many cases, even if this money was used for purposes that would benefit the elderly, a large portion of these people could not use it. How many elderly people could walk a half mile or a mile to a bus, get on it, do their shopping, and come back the same way loaded with packages? It is impossible. This is no benefit to the large majority of the senior citizens.

If that money was turned over to the State Commission on Aging for each county to buy buses-- Most counties have a few, but there are not nearly enough. These buses could do much more to get our older citizens around. If you can do something about that, God bless you. Thank you very much. (applause)

SENATOR COSTA: Thank you very much. Mrs. Barbara Meredith.

BARBARA MEREDITH: I am Barbara Meredith. I have a residential health care facility in Burlington. I don't know how many people are familiar with residential health care. I know you read a lot about bad homes, but there are a lot of good homes out there that provide tremendous services for the people. As a matter of fact, I have to go back and bail out one person who sneaked downtown and got drunk on me. They do provide a good service for the people.

There is a bill coming up in the Legislature that will give us more money. We only get \$14.00 a day to supply 24 hours of service.

SENATOR GARIBALDI: There is a bill that will raise it to \$25.00.

BARBARA MEREDITH: Right. We really need that to provide good service. There are a lot of cuts in food. There are a lot cuts in activities. I don't think there should be cuts. They are elderly people and most of them do not have any family whatsoever. They do need the money. In order for the homes to provide this care, we need a State increase. I really hope that you will support that. Anyone who happens to be in Burlington, I would be more than happy for you to tour our facility. Just stop in at any time.

SENATOR COSTA: I think we have a date next week.

BARBARA MEREDITH: We sure do. Thank you.

SENATOR COSTA: We would like to finalize this by--

MR. JESCHON: (Speaking from audience) If I could just have one minute to say something about utilities--

SENATOR COSTA: (interrupting) For the record, you are Rudy Jeschon, right?

MR. JESCHON: Yes, Rudy Jeschon from Lower Township, Cape May County.

The gentleman spoke about the rising costs in utilities. It is not only the senior citizens who are paying these costs. Why don't the young people get up in arms and fight these robbers, as I call them? There are more young people than seniors. The young people are paying the same rates that we are paying. We had hearings in Atlantic and Cumberland Counties when Atlantic Electric went after their last increase. How many young people turned out? There were 250 people at Wildwood High School, and 240 of them were senior citizens. Why don't the young people come out and fight for the bills that are costing them their livelihood too? That is all I have to say. Thank you very much.

If we could get the young people out when utilities are raising their prices, maybe we could hammer them down.

SENATOR COSTA: Thank you. Thank you one and all for being here. Regarding the Public Utility Board, there were four different bills last year in this hopper. Senator Dalton's bill was introduced to have citizen input into the Public Utility Board to enlarge it. I am sure it will be put back into the--

MR. VOLPE: (interrupting) That is not the answer, Senator Costa. Enlarging it is not the answer.

SENATOR COSTA: That is not the only bill. There are four different bills and they address different parts of that. If you are interested, call my office and I will get them for you.

MR VOLPE: I have a bill that I have wrote regarding that. I spoke with Mr. Karcher about it.

SENATOR COSTA: I think you are quite a resource for us. We appreciate hearing from you. Please keep in touch.

MR. VOLPE: I have the bill right here with me.

SENATOR COSTA: I would like a copy of it. Thank you very much. Senator Garibaldi, do you want to say something?

SENATOR GARIBALDI: First, let me express my appreciation to Mayor Anderson, the Council members, and the Township of Willingboro for extending the invitation and the hospitality that we enjoyed here today. To be honest with you, it has been a real experience. I enjoyed hearing all the testimony. Furthermore, I am going away from here with insights that I did not have before. Hopefully, through Chairman Costa's initiative-- This Board is a first.

By the way, for those of you who are remaining, the three of us who are sitting up here are freshmen Senators. This is our first time at this. While we were all previous office holders in the Assembly, this is our first time in the Senate. We want to do everything in our power to bring about the legislation that is necessary to eliminate the unbalances which exist today in the State of New Jersey. You will see some direction. We may not get everything that we are looking for, but we are young, and we have the time to fight and do what is right, with your help. Thank you.

SENATOR COSTA: Thank you very much. I want to thank you all. I would like to thank Senator Garibaldi and Senator Leanna Brown for being here. Unfortunately, the other two Senators couldn't be here. They would have been here if they were well.

We have a big job ahead of us. We are not going to shirk our duties. Once again, we could not create this Committee ourselves; it was Senator Orechio who did this and we are really pleased about it. Thank you and God bless you all. Please keep in touch.

MR. JESCHON: The only thing I am sorry about is, the Governor didn't appoint anyone to the Committee from South Jersey.

SENATOR COSTA: It wasn't the Governor; it was the Senate President. I am the only one here from the South. Thank you.

The hearing is concluded.

(HEARING CONCLUDED)

APPENDIX

JOHN P. TENGIS
100 GORDON'S CORNER ROAD
MARLBORO, NEW JERSEY 07746

April 23, 1984.

To: Senate Committee on Aging
From: New Jersey Council of Senior Citizens

We would like to add very much to those
of your Committee on April 22nd, that
another engagement prevents him from being there.

The New Jersey Council of Senior Citizens,
as well as all the other aging organizations,
believe that the first thing the Legislature
should do is to come to some kind of understanding
with senior citizens as to what the priorities are
for the expenditure of excess revenue funds.

It seems to us that the primary
priority should be to make it possible for
seniors and disabled to remain in their
homes as long as possible to allow the
demonstrating cost of institutionalization for the
home free effects to its individuals as well. To
accomplish that end we must strike a
balance between the programs already in
existence and initial assistance and home health
care, two programs which have had insufficient
attention to date.

We are coming dangerously close to spending
the entire revenue of the excess fund. We believe the
remaining funds should be accumulated, rather
than spent each year, until a decision is made
as to just how we can begin to implement
these very important remaining programs.

John P. Tengis
Legislative Consultant, N.J. Council.

Lower Township Federation of Senior Citizens
Affiliate of New Jersey Federation of Senior Citizens

1984 Meeting

District I Legislature

The following bills are considered by our organization to have top priority for Senior Citizens and Disabled:

A 608

Assistance for the Medical Needy

S 13

Home Health Care

A 1409

Excludes from income for PAAD any cost of living increases in Social Security benefits

S 2 - S 1123

Eliminates the State Inheritance Tax

A 477 - A 1008 - A 1485

Reduced Motor Vehicle Registration for Senior Citizens and Disabled

S 473

Increased Homestead Rebate

S 1061

Increased Property Tax Deduction

S 222 - A 637 - A 1088

Increase in Lifeline

A 22

A 419 Telephone Lifeline credit

S 125 **CREDIT ON SEWER & WATER RATES**
A 518

Again the BPU is granting exorbitant increases to the Utilities and the Consumer is asked to foot the bill for their mistakes.

The Auto Insurance bills that were passed are a joke. The only way we can save is to cut down on our coverage, and risk being sued in case of an accident.

Presented by: Lower Township Federation of Senior Citizens
Rudy Jeschon, President, and Committee

148 Douglas Drive
Jackson N.J. 08527
201-928-4234
April 27, 1984

Senate Committee On Aging
Willingboro Municipal Complex
Willingboro N.J.

Dear Senators.

I am presenting these issues on behalf of the Jackson Estates Mobile Home Owners Association members, we live in a Senior Mobile Home Park located in the Township of Jackson, and there are many issues that play a vital part in our well being, we are deeply concerned with the following.

1- Notice to quit with demand for possession and notice rental increase we realize this is a law, that every tenant be notified before an increase is permitted, but the language in these forms are very alarming to the Senior, and has a bad affect on many of our older residents. Why not pass a law whereas the language used in these forms are understandable to the average citizen. We here at Jackson Estates have received 6 such notices in one year because of the computations being incorrect.

2- Rent Notices, when a rent notice is given to a tenant a complete breakdown be shown so that the tenant knows exactly what he is charged with.

example: Base Rent \$135.95
 Taxes 18.38
 License Fee .30

Total Rent \$154.43

3- Assembly Bill # A 1752 was signed into law on January 5, 1984 permitting the Mobile Home Owner to display for sale signs, in or on their unit, we have a family who have 3 for sale signs in their unit in different areas of their windows, none of these signs are distasteful or large, yet this park owner has sent them two notices with eviction (it is supposed to be in the hands of his attorney) what protection does one have even though a law has been passed to give these people their civil rights. The Park Owner only wants one for sale sign and it to be an 8 X 12.

We Seniors implore you to work on Laws that would protect us from these greedy and unscrupulous, and harassing landlords. Time is one of the most important things in a Seniors life...as one does not know when the clock of life shall stop. We need this added protection from you all now.

Attached are documents to substantiate all of the above. Thank each and everyone of you for giving of your time and we shall be looking forward to some action on the above.

Respectfully,

Dora Karker
Dora Karker

President Jackson Estates Mobile Home Owners Association

PLEASE NOTE:

We regret any inconvenience or confusion which may result from this new notice, but an apparent error in the timing of the previous notice was pointed out by the Jackson Estates Mobile Home Owners Assoc., as represented by Dora Karker, pres. and Chris Lewand, vice-pres.. This change is responsible for the additional increase of \$6.67 per month, per tenant.

THIS NOTICE TO QUIT IS SENT TO YOU IN COMPLIANCE WITH THE LAW OF THE STATE OF NEW JERSEY.

Dated: April 17, 1984

**NOTICE TO QUIT WITH DEMAND FOR POSSESSION
AND NOTICE OF RENTAL INCREASE**

TO:

E.J. Lewand
136 Judith Way
Jackson, NJ 08527

You are hereby notified that your occupancy for the premises as described above that is located in the Jackson Estates Mobile Home Park in Jackson Township, New Jersey, is hereby terminated as of June 1, 1984 and on that day or prior thereto you are to vacate and quit the premises and peaceably deliver possession of same to the Owner, Joe J. Hayes and Beverly Hayes, t/a Jackson Estates.

The cause of termination of the tenancy which constitutes the basis of this Notice is a Rental Increase under the Jackson Township Rent Leveling Ordinance (an automatic C.P.I. increase and an automatic pass through).

If you wish to remain a tenant in the Jackson Estates Mobile Home Park, you may do so by agreeing to pay the increased monthly rental which will total \$161.42 per month beginning on June 1, 1984. If you do not desire to pay this increase as the total monthly rent for your mobile home space, then you must vacate the premises and deliver possession of same to the Owner on June 1, 1984.

The increase in rent referred to above does not reflect any additional increases that may be awarded as a result of the pending appeals by the Owner now docketed in the Superior Court of New Jersey, Appellate Division, or on appeal to the Jackson Township Committee, wherein the Owner seeks higher base rent. If the Owner is successful in any such appeal, then the Owner reserves the right to seek modification of any previous rental increase on a retroactive basis.

Jackson Estates Mobile Home Park

BY: Joe J. Hayes
Joe J. Hayes, Owner

CONSUMER PRICE INDEX PERCENTAGE INCREASE AS
PER SECTION 86-4 OF RENT LEVELING ORDINANCE

1. Effective date of (C.P.I.) increase will be June 1,1984.
2. The C.P.I. increase between February 28,1983 and February 29,1984 was from 293.2 to 306.6 for a percentage increase of 4.6%.
3. The monthly C.P.I.increase in rental is computed as follows:

FOR TENANTS NOW PAYING \$154.43 PER MONTH

Base Rent	\$135.75
Property Taxes	18.38
Licenses Fees	.30
Total	\$154.43

Increase computed as follows:

$$4.6 \times 100\% \text{ CPI} \times 135.75 = \$6.24 \text{ increase}$$

Monthly Increase	\$ 6.24
Plus Old Rent	<u>154.43</u>
Total	\$160.67

$$\text{New Monthly Rent} = \$160.67$$

AUTOMATIC PASS THROUGH AS PER
SECTION 86-9.1 OF THE RENT LEVELING ORDINANCE

- 1.An actual increase in cost per home of \$.75 per month for trash collection as of April 1,1984.

Former Cost Per Home	\$2.25
New Cost	<u>3.00</u>
Increase	\$.75

Trash Collection	\$.75
Monthly Increase	6.24
Plus Old Rent	<u>154.43</u>
Total	\$161.42

$$\text{New Monthly Rent} = \$161.42$$

In addition there will be a one time charge of \$1.50 due June 1,1984 to cover the increase for the months of April and May 1984.

This increase is based on the base rent presently being paid and does not include any increase that may be awarded as a result of a present appeal by the owner to Superior Court of New Jersey, Appellate Division, Docket No. A-1072-83T2 wherein the owner seeks a higher base rent. If higher rent is awarded, then the owner reserves the right to seek modification of this increase on a retroactive basis.

JACKSON ESTATES

BY Joe J. Hayes
Joe J. Hayes, Owner

CONSUMER PRICE INDEX PERCENTAGE INCREASE AS
PER SECTION 86-4 OF RENT LEVELING ORDINANCE

1. Effective date of (C.P.I.) increase will be May 1, 1984.
2. The C.P.I. increase between January 31, 1983 and January 31, 1984 was from 4.6% to 6.2% for a percentage increase of 4.1%.
3. The monthly increase in rental is computed as follows:

FOR TENANTS NOW PAYING \$154.43 PER MONTH

Base Rent	\$135.75
Property Taxes	18.38
Licenses Fees	.30
Total	\$154.43

Increase computed as follows:

4.1 % of \$154.43 CPI x 135.75 = \$5.57 increase

Monthly Increase	\$ 5.57
Plus Old Rent	\$154.43
Total	\$160.00

New Monthly Rent = \$160.00

This C.P.I. increase is based on the base rent presently being paid and does not include any increase that may be awarded as a result of a present action by landlord to Superior Court of New Jersey, Appellate Division, Docket No. A-1072-8372 wherein landlord seeks a higher base rent. If higher rent is awarded, then landlord reserves the right to seek modification of this C.P.I. increase on a retroactive basis.

Increase starting June 1, 1984

Base 141.99
+ Tax 18.38
License .30

not May Base 135.75
= CPI 4.6 to 6.2
JACKSON ESTATES inc -141.99

J. J. Hayes, Landlord

3/15/84

NOTICE TO QUIT IN COMPLIANCE
AND NOTICE OF RENTAL INCREASE

Exhibit 1

TO:
R. Parker
118 Douglas Dr.
Jackson, N.J. 08527

You are hereby notified that your occupancy for the premises as described above that is located in the Jackson Estates Mobile Home Park in Jackson Township, New Jersey, is hereby terminated as of May 1, 1984 and on that day or prior thereto you are to vacate and quit the premises and peaceably deliver possession of same to the Landlord, Joe J. Mayes and Beverly Mayes, t/a Jackson Estates.

The cause of termination of the tenancy which constitutes the basis of this Notice is a Rental Increase under the Jackson Township Rent Leveling Ordinance (an automatic C.P.I. increase).

If you wish to remain a tenant in the Jackson Estates Mobile Home Park, you may do so by agreeing to pay the increased monthly rental which will total \$160.00 per month beginning on May 1, 1984. If you do not desire to pay this increase as the total monthly rent for your mobile home space, then you must vacate the premises and deliver possession of same to the Landlord on May 1, 1984.

The increase in rent referred to above does not reflect any additional increases that may be awarded as a result of the pending appeals by the Landlord now docketed in the Superior Court of New Jersey, Appellate Division, or on appeal to the Jackson Township Committee, wherein the Landlord seeks higher base rent. If the Landlord is successful in any such appeal, then the Landlord reserves the right to seek modification of any previous rental increase on a retroactive basis.

Jackson Estates Mobile Home Park

BY Joe J. Mayes
Joe J. Mayes, Landlord

THIS NOTICE TO QUIT IS SENT TO YOU IN COMPLIANCE WITH THE LAW OF THE STATE OF NEW JERSEY.

Dated: March 15, 1984

[Handwritten signature of Joe J. Mayes]

CONSUMER PRICE INDEX PERCENTAGE INCREASE
AS PER SECTION 86-4 OF RENT LEVELING ORDINANCE

1. Effective date of (C.P.I.) increase will be February 1, 1983.
2. The C.P.I. increase between October 1981 and October 1982 was from 274.7 to 283.00 for a percentage increase of 3.1%.
281.8
3. The monthly increase in rental is computed as follows:

FOR TENANTS NOW PAYING
\$144.92 PER MONTH

Base Rent	\$126.22	Incorrect
Property Taxes	<u>18.33</u>	
Licenses fees	.37	

Increase computed as
follows:

$$\begin{array}{r} 3.1 \times .60 \times 1.00 = \\ 3.1 \times .40 \times .2622 = \end{array}$$

1.86
.32
<hr/>
2.18

Monthly Increase
Plus

144.92

incorrect

New Total Monthly
Increase 147.10

This C.P.I. increase is based on base rent presently being paid and does include any increase that may be awarded as a result of present appeal by landlord to Superior Court of New Jersey, Law Division, Ocean County, Docket No. L 25741-81 E.P.W. wherein landlord seeks higher base rent. If higher rent awarded then landlord reserves the right to seek modification of this C.P.I. increase on a retroactive basis.

JACKSON ESTATES

BY Joe J. Mayes
JOE J. MAYES, LANDLORD

ADVISED NOTICE TO QUIT WITH DEMAND FOR POSSESSION
AND NOTICE OF RENTAL INCREASE

ADDRESS OF TENANT:

R. Karter
148 Douglas Dr.
Jackson, N.J. 08527

DEER TROPHY:

You are hereby notified that your occupancy for the premises as described above that is located in the Jackson Estates Mobile Home Park in Jackson Township New Jersey, is hereby terminated as of April 1, 1984 and on that day or prior thereto you are to vacate and quit the premises and peacefully deliver possession of same to the Landlord, Joe J. Hayes and Beverly Hayes, t/a Jackson Estates.

The cause of termination of the tenancy which constitutes the basis of this Notice is a Resolution of the Mobile Home Rent Leveling Board of the Township of Jackson that was adopted at a meeting of that Board on January 3, 1984 granting a monthly rental increase to Landlord. The Rent Leveling Board found that the gross monthly rental on the basis of 165 units was \$153.22 and the Board further found that the base rent was \$139.73 on the basis of 165 tenants net of property taxes in the amount of \$17.17 and license fees in the amount of .30. The Board found that the above base rent with property taxes of \$17.17 plus license fees in the amount of .30 plus tax surcharge in the amount of \$1.21 totalling \$154.43 per month.

If you wish to remain a tenant in the Jackson Estates Mobile Home Park, you may do so by agreeing to pay the increased monthly rental which will total \$154.43 per month beginning on April 1, 1984.

In addition to the above and as a result of the Rent Leveling Board making the increase retroactive to June 1, 1983, the monthly rental that shall be due and owing on April 1, 1984, May 1, 1984 and June 1, 1984 shall be in the amount of \$154.43 plus \$29.43 as adjusted in the next paragraph, for a total monthly rental during those three (3) months of \$183.86, as adjusted in the next paragraph.

Beginning on June 1, 1983 and through March 1, 1984 you have paid a total of \$12.30 of monthly C.P.I. increase of either \$1.83 per month and/or \$2.73 per month. That total sum you have paid should be deducted from the total monthly rental due April 1, 1984, May 1, 1984 and June 1, 1984 so that the additional \$29.43 due for those months shall be reduced by the sum of \$6.10 so that instead of paying the additional \$29.43 you will be paying \$23.33 in addition to the \$154.43. Therefore, your total monthly rental due and owing for April 1, 1984, May 1, 1984 and June 1, 1984 will be in the amount of \$177.76 and thereafter your monthly rental due and owing beginning on July 1, 1984 will be in the amount of \$154.43.

This ADVISED Notice To Quit With Demand For Possession And Notice Of Rental Increase is being sent to you because on or before January 31, 1984 the Landlord served upon you an original Notice To Quit With Demand For Possession And Notice Of Rental Increase that contained an error. That error was a calculation of \$29.43 due on March 1, 1984, April 1, 1984 and May 1, 1984 when that figure should have been \$26.49. The reason for the error was that retroactivity for \$6.83 per month was awarded from June 1, 1983 so that said retroactivity from June 1, 1983 through February 1, 1984 was 9 months. However, you may now disregard the original Notice To Quit and abide by the terms of this Notice To Quit and the retroactivity as calculated in this Notice To Quit is 10 months, from June 1, 1983 to and including March 1, 1984.

If you have already paid any portion of the increase with your rental payment that was due February 1, 1984 or if you paid any portion of the increase with your rental payment due on March 1, 1984, you will receive a full credit against the additional \$29.43 due on April 1, 1984 and you may either deduct from your April 1, 1984 rent the overage you paid on February 1, 1984 and/or March 1, 1984 or the Landlord will provide a refund to you after the April 1, 1984 rent is paid if you elect to pay the rent as per this Notice To Quit.

If you wish to remain a tenant in the Jackson Estates Mobile Home Park, you may do so by agreeing to pay the increased monthly rental as described above beginning on April 1, 1984. If you do not desire to pay this increase as the total monthly rent for your mobile home space, then you must vacate the premises and deliver possession of same to the Landlord on April 1, 1984.

The increase in rent referred to above does not reflect any additional increases that may be awarded as a result of any pending appeals by the Landlord now dockets in the Superior Court of New Jersey, Law Division, Ocean County, or the Superior Court of N.J., Appellate Division, or an appeal to the Jackson Township Committee, wherein Landlord seeks higher base rent. If the Landlord is successful in any such appeal the Landlord reserves the right to seek modification of any previous rental increase on a retroactive basis.

THIS NOTICE TO QUIT IS SENT TO YOU IN

Jackson Estate Mobile Home Park

BY: *Joe J. Hayes*
Joe J. Hayes, Landlord

NOTICE TO QUIT WITH DEMAND FOR POSSESSION
AND NOTICE OF RENTAL INCREASE

ADDRESS OF TENANT:

R. Parker
116 Douglas Dr.
Jackson, N.J. 08527

J. J. M.

DEAR TENANT:

You are hereby notified that your occupancy for the premises as described above that is located in the Jackson Estates Mobile Home Park in Jackson Township, New Jersey, is hereby terminated as of March 1, 1984 and on that day or prior thereto you are to vacate and quit the premises and peaceably deliver possession of same to the Landlord, Joe J. Hayes and Beverly Hayes, t/a Jackson Estates.

The cause of termination of the tenancy which constitutes the basis of this Notice is a Resolution of the Mobile Home Rent Leveling Board of the Township of Jackson that was adopted at a meeting of that Board on January 3, 1984 granting a monthly rental increase to Landlord. The Rent Leveling Board found that the gross monthly rental on the basis of 165 units was \$153.22 and the Board further found that the base rent was \$135.75 on the basis of 165 tenants net of property taxes in the amount of \$17.17 and license fees in the amount of .30. The Board found that the above base rent with property taxes of \$17.17 plus license fees in the amount of .30 plus tax surcharge in the amount of \$1.21 totalling \$154.43 per month.

If you wish to remain a tenant in the Jackson Estates Mobile Home Park, you may do so by agreeing to pay the increased monthly rental which will total \$154.43 per month beginning on March 1, 1984.

In addition to the above and as a result of the Rent Leveling Board making the increase retroactive to June 1, 1983, the monthly rental that shall be due and owing on March 1, 1984, April 1, 1984 and May 1, 1984 shall be in the amount of \$154.43 plus \$29.43 as adjusted in the next paragraph, for a total monthly rental during those three (3) months of \$183.86, as adjusted in the next paragraph.

Beginning on June 1, 1983 and through February 1, 1984 you have paid a total of \$11.47 of monthly C.P.I. increase of either \$1.83 per month and/or \$2.73 per month. That total sum you have paid should be deducted from the total monthly rental due March 1, 1984, April 1, 1984 and May 1, 1984 so that the additional \$29.43 due for those months shall be reduced by the sum of \$5.49 so that instead of paying the additional \$29.43 you will be paying \$23.94 in addition to the \$154.43. Therefore, your total monthly rental due and owing for March 1, 1984, April 1, 1984 and May 1, 1984 will be in the amount of \$178.37 and thereafter your monthly rental due and owing beginning on June 1, 1984 will be in the amount of \$154.43.

If you wish to remain a tenant in the Jackson Estates Mobile Home Park, you may do so by agreeing to pay the increased monthly rental as described above beginning on March 1, 1984. If you do not desire to pay this increase as the total monthly rent for your mobile home space, then you must vacate the premises and deliver possession of same to the Landlord on March 1, 1984.

The increase in rent referred to above does not reflect any additional increases that may be awarded as a result of any pending appeals by the Landlord now docketed in the Superior Court of New Jersey, Law Division, Ocean County, or the Superior Court of New Jersey, Appellate Division, or on appeal to the Jackson Township Committee, wherein the Landlord seeks higher, base rent. If the Landlord is successful in any such appeal then the Landlord reserves the right to seek modification of any previous rental increase on a retroactive basis.

Jackson Estate Mobile Home Park

BY: *Joe J. Hayes*
JOE J. HAYES, Landlord

THIS NOTICE TO QUIT IS SENT
TO YOU IN COMPLIANCE WITH
THE LAW OF THE STATE OF N.J.

Dated: January 26, 1984.

NOTICE TO QUIT WITH DEMAND FOR
POSSESSION AND NOTICE OF RENTAL INCREASE

ADDRESS OF TENANT:

R. Karker
116 Douglas Dr.
Jackson, N.J. 08527

DEAR TENANT:

You are hereby notified that your occupancy for the premises as described above that is located in the Jackson Estates Mobile Home Park in Jackson Township, New Jersey, is hereby terminated as of June 1, 1983 and on that day or prior thereto you are to vacate and quit the premises and peaceably deliver possession of same to the Landlord, Joe J. Hayes and Beverly Hayes, t/a Jackson Estates. If for any reason this Notice is deemed ineffective to terminate your occupancy as of June 1, 1983, then you are hereby notified that your occupancy for the premises as described above and that is located in the Jackson Estates Mobile Home Park in Jackson Township, New Jersey, is hereby terminated as of July 1, 1983, and on that day or prior thereto you are to vacate and quit the premises and peaceably deliver possession of same to the Landlord, Joe J. Hayes and Beverly Hayes t/a Jackson Estates.

The cause of termination of the tenancy which constitutes the basis of this Notice is a rent increase being sought by the landlord in accordance with Chapter 86 of the Code of the Township of Jackson which is entitled "Rent Control for Mobile Home Parks", and specifically Section 86-5 hereunder. The original application for rental increase was filed with the Jackson Township Rent Leveling Board on February 24, 1983 and resubmitted with the Jackson Township Rent Leveling Board on March 28, 1983. The Landlord deems your present monthly rental to be \$147.11 per month even though you are only paying \$146.21 per month. The .90c difference represents the \$2.73 C.P.I. Increase that the Landlord feels he is entitled to versus the \$1.83 C.P.I. that the tenant feels the Landlord is entitled to.

The maximum monthly rental being sought hereunder is an increase from your present monthly rental to a monthly rental of \$179.05. The maximum monthly rental being sought by the Landlord from the present monthly rental you are paying of \$146.21 is \$32.84 and the maximum monthly rental increase being sought by the Landlord from the present monthly rental of \$147.11 that the Landlord claims you should be paying is \$31.94.

If you wish to remain a tenant in the Jackson Estates Mobile Home Park, you may do so by agreeing to pay the increased monthly rental which will total \$179.05 per month as set forth above. If you do not desire to pay this increase as the total monthly rent for your mobile home space, with said total monthly rent being in the amount of \$179.05 per month, then you must vacate the premises and deliver possession of same to the Landlord as aforesaid.

The increase in rent referred to above does not reflect any additional increases that may be awarded as a result of the any pending appeals by the Landlord now docketed in the Superior Court of New Jersey, Law Division, Ocean County, or the Superior Court of New Jersey, Appellate Division wherein the Landlord seeks higher base rent. If the Landlord is successful in any such appeal then the Landlord reserves the right to seek modification of any previous rental increase on a retroactive basis.

JACKSON ESTATE MOBILE
HOME PARK

BY M. E. Levin
MICHAEL E. LEVIN,
Attorney for Landlord

THIS NOTICE TO QUIT IS
SENT TO YOU IN COMPLIANCE
WITH THE LAW OF THE STATE
OF NEW JERSEY.

DATED: APRIL 26, 1983

NOTICE TO QUIT WITH DEMAND FOR POSSESSION
AND NOTICE OF RENTAL INCREASE

ADDRESS OF TENANT:

R. Parker
1148 Douglas Dr.
Jackson, N.J. 08527

DEAR TENANT:

You are hereby notified that your occupancy for the premises as described above and that is located in the Jackson Estates Mobile Home Park in Jackson Township is hereby terminated as of February 1, 1983 and on that day or prior thereto you are to vacate and quit the premises and peaceably deliver possession of same to the landlord, Joe J. Mayes and Beverly Mayes, trading as Jackson Estates.

The cause of termination of the tenancy which constitutes the basis of this notice is a rent increase in the amount of .78 per month commencing retroactive to September 1, 1982. This increase is in accordance with Section 86-9 of the Rent Control for Mobile Home Parks Ordinance of the Township of Jackson and as per the decision of the Honorable James M. Hayey on December 21, 1982 in that case known as Mayes v. Township of Jackson, et al., Superior Court of New Jersey, Law Division, Docket No. L 19899-82.

You are to pay said Tax Surcharge Increase for the months of September, October November and December by payment to the landlord on February 1, 1983 of \$1.84 in addition to your monthly rental and said sum represents the .78 Tax Surcharge less the .52 Tax Surcharge you have been paying as a result of the November 8, 1982 Resolution of the Jackson Township Committee. The Calculation in reaching the .78 Tax Surcharge are the same as contained within the previous notice sent to you on or before the end of July 1982 except for the deletion of the .53 adjustment for 1981.

In addition to the \$1.84 sum that you are to pay with your regular monthly rental on February 1, 1983, Judge Hayey also ruled that you must pay an additional .52 which represents the rebate erroneously awarded in the November 8, 1982 Jackson Township Committee Resolution. Therefore, the sum that is due in addition to regular monthly rental on February 1, 1983, on a one time basis only, is .52.

An additional cause of termination of the tenancy which constitutes basis of this Notice is an additional rent increase in the amount of \$1.83 per month commencing on February 1, 1983. This increase is in accordance with Section 86-4 of the Rent Control for Mobile Home Parks Ordinance of the Township of Jackson, and as per the decision of the Jackson Township Rent Control Board on December 21, 1982. The calculations involved in reaching the C.P.I. increase of \$1.83 per month are an increase from October 1981 C.P.I. of 274.7 to October 1982 C.P.I. of 281.8 for a 2.6 C.P.I. Increase. Thereafter the increase is calculated as follows: Base Rent \$126.22 plus Property Taxes \$17.79 plus License Fees \$.37 plus the increase computed as follows: $2.6 \times .60 \times 1.00 = 1.56$ and $2.6 \times .60 \times .2622 = .27$ equals a total monthly increase of \$1.83.

Your new monthly rental on February 1, 1983 will be \$146.21, which represents \$126.22 as base rent plus \$1.83 as C.P.I. Increase plus property taxes of \$17.79 (which includes the Tax Surcharge of .78) and .37.

The increase in rent referred to above does not reflect any additional increase that may be awarded as a result of present appeal by the Landlord to the Superior Court of N.J. Law Division, Ocean County, Docket No. L 25741-81 E.P.W wherein the Landlord seeks higher base rent. If higher rent is awarded then Landlord reserves the right to seek modification of previous C.P.I. Increases on a retroactive basis.

If you wish to remain a tenant in Jackson Estates Mobile Home Park, you may do so by paying your new monthly rental of \$146.21 on February 1, 1983 plus the additional sum of .52 on February 1, 1983 and you will only have to pay the additional sum of .52 on February 1, 1983.

If you fail to pay the increased rent in accordance with this Notice you must vacate the premises and deliver possession of same to the landlord by February 1, 1983.

This Notice to Quit is sent to you: in compliance with the Law of the State of New Jersey.

JACKSON ESTATES MOBILE
HOME PARK

BY Joe J. Mayes
JOE J. MAYES LANDLORD

====

NOTICE TO QUIT WITH DEMAND FOR
POSSESSION AND NOTICE OF RENTAL INCREASE

ADDRESS OF TENANT:

R. Karker
116 Douglas Dr.
Jackson, N.J. 08527

DEAR TENANT:

You are hereby notified that your occupancy for the premises as described above and that is located in the Jackson Estates Mobile Home Park in Jackson Township is hereby terminated as of April 1, 1983 and on that day or prior thereto you are to vacate and quit the premises and peacefully deliver possession of same to the landlord, Joe J. Myres and Beverly Hayes, trading as Jackson Estates.

The cause of termination of the tenancy which constitutes the basis of this Notice is a rent increase in the amount of \$2.73 per month commencing on April 1, 1983. This increase is in accordance with Section 86-4 of the Rent Control for Mobile Home Parks Ordinance of the Township of Jackson. The calculations involved in reaching the C.P.I. increase of \$2.73 per month are an increase from January 1982 C.P.I. of 281.5 to January 1983 C.P.I. of 292.4 for a .87% C.P.I. increase. Thereafter, the increase is calculated as follows: Base Rent \$126.22 plus Property Taxes \$17.79 plus License Fees \$.37 plus the increase computed as follows: .87% x .60 x \$100 = \$2.32 and .87% x .40 x \$26.22 = \$1.41 equals a total monthly increase of \$2.73.

Your new monthly rental on April 1, 1983 will be \$147.11 which represents \$126.22 as base rent plus \$2.73 as C.P.I. increase plus property taxes of \$17.79 and \$.37.

The increase in rent referred to above does not reflect any additional increase that may be awarded as a result of present appeal by the Landlord to the Superior Court of New Jersey, Law Division, Ocean County, Docket No. L 25741-81 E.P.W. wherein the Landlord seeks higher base rent. If higher rent is awarded than Landlord reserves the right to seek modification of previous C.P.I. Increases on a retroactive basis.

If you wish to remain a tenant in Jackson Estates Mobile Home Park, you may do so by paying your new monthly rental of \$147.11 on April 1, 1983.

If you fail to pay the increased rent in accordance with this Notice, you must vacate the premises and deliver possession of same to the landlord by April 1, 1983.

JACKSON ESTATES MOBILE
HOME PARK

BY M. Michael Levin
MICHAEL E. LEVIN, Esq., P.O. 27, NO
Attorney for Landlord

This Notice to Quit is sent to you in compliance with the Law of the State of New Jersey.

*Note: figures circled
on attached notice
to quote*

CONSUMER PRICE INDEX PERCENTAGE
INCREASE AS PER SECTION 86-4 OF
RENT LEVELING ORDINANCE

1. Effective dated of (C.P.I.) increase will be April 1, 1983.
2. The C.P.I. increase between January , 1982 and January , 1983 was from 281.5 to 292.4 for a percentage increase of 3.87%.
3. The monthly increase in rental is computed as follows:

FOR TENANTS NOW PAYING
\$144.38 PER MONTH

Base Rent	<u>\$126.22</u>
Property Taxes	<u>17.79</u>
License Fees	<u>.37</u>

Increase computed
as follows:

$$3.87\% \times .60 \times \$100 = \$ 2.32$$
$$3.87\% \times .40 \times \$26.22 = .41$$

MONTHLY INCREASE \$ 2.73
PLUS \$144.38

NEW MONTHLY TOTAL
INCREASE \$147.11



Printed on 2/28
An Adult
Mobile Home
Community

JAN. 25, 1983

NOTICE

DEAR TENANT:

YOU ARE HEREBY NOTIFIED THAT YOU ARE NOT TO PAY THE C P I
INCREASE THAT WAS SENT TO YOU ON DEC., 27, 1982 THAT AMOUNT IS \$1.83
and was to start ON Feb. 1, 1983.

JOE J. MAYES T/A JACKSON ESTATES WILL NOW FILE A NEW APPLICATION FOR AN
INCREASE UNDER THE RENT CONTROL ORDINANCE OF JACKSON TOWNSHIP FOR 1983

PLEASE NOTE THAT THE ABOVE APPLICATION FOR 1983 HAS NOTHING TO DO WITH
THE COURT CASE THAT IS STILL PENDING IN SUPERIOR COURT OF OCEAN COUNTY
AND THAT WILL STILL BE GOING ON UNTIL WE RECEIVE A COURT DATE FOR OUR
1982 INCREASE.

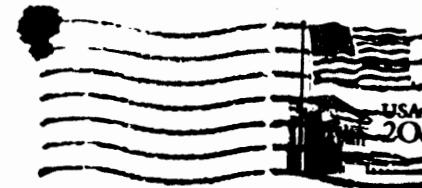
IF YOU HAVE ANY QUESTIONS PLEASE
CALL THE OFFICE.

JOE J. MAYES OWNER

Joe J. Mayes

*Judge Tampa decision
was signed on 1/28/83
note above
date*

JACKSON ESTATES
LAKEHURST AVE.
JACKSON, N.J. 08527
(201) 928-1700



R. Karker
148 Douglas Dr.
Jackson, N.J. 08527

Recent
1/28/83

Check already sent
out with
1.83 included

NOTICE TO DULY NOTIFIED TENANT FOR POSSESSION AND
NOTICE OF RENTAL INCREASE

Taxes for 1982-83 - # 33, 985.11 - 17.59 each
tenant per month

PAGE 2

DEAR TENANT:

You are hereby notified that you occupy the premises described below which is located in the Jackson Estates Mobile Home Park in Jackson Township, New Jersey, terminated as of September 1, 1982 and on that day or prior thereto you are to vacate and give the premises and peacefully deliver possession thereof to the landlord, Joe J. Hayes and Beverly Hayes, trading as Jackson Estates.

The cause of termination of the tenancy which constitutes the basis for this notice is a rent increase in the amount of \$1.31 per month commencing on September 1, 1982. This increase is in accordance with Section 86-9 of the Rent Control for Mobile Home Parks Ordinance of the Township of Jackson (tax surcharge). The calculation substantiating the monthly increase is as follows:-

The total tax increase for 1982 over 1981 is \$1,520.87 which is then divided by the present number of occupied spaces (161) which is then divided by 12 months for 78c a month. In addition, you have been paying a monthly tax surcharge of \$2.68 a month for the 1981 increase representing three-fourths of the total increase per pad and when the 1981 increase of \$6,206.75 is recalculated for the present 161 tenants on an equal 12-month basis the monthly tax surcharge for 1981 is \$3.21, so that the total monthly increase for tax surcharge is the 78c per month for 1982 and the \$3c for 1981, for a total of \$1.31. In 1981 the tax surcharge for the first month was \$9.81 representing one-fourth of the total of the yearly tax surcharge and in the remaining 11 months the tax surcharge was \$2.68 per month representing three-fourths of the yearly tax surcharge based on 158 occupied sites.

If you wish to remain a tenant in Jackson Estates Mobile Home Park, you may do so by paying your present monthly rental plus the additional \$1.31 as of September 1, 1982.

Your present total monthly rental is \$143.61 and your new rental on September 1, 1982 will be \$144.92.

If you fail to pay the increased rent in accordance with this Notice you must vacate the premises and deliver possession of same to the landlord by September 1, 1982.

This tax surcharge increase of \$1.31 per month will be in addition to any increase in rental that may be awarded to the landlord as a result of pending application for rental increase to Jackson Township Rent Leveling Board and Appeal to the Jackson Township Committee and about to be appealed to the Superior Court of New Jersey, Law Division, Ocean County.

JACKSON ESTATES MOBILE HOME PARK

Date: July 30, 1982.

Joe J. Hayes, Landlord

NOTE: THIS NOTICE AND ITS FORMAT IS REQUIRED BY NEW JERSEY STATE LAW.

NOTICE TO QUIT WITH DEMAND FOR POSSESSION AND
NOTICE OF RENTAL INCREASE

S. Hayes,
J. J. Hayes Jr.,
Jackson, N.J. 08522

RENT: \$143.61

I, the undersigned, do hereby quit your occupancy for the Jackson Estates Mobile Home Park located at 1000 Jackson Road, Jackson, New Jersey, as of September 1, 1982 and on that day or prior thereto, shall peaceably release and quit the premises and peacefully deliver possession of the same to the landlord, Joe J. Hayes and Beverly Hayes, trading as Jackson Estates.

The notice of termination of the tenancy which constitutes the basis for the notice is a rent increase being sought by the landlord in accordance with Chapter 66 of the Code of the Township of Jackson which is entitled "Rent Control for Mobile Home Parks" and specifically, Section 66-5 thereunder and other provisions therein and with such rent increase also being sought pursuant to law in the State of New Jersey which allows a landlord a reasonable rate of return. The original application for rental increase was filed with the Jackson Township Rent Leveling Board on November 30, 1981 and on April 2, 1982 after full hearings before said Board, said application was essentially denied and thereafter landlord appealed said denial to the Jackson Township Committee and the Jackson Township Committee has not acted on such Appeal so that the decision of the Jackson Township Rent Leveling Board has not been disturbed and the landlord has now or about to appeal that denial of the application for rent increase to the Superior Court of New Jersey, Law Division. The maximum rent increase being sought hereunder is \$67.69 per month. Your present monthly rental is \$143.61. Your new rent on September 1, 1982 will be \$201.19.

If you wish to remain a tenant in the Jackson Estates Mobile Home Park, you may do so by agreeing to pay the increased monthly rental as set forth above. If you do not desire to pay this increase in the monthly rent for your mobile home space, you must vacate the premises and deliver possession of same to the landlord aforesaid.

The monthly increase in rent described above is in addition to the additional monthly rental referred to in a separate increase based on tax surcharge for 1982 which is the subject of a separate Notice to Quit With Demand for Possession and Notice of Rental Increase.

JACKSON ESTATES MOBILE HOME PARK

By Joe J. Hayes, Landlord

Dated: July 30, 1982

NOTE: THIS NOTICE AND ITS FORMAT IS REQUIRED BY NEW JERSEY STATE LAW.

THIS LETTER WAS SENT TO ALL THE RESIDENTS JUST 2 MONTHS AFTER I MOVED INTO JACKSON ESTATES AND WE FELT THIS WAS A LETTER INTIMIDATING THE TENANTS WE HAVE BEEN FIGHTING EVER SINCE FOR OUR EQUAL RIGHTS.

DORA KARKER



Jackson Estates

An Adult
Mobile Home
Community

Jackson Estates
October 19, 1981

Dear: *Mervine Levand*

Pursuant to the terms and provisions of the Jackson Township Rent Control Ordinance, as amended, Joe J and Beverly Mayes T/A Jackson Estates offer to you a TWO year rental agreement effective Feb. 1, 1982 and end Jan. 31, 1984 .

THIS WILL BE BY A NEGOTIATED SETTLEMENT AND VOTE

Under the ordinance Jackson Estates can receive a cost of living increase of about \$8.00 without any cost to you or me for lawyers an C.P.A.s and any other persons it takes to prove our case under a hardship application, that if this agreement is not approved we must do. This offer is to keep from having to go thru what we did in 1979 that cost Jackson Estates 10,000.00 and also cost you for your lawyer and C P A. The only one who gained was the Lawyers and CPA S JACKSON ESTATES HEREBY OFFERS TO YOU A TWO YEAR RENTAL AGREEMENT AS FOLLOWS EFFECTIVE FEB. 1, 1982 \$150.00 PER MO. UNTIL JAN. 31, 1983 THEN \$165.00 EFFECTIVE FEB. 1, 1983 UNTIL JAN. 1984.

Under a hardship Jackson Estates can receive a rental of over \$195.00 this year. This rental increase would end up in court at a great cost to you and Jackson Estates.

I have checked with Mr Joseph Martone and this is approved way to a negotiated settlement. Please check below YES OR NO ONE YEAR OR TWO YEARS AND SIGN YOUR NAME.

Joe J Mayes Owner Jackson Est..

Joe J Mayes

YES ONE YEAR NO ONE YEAR

YES TWO YEAR NO TWO YEAR

SIGN

PLEASE RETURN THIS BY NOVEMBER 1, 1981 TO THE OFFICE

MATTHEWS, LEVIN, SHEA & PEPPER

ATTORNEYS AT LAW
255 WEST COUNTY LINE ROAD
JACKSON, N.J. 08527

(201) 386-7333

BRUCE G. MATTHEWS
MICHAEL E. LEVIN
RATHBONE F. SHEA, JR.
ROBERT R.A. AND G.Y. SHEA
STEVEN PEPPER

April 24, 1984

Mr. Harold Ohneck and
Mrs. Elizabeth A. Ohneck, his wife
112 Douglas Drive
Jackson, New Jersey 08527

CERTIFIED MAIL

Dear Mr. and Mrs. Ohneck:

Please be advised that I represent your landlord,
Mr. Joe J. Mayes and I have been asked to inform you
that Mr. Mayes intends to file an appropriate law
suit if you do not limit yourselves to one (1)
for sale sign at the premises in question in which
you occupy in Jackson Estates by Tuesday, May 1, 1984.

Very truly yours,



MICHAEL E. LEVIN

MEL/eck
cc: Mr. Joe Mayes

MATTHEWS, LEVIN, SHEA & PEPPER
ATTORNEYS AT LAW
255 WEST COUNTY LINE ROAD
JACKSON, N.J. 08527

CLAIM CHECK

010586



Circle

DATE

Mr. Harold Ohneck and Mrs.
Elizabeth A. Ohneck, his wife
112 Douglas Drive
Jackson, New Jersey 08527

1ST NOTICE

NO NOTICE

RETURN

CERTIFIED

383 219 414

AIR MAIL

R.R.R.

RECEIVED
POST OFFICE
MAY 1 1984

JACKSON ESTATES

A Manufactured Housing Community

73 Douglas Drive
Jackson, NJ 08527

April 16, 1984

Lot #112
Mr. & Mrs. Ohneck

Please be advised that you are still in violation of section #7 of the Jackson Estates Rules and Regulations (#8 of the new form which is enclosed).

This is your second notice of that violation and the matter is now being referred to our attorney for eviction proceedings.

Signed,


Joe J. Hayes, owner

cc: M. Levin, Esq.

CHAPTER 432 LAWS OF 1982 c. 53
APPROVED JUNE 25, 1982

ASSEMBLY, No. 1752

STATE OF NEW JERSEY

INTRODUCED AUGUST 5, 1982

By Assemblymen RILEY and MARSELLA

A SUPPLEMENT to "An act establishing grounds for evicting tenants and lessees of certain residential property, amending N. J. S. 2A:18-53 and repealing section 1 of P. L. 1973, c. 153 (C. 46:8C-1)," approved June 25, 1974 (P. L. 1974, c. 49).

1 *Be it enacted by the Senate and General Assembly of the State
2 of New Jersey:*

1 1. No mobile home park owner or operator may evict a mobile
2 home resident for posting in or on his mobile home a "for sale"
3 sign or similar notice of the private sale of the mobile home. Nor
4 may a mobile home park owner or operator prohibit or unreasonably
5 restrict such posting by any means, including but not limited to,
6 rules and regulations of the mobile home park or written leases or
7 rental agreements between the park owner or operator and mobile
8 home residents.

1 2. This act shall take effect immediately.

STATEMENT

The purpose of this bill is to prevent a mobile home park owner or operator from discouraging the private sales of mobile homes within his park by evicting residents who display "for sales" signs in or on their mobile homes.

JACKSON ESTATES

RULES AND REGULATIONS

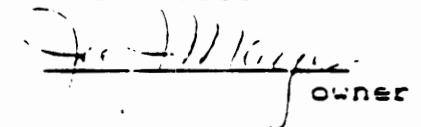
The following rules and regulations have been established for your protection and to make living here as pleasant as possible for all residents.

1. The speed limit inside the Park shall not exceed 10 mph. Speeding and careless driving will not be tolerated.
2. Motorcycles and motor bikes may not be operated within the Park.
3. No major repairs of vehicles will be permitted on the premises.
4. Off-street parking has been provided on each lot. Overnite guests must use parking spaces located at the Recreation Building unless off-street parking is available at the homesite. Unlicensed, inoperable, or unsightly vehicles are not permitted in the Park.
5. Cars may be washed on your driveway, not on the street.
6. Watering of lawns will be regulated by the management and notices will be posted at various times on the bulletin board located in the Recreation Building.
7. No peddling, soliciting, or commercial enterprises are allowed in the Park without written permission of the Management.
8. As per state law, you must notify the Management in writing immediately should you decide to offer your home for sale. One For Sale sign per home will be permitted, and that is not to exceed 8"x12" in size. If you should sell your home, the customer must apply in person at the office and be approved by the Management before the sale is consummated.
9. Both permanent and temporary exterior additions of any kind must have the approval of the Management and a building permit obtained from the Building Inspector of Jackson Township prior to starting the work. All TV or radio antenna installations must have approval from the Management prior to installation. Subcontractors must leave a copy of the plans for work to be done along with a copy of insurance coverage at the office.
10. All homes and additions, including porches, must be skirted and have steps both of which must be approved by the Management. In the event any skirting, etc. must be removed for any reason, it must be replaced within a reasonable period of time - no more than 14 days.
11. Homes, skirting, sheds, etc. must be maintained in good condition.
12. Residents must provide their own garbage cans. Lids must be kept on can at all times. No outside storage of cans, bottles, old tires, boxes, equipment, etc., will be permitted. All such storage should be in an approved type storage shed.
13. Any new or replacement utility shed must match the exterior of your home. See office for further information.
14. No fences are permitted - this includes live hedges.
15. Your house number must be attached to the street side of your home in numbers 2" in height.
16. Every home should be equipped with a fire extinguisher for your own protection.
17. Management is not responsible for damage to homes, autos, etc. due to fire, theft, or other causes.
18. Radios, record players, television, voices, and other sounds shall be maintained at moderate levels, in consideration of other residents.
19. Small household dogs or cats are allowed only with permission of the Management and only so long as they are not noisy or unruly. All pets must be kept on a leash at all times when not restricted to your own lot.
20. Each lot may be arranged in an attractive manner to suit the individual resident in so far as lawns, shrubs, and flowers are concerned. Care of the lot is the responsibility of the resident, and, in the event that the lot is not cared for properly, the Management reserves the right to enter upon the premises and cause the work to be done so that the lot meets

- Because of the presence of underground utilities, please check with the office before digging. Management reserves the right of access onto all lots at all times for the purpose of inspection and utility maintenance.
21. Clothes drying is permitted on a collapsible umbrella type dryer located in the rear of the resident's lot on any day but Sunday or holidays. If using the laundry in the Recreation Building please leave it clean for the next person.
22. POOL USE: The opening date will be posted in the Recreation Building prior to the Opening each year.
Guests are permitted only when the Life Guard is on duty and must be accompanied by a resident.
The number of guests may be limited at the discretion of the Management.
All residents and guests must register with the Life Guard when entering the pool area.
No glass or metal objects are permitted in the pool area.
The Life Guard is the sole person in charge and must be obeyed.
23. Residents are requested to notify the office in the event they will be leaving their home for an extended period of time along with the approximate date of return.
24. If a resident removes his home, the vacated lot will be considered forfeited and management reserves the right to take full possession thereof and re-rent same without obligation or responsibility to the outgoing tenant. All charges and obligations must be paid to the Management before a home may be sold or removed.
25. All residents must abide by all existing federal, state, and local laws, rules and regulations.
26. The Management reserves the right to evict anyone who refuses to comply with the rules and regulations as herein provided, in accordance with the New Jersey Truth in Renting Laws and the Mobile Home Bill of Rights.
27. The Management reserves the right to add to or revise these Rules with a 30-day written notice posted on the bulletin board located at the Recreation Building.
28. IF IN DOUBT INQUIRE AT THE OFFICE!

Residents' Signature:

Jackson Estates


owner

March 30, 1984 (Revised)
February 29, 1984 (Revised)
July 2, 1981 (Revised)
May 15, 1978

FROM JLB MANAGEMENT CO. Box 3113 Mercerville, NJ 08619	Mrs. A. Mattie 168 Cathy Court Jackson N.J. 08527																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">BASE RENT</td> <td style="width: 70%;">154.43</td> </tr> <tr> <td>PARK PROP TAX</td> <td></td> </tr> <tr> <td>TOWN FEES</td> <td></td> </tr> <tr> <td>WATER AND SEWERS</td> <td></td> </tr> <tr> <td>CAELE</td> <td></td> </tr> <tr> <td>OTHER CHARGES</td> <td>23.33</td> </tr> <tr> <td>LATE CHARGE</td> <td></td> </tr> <tr> <td>PREVIOUS BALANCE</td> <td><u>19.92</u></td> </tr> <tr> <td>BALANCE DUE</td> <td>197.68</td> </tr> </table>		BASE RENT	154.43	PARK PROP TAX		TOWN FEES		WATER AND SEWERS		CAELE		OTHER CHARGES	23.33	LATE CHARGE		PREVIOUS BALANCE	<u>19.92</u>	BALANCE DUE	197.68
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BALANCE DUE	197.68																		
DATE DUE 04/01/84 PLEASE MAKE CHECKS PAYABLE TO Jackson Estates THANK YOU USE ENCLOSED ENVELOPE THIS COPY FOR YOUR RECORDS																			

*4-1-84 Paid 154.43
 16-16-59 retroacted
 Paid 170.59*

Ex 2

MATTHEWS, LEVIN, SHEA & PFEFFER

ATTORNEYS AT LAW
255 WEST COUNTY LINE ROAD
JACKSON, N.J. 08527

8X3

BRUCE G. MATTHEWS
MICHAEL E. LEVIN
RAYMOND F. SHEA, JR.
HORACE J.J. AND R.V. SAWO
STEVEN PFEFFER

(201) 384-7333

April 24, 1984

Mr. Harold Ohneck and
Mrs. Elizabeth A. Ohneck, his wife
112 Douglas Drive
Jackson, New Jersey 08527

CERTIFIED MAIL

Dear Mr. and Mrs. Ohneck:

Please be advised that I represent your landlord,
Mr. Joe J. Mayes and I have been asked to inform you
that Mr. Mayes intends to file an appropriate law
suit if you do not limit yourselves to one (1)
for sale sign at the premises in question in which
you occupy in Jackson Estates by Tuesday, May 1, 1984.

Very truly yours,


MICHAEL E. LEVIN

MEL/eck
cc: Mr. Joe Mayes

MATTHEWS, LEVIN, SHEA & PFEFFER

ATTORNEYS AT LAW

255 WEST COUNTY LINE ROAD

JACKSON, N.J. 08527

CLAIM CHECK

010586



CHOLE

DATE

Mr. Harold Ohneck and Mrs.
Elizabeth A. Ohneck, his wife
112 Douglas Drive
Jackson, New Jersey 08527

CERTIFIED

383 219 414

MAIL

R.R.R.

Postage paid
PS Form 3640-A
Oct. 1980