



**Making
it Count.**



New Jersey State Library

**Annual Report
1984**

Lottery Beneficiaries Shown on Cover:
Marie H. Katzenbach School for the Deaf, West
Trenton. The University of Medicine & Dentistry of
New Jersey, Piscataway. Home for Disabled Veterans,
Menlo Park. Chair for Women's Studies, Douglass
College, New Brunswick. Center for Geriatrics, Glen
Gardner.

In Fiscal 1984, the New Jersey Lottery achieved a milestone that is important to every resident of the State. The amount contributed to the State for aid to education and institutions surpassed \$300 million for the first time, hitting a record total of over \$359 million. During its 14-year-history, the Lottery has contributed more than \$1.8 billion to the State.

Fiscal 1984 also produced new Lottery records in gross sales, over \$848 million, and prizes to Lottery players, \$425 million.



Thomas H. Kean
Governor



Hazel Frank Gluck
Executive Director

Annual Report



'84

Message from the Director

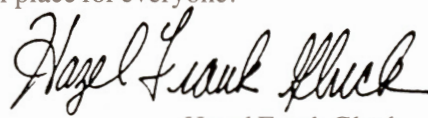
Many annual reports are simply dull compendiums of statistics. This is not so with the yearly report of the New Jersey Lottery.

The financial performance of the Lottery has a direct impact on the quality of life for the people of New Jersey. Lottery funds help improve the care that state institutions are able to provide for those who need these services. Money from the Lottery is a key resource for our colleges and schools in the education of people of all ages.

That is why everyone associated with the New Jersey Lottery is proud to present this accounting for Fiscal Year 1984. It tells the story of another record-breaking year in all categories—sales, prizes to our consumers and, most significantly, in the \$359 million contributed to state institutions and education.

New records have become so commonplace at the Lottery that there is the danger they may be taken for granted. They are achieved, however, only by the dedication, professionalism and hard work of everyone on the Lottery “team”—management, staff and members of the State Lottery Commission. The Lottery also has had excellent cooperation from Governor Thomas H. Kean’s Administration and the Legislature. To all I express my personal gratitude.

To the Lottery’s patrons in every part of the state, we say thank you for your support and confidence. Your Lottery dollars are making New Jersey a better place for everyone.



Hazel Frank Gluck
Executive Director

\$848,000,000 Gross Sales

\$425,000,000 Prizes

\$359,700,000 Contribution to Education and Institutions

Making it Count

On November 4, 1969, a total of 1.6 million New Jersey citizens voted in favor of starting a State Lottery.

By the end of Fiscal 1984, the Lottery had returned to the State more than one thousand dollars for each of these votes—providing 1.8 billion reasons why the Lottery has been “Making It Count” for New Jersey.

In Fiscal 1984 alone, the Lottery made a record contribution to that total, returning \$359.7 million to the state. This represented a jump of nearly \$65 million, or 22 per cent, over the previous year.

By law, funds contributed by the Lottery to the state government are dedicated to aid education and state institutions.

But those categories don't really tell the story of what the Lottery dollars have meant for the people of New Jersey—disabled veterans, the mentally retarded, senior citizens who need specialized care, the handicapped, inner-city youth and local school systems and county colleges struggling to meet rising costs.

From the time the first 50-cent Weekly Lottery ticket was sold in December 1970 through the end of Fiscal 1984, the Lottery has turned over \$1.8 billion to the state—and each one of those dollars has helped improve the quality of life in New Jersey. The Lottery has become the fourth largest source of revenue for the state government.

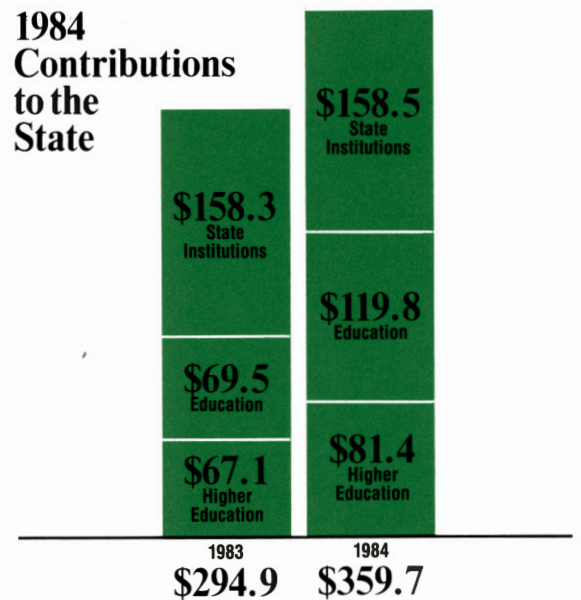
Without the Lottery dollars, the state would either have been forced to finance those programs

by placing additional burdens on the taxpayers or those services would have had to be cut or curtailed.

In its 14 year history, the Lottery has provided \$741.8 million for State institutions; \$530 million for elementary and secondary education and \$528.5 million for higher education.

The \$359.7 million in Lottery dollars contributed in Fiscal 1984 were shared by institutions (\$158.5 million), elementary and secondary education (\$119.8 million), and higher education (\$81.4 million).

1984 Contributions to the State



’70’ → ’84

Sales & Prizes-New Records

In every part of New Jersey, Lottery dollars are at work . . . In Menlo Park, at the Home for Disabled Veterans . . . in Newark, where Project COED helps inner-city teenagers gain practical knowledge in a wide variety of vocational fields . . . in West Trenton, at the Marie H. Katzenbach School for the Deaf . . . in Glen Gardner, where the Center for Geriatrics is home for senior citizens who need specialized care . . . in Burlington County, where the Special Services School provides programs designed to help special children enter the mainstream of the community.

Then, there are the special projects made possible by Lottery dollars. A Chair for Women's Studies at Douglass College is funded by the Lottery and with the financial support of the Lottery the University of Medicine and Dentistry of New Jersey is conducting an intensive study into the problem of compulsive gambling.

And these are just a few illustrations of the \$1.8 billion reasons why the Lottery has been "Making It Count" for New Jersey.

This record of performance by the Lottery has far surpassed even the most wildly optimistic projections made at the beginning. The state law creating the Lottery required that the Lottery contribute to the state a minimum of 30 cents of every dollar it receives in sales. The Lottery has consistently surpassed that minimum, with Fiscal 1984 a typical year as 42.4 cents of every Lottery dollar went to help education and institutions.

To do all these good things for New Jersey the Lottery has to generate the money. That means sales.

In Fiscal 1984, the Lottery shattered another record with gross sales of \$848 million—a substantial increase of \$155 million, or 22 per cent, over the previous year.

For its entire history, the cumulative total of sales had climbed to the staggering amount of \$4.2 billion by year-end Fiscal 1984.

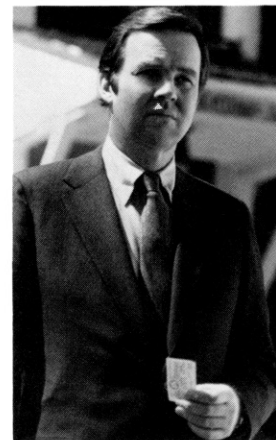
To produce that kind of sales volume, the Lottery has to attract patrons. Prizes are that attraction.

Prizes won by the Lottery players in Fiscal 1984 hit an all-time high of \$425 million. This was an increase of \$81 million, or 23 per cent, over Fiscal 1983.

The record year sent the total amount of money that has been won by New Jersey Lottery players soaring over the \$2 billion milestone.

Of every dollar it collected during the year, the Lottery paid 50.2 cents to happy winners.





Governor Thomas H. Kean holds a Lottery ticket to illustrate the source of the \$359.7 million in Lottery revenues contributed to aid education and state institutions in Fiscal Year 1984.

The Bottom Line

Add 50.2 cents in prizes to the 42.4 cents contributed to the state for education and institutions and it becomes clear why the New Jersey Lottery has achieved a national reputation for sound, business operations. It means that 92.6 cents of every Lottery dollar in Fiscal 1984 went to the state or directly back to the consumers in prizes.

The Lottery spent only 1.6 cents of every dollar, or only about \$13.9 million, for operations—and that includes the cost of advertising and promotion. For a business rapidly approaching the billion-dollar-a-year level in sales, it is a bottom line of which any public

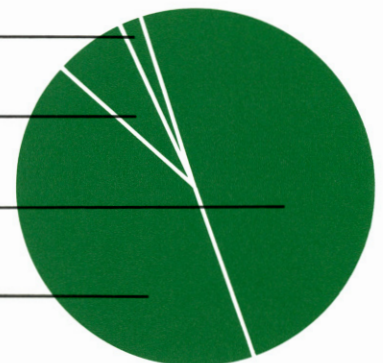
agency or private corporation would be proud.

The balance of the Lottery dollar went primarily in commissions to the network of approximately 4,000 agents, most of them small retail businesses, who sell Lottery tickets. These agent commissions amounted to \$47,017,819 which was pumped back into the New Jersey economy in Fiscal 1984.

Another \$11,626,837 was paid by the Lottery in Fiscal 1984 in fees to private contractors who supply and distribute Lottery tickets and for leasing the Lottery's statewide computerized sales network.

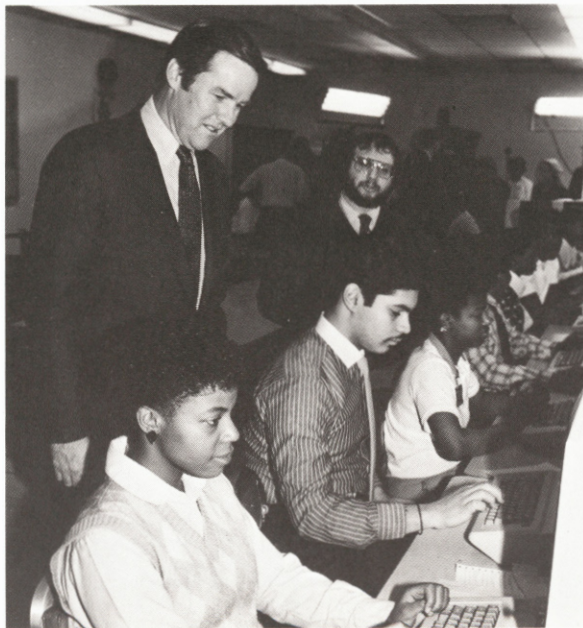
1984 Distribution of Income

- 1.6% Covers Operational and Promotional Expenses
- 6.9% Benefits the State's Business Community
- 50.2% Returned to Lottery Players in Prizes
- 42.4% Supports State Education and Institutions



\$848,000,000

Fiscal year 1984 gross sales were \$848 million. Figures shown here total more than 100%, as they include interest earned on investment income and forfeitures.



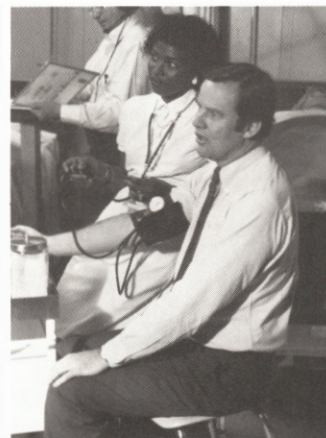
Governor Thomas H. Kean visited the Center for Occupational Education in Newark while filming a television segment in which he explained how Lottery funds are used.



Lottery revenues aid the State's Community Colleges. Representative of those colleges is Brookdale Community College in Monmouth County.



Lottery contributions help fund many higher education projects. Shown here is a class at the University of Medicine and Dentistry of New Jersey, Piscataway.



The Governor's visit to Project COED in Newark included a blood pressure test by a student.



The Special Services School in Burlington County receives Lottery revenues for its building aid debt service.

The Numbers Games

The Lottery's three numbers games again dominated sales in Fiscal 1984, generating \$772.8 million or 91.1 per cent of all sales for the year.

The Pick-It daily game produced the highest volume of sales, \$375.4 million, but Pick-4 and the Pick-6 Lotto weekly numbers game enjoyed big increases in Fiscal 1984 and are gaining rapidly.

Pick-4 sales were \$174.5 million, a jump of nearly 77 per cent over the previous year. Pick-6 sales climbed to \$222.9 million, a healthy 59 per cent increase.

Major changes in Pick-6 that took effect just before Fiscal 1984 ended have the strong potential for even greater future sales increases.

The new Pick-6 game that began on June 29 featured bigger prizes at every level and a new top Bonus Prize of \$1 million, payable over 20 years, instead of \$200,000 in cash. The key change increased the range of numbers which players can select from 36 to 39, opening the possibility for more roll-over top prizes. The new Pick-6 also offers prizes that should average over 100 per cent higher for five-of-six winners and 20 per cent higher for four-of-six winners.

Pick-It sales are expected to have a positive impact from the change put into effect in April to

expand opportunities for combination (box) betting. Players can now choose two of the same numbers for a box bet. Under the old system, combination bettors had to pick three different digits.

Fiscal 1984 was opened in exciting fashion by Pick-6. Record-smashing sales of \$10.5 million for one week were attracted by a super jackpot of approximately \$9.9 million at stake for the drawing held August 25, 1983. Appropriately, a record total of 13 winners shared the big prize, each winning \$773,991 over 20 years.

1984 Numbers Games

Income (Millions)

\$375.4

Pick-It

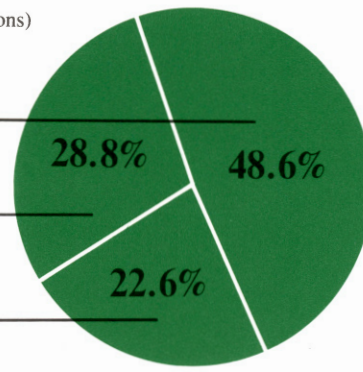
\$222.9

Pick-6

Lotto

\$174.5

Pick-4



\$772,800,000

New Jersey Lottery Analysis of Machine Sales

Fiscal Year	'75	'76	'77	'78	'79	'80	'81	'82	'83	'84	Totals
"Pick-It" Started 5/22/75	\$3,902,976	53,228,351	97,451,808	145,633,849	202,417,120	251,112,930	293,186,180	351,851,247	391,199,862	375,413,142	\$2,165,397,465
"Pick 4" Started 6/9/77			\$903,017	22,287,620	34,239,834	54,177,252	56,743,241	63,616,474	98,685,011	174,560,616	\$505,213,065
"Pick 6" Started 5/9/80						\$2,392,456	23,078,027	44,528,973	140,059,509	222,845,453	\$432,904,418
Totals	\$3,902,976	53,228,351	98,354,825	167,921,469	236,656,954	307,682,638	373,007,448	459,996,694	629,944,382	772,819,211	\$3,103,514,948
Terminals	335	491	733	978	1,556	1,947	2,222	2,428	2,781	3,407	



John D'Alise of Chatham and Vincent J. Rosati of Florham Park won the Pick-6 Lotto prize of \$1,754,617 with a shared ticket on January 5, 1984.

Hector and Maria Gonzales of Elizabeth won a \$4,356,786 jackpot in May, the second largest individual prize in the Lottery's history.

At a press conference in June, Lottery Executive Director Hazel Frank Gluck and Commission Chairman Donald B. Valk announce the change from 36 to 39 numbers in the Lottery's Pick-6 Lotto game.

The Number Games (continued)

Pick-6 also made news in Fiscal 1984 when it produced at least one top prize winner for 22 consecutive weekly drawings from October to March.

To meet the growing popularity of the numbers games and serve the public better, the Lottery in

Fiscal 1984 had a significant expansion in the number of computerized sales terminals throughout the state. At year-end Fiscal 1984, there were 3,407 terminals in service, an increase of 626 terminals, or nearly 23 per cent, over the end of Fiscal 1983.

Instant Games

The Lottery's continuing series of colorful instant and special overlay games also made their contribution to the new records of Fiscal 1984. They accounted for approximately \$75 million in sales, an increase of about 17 per cent over the previous year.

The biggest money maker was the Money Tree instant game, with \$18.4 million in sales, followed by Cash for Life, with \$16 million.

The other instant games and their sales were Deuces Wild, \$14.2 million, and Grand Slam, \$10.2 million. The Go for the Gold game*, saluting the Los Angeles Olympics, began two weeks before Fiscal 1984 ended. In those two weeks, Go for the Gold produced \$2.4 million in sales.

Two innovative special overlay games also added to the Lottery's gross revenues. (An overlay game runs concurrently with another instant game.) Winner Wonderland produced \$8.8 million in sales and New Jersey and You, boosting the State's tourism attractions, attracted approximately \$5 million in sales.



\$18.4
Money Tree



\$16
Cash for Life



\$14.2
Deuces Wild



\$10.2
Grand Slam



\$8.8
Winner Wonderland



\$5
N.J. & You



\$2.4
Go for the Gold*

1984 Total **\$75** Million

*This game continued past the end of Fiscal Year 1984.



Allen Olsen of Toms River won \$50,000 in the Grand Prize drawing for the Lottery's instant game, DOUBLE DYNAMITE in September.



Neil Nicastro of Jamesburg won the \$1,000,000 Grand Prize for DEUCES WILD in March.



Betty D'Agosta of Bayville won \$1,000,000 payable over 20 years in the Grand Prize drawing for GRAND SLAM.

The Future

The most significant event of Fiscal 1984 insofar as potential future impact on the success of the New Jersey Lottery took place on November 18, 1983. At that time, the Lottery Commission recommended unanimously that a five-year contract be awarded to GTECH Corporation of Providence, R.I., to lease a 3,500-terminal computerized statewide sales network to the Lottery.

After lengthy deliberation, the State Division of Purchase and Property did award the contract to GTECH.

The selection of GTECH was based on the unanimous votes of a special Selection Committee following one of the most comprehensive evaluations ever conducted by any Lottery or governmental agency. The nationally known accounting firm of Price Waterhouse certified that the evaluation process was thorough, fair and impartial.

GTECH was selected because it best demonstrated the required combination of high technical capability at low cost. The firm has ten operational Lotto-type games worldwide and has a record of providing high performance terminals with strong acceptance by Lottery sales agents and the public.



GTECH technicians installed the new terminals at 3,500 agent locations around the state in preparation for the conversion.



Lottery and GTECH representatives worked together on training procedures to make conversion as smooth as possible.



Extensive agent and Lottery training on the new "Green Machines" took place at GTECH'S New Jersey headquarters prior to the actual conversion.

Leadership

Two new members joined the New Jersey Lottery Commission during Fiscal 1984, adding a fresh dimension to the strong policy-making leadership provided by the Commission.

Michael M. Horn joined the Commission in February after he was nominated State Treasurer by Governor Thomas H. Kean and confirmed by the State Senate. He succeeded Kenneth Biederman, who had resigned as State Treasurer. (The State Treasurer by law serves as a member of the Lottery Commission.) An attorney and a former member of the State Assembly, Treasurer Horn had served the first two years of Governor Kean's Administration as State Commissioner of Banking.

Peter J. O'Hagan Jr. was sworn in as a member of the Lottery Commission in January 1984. A special Agent for almost 20 years with the U.S. Department of Defense, Commissioner O'Hagan now serves as Assistant Vice President of Support Services at Morristown Memorial Hospital. He is a former mayor of Morris Township.

Donald B. Valk was re-elected Chairman of the Lottery Commission in April 1984. The only member who has served since the Lottery began in 1970, Chairman Valk has the distinction of having given more continuous years of service to a state lottery than any other person in the nation.

James Cicalese was re-elected Vice Chairman of the Commission in April 1984. He was originally appointed to the Commission in 1982 by Governor Kean.

Commissioner Jerome Seiden has served the Lottery since February 1976. Commissioner Philip Gelber has been a member since August 1981.

The Lottery Commission in January took a significant step in the continuing effort to maintain the high degree of public trust and confidence the Lottery enjoys. The Commission adopted a Code of Ethics for vendors and contractors doing business with the Lottery to prevent conflicts of interest. The Lottery was the first State agency in New Jersey to adopt such a code.



Michael Horn
State Treasurer

Commissioners



Donald B. Valk
Chairman



James Cicalese
Vice-Chairman



Philip Gelber
Commissioner



Peter O'Hagan
Commissioner



Jerome Seiden
Commissioner

The Management Team

Webster defines teamwork as “work done by several associates with each doing a part but all subordinating personal prominence to the efficiency of the whole.”

If there ever was a management team that fits the definition perfectly, it is the group of Deputy Directors assembled by the New Jersey Lottery.

Joseph A. Mule', Deputy Director of Administration, has provided ten years of leadership continuity that has helped guide the Lottery through a period of remarkable growth and innovation. He is one of the most knowledgeable people in the lottery industry in the United States and Canada.

Judy Shaw Berry, Deputy Director of Marketing and Sales, has the key responsibilities of overseeing the Lottery's entire field operations, advertising and promotional efforts, and on-line and Instant sales.

Barbara W. Steele, Deputy Director of Planning and Research, directs the Lottery's contacts with the public at all televised and on-location drawings. She also maintains contact with lottery operations in other states and is responsible for the Lottery's library containing lottery related information obtained from federal and state sources.

John J. Majarwitz, Deputy Director of Security and Audit, a former lieutenant of State Police, has the formidable task of protecting the Lottery's security, integrity and credibility with the public. He supervises the licensing function as well.

Anthony J. Battista, Deputy Director of Operations, has directed the Lottery's essential day-to-day operations such as ticket distribution, courier system, warehousing, winner validations, and liaison with the on-line computer firm.

The accomplishments of this management team reflect a business-like philosophy which has achieved for the New Jersey Lottery a national reputation for the soundness of its operations.

Deputy Directors



Joseph A. Mule'
Administration



Anthony Battista
Operations



Judith Shaw Berry
Marketing & Sales



John J. Majarwitz
Security & Audit



Barbara W. Steele
Planning & Research



Where the Money Goes

Programs Supported by New Jersey State Lottery Resources

Fiscal 1984 Contributions

Department of Education

Project COED	\$ 2,067,743
Marie H. Katzenbach School for the Deaf	4,121,703
Statewide Testing Program	845,781
Non-Public School Aid	21,366,953
School Building Aid Debt Service	24,058,964
School Building Aid	67,383,868

Department of Higher Education

Veterinary Medicine Education	1,065,000
Aid to Independent Colleges and Universities	10,900,000
Schools of Professional Nursing	1,500,000
Dental School Aid	4,050,000
Optometric Education	332,000
High Technology Initiatives	5,108,000
Compulsive Gambling Research, University of Medicine and Dentistry of New Jersey	75,000
Aid to County Colleges for Operational Costs	58,338,971
Women's Studies Chair, Douglass College	75,000

Department of Human Services

Operation of State Psychiatric Hospitals	39,335,937
Operation of Schools for the Mentally Retarded	34,610,065
Operation of Homes for Disabled Veterans	8,947,334

Department of Corrections

Operation of Correctional Institutions	65,050,243
Correctional Facilities, Expanded Capacity	8,236,735
Juvenile Medium Security Center	2,287,607

Total 1984 Resources \$359,756,904

Total Spent on 1984 Programs \$359,756,904

Comparative Statements of Revenues and Allocation of Revenues

	134 Months Ended June 30, 1982	12 Months Ended June 30, 1983	12 Months Ended June 30, 1984	Totals
Revenues				
Gross Sales.....	\$2,661,042,456	\$693,103,137	\$848,023,787	\$4,202,169,380
Less:				
Commission to Agents & Banks ...	150,519,475	38,784,621	47,183,544	236,487,640
Game Contractor Fees	64,565,000	8,831,364	10,823,150	84,219,514
Courier Collection Fee.....			803,688	803,688
	215,084,475	47,615,985	58,810,382	321,510,842
Net Revenues	2,445,957,981	645,487,152	789,213,405	3,880,658,538
Less:				
Prize Expense.....	1,299,486,344	344,605,078	425,163,962	2,069,255,384
Operating Expense.....	57,544,957	9,798,845	13,893,045	81,236,847
Start Up Costs	686,137			686,137
Provision for Doubtful Accts.	200,000			200,000
	1,357,917,438	354,403,923	439,057,007	2,151,378,368
Net Operating Revenue.....	1,088,040,543	291,083,229	350,156,398	1,729,280,170
Add:				
Other Income:				
Interest Income	18,645,578	1,538,706	2,139,323	22,323,607
Miscellaneous Income.....	387,593	40,297	95,120	523,010
Forfeited Prizes.....	40,592,585	4,282,388	5,932,987	50,807,960
	59,625,756	5,861,391	8,167,430	73,654,577
Total Funds Available for Aid to Education, State Institutions & Reserve For Encumbrances	\$1,147,666,299	\$296,944,620	\$358,323,828	\$1,802,934,747
Allocation of Funds Available:				
Contribution For Aid to Education and State Institutions	\$1,146,084,437	\$294,975,421	\$359,756,904	\$1,800,816,762
Reserve for Encumbrances	1,581,862	1,969,199	(1,433,076)	2,117,985
Total Contribution to Education, State Institutions and Reserve for Encumbrances.....	\$1,147,666,299	\$296,944,620	\$358,323,828	\$1,802,934,747

Notes to Financial Statements of Revenues and Allocation of Revenues

Note A—Significant Accounting Policies

Basis of Accounting: The New Jersey State Lottery Commission (the Lottery Commission) prepares its financial statements using the modified accrual basis of accounting for a special revenue fund in accordance with Statement #1—Governmental Accounting, Auditing, and Financial Reporting Principles of the National Council of Governmental Accounting.

Revenue Recognition: Revenues from the sale of lottery tickets, bank and agent commissions, prize allocations, and the prescribed contributions for aid to education and state institutions are recognized as follows:

1. For Pick-It, Pick-Four, and Pick-Six Lotto, on the drawing date.
2. For Instant games, on a weekly basis ending Wednesday.

The Lottery Commission established the Pick-It, Pick-Four, and Pick-Six Lotto games on May 22, 1975, June 9, 1977, and May 9, 1980, respectively. Sales from such games are handled exclusively by an independent contractor. The individual prizes for such lotteries are calculated by the contractor based on the number of winning tickets and the revenues generated by the drawing. Information is reported to the Lottery Commission on a daily basis and is summarized each week on Wednesday for recording by the Lottery Commission.

For instant games, the Lottery Commission records revenues and related commissions and allocations based on the total tickets which the agent has reported as sold during the weekly periods ending on Wednesday and, accordingly, revenues and related commissions and allocations are included in operations for the applicable period.

The following is a summary of the instant games which were in process during the period ended June 30, 1984:

	Starting Date	Termination Date
Tourism-New Jersey and You	May 25, 1983	Sept. 14, 1983
Grand Slam	June 15, 1983	Sept. 14, 1983
Deuces Wild	Sept. 15, 1983	Nov. 30, 1983
Winner Wonderland	Nov. 14, 1983	Feb. 29, 1984
Cash for Life	Dec. 5, 1983	March 19, 1984
Money Tree	March 21, 1984	June 13, 1984
Go for the Gold	June 13, 1984	Sept. 19, 1984

For instant games, certain tickets entitle the purchaser to one or two free tickets; gross revenues are recorded based on the amount realized by the Lottery and do not include the distribution of the free tickets.

Allocation of Revenues: As required by New Jersey law, at least 30% of gross revenues from ticket sales and unallocated revenues are required to be paid to the State Treasury for aid to education and state institutions.

Pursuant to this law, the Lottery Commission has also designated all unallocated revenues for aid to education and state institutions.

The Lottery Commission has designated that a minimum of 45% of gross revenues be reserved for prize awards, including agent bonuses.

Unclaimed Prizes: As required by New Jersey law, prizes not claimed within one year from the date of the drawing are forfeited and designated for aid to education and state institutions. The amount of \$5,932,987 which was forfeited in the twelve months ended June 30, 1984 represents unclaimed prizes for the period July 1, 1982 through June 30, 1983.

Note B—Reserve for Fund Balance

The amount of (\$1,433,076) represents the net decrease in the fund balance for the year ended June 30, 1984, and is comprised of the following:

Increase in reserve for encumbrances	\$191,539
Decrease in reserve for prize awards	(1,707,685)
Increase in reserve for bond insurance	83,070
	<u>(\$1,433,076)</u>

Auditors Report

Ernst & Whinney

3131 Princeton Pike
Trenton, New Jersey 08648
609/896-3223

Ms. Hazel Frank Gluck
Executive Director
New Jersey State Lottery Commission

We have examined the statements of revenues and allocation of revenues of the New Jersey Lottery Commission for the twelve months ended June 30, 1984 and 1983. Our examinations were made in accordance with generally accepted auditing standards and, accordingly, included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances. In our opinion, the financial statements referred to above present fairly the results of operations of the New Jersey Lottery Commission for the twelve months ended June 30, 1984 and 1983, in conformity with generally accepted accounting principles applied on a consistent basis.

Ernst & Whinney

Trenton, New Jersey
November 2, 1984



**NEW JERSEY
LOTTERY**

Benefits Education
and Institutions

Thomas H. Kean
Governor

Donald B. Valk
Chairman

Hazel Frank Gluck
Executive Director