

PUBLIC HEARING
before
CASINO REVENUE FUND STUDY COMMISSION
on
USE OF CASINO REVENUE FUNDS

Held:
April 15, 1985
Ridge Road School
Cedar Grove, New Jersey

New Jersey State Library

MEMBERS OF COMMISSION PRESENT:

- Senator Catherine A. Costa, Chairwoman
- Senator Joseph Bubba
- Assemblyman Edward Kline
- James J. Daly
- Thomas Giordano
- Melvin Haas
- Michael Reilley

ALSO PRESENT:

- Eleanor Seel
- Office of Legislative Services
- Aide, Casino Revenue Fund Study Commission

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SENATOR CATHERINE A. COSTA (Chairwoman): I am sorry for the delay. I am Senator Catherine Costa. The reason for the delay is that we are having some technical problems. We are trying to get some microphones here. The ones you see are solely for our reporters. We are trying to get some microphones so we can all be heard.

I hope you have just a little more patience. If we find that we cannot get microphones, we are just going to have to shout a little bit today.

As this point, since we also have some problems with the facilities here, I would like to have someone address those problems.

CARLA HORTON: I am Carla Horton, the Director of DIAL. The bathrooms here are not totally accessible. I would like to explain the situation to you, so that those who are concerned about it will know what to do. The bathroom in the nurse's office has a 28-inch-wide doorway and a 32-inch-wide stall, with only one grab-bar. Marie Abude will assist you, if that will help.

There are also teachers' bathrooms, which have a small lip. So, if you have trouble pushing your chair over the lip, you will probably need help. That bathroom is wide enough so that you can do a lateral transfer if you need to, but there are no grab-bars at all.

So, again, if you need help, please see me or this lady right here (indicating Marie Abude).

SENATOR COSTA: The word I have right now is that no one seems to be able to find an available microphone; I am just going to try to shout so you can hear me.

In this corner we have a signer, Kim VanClief; she is an interpreter for the deaf. Kim, will you please stand up so the audience can see you? She will be signing for those who cannot hear.

In the meantime, while we are trying to locate a microphone that will work, can you hear me back there? (affirmative response from audience). Very good. Thank you very much.

I would like to welcome you here today. I am Senator Catherine Costa, and I am the Chairman of this Commission. The Commission was formed this past January and it consists of four members of the Senate, four members of the Assembly, and eight citizen members.

Assemblywoman Marlene Lynch Ford is the Vice Chairman of this Commission. She will not be able to be here because she serves on the Revenue and Finance Committee, and they are holding a meeting in Trenton today.

I must also apologize for Assemblyman Paterniti. He is appearing before the Revenue and Finance Committee today, regarding a constitutional amendment that is being considered. It is his bill, and it would see to it that the additional \$50 property rebate is no longer taken out of casino funds. This year, for the first time, it is not being taken out of those funds. His amendment would say, on the ballot, that they could no longer take that \$50 rebate money from the casino funds. So, that is why he is not here.

Senator Brown is also on this Commission. She is ill today, as is George Chenoweth, who just recently had an operation.

Mr. Haas, a member of our Commission, has indicated to me that he sent someone down to the senior citizens' hall to bring their sound equipment here. They will be back in about 20 minutes. I will then have a microphone and I will not have to shout, and neither will you.

Assemblyman Karcher, Speaker of the House, wanted to be here, but he is holding a session in Trenton and that is why he could not be with us today.

The other members of the Commission are: Senator Joseph Bubba, who is here with us today. Senator Frank Pallone, Jr. is not here at the moment; however, I do expect him to attend later. Assemblyman Walter Kavanaugh has to attend an Assembly Session, so he is not here. Assemblyman Kline is here today, even though the Assembly is in session, and we appreciate his attendance. Assemblyman Kline may have to leave early, but we are glad he could make it. Mr. Daly is present today. Tom Fricano is not present; he is another member of the Commission. Ray Fried is not here yet. Tom Giordano is here. I think you are from this area, aren't you, Mr. Giordano?

MR. GIORDANO: Oh, this is my home.

SENATOR COSTA: This is his home.

You just met Mr. Haas. Michael Reilley is with us. Is Mr. Spizziri here yet? (negative response) He is not here yet, so that concludes my introduction of all the Commission members to you.

The purpose of our Commission is to undertake a careful and thorough review of anticipated revenues from casino gambling in the coming years; the present use of the State's revenue from the gambling moneys; the range of programs that would address the various needs of the State's disabled and senior citizens; and, how the casino funds can best be used.

I Chair the Senate Committee on Aging, and Assemblyman Paterniti Chairs the Assembly Committee on Aging. We have many bills, introduced by many legislators, regarding the casino funds. They all have a heart for the elderly and the disabled, so they have introduced many bills; however, we do not want to take those bills into consideration until we make sure that the moneys address the priority needs of the senior citizens and the disabled. That is the reason for this hearing.

We have had three other hearings: One in Lakewood, one in Burlington County, and one in Trenton. We heard from many senior citizens and disabled at those hearings, and many worthy suggestions were given. Today we are looking forward to hearing more of those suggestions.

I think I will save the rest of what I have to say until we have some microphones because I find it difficult to shout; however, I will shout if I have to.

At this point, though, I would like to say that we are very honored to have the Senate President, Carmen Orechio, with us today. I must tell you that his great compassion for the needs of the elderly prompted him to form the first Committee on Aging -- the Senate Committee on Aging -- and I am pleased to be the first Chairman of that Committee.

I know many of his bills have been right up front, helping the elderly and those who are disabled. With that, I would like to introduce him to you and have him say a few words.

Senator Orechio? (applause)

SENATE PRESIDENT CARMEN A. ORECHIO: Thank you, Senator Costa, Senator Bubba, Assemblyman Kline, members of the Commission, and ladies and gentlemen.

First of all, I want to express my gratification to Senator Costa for inviting me here today. As a matter of fact, I think I should tell you she was overwhelmed by the large crowd. Being a little farm girl from South Jersey, she is not aware of the crowds that gather for such important functions as this.

I am also very pleased with the appointments I made to this Commission. In Tom Giordano, Michael Reilley, Mel Haas, and George Chenoweth, who is disabled, I think we have some outstanding individuals from our county; they have certainly made contributions, and will continue to make contributions, to this Commission.

The issue before the Commission at this time is to determine whether or not we are best using the revenues that are derived from the casinos. For this fiscal year, \$176 million has been appropriated for the activities that are provided as a result of these revenues. As a matter of fact, \$75 million of the \$176 million is allocated to Lifeline credits. That is a pretty hefty sum.

We also have other areas of great need for senior citizens, and they are being looked at very closely. I think one of the programs that New Jersey should move forward with, and expand, is home health care services for the elderly.

I have a mother who is 91 years of age, and I recognize that being at home and being cared for at home is certainly a lot more comfortable and better for her morale. It is an inducement to continue to thrive. I also recognize that over 25% of the elderly, or senior citizens, who are in nursing homes today should really be at home, and they would be at home if we were able to provide the funds for that kind of service.

So, in conclusion, I would like to say — since I have to get down to Trenton — that this Commission has a very important assignment. I am sure, in their deliberations — and based on testimony heard today— they will be able to focus in on and establish what the senior citizens', as well as the disabled persons', priorities are. These priorities will come to pass.

I also want you to know about the concern all of us on this Commission have for the disabled. We should continue to keep any commitment we made to both the elderly and the disabled.

There has been an \$18 billion shortfall, based on the Medicaid and Medicare budgets, that will certainly impact upon us here in New Jersey. I can tell you that I will continue to support the commitments we have made in order to make sure that we in New Jersey do not break our word to you. (applause)

I will continue — and I am sure the Commission will continue — to make sure that we have a barrier-free society for the disabled. (applause)

A very dear friend, Michael Reilley, comes from my town. He is on this Commission, and I don't think I could have chosen a better representative to speak, in very vocal terms, on your behalf. So, I can tell you, Michael, that you are great for the job; I am sure you are going to meet the challenge for all of your colleagues.

In conclusion, I again want to thank Senator Costa. She was hand-picked to chair this Commission. She was also hand-picked to chair the first Senate Committee on Aging, because of her demonstrated ability to have compassion for those who are less fortunate than many of us who are able to toil and pursue our individual needs and wants without any handicaps in our way.

Senator Costa has done a great job in the Senate since she has been there. She was a Freeholder in South Jersey. She was a member of the Gloucester County Board of Freeholders.

SENATOR COSTA: Burlington.

SENATOR ORECHIO: Which county?

SENATOR COSTA: Burlington County.

SENATOR ORECHIO: Burlington? You know, South Jersey is so far removed from Essex County that I forgot which county it was — Burlington. If I may just make a point, I think Senator Costa is probably one of the few Democrats in that County who is able to maintain her position and continue to win reelection, year after year.

So, Cathy, I am sure that, by virtue of this great outpouring of interest, and the 35 or 40 people who will be testifying this

morning, you are going to have plenty of input from this group; it will certainly help you in a big way to finalize, and make some determinations as to the direction we should be going. Thank you very much. (applause)

SENATOR COSTA: Thank you, Senator. I started to speak about Senator Orechio when he started saying things about me, so this is going to sound like a mutual admiration society. However, I feel we are most fortunate, indeed, to have a person like Senator Orechio in the right place at the right time so that these things can come to pass.

We both have similar backgrounds. My mother lived to be 92, and his mother is 91 and is still going strong. We hope she continues for many more years. Therefore, we both have a great concern for senior citizens, and, of course, when you have compassion for one group of people, you have compassion for all groups of people.

Thank you very much, Senator. The Senator has to be in Trenton today. I don't know how long he can stay with us, but when you see him leave, you will know why.

SENATOR ORECHIO: I will stay until you get the microphones.

SENATOR COSTA: All right. Thank you. (applause)

Our first witness will be an aide to Assemblyman Robert Franks. The Assemblyman could not be here, so he sent his representative.

Since we don't have the microphones, they can't hear you, but you can pick up one of those mikes (indicating recording microphones). Just take it out of its holder.

Please speak toward the audience so they can also hear you.

JAMES WEINSTEIN: Assemblyman Franks asked me to come and testify before the Commission regarding a bill and a proposed constitutional amendment he has introduced, which he feels would make good additional use of the Lifeline Credit Program.

As you know, two years ago -- or even earlier than that -- the Lifeline Credit Program was expanded to cover more than just the original needs that were identified for its use in the original casino legislation.

You may recall that in the original casino legislation, gas and electric utility bills would be covered under the Lifeline Program for those who were eligible. His amendment to the Constitution and his bill propose that any energy conservation programs, offered to utility customers by the various utilities around this State, should now be paid for by the Lifeline Credit Program.

The rationale behind this is that we have many senior citizens and others who are using the Lifeline Program and who would like to use energy conservation, which would mean a long-term savings for them in their energy and utility bills; however, they can't because it is not in the law. So, that is why he has proposed a bill and a constitutional amendment in that regard.

I would like to express his regret that he could not be here today. I have some documentation regarding his bill with me, in case any of you want to read it. Thank you for letting me testify. I appreciate it. (applause)

SENATOR COSTA: The next person I would like to call is Commissioner Ann Mega of Cedar Grove, which is right here in this area. I might add that she is a member of the 32-member Tax Study Commission, recently appointed by Senator Orechio. (applause)

ANN MEGA: Thank you very much. I would just like to say two things: One, I am in favor of the addition to the Lifeline Credit bill. I think it is certainly a sensible addition, and it would make a big difference to many of our people who are covered under the bill.

The other thing I am interested in seeing done is Home Health Care for the Elderly. I have seen, on a first-hand basis, how high those expenses can run; we certainly need help for the people who are in that situation. I think that anything that can be done along those lines would be of great benefit. Thank you very much. (applause)

SENATOR COSTA: Our next witness will be Edward Kopelson, the Governor's Committee on the Disabled.

EDWARD KOPELSON: First of all, the Governor's Committee would like to thank the Commission for allowing us to address you. Our reason for requesting to address the Commission is because we are concerned that 70% of the funds appropriated through the Casino Revenue Fund are

appropriated to programs that unfairly exclude many severely disabled, low-income people. There are many persons who have severe disabilities and need programs such as Pharmaceutical Aid to the Aged and Disabled, Lifeline Credits, and Property Tax Deductions, but they do not qualify for those programs because the definition of disabled, used by the programs, is unduly restrictive.

I just want to give you one example, if I may. I have an individual client, a woman. She raised four children and she never worked outside of her home. Because she never worked outside of her home, she was obviously unable to contribute to Social Security, and because she was unable to contribute to Social Security, she is now unable to collect benefits from Social Security Disability.

During the course of her work in her home, and because of illness, she became blind. She receives some assistance from the New Jersey Commission on the Blind, which uses the same definition of disability as the Social Security definition; however, she is unable to qualify for that disability because, as I indicated, she didn't work.

She and her husband have an income of less than \$15,000, which is the qualifying income if she were elderly and if she had been employed. This income would allow her to receive these benefits. She is also ineligible to collect SSI benefits; therefore, she is not eligible for Lifeline Credits.

The definition used by these two programs is unduly restrictive, and we hope that it will be changed. I have set out, in a statement for the Commission, a recommended definition that should be used. This definition would allow low-income persons to qualify for the programs. We hope that the Commission will take this definition into consideration.

We would ask you to consider two things: One, that the definition of disability not be related to income. Just as the criteria for elderly individuals does not reflect a concern with whether or not a person is employed, criteria for the disabled should not reflect the consideration of whether or not a person is employed.

Similarly, the definition of disabled should, in the same manner as the elderly are considered-- This is, in a sense, an

arbitrary point on a scale. Not too many years ago, people were considered elderly when they were 65. Most legislation now says age 62. Well, that is just an age scale, and we would ask that the definition of disability be regarded as a point on a severity scale, so that when we measure the degree of severity, regardless of whether a person is working or not, he would become eligible for Lifeline Credits, PAAD benefits, and the property tax deduction.

SENATOR COSTA: Thank you very much.

MR. KOPELSON: Thank you. (applause)

SENATOR COSTA: I think we have an amplifying system now. Do we?

MR. REILLEY: It is being carried in.

SENATOR COSTA: All right. In the meantime, we will call on Mr. Jerome Premo, Executive Director, New Jersey Transit Corporation. Is Mr. Premo here? I didn't see him. Oh, he is not here yet.

Lois Hull, Director, Essex County Division on Aging.

Lois, would you take the mike with you and just stand back a little bit, right by the reporters? (Whereupon amplifying system is set up and hearing is delayed)

I really appreciate your patience while we are getting set up. (speaking to audience)

I was just ribbing Senator Orechio about calling me a little country girl, because I usually refer to myself as that. Coming from South Jersey, we have a lot of farms; hopefully, we will continue to have farms there. There are cranberry bogs in my county, and we have peach farms, dairy farms, and apple farms. So, in case you ever want to get out of the city and come down where the air is nice and clear and crisp, you are welcome to come to our Cranberry Harvest around September or October; it is beautiful.

The Senator wants equal time. Go ahead, Senator Orechio.

SENATOR ORECHIO: I just said that up in North Jersey we have the Sports Complex; we have an arena, a new baseball stadium, and I won't mention the track. (laughter)

SENATOR COSTA: That's right, don't mention the track, we have Garden State. (laughter) We also have the casinos. Assemblyman Kline comes from Atlantic County.

Thank you all very much for your patience. We will now hear from Mrs. Hull.

LOIS HULL: If I was nervous before, I am a lost cause now.

Members of the Casino Revenue Fund Study Commission, thank you for the opportunity to appear before you today. You are to be commended for undertaking the important task of long-term planning with regard to the Casino Revenue Fund.

I am speaking to you both as the Director of the Essex County Division on Aging and as the President of the New Jersey Association of Area Agencies on Aging, which includes all of New Jersey's 21 county offices on aging.

On March 11, in Trenton, our County Executive, Peter Shapiro, spoke at your public hearing. Mr. Shapiro described the planning and service delivery system administered by our office in Essex County, and he emphasized the importance of program design and implementation which is responsive to local needs -- needs which reflect New Jersey's great diversity, of which we have heard both of you speak this morning.

The network, which has evolved since 1965 to serve older adults in our State, has frequently been cited as a model for delivery of services. We urge you to consider both the types of services to be funded as well as the manner in which these services are administered. New Jersey's 21 Area Agencies on Aging are ready to assist you.

In general, the testimony you have already heard has clearly pointed out the staggering unmet need for expanded in-home services for those who are incapacitated and disabled. The other most frequently mentioned area of concern has been better access to affordable and safe rental housing for the elderly and disabled. The urgency of these needs cannot be overemphasized. In any recommendation, however, please allow unique local conditions to determine the precise nature of these programs to ensure that people, not politics, are served.

In closing, I am taking a small liberty in straying from the precise subject of this hearing. In the absence of a coherent public policy on aging and a cabinet level Department on Aging to coordinate all relevant programs, we will continue to struggle against unnecessary bureaucratic obstacles in our efforts to ensure that New Jersey's older adults enjoy an acceptable quality of life. Thank you. (applause)

SENATOR COSTA: Thank you very much. I would like to say to the Commission members that we have — as you can see — a long witness list, so we are not going to be interrupting and asking many questions. However, if any of the Commission members feel that there is something they would like to question one of the witnesses about, please feel free to do so.

Our next witness will be John Scagnelli. Mr. Scagnelli is the Executive Director of the New Jersey Association of Retarded Citizens.

JOHN P. SCAGNELLI: Thank you. Good morning. Madam Chairwoman and members of the Commission, I would like to thank you for the opportunity, on behalf of the Association, to share with you some of our concerns about the use of the casino gambling revenue funds.

The Association for Retarded Citizens has a deep and abiding interest in the efficient and effective use of casino revenues for the aged and disabled. We would especially like to call attention to the latter, who are often neglected.

The disabled population has a number of urgent needs, which are not now being met. Our Association wishes to emphasize that the disabled have just as much legal right to benefit from casino revenues as do their counterparts. Less than 20% of casino gambling funds are now being used for the disabled population. Citizens who are mentally retarded have difficulty advocating for themselves, although they are beginning, as part of a program sponsored by our Association, to learn to do just that. I understand they are going to be able to speak on their own behalf.

Obviously, the major function of our organization is to protect and extend their rights. We suggest that a major function of this Commission should be to ensure that the disabled get their fair share of services provided from casino revenues.

There are several major areas in which the use of casino revenues is critical. The first is transportation, which has been a perennial problem for the disabled population. Enactment of Chapter 576, Public Law 1983, the Senior Citizen and Disabled Transportation Assistance Act, has not as yet resulted in satisfaction of the urgent needs of the mentally retarded.

At present, most county transportation systems are simply not supplying adequate transportation to meet the vocational, social, and educational needs of our clients. In one county -- Somerset -- our local Association for Retarded Citizens must pay for transporting group home residents to sheltered workshops. In general, rides for secondary purposes, such as shopping and recreation, are simply not available. Evenings and weekends are even worse. Union County, where our people are being represented, is a conspicuous exception.

Transportation is a critical factor in employment, which is a major concern of our Association. It should be of prime importance to the government, since employment is the difference between productive, taxpaying citizens and public charges. There are several layers of vocational training which are conducive to employment of the mentally retarded.

Our Association's on-the-job training program has been most successful by placing retarded citizens in permanent, competitive, employment. Also of major importance is the employment provided by the Job Training Partnership Act, through Private Industry Councils. Both programs would benefit substantially from more transportation funding.

Increased feeder service is also a vital factor in the next layers of vocational training, sheltered workshops and work-activity centers. These vital resources lead to competitive employment for some, and more independent living for others. The latter highly desirable condition is also fostered by improved transportation in the areas of recreational and medical needs, as envisioned by Chapter 578.

To remedy this unsatisfactory situation, we recommend two steps: First, an increased appropriation for the county transportation systems; and, second, closer oversight by the Legislature to ensure proper implementation by seeing to it that the disabled are getting their fair share of available resources. There should also be a major statewide study to determine the true transportation needs of the disabled.

The next major area toward which casino revenues should be directed is employment itself. The budgets of the Division of Vocational Services and the Division of Mental Retardation for these

purposes are inadequate. Decreased Federal participation in vocational rehabilitation has reduced the scope of this vital program. Sheltered workshops and work-activity centers are also chronically under-funded. Large numbers of mentally retarded and otherwise handicapped workers are thus prevented from achieving their full potential. We suggest that the use of casino revenues for these purposes would pay both social and monetary dividends.

A third major area of concern is the proposed Medically Needy Program. At present, persons of low- to moderate-income with extremely high medical bills, a situation which faces many families with retarded children, are left to their own resources. We feel this is an injustice to families who, through no fault of their own, are faced with financial catastrophe. Use of casino revenues for the medically needy is a very appropriate tactic. Another favorable effect of the program would be to assist in the prevention of mental retardation by provision of better health care to expectant mothers.

Housing is another major concern of the disabled. Congregate housing is in short supply. Casino revenues in ample amounts should be used as the solution to housing problems. Also difficult to obtain is respite care, through which families with disabled members may experience respite by leaving such persons at safe and appropriate locations for short periods of time. The significance of respite care may be realized when it is recognized that it is often the difference between home care and institutionalization.

For all these reasons, we recommend the use of casino revenues for transportation, employment, medical care, and housing in effective amounts with fair implementation. By such actions, the purpose of the casino amendment to the Constitution may be properly realized to the benefit of all eligible persons.

I wish to thank the Chairwoman and members of the Commission for this opportunity to make our views known. Thank you. (applause)

SENATOR COSTA: We will refer to the Transportation Assistance Program, and we are expecting Mr. Premo, who will be discussing it. We have their report.

I heard all the things you said, and I would like to address some of them. The point I would like to make is something I wanted to bring up before, but I could not because I did not have a microphone; however, I think it would be appropriate at this time. My point addresses the moneys that are in the Casino Fund.

It is estimated that this year the Casino Revenue Fund will receive \$172 million from the 8% tax on casino revenues. This seems like an incredibly large sum of money, but I would like to tell you that this year the State has already committed more than that amount from the Casino Revenue Fund to programs benefiting senior citizens and disabled persons. Presently funded programs will use all of this year's anticipated revenue, plus a portion of the \$44 million surplus remaining from previous years.

Major programs that are presently funded by casino funds include: The Lifeline Program -- the \$225 gas and electric utility credit -- amounts to \$73 million; Pharmaceutical Assistance for prescription drugs -- the \$2.00 co-pay -- amounts to \$23 million; additional property tax deductions for lower income senior citizens and disabled persons amount to \$21 million. I should add that the Property Tax Rebate will not be funded from casino funds after this year. In addition, senior citizen and disabled persons' transportation services amount to \$10 million.

So, it is the role of this Commission to look at the projected costs of these existing programs over the next several years and the estimated cost of any new programs we may recommend for casino funds. We will then have to balance these costs with the estimates of how much revenue will be available from casinos, in order to decide how to best use the casino funds.

In the earlier years of casino development in the State, the growth of the Casino Revenue Fund was dramatic. It went from \$58 million in 1980, to \$103 million in 1982, to \$172 million this year. Unfortunately, we have been advised by our budget staff and representatives of the casino industry not to expect such a dramatic growth in revenue for the rest of this decade. In fact, growth in casino revenues is expected to be low over the next five years due to a slowing down, or leveling off, of casino development.

This, of course, will make our task of setting priorities all the more difficult because whatever recommendations we finally make, we must be sure there are sufficient moneys available to sustain the programs we start. We must also be sure that these recommended programs, funded by casino revenues, provide the most important and needed services to the greatest number of our senior citizens and disabled persons in the State.

I wanted to make that statement because as we listen to the recommendations, we know they are all worthy and worthwhile, but this is the criteria we have to bear in mind.

Our next witness will be Arthur Cargo, Board Chairman and Chief Executive Officer of the Bergen County Senior Citizens Coordinating Council. Mr. Cargo?

ARTHUR N. CARGO: May I say good morning to our Chairwoman, Senator Costa, and the members of the Casino Revenue Study Commission on casino spending priorities?

Madam Chairwoman and members: We are introducing ourselves, Arthur N. Cargo, Chairman of the Board and First Executive Officer, and Martin Winkler, past-President of the Bergen County Senior Citizens Coordinating Council, Incorporated.

We thank you for this opportunity to testify for our organizations regarding our concerns about the use of casino revenues. There are a number of programs introduced from time to time which we support, and some which we oppose. We think you will agree that it is equally important for you to know our thinking on those which we approve and those which we oppose.

Before doing so, please let me briefly explain some things about the Council. We are a grass-roots organization which solicits the opinion of individual senior citizens before we reach a final opinion on the various subject reports that flow upward and downward, to and from the various State and county organizations and the member clubs and chapters affiliated with them. The end result is to furnish you and others with a unified opinion and to minimize confusion regarding the true feelings and concerns of the senior citizens of New Jersey. We recognize that senior citizens consist of all races,

national origins, religious beliefs, and political persuasions, and, to be a truly representative organization, we must work for the benefit of all senior citizens. We are the only grass-roots organization of senior citizens in the State, that I know of. Other groups depend on their officers to make decisions for them, and some organizations have partisan political leanings and endorse candidates for public office. We do not.

We thought you would like to have this information in order to substantiate the fact that the views we express here today are not those of the officers and directors of the Council; they are the coordinated views of thousands of New Jersey senior citizens affiliated with the State Council.

With respect to priorities for the use of casino revenues, please permit me to reflect back to the time when the Legislature and the Administration approved casinos in Atlantic City. Some of you will recall that this legislation was hard to come by until it was finally agreed to that all revenue derived therefrom would be used solely to provide reductions in property taxes, rent relief, and lower utility costs for senior citizens. Somewhere along the line the word "qualified" was injected into the legislation. When we questioned the meaning of the word qualified, we were assured that it meant the same as the qualifications for Federal programs, such as Social Security and Disability.

It was on that basis that we accepted and worked for the passage of this legislation. What has happened since that time has materially altered our original understanding of how casino revenues would be used to make a better life for senior citizens. Every piece of legislation passed by the Legislature to provide financial aid to senior citizens now contains a means test to determine who gets and who does not get the benefits. These have become welfare-type programs that benefit the same people over and over again. Middle-income senior citizens, who are the backbone of our great country and who pay the greatest amount of taxes and perform the greatest services for their communities and country, have been the forgotten people. To date, middle-income senior citizens have not received one penny of casino

revenues to aid them with property taxes, rent relief, or utility costs.

Many middle-income senior citizens have been forced to move out of the communities they worked so hard to build, in order to seek more affordable housing and living costs in places far distant from their families, lifelong friends, houses of worship, doctors, lawyers, business people, and familiar surroundings. Since the enactment of the income tax and casino legislation, average property taxes have increased by over 60%. As a result, middle-income New Jersey senior citizens have been forced to a lower standard of living year after year, and this is after all their years of hard work and sacrifice. Can anyone honestly say that this is right and just?

To add insult to injury, a couple of years after the enactment of the casino legislation, the Legislature and the Administration decided to pass additional legislation to broaden the use of casino revenues for new and expanded programs. This legislation — ACR-139 — permitted the rape of casino revenues to pay for programs that had been previously paid for out of general revenues, including the use of casino revenues to pay for the Homestead Rebate Program, which was guaranteed to be paid out of the income tax revenues.

We recommend that an in-depth study be made of the present programs which provide pharmaceutical assistance, Lifeline, additional property tax relief, and rental assistance to certain senior citizens who claim to have incomes of less than the qualifying amount, with a view to ascertaining if there are any who are not qualified. Doesn't it seem a bit strange that many of them make frequent trips to the casinos and race tracks, and they can afford several weeks in Florida or other warmer climates during the winter months? They also purchase new cars every few years, and they travel to Europe and elsewhere.

As you know, our Council is also participating voluntarily with other senior citizen groups in the Task Force on Legislative Concerns Under the Guise of the Commission on Aging. This Task Force has gone on record as strongly opposing the passage of any further bills using casino revenues until this Commission, determining the priorities for the use of casino funds, renders its report, so that we

can evaluate it. We urge all legislators to do everything within their power to see to it that this Commission functions and renders its report as quickly as possible, and we urge the Legislature not to pass any bill until such time as all interested parties have had an opportunity to evaluate the Commission's report.

Permit me to make a further observation. As you know, various bills are introduced for this and that, using casino revenues. We question the wisdom of some of these bills, but we recognize their value to garner votes. As an example, look at A-502. This bill is designed to provide free transportation to senior citizens residing in apartment complexes or retirement communities. We are flabbergasted. Many of these residents are affluent. How far do you intend to go in misusing casino revenues? We strongly oppose such legislation.

Another example is S-2378. This bill is designed to allow the deduction of medical expenses in determining the eligibility amount for PAAD. Are we now going to a net income basis to determine eligibility for welfare-type programs? If so, do you intend to allow deduction of Federal income taxes, property taxes, sale taxes, and all other expenses?

Another way you can benefit all the people is through aid with their utility costs. I think you will agree that there are many non-seniors who need help in paying their utility bills, just as the senior citizens do. The present so-called Lifeline Program is not in any sense a true Lifeline Program.

We recommend that the Legislature pass laws making it mandatory for the utility companies to charge the lowest rate, instead of the highest rate, for utility usage by all residential customers. This would be a true Lifeline Program that would benefit all people and eliminate the need for the present welfare-type program that benefits only some senior citizens. We urge you to work this out.

In line with this, we believe that utility costs can be reduced for all customers by greater use of hydroelectric energy. We recommend that the State and Federal governments jointly undertake the creation of more water basins that not only will be helpful in times of drought and floods, but can be constructed to provide hydroelectric energy.

In conclusion, we wish to restate that the thousands of New Jersey senior citizens affiliated with the Bergen County Senior Citizens Coordinating Council feel strongly that a fair percentage of casino revenues should be allocated for property tax relief for middle-income citizens, in line with the original intent of the referendum, approved by the people, to permit casinos in Atlantic City.

We suggest that your worthy Commission leave the casino funds status quo, and not expand them any further. We would not want the same thing to happen as has happened with Social Security, due to the ramifications of expansion.

Thank you for the opportunity to present this testimony on behalf of the Bergen County Senior Citizens Coordinating Council. I am Arthur N. Cargo, here with the past-president of the Bergen County Coordinating Council, Martin Winkler. Thank you.

SENATOR COSTA: Thank you, Mr. Cargo. We are trying to address your concerns.

Senator Bubba would like to ask you a question.

SENATOR BUBBA: As I understand your proposal, sir— And, by the way, I think most of the members of the Commission -- as well as everyone in this room and, certainly, throughout the State of New Jersey -- are interested in helping as many people as possible, within the realm of feasibility.

As I understand your proposal, you wish to redirect funds from where they are now going to programs that would, in effect, be so inclusive as to benefit more people, such as utilities?

MR. CARGO: Right.

SENATOR BUBBA: All right. I wanted to make that clear.

MR. CARGO: I wouldn't want to use the pronoun I in reference to the Bergen County Senior Citizens Coordinating Council.

SENATOR BUBBA: Yes. Well, we are talking in general.

Secondly, you would not like to see any income level—

MR. CARGO: (interrupting) Right.

SENATOR BUBBA: (continuing) —associated with these programs?

MR. CARGO: Correct.

SENATOR BUBBA: Thank you.

SENATOR COSTA: Thank you, Mr. Cargo.

We have many disabled people here today, and some of them feel that they cannot stay as long as others can. If those people will just raise their hands, my staff aide will take your names so I can put you on as soon as possible.

In the meantime, I will call on Sandra Helton, a United States Advocate for the Disabled in the State of New Jersey, County of Morris.

While Sandra is coming up to the microphone, I would like to say that I have asked the Commission members to continue through the lunch hour since we have so many people here who want to be heard. A few of the Commission members will leave at different times in order to go out and have lunch. I guess you can all do that too. That way we can continue with the hearing without taking a break.

MEMBER OF AUDIENCE: Madam Chairwoman?

SENATOR COSTA: Yes, sir?

MEMBER OF AUDIENCE: Can't we have a break?

SENATOR COSTA: What I am saying is, we are going to continue right on with the hearing since we have so many people here. There will always be some Commission members present, even though some will be leaving for lunch. So, we will continue to hear everyone. Everyone will have an opportunity to be heard, and you will not have to stay here until late into the night.

For those of you who cannot stay, my aide is taking your names now, and we will try to prioritize your needs into the schedule of this hearing. Thank you.

Sandra Helton?

SANDRA HELTON: Good morning. My name is Sandra Helton. I am the Morris County Advocate for the Disabled. I must apologize to this Commission. I was in Washington all week, and when I got on the plane Saturday, my luggage and wheelchair -- my luggage contained 20 copies of my testimony -- got on a plane headed for California. (laughter) This is the first time this has happened to me in my 25 years of making weekly trips to Washington. Fortunately, because of a memory typewriter, I still have much of what I was going to say anyway. So, again, my statement will be sent to you very shortly.

I serve on the Human Services Advisory Council, the Human Services Planning Committee, the 504 Task Force, and the Board of Construction Appeals, to name but a few of the positions I hold at the county level.

I also serve on the State of New Jersey Public Advocate's Advisory Council for the Developmentally Disabled, and since 1958, I have represented New Jersey as an Advocate for the Disabled on several Federal advisory boards.

My vocation is a contact-administrator for the Warner-Lambert Company, but my advocacy is to represent and speak for all persons with disabilities, wherever that representation is needed. As I look around me today, I feel like an elder statesman, listening with a great deal of understanding to the new kids on the block, many of whom were not even born when a few gathered together to write, to work for, and to struggle and fight for the passage of various legislation that, today, provides much for persons with disabilities.

Although the work was difficult and we often grew tired and weary of the battles we faced, I am proud and honored to have been among those who paved the road upon which we now travel.

Although it was an important beginning, it was just that, a beginning. We moved the mountains but the hills remain, for there is much that remains to be done, and must be done, before all persons with disabilities, regardless of race, color, sex, or age can take their rightful place in society.

The society of persons with disabilities is not an exclusive club. We do not voluntarily go out and conduct membership drives because we can hardly provide for our present membership. Membership in our club is costly, and none willingly nor voluntarily join our club; yet, our ranks are increased by the hundreds every day. However, the moneys to provide for the needs of our membership keep decreasing.

I am greatly encouraged by the fact that the work began by a few is today being carried forth by many. I did not become an advocate for awards, although it seems all I have done lately is collect them from my town, the county, the State, and Congress. I became an advocate because I do not like to hear the words, "Handicapped need not

apply." It is society that labels us handicapped. I prefer "Persons with Disabilities." We are, however, handicapped by society, not by our disabilities.

The Constitution guarantees to every citizen the right to life, liberty, and the pursuit of happiness. Before persons with disabilities can exercise their constitutional rights, they must first overcome the barriers imposed upon them by society, barriers such as the lack of transportation, affordable and accessible housing, seeking and maintaining employment, and in-home services to ensure independence and minimize the need for institutionalization.

In Morris County, we recently developed a comprehensive Human Services Plan. The needs assessment survey we used indicated an age group of 18 to 61 and over. Many of the human problems faced by both the disabled and the elderly are the same, and the services to provide for these needs are not available to either population.

Persons with disabilities are often overlooked in the development of programs and services to meet the needs of citizens. The main reason for this is: We are, for the most part, an invisible population, and, therefore, out of sight, out of mind. We are invisible because we have no transportation, especially to public meetings, to let our voices be heard. When we can get to those meetings, we often cannot get in. We are left knocking at the door and pleading, "Open, so that all may enter," for, when you make one thing accessible, you make it accessible to all.

Not too long ago, the owner of a restaurant and gift shop finally gave into my pleas and so did many others. Now, there are only four, wide, wooden steps leading into the restaurant, but the day we were there, of the 465 people coming in and leaving, not one used the steps.

SENATOR COSTA: May I interrupt you at this point?

MS. HELTON: Yes.

SENATOR COSTA: The purpose of this hearing is to find out where we should spend our casino revenue funds. So, although your comments are very valid and beautiful and we would like to have them for the record, we would really like you to get to the use of the casino funds.

MS. HELTON: Fine. We are the largest minority in the State. As a Commission to consider how casino revenues will be spent, I ask that you hear us and give us equal consideration. We need time and more hearings in order to reach out to disabled citizens, many of whom are also voters in this State, to gather input.

Persons with disabilities have many needs that have to be met, and there is little money with which to meet them.

In Morris County, I have been greatly concerned with the need for affordable and accessible housing, the need for improving and rehabilitating existing housing, and the need to expand the transportation system which would enable the disabled to gain access to employment, to education, and, above all, access to support groups in order to learn how to develop his or her potential for a productive and fully satisfying life.

The need that is closest to my heart is the need to develop a network of in-home services to ensure maximum independence, and minimize the need for institutionalization by providing the education, training, and skills needed to perform the task of independent living.

I have welcomed the opportunity to appear before you today to offer my opinion, based on expertise gained from years of serving the disabled. I leave here today to return once more to the task currently before me: To ensure that in implementing the Human Services Plan for Morris County, the voice and the needs of all persons with disabilities will be heard and heeded. I ask only that you do the same. Thank you. (applause)

SENATOR COSTA: Thank you. Senator Bubba?

SENATOR BUBBA: I just have a comment to further amplify Senator Costa's comments. We have a deep concern -- Senator Costa, the Senate, the Assembly, and I, in a bipartisan manner -- for the needs and desires of not only the senior citizens but also of the handicapped.

The presentation you just made, Ms. Helton, would have been better served if it were made before my County and Municipal Government Committee. I am going to tell you that my Committee has already met and we have discussed the very proposals you mentioned in your

presentation. Whatever construction is contemplated or whatever building is done, there should be a portion of it not so much dedicated to the handicapped -- because we feel as though everybody is the same -- but to make the building accessible. We do not make a special area for the handicapped, but we do want to make everything in the building accessible to the handicapped, and to everybody else.

That is already on the table. We have already discussed that at the Municipal and County Government meetings. This is not the place for that discussion.

I would ask the rest of the people who will come up to speak-- What we would really like to hear is: There are dollars, what are the dollars going to be spent on? What would you like them to be spent on? What criteria would you like to see?

Other than that, if any of you would like to know how to address a different problem, my office would be glad to help you and Senator Costa's office would be glad to help you.

SENATOR COSTA: Excuse me, Senator Bubba.

SENATOR BUBBA: I'm not finished yet. All right? Thank you.

SENATOR COSTA: Senator Bubba, I am sorry to interrupt you, but I am chairing this Commission and I think we made our point clear. In the interest of time, we could have done without that.

I'd like to call on some members from DIAL -- D-I-A-L. Robert Ciavaglia, President, DIAL Board of Directors, Beatrice Warrington, Daniel Caplan, Allen Pease, Sue Elmer, James Lawrence, Shirley Frederick, and Dr. Frank Dolan.

Please go ahead, Mr. Ciavaglia. Are you going to represent all of the members?

ROBERT CIAVAGLIA: No.

SENATOR COSTA: Each one is going to speak?

MR. CIAVAGLIA: Yes, no more than three or four minutes each.

SENATOR COSTA: Okay. I am going to ask if something is going to be repeated, that you drop it out of your comments, all right? It is just in the interest of time. Thank you.

MR. CIAVAGLIA: Good morning. My name is Bob Ciavaglia, and I am President of DIAL for Independent Living. DIAL is a membership

organization of more than 400 members, most of whom are people with disabilities. We believe independence is for everyone, and we believe in a just and barrier-free society for all.

Before I give my personal testimony, I have five suggestions to make regarding this and any future hearings:

First, please give better notification of the hearing to the disabled community.

Number two, there has to be much greater attention paid to the need for accessibility.

Number three, there has to be interpreters for the deaf and hearing impaired.

Number four, please have additional hearings, preferably in the fall, so that more people can share their feelings for priorities.

Number five, please have the hearings more locally based, due to the severe shortage of lift-equipped vehicles and general problems with transportation.

If you need any technical assistance on these points, please call DIAL. Our Executive, CarlLa Horton, and Access Specialist, Milita Dolton, will be happy to assist you.

Personally speaking, I am a computer programmer at Public Service Electric and Gas. I am able to work, though, because of a strong family support system -- a system I cannot always count on having.

My family provides me with two very important needs: Personal care and transportation. I need about eight hours a day of personal care for dressing, bathing, toileting, cooking, shopping, etc. I also need round-trip transportation to work.

I make \$21,000 a year, but if I had to pay for these two items, personal care and transportation, it would be impossible.

Consider: Personal care is \$7 an hour, eight hours a day, 365 days a year, and the total cost per year would be \$20,440. If I could get a driver for my van at \$5 an hour, two hours a day, five days a week, 50 weeks a year, that would come to another \$2,500. So, on a gross salary of \$21,000, I would have to spend \$22,940 for these two items alone.

Now, I am a computer programmer and I don't have to tell you that these figures don't compute.

Here is what I think you could do:

1. Continue and expand support for personal care on a fair, sliding scale.
2. Maintain the 7.5% for transportation and make sure that lift-equipped vehicles are available for commuting to work.
3. Provide reimbursement for drivers of those disabled persons who have their own vehicles, but cannot drive themselves.

So many disabled people are unemployed — over 60% in New Jersey — but I think that providing for personal care and transportation would clear the way for employment and true independence for persons with disabilities. Thank you very much. (applause)

SENATOR COSTA: Thank you very much. Beatrice Warrington?

BEATRICE WARRINGTON: Good day. My name is Bea Warrington and I am on the Board of DIAL.

I also believe independence is for everyone. I also believe in a just and barrier-free society for all.

But, disabled people have problems. I would like to talk about some of the health costs for people with disabilities that are not covered under Medicare or PAAD.

Now, if one is on welfare and covered by Medicaid, medical needs, including transportation to the doctor, are all covered. One can even get personal care for four hours a day, seven days a week. But, if one is not on welfare and is not rich, he or she could be in a lot of trouble.

I can only get personal care for three hours a day, three times a week. The rest of the time, I have to do the best I can for myself. So, obviously, personal care is important to me.

In addition, I think the casino revenues should be spent to provide disabled people with non-prescription, nondurable health supplies and for needed equipment and its repair.

For example: I spend \$85 a month on Chux to keep under me in my chair and bed. I also spend about \$15 to \$30 a month on supplies for my colostomy. Medicare used to cover this, but now it does not. I think you could expand the PAAD Program to pay for these supplies.

As another example, take my wheelchair. Medicare helped me buy an electric chair -- An Amigo Scooter -- two years ago, but I can't take it out in the rain. It offers no protection from the cold. It won't fit on a bus -- I am talking about a bus with a lift -- even if I can find one with a working lift. And, taxi cabs will not pick me up if I am using the chair. So, I needed a folding, manual chair.

Medicare refused to pay anything, so I had to buy this one (indicating chair) myself, and it cost me \$664. Luckily, my income is \$493 a month. They took a down payment of \$200, and I can pay the rest until July. Disabled people need help with equipment like wheelchairs and their repair.

Next, I would like to talk about transportation. I serve on the New Jersey Transit Subcommittee and Advisory Board, and I would like to thank everyone involved for getting that legislation passed. As Bob Ciavaglia said earlier, transportation is one of the keys to independence. But, where are the lift-equipped vehicles for people like me? It has been a year since the moneys were allocated, but I still can't get a ride from Essex County.

This County seems to do everything it can for the senior citizens, but it looks to me like they are trying to push the disabled out. We need to get this system moving. People need to get to work, to the doctor, to see their families, and to live. We need more lift-equipped vans with drivers who work evenings and weekends.

Disabled persons want to live independently. We want to contribute to society in the best way we can. We need your help. Thank you very much. (applause)

SENATOR COSTA: Thank you. Daniel Caplan, please?

DANIEL CAPLAN: Senator Costa is leaving?

MR. GIORDANO: Senator Costa will be right back. She has a phone call.

MR. CAPLAN: That's all right.

Members of the Commission, good morning. My name is Daniel Caplan, and I am a member of the Board of DIAL; I am also the Treasurer. I reiterate what Bob and Bea said: I also believe in independence for everyone and a just and barrier-free society.

There are many items I could have come before this Commission with; however, I have held them down to three requests:

My first request involves -- and I made this request previously in Bergen County, and I have gone to both Senator Bubba and Assemblyman Newton Miller about this -- a recommendation that moneys from casino revenues be used to determine, through a census, the actual number of disabled persons on a county-by-county basis.

When the constitutional amendment was passed, it called for new and innovative programs for senior and disabled citizens. However, when the legislation for transportation came down, it was given to the counties based on their senior citizen census because the census of the disabled was unknown. We need to know the actual number of disabled persons so that programs can better reflect their needs.

The second area I would suggest is that this Commission, established by Senate Concurrent Resolution 97 in 1984, be vested with the authority to determine priorities for seniors and disabled persons -- based on consumer input -- and to have the authority to determine the dollar value that programs should receive, based on the priorities established at this and future hearings.

It seems to me to be a waste of time to have legislation introduced that is bound to be useless unless the proper funds are allocated.

An example of this is: In 1983 and 1984, I worked down in Washington, dealing with a committee that helped to write the legislation passed by Congress in October and signed by President Reagan. This was an Act, cited as "The Voting Accessibility for Elderly and Handicapped Act." This Act calls for all polling places used for Federal elections to be accessible after December 31, 1985. That is less than nine months from now, or, actually, 250 days away from becoming law.

In my local church, which is in Nutley -- Senator Orechio's home district, and where he happens to vote -- there is a polling place; however, the building is not accessible. We went to the county to determine what is being done regarding either making that site accessible, or relocating to another site. The county had no information from the Secretary of State.

It is important, not only for us but for the members of this Commission who are elected, to realize that disabled people no longer consider absentee ballots as a viable means of voting. It is second-class citizenship. We urge you to consider the fact that we have to identify and determine which polling places are accessible, and which ones have to be moved. This can be done by establishing some funds, and, possibly, through the Secretary of State, establishing a functioning committee.

If this is going to be a requirement, I would suggest that both the Assembly and the Senate pass legislation that will take this Federal law and put some power in it, especially in the State of New Jersey.

The most important issue -- which is my final issue -- is one that I foresee a demand for, and that is the need for casino revenues in the area of personal care attendants. There have been many suggestions thrown around about that type of program and what personal care attendants would cost. This is a critical issue.

At the hearing held in Bergen County, we heard figures as high as \$100 million being thrown around. We don't know what the figures will be; however, again, based on the fact that if we took a census, we would have a better idea of who needs attendant care.

The fact is, we are not even sure of the number of people who require this type of care, nor where they are clustered. The best way to deliver that service is an issue that this Commission can address by establishing the census program.

If we can identify these people on a county-by-county basis, then we can work out a process through which we can test the best way to deliver this service. In that way, I think you will receive the best value for the dollars spent on personal care attendants.

As our President, Bob Ciavaglia said earlier, DIAL would be happy to assist you in developing this program. We are the largest consumer organization in the State for people with disabilities, and our many members would welcome the opportunity to work closely with you on programs that would lead to greater independence for all citizens. Thank you very much.

MR. GIORDANO: Mr. Pease? Mr. Pease will use an interpreter.

ALLEN PEASE: (using interpreter) Hello. My name is Allen Pease, and I am on the Board of Directors of DIAL for Independent Living.

I also believe in independence for everyone and I also believe in a just and barrier-free society for all.

I am deaf. I have a wife and two children, and I have just retired from my job. until last month, I worked as a leader in a factory. I was lucky to be educated at the School for the Deaf.

The biggest problem for deaf people is their isolation. Most normal people do not accept us. We find it difficult to read lips and most places never think to have interpreters for us. We are usually ignored.

There is a lot of discrimination against us. I understand that today the schools are better, but still there are a lot of problems. Most people do not understand our needs.

I think there are several ways that the casino revenues could be used to help deaf and hearing-impaired people. They include:

Telecommunication systems, called TDDs or TTYS, which allow a hearing-impaired person to use the telephone. They cost about \$200 and require light fixtures; all the rooms in the home have to be wired to flash when someone calls.

You could help hearing-impaired people to get these devices; you could help with a program which would cover some or all of the costs for the home modifications to use them.

You could help with decoders for closed-captioned television reception. These things cost \$275 and up.

You could help with some of our health-related needs, especially the costly batteries for hearing aids which usually last for only three days to a week.

There is a great lack of public awareness about deaf people. We need to understand each other better. I hope this has been of some help to you in deciding the priorities for casino revenues. Thank you. (applause)

SENATOR COSTA: Thank you. Sue Elmer, please.

SUE ELMER: Hi. My name is Sue Elmer. I am a member of DIAL, and Editor of our monthly newsletter.

I also believe independence is for everyone. I too believe in a just and barrier-free society for all.

My biggest problem is transportation. I live in Rochelle Park in Bergen County, about three miles from the DIAL office which, is just a few blocks over the Passaic County line. Bergen County vans won't cross the county line to take me to DIAL. Either that policy has to change or there should be moneys put aside for State and not county vans.

I even asked Bergen County if they would drop me off at the county line, but they can't. They said they are not a bus. There is a community bus service for the area, but there are no lifts. Shouldn't New Jersey Transit run a lift-equipped bus to the office of an Independent Living Center? Right now, I go all the way to Paterson and backtrack to use a lift. More than anything, I need transportation to get a job. I am a 1972 graduate of Adelphi University, but I collect disability benefits due to a lack in the handicapped transportation system.

Even when there is a bus with a lift, though, there are problems when riding a bus. We need curb cuts. There are none by my house, nor on the route to the stores where I shop. So, I ride in the streets on my tri-wheeler, electric scooter, called an Amigo. The Rochelle Park Police Department informed me that there have been 35 traffic accidents in my area over the last three to four months. That is 35 accidents I could have been involved in while riding, unprotected, in the streets, due to the lack of curb cuts.

Currently, the Constitution doesn't allow for a curb cut program out of casino revenues, but I would support one and I wish you would too.

I am tired of riding in the street, but I refuse to give up my new-found independence because the system is lacking.

Also, I would like vans for use by disabled only. It is very frustrating to call the county for a ride to a Bergen County Community College course, a trip to the hospital for therapy, a job interview, or transportation to work, and to constantly be told, "We can't take you because we are driving the seniors to the nutrition centers," or, "We

New Jersey State Library

are taking seniors grocery shopping." We need vans of our own so we can get back and forth to work and not have to hear excuses.

There are many people with disabilities out of work because of no transportation. It is time to meet our needs. We are desperately trying to mainstream ourselves into society, to be assets. We are no longer those people who have to be kept in our homes with the curtains drawn. We have something to say and to contribute.

Many of us were sent to college with State rehab funds. We get our nice typed-out diplomas, and then we stay at home. I am tired of this frustration, and I can get very angry over the neglect we are experiencing from this democratic government of ours. You pay for my disability checks. Wouldn't you rather see me working? A top priority should be transportation to get us to work.

You have the power to help. I have one small voice, but multiply that by all the others who couldn't come today, and do what you can for transportation and much-needed curb cut programs. Thank you very much. (applause)

SENATOR COSTA: Before I call the next person, Assemblyman Kline has to leave for Trenton because there is an Assembly Session there today, and he would like to say a few words before he goes. I would also like to add that Assemblyman Kline has been at every one of our Commission meetings. I certainly appreciate his taking the time to attend.

ASSEMBLYMAN KLINE: Thank you, Senator. Ladies and gentlemen, it is a pleasure to be here today. I have been to many meetings with this Commission. We have heard your needs, and we are going to have this study completed shortly. We hope to help the needs of everyone in this room.

There are a few points I would like to make before I leave for Trenton.

None of us would be here today if it were not for the casinos and the revenues they are generating to help the handicapped and the senior citizens of this State.

I want to make a few points that you may not be aware of: From 1978 to 1984, there has been over \$630 million spent on

programs for senior citizens and disabled residents of New Jersey. That is a lot of money. It has helped us a great deal. We need more. We need more ideas, and more methods to better help you. That is the reason for holding these hearings.

The point I want to make and bring home to you is that I am the legislator who represents Atlantic County, Atlantic City, and the casinos. As I travel throughout the State, I am being told that the casinos are not helping the State of New Jersey; they are not that good.

For everyone present to think about in the future, we need a better PR Program in order to start telling our friends and neighbors that these funds are helping; they are starting to help. We are \$630 million ahead now, and climbing. We are going to continue to climb.

Casinos are, as we say in Atlantic City, the goose that laid the golden egg. Let's continue to nourish that goose. The more golden eggs it lays, the better the help you receive in the future will be.

Consider that the casinos have been a help to all of us. They will continue to do that, with your help, in the future. Thank you.

SENATOR COSTA: Thank you, Assemblyman Kline. I always try to give my donation, and they, without even trying, take it.

Mr. Lawrence?

JAMES LAWRENCE: Good afternoon. My name is James Lawrence, and I am a member of DIAL. I also believe independence is for everyone. I also believe in a just and barrier-free society for all.

When I got out of the hospital, after being disabled about five years ago, I looked down at myself and said, "Well, James, it looks like you are going to be in this chair for the rest of your life." I was only 28 at the time, so I figured I would be around and working for another 30 years.

I then called Social Security and told them that, more than anything, I wanted to get a car and go back to work. I asked for help. They told me that the government would be giving me a little money each month for the rest of my life if I needed it. I told them I didn't want to sit around for another 30 or more years collecting a

check. I suggested that, instead, they give me a lump sum so I could go out, buy a car, get DVR to provide me with hand controls, and then start looking for another job. This they couldn't do.

So, my suggestion for the use of casino revenues is this: Develop a program which will provide grants or low-interest revolving loan funds to allow disabled people to get their own transportation. I have never been able to get a ride from the county for a doctor's visit, let alone have a chance to compete for a job. I need a way to get to interviews. I need a way to commute to the job I get.

I would also like to support the idea that Bea Warrington expressed earlier. Disabled people, and senior citizens too, need help with non-prescription, nondurable medical and health-related supplies and equipment repair. Every time I try to put money together to buy my own car, some health-related expenses come up. For example:

\$440 for a urology workup. Medicare paid for only \$80;

\$20 for surgical stockings to keep my legs from swelling;

\$85 for a commode chair;

\$30 for new backing for my wheelchair;

\$50 for rims for the wheelchair;

\$35 for arm rests;

\$160 for foot rests which need to be replaced every year or so because of the lack of curb cuts;

\$50 per month for Chux to keep under me in my chair and bed; and,

\$75, and up, for cushions and covers for the chair which need to be replaced every year or so due to the weather.

Disabled persons want to be independent, but it is really hard with these kinds of expenses. Please do what you can to help us. Thank you.

I would also like to give you some insight into being disabled. Most disabled people have problems with bladder and bowel control. So, one of the first bills I submitted to Medicare included a bill for suppositories. When I got the claim back, it said that Medicare did not pay for these supplies. I called up and spoke to someone at the office. She told me in plain, simple English that suppositories were considered a luxury item. (laughter)

I then went on to explain to her that every two days, in order to keep myself from being embarrassed in public, "which," I said "I don't think you or anyone else would like," I have to clean my bowels out, so I need the suppositories. She said, "Well, sorry, this is considered a luxury item."

Now, if you were in my shoes, what would you have told her?
(laughter and applause)

SENATOR COSTA: Thank you, Mr. Lawrence.

Shirley Frederick, Secretary, DIAL Board of Directors.

SHIRLEY FREDERICK: Hello. I am Shirley Frederick, and I also believe in independence for everyone and I believe in a just and barrier-free society for all.

I know that my written testimony, which you have, is extremely long. I have tried to make it shorter for you by retaining the same points.

First, I would like to thank you for holding this local hearing. It allows me, and others who are not able to travel to Trenton, a chance to express our feelings to you. A trip to Trenton would leave me in severe pain for several days.

I believe that casino revenues could, and should, help to make life easier for both disabled persons and senior citizens.

As a result of multiple back surgery and several medical problems, I have had personal experience with varied problems. I have also learned a great deal about the problems of other disabled persons.

I would like to address a couple of these problems today: We find that if we are unable to drive, we have big problems. Family and friends are the first ones we turn to. Sometimes they can help, but too often they cannot. That is when we start searching the yellow pages for someone to take us where we need to go, at a cost we can afford. Let me tell you that last phrase, "At a cost we can afford," is the real problem.

For example: My condition was so severe, I could not sit up to travel into New York City for necessary care. I called everywhere. The cost then, six years ago, was easily \$100 or more, round trip, which I could not afford. Who could?

We, my husband and I, wound up buying a used station wagon, and on the days I had to go for care, my husband had to take off from work. That put his job in jeopardy, as well as cut down on his paycheck. But, the important thing to realize is that medical care is not the only need.

When the Paratransit bus became available, I could not use it. I could not step high enough to get up the steps onto the bus, and I feel sure that many others cannot either -- certainly not those who are in wheelchairs.

When I was able to drive again, I found DIAL, and it changed my life. How much that would have helped before, but when I couldn't drive, I could not get to meetings nor serve on committees, the exact things that changed my life for the better. Many others have this problem. They want to be involved; it helps to make life worth living. Yet, because they are unable to drive, they cannot participate.

If you live in Morris or Essex Counties and you want to go to DIAL in Passaic County, it is difficult. There are either no lift-equipped vehicles in working order, they don't cross county lines, or they don't work after three in the afternoon. This also severely limits where a person who is capable of working can look for a job. Employers who will hire a disabled person are few enough. To add the burden of being limited to a particular county makes it worse.

As for recreation, which we all need to balance our lives, unless you are satisfied with a trip to the shopping center, you are out of luck.

The other area I would like to address is medical expenses not covered by insurance. I personally found a serious gap in the State prescription plan. My husband lost his job early in May one year. By November, he was unable to get another job and his unemployment benefits ran out. That left us with no income; yet, we were over the yearly limit for eligibility. My prescription costs were \$150, or more, a month, prescriptions I could not manage without nor afford. Talk about desperation. It certainly showed me that there is a serious flaw in the system. November bills cannot be paid with April income.

At DIAL we have also discovered that many disabled people have astronomical expenses for health care not covered by insurance. One of our members has to pay \$4,000 a year for the pads he needs under him in his bed and wheelchair to absorb drainage. Medicare will not cover this cost. It comes out of his pocket. People believe if you have medical expenses and you have Medicare, your bills are all covered. The truth is far from that. In some cases the burden becomes greater. The reason is that other insurances will no longer pay their regular fees. They only pick up the 20% unpaid balance of Medicare's approved amount.

Of a surgical bill for \$3,500, Medicare allowed \$1,869.75. They paid 80%, or \$1,495.80. Private insurance would only pay the 20% Medicare did not pay. That leaves \$1,630.25 out of your own pocket. These were the exact figures on only one of many bills that I had to pay last year. The only time one's expenses are covered in full is if he is on Medicaid.

The Medically Needy bills now in the Senate and Assembly should be expanded to allow a person to at least have a minimal amount to live on after paying medical bills. This could be accomplished by deducting the medical expenses from the income before determining eligibility.

In months when bills were high, a person would receive assistance; when medical bills were low, no assistance would be necessary. This could be done in a way that would recognize need, and yet allow dignity.

I hope you will consider seriously the points I have made, because they are indeed serious to those of us who are faced with these situations. I thank you.

SENATOR COSTA: Frank Dolan, also a member of DIAL.

FRANK A. DOLAN: Don't let the size of my notes upset you. I have glaucoma, so they are in large print.

My name is Dr. Frank Dolan. I am the immediate past President of DIAL. I also believe in independence for everyone, and I too believe in a just and barrier-free society for all.

Professionally, I am a rehabilitation engineer. I design for the special needs of disabled persons. My employer is the United States Department of Education. I also do rehabilitation engineering, pro bono, through DIAL and through the Volunteer Rehabilitation Engineering Network.

I would like to tell you an anecdotal story which is indicative of a pressing need in our State. It involves a family whom I will hypothetically call the Gabriels. They live in Passaic County. Mr. Gabriel was a factory worker, recently displaced by the closing of a plant. He is again employed, but at a much lower wage. Mrs. Gabriel works part-time and cares for five children.

Last summer, their oldest daughter, Marie, was injured in a freak playground accident. She is now a paraplegic, paralyzed from the waist down.

Mr. Gabriel's medical insurance through his work took care of most of Marie's hospital expenses. However, the portion that the insurance did not cover constituted a major strain on the budget of this "working poor" family. A major problem then arose when Marie was to be discharged from the rehabilitation hospital. The front door of the Gabriel home was eight steps above the sidewalk. The bathroom door and Marie's bedroom door were too small to allow passage of a wheelchair. The bathroom itself was too small for her to use. In short, she could no longer enter or use her home.

Through DIAL and the rehabilitation hospital, I was called in to analyze Marie's needs. I designed a new rear entrance, a ramp, and interior modifications. I did this work pro bono. Bids were solicited from contractors; the low bid was \$6,000. This is a true story, with just the names changed.

This presented major problems for the financially strapped family. No bank would grant them a loan. Their income was too marginal and the work did not really qualify as a home improvement. Eventually, with the assistance of family cosigners, they obtained a personal loan. The interest rate, however, was very high. Interest payments over a three-year period totaled approximately \$3,000. Making these payments each month constitutes a great financial strain on the family.

The Gabriels' case is repeated many times over each year in New Jersey. Persons with progressive Multiple Sclerosis find themselves trapped in their own homes. As Mr. Pease told you earlier, deaf citizens are often living in unsafe situations, without appropriate visual fire alarms. Elderly citizens find themselves relegated to single floors in their homes when they can no longer climb stairs. Disabled persons are forced into nursing homes when they cannot return to their own residences. I do not propose the use of casino revenue funds as outright grants for home modifications, except in very unusual cases. I do propose, however, a guaranteed, or low interest, revolving fund. Banks would probably be willing to fund such modifications, as they now fund student loans, if there were a State guaranteed program. Since the risk would be minimal, interest rates would be lower.

In needier cases, the fund could provide low interest, or no interest loans. Possibly, in the neediest cases, outright grants might be appropriate. Through such a program, I believe that a relatively small amount of casino revenues, in a revolving fund, could reap great sociological benefits for our elderly and handicapped citizens. Thank you for this opportunity to testify.

SENATOR COSTA: Steve Janick, Chairman of the New Jersey Transit Special Services Advisory Commission?

MR. JANICK: Jerry Premo is here.

SENATOR COSTA: Yes. Well, I thought you wanted to come in together. All right, Mr. Jerry Premo?

I'd like to thank Mr. Premo for waiting. As you recall, I called him during the early part of this session. I did not call him right away because I wanted him to hear all the people who spoke on the need for transportation, which he is so much involved in.

Mr. Jerome Premo, Executive Director, New Jersey Transit Corporation. I will turn my microphone over to Mr. Janick, Chairman of the New Jersey Transit Special Services Advisory Commission.

JEROME PREMO: Members of the Commission, thank you for this opportunity to review what we at N.J. Transit have been doing, in concert with you, and, more importantly, with the citizens of this

State, to ensure that mobility is a characteristic of the last half of the '80s.

Obviously, from the testimony we have heard here, from the numerous hearings that we at N.J. Transit have sponsored, and from the reaching out that we have been trying to do over the life of N.J. Transit, it is clear that transportation availability is central to living a full life in this State.

We have been working hard to do better, but, as you heard this morning, and, I am sure, as you will hear during each of your hearings, transportation has been, is, and will continue to be a problem. Our objective is to minimize that problem by providing more accessible service to all of our citizens.

If I may, I would like to put the use of casino funds for transportation into context, pursuant to legislation that you and your associates passed recently.

Some history: The Governor's Task Force, in 1980, clearly identified transportation as a major problem, and, more importantly, the citizens realized that was the case.

In the fall of '81, the voters of this State approved a constitutional amendment to permit the use of casino funds -- casino tax revenues -- for both disabled and senior citizen transportation services. This action was subject to subsequent legislative action.

In January of '85, the Legislature passed the Senior Citizen and Disabled Resident Transportation Assistance Act. I might note that strong proponents of that act were Steve and his associates on the Advisory Committee, which I set up at N.J. Transit. At that time the Chairman of the group was John DelColle. John is here and I believe he will be testifying later.

The Governor signed that legislation in January of '84. Its purpose was to assist counties, as well as N.J. Transit, in developing, providing, and maintaining an accessible transportation system in this State. But, central to the makeup of the legislation was a very active role to be played by each of the counties in our State, by providing localized transit service, to be coordinated, in turn, with N.J. Transit's overall statewide program. We had to work together in putting the program together.

The legislation required the governing board of each county, in this case the Freeholders, to designate someone who would be in charge so that the citizens who were affected and who needed this service would know who to deal with as they sought to develop a quality program for their communities and individual counties.

I might note that from day one, central to the discussion on this bill was the necessity, in going into the program, for a quality planning process that involved users and disabled people. So, the program that came out was not something an individual like me thought made sense; it was a program that people, such as Steve and his associates, John DelColle, and some of the others, thought made sense.

The Legislature provided \$3 million in '84 and \$10 million in '85, in support of this program. The Governor's budget for the upcoming fiscal year, beginning July 1, provides nearly \$11-1/2 million for the program.

We have obligated all of the '84 and '85 dollars; that is, we have set them up in accounts and the money is ultimately going to be spent on the most important objective, namely moving people — providing accessibility — but, only based on the active involvement of users in developing these individual county programs.

I think one of the basic characteristics of the way we have tried to manage this program was to insist that an open public process in each county be a prerequisite to applying for and receiving funds through N.J. Transit.

Public hearings are needed and active involvement is required. I can't overstate the importance of those two things. I think one of the greatest tragedies to this program would be to run and start off in an uncoordinated fashion by getting off the diamond on the wrong foot: By not having a coordinated program, county by county, which allowed for the input of affected individuals who want and, in fact, need this service.

What have we at N.J. Transit been doing? We have been working with the counties. We have put the guidelines together; we have provided technical assistance to the counties; and, we have developed approaches to funding. Currently, funds are allocated based

on the 60-plus population. We share DIAL's concerns, and the concerns of others, regarding the need to better incorporate into the formula census data information on disabled individuals. The fact of the matter is, information is not yet available, but when it is, we will work with our Advisory Committee and with the counties to modify the way dollars are being allocated.

We have to do a few other things also, but I want to get to where we stand right now. Just to give you a quick snapshot of the program, 75% of the dollars under this program are allocated to the counties. In turn, those dollars are allocated among the 21 counties in the State. These dollars can be used in support of operations; they can be used to buy vans; or they can be used for administration.

Likewise, at N.J. Transit, 25% of the funding is available and we can use it in support of capital, operating, or administrative costs.

You have an understandable concern, as do the users, regarding how much of this money is being spent on "administration." The fact of the matter is that only 4% of the total dollars available to N.J. Transit have been spent for this purpose. Most of the money has been spent where it needs to be spent: For example, on installing elevators at Penn Station, Newark. We intend to do the same thing in New York in order to make our system accessible.

Fifty-one percent of N.J. Transit's bus system is now accessible. We take pride in that; we take pride in our efforts to ensure that all of our lifts are working. We are deeply embarrassed and we are determined to never again see situations develop where any of our lifts might not be working. It is a complex effort with a fleet as large as ours, but we are committed to seeing that the lifts are, in fact, working.

At the county level, of the funds that have been proposed and applied for, the money is about equally split. Roughly, about one-half of the money is used for capital, and just a little bit less is used for operations. Administrative costs at the county level are only 8%. So the fact is, far less than the 10% authorized by the legislation is being spent on administration. Instead, it is being spent where it needs to be spent.

Within each county, because that is where most of the action is and should be, this set of responsibilities exists. Each year, the counties need to develop their proposed transportation plan. That plan, for each year, needs to be -- in fact, before N.J. Transit can approve it, it must be -- reviewed by a local citizen advisory committee, appointed by the Freeholders in each county.

Our position was that the majority of the members on the advisory committees in each county had to be users, or representatives of users; by that I mean parents of handicapped children who represent their interests.

Public hearings are held in each county. Proposals are then submitted to the Freeholders for approval. Upon approval, N.J. Transit receives it and Steve and his hard-working, unpaid associates on our Advisory Committee carefully review the programs and do a quality check. In a way, they are a truth squad evaluating the individual proposals county-by-county. Subsequently, our Board of Directors receives a recommendation for disposition from staff.

We are now moving to buy new vehicles, and we are doing a whole lot of things at N.J. Transit that are summarized in the testimony I have for your consideration subsequent to the hearing.

The fact is, this program supplements some other things that we at N.J. Transit have been doing since you set us up. We required well over 200 vehicles -- especially equipped vans. We have 51 mini-bus vans out to bid right now, and other bids will be received in May. Those bids should be distributed to the counties to supplement the vans and vehicles that will be available through the Casino Fund.

We also coordinate rural transportation in the counties, and there is an overlap -- as I am sure you can appreciate -- between the needs of our rural citizens, and those rural citizens who are disabled and in need of specialized service. The arrangements vary, county-by-county, as to how they can best implement this program. I think that is appropriate in a State as big and diverse as New Jersey. The fact is, the counties are front and center when dealing, for example, with the DIAL organizations of this State.

At N.J. Transit we felt, as discussions occurred prior to consideration of this bill by you, that it didn't make sense to try and have a statewide organization implement what is clearly a set of needs that are both local and inter-town, or inter-county. That is why we are trying to coordinate local service with N.J. Transit's accessible service, provided by both our buses and our trains.

To wrap up, it is imperative that you understand the important role Steve and his associates play in overseeing this program with our staff. Maybe this is a good time, after two final comments, to invite Steve's reaction, because this program wouldn't have the potential it has in the absence of the work these people have been doing.

I heard just a couple of reactions earlier. We do have a hearing impaired number at N.J. Transit's Telephone Information Center so that individuals can secure information regarding our buses and trains. Lou Kline, from the Department of Labor, has been working very closely with us. In other words, we have been doing some good things within State government to draw on the talents and expertise of individuals who are experienced in the area of providing transportation to our disabled and senior citizens.

Hundreds of buses are accessible. The key is to market that service aggressively, and we have been trying to do that.

In conclusion, you have set aside funding, through N.J. Transit, for transportation mobility. It is not all there yet. The planning that has been going on for the past few months is essential to having a genuinely coordinated service. I think we have a tremendous opportunity in New Jersey to do what almost no other state in the country has done, to genuinely coordinate various Federal programs which come into this State, programs such as Title 20, Title 19, and the UMTA Programs that I have mentioned. The job is an enormous one. It requires a balance between local needs and diversities and N.J. Transit. That is why the role of the counties is so important in the monitoring, management, and quality control of the program.

I want you to know that we have reached out, and Steve and his associates are keeping an eye not only on the counties but also on

us at N.J. Transit. I hope that we are demonstrating through our actions, and not just our words, our commitment to mobility for all of the citizens of this State. Thank you for listening to my explanation of the program.

SENATOR COSTA: Thank you. Mr. Giordano?

MR. GIORDANO: Mr. Premo, I have just one question. Do your bus schedules indicate on which trips the lifts are used?

MR. PREMO: Yes.

MR. GIORDANO: They do. Is there an asterisk or something on the bus schedule to show this?

MR. PREMO: It has the handicapped symbol -- the wheelchair symbol.

MR. GIORDANO: Oh, okay. Thank you.

STEVE JANICK: I think I would like to comment on the following: Of the \$3 million that was in last year's budget, at this point in time -- at least as of the last report we had in December -- only about \$344 thousand had been spent. Indeed, during this year -- during the time period we are in right now -- you will see some expenditure of the \$3 million taking place.

The \$10 million in this budget is being approved right now and we hope it begins to flow into the system sometime after the 1st of July, right through the early part of next March.

Again, we are holding meetings this summer, in the midst of the summer, to go over the application of the \$11.4 million by the different counties.

So, I think that, in fact, what we are seeing is just the beginning of trying to bring these transportation funds to bear. I should say, however, that I don't think anybody ought to be misled. Seven and one-half percent of the casino revenue is not going to solve all the problems of the transportation system in New Jersey.

Secondly, I would like to say that N.J. Transit has cooperated magnificently with our Committee by trying to give us the flexibility of reviewing the plans. Of course, with 21 counties, at this point in time, we have 23.7 plans on the table. Admittedly, with so many county plans, they are going to vary, and they do vary; they try to reflect the local needs.

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I will say that we are always anxious for feedback in all of these areas, but it is certainly a new program, and it is one that I think provides great opportunity for the future.

SENATOR COSTA: May I have that microphone, please? Thank you.

I have some questions. Mr. Premo, you heard the testimony given by DIAL members just a while ago, and Miss Elmer spoke about transportation to get her to work. She gets disability right now because she can't get to work. Will this problem be addressed in the program?

MR. PREMO: Yes, I sure hope so. I know that in Passaic County if DIAL people are not active now, I would be amazed because they are such an aggressive and positive force in the county.

What we want to do is find ways to take individual situations, such as Miss Elmer's, and build them into the process. If there isn't going to be transportation, there has to be a way for somebody who wants a job and wants to be able to get to a job, to understand just why there isn't transportation. That is why we insisted that the majority of the individuals making decisions, county-by-county, should be users themselves.

SENATOR COSTA: Is the county plan coordinated with municipal efforts?

MR. PREMO: We are trying hard to do that. If I were to suggest, though, that some towns don't want to play ball in this program, I'd be wrong. There is a lot of jealousy and a lot of resistance among nonprofit organizations as well as publicly supported organizations when working together. The coordination issue is incredibly difficult, but we are doing all we can to force it.

SENATOR COSTA: That leads to my next question regarding their follow-up. A lot of these things may sound great, even when the counties submit their plans, but do they do a follow-up on those plans to see that the needs of the seniors and the disabled are being taken care of?

MR. JANICK: I would like to respond to that. First of all, with every grant application there is a need for a public hearing to be

held by each and every county. They also have to submit all of the minutes from their Citizens' Advisory Board, plus the transcripts of their public hearings, to us.

In addition, once a year in each zone — there are three zones in the State — there is an opportunity for individuals who did not participate at the county level to speak to their county level program and whether or not it is doing the job in their county, so they do not have to worry about it not being carried through.

The next thing that is happening is, we have specifically asked that they address the three issues that we feel they did not do a good enough job on in the new plans that come to us in July and next March. One is getting people to and from work. Another one is coordination between counties, so that when people get to the Bergen/Passaic County line, they do not have a problem. And, the third area is making sure that we have coordination with fixed-route transportation on fixed-route bus lines.

SENATOR COSTA: You know, I was a Freeholder for 12 years. I witnessed many programs that had public input, where public hearings had to be held. My final conclusion regarding those public hearings was that they were a waste of time and money because nobody came to them. I think there has to be a better way to reach those who should be involved in order to get their input. Public hearings do not do it. Usually, you find there are a few vested-interest people there and that is about it.

MR. JANICK: I will say that at our most recent hearing, down in Atlantic County — which we were able to reschedule for the southern tier -- we had 120 individuals attend, and it was, with the exception of today's meeting, probably one of the largest meetings I have ever seen of disabled and senior citizens together.

SENATOR COSTA: Very good, just as long as you can reach the people who are involved, as we did with this group of people who came out today, rather than just publishing a notice in the newspaper.

MR. JANICK: Yes, that is very, very near and dear to our hearts. Through the transcripts, we look heavily at the number of people who participate in order to understand whether or not we are

really getting the people out. We must provide transportation and help to assist people so they can come to these public hearings.

SENATOR COSTA: Are there any other questions from the Commission members? I think transportation is something that comes up time and time again; it is really a big problem throughout the State, as you said, Mr. Premo.

A member of the audience would like to say something, and I think I will allow him to do so. Would you like to say something, sir?

MEMBER OF AUDIENCE: I just want to ask a question.

SENATOR COSTA: Do you want to use a microphone?

VERNON ALLEN: My name is Vernon Allen. I am also a member of DIAL, in Paterson. While I was sitting here, I noted that no one was saying anything about the blind. I am blind and I would like to know how a person who is on SSI can go about receiving the Lifeline benefit.

SENATOR COSTA: I thought you wanted to speak on transportation because we are asking questions regarding that subject. We can get to you on the Lifeline matter, sir, if you just want an answer to your question. If you want to testify for the blind, we will also allow you to do that. But, we will hold off on the subject of Lifeline, okay? Thank you.

Thank you very much, Mr. Premo and Mr. Janick.

MR. JANICK: I was wondering if I might, just on my own, add a few remarks regarding some concerns I have which are outside the subject of transportation.

SENATOR COSTA: They do have something to do with the casino funds, don't they?

MR. JANICK: Yes, my concerns have something to do with the Casino Revenue Fund.

First of all, I would agree with the overall contention that there is a slowing down of growth; however, I would like you to look very closely at the budgeting estimates. I have tried to do two things within the last three weeks, and I have been unable to really make the figures come out.

Number one, in the Governor's budget, at one point it talks about \$245 million being available for this fiscal year, and another chart shows \$225 million.

I think you ought to look especially close at the 1984 figure, where there was \$7.4 million worth of lapses in funds that were allocated but not used. In 1985 it is estimated to be \$9.6 million. I hope you will take a look at that and make sure that, in fact, budgeting is close to what is actually happening.

For example, under PAAD, Lifeline, and some of the other programs, there have been widespread discrepancies between what is projected for the upcoming fiscal year and what actually occurs two years hence. Unfortunately, the budget only leads one to understand what finally happened in fiscal '84, instead of really understanding completely what happens in 1985 and 1986.

With regard to the surplus, I have one additional consideration. I think it is great that we have a surplus in this fund and that it has not been tampered with or used for just anything; it has been spent prudently. However, I would hate to see a fund which has 2% of the revenues compelled to always provide 33% of the total surplus for the State's budget in the future. I don't think that is an issue yet. I don't think anyone has tried to bring about the idea that the Casino Revenue Fund should continue to supply roughly 30% — as it will next year — of the total State surplus funds in any one year. I hope if there is a surplus, it is there to guarantee the benefits provided under the fund, and not to provide a 1% or 2% estimate of the total amount of State expenditures, which are there to keep the bonds of the State at a good fiscal level.

The other thing I would encourage you to do this year is to look at the interest-earning projection. For example, for 1985 it was estimated to be roughly about \$6 million. In the coming year, they are estimating that figure will drop from \$6 million to \$4 million, even though you are supposedly going to have a surplus in the fund of \$70 million. I would say if you have a \$245 million fund, you should have, somewhere, carried along in the system, about \$100 million. While I can understand that interest rates go down, I cannot understand why they would drop that low. It seems to me there may be another \$2 or \$3 million dollars there that should be accounted for.

In terms of all of this, with regard to the disabled population, I think there is definitely a need for another public hearing in September regarding disabled priorities.

First, I think there is a need for everyone to learn how to hold better public hearings for disabled persons. We have seen today that when a deaf person is present, you need two interpreters on the job, not just one.

In terms of an accessible facility, I congratulate you on changing the hearing to this facility, but this facility is really about a 6.0 on a 10 point scale, and I think more could be done in that regard.

I think there is need for more time. Frankly, the disabled community has not been able to bring everyone together to talk about their priorities, as the seniors have. They have had the benefit of a State Department on Aging, under the Department of Community Affairs, which has given them a chance over the last two years to develop legislative priorities. We have not.

A member of the Public Advocate's staff will be talking to you later about some of the processes that might be used to help us rate the priorities of the disabled over the next couple of months, so that we will be able to appear before you in an intelligent manner.

Also, there is a need to better define the definition of disability, particularly with regard to many of the blind, because they are not able to be under SSI or SSDI since they are under other programs.

Finally, there is a need to get more comprehensive data on the disabled. About one-third of the recipients of all of these funds are disabled. That could be between one-third and 50%, which needs to be discovered so that we can better orient our priorities. Those are the thoughts I will leave with you today. Thank you very much.

SENATOR COSTA: Would you like to see any of those programs come out of the casino funds, or would you suggest to the Legislature that they should come out of the general funds?

MR. JANICK: Well, there are certain things that we in the disabled community have many questions about right now. I don't think

any of us can testify that the disabled community has had a chance at this point to logically sit down and work out different, varying concerns. I think you are going to be pressed today with many concerns. All of them have great validity. What we would like is the opportunity, not just in six months but over a couple of months, to be able to indicate some intelligent choices to you and the weighing of some alternatives. For instance, among these would be the medically needy, and there are some other very, very valid things. I think you are going to need some help with deciding where they all fit.

SENATOR COSTA: Mr. Janick, the elderly had eight of their organizations get together and came up with two of their priorities, which is very helpful to this Commission. We would appreciate it if you would do likewise.

You spoke of two things. You spoke about the figures, and we realize that at the State level there are differing figures coming down right now from both the Governor and the Budget Director. So, that is one thing we will be looking closely at.

This is our fourth public hearing. After we digest this, if we find we should have another hearing, we will do so. We would like your input at that time also. Thank you very much.

MR. JANICK: Thank you. (applause)

SENATOR COSTA: Paula Westbrook, Consumer, Handicapped Independence Program.

PAULA WESTBROOK: Thank you very much. I am Paula Westbrook. I have been involved with DIAL for a number of years. I have just recently started with another independent living program in Bergen County, called Handicapped Independence Program, or HIP.

As a consumer and a disabled person who has gone through a lot of the system, and who has been on Social Security — I am now employed — I would like to reemphasize what Bob Ciavaglia said: When a person is working, sometimes his salary is such that he might not be eligible for certain programs due to the guidelines set for eligibility. Maybe you could consider a sliding scale fee, or something like that, for someone who is severely disabled and who may be in need of assistance, or a program which involves casino money funding, such as PAAD or Lifeline.

Personally, right now I am in a housing situation where I am on rental assistance. However, I just got a job, and within the next month or so I will probably find out that I am no longer eligible to continue living in my apartment because the guidelines for eligibility have been dropped down to about \$11,000 for a single, disabled person who is living in public housing.

Unfortunately, the job I got pays only \$13,000 a year, and I will now have to pay the going rate for my apartment, which is \$676 a month. Obviously, I can't pay that rent when I am only clearing \$800 per month in pay. That is just a personal example.

I would just like to say that I think housing, transportation, and all similar costs are very important. Insofar as the programs that are under consideration are concerned, I would like to see the income guidelines evaluated on a case-by-case basis for a person who is not on Social Security nor under the guidelines of a similar program, and is trying to work. He may be earning an income, but it might not be a large income; it might be in a range where he or she would need some assistance from the Casino Revenue Fund programs. Thank you.

SENATOR COSTA: Thank you very much, Paula.

We will now hear from Mr. Hooper, New Jersey Federation of Senior Citizens.

GEORGE HOOPER: Madam Chairwoman and members of the Commission, I am talking on behalf of the New Jersey Federation of Senior Citizens, as Chairman of the Tax Task Force.

The New Jersey Federation consistently supported the creation and activation of your Commission and, along with other State senior organizations, the Task Force on Legislative Concerns has been in the forefront of trying to establish a consensus on priorities, rather than have pet project financing by the New Jersey Administration and Legislature.

Our organization has regularly testified before the Joint Appropriations Committee on spending criteria for senior citizens and the disabled community. We have particularly opposed any expenditures, other than for new or extended programs intended or permitted by

constitutional amendment, which cover the use of these funds established for the voters.

Specifically, we, with the help of other organizations, have finally succeeded in eliminating the funding of the extra \$50 Homestead senior rebates from the casino funds. That was always part of the income tax problem and it never should have been taken from the casino funds.

As you know, we also tried to clarify the definition of accessible so that it would be limited to seniors and disabled, and not to the general public.

I think this Commission needs to take things such as this into account: Expenditures are purely as intended, and it is a long and hard process.

Our organization has appeared at other hearings held by this Commission, and Edith Edelson put into the record our agreement with the Legislative Task Force on the importance of home health care and renters' relief. Incidentally, for the record, I was supposed to read the resolution from that group, but it is already on record and I see no sense in prolonging this by doing so.

However, the New Jersey Federation feels that the Medically Needy Program is also a top priority. Over 33 states are receiving matching Federal funds under this needed upgrading of the number for low- and moderate-income eligibility. This is being proposed for funding in Governor Kean's budget, with a modest expenditure of casino funds for the disabled portion of the program. I suggest to you that home health care is already in the budget, in the second part of a three-year pilot project, and this project is already receiving matching Federal funds.

The all-important Federal matching of medically needy funds, amounting to \$48 million, to reach over 200,000 people, is, in our opinion, a priority, or near the top of the priority list.

I would also like to reiterate what we have told the Joint Appropriations Committee for several years concerning casino funds. As Steve just pointed out, casino funding has an income of less than 2% of the projected budget, which is \$8.8 billion. Over 11% of our

population consists of senior citizens 65 and over, and if you go to age 60, it is 16%. The casino funds were never intended to fund all programs affecting seniors. As we are all aware, the constitutional amendments were intended for new or expanded programs in certain areas.

There is no prohibition against the use of general funds for a good project intended for seniors or disabled, and there is no prohibition against reverting to the general funds if a fast-growing casino-funded existing program seems to warrant it. We would like to emphasize that casino funds are not a catchall; they are not for the kinds of things that have been going on when everyone sends in his or her pet project.

New Jersey has assumed a leadership role in some areas, such as PAAD for drugs — although we are behind in the medically needy coverage — through the use of casino funds for expanded and innovative programs such as home health care, boarding home safety, congregate housing, and transportation. I suggest that we should continue to use the new, or expanded, criteria regarding casino funding, and we should not forget the general funds, especially this year with the large surplus, for senior and disabled needs. Thank you.

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

Mary Lou Ballantyne, New Jersey Association of the Deaf.

MARY LOU BALLANTYNE: Good afternoon. I am Mary Lou Ballantyne and I am representing the New Jersey Association of the Deaf. Deafness is an unusual handicap in many ways. Number one, it is invisible. You can yell and scream at somebody who is deaf and he or she will not even know it. The only one in this room who is not disturbed by the bell that keeps ringing is Mr. Pease because he doesn't hear it. He just keeps on doing whatever he is doing because he cannot hear it. It is invisible.

Second, deafness is not a disability of motion, but one of communication. Unfortunately, it is not going to be solved by a one-time expense, such as adding ramps. Communication needs constant effort.

Third, the deaf and hearing-impaired community is an absolutely isolated one. If we didn't have this lovely interpreter here, the only thing Mr. Pease would see would be the back of my head or (demonstrates talking without sound coming out of mouth); that's all he would get. How much of that did you get? It is very difficult. The deaf are extremely isolated. It is almost as if they are living in solitary confinement within groups of people.

I would like to challenge all of you, everyone in this room: Don't use your telephone or your radio for 24 hours. Could you do it? I couldn't. You need the telephone for communication with other people, for information, for business, and for social needs, even though you always complain that the phone rings at the wrong time. The new ads suggest telephones everywhere, so you are "never out of touch." Well, deaf people cannot use a telephone anyplace, at any time, unless they have a TTY, and I happen to have one with me. They have to have one of these little contraptions to work their telephone with. (demonstrates) I have this machine with me if you would like to see how it works.

This model has a line of print, so as you type your message to someone, you will receive this. (demonstrating) It also has a print paper so one can keep it for posterity. But, if I were deaf, in order for me to use this machine, you would also need one of these TTYs or you would not be able to get my message.

Mr. Premo talked about the Transit Authority having a TTY. That's fine, but the deaf person has to have one also and, unfortunately, these do cost money.

How often do you listen to the radio? It gives you the latest news, sports, time, music, etc. Deaf people receive none of this communication: The latest news; the latest weather; or information regarding a hurricane or tornado.

I also challenge you to watch the news on television with the sound off. How much are you going to get? You may see a picture of the President, but you don't hear the commentator speaking. Now what has the President done? Has he declared war, dropped a bomb, been assassinated, signed a tax bill, or has he gone on vacation? Deaf people don't know, and the still picture gives them no clue.

When there is an announcement to board a plane in an airport, or when a flight has been cancelled, deaf people don't hear this. They do not hear this type of information in a bus station or a train station.

The hearing-impaired community does not receive any information that you and I take for granted. What can this Committee do about that? Well, there are two major aids for the deaf. One of them is the TTY, and the other is a captioner or a decoder. These things cost about \$350 each, plus tax. That is quite a considerable amount for the deaf community to pay since most of them receive minimum wage, or less, and someone else has to have one on the other side.

My husband is totally deaf. Our three children are grown; they are not living at home. For them to call their father and talk to him, each one of them would have to buy a TTY. That is a chunk of change.

The deaf community would like to see this Commission make funds available so that perhaps the Division of the Deaf could lend or rent TTYs to the deaf community. We are also thinking about having them more available.

If I go to Newark Airport, I cannot call my husband at home with a TTY; there is nothing down there. Hospitals don't have TTYs. Every police station does not have one. I think they certainly ought to be made available so that if there is an emergency, the deaf can at least call home or they can call someone.

I am sure all of you have a television set. The deaf not only need to buy a television, but they also have to buy a captioner for another \$300. You see the words "closed captioned" on your television or in the T.V. Guide, and since none of you have the captioner, you don't know what I am talking about. What that does is, it shows the words that are being spoken in written form on the bottom of the T.V. screen so that the deaf person can understand the story, the news, etc.

There are also other extra expenses. How do you wake up in the morning? Your alarm clock goes "buzz." How do you know when your doorbell rings? You hear it. The deaf don't hear it. They need a

flasher -- something more. How do you know when a baby cries? The same idea.

SENATOR COSTA: We get your point, Mrs. Ballantyne. Now the thing is, what do you feel the casino funds can do? Are you speaking of a loan program?

MRS. BALLANTYNE: It can be a loan program; it can be a grant program; or, it can be any one of those things. We just don't want the deaf being left out because they are an isolated, alone community. They are not really mixed in with the disabled community; they seem to be the forgotten children of the disabled community.

Remember, the elderly who lose their hearing also lose their mobility, and they are extra-disabled. There are approximately 218,000 senior citizens with impaired hearing, and there is a total of 472,000 hearing-disabled people in New Jersey. I would like you to consult with Mr. Herring, who is the Director of the Division of the Deaf in the Department of Labor and Industry.

SENATOR COSTA: Thank you very much.

MRS. BALLANTYNE: You're welcome. Thank you.

SENATOR COSTA: John DelColle, Legislative Director, Eastern Paralyzed Veterans Association.

JOHN DELCOLLE: Madam Chairwoman, Commission members, it is a pleasure to be here to make some brief comments because it has been a long day and I realize there are still a lot of speakers on the list.

My organization consists of veterans with a spinal cord disease or injury, all of whom are confined to wheelchairs. Just quickly, although this is not a recommendation, it is my organization's hope that this Commission will look into the diverse needs of the seniors and the disabled. There are already-established programs, but with the remaining moneys, or funds, we would like to see those two groups looked at individually.

As you know, the Federal government has, for many years, included the elderly and handicapped groups together. Sometimes that is appropriate, but a lot of times it is not.

Just one quick example of that is the Half-Fare Program, which is a good program. However, few disabled people can use the

buses without the lifts, and the lifts have only been around now for a few years. So, the program, for many, many years, served very few disabled people.

Also, my organization and a lot of the other organizations throughout the State that I have worked with are looking for work; We are looking for educational opportunities. We have families. All of our needs are much different from the needs of the seniors. They have a different set of needs.

The disabled are in the socialization process of developing skills and making peer contacts. They want to integrate into the community and be on the same level as their able-bodied counterparts. Of course, a whole set of different approaches need to be taken in order to look into these needs.

This is not to minimize the needs of the senior citizens. They go to senior citizen centers, nutrition sites, recreational centers, and they do volunteer work. So, we must look at both groups of people and I hope this Commission will do just that.

Again, I don't have very, very specific programs that I would like to see because if one follows the talk about the casino fund — and, Madam Chairwoman, you made the point about this fund leveling off — and if one follows what is going on down in Trenton, there are many, many bills which liberalize existing programs. Of course, every time you raise the income level for existing programs, you have more eligible people, and it costs more money; that is a continuing problem.

If you continue to expand existing programs in those terms, you are then going to limit any new initiatives we may be able to take.

I would like to strongly urge this Commission to support and continue to fund the Transportation Program. I helped to work on it. I helped to draft the legislation that implemented it. I understand very little service has been initiated up to this time because of the long lead time. I was pretty new to the county government system, working as an advocate for the disabled and also working with N.J. Transit, and the lead time in terms of procuring vehicles, developing plans, and getting citizen input was tremendous. That is pretty much why, even though I serve on the Special Services Committee, little

service has actually been initiated. However, I think because of all the different speakers today, you realize that this program must continue, and it must remain a high priority. I would hope that it would continue to be funded at the 7-1/2% level, which is authorized under the enabling legislation Governor Kean signed last year.

My organization also supports the continued funding of the Pharmaceutical Assistance to the Aged and Disabled Fund. I hope that some kind of a provision will be made for the seniors and disabled citizens who have dependent children, or who have outstanding medical bills, rather than just making it an "either you meet that income requirement or you don't qualify at all" type of thing. I think we need to look at that. I know there is a lot of legislation introduced by a lot of individuals in both the Assembly and the Senate, and I would like to see this Commission look into that.

Another area, of course, is housing. The lack of affordable and accessible housing is a tremendous burden for the disabled residents throughout the State. Again, I have nothing specific, but some kind of a revolving fund was mentioned before, so that an individual could make his or her residence barrier-free. For those looking for housing — or for those who are newly injured — the cost for someone who is newly injured is tremendous. He or she might live in a home or an apartment which could be made accessible with minimal renovation. We are not talking about building homes and spending thousands and thousands of dollars; we are just talking about minimal things, such as, where necessary, wider doorways, accessible bathroom facilities, and those kinds of things.

There is also another area, and I don't know whether or not it has been mentioned here today. For the disabled, prosthetic devices are an enormous cost, and many times we are not talking about a luxury item; we are talking about something that is used in everyday living. It may be a hand control or it may be a lift for a van. Some individuals have access to a vehicle but they can't afford a lift, or they may need a lift in the home to get in and out of bed, in order to take the burden off their families and friends who try and help them to do those kinds of things every day.

Last but not least, I would like to address the medically needy. I feel it is necessary to address this only because, as I understand it, the Governor is interested in this program, and his interest lies in the area of funding it through casino revenues. My organization feels very strongly that this shouldn't be done. There is talk about putting up moneys from the casinos in order to match the Federal funds, if, in fact, those Federal funds now come through. There was talk in the area of, I believe, \$15 million.

Thirty-three states throughout this country have medically needy programs already in existence, and they all fund them through their general revenue. That is the way we would like to see it done because we are afraid that, as with the other programs I mentioned — the existing programs — if you fund this and you take a big chunk of money out of the casino revenues, you then increase the amount of people who can get on the program and the kinds of services that are available. You might go from \$19 million, or whatever it is you want to start out with, to \$20, \$25, or \$30 million. As you mentioned before, we do not know what kind of money is left in the fund, and that is a great concern of ours.

That is all I have to say today. Again, it has been a pleasure to be here. I wanted to be brief and I hope I was brief. My organization wishes you the best of luck and if we can provide you with any information from our perspective, please feel free to call upon us. Thank you very much.

SENATOR COSTA: Thank you very much. As you know, the legislators also feel that providing for the medically needy should come from the General Fund.

MR. DELCOLLE: Yes, I saw that.

SENATOR COSTA: Mr. William Ryan, Legislative Officer, National Association of Retired Federal Employees.

WILLIAM RYAN: Good afternoon, Madam Chairwoman and members of the Commission. I wish to thank you for the opportunity to appear before you and offer some assistance to your assigned task — that is, spending priorities for casino revenues.

If you asked me to appear some years ago, I would have suggested such issues as property tax deduction, homestead rebates, community and personal care, lifeline utility credit, pharmaceutical assistance, and, of course, transportation. I need not tell you that these programs have been, and will continue to be, supported from casino revenues. This is a tremendous asset for the elderly and disabled and a great assistance to the taxpayers of New Jersey. It is also in-kind thinking with Assemblyman Kline's remarks today.

I don't envy you your task of projecting programs for the future, the application of casino revenues, ensuring the integrity of the Older Americans Act, and providing assurance that the elderly and disabled are not abandoned.

A few current problems come to mind immediately and include rental assistance, home health care, congregate care facilities, and day care centers, to name just a few. Now we must understand the problems in order to apply resources and help solve them.

First, rental assistance: Due to increased property values, we know a similar raise in rentals is applied; thus, many elderly and disabled households are paying a disproportionate share of their income for their rent and are denying themselves other needed, essential elements.

We must find unique and varied methods in order to apply shared housing, intergenerational housing, home equity financial programs, and cooperative housing, just to name a few.

We must find ways, by demonstration projects, to apply techniques on a county-by-county basis and to gradually incorporate them into municipalities for our aged and disabled.

Our other major issue is home health care. This must not only be established and encouraged, but it must also be demonstrated to educate and facilitate our elderly and disabled.

Primarily, what this means is, many community resources must be made available as alternates to institutional care. These needs include homemakers. We must have Meals on Wheels and other social services. We must have ambulatory care for outpatients, pre-paid group practices and incentives to cost containment, and HMOs — Health Maintenance Organizations.

We must promote self care, establish mutual health and health-assessment counseling programs, and we must make them available in a variety of forms in such places as adult care centers, senior centers, multi-purpose centers, meal sites, and other congregate locations.

There must be an established policy to provide in-home supportive services through a reimbursement system, to allow greater family allowances and to allow property, utility, and other tax credit incentives for those caring for the elderly or disabled members of our society. This must also be applied to friends or acquaintances who care for those who need home health care.

We must liberalize the zoning restrictions to permit family or friends to provide these home-care facilities. How do you go about providing these resources and facilities? Through the use of casino revenues.

I would like to recommend a method to you, the members of this Commission: Establish legislation to permit a voluntary credit checkoff contribution of \$1.00 per taxpayer against each New Jersey gross income tax return. This would allow each taxpayer to permit this to be taken for assistance to the elderly and disabled, in addition to legislative and budget General Funds.

Each year, the amount received through this method, and this application, would be matched with casino revenue funds, and both of these moneys would be invested for a minimum of three years before their recommended use.

Who is the body to recommend these things? A group already established, the Commission on Aging. Strengthen and enlarge this body. It is the outreach group of our State. Require it to recommend a continuing three-year program for the use of these funds in sufficient time to meet budgetary requirements.

I wish to thank you on behalf of the Retired Federal Employees of New Jersey. We think we have an interesting and active program for our elderly and disabled. We recognize the need to provide an integrated structure of diverse programs that have a wide range of quality and effectiveness.

There is hope, but the road ahead is a long and difficult one. However, a journey must begin with a single step. You are taking that single step. Thank you very, very much.

SENATOR COSTA: Thank you very much.

I would now like to call Ann Ciavaglia, Acting Director, Bergen County Office on the Handicapped.

ANN CIAVAGLIA: Good afternoon. My name is Ann Ciavaglia. I am presently the Acting Director of the Bergen County Office on the Handicapped. I realize there are quite a large number of individuals here today to testify so I will make my statement as quickly as I possibly can.

There are just three specific areas I would like to present to you today: Transportation, which we have heard a lot about already; personal care; and, the medically needy.

There are many individuals who, due to specific eligibility criteria, are restricted from receiving Medicaid or Medicare benefits. These people have daily physical medical needs that are often financially excessively overburdening. Without the appropriate or proper supports, these persons can commonly be placed, inappropriately or prematurely, in long-term medical facilities.

Although these persons can get the medical care they require from these institutions, there is an elimination of familiar, emotional, supportive surroundings, an essential aspect to the physical well-being of any person.

Both Federal and State priority populations have been established, which assist in determining the development and implementation of specific services. Included in these priorities are persons at risk of institutionalization or persons inappropriately institutionalized.

Securing funds that can provide the medically needy with the assistance they require would be consistent with some of the priorities we in human services are seeking to address.

Transportation, the link to employment programs, activities, and services, is being fiscally addressed. I know we have heard a lot about that today, but I would just like to make an aside on it. Input

from the public is very important, and in Bergen County, on May 14, from 3:00 to 6:00, there is going to be a public hearing in the Freeholders' Chambers of the Administration Building. Your input is very important. I serve on the Transportation Advisory Committee and we see that the phase-in process takes a long time. However, the moneys are needed; they are essential. We just hope — and we know — that you will continue to provide us with those funds.

Another area of concern is personal care. Persons with disabilities are continually striving for and are achieving independence and total integration within our society. In order for many people to attain these goals, they must have their physical personal needs attended to.

Imagine having the opportunity to be placed in a job, in a full-time job. A disabled person would have to turn down that position because, presently, in general, if one takes on a position he loses the benefits which provide for his personal care. If personal care becomes available, emphasis should be made on reviewing the eligibility requirements relative to the working person's salary and incorporating the sliding-scale fee.

I recently attended a program at which Governor Thomas Kean was the keynote speaker. During his speech, he made reference to the commonly-cited phrase, "Life, Liberty, and the Pursuit of Happiness." He took this concept one step further, however. He stated that in order for this to occur, opportunities must be offered.

Continued funding for transportation and appropriating new funds for personal and medical care will certainly provide many opportunities for integration, participation, and independence for everyone.

I would like to thank the Commission for hearing my concerns and, I think, a lot of general concerns. I trust you will appropriate funds in the stated areas, and provide persons with disabilities the opportunity to attain independence within our society. Thank you.

SENATOR COSTA: Thank you so much for coming. You have all done so much for us because we have learned a lot today. It seems our society does not encourage productivity, and every human being wants to be productive. Thank you.

MS. CIAVAGLIA: That's right.

SENATOR COSTA: Joan Berry, President, Disabled Citizens Organization of New Jersey.

JOAN BERRY: Transportation is one of the primary needs of the disabled population. The need in Bergen County is especially great for door-to-door lift-equipped van service. Although there are transportation networks in Bergen County to assist the disabled and senior citizens, the service is very restrictive because of inadequate vehicles and drivers to serve the need that exists.

For example, many persons with disabilities would like to work and be taxpaying, contributing members of society. When they go for job interviews — and the bottom line is, sometimes they can't even get to a job interview — and they are hired, a major problem is, how are they going to get back and forth to work, five days a week, if they do not drive?

The Bergen County transportation network tries to do what it can, but it is greatly understaffed and the waiting list is great. As it is now, it is very difficult for a disabled person to make plans to do anything — go to work, go to school, or go to a doctor's office — because the chances are they are going to be told, "Sorry, there is no one available to drive you."

A similar problem exists, as I mentioned, with regard to schooling. Many handicapped people need training, either college or, more often, vocational training to prepare for a career that is within their abilities. But, again, transportation to and from a school is very often just not there.

Then, of course, we run into further problems with not being able to cross county lines, or not having services available evenings or weekends. Not all jobs or all schools fall strictly within the 9-to-5 time slot.

It appears as though it doesn't make much sense for a person to try to get a job if he or she is not going to be able to get to it. In reality, that person will end up not getting a job, staying at home, collecting a government check, and being dependent. Economically, this does not make much sense. It is also not very good for one's self-esteem or for the community as a whole.

Of course, the same thing holds true for training. A person without training often cannot get a job. More and more, employers demand people who are qualified workers, and if someone has one strike against him by being disabled to start off with, the likelihood is that an employer is going to make a stronger demand for a trained person.

The Disabled Citizens Organization of New Jersey would like to see some of the Casino Revenue Fund used for the purchase of more lift-equipped vans for the disabled so that service can be expanded, both in terms of vehicles and in terms of the hours people can be picked up.

To summarize, it really does not pay to rehabilitate the disabled and get them ready for a job if there is no way to get them back and forth to work.

I might add that I am a vocational rehabilitation counselor, so I can see this not only from my own perspective and the perspective of the organizations here, but I can also see it from the perspective of the office I work for.

It is important for disabled people to have job skills and the ability to get to and from the job. Neither one of these things can be accomplished without an adequate transportation service. I think an important thing to remember is that disabled people want to be independent, not dependent. Thank you.

SENATOR COSTA: Thank you so much. It must be terribly frustrating to be prepared for a job and then not be able to get the job nor the transportation to get to it.

MS. BERRY: That does happen.

SENATOR COSTA: Yes. I would now like to call Darlene LaRue and Claire Smilowitz. They are both consumers with the New Jersey Association of Retarded Citizens.

DARLENE LaRUE: Hello, my name is Darlene LaRue and I am President of R.I.G.H.T.s, a self-advocacy group from Hunterdon County.

It is very hard to get transportation for the handicapped people. We don't want to depend on our family and friends. We can hardly go anyplace, as we need a special van with a lift. Sometimes it is hard to get a ride from different districts. I can't get

transportation in the evenings or on weekends unless it is an emergency. So, we are asking for help with transportation. Thank you.

SENATOR COSTA: Thank you so much, Darlene.

Ms. Smilowitz?

CLAIRE SMILOWITZ: My name is Claire Smilowitz, and I am temporarily living in an unsupervised apartment through A.A.M.H., the Association for the Advancement of the Mentally Handicapped.

Transportation services for handicapped people are poor and I have had many problems. In August, 1983, I went to a concert in the park in New Brunswick. After the concert, I took the train to Somerville, and because I had no other transportation, I had to walk two miles home. On my way home, I was knocked down and my pocketbook was stolen. That was the third time in my life I had been mugged. I am very afraid to go out, especially at night.

I want to be an active person and go to concerts and dances, but I have such a hard time getting places. Please help improve transportation services for all handicapped people. Thank you.

SENATOR COSTA: Thank you very much.

Austin Epstein, speaking for John Sarno, Project Director, Office of Specialized Services, Ramapo College.

AUSTIN EPSTEIN: My Name is Austin Epstein. I am a 1980 graduate of Ramapo College. I am speaking on behalf of John Sarno, Project Director, Office of Specialized Services, Ramapo College. He wanted me to apologize to the Committee for leaving, but he had a meeting to attend.

The U.S. Department of Education reports that approximately 158,349 New Jersey citizens between the ages of three and 21 are currently identified as disabled under P.L. 94-142. An estimated 70,000 of these individuals are learning disabled.

State and Federal legislation, greater awareness among educators, technological advancement, and a vigorous consumer movement have made a college education accessible to thousands of "differently-abled" citizens. From 1978 through 1983, the number of disabled graduates has doubled. Like many of their able-bodied peers, many of the State's "differently-abled" citizens will continue to seek

higher education as a viable option toward developing meaningful careers. Particularly in New Jersey, a State that has committed itself to higher education and technological renewal, a college education continues to be the key to development for many young people. Additionally, many adults who have become disabled by occupational accidents or other traumatic injuries continue to seek opportunities for retraining.

Other trends include longer life spans and viable opportunities to give birth to those who may have congenital disabilities. All this will create a greater demand for higher education by disabled citizens. They represent a tremendous human resource to a growing economy — a vital pool of talented and educated workers throughout the State. All of us, teacher, student, elected representatives, and concerned citizens, applaud their efforts and support their struggle for economic and social independence. The doors of enlightenment and progress have been opened and never again will a disabled citizen settle for second-class citizenship.

Until very recently, the Federal government, through the U.S. Department of Education, has shouldered much of the responsibility by assisting state colleges in providing adequate funds for tutoring, counseling, and other adapted educational services, as well as technical assistance. This assistance is awarded through competitive grants. Colleges, like Ramapo College of New Jersey, have made the commitment to provide meaningful educational opportunities to disabled persons. They have developed cooperative financial and technical arrangements with the Federal government to ensure that these opportunities are maintained and broadened.

As part of the most recent Federal budget submitted to Congress, the current Administration has proposed a 53% reduction in projects offering academic and career services to disabled college students. This would immediately affect 11,000 college students throughout the nation. Additionally, the current proposal includes a complete elimination of these projects over the next five years. Many thousands of future students will feel the impact of such an ill-informed, short-sighted plan. As already noted, New Jersey will

feel a disproportionate impact that will devastate current attempts to provide meaningful educational opportunities for its disabled citizens.

Of course, these cuts are not inevitable. Generally, the Congress is reluctant to go along with such attempts to deprive disabled people of meaningful life activities. However, given the current crises in Washington, vital priorities are becoming lost or forgotten and long-term commitments can no longer be counted upon. This focuses attention upon the State's responsibility to "differently-abled" persons.

Clearly, it is cost-effective for New Jersey to invest in its "differently-abled" citizens. It is a simple economic formula. People who become competitive through education and training get jobs. People who work pay back into the system throughout their entire working lives. They no longer need to depend upon government-subsidized support. A disabled individual who receives a meaningful education and who is able to secure employment becomes an asset to the entire community.

Additionally, "differently-abled" persons are riding the crest of a wave that economists call the high-tech, inter-dependent economy. The ease with which "user-friendly" technologies can be accessed make them ideal tools for people with physical limitations or learning difficulties. Flextime and home-bound work also open up opportunities were none previously existed. Accessible technology, productive lifestyles, and accessible education go hand-in-hand.

New Jersey cannot afford to go backward. Economic necessity and the goal of equal opportunity warrant a substantial financial commitment to educating disabled people. A modest investment now will save many dollars later. Also, the State's economic growth will be fueled by a talented, educated, and eager pool of workers. Therefore, I strongly recommend that the Casino Revenue Fund Commission begin preliminary studies to determine the feasibility of this investment.

SENATOR COSTA: Thank you. Bernard Nortman, Chairman of the Board of Southeast Senior Center for Independent Living?

I think I can say this now: I want to thank all of you for staying so long. I know you have been waiting for a long time, and I do appreciate it.

P. BERNARD NORMAN: Speaking for the Southeast Senior Center for Independent Living in Englewood, with satellites in most of the 11 municipalities it serves in the Southeast region of Bergen County, we welcome the opportunity to appear before this Commission to suggest how best to use the funds obtained from casino gambling for the elderly.

I am here as Chairman of the Board of the Southeast Center, an innovative project whose fundamental approach is to get the elderly back into the mainstream of living.

We are here today to request that part of the casino funds be allocated for such innovative programs as are carried out by the Southeast Center. Specifically, funds for the Southeast Center have been made available by the Federal Community Development Block Grant Fund since 1978. It is quite obvious that future funding from this source is in acute danger. We are, therefore, requesting casino funds in order to continue the successful results of the Southeast Center. But, we are also suggesting that the innovative programs of the Southeast Center be used as a prototype for establishing similar centers throughout New Jersey. In fact, we are proposing that we make New Jersey a model for the nation by providing innovative and creative services for the elderly with this Commission's support.

Based on knowledge of what is being accomplished at the Southeast Center, intense interest to replicate the Southeast Center in other areas abound. As the Honorable Claude Pepper, Chairman of the Subcommittee on Health and Long-Term Care, wrote in a letter to me, "The Southeast Center is on the 'cutting edge of development.'" New Jersey should take the lead in developing the most effective future programs for the elderly.

We believe that a drastic new approach in social policy and programming is required for the elderly. As a result of past and present social policies, the elderly are being isolated from society, and are being provided with fragmented, uncoordinated services, all too often merely problem-related. The elderly are made to be more dependent rather than more self-sufficient and independent. They are more in need of and demanding of social services, rather than more self-determining and growth-oriented.

Under the present archaic social policies, the elderly too often fall victim to increased feelings of uselessness and they become prone to unnecessary psychological and physical illnesses, unnecessary hospitalization, and premature institutionalization at enormous cost to Federal, State, and local governments.

The dimensions of the problem are immense. As American society ages, more people than ever are entering their 60s, 70s and 80s and they are living longer. Medical science is constantly making it possible for people to live longer. The question arises, live longer for what? As people age beyond their 60s, they face a series of traumas affecting their lives perhaps more than at any other age.

SENATOR COSTA: Mr. Nortman, may I interrupt you at this point?

MR. NORTMAN: Yes.

SENATOR COSTA: You have a lengthy speech. Could you just get to what we can do for the elderly with casino funds?

MR. NORTMAN: I am getting there. I understand I have about five or six minutes.

Retirement drastically changes daily routines and income usually drops. Chronic diseases take their toll. Loss of spouse, family members, and friends follow in seemingly rapid succession and require personal adjustments.

How do we overcome so many of the vague and negative notions and myths on aging floating around? How do we negate the concept that retirement is a time when people are put out to pasture to prepare themselves for death? How can people be redirected to recognize the great opportunities that old age gives people, to literally live again and do the many things they wanted to do but did not have the freedom or time to do?

About 10 years ago, a group of people, faced with the issue of cost-effective expenditure of Community Development Funds which had become available for the first time in Bergen county, decided to set up their own center for the elderly, but this program would be different: It would pioneer in a program of providing a broad range of therapeutic services and programs for maintaining and restoring the physical,

emotional, and social health of the elderly, to foster self-sufficiency and independent living, and to avoid premature or, indeed, any institutionalization.

It is important to note that the Southeast Center not only provides more extensive services to the elderly but is cost-effective and cost-beneficial. Data for 1984 indicates the cost effectiveness of the Center, when the cost of services provided by the Center, based on the per unit cost of 13 different categories, are compared to what it would cost to purchase the services in the open market.

The cost of operating the Center is less than one-half the cost if these services were purchased commercially. Similarly, the cost benefits of the Center, savings from keeping clients out of institutions, plus less use of Medicaid and Medicare, are estimated at a savings of \$2 to \$3 for every dollar spent.

The United States, nay the entire world, is in the midst of the most profound changes since the Middle Ages. Revolutions are taking place in communications, computerization, microprocessing, robotization, and biotechnology, along with deep-seated changes in the social fabric of our nation and most of the world; yet, we continue to deliver social services in the same old way as if nothing were changing in the world. The pioneering innovative approach to the elderly by the Southeast Center is but a small attempt to bring the elderly along in the real world, with all the changes taking place, and to attune them to function usefully in this changing world.

SENATOR COSTA: Thank you very much.

Ms. Linda Headley, Assistant Deputy Public Advocate, Division of Advocacy for the Developmentally Disabled, Department of the Public Advocate.

LINDA HEADLEY: Senator Costa, members of the Commission, thank you for the opportunity to speak with you today about potential uses of the Casino Revenue Fund.

Most of my testimony has been said far more eloquently than I can say it, so I will make my remarks as brief as possible.

We have been made aware this morning of the constitutional authority behind the casino revenue amendments, the programs that are

currently being funded, and the Medically Needy Program, which my Department is supporting and is hoping may be partially funded through casino funds.

One thing has become very clear: We do not have sufficient resources to fund great numbers of programs in addition to the programs which are already being funded from this source.

The Public Advocate firmly believes in the need, now, for a comprehensive planning process which will result in the funding and the execution of programs that reflect both the needs and the preferences of the disabled and elderly populations in our State, while maximizing the benefits from the fund.

This Commission, with respect to the disabled community, must resolve complex philosophical and practical issues when making its decision regarding the appropriate programs to receive casino funds. The ultimate decisions, and the means by which those decisions are made, will be clear signals to persons about how the State views them as fully participating members of the community. The Commission must, at the outset, decide:

1. Whether the fund is to be dedicated solely to programs which benefit economically disadvantaged persons, or whether a portion should be reserved to fund programs which will be of benefit, regardless of income.

2. The Commission must also decide whether the fund is to be dedicated primarily to programs which will benefit both the elderly and the disabled, or whether it will fund some programs directed to the specific needs of each group.

3. Finally, based on those decisions, the Commission must make the more difficult decision regarding which programs, from a vast potential array, to fund.

We urge the Commission not to limit its role to an isolated review of pending legislation, but to develop a policy for the use of casino revenues which will guide decisions for the foreseeable future. To do so, the Commission must avail itself of the opportunity to determine both the needs and preferences of the affected communities.

While it seems that there is a relative uniformity of opinion among senior citizens about the use of the fund, as you have heard today, there is a diversity of viewpoints on the issue from members of the disabled community.

Each disability generates a unique set of problems. This, coupled with the fact that disabilities are distributed among all age groups, economic groups, races, and both sexes, has resulted in many differing opinions about the most pressing needs of the community.

In addition, the current lack of an accurate profile on the numbers of disabled persons residing in our State and the types of disabilities they possess have, to date, made resolution of conflicts about funding priorities difficult.

So far, there has been little statistical information available to use in assessing competing claims for funding. I am sure you are very much aware of this.

Recently, though, there have been several events which will aid the Commission in a planning process: The formation of numerous single and cross-disability consumer groups to articulate concerns, several of which were represented today; significant progress in a county social services planning initiative, being conducted under the auspices of the Department of Human Services; the establishment of many county offices on the handicapped; and, a survey, currently being conducted by the Governor's Committee on the Disabled, to identify all State services to the disabled.

The Public Advocate also recently hosted a meeting, attended by disabled consumers and representatives of consumer organizations and service providers, to develop generalized funding priorities. We did not address the Casino Revenue Fund specifically because we wanted to develop a network of programs to be funded and then make the cost allocation a secondary part of the decision-making process. Our recommendations to the Commission are based on this experience, and on our awareness of the other developments I have discussed.

We recommend that the Commission adopt a process to permit the orderly establishment of priorities for the expenditure of the Casino Revenue Fund. It is essential that there be at least the

following elements: Broad-based consumer involvement, involvement of the service providers, coordination between the Legislative and Executive branches of government, a commitment to the avoidance of competition among the interest groups, and the use of professionally recognized group planning techniques.

We suggest specifically that the Commission seek out spokespersons from the disabled community, and that it utilize the information generated by both the Department of Human Services' county needs assessments and by the Governor's Committee on the Disabled. We realize that this is a mammoth task.

We also offer our full support to assisting you in gathering and analyzing this information. We fully believe that this will ensure the full participation of the disabled community, and that it will also generate legislative initiatives that will have the endorsement of that community. Thank you.

SENATOR COSTA: Thank you very much. We appreciate your offer of support. We will accept it.

Our next speaker will be Ina White, Chairman, New Jersey Barrier Free Subcode Committee. After Ina, we will hear from Joy Pellegrino, Acting Director, Essex County Office on the Handicapped.

INA WHITE: Members of the Casino Revenue Fund Study Commission: My name is Ina White and I work as Community Outreach Coordinator at the Institute for Human Services at Kean College. In addition to chairing the Barrier Free Subcode Committee, I am a member of the Board of Disabled in Action of New Jersey and I sit on several county and State advisory boards, including the Uniform Construction Code Advisory Board.

Today, you are hearing many representatives of the disabled community discuss a variety of needs. I would like to focus on two needs that would be particularly well served with casino revenue funds. The first of these is housing. In human services needs assessments done in counties around the State, one item that has shown up again and again as a high priority is that of affordable and accessible -- that is, barrier free housing.

As Chairperson of the State's Barrier Free Subcode Committee, I know that new barrier-free regulations, which are due to come out shortly, will mean that as new multi-unit housing is built, there will be a corresponding increase in the number of accessible units available.

However, there are other things that could be done to assist in making accessible housing more easily available to disabled persons. For example, a mortgage fund could be established for low-cost, accessible housing. A fund might also be established to provide loans at very low interest, or no interest, to assist the disabled homeowner with improving the accessibility of his private home.

I might note that the barrier-free law and regulations exclude private homes. So, this is a particularly appropriate fund to add.

Both of these might be particularly attractive uses of the funds because they would only require a one-time expenditure of money, which would be continually replenished.

Another possible use of the funds to assist in housing would be to fund and develop the publication — possibly computerized — of a directory with information on where accessible housing is available. In my role as Chairperson of the Barrier Free Subcommittee, I frequently receive calls from developers who have accessible units available, but who cannot locate tenants or buyers. Yet, on the other hand, in my position as Community Outreach Coordinator and through my membership in various disabled consumer organizations, I constantly hear the complaint that accessible housing cannot be found. Perhaps a directory, such as the one I described, would help to bring together the two parties: the developer with housing to offer, and the disabled person seeking housing.

The second need that I would like to mention is that of transportation. This need is, fortunately, already benefiting from the Casino Revenue Fund through the Senior Citizen and Disabled Resident Transportation Assistance Act. The infusion of these funds is allowing the counties to develop and operate para-transit systems that provide

transportation, not only for medical purposes -- which, of course, is very important -- but also for education, employment, recreation, and social purposes, which can be of equal importance to disabled persons. I would like to go on record as strongly supporting the use of casino funds for this purpose, and, if funds and competing demands permit, possibly even increasing the appropriation.

I hope you will consider these suggestions, and I thank you for this opportunity to testify.

SENATOR COSTA: Thank you very much. We appreciate it.

Joy Pellegrino? After Joy speaks, we will hear from Mr. William Smith.

Joy Pellegrino is the Acting Director of the Essex County Office on the Handicapped.

JOY PELLEGRINO: Senator Costa, members of the Casino Revenue Fund Study Commission, thank you for the opportunity to speak before this Commission today.

The Essex County Office on the Handicapped provides a full range of information and referral services relative to the concerns of the handicapped population of Essex County, their families, and friends. Some of these services include the areas of transportation, housing, and employment. We also work in close relationship with other agencies and counties to assist wherever possible.

To date, there does not exist adequate statistical data on the number of handicapped people residing in the State of New Jersey. A major difficulty in carrying out the services of an office on the handicapped is a lack of information and facts detailing the exact number, or even a close approximation of the number, within each county. The 1980 census only provides information on the disabled population age 16 and over.

Another part of this problem is due to the negative stereotyping attached to persons with disabilities and their unwillingness to self-identify.

Over the past decade, 13 of the State's 21 counties have taken the initiative to create an office which provides information and referral services that address the needs and concerns of its disabled

population. Many of these offices have been very instrumental in bringing about positive changes resulting in a higher quality of living for the disabled in their counties.

Grant dollars to fund a census project of its disabled population. The methodology includes the accumulation of all available census data that details the number of disabled persons in each municipality within the county, the collection and analysis of statistical data from other public and private agencies, and any other sources deemed appropriate. There is also an effort being made within each municipality to poll their individual communities with assistance from this office.

The results of this census project will enable this office to better identify the needs and concerns of its disabled population and, thereby, be of greater assistance to other agencies when they need data to plan or expand their service delivery programs.

We are all in agreement that it is important to understand and meet the needs of the growing senior citizen population. Today, this group is more easily identified. However, it is more difficult to pinpoint the disabled population. The senior citizen group also includes handicapped individuals, and, therefore, coordination of services is important. To echo the testimony of Peter Shapiro, Essex County Executive, at your March 11, 1985 hearing: "The Casino Revenue Fund can better and more fairly serve seniors and disabled persons by recognizing there is a great diversity of needs that exists in our State."

We would like to see two major funding areas considered for inclusion in this study:

1. The support of the creation of an office on the handicapped in each county by providing the funds necessary to their implementation.

2. To fund a statewide coordinated census of the disabled population to be carried out through these county offices.

Now is the time to prepare a foundation to understand and service the needs of the disabled population and develop a methodology by which to accurately provide them.

Recent legislation has successfully addressed the rights of disabled people, resulting in a heightened awareness of, as well as a recognition of, disabled persons as equal members of society.

Your funding of these programs will allow each county to respond to its disabled population, identify its needs, and grow at a pace that meets these needs.

One additional comment I do have is, I honestly was not aware of the testimony of the other witnesses here today, but I would like to note -- and I hope you do the same -- that Mr. Scagnelli also requested a statewide census, as did Mr. Dan Caplan from DIAL. So, I think it should be obvious to you today that if we don't know where the handicapped are or who they are, we obviously can't service their needs. thank you very much.

MR. GIORDANO: Thank you, Joy.

We will now hear from Mr. William Smith, Planner/Liaison to Disabled for Transportation, Union County Office on the Handicapped.

WILLIAM SMITH: I would like to thank the Commission for giving me this opportunity to testify today. I would like to let them know of our concerns.

Since the addition of funds for transportation from the Casino Revenue Fund, the Union County Para-Transit Unit has had the opportunity to allow more persons with disabilities to access the system.

Since October, the extension of hours and priorities has allowed the system to serve a person's transportation needs for competitive employment, post-secondary education, and many social and recreational events. During this time, the volume of service has also increased by nearly 50%, following the numerous requests to extend the hours and priorities.

The Casino Revenue Fund for transportation is one of the most important uses of the fund in that it allows disabled residents to gain access to all aspects of their respective communities. The asset of independent living is only a beginning in promoting a full independent-living program. Competitive employment and health care management are all-important to independent living, but none are viable without a proper mode of transportation.

Through the growing numbers of para-transit systems throughout the State, this will soon be the most convenient and effective mode of transportation for the disabled community. Para-transit is an important service to all communities, as many of the community carriers will soon find out.

The part of the fund which is used for transportation is of great benefit to the disabled as it allows them to access shops, education, and other social and recreational functions they could not access before. Therefore, it is important that the funds for transportation from this fund keep growing so that all carriers can serve the transportation needs of the disabled. Thank you.

MR. GIORDANO: Thank you very much.

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

I would now like to call Joseph Kelly, who will speak for his dad, John Kelly, former Assemblyman from District 30, Essex County.

JOSEPH KELLY: First, my father would like to extend his deep regret and apologies that he could not attend this very important meeting; he has been called away for some very important business, so he wishes me to extend his deepest apologies and to give this speech in his behalf.

Thank you, Madam Chairwoman and members of the Commission. It is gratifying that the Casino Revenue Fund Study Commission has chosen Essex County, the State's most populous county, as the site of the final hearing on how best to allocate the resources available for services to our disabled residents and our senior citizens.

Essex County does not have anything set up especially for the seniors and the disabled, as do other counties in our State. But, as you can see from the size of the group here, we have a lot of residents who are concerned about legislative action that will directly affect the services they receive.

The actions you recommend will not directly affect me. I am still too young to be a senior citizen, and I am not disabled. That fact does not lessen my concern for these groups of people, nor does it diminish my desire to see the right things done for them.

I am not here to speak directly for or against the programs that are being considered to receive funding from casino taxes. The

seniors and disabled citizens you see here are eloquent spokespersons for their causes and their concerns.

I want to speak as a concerned and committed resident of Essex County who empathizes with these people, and as a person who may add some broad insight into what should be accomplished by the Legislature.

First, the Legislature must realize and accept the fact that the Casino Revenue Fund is not a bottomless well of money. To this end, it must be guaranteed that State government will not use Casino Revenue Fund money to underwrite programs that should be paid for by the Treasury's General Fund.

Members of the panel may want to consider the need to further expand the amount of money for programs that could be made available from the Casino Revenue Fund for seniors and disabled residents. This could be accomplished by reducing the burgeoning bureaucracy of casino regulation enforcement that now eats up to \$50 million of the money casinos pay to the State.

I am not suggesting relaxing the State's vigorous oversight of the gaming industry. What I am suggesting is that it may be possible to do the same job with a small but more efficient apparatus to watchdog the casinos. Conceivably, this could free up some \$25 million that could be used for seniors and the disabled.

No matter what amount is ultimately available from the Casino Revenue Fund, legislators must make sure that the programs which are funded are truly necessary, and that they benefit the broadest span of seniors and the disabled.

Right now, there is reason for concern that this is not always the case. There are proposals introduced, pending in the Legislature, that, if enacted, would spend hundreds of millions of dollars from casino funds. That amount of money is simply not available. The amount of spending proposed would use up the current fund surplus of \$68 million, and then some. These proposals would leave no money to pay for increases in present programs.

Realistically, there is a need to fund home health care for senior citizens and disabled residents. Similarly, this Commission

should be aware that little is being done for what I shall euphemistically call middle-income seniors and disabled persons. For such programs as Pharmaceutical Assistance and Utility Lifeline, the present income ceilings are \$12,000 for a single eligible resident, and \$15,000 for a married couple who are in the senior citizen or disabled category. Perhaps some consideration should be given to including seniors and the disabled who have slightly more income.

I am not talking about including the wealthy in these programs. The current maximums, however, may be too low. Certainly, \$12,000 is not the hallmark of an excellent lifestyle or an extravagant lifestyle; it is nearer the poverty level. What I am suggesting is that the income cutoffs for these benefits may be unrealistic when one considers the fact that seniors and the disabled face the same escalating economic pressures we all face.

Those are my thoughts. You have many more people who are waiting to tell you of their concerns. Some of their concerns may be the same; some may be different. I trust that you will weigh all that is presented to you today.

Thank you for affording me this opportunity.

SENATOR COSTA: Thank you very much, Mr Kelly.

Mr. Garnett Brantley, Vice Chairperson, Bloomfield Civil Rights Commission. (no response)

MR. GIORDANO: He is not here.

SENATOR COSTA: Mr. Brantley is not present, so we will now hear from Dominic DiNardo, Chairman, Passaic County Senior Citizens and Disabled Transportation Committee.

DOMINIC A. DiNARDO: I guess I am about the last, but not the least, right?

SENATOR COSTA: No, not last; there are two more people left to speak.

MR. DiNARDO: Good afternoon, ladies and gentlemen. My name is Dominic DiNardo, and I am Chairman of Passaic County's local Citizen Advisory Committee on Senior Citizens and Disabled Transportation.

On behalf of the Committee, I would like to be the first to thank the members of the New Jersey State Legislature for their support

of Assembly Bill No. 3018, which established the Senior Citizen and Disabled Resident Transportation Assistance Program in January of 1984.

As a direct result of this program, Passaic County's senior and disabled residents are experiencing increased transportation to doctors, hospitals, clinics, and other medical services. We have witnessed a 300% increase in the number of wheelchair-bound passengers since funding for expanded services became available, and this is just the beginning.

This year, the county plans to increase its hours of service so that disabled individuals may go to work. We also plan to begin replacing an aging fleet of vehicles in order to make our transportation service both more efficient and accessible to those with physical disabilities. This is possible because casino revenue moneys were made available through the Senior Citizen and Disabled Resident Transportation Assistance Program.

Available and accessible transportation is essential to the independence and self-sufficiency of all senior and disabled residents in the State because it is the mechanism for obtaining employment, post-secondary education, shopping, recreation, medical, and other personal services.

It is precisely for this reason that New Jersey Transit and the State's 21 counties will be allowed to continue to receive funding from a program which recognizes transportation as the key to many services.

I am here today to recommend to this distinguished Commission that the Senior Citizen and Disabled Resident Transportation Assistance Program continue to be a high priority program for the Casino Revenue Fund. Thank you. Respectfully submitted, Dominic A. DiNardo.

SENATOR COSTA: Thank you very much.

MR. DiNARDO: I wanted to make it short.

SENATOR COSTA: Very good.

MR. GIORDANO: Very good, Dominic. Thank you.

SENATOR COSTA: Rosalie Haas, Chairperson, Montclair Handicapped Advisory Committee. Is Mrs. Haas here? (no response) All right. In the meantime we will call Mr. Gordon Kuebler.

GORDON KUEBLER: Good afternoon. My name is Gordon Kuebler, and I represent the Disabled Citizens of Hackensack.

If a person has a visual disability — and I have not heard anyone mention anything about visual disabilities — an aid, or sensory equipment, is needed for these people. Such equipment is so costly that it is beyond the financial reach of the average individual.

I was wondering if there could be a grant or some kind of financial aid, either State or local, to help with the financing of the aforementioned equipment.

I will give you a few examples of what I mean. For the poor-sighted there is a device called a visu-tech, which increases print from four times its size to 16 times its size. That costs an average of from \$2,000 to \$3,000. Now, that is for the visually disabled.

For people who are blind, there are two machines; they are both reading machines. Fully equipped, one machine costs about \$12,000, and the other one has a price tag of about \$8,500. These two devices are beneficial to the blind in a couple of ways: They are able to make the blind more independent and able to live independently, and they help on the job site.

Today, the way things are going, employment is one of the major stumbling blocks for people who are blind, or otherwise known as visually disabled.

I would like to impress upon the Legislature the need to help through the use of casino revenues, and by passing legislation which could extend aid to the blind for all sorts of sensory aids and devices. Thank you very much, ladies and gentlemen.

SENATOR COSTA: Thank you very much, Mr. Kuebler, for bringing that to our attention.

Rosalie Haas. Is Rosalie here? (affirmative reply)
Rosalie, you are the Chairperson of the Montclair Handicapped Advisory Commission, am I correct?

ROSALIE HAAS: Yes. What I would like to address is the way the Casino Revenue Fund is being disbursed in Essex County. The money is going to Project Go, Transportation, Inc., and, in the West Essex area, it is

going to the Red Cross. The Red Cross does not transport anyone who is in a wheelchair. That means we have loads of people in our area who can't get out for recreation or employment, which is important.

People can usually be transported for medical reasons, but that is the only kind of transportation that is out there. We desperately need transportation.

We have six young people who go to the Orange Rehabilitation Center. Their parents have to drive them there, and some of these parents work. That means that these kids have to stand outside in bad weather until another parent can pick them up. It is really getting to be a hairy situation.

In addition to that, we have a couple of M.S. people and a blind girl who go to Montclair State College. They need transportation, and it is just not out there for them. Thank you.

SENATOR COSTA: Thank you very much, Ms. Haas. Ms. Haas is our last speaker, unless there is someone else who wishes to address this Commission. Is there anyone else? (no response)

I want to thank you all for coming here today. You have been very patient and kind to us, and we have learned a lot that will help us to do the right thing when we make our recommendations to the Legislature on how to prioritize the needs of the elderly and the disabled.

If the other members of the Commission would like to say something, I would like to have them do so now. Mr. Haas, would you like to address this group?

MR. HAAS: I would just like to repeat what our Chairwoman has said. Thank you for staying. I think we have learned a lot from your input today. I hope results will be forthcoming shortly. Thank you again for coming out and giving us the benefit of your experiences.

SENATOR COSTA: Thank you, Mr. Haas. Mr. Giordano?

MR. GIORDANO: I was not in the room, what happened? (laughter) I would like to make one comment. You know, I have passed the three score and ten, but one can always learn something. I was amazed at the disabled people who found the time and the will to come here to speak for themselves. Unfortunately, they do not have the

opportunity to do that too often. I certainly hope something can be done to make life easier for them because they need it.

On behalf of my colleagues, I want to thank you for being so kind and patient. It has been a long day. Thank you.

SENATOR COSTA: Thank you, Mr. Giordano. Mr. Reilly?

MR. REILLY: I would also like to thank everyone for coming today. The disabled community has been quiet at these public hearings so far. Perhaps that is because of the transportation issue. They, as well as the seniors, were very loud today, and we heard from a wide variety of people.

All of the issues that were stressed were heard by me and by my colleagues, and I hope we will all act on them in the right way. Thank you.

SENATOR COSTA: Thank you Mr. Reilly.

Mr. Evelina, the Wasington representative for Congressman Robert Roe is here. Mr. Evolina is also the representative for Senator Graves. Do you wish to say something, Mr. Evelina?

J. REGAN EVELINA: I just came here to say hello for Senator Graves. I am also Bob Roe's representative from Washington. I am glad you conducted such a good hearing today. I will certainly make a very good report on it to both the Senator and the Congressman.

SENATOR COSTA: I want to say thank you to all those who attended the hearing today. We appreciate it. (applause)

(HEARING CONCLUDED)

APPENDIX



COUNTY OF BERGEN

SOUTHEAST SENIOR CENTER FOR INDEPENDENT LIVING

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Statement by P. Bernard Nortman, Chairman of the Board of Southeast Senior Center for Independent Living before the Casino Revenue Fund Study Commission, at Cedar Grove N.J., April 15, 1985.

Marlene Smith
Executive Director
John F. Curran
Freeholder Liaison

Speaking for the Southeast Senior Center for Independent Living, in Englewood, with satellites in most of the 11 municipalities it serves in the Southeast region of Bergen County, we welcome the opportunity to appear before this Committee to suggest how best to use for the elderly the funds obtained from Casino gambling.

I am here as Chairman of the Board of the Southeast Center, an innovative project whose fundamental approach is to get the elderly back into the mainstream of living.

We are here today to request that part of the Casino funds be allocated for such innovative programs as carried out by the Southeast Center. Specifically funds for the Southeast Center have been made available by Federal Community Development Block Grant Funds since 1978. It is quite obvious that future funding from this source is in acute danger. We are therefore requesting Casino funds in order to continue the successful results of the Southeast Center. But we are also suggesting that the innovative programs of the Southeast Center be used as a prototype for establishing similar Centers throughout New Jersey. In fact, we are proposing that we make N.J. a model for the nation in providing innovative and creative services for the elderly with this Commission's support.

Based on knowledge of what is being accomplished at the Southeast Center, intense interest to replicate the Southeast Center in other areas abound. As the Hon. Claude Pepper, Chairman of the Subcommittee on Health and Long Term Care wrote in a letter to me, the Southeast Center is on the "cutting edge of program development". New Jersey should take the lead in developing the most effective programs of the future for the elderly.

We believe that a drastic new approach in social policy and programming is required for the elderly. As a result of past and present social policies, the elderly are being isolated from society, being provided with fragmented, uncoordinated services all too often merely problem related. The elderly are made to be dependent rather than more self-sufficient and independent; more in need and demanding of more social services rather than more self-determining and growth oriented. Under the present archaic social policies, the elderly too often fall victim to increased feelings of uselessness and become prone to unnecessary psychological and physical illness, unnecessary hospitalization, and premature institutionalization at enormous costs to federal, state and local governments.

Lasting independent life style changes are not the focus of existing national and local service programs for the elderly. However valuable these service programs are in the thousands of multi-purpose senior centers in the U.S., they tend to specific problems such as providing meals, recreation, or socialization, but do not go beyond by providing solutions to problems which will offer increased options for living.

Unless assistance and challenge is provided the elderly to make the necessary life style changes by which they can return to the mainstream of society and become a part and contributing member of an intergenerational society, the elderly cannot overcome total dependency, feelings of inadequacy, premature illnesses and premature institutionalization.

The dimensions of the problem are immense. As American society ages, more people than ever who are entering their 60' 70's and 80's are living longer. Medical science is constantly making it possible for people to live longer. The question arises live longer, for what? As people age beyond the 60's they face a series of traumas affecting their lives perhaps more than at any other age.

Retirement drastically changes daily routines and income usually drops. Chronic diseases take their toll. Loss of spouse, family members and friends follow in seemingly rapid succession and require personal adjustments. Retirement from the workplace plus losses of relatives and friends bring a sharp reduction in major personal support network upon which the elderly had depended for most of their adult lives. consequently negative feelings of uncertainty, powerlessness, alienation and isolation bring about social disengagement and restricted mobility; those in turn bring in their wake depression, alcoholism, lower health motivation, consequent higher rates of illness and hospitalization and eventually premature institutionalization.

Underlying these programs and activities is an implicit attitude and philosophy that people over 60 are at best marginal to the mainstream of society. The consequences of this negative philosophy relegating the elderly out to pasture are negative behavior patterns that increase the demand for social and health services. Unless positive and independent lifestyle changes occur as a result of a comprehensive and holistic approach to aging, millions of older adults will fail to overcome the myths of aging, with incalculable personal and social costs to our society.

How to overcome so many vague and negative notions and myths on aging flouting around? How to negate the concept that retirement is a time when people are put out to pasture to prepare themselves for death. How can people be redirected to recognize the great opportunities that old age give people to literally live again and do the many things they wanted to do but did not have the freedom or time to do.

About 10 years ago a group of people faced with the issue of cost effective expenditure of Community Development funds which had become available for the first time in Bergen County, decided to set up their own Center for the elderly. But this program would be different; it would pioneer into a program by providing a broad range of therapeutic services and programs for maintaining and restoring the physical, emotional and social health of the elderly to foster self-sufficiency and independent living and to avoid premature or indeed any institutionalization.

The Southeast Center was opened in 1978 and since then has provided coordinated interdisciplinary services - (1) medical, social and psychological evaluation (2) medical examinations and testing (3) nutritional counseling (4) physical exercise programs (5) psychological services (6) social services (7) support services (housing, budgeting, legal, financial, social security, Medicare etc.) (8) independence counseling (providing options in personal creativity activities, volunteer service, employment, educational opportunities and leisure activities.) There are numerous therapeutic services and programs on both individual and group basis provided. Follow-up procedures, visits, outside referrals and linkages are made. Transportation for clients round out the services.

The Southeast Center differs from the many existing agencies such as RSVP, SPRY, AARP, Office On Aging - all contributing important services to the elderly in that these agencies deal with the specific problems such as only supplying volunteers, or providing job opportunities. Most of the elderly have not been educated to utilize these specific services. The Southeast Center makes available the many services, medical, social and independent counseling to bring the entire group of elderly to a point to take advantage of the many new options for living now open to them.

It is important to note that the Southeast Center not only provides more and extensive services to the elderly but is cost effective and cost beneficial. Data for 1984 indicate the cost effectiveness of the Center when the cost of the services provided by the Center based on the per unit cost of 13 different categories are compared to what it would cost to purchase the services in the open market. The cost of operating the Center is less than one half the cost if these services were purchased commercially. Similarly the cost benefits of the Center - savings from keeping clients out of institutions plus less use of Medicare and Medicaid are estimated at a savings of \$2 to \$3 for every dollar spent.

The U.S. nay the entire world, is in the midst of the most provound changes since the Middle Ages; revolutions are taking place in communications, computerization, microprocessing,

robotization, biotechnology along with deep seated changes in the social fabric of our nation and most of the world; yet to continue to deliver social services in the same old way as if nothing were changing in the world. The pioneering innovative approach to the elderly by the Southeast Center is but a small attempt to bring the elderly along in the real world with all the other changes taking place and to atune them to function usefully in this changing world.

- 5 -

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Attachment - Table A & B

TABLE A

<u>TOTAL UNITS OF SERVICE</u>		<u>1984</u>	
<u>NO. UNITS OF SERVICE</u>	<u>UNITS OF SERVICE</u>	<u>COST PER UNIT</u>	<u>TOTAL</u>
5,865	Therapeutic Group	\$ 15.00	\$ 87,975
5,854	Individual Counseling	30.00	175,620
1,336	Supportive Assistance	5.00	6,680
1,476	Outreach	20.00	20,520
18,924	Counseling	15.00	283,860
11,587	Transportation	3.00	34,761
988	Referrals	5.00	4,940
248	Blood Chemistry	50.00	12,400
247	Urinalysis	5.00	1,235
109	Physical Examinations	100.00	10,900
1,021	Assessments	25.00	25,525
947	Podiatry	30.00	28,410
405	Other (Hearing, Vision, Screening, N.P., etc.)	40.00	16,200
Total	49,007		\$ 709,026

Total Number Units of Service -- 49,007

Total Number of Clients Served -- 5,738

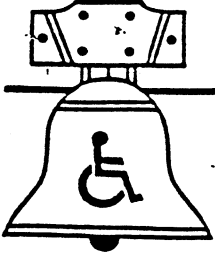
Units of Service Per Day ----- 200.00

Total Number of Units of Service Per client served 8.54

Cost of Unit of Service per client 6.95

TABLE B

On the cost benefit side, savings from keeping the clients out of institutions, plus less use of medicare and medicaid are estimated at \$2.00 to \$3.00 saved per dollar spent. If only less than one percent of clients served, some 40, identified as high risks clients, are kept out of institutions by the utilization of the Center's services, some \$800,000. was saved based on a conservative cost estimate of \$20,000 per year per client, not to mention retaining the dignity and self-respect of the clients. In addition to this group, if another one percent of clients served received treatment for debilitating illness (physical and emotional,) keeping them out of hospitals and institutions for part of a year, an estimated savings of \$500,000 resulted (\$5,000. per client saved). To this must be added the advantages of our services to the other 90% of our clients who with our help have come out of depression, and maintained their quality of life. For every \$1.00 spent we estimate a minimum \$2.00 to \$3.00 saved an exceedingly conservative cost benefit saving.



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April 8, 1985

Sen. Catherine A. Costa, Chair
Casino Revenue Fund Study Commission
Room 319-A, State House Annex, CN-042
Trenton, N. J. 08625

Dear Senator Costa,

I'm submitting the following written statement on behalf of Project Freedom, Inc., concerning the future use of the Casino Revenue Fund. I had intended to speak before your commission when it held its hearing in Trenton, but a sudden illness that morning prevented me from going that day. Since the intrastate transportation system does not adequately meet my specific needs as a disabled person to get me to any of your other hearing sites, I hope that you will accept this written statement with the credibility that you will give the written testimony that was submitted during your hearings.

Project Freedom is an agency that was established to serve the "living needs" of young physically disabled adults, and from this viewpoint, we feel the benefits from the Casino Revenue Fund are not always enjoyed by young disabled people who are trying to make a life for themselves. We do not dispute that the programs that are currently funded through casino revenues are not needed, but they are oriented more towards people who have become disabled

2.

later in life, who have already established a home, and/or who need a great deal of medical related services to overcome their disability. Since the Casino Revenue Fund also serves senior citizens with similar programs, the similarity in the orientation of all the programs funded this way is natural.

Nevertheless, this Commission should keep in mind that many people become disabled early in life, and their needs are very different from people who become disabled in their 50s. The outlook on life is quite different, and the desire to establish a productive, independent lifestyle is much stronger. The one program that will help these young people is the N. J. Transit program that is funded through the Casino Revenue Fund, and we applaud the intent of this particular program.

Project Freedom is the byproduct of the desire of young disabled adults who want to establish their own home where they can be independent and productive, and from this point of view, we have specific suggestions on what future programs that casino revenues should fund.

First, since the federal government is cutting back on loan programs to build low-income housing, we strongly feel that there will be a need for the State to establish a similar program to fund loans or grants for low-income housing for senior citizens and disabled citizens. Project Freedom is particularly interested in housing complexes for disabled citizens, and we contend that, as nursing homes and State institutions are de-populated of physically disabled people through various programs that emphasize service in the community, the need for

3.

housing for physically disabled people will be great and acute. Indeed, every few months a new organization is formed to address the housing needs of a particular group of disabled people who don't want the indignity of living in a nursing home. Imagine the need when the deinstitutionalization process is in full swing.

We strongly feel that some type of casino revenue funded program should be established to address this housing need.

Second, although the above proposed program would be desirable, we also feel that a less ambitious program would also meet this housing need through private capital. We propose that a rent subsidy program for low-income senior citizens and disabled citizens be funded through casino revenues. This program would be similar to the federal Section 8 program that no longer funds new housing units. We propose this program based on our own experience of trying to attract private capital to build our housing. There are sources of funding to build housing for the disabled, but these sources are wary of building for low-income disabled people without some type of rent subsidy. This would be a painless way for the State to address this housing need.

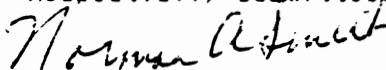
If you take these suggestions under serious consideration, you may hear from housing experts who say that there is no need for this type of housing, and they may report that there is a surplus of housing units for disabled people. That last statement may or may not be true since I, as a member of the N. J. Developmental Disabilities Council, have received conflicting information about the use of these units.

5.

Since the emphasis is now on keeping people out of institutions and nursing homes, there must be a mechanism to fund this type of housing, and we strongly urge that the Casino Revenue Fund Study Commission take this acute need into consideration as it ponders the future use of these funds.

Thank you for your time and consideration.

Respectfully submitted:



Norman A. Smith
President



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TESTIMONY FOR THE CASINO REVENUE FUND STUDY COMMISSION-
April 15, 1985-submitted by Connie Boardman, Chairperson
of S.H.A.R.E.

As the Chairperson of S.H.A.R.E. (Support, Help, Awareness, Resource, Exchange), the oldest and largest multiple sclerosis self-help group in Bergen and Passaic Counties, I represent hundreds of M.S. persons. This group and the four other M.S. self-help groups: Great Expectations, O.U.I., T.O.M.S., and C.O.P.E., enable M.S. clients and their families to cope with this chronic illness during the course of an entire lifetime.

Frequently, transportation becomes a critical issue. There are many individuals who wish to attend meetings but are restricted due to the absence of transportation. If the National Multiple Sclerosis Society, Bergen-Passaic Chapter, which is an affiliate of our organization, were to receive funds from the Casino Revenue Funds earmarked for transportation, many M.S. clients would be greatly assisted. Without the support of a group such as S.H.A.R.E., even such therapists as psychiatrists, psychologists, and social workers cannot create the necessary modification in the lifestyle of the M.S. person. The support of other M.S. persons is critical to accomplish meaningful changes.

Transportation is also a critical factor as the Multiple Sclerosis Comprehensive Care Center is about to open during the month of June at Holy Name Hospital in Teaneck, N.J. As the Director of Volunteers of this Center, I can appreciate that transportation will enable the more than 1200 M.S. persons who are already registered with the M.S. Society to receive the expert services of the neurologist, urologist, physiatrist, social worker, occupational therapist, and speech therapist to name but a few. There are hundreds of other M.S. persons throughout the state of New Jersey who will be utilizing the services of this Center, because it will be the first M.S. comprehensive care center in the state of New Jersey. Thus, this center will permit M.S. clients to travel to one central location rather than a dozen to be properly evaluated and treated on an ongoing basis, especially if transportation is available.

In conclusion, on behalf of thousand of M.S. client throughout the state of New Jersey, I urge you to appropriate funds for transportation to be utilized by the self-help groups in Bergen-Passaic Counties as well as for the new Center. Thousands of disabled people are relying on you to fulfill their needs.

34x

Honor the living or remember a loved one through a donation to the Bergen-Passaic Chapter



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Anita Warmflash, A.C.S.W.

Ms. Anne Ciavaglia
Acting Director
County of Bergen
Office of the Handicapped
355 Main Street
Hackensack, N.J. 07601

Dear Anne:

Please find attached my testimony for the Casino Revenue Fund Study Commission scheduled for Monday, April 15, 1985, in Cedar Grove. I hope that this testimony will be read into the records.

I appreciate your taking care of the twenty copies. This was very helpful.

Good luck in all your endeavors.

Sincerely,
Connie Boardman
Connie Boardman,
Director of Volunteers,
M.S. Comprehensive Care Center

35x

Honor the living or remember a loved one through a donation to the Bergen-Passaic Chapter



It is a pleasure for Spectrum for Living to have the opportunity to address the Casino Revenue Fund Study Commission. Special recognition must be given to you, the members of the Commission, for it is results of your efforts which will successfully guide the use of Fund monies, thereby, serving to meet the needs of the elderly and disabled citizens of New Jersey.

Spectrum for Living's main concern and mission continues to relate to the unmet needs of the developmentally disabled multiply handicapped adult and their families. This meeting enables us therefore, to achieve one of our primary goals, to promote a greater understanding of the diverse needs of this population.

The needs of these individuals are unique in that they must be met on a lifelong or extended basis. Planning must assume a continuum of services that transcends various life stages of the developmentally disabled individual as well as the family unit. Services must address all the same life cycle issues faced by the general population, while considering the unique aspects and needs related to effects of a variety of disabilities.

The need for appropriate Case Management is essential, particularly due to the absence of a major public agency. Without such an agency, many individuals are left to piece together minimal services garnered from a small group of providers. After individuals and families remain discouraged and unserved without the assistance of professional follow along services. Currently, Spectrum is the only Agency offering Case Management Services to persons/families with Developmental Disabilities who are not eligible for DMR services. This service is able to service thirty-two persons while in Bergen County alone estimates of those in need exceed 1,500 persons.

While the bill to establish the Division of Mental Retardation as Division of Developmentally Disabled is expected to be signed and passed into law, there still remains the three year delay planning for services, outlined within the legislation. Until this process is completed and adequate funds are appropriated for services to all developmentally disabled individuals, there is still a significant gap in the planning and provision of needed services.

Residential needs are far from being met. On a daily basis, Spectrum is approached by both individuals seeking admission and by groups representing numbers of developmentally disabled individuals needing housing. Accessible appropriate residential alternatives including group homes, apartments, and single family dwellings are not available in the number required to meet the demand. This includes consideration for those persons needing to move into more independent setting thereby including the need to overcome the federal cuts in rent subsidy (Section 8) programs.

Training in the home to enable the individual to progress to more

independent work and residential settings are not available. This need, identified as the result of Case Management, cannot be met for those individuals who currently do not attend or are not within the I.Q. limits of existing programs. This service would provide for the families active involvement in the developmentally disabled persons continued growth and development. This involvement assists the individual while reducing family dependence and success. Finally, the provision of such a service to persons awaiting residential placement may enable a person to access a less restrictive, less costly, alternative.

Other serious unmet needs include adequate recreation facilities and most notably, appropriate transportation. Transportation for the developmentally disabled requires extensive portal to portal service, to attend regularly scheduled programs as well as to meet numerous medical appointments. Our current system is lacking in meeting even a small portion of the need.

Finally, there remains a constant need for an element of advocacy and coordination to be available to the developmentally disabled individual and their family. The lack of Case Management Services demonstrates the extensive need to provide assistance in indentifying services as well as ensuring appropriate follow-up. This is the fifth targeted priority we are advocating should be developed throughout the state.

Therefore, Spectrum for Living is identifying five priority areas of concern related to unserved or underserved persons with developmental disabilities. These are: (1) Case Management; (2) Residential Alternatives, including in-home training; (3) Transportation; (4) Recreation and; (5) Advocacy. These major gaps in the existing service system prevent the effective provision of services to an already unserved or underserved group of people.

On behalf of persons with developmental disabilities, their family members, and Spectrum for Living, I respectfully request that you give careful consideration to the issues brought before you. Thank you for this fine opportunity to speak on behalf of those persons we see as critically in need of your attention.

Respectfully submitted,

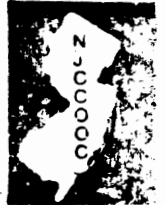
Russell E. Hammond, Jr.
Director

SPECTRUM FOR LIVING, CORP.

NEW JERSEY CO-ORDINATING COUNCIL OF ORGANIZED OLDER CITIZENS, INC.

an association of senior citizen organizations

at the state, county, city and municipal levels
18 Mountain Ave., Rockaway 07866 April 1, 1985



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President

Members of the commission created by Senate Concurrent
Resolution No. 97.

Dear Members of the commission;

I am Bernard H. Winstock, Second Vice-President of the
N,J Co-ordinating Council of Organized Older Citizens Inc.

I am giving the following testimony in response to the views
of our organization, these in regards to the disbursement
of casino gambling funds. Our council requests that in your
consideration of the use of these funds that you adhere to
Article LV, Section VII, Paragraph 2D, New Jersey State
Constitution which states the various programs that may
be funded from this revenue..

We also ask that you remember Social Security and the addition
of projects added which bankrupted the program.
As of now every piece of legislation passed concerning
these monies has contained a means test. Thus the program has
become a welfare program. The middle income seniors have not
benefited one bit which we do not believe was the intent
of the legislature.. When the income tax was passed we were
assured our real estate tax would go down, not to anyone's surprise
instead they have increased a great deal. The \$17 million
dollars should be restored to the fund, the additional property
tax rebate should come out of general funds and funded by the
income tax. Home and Health care are very important but should
be a responsibility of the State and come out of general funds,
although again they should have action by the Assembly.
also many of these really belong also to Medicare or Medicaid.

What do we propose, tax relief for all seniors with incomes of
under \$35,000. Raise of PAA. Propose 10 percent now and from
here on the raise equal to the increase in per cent of Social
Security. We believe one way to insure a sound system would be
for a budget to be made up at the end of each year when we
know how much is in the fund and this amount can be wisely
spent.

Thank you very much for this opportunity to present some of
our views of this matter..



West Essex

Community Health Services, Inc.

3 FAIRFIELD AVENUE WEST CALDWELL N.J. 07096 (201) 228-5540

TESTIMONY
TO
NEW JERSEY CASINO REVENUE FUND STUDY COMMISSION
APRIL 15, 1985
BY
GEORGE BATTEN
EXECUTIVE DIRECTOR
WEST ESSEX COMMUNITY HEALTH SERVICES, INC.

BATTEN GEORGE
Executive Director
West Caldwell

Board of Directors
ZINGALI JOHN
President
Verona

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Vice President
Essex Falls

MARTIN MITCHELL
Vice President
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Treasurer
North Caldwell

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Secretary
Essex Falls

ALDINI ROBERT
North Caldwell

RISKOFF JACQUELINE
Fairfield

SHREVE CHARLES
Camden

COLLIER KATHRYN
West Caldwell

FESTA MICHAEL
Verona

FRITZ JAMES
Fairfield

MAGNINI BEB
Camden

MALDONALDO ROBERTA
Camden

WELTZ KATHLEEN
West Caldwell

WICKERMAN
Fairfield

HARTING JUDITH
North Caldwell

MARTINELLI AMY
North Caldwell

MARQUICH ANNE
Essex Falls

MASNY ROBERT
North Caldwell

FRITZ JAMES
Fairfield

DUAS LOUIS
North Caldwell

SCHWAB VERONICA
Fairfield

SHREVE CHARLES
Camden

ZINGALI JOHN
Camden

ZINGALI JOHN
Camden

I AM GEORGE BATTEN, EXECUTIVE DIRECTOR OF THE WEST ESSEX COMMUNITY HEALTH SERVICES, A LICENSED HOME HEALTH AGENCY LOCATED IN WEST CALDWELL, NEW JERSEY.

MY AGENCY IS LICENSED BY THE STATE HEALTH DEPARTMENT AND MEETS MEDICARE AND MEDICAID REGULATIONS AS A MEDICARE CERTIFIED HOME HEALTH AGENCY. SUCH LICENSING AND CERTIFICATION REQUIRE THE PROVISION OF VARIOUS IN-HOME SERVICES SUCH AS NURSING, PHYSICAL THERAPY, OCCUPATIONAL THERAPY, SPEECH PATHOLOGY, MEDICAL SOCIAL WORKER AND HOMEMAKER HOME HEALTH AIDE SERVICES. YEARLY INHOUSE SURVEYS BY STATE HEALTH DEPARTMENT PERSONNEL ENSURE QUALITY SERVICES ARE OFFERED TO THE RESIDENTS OF THE STATE.

HOME HEALTH AGENCIES INCLUDING MY OWN HAVE DEVELOPED REFLECTING THE THIRD PARTY HOME HEALTH COVERAGE OF MEDICARE. ALTHOUGH HOME HEALTH CARE TO THE ELDERLY PUBLIC MEANS VERY BROAD COVERAGE IN HOME HEALTH SERVICES, MEDICARE PAYS FOR ONLY A SMALL PORTION OF AGED ELDERLY HOME CARE NEEDS. MEDICARE WILL NOT PAY FOR CUSTODIAL OR MAINTENANCE LEVEL SERVICES. ONCE THE MEDICARE PATIENT IS STABLE AND THE CONDITION IS NOT IMPROVING, NO MORE MEDICARE COVERAGE IS AVAILABLE.

NEW JERSEY MEDICAID, AVAILABLE FOR HOME CARE TO RESIDENTS EARNING UNDER ABOUT \$300.00 PER MONTH WILL COVER BOTH ACUTE AND CUSTODIAL MAINTENANCE HOME CARE. THE STATE OF NEW JERSEY HAS ATTEMPTED TO PROVIDE LONG TERM HOME INSURANCE THROUGH MEDICAID TO KEEP PEOPLE OUT OF NURSING HOMES.

Serving 41 x

CALDWELL/CEDAR GROVE/ESSEX FIELDS/FAIRFIELD/LIVINGSTON
NORTH CALDWELL/ROSELAND/VERONA/WEST CALDWELL



MOST RECENTLY THE NEW JERSEY HUMAN SERVICES DEPARTMENT MEDICAL WAIVER AND PERSONAL CARE PROGRAMS PROMISE TO EXPAND THE ELIGIBILITY AND SERVICES AVAILABLE FOR LONG TERM HOME CARE.

THE CONTINUING PROBLEM FOR THIS COMMITTEE TO ADDRESS FOR THE AGED IN THE STATE IS THAT LONG TERM HOME CARE IS NOT GENERALLY AVAILABLE TO AGED NEW JERSEY RESIDENTS. MOST NEW JERSEY AGED HAVE CHRONIC ILLNESS WHICH INCREASES AS THEY GET OLDER AND LIMITS THEIR CAPABILITIES TO REMAIN AT HOME WITH THEIR SPOUSE, FAMILY AND NEIGHBORS. MEDICARE DOES NOT COVER THESE CHRONIC NEEDS. PRIVATE INSURANCES USUALLY MAJOR MEDICAL COVERAGE ONLY COVER AT HOME "PRIVATE DUTY NURSING" AND SELDOM COVER THE TOTAL ARRAY OF LICENSED HOME HEALTH SERVICES, PARTICULARLY THE SERVICES OF STATE CERTIFIED HOME HEALTH AIDES. GENERALLY THE ONLY LONG TERM HOME CARE SOURCE OF PAYMENT IS OUT OF POCKET PAYMENT. AS YOU ARE CERTAINLY AWARE, MANY "MIDDLE INCOME" AGED HAVE LIMITED RESOURCES.

EXAMPLE

BACKGROUND: Mrs. M., 82 year old with long history of cardiac problems, cerebral insufficiency, osteoarthritis, obesity, and diabetes.

FAMILY: Husband, age 84. 2 married daughters living in area.

SOCIAL/WORK HISTORY: Both retired.
Modest fixed income.
Husband no longer driving because of visual problems.
Confined to home.

GENERAL HEALTH STATUS: Mr. M. visually impaired. Mrs. M.: multiple problems as mentioned previously complicated by mental confusion.

AGENCY CONTACT: Referred to WECHS by hospital Discharge Planner for physical therapy and nursing supervision.
Received medicare services for 2 months until no longer a need for skilled care.

LONG TERM CARE NEEDS: Need support to remain in own home. Mr. M. unable to care for Mrs. M. Both refuse to go to daughters' homes.
Homemaker: 7 days/week, 4 hours/day. Personal care - home management. Relief to daughters. Daughters assist with payments.

Long term care needs result from demands imposed by chronic illness. Medicare is not responsive to the long term nature of these demands. Families must bear the emotional, physical, and often, the financial burdens of home care.

Without home support, these individuals are at high risk for institutionalization. In most cases, a few hours per day of homemakers' support are sufficient to maintain the individual at home, thereby improving the quality of life for all concerned and preventing the use of public funds for unnecessary institutionization.

AT BOTH STATE AND FEDERAL LEVELS, THERE ARE LEGISLATIVE PROPOSALS TO ADDRESS THE LONG TERM HOME CARE NEEDS OF THE NEW JERSEY AGED. MOST AGED WANT TO REMAIN AT HOME. NEEDED IS LONG TERM HOME CARE INSURANCE TO ASSIST NEW JERSEY AGED TO REMAIN AT HOME IN A LESS EXPENSIVE SETTING THAN NURSING HOMES. CASINO MONEY SHOULD BE USED TO FUND THESE OR NEW PROPOSALS FOR LONG TERM HOME CARE.

IN CONCLUSION, WE LOOK FORWARD TO INCREASED LONG TERM HOME CARE INSURANCE COVERAGE FOR NEW JERSEY AGED. SUCH COVERAGE WILL ALLOW MORE PEOPLE TO REMAIN AT HOME WITH LOVED ONES IN A FAMILIAR ENVIRONMENT FOR THE REST OF THEIR LIVES. WE BELIEVE HOME CARE IS MORE HUMANE AND LESS EXPENSIVE TO SOCIETY. OUR STATESIDE ASSOCIATION WELCOMES THE OPPORTUNITY TO WORK WITH YOUR COMMITTEE TO MAKE THIS HAPPEN.

March 26, 1985

TO: The Casino Revenue Fund Study Commission

FROM: June Halper, MSN, RN.C, ANP
Client Services Coordinator,
Bergen-Passaic Chapter
National Multiple Sclerosis Society

SUBJECT: Casino Revenue Fund Study

I am sending you this testimony as a representative of the approximately 2,000 clients with multiple sclerosis in Bergen and Passaic counties. Multiple sclerosis is a neurologic disease which affects a young adult population in the prime of their lives. It strikes 60% women as opposed to 40% men. It varies in symptomatology but is consistently disrupts families financially, socially and developmentally. It is a costly disease in many respects and therefore I hereby request consideration of the following programs that are needed in our community.

Transportation is an essential need for the disabled in many respects. They need transportation to and from health care facilities for medical care, rehabilitation programs and other therapies such as counseling and support meetings. In addition to regularly scheduled Monday - Friday 9-5 periods, they also require transportation to shopping, recreation programs and meetings during the evenings and on weekends. Funds should be made available for these off-hour needs because they are essential for our clientele's well-being and emotional security. Outlying areas in Bergen and Passaic county must be equally served as the more populated, centrally located regions. There are many disabled individuals who are socially isolated and homebound because of lack of these services in places such as Oakland, West Milford, Wanaque, etc.

Community care is essential to those individuals with MS who are anxious to remain at home yet are ineligible to receive services under third party payors. Home care services will allow these people to stay out of nursing homes where the average resident is approximately 70 - 75 years of age as opposed to those with MS who are in their 30 - 50's. Cost effectiveness can be easily demonstrated by examining daily charges in both modalities. It is not so easy to document the emotional impact of remaining at home with loved ones -- yet this is extremely important to our members.

Personal Care is desirable for those disabled individuals who wish to find gainful employment yet who are in need of special care such as catheter care, assistance in dressing and hygiene etc. These services will allow a disabled person to continue to contribute financially to the community and maintain personal pride and a sense of achievement. It is essential that these services be provided so that disability need not handicap those with goals and dreams.

Medically needy funds must be made available to those people who "fall between the cracks" -- that is who are not eligible for Medicaid because of income limits and who may not receive Medicare because of working history and lack of quarters. Organizations such as ours try to fill the gap but we are merely the "finger in the dike" against the rising tide of needs. Medicaid limits must be liberalized to include all those in need of medical and health care.

Pharmaceutical Assistance to the Aged and Disabled is an essential program. I recommend that income limits be liberalized to \$15,000 for single persons and \$18,500 for married couples. One must look at the financial needs of the disabled population to realize that they have increased daily expenses compared to the independent population. First they may need more medications that are usually quite expensive (bladder medications, antibiotics, antispasmodics, etc.). They also need equipment such as canes, crutches, wheelchairs, lifts to maintain their mobility and these are quite costly. Finally, they require things such as catheters, diapers, drainage bags, pads, cushions etc. Therefore, we must consider these needs when designing programs such as PAAD.

I recommend that Lifeline Credit Programs, Property Tax Deductions, Boarding Home Rental Assistance and Congregate Housing services be implemented. All of these programs will help the disabled function and live as well as possible in the state of New Jersey.

Finally, I would like to request that funds be allocated for the following:

Day Care and Recreation Programs which would enable the disabled to link with one another and allow them to maintain the joy and optimism that the non-disabled population is at liberty to experience. Activities such as swimming, crafts, parties, art therapy, etc would enable them to tap into their hidden talents and demonstrate their abilities instead of disabilities.

Comprehensive Health Care Programs to treat specific diagnoses must be funded. In multiple sclerosis, we are establishing an MS Comprehensive Care Center at Holy Name Hospital. This Center will address all medical, rehabilitative and social needs of multiple sclerosis under one roof. No one with MS will be turned away despite their ability to pay. It is evident that funding will be a major concern in order that we continue to provide quality services. Funds for the medically needy MS patient must be available so that no one is denied comprehensive care. Many other programs such as those for Muscular Dystrophy have led the way for us and I am certain that we shall see Centers for Alzheimers Disease, Parkinson's Disease, and Diabetes spring up in the near future. The state of New Jersey should lead the country by supporting comprehensive out-patient programs for these and other disabilities.

Thank you for allowing me to present my testimony. I appreciate the opportunity to share the needs and concerns of our MS clients with you. I hope that I have contributed to your understanding of multiple sclerosis. If you have any questions, feel free to contact me.

Submitted by,

June Halper, MSN, RN.C, ANP
Client Services Coordinator
Bergen-Passaic Chapter
National Multiple Sclerosis Society
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JH/ner

OCEAN COUNTY BOARD OF SOCIAL SERVICES

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BEVERLY J. BEARMORE
Director

In reference to:

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PREPARED FOR: Casino Revenue Study Commission
Public Hearing
March 25, 1985
Lakewood, New Jersey

PREPARED BY: Ocean County Board of Social Services
Retired Senior Volunteer Program
Toms River, New Jersey
Patricia Hines
Catherine Jackson

SUBMITTED BY:

47x

DATE: 3/21/85

B. J. Bearmore
Beverly J. Bearmore
Director of Welfare

I would like to spend a few minutes discussing the needs of several especially vulnerable groups within the elderly and disabled population. One such population group that requires attention is the chronically ill and disabled elderly who are mentally impaired and who continue to reside in the community, either alone or with family members.

Although the majority of the mentally impaired, by reason of mental deficiency, organic or psychiatric cause, can be maintained at home, they require a great deal of care and supervision. Frequently, they are dependent for primary care on elderly spouses or offspring who have, themselves, reached an advanced age. Although numerous services to assist with the care of the chronically ill are available in the community, a significant proportion of the population who need such aid cannot bear the expense of providing private care in the home, yet, are not eligible for publicly subsidized assistance. Too often, the burden of providing adequate care without assistance results in a breakdown in the physical and mental well-being of the entire family unit thereby creating a potential or actual abusive or neglectful situation.

If these elderly are to continue to remain at home, some relief from the strain of their constant care must be made available to their primary caregivers. As you contemplate the disbursement of Casino funds, I urge you to consider the critical need for expanded community based Respite Care for the chronic elderly and their families. The provision of state funding to help support the cost of homemaker/home health aid services, medical day care and transportation for the chronically ill elderly who are not presently eligible for subsidized services would help to relieve the burden of their care and improve the quality of life for them and their caregivers.

Another population group that requires special consideration is the large number of elderly residents of boarding homes and residential health care facilities. Although the housing and social problems of this vulnerable population were recognized with the passage of the Rooming and Boarding House Act of 1979, the problem of providing for their recreation and socialization has not been adequately addressed.

Many of the elderly and disabled persons who reside in boarding homes are deinstitutionalized adults who suffer from chronic mental illness. Frequently, their personal histories are complicated by long-term substance abuse and, while they are capable of living in the community, they are dependent on public agencies for their care.

This elderly population group, many of whom are too frail to seek recreation and socialization opportunities, have little to occupy their time or spark their interest. Without structured recreation programs conducted within their place of residence, they often revert to institutional behavior, depression and withdrawal despite the services provided them.

Agencies such as the Ocean County Board of Social Services have initiated limited recreation and socialization programs in area boarding homes to begin to meet the needs of elderly residents. Because of inadequate funding, however, we must rely primarily on volunteers to plan and conduct the programs. We are currently unable to expand the programs or make long range plans to meet anticipated future needs. We ask you to consider making a portion of Casino revenue available to assist us in securing trained recreation personnel and to support these critically needed programs.

I would also like to make a few brief remarks about volunteerism and the Retired Senior Volunteer Program. In this period of stringent fiscal policies, the need to rely on volunteers to supplement the staffs of our overburdened human service agencies is critical. Volunteers contribute time and skills that would otherwise be unavailable to service programs throughout New Jersey as they attempt to meet the increasing health and social needs of our population.

The Retired Senior Volunteer Program provides an opportunity to older adults to use their talents and experience in volunteer positions in their own communities. Retired Senior Volunteer Program provides volunteer manpower to non-profit organizations while increasing the quality of life for older Americans by making available to them meaningful work assignments.

The Retired Senior Volunteer Program is a federal program partially funded by ACTION, the federal volunteer agency. County RSVP projects must secure matching funds at the local level to support programs. Fiscal retrenchments by traditional community funding sources have impacted severely on the efforts of county RSVP projects to meet their responsibility to secure local financial assistance.

One budget item which Retired Senior Volunteer Programs must meet at the local level is the provision of funds for the transportation of volunteers while on assignment. This is an increasing expense to county programs with very little local relief available.

In 1981, a New Jersey Constitutional Amendment was passed to provide revenues from Casino taxes for use in expanding transportation services to senior citizens and the disabled. I urge you to make these funds available to local programs, with allocations based on a percentage of elderly population served, so that such projects as the Retired Senior Volunteer Program can have a constant source of local funding to defray the transportation expenses of senior residents who give so freely of themselves.

I thank the Casino Revenue Study Commission for providing this public forum in which to discuss and explore the issues and concerns of New Jersey's elderly and disabled citizens. I appreciate the attention you have afforded my comments and thank you for allowing me to share them with you.

DATE: 3/21/85

B. J. Bearmore
Beverly J. Bearmore
Director of Welfare

The Monmouth County Senior Citizens Council, Inc.

MONMOUTH COUNTY, NEW JERSEY

David Keiserman, President
5K Pine Cluster Circle
Manalapan, New Jersey 07726

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PUBLIC HEARING by the CASINO REVENUE FUND STUDY COMMISSION

March 18, 1985, Burlington Township

Ladies and Gentlemen of the Casino Fund Study Commission, my name is David Keiserman, President of the 21,000 member Monmouth County Senior Citizens Council, Inc. and I have represented the 250,000 member New Jersey Council of Senior Citizens to the State Task Force on Legislative Concerns since its inception over 4 years ago. I am delighted that this Commission has come into being after 3 years of our efforts. Thank you for this privilege of being permitted to address you.

More than 2 years ago, the Task Force unanimously established 2 priority programs that we felt would do the most good for the most seniors on a most cost effective basis. Mrs. Ann Zahora, Director of the Division on Aging, addressed you last week and presented you with the position papers. My purpose today is to advise you of the concerns we as leaders of the senior community throughout the State have with what is happening.

Every year, we face hundreds of fine bills introduced to help seniors. Unfortunately, although many bills have been enacted, the legislation that would address what we feel to be of the highest priority has not come into being. This is why we worked for a Commission to be formed so that a study be made of the expenditures from Casino Revenue Funds with an eye towards using these dedicated funds to best advantage.

There are currently dozens of bills pending, some that have already passed one of the legislative bodies or the other, that will completely use up all foreseeable Casino Funds income for years to come. If these bills become law before you complete your study, you may as well quit now as there will be no available funds to focus upon. Two such programs are the Medically Needy Bill and the proposed increasing of income eligibility in the PAAD program. There is no question that both of these proposals will be of some help. But either one will deplete the Casino Revenue Fund and preclude any meaningful Home Health Care or Rental Assistance program.

It will take speedy action by this Commission to review all Fund expenditures and all proposals looking for funding from this source. Studies show a slow down in the growth of the Casino Fund and that the senior population and eligibility in existing programs increasing rapidly. The organizations that I represent feel that there should be no further tapping of Casino Funds until priorities are established and all available funds be used where they will do the most good.

Thank you again for permitting me to make this presentation.