



ABSTRACT

NEW JERSEY CASINO REVENUE FUND ADVISORY COMMISSION

PUBLIC HEARINGS

ATLANTIC CITY, TRENTON, AND HACKENSACK, NJ

NOVEMBER & DECEMBER, 2008

Casino Revenue Fund Advisory Commission:

Misono Miller, Chairperson
James Thebery, Vice-Chairperson
Kay Nest, Secretary
Mrs. Enid Torok
Ms. Laura Ramos
Mr. Joseph Tyrrell
Mr. George Vassiliades
Senator Thomas H. Kean, Jr.
Senator Loretta Weinberg
Assemblyman Vincent Polistina
Assemblyman Nelson Albano
Ms. Tracy Wozniak-Perriello, Dept. of Health & Senior Services
Mr. David Rosen, Office of Legislative Services
Support Staff: Brian Francz, Office of Management & Budget
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March 2009

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Abstract of Casino Revenue Fund Advisory Commission
Public Hearings held in New Jersey in 2008
In Atlantic City on November 19th, in Trenton on November 21st and in
Hackensack on December 9th

This abstract is a summary of the over 400 pages of oral and written testimony given to the CRFAC at the inaugural Public Hearings of the Commission in the Fall of 2008. Elected officials, State and County Administrators, Representatives of Statewide Coalitions, Seniors, Activists for People with Disabilities, one and all came to the three hearings to voice their heartfelt concerns, needs, and petitions to this Commission. For easier reading, the representative comments from participants were arranged by related topics. The abstract was prepared by Ms. Laura Ramos, Member of the Commission, representing the Disabled of New Jersey, with assistance from her Paralegal Personal Assistant Ms. Kathryn Browarny. (March 2009).

The full transcript of the hearing is on file at the State Department of the Treasury and the NJ State Library and can be e-mailed to interested persons.

Overview

Rev. Bob Janis Dillon, Minister to the First Unitarian Universalist Fellowship of Hunterdon County, best summed up the challenges we are facing when he said, "First of all, I'm grateful for the work you do. I also appreciate the difficult situation in which we find ourselves. While I can't say I'm disappointed by the fact that people are playing less blackjack, the fact that the monies of this fund are so significantly reduced is of grave concern. Now is a time when priorities have to be made. We have to decide what is truly important to us. The Bible says numerous times that we should care for Elders, those in our family as well as those who have no family to take care of them. The book of James says that pure religion is to visit orphans and widows in their times of suffering. Indeed, all the major world religions and philosophies speak of caring for the least among us. This is a moral requirement; for those of us who are religious it is a religious requirement."

Mr. Wilson Woolf, Chairman of the Warren County Office on Aging and Advisory Council, reminds us, "I'd like to begin my comments by reading a paragraph from the New Jersey Constitution, which specifies the intended use of Casino Revenue Funds. Any law authorizing the establishment and operation of such gaming establishments shall provide for state revenues derived therefrom to be applied solely for the purpose of providing funding for reductions in property taxes, rental, telephone, gas, electric, municipal utilities, and charges of eligible Senior Citizens and Disabled Residents of the state, and for additional or expanded health services for the benefits for transportation services or benefits to eligible Senior Citizens and Disabled Residents in accordance with such formula as the legislature by law shall provide."

Mr. Woolf continued, "I wish to refer you to your own 2008 annual report dated March 28, 2008. This report thoroughly substantiates and outlines recommendations for increases to the Casino Revenue Fund to subsidize specifically identified programs benefitting New Jersey Senior Citizens and Residents with Disabilities. As a Chairman of the Warren County Aging Service Advisory Council, I've been aware of numerous advocacy efforts to encourage the allocation of additional funds to support essential services to our Senior and Disabled population, our most vulnerable. It was the newly-organized New Jersey Consortium of Area Agency on Aging Advisory Council which spearheaded the paper plate campaign to advocate for increased home-delivered meals funds for homebound Seniors and Disabled New Jersey residents. Through our efforts, thousands of signed paper plates were presented to the New Jersey legislators to demonstrate the importance of this increase in funds. From this, New Jersey COST initiated the "Save My Ride" campaign to increase funding for transportation to our most vulnerable and isolated residents.

Both home-delivered meals and transportation are service priorities listed in your own report. In fact, the recommendations contained in your 2008 report have been formally supported by the following statewide organizations: The New Jersey Areas Agency on Aging, the Welfare Directors Association of New Jersey, the New Jersey Association of Counties, the New Jersey Council on Specialized Transportation. Despite overwhelming support by New Jersey residents, consumers, professional service groups, and our very own Casino Revenue Advisory Commissions... The Casino Revenue Fund has fallen short in meeting the mandates of the New Jersey Constitution. Existing programs have not received funding, nor have new programs been developed to meet the needs of New Jersey Senior Citizens and Residents with Disabilities."

Meals On Wheels/Food Pantries

There was overwhelming support for increased funding for the Meals on Wheels Programs - for Seniors and for the Disabled – as well as increases for Weekday and Weekend meals programs. The 21 Counties' Area Agencies on Aging Advisory Councils organized a campaign, sending over 30,000 paper plates with messages supporting Meals on Wheels programs statewide to Legislators and the Governor to petition our representatives for more funds for this vital program. Many New Jersey Counties have waiting lists for Seniors who need the Meals on Wheels programs. Meals on Wheels is a program exclusively for Seniors, and in some counties the Disabled, who are homebound and unable to cook for themselves and do not have someone else who can prepare a meal for them. Many live alone. In most cases, Senior and Disabled participants pay about \$3 per meal for the service; because they pay for the meal, many feel the Meals on Wheels program preserves their dignity and independence. Often the meal brought by the Meals on Wheels program is the only meal the person gets that day. Evelyn Comer of Bergen County said, "Meals on

Wheels is keeping thousands of Seniors alive. We need it properly funded so everyone who needs a meal gets one."

Neither the State General Fund nor the Casino Revenue Fund has addressed the decades-old inequity of providing funding for services such as Meals on Wheels, Safe Housing/Escorted Transportation, and other essential programs for Seniors, but not for Disabled Residents. Counties and municipalities that do provide Meals on Wheels for the Disabled must find the funding from some other source. Some Counties have begun to include delivering meals to homebound Disabled Residents; some of them have waiting lists for People with Disabilities.

Nina Levinson of Bergen county stated, " The primary need of anybody is food. Without food, we don't live. And therefore, I think the Meals on Wheels—transportation—whatever it takes—has to be funded first, and in full, because if people are hungry, it is very serious. Seniors are hurting badly, and more and more seniors are dependent upon these meals, and I think that should be your priority.

Joan Campanelli stated Bergen County serves 1,700 meals with a waiting list of 117 Seniors. Bertha-Nora Acosta, from the Bergen County Meals on Wheels Program for those under 60 who are permanently disabled and homebound, said they serve 90 meals with a waiting list of 15 Persons with Disabilities. Mary Kuzinki, from Passaic County reported they serve 1,000 Seniors per day and have 300 on their waiting list. An increase of \$2,400 a month would clear up their waiting list. They serve 252 meals on weekends. Walter Trommellen of Burlington County indicated they provided 99,000 meals in 2008 to homebound Seniors, an increase of 20 percent in just one year. In 2009, they may need to institute a waiting list for Meals on Wheels. Barbara McMorrow of Monmouth County said they serve over 1,200 Seniors meals weekly and expressed concern that their Meals on Wheels program will sustain a shortfall in funding up to \$153,000 in 2009, resulting in waiting lists and increased institutionalization. Mary Ellen Keller of Cumberland County said they serve 210 meals per day and needed to create a waiting list for the program. Joy Merulla of Camden County expressed concern that while they serve 468 meals per day to Seniors and a few Disabled residents through the Meals on Wheels program, they have a waiting list that has 290 Seniors and People with Disabilities on it; "How do you tell a person that you can't get them a meal?" They opened up their Meals on Wheels program to the Disabled this year, but most are on the growing waiting list.

The Seniors and People with Disabilities who receive meals from Meals on Wheels consider the program a life saver. As A.B. of Millville wrote, "Meals on Wheels was saving my life because I wasn't eating. No desire to cook but food looks so good I can eat it. I'm 84 and appreciate the service." As A.R., also of Millville, penned, "If you are unable to prepare your own meals, then be thankful to God that there is Meals

on Wheels that does a very good job on preparing and delivering right to your door." Indeed, the volunteer drivers of the Meals on Wheels program provide more than a hot meal. They provide socialization and the protection of a caring person looking out for the Senior or Disabled Citizen they are providing nutrition for. Wilson Reimes, a volunteer from Bergen County, reported that he was delivering food to a man on Polifly Road for two and a half years, when one day he rang the bell and there was no answer. He banged on the door, was let in, helped the man who was in distress, and called 911 for him. He's convinced that, "... if it wasn't for me or another driver, the man would have been dead in his apartment. So I beg you, thank you, please increase our support."

A higher proportion of Seniors and People with Disabilities are on special diets due to medical conditions, compared to the general population. Some counties, like Cumberland County, will provide special meals within their dietary restrictions once a prescription from their physician is received. Other counties, like Camden, have not implemented a way to incorporate special dietary needs of many of the Disabled and Seniors in their Meals on Wheels programs. As good as the Meals on Wheels program is, it is essential that all counties find a way to provide healthy meals to all the Disabled and Seniors who need them, including those on special diets.

Mr. Benoit of Hudson County gave the example of "...the price of meals delivered was about \$3.00 from the vendor, at which point he would distribute them, amounting to a total cost of \$8 per meal for home delivery. In the middle of 2008, the agency went through a public bid and the final bid came in at \$3.80 per meal. So in one year, exclusive of the transportation costs, the cost per meal went up 80 cents, amounting to an additional \$140,000 to serve the same number of people in North Hudson. That doesn't include Jersey City, Bayonne, or West Hudson. That's the magnitude of the problems we are seeing in Hudson County. Up 'til now the Mayors have been able to obtain other funding to avoid waiting lists. I don't know how much longer they'll be successful in avoiding waiting lists."

Chairperson Misono Miller noted, "The State did a study called Mission Nutrition about two years ago. The statewide average cost was \$8.97 and that would include the meal costs, the cost of delivering that meal, and all staff costs. It is probably the most efficient service you can get that is so essential to helping them keep their health." Currently, the Casino Revenue Fund only pays for weekend meals. The Commission's 2008 Annual Report requested \$3 million additional funds for Meals on Wheels programs to attempt to meet the increasing demand by Elderly and Disabled Residents. A portion of the funds, at least \$1 million, should be allocated to ensure homebound Disabled Persons have access to Meals on Wheels. There is no other permanent source of funds for this purpose. Two million dollars would be used to provide needed resources for weekday and weekend meals.

Meals on Wheels provides only one solution for the hungry Seniors and Disabled Residents of New Jersey. Families, neighbors, churches, and community food pantries, and the statewide network of Food Banks provide additional food to these vulnerable residents. If these residents cannot obtain or cook food, they are at high risk of being institutionalized. Many Seniors will not apply for food stamps because they view government assistance as being part of the welfare system. They are used to being independent and self-reliant, and they see that as giving up. Some will go to the food pantries, or have family or friends go for them. Thelma Fedele from the Center for Food Action in Bergen County says, "Our most senior client is a 103-year-old woman who lives with her 82-year-old daughter. The daughter comes to pick up the food." Many of the eldest Seniors are being cared for by their children who are also Seniors.

Ms. Fedele goes on to say that, "In 2007, we served over 38,000 people. When I first started in 1992, Seniors accounted for 2 percent of the people we served. The percentage of Seniors gradually rose to 11 percent, this last year, it's up to 15 percent. Overall, the increase of all food pantry clients from 2007 to 2008 rose 30 percent. In 2008 so far, we have assisted 3,500 Seniors, which is a large number for us to handle." They do attempt to coordinate with other service programs like Meals on Wheels for homebound Seniors and Disabled, food stamps, and transportation.

Goldie Wulderk, of the Senior Thrift & Craft Center in Cumberland County, said, "In 1976, I started an eating program collecting fresh foods from our area farms, processing plants, canning factories, supermarkets, bakeries, etc. for a couple hundred families. Since then, we have distributed millions of dollars worth of these foods to those who needed help. Our center can no longer hold the number of people who come for food every day - 2,500 families or 5,000 people each month. We keep running out of food." Food pantries serve people who can get to them; however, as reductions in transportation continue, many Seniors and Disabled throughout the state, particularly those in more rural counties, will not be able to pick up the food they need.

Transportation

There was unanimous support for increased Casino Revenue Fund monies to maintain and expand necessary transportation services for Senior Citizens and Disabled Residents in New Jersey. Most of those who addressed the Commission about transportation indicated strong support for bills A2046/S1830, which would increase the legislated transportation proportion of the Casino Revenue Fund from 7.5 to 8.5 percent. Many counties throughout the state have cut transportation services, which is adversely impacting the lives of Seniors and the Disabled. Some cautioned Legislators that with the reduction of Casino Revenues, the modest one percent

increase in the CRF transportation funds will not keep pace with increasing maintenance and fuel costs, as well as the expected enormous increase in the population of Seniors and the Disabled who need transportation to employment, Senior centers, food pantries, physician visits, dialysis, and other vital services.

Rev. Bob Janis Dillon, of Hunterdon County spoke, "I wanted to be here today to do my best to speak on behalf of the Elderly and Disabled members of my congregation, as well as the Elderly and Disabled in the greater community of Hunterdon County, many of whom currently rely on the programs you support. Hunterdon County, on paper, is one of the most prosperous counties of the country, but it is also one of the most expensive places to live. Many people in our county are having a very hard time making ends meet. This is especially true for the Elderly, many of whom are the "Old Guard"; men and women who have been there for generations and are now getting priced out of their own communities. We are also an extremely isolated community by New Jersey standards. The LINK bus system does what it can, but even with this, for many people getting around is an almost insurmountable challenge. I have spoken to Elderly people who list losing their ability to drive as one of the greatest losses of their life. Not cancer, not operations, not the death of a friend. No. Losing the ability to drive, because there are so few other options out there. Similarly, for the Disabled, transportation needs make life that much more difficult. And that's just transportation. Rent and property taxes are increasing exponentially. Rents are often \$1200 and more, and affordable housing is nearly impossible to find. Some food staples have increased by 50 percent or more. As for utilities, we all know how much the cost to heat a home has increased in such a short time. Many residents are wondering how they will get through this winter."

Robert Koska, Director, Office of Local Programs, New Jersey Transit, administrator for the Senior Citizen/Disabled Resident Transportation Assistance Program (SCDRTAP). He began, "Casino Revenue Funding for transportation services for SCDRTAP began in 1984, and NJ Transit was designated as the State agency to administer the program. By law, 15 percent of SCDRTAP funds are used by NJ Transit, 10 percent for administrative costs, and 5 percent are used for NJ Transit accessibility projects within our bus and rail system. The idea of the program was to dramatically increase the mobility of our Senior and Disabled residents in a way that had not been seen before, to move beyond a targeted purpose oriented transportation, and take the first steps toward a broader concept of individual mobility and independence. By 1996, the State of New Jersey was recognized by the Federal government as a leader with regards to the coordination of transportation services. It was the availability of Casino Revenue Funds that played a role. "

He continued, "After a full year of funding for SCDRTAP at the end of 1985, the counties provided a half million trips with program funds. In 2008, two million trips

were provided with Casino Revenue Funding, and an additional two million trips were provided with funding streams that were brought under county umbrellas of coordination. However, now we are at the critical crossroads with regards to transportation. Just as the Elderly population is about to undergo a rapid expansion as Baby Boomers reach retirement age, just as our medical delivery system decentralizes - making access to medical care more of a challenge - just as the cost of providing transportation services itself increases with the rapid fluctuation of gas increases, vehicle maintenance cost increases, and insurance cost in some cases become a prohibitive factor, the Casino Revenue Funds for transportation has not only leveled off but are now down slightly. For fiscal year 2009, there is almost \$4 million less in this program."

Mr. Koska concluded, "As the only program funded with Casino Revenue Funds that is linked to our percentage of the Fund, the fortunes of the program go up or down based on how business in Atlantic City is, instead of it being based on the needs of the population being served. Cuts in transportation services that have been put in place, will have a domino effect on programs surrounding these services. That means at the nutrition center, fewer meals will be served, less Casino Funds mean more nursing home residents and on and on. The impact in each and every program will be felt. The bottom line is that New Jersey Transit's vision of providing increased mobility to its Senior and Disabled residents will be damaged if we don't keep adequate funding in place. New Jersey Transit is proud to be able to continue this program, but with our experience in working at the county level, most of our issues mean more cuts in service, and any vision of increased mobility for those who have no other roles, but isolation."

Tom Murphy, of Bergen County, reports that in 2007, "Community Transportation drove about 1,100,000 miles and transported about 305,000 (rides). We have approximately 8,000 registered riders. That's people who have used our system at least once in the last six months. For '09, we have received a \$300,000 cut in our Casino Funds. That, because of some of the policies we've implemented and some of the savings that we've provided, will not cause a decrease in service. In fact, for '09, we expect to maintain all the services at the present. The problem is the year '10. From present funding sources, we expect another \$200,000 cut from Jersey Transit, and that along with a \$300,000 cut, will mean substantial cuts, not only in Bergen County, but statewide."

Hudson County, under the direction of Kevin Crimmins, has come a long way in the last couple of years in the county transportation plan. "We've gone from 75,000 rides per year to about a hundred thousand rides per year, and unfortunately with the funding that's been projected through the Casino Revenue Commission, that also will

be declining and we don't know how we'll be able to fit in the projected increase of need over the short term. " Steven Fittante, Director, Middlesex County Department of Transportation, indicated Middlesex County does over 500,000 trips a year. He agrees with the need to increase transportation funding.

Walter Trommellen said Burlington County Senior Transportation Services are utilized for physician visits, dialysis, grocery shopping, and congregate nutrition. As the largest county in New Jersey, many of our communities have limited or no access to public transportation. Our Senior transportation services are geared to help those who are most frail and vulnerable. Last year, over 75,000 trips were provided. 27,000 trips were for medical trips. As the proportion of the oldest Elderly increases, so will the demand for this service. We are at the breaking point in Burlington County. Rising fuel costs and limited local funding have already caused reduction in transportation services for doctor visits and grocery shopping. For the first time ever, there is a transportation waiting list for congregate nutrition. Seniors are not able to go to the senior nutrition site for a meal and socialization because of this lack of transportation. We need to do better. We cannot let this happen. We must figure out a way to provide sufficient funds to meet the transportation needs of this increasingly frail and vulnerable population.

Henry Nicholson of Monmouth County Transportation reports that, Monmouth County has one of the most integrated transportation programs in this state. They provide over 380,000 rides per year. An innovative program transports Persons with Disabilities going to the Arc in Monmouth County, who then deliver Meals on Wheels to persons who otherwise would not have a hot meal nor any social relationship. "This is a great integration between a Senior, a Person with Disability, and the needs of the community. This provides hot meals, keeping people in their homes, and providing a job for these individuals." He requests increases in funding for transportation and the Meals on Wheels program.

Cynthia D. Voorhees of Somerset County asks, "How is it that an increase in the over-65 population results in a tremendous per capita decrease in funds? In Somerset County, for the first three quarters of 2008, there was an increase of 6 percent in the number of trips versus the total number in 2007. This was 525,000 trips for 23,000 registered clients. One third of the older adults who live alone do not have someone readily available to meet their transportation needs. Even those living with relatives often do not have transportation available. In today's world, most of the relatives are employed and the volunteer pool drastically has been reduced. Persons who may be available to do volunteer transport are more hesitant to do so due to liability issues. A neglect to meet this growing demand will adversely affect the mental health of Seniors who may already be confronted with having their wheels taken away. It is evident that an 8 percent decrease in allocation of funds is unacceptable, and I support

the Commission's recommendation for an increase in funding...The time to be proactive is now."

Senator Jeff Van Drew of Cape May County came to advocate for the transportation needs of the Seniors and Disabled. Adequate transportation services are a lifeline to their doctors, medical care, food stores, and other necessary places. For example, those people on dialysis who need to access this treatment. Without these services, we are going to have people who are going to lose their lives. George Martch, Advisory Council, Division on Aging, Mercer County supports increases for Meals on Wheels and transportation. Sy Larson, President of the NJ AARP wants increased funding for transportation, meals, and PAAD. Marikay Green, Salem County Office on Aging, as well as David Grennon of Cumberland County, came to support transportation bills S1830 and A2046.

Kathleen Edmond, Director of Ocean County's Ocean Ride Program reports, "The Ocean County Transportation System was created in 1977 through the Office on Aging. The intent was to provide reliable transportation to Senior Citizens, to safely get to and from medical treatment, often provided outside of county boundaries at that time. Demand for this service has continued to increase rapidly along with the development of a multitude of retirement communities in our region. Over the years, the county system has greatly modernized and has been transformed and expanded to become a major provider throughout our extensive county. We have over 683 square miles of area. We serve 33 towns, and we are home to 91 adult communities. Our Senior population accounts for more than 160,000 persons, which represents 27 percent of our total population. Our Veteran population today stands at 70,000. During the mid 1980s, several county departments worked cooperatively to implement expanded transportation service. This effort was spurred with the new funding from the Casino Revenue Fund. It has taken us three decades to reach our current level, but last year we provided more than 427,000 passenger trips. Trips are provided on a systemwide basis, which today includes 17 bus routes, reserve-a-ride service, Veterans' transportation, specialized transportation for Persons with Disabilities, special group trips and a transportation mini-grant. I believe we are the only county in the state to do this, where we help support the local non-profits within our county. Demand for service in all categories continues to surge. On our busiest day in the reservations area – this is where we handle medical trips – we receive 600 to 700 telephone calls from all across Ocean County requesting door-to-door transportation for medical appointments. While our Board of Chosen Freeholders provides approximately 51 percent of our annual funding, the \$300,000 Casino cut, the most severe cut across the state, will impact our operation in 2009."

She continued, "Another transportation concern is evacuation. During the wildfires of 2005, which impacted Stafford and Barnegat Townships, Ocean Ride was called to

the rescue. We assisted right along with other responders and actually helped to transport Seniors, many of whom relied on mobility devices, from local nursing homes. It was a caravan. It was a sight that I have never seen within my county, and I am so thankful that we had the resources to respond."

She concluded, "Ocean County supports the efforts of New Jersey COST and this Commission in terms of Assembly bills and Senate bills. We have also done the "Please Save My Ride" campaign. This is just one of hundreds that we have back in our office, and we are working with Mr. Vieira, President of COST, to make this come to fruition."

Michael Vieira, President, of the New Jersey Council on Special Transportation (NJ COST) stated, "New Jersey Human Services and Transportation is in a serious financial crisis that is affecting every county, municipality, and social service agency in the state. This crisis negatively impacts New Jersey's older adult population, Persons with Disabilities, economically disadvantaged, Veterans, and other transportation-dependent persons. In July 2008, NJ COST sent letters out to Governor Corzine, Senate President Richard Codey, and Assembly Speaker Joseph Roberts, asking them to set up a bipartisan committee to review long- and short-term solutions to the transportation funding crisis. No response has been received from those letters."

NJ COST's "Please Help Save My Ride" Campaign began 9/19/08. Twenty thousand full-color petitions were distributed across New Jersey and signed by our riders. Within the first three weeks, 15,000 were signed. Right now more than twenty thousand petitions are now signed and being prepared to be delivered to our Legislators and Governor Corzine.

Transportation for the Disabled

Marianne Valls, Member, Senior and Disabled Transportation Program Citizens Advisory Board, Jersey City, expressed, "All opportunities, be they work, education, or social, begin with transportation. The Americans with Disabilities Act calls for People with Disabilities to be included in all aspects of society. Inclusion begins with accessible transportation. I'm sorry. Lack of transportation forces segregation for a class of people that for too long have remained unseen and been unheard. In my view, lack of transportation is a major cause of this segregation. All transportation -- all society loses when one segment of the community cannot contribute simply because getting from one place to another has become impossible. Special transportation is not a luxury for People with Disabilities, but, like the rest of the public, a necessity. I would urge the officials here to imagine the outcry -- what the outcry would be --if you drastically cut mass transit as you seem to be cutting special transportation."

She reminded us, "Special transportation creates taxpayers, shoppers, movie goers, and diners. In this troubled economy, taxes are taxes and spending is spending, regardless whether a person is using a mobility device, visually limited, or has other limitations. People just need a way to support the very troubled economy. That support begins with special transportation. "

She remarked, "If I may make one last comment, this nation is about to celebrate a historic inauguration of the first black president. One of the hallmarks of the civil rights movement was Rosa Parks' refusal to sit in the back of the bus. I would respectfully remind you that there are many times when People with Disabilities can't even get on the bus. Lack of continued funding ensures that now there won't even be a bus."

Kathy Wood is the Director of the Heightened and Independence Progress for Hudson County. She said, " I work to assist People who have Disabilities to participate as fully as possible in community-based activities. Accessible transportation is a vital component of full inclusion. The reality for the majority of Paratransit passengers is that they are dependent on the service not only to access community-based services, but for life-sustaining medical treatments."

She continued, "Secondly, as a Person with multiple Disabilities, I depend on Paratransit services in order to remain employed. The progression of my disabilities has made it impossible for me to continue using the overcrowded mass transit system in my urban environment. Paratransit is what makes a difference between my remaining a taxpayer and my becoming a tax dependent. There are many other individuals who are productive citizens because in part of the availability of Paratransit services."

She concluded, "People with Disabilities are, in large measure silent constituents. As a group, we generally do not make our voices heard on issues that are crucial to our lives. Instead, most People with Disabilities rely upon organizations and advocates to speak for them. I am submitting this testimony to strongly support continuing funding for Paratransit services."

Neil Ross, Resident, Passaic County, began "First of all, I want to say that I support the legislation to increase the transportation funding. I'm concerned for our Seniors who may live in a residence that is off the beaten path not near a bus route, but as well as Persons with Disabilities young and old alike who use Paratransit for employment, shopping, education, recreational activities, and I'd even like to see the services expand. I know in this day and age, just to break even we're lucky because the basic things in life, the equal things in life with our able-bodied counterparts, for

example the idea of going to a council meeting and meeting your elected officials in public to address an issue, if there's no transportation, you can't do that. Paratransit doesn't always operate in the evening, so just as an equal citizen you don't get that. Whatever we can do to improve the service, increase the transportation funding. I think it is vital."

Debra Behnke, Director, Salem County Office for the Disabled said, "Transportation for Persons with Disabilities is important in Salem County. Transportation gives my Consumers with Disabilities access to medical appointments, education opportunities, and other necessary appointments. Due to our rural nature, public transit is almost non-existent for Persons with Disabilities in Salem County. We are a county with 64,000 residents with 20 percent of those Disabled and 15 to 20 percent are Seniors. Programs supported by the Casino Revenue Fund are a definite must for Salem County government to continue to serve its most vulnerable population."

Anne Miller, Disability and Transportation Advisory Councils, Warren County, spoke, "The purpose of the Council is to improve the quality of life for county Residents with Disabilities by advocating for their rights, equality, and accessibility needs. Warren County Disability Council is here today to support the recommendations of the Casino Revenue Fund Advisory Commission in their 2008 annual report. In particular, the funds earmarked for transportation and health services are primary in ensuring that Persons with Disabilities can live as independently as possible with a community of their choice."

She continued, "Within New Jersey, approximately 1.0 million residents are Persons with Disabilities. More specifically in Warren County, 12.3 percent of Warren County residents have disabilities, for the majority of those individuals -- 71 percent -- with disabilities falling within the age range of 20 to 64. We are seeing a rise in numbers of Persons with Disabilities who choose to remain in the community and live in as independent an environment as their abilities will allow. The growing demand for services is critical, and additional funds need to be earmarked to meet the need."

She observed, "Accessible public transportation within the county to other New Jersey counties is very, very limited. We are constantly being asked on the street, by friends, by neighbors, people coming to the Council why they can't leave the county or even go out in the evening. Very special arrangements had to be made just to get them to the Warren County Fair. The 2000 Warren County Department of Human Services strategic plan notes that ridership -- and that translates to individual trips -- on Route 57 shuttle, has increased by 270 percent, and that's since 2003. A lot more people on Warren County's Route 57 are looking up and down the road wondering

where that bus is. Countywide focus groups listed 'transportation options' as one of the top needs. Human Services projects 200,000 trips by the year 2010."

Ms. Miller concluded, "In Warren County, the implementation of the ADRC has become apparent that needs of Persons with Disabilities in many instances are similar in nature to the needs of Seniors. The resources we earmark for this population should be reflective of that need. The utilization of the Casino Revenue Funds target the most vulnerable and isolated citizens of our state and is critical to meeting the needs of New Jersey."

Elizabeth Jane Heap began, "Most of my friends call me Bow Jane or Bow, and I am totally blind from birth. I work for the Bergen County Division of Senior Services. I wanted to talk to you today was to tell you that, if it weren't for community transportation I wouldn't even be here. For one thing, I'd be a menace on the road if I ever drove, and so don't think I'd better do that. Ramsey is where I live in the northern part of the county. There is no public transportation per se, except for the train that goes into New York City. Therefore, I don't have the availability to be able to get down here without community transportation. I consider them a life line. These services are absolutely essential, and if we didn't have them, I don't know where we would be in terms of independence and in terms of being a taxpaying citizen. So I just wanted to let you know that this is vitally important."

Elizabeth Shea, Assistant Executive Director, The Arc of New Jersey, said, "Transportation services provided by the Senior Citizen and Disabled Residents Transportation (SCDRTAP) Assistance Program are the lifeline to community participation for many individual with Developmental Disabilities, most of whom are unable to drive. Unfortunately, that lifeline is not always available and the current transportation system is already overburdened, leaving more families to have to provide transportation to their loved ones. The strain on families where parents must provide transportation to and from work, shopping, medical appointments, and social activities seven days a week throughout the year is incredible. It is important to note that with a residential waiting list of over 8,000 individuals, families are already strained well beyond what they can reasonably bear. I support A2046/S1830."

Dialysis Transportation

Michael Vieira observed, "Today, many of the community transportation systems are experiencing waiting lists for services especially dialysis. Dialysis transportation is becoming a major concern, not only for the 21 county transportation systems, but also for the numerous municipalities and social service agencies throughout the state. Unlike 20 years ago, people needing dialysis transportation services were not living long lives, and seats on a vehicle frequently became available. Thankfully, with today's medical technology, people on dialysis are living much longer and normal

lives. But the seat on a bus for a new dialysis rider is less frequent, and waiting lists continue to grow."

Kathleen Edmund of Ocean County further stated, "We are also experiencing a dramatic increase in the requests for long-term standing order service to get to and from dialysis treatment. Last year, Ocean Ride provided more than 56,000 dialysis trips within our county. With that effort, we still have a waiting list which fluctuates on a daily basis, but that waiting list today is 45 individuals."

Transportation and importance of services and A2046

Dotty Cullen of Cumberland County relayed the following. On January 25, 1998, I suffered a massive stroke which left me paralyzed on the left side of my body. ..In one second my whole life changed and I have been confined to a wheelchair since. Living with a disability has not been easy. It has been a life of struggle, trials, having your values, your self-esteem destroyed. However, through the grace of God and all the programs that have been available to me in this great state, I would not be here today.

Probably most of you people don't know about or have never ridden a CATS bus. So I just wanted to explain to you. I have had to go to therapy, counseling, doctors' care --all under one roof-- and this was known as "Adult Parital Care.". It was in the Millville Hospital in Cumberland County. Now, I was in this program four months, eight hours a day. Now how did I get there? The CATS bus picked me up each morning, fully equipped, handicapped accessible , trained drivers with compassion, sensitivity, put me on a ramp, for safety. They put me on the ramp, lifted the ramp up to the bus, strapped me down for safety, and they took me there and brought me home safe and sound.

Our veterans have been using CATS for 20 years. They depend on CATS to go to the Wilmington VA Hospital for health care treatment.. There is the blind who go to the Winchester Blind Center in Cumberland County for survival. They learn how to adapt and cope with their disability. CATS takes them there everyday. There are those who go to get x-ray, MRIs, special doctors, grocery shopping, and even depend on CATS for the laundromat.

This bill A2046 needs to be passed so it can be placed on Governor Corzine's desk to be signed, and there is not doubt about it; Governor Corzine will sign this bill. You know why? Because he has experienced the trauma, the trials of being disabled. He has lived with a disability and he realizes that you need therapy, treatments, counseling, skilled doctors' care and medication to survive.

You can have all the material things in the world; you can work hard all your life and have all the things that money can buy, but you don't know what you have until you lose it. In one second, your whole life can change. You have heard from a miracle woman who came here today to ask for your support to pass this bill and allow us to live the American dream. Thank you.

Reduced Transportation to Senior Centers

Noreen Best of Bergen County reported, "Our Senior Centers serve over 8,000 Seniors throughout the county. The fastest growing segment of this population is the 85-plus cohort. These Seniors are the ones who are most dependent on the centers for the hot meals, socialization, and health and wellness programs. Because they often live alone, our centers provide them a vital link to activity, while the staff and other participants offer the comfort of someone to watch over them. Many of them don't drive or shouldn't be driving, and are very dependent on Bergen County Division of Community Transportation for getting them to and from Centers for food shopping, doctors appointments, recreational opportunities, etc."

She continued, "All of our Centers have a nutrition component, which is vital to the well-being of our older, frailer Seniors. Without the socialization, nutritional, and health and wellness programs available for these Seniors, they would be home by themselves vulnerable to depression and not eating. Participation at Senior Centers is vital for our frail, elderly Seniors in Bergen County and without transportation they can't get to a center.... The Palisade Park Senior Center doesn't have transportation to it anymore. It stopped 10 or 12 years ago."

Pat Rumi, Borough of Fort Lee Parking Authority, Bergen County stated, "The Parking Authority does all the transportation for our Seniors. We do the medical program in conjunction with the county. We bring our Seniors to the Senior Center, nutrition program, for activities, and we have a medical program that's 3 days a week for people to go to dialysis and physical therapy. There's no way anybody could cut a program for transportation because these Seniors, without transportation, become shut-ins. There is no way for them to get out of their homes. So all these programs need more money. There is no way anybody could cut them. It would just be a disaster for all these Seniors."

Anna Antoninich from Atlantic City who attends the Ventnor Nutrition site said, I beg and pray this country to give us the transportation we need. People like me, handicapped or disabled, we are so many. I need transportation for the doctors, for exercise therapy, to go to AARP meetings and for attending the nutrition program. I belong and I am very active. I try to do my best and I pray that they give to us, transportation that we need. I talk for me and for all the senior citizens.

Safe Housing and Escorted Transportation

The purpose of the Safe Housing and Transportation Program is to provide a safe environment for Senior Citizens through the provision of home repair services, safety improvements, and escorted transportation services. The escorted transportation program is prioritized to serve Seniors living in high crime areas, with special emphasis being placed on frail Elderly 75+ and Elderly living alone. Programs funded under Residential Maintenance focus on alleviating existing conditions which are detrimental to the health and safety of the Elderly. The Safe Housing and Transportation Program is administered through the 21 Area Agencies on Aging.

Susan Lennon remarks, "Safe housing and escorted transportation has not been increased ever. It's been decreased. In fact, Warren County gets a whopping \$10,000 a year to provide safe housing, home repairs and escorted transportation to our residents. \$10,000."

Bob Schavinato said, " We run the Safe Housing Program for Camden County. The objective of the program is to provide a safe home environment for Senior homeowners to prevent institutionalization in nursing homes or assisted living, which is always at the taxpayers' expense. The program was conceived in 1996, and our outcomes focus on constructing exterior ramps, installing grab bars in bathrooms, fixing windows and doors, replacing worn or broken locks, putting smoke and carbon monoxide detectors in, repairing or replacing exterior wires, and performing light plumbing repairs. This is all funded out of the Casino Revenue Commission funding. Since 1996, \$750,000 has been used to perform repairs in 3,658 Senior households in Camden County. With these funds, we were able to keep these Seniors in their homes."

He explained, "The problem is funding has been static since 1996. The needs are greater and the costs have increased. The ramp service we provide is limited to \$2,000 per house, and that limit has been in place since 1996. Since 2003, material costs have increased between 22 and 42 percent. So what one could purchase for a \$2,000 ramp in 2003 is producing far smaller projects now. Labor costs are up. Our agency is a small non-profit and we are really getting socked there. Since 2004, we have constructed 108 ramps, 68 sets of steps, 30 doors repaired or replaced, and installed 210 locks. In 2006, 649 grab bars were installed. We were able to use some money from the Community Development Block Grant Program to help offset the fact that the Casino Revenue hasn't been able to keep pace with the charges that are necessary to provide the service."

He finished, "Originally, the program was designed just for Seniors, but we began to serve the Disabled last year, when Camden merged Disabled and Senior services together under one division. Our grant restricts us to providing services to Senior

homeowners. So we can't work with tenants. We can work with people in modular housing developments, but there are some restrictions on that because of the fact that they don't always own the land on which the modular home sits. Technically, we don't have a waiting list for our service, although in reality, we do. Once the funding is exhausted for the program, we ask the Seniors to reapply when funding comes around again. So, in essence, there really is a waiting list."

Paulann Pierson, Cape May, observed, "Some municipalities allocate part of the small city's Community Development Block Grant monies to fund needs such as home modifications for accessibility. The waiting list for these funds is so lengthy, they really aren't a useful resource for situations that require an urgent response. One family had to give up the dream of caring for a family member at home, because the lack of access made it impossible to get him out to needed therapy." She continued, "There is a pilot program, the Modular Ramp and Low Tread, Low Riser Step Program in Middlesex and Union Counties. This program began in the Department of Human Services Division in 2007. It provides eligible participants with a modular ramp designed to enable people to get into and out of their homes. The pilot program is funded by the Kessler Foundation and is also supported by the Edison Job Corps, New Jersey Institute of Technology, Cerebral Palsy of New Jersey, New Jersey Department of Community Affairs, New Jersey Protection and Advocacy (now Disability Rights New Jersey), and the Middlesex and Union Counties Offices for the Disabled. The main thrust of the program right now is to get people access to employment. To be eligible applicants must either be employed, seeking employment outside the home, attending traditional vocational school or volunteering for the purpose of obtaining future employment."

She concluded, "We need to expand this program to the rest of the State of New Jersey. I would urge the Advisory Commission to recommend allocation of Casino Revenue Funds to extend this much-needed program for the Disabled of New Jersey. At the present time the Safe Home Program, is limited to Senior Citizens. Part of the problem is that many people think that if a person has a Disability, then they are a Senior Citizen. I work with people from childhood up until Senior Citizen age. Equity in some of those services would just be really acknowledging the reality."

Vice Chair Jim Thebery added, " The other piece that you brought to our attention is, with this modular ramp program, you really increase the current accessible housing stock without dreaming of this new complex one day that will be built somewhere else, which may or may not segregate People with Disabilities. This ramp program gives them more freedom to live in whatever neighborhood they please. Thank you."

Joyce Cossaboon, Shirley Eves Center, Cumberland County, asked, "If the Modular Ramp and Safe Housing program can be available in two counties, why can't it be

available in 21 counties? We need to try to find the funding and the legislation to get these things to happen." Jim Thebery replied, "As Chair of the Association for County Disability Services, for the new year, we are going to make that a priority, to look at that and see if we can get funding from either the Casino Revenue Fund or from Kessler Foundation or another source so all counties in New Jersey will have that program. I think it's overdue."

Maureen McCormick of the Chore Handy Man Program, Bergen County, said, "Elderly or Disabled Persons need minor repairs to keep their homes safe and allow them to live independently, thus avoiding costly and often unwanted institutionalization. Last year, Chore served almost 1,600 people and completed almost 4,000 home repairs. Ninety-four percent of the population Chore serves are of moderate means or less, with 72 percent at the low or extremely low poverty level. Chore performs necessary home repairs for these Elderly and Disabled clients free of charge, except for the cost of parts needed for the repair. Chore focuses on providing services to those with the greatest needs, the most vulnerable Elderly who cannot make needed repairs themselves, can't afford to pay someone, and have no other resources to help them."

She added, "Chore visits are prescheduled, and handy persons arrive in one of two vans, special marked vans, with the Chore logo. The volunteers wear clear, easy-to-read identification tags, thus ensuring that the client feels confident and comfortable in allowing them into their home. We go out five days a week all year long. Chore is also unique in that it is Seniors helping Seniors. It addresses the need for Seniors to be active and feel they are contributing to their community, because my Chore volunteers are also Senior Citizens. They range in age 60, 70, 80, and I got a couple of 90-year-old guys going out there. The Senior handy persons benefit from the interaction they get with other volunteers and staff, and also derive great satisfaction from being able to use their skills in a productive way that helps others. "

She concluded, "We do have critical needs. Volunteers are the backbone, but volunteering is not free, so funding is really necessary in a couple of key areas. We have a backlog of about six weeks' worth of waiting, because we only have two vans and a handful of volunteers. Extra funding to help us staff, like crew chiefs for our drivers are very important. We need extra money to get 3 additional vans. We have to maintain the vans, insurance is a big issue, and one part-time employee that coordinates all of this. We hope that you can continue to help fund Chore, and as I said, maybe give us a little bit extra because there's so many more seniors that need our help."

State Respite Program

Elizabeth Shea, Assistant Executive Director, The Arc of New Jersey, spoke, "The Arc of New Jersey is the largest statewide advocacy group for individuals with intellectual and other Developmental Disabilities in New Jersey. We have more than 18,000 members and families. We work to ensure that the estimated 130,000 in New Jersey with intellectual and other related Developmental Disabilities have the services and supports they need to realize their individual potential and participate fully in community life. The Arc of New Jersey is responsible for statewide policy development and advocacy activities including governmental affairs, public relations, community outreach, and information and referral. We also work closely with our 20 affiliated local county chapters who provide services to all of New Jersey's 21 counties."

She added, "Many of the supports and services that individuals with Developmental Disabilities and their families rely on receive support from the Casino Revenue Fund. Respite Care allows the parents to have a much needed break from the stress of constant caregiving. These services are already significantly underfunded, and, although we are facing difficult fiscal times, any decrease in funding to Developmental Disabilities services will be devastating. In many areas of the state, families are on waiting lists for Respite Care. Providers of services for People with Developmental Disabilities have not seen an adequate cost of living adjustment to their contracts with the state for 15 years. Please fund these programs."

Susan Riley, South Jersey Healthcare Community Services began, "I am a social worker with South Jersey Healthcare, particularly in the home care department. I get referrals from a nurse saying something is wrong in the house. What I'm seeing is a shut-in, no ramp, no meals, transportation to get to the doctor. The most vulnerable people are the ones I see in Cumberland, Atlantic, and Gloucester Counties. What I have seen that really works is the Statewide Respite Program. I am here to urge you to increase funding for that program. I am doing it in Salem and Cumberland Counties. It's keeping people out of nursing homes."

Linda Loveland, South Jersey Healthcare Community Services said, "I am here to speak as a client of the Statewide Respite Program. I am a nurse and I do home care services. My 28-year old son Jamie is totally disabled and is quadriplegic. I still have to toilet him, feed him, and totally care for him. Just this past year, I tried to use the Statewide Respite money for the first time with the Cash Advance Program, because in years past, I have used the Statewide Respite Program to take a vacation, which was great."

She continued, "This past year, we took a trailer at the shore and we added an accessible room and bathroom built on to it. We're hoping to use that money from the Statewide Respite Program in order to allow him to share a vacation with the rest of

his family. It's not fair that five of his siblings get to go on vacation with Mom and Dad, and he would have to stay home with the respite worker."

She concluded, "I cannot tell you how difficult it is raising my son every day. What I have to do every morning before I go to work and every evening when I get home from work. I take him to college on Tuesday nights. He works every day. I sit with him through his college courses every Tuesday night, because there is no transportation to take him to the college. He needs to have a career. He's not going to be able to depend on Mom and Dad forever. If I could have someone who could cross that county line with the transportation to the college, I would be freed up on that Tuesday night. It's a very difficult situation, and I welcome anyone sitting on this panel, if they had any questions about the difficulty, my son would be more than happy to share an entire day with you."

Katherine Johnston, Disabled Advisory Council, Salem County said, "I am a caregiver. I am the mother of a quadriplegic 26-year-old son. He was disabled six years ago in an accident. The services that the Casino Commission money provides are essential to our Disabled and Aging community in Salem County. Respite is relief and regeneration. It's essential to my ability to keep Dan at home."

Congregate Housing Program

Doug Struyk, CEO of Christian Health Care Center, Bergen and Passaic Counties; Chair, New Jersey Association of Homes and Services for the Aging, began, "We have 140 non-profit members throughout New Jersey who provide a full continuum of services to the Elderly. I want to address this morning those members who participate in the Congregate Housing Services Program, which of course Commissioner and Administrator White is very familiar with. 2,700 residents, 63 providers across 17 counties in New Jersey have a history of receiving support from the funding that you oversee, and it has certainly made a difference. My testimony also includes letters that we've received from members and consumers that participate from this program as well. It has certainly been a success. It's a win, because Seniors are able to live in a setting that they choose; rather than necessarily looking to an institutional setting - which Seniors continue to tell us is not their first choice. While those settings are appropriate in some cases, when a Senior can stay in their home, and if it happens to be a subsidized setting, that's certainly more preferable. It's also a much more efficient use of public resources. The Congregate Housing Services Program enables nutritious meals, housekeeping, and other important services that are needed for Seniors to remain in those kind of settings, and it enables them, again, to be used most efficiently."

He continued, "New Jersey, you're aware, is seeing a significant rise in its Senior population. Thankfully, Governor Corzine and others are supporting the need to

increase affordable housing which will provide greater options and opportunities for these kind of monies to be used that much more efficiently. The JACC and the CAP programs are successful. We'd encourage the Commission to look at ways by which your funds can be perhaps eligible for federal matching. Are there opportunities under existing or proposed or potential waivers where your monies could be stretched even further by looking for those who access the CHSP program and who meet federal criteria to enable the State to pull down more funding? Might that be an opportunity to stretch? You have many worthy programs to support. I'm joined here today by people - who I'm very impressed and humbled to be among - who have great needs that they're supporting. You have the work of Solomon to do in figuring out how to stretch all these dollars, but we're thankful that this program has been among those that has been supported for so many years, and as you continue to work, we encourage you to continue to support this program and the Seniors whose lives it makes a tremendous difference in."

Senator Weinberg, Member of the Commission, asks, "Doug, do you have any specific ideas that we might share in the future on how this money can use waivers to get more federal funds?" Mr. Sturyk replied, " There are many -- if not most of the Seniors who live in subsidized housing, many of them meet the federal poverty income criteria that would enable a conventional waiver, federal waiver, for funding provided to them for these services to potentially meet that federal criteria. It's our understanding that the JACC and the CAP programs have to some extent been structured in a way to do that, but for those Seniors who access the CHSP program it's somewhat complicated. If there is a way to carve out those Seniors accessing the CHSP program who do meet waiver criteria, it's something that would be worthy of looking at. As waivers are modified whether that's the 1915 or the 1115 or the other waivers that are proposed, if there's ways to stretch those dollars and pull down more federal monies, that's a win. I'd be happy with our association both in New Jersey, as well as nationally, to work with the Department of Health and Senior Services to see if we can suggest ways in which that might be done that doesn't add a more extensive administrative burden. That is a win in a sense of being able to draw down more federal dollars, so I'll certainly pledge that support."

Marilyn White, Administrator of the Congregate Housing Services Program, responds, " ...as far as the Congregate Housing Services Program and federal funding taking advantage of waivers that are out there, our program works in conjunction with a number of the waiver programs in the Senior housing sites. I know with consolidation of some of the waiver programs, in the big picture over the next several years, there may be ideas out there on how we can expand the services and take advantage of the federal match. Right now, we're working on consolidating waiver programs to provide services in the community. Those services are also available to

folks who live in the same buildings where the Congregate Housing Services Program operates. We sort of complement each other at this point and are able to expand services to some folks who may fall through the cracks in some of the other programs."

Congregate Housing programs are not available in every county. Ms. Lennon from Warren County noted, "We do not have a Congregate Housing program in Warren County. We would love to, so if that ever opened up, we'll be the first in line."

Laura Berkin, Coordinator, Congregate Service, Jewish Community Housing Corporation, Essex County began, "As one of three Coordinators for Congregate Services for the Jewish Community Housing Corporation, we serve over 250 Seniors annually at three buildings and have served Seniors for over 25 years with the congregate services grant. Our mission is to provide support services to low-income Elderly and/or Disabled residents as they age in place in subsidized housing. Services include assistance with activities of daily living, such as housekeeping, supervision of personal care, shopping, laundry and linen change, meal preparation, companionship, and weekend meals. The program allows flexibility of services for short- or long-term assistance depending on the needs of the resident. This program is a vital alternative for residents in order to avoid premature extended or inappropriate institutionalization to a nursing facility. Due to the high cost of assisted living facilities, which they cannot afford, and a limited number of Medicaid-dedicated beds, many would have no choice but to be relocated without the congregate program."

She continued, "Coordinators like myself also act as liaisons between the building staff and residents' families, many times alerting family members to a decline in physical health or mental status before their loved ones are in crisis. We act as referral outreach sources to community services for the residents and their families, many who are not aware of care options available to them. Please help us to continue this crucial program as these residents age and their needs change. Just because their ability and health is declining doesn't mean they don't deserve to continue living independently in a social environment on their own terms."

Susan Bruncati, Executive Director, Asbury Tower, Monmouth County starts, "Asbury Tower is a Senior Citizen affordable housing complex in Asbury Park. We have 350 Senior apartments; we have assisted living and the Congregate Services Program. We are one of four sites for these kinds of programs within PHS Senior Living. We serve about 100 people every day. Part of PHS's philosophy is to serve the Seniors of New Jersey and to give them options, to give them choices. We allow them to live with dignity, enabling them to age in place until the end of their lives. The Congregate Services Program is what PHS is all about."

She continued, "Asbury Tower was one of the first to receive the Congregate Services Grant. Since we started, we have seen changes in our programs in many of our buildings. We also provide persons with meals. The average age at Asbury Tower is 82. The range is from 62 to 102. Many residents are house-bound and some are bed-ridden. As we know today, people are living longer, so the needs of these services are increasing every day. There are sometimes as many as 400 people living in my building. These people are grandmas and grandpas. They have served the country, and now they are asking you for that favor in return. Without the Congregate Services Program, many of my residents would not be living independently; they would have to go to a nursing home. We do have assisted living in our building which also helps to support some of them. What does this mean to the state? The total funding of this program from the state is only \$9 million. In my building, it is \$93,000 for 100 people, or \$930 each per year. If one of the people we serve goes into a nursing home, you are talking \$72,000 a year. We are helping to keep 100 people out of a nursing home. We usually provide these residents housekeeping, laundry, a hot meal for lunch, chore services, and shopping services."

She gave an example, "Mr. G has a monthly adjusted income of \$554. His rent is \$261. His rent is subsidized by Section 8. For the rest of the month, he has \$300 to live on. You and I can't live on \$300 a month. How does this man do it? He has no family. He is a bachelor. He is an amputee and diabetic. Somehow he volunteers three times a week at the Jersey Shore Medical Center. It is difficult for him to cook, clean, and shop. How does he get by? He pays 5 cents a meal. He pays 85 cents an hour for housekeeping. He pays 75 cents a week for shopping, and 90 cents to have his laundry done. That totals to about \$14 a month."

Ms. Berkin concluded, "I will do whatever it takes to support this program, because the Congregate Services Program is keeping 100 people that we serve every day out of a nursing home. And they are living with dignity and it is their choice. We just can't take that away from them. I understand the fiscal needs of the state. I understand what the Commission is going through, but please remember Mr. G and the rest of my residents when trying to make the decision about the Congregate Services Program. Without all of you, they would be in a nursing home."

Joseph Woods, Older Americans Housing, Spotswood, Middlesex County began, "We have about 200 residents, with 120 of them participating in the Congregate Services Program. One of the things that is very helpful to our residents. The Congregate Services Program provides extra services to them in their homes when they come back from the hospital. They come back in very frail health and now they can have a meal delivered and served and other services provided. Please provide more funding for the Congregate Services Program."

Kathy Alexander, Older Americans Housing, Spotswood, Middlesex County commented on a statement from a resident, " Yvonne says, 'The Congregate Program does what it sets out to do. It enables Seniors to remain in their homes and age with grace and dignity as they intended.' Yvonne is absolutely right, it is the best program out there for Senior Citizens in New Jersey. Please provide more funding for the Congregate Services Program."

Karen Scalera, Executive Director, Oak Woods Senior Living, Middlesex County, addressed the Commission, " The congregate living center has 188 apartments in twelve buildings with 180 residents, ages 37 to 109, and they serve Elderly and Disabled. The average income is \$11,900 a year. They pay 30 percent of their income in rent. They have easy access to congregate services because there are already services in the building. 101 residents have taken part in the program in one way or another, some take meals, some only housekeeping. We have served 4,480 meals, we have provided 1,300 hours of housekeeping. And in that cost, the State saved \$68,000 per person. Disabled non-elderly residents make up about 10 percent. They try to accommodate special needs diets. A few years ago, they decided to hire their own cook so they had more control over the quality of the food, and to allow for special diets. Medication management seems to be a top priority that some people need. It's important because if they don't watch their own medication, and they miss some doses, they end up being hospitalized until their medical condition is back under control. We brought about 30 letters from residents who support congregate housing services they are receiving."

Adult Protective Services/Guardianship Programs

David Ricci, State Coordinator, Adult Protective Services (APS), State Department of Health and Senior Services began, " The abuse and neglect that I see involving our Elders in NJ is unfortunately alive and well and on the rise. In the last decade, the number of abuse cases has spread from 3,700 to 4,600 which is a 24 percent increase. Not only is the number of cases increasing, but they are becoming more complex. There is a growing number of financial exploitation cases and cases that end in guardianships. The decline in the economy is causing an increase in these cases. In 2003, 160 guardianships were instituted by Adult Protective Services. In 2006, there were 260 guardianship cases."

Mr. Ricci concluded, "The APS budget has remained at \$4.1 million since 2000. This is putting a serious strain on the county APS provider agencies. Thirteen counties use Boards of Social Services to provide APS services. Because of the financial strain, counties are dropping the APS services. In addition, five non-profit county APS agencies are even more fiscally strained than the Boards of Social Services. APS throughout the State is at a crisis. We cannot meet the mandatory statutory

requirements of responding to cases within three days. Without additional funding, vulnerable adults and Seniors are at great risk."

Adult Protective Services is not a program where a waiting list is acceptable or legal. By statute APS must respond to a referral of abuse, neglect, or exploitation within 72 hours and continue intervention until the client is no longer at risk. The county provider agencies are questioning their ability to continue to respond to a crisis within those parameters.

Scott Crowell and Gary Moellers, Cumberland County Guidance Center reported, "The Cumberland County Guidance Center is predominantly a mental health center. Scott Crowell is the Supervisor of Adult Protective Services in Cumberland County. With Adult Protective Services we investigate abuse, neglect, and exploitation with the population we call "vulnerable adults". A "vulnerable adult" is someone who is either 18 years or older who has a mental or physical disability, or the consumer can be 60 years or over without the mental or physical disability. The person must lack sufficient capacity to make and carry out decisions for themselves. So we try to help those who are really incapable of helping themselves and are subject to abuse, neglect, or exploitation. We work on a referral basis. In 2001, we averaged 70 referrals per year with two full-time staff. From 2002 to 2006, we averaged 120+ referrals a year with one full-time staff and two part-time employees."

He added, "Since 2001, there has been no substantial additional funding provided to the program. Now we have one full-time employee and a vacancy for one part-time employee. It has become very difficult to fill this position due to the limited hours. Another problem is the cost of guardianship when it is needed. The cost is probably between \$3,000 and \$5,000, which our legal line wouldn't even begin to cover. We need funding to administer the program correctly. The quality of service begins to suffer for these vulnerable adults. This is a state-mandated program. Every county has to have it and so if something were to happen and the agency were to give it up, Adult Protective Services is not something that the county can go a day without."

Gary Moellers said, "We have not received any additional funding since the years 2000. We have had to make operational changes, reduce budget lines, take the chance that we are not going to run in to guardianship cases, get creative with how we facilitate them happening, because that's something we're not able to provide even though the program says we should do that. We have had a reduction in staff. If we can't run the program the way it's supposed to be run legally, if we can't comply with the 72-hour response times, maybe we're going to have to give up the contract because we have no other money to put into the program."

Mr. Moellers continued, "With inadequate funding and too few staff, we run the risk that something is going to happen. We're going to hear on the news or read in the papers that a tragedy occurred, because we were not able to provide Adult Protective Services. We cannot continue to operate this program, nor do I believe anyone else could if they took the program over from us. I hope and pray that the decisions we make here today and as the hearings end will ensure that these funds can be available for Adult Protective Services. So at the end of the day, we can all go home and sleep well at night knowing we have done our best."

Chairperson Miller asked, "Have you always provided guardianship when it was needed? If those funds are not in your budget, where does the money come from?" Mr. Moeller replied, "We like to think of ourselves as being creative. We try to find other ways to do it. Sometimes we try to petition the family members and putting responsibility back on the family to provide those funds, or find some other means to provide guardianship costs. We have leaned on people to reduce costs. We have encouraged attorneys to be benevolent. But we fully admit that if the judge turned around and said, "I'm sorry; you're responsible for this," – and that has happened to us – we would not be able to pay the bill. We are not being given enough money to run this program."

Edward Tetelman, Esq., Acting Public Guardian for Elderly Adults, State Department of Health and Senior Services said, "We have charge of persons after they have been judged incompetent by the State. When I was appointed in 2002, we had 280 wards. In July 2008, there were 820 wards. Today, we have over 930 living wards, and approximately 200 wards who have died whose accounts must be closed out and their estates administered. The Office of the Public Guardian (OPG) is the equivalent of the Division of Youth and Family Services for the Elderly incapacitated person who has no willing or appropriate family or friend to become guardian. We are their safety net. The majority of our appointments are the result of petitions to the New Jersey Superior Court by Adult Protective Services, hospitals, nursing homes, community agencies, and individuals concerned with the well-being of an incapacitated Elderly person."

He concludes, "...No one wants an error to occur, whether is it a monetary issue or a health or safety issue. Nor do we want to cease accepting guardianships, just as we would not expect DYFS to cease accepting children in need. In order to assure that this does not occur, I am requesting that the Advisory Commission recommend \$750,000 be designated for the OPG in the next fiscal year. These funds will allow us to reduce the caseload ration and cover the cost of consultants in the next fiscal year."

Pharmaceutical Assistance for the Aged and Disabled (PAAD)

Cosmo Palmisano, reading written testimony from Louis Schwartz (from Bergen County) , "Lou Schwartz is a very, very well-known activist throughout New Jersey, a leader of the AARP, and was past chairman of the Advisory Board for the Division of Senior Services, and is an active member of our legislative committee, asked me to read this statement to you. 'Good morning. My name is Lou Schwartz. I live in Teaneck. I lived in Bergen County for more than 50 years. I want to explain why I'm here today. The tremendous cost of prescription drugs has been very cruel to Seniors like me. If a person is not covered by a former employer or union, he or she must pay enormous amounts of money for prescriptions, even with Medicare Part D. People who are older, more frail, sick, and on a very fixed income like Social Security with little savings or investment are in a very bad position. The only way we can survive is through PAAD. It means our survival."

He continued, "My friend, Marie, who lives in Fairview, is on dialysis for more than a year, three times per week at Holy Name Hospital. Her total income per month is a little bit over \$850. Her husband was disabled at age 47 with a terrible heart condition that then lead to his death 15 years ago. She's 80 years old. PAAD is keeping her alive. Without it, she would either not be able to eat, or she would be forced to spend down the little savings that she has and go on Medicaid, so her life would be diminished, and the standard of her care would be diminished. PAAD is permitting her to stay slightly above water. She must pay \$189 a month for transportation to and from Holy Name Hospital because the county transportation is not available early in the morning when she's required to go for her dialysis."

He concluded, "PAAD is funded by the State of New Jersey partially through the Casino Revenue Fund. We desperately need to keep this program funded by the Casino Revenue Fund. Thousands of Seniors in Bergen County are covered under PAAD. If this program changes, or, God forbid, ends, these people will not be able to pay the monthly premium for Medicare D, which could be \$30 a month, the co-pays, and then the dreaded doughnut hole will make their lives impossible. It's especially important for people on dialysis, and those who qualify for PAAD. "I can't get it out of my mind this morning that my friend Marie who is struggling to stay alive, weak and frail, has so much trouble even getting on the van to go to the hospital and lives in Fairview, is surviving only because of PAAD. She's in pain, she's weak – she's frightened, and she needs our help. Please keep her alive. Marie needs you."

Mary Ann Jordan, Cumberland County, remarked, "You might ask where this money will come from. Well, recently the Governor has passed an increase in the PAAD from \$5 to \$6 for generic brands and \$7 for name brands. This is a great hardship for many Seniors, including myself, who are on PAAD, especially if you're on multiple drugs on a regular basis. Now the PAAD increase will result in an anticipated savings of \$11 million to the state and would be more than enough to support the increased number of citizens who would become eligible for the property tax deduction. And

furthermore, since the implementation of the Medicare D program, the PAAD program has saved millions of dollars."

While the PAAD program is a lifesaver to many Seniors and Disabled residents, the increased co-pays for prescription drugs are a hardship. At this time, it seems that PAAD is unlikely to have any more reductions in funding. However, there is always the threat of further increases in co-pays, changes in the financial eligibility requirements for participants, and reductions in the program due to lack of supplemental funding for PAAD from the State General Fund. Some Seniors and People with Disabilities on PAAD are already wondering how they will be able to pay for their medications, food, rent, and transportation.

Personal Assistance Services Program (PASP)

David Grennon, Director of the Cumberland County Office for the Disabled said, "I would like to first say that all of the current Casino Revenue funded health, financial, and social services programs are important to our clients in their efforts to maintain their independence. Among these is the Personal Assistant Services Program. This program is very important because it provides personal and home care services that allow Individuals with Disabilities to reach their full potential in education, employment, volunteering, or parenting."

Laura Ramos, Member of Commission, said, "One of the programs that is funded by the Casino Revenue Fund is the Personal Assistant Services Program. If you are over 18 and up to the age of 65, and you are able to have the capacity to fill out a plan and monitor assistants, and you go to work, to school, you volunteer or you parent, you can qualify for this state program. Hunterdon County is one of two counties with the Cash Management Program; it allows one the freedom to hire one's own Personal Assistants - with or without the use of an agency. Aides can drive a vehicle, take one places, run errands, do the shopping, laundry, basic housekeeping and personal care assistance. I believe that the PASP program, which allows me to volunteer on this Commission, is one of the best programs for the Disabled in the State of New Jersey. The PASP program received more funding a couple of years ago to eliminate the waiting lists. There needs to be more funding for this vital program, because there is a new waiting lists for eligible People with Disabilities who need these services."

Ms. Loveland at the Atlantic City hearing spoke of her son, " He is part of the PASP program. However, there are not enough hours nor enough reliable help out there. He qualifies for 25 hours a week. When you figure that it takes two hours to give him a shower, you've blown four hours right there. You figure his class is three hours long. This young man has been working on a college degree since 1999 and does not have his Associates' degree yet. Even when he used the PASP program, I was still probably responsible for more than 50 percent of his transportation because, at the

last minute, someone would call and cancel. The two programs that are very, very important to us are transportation and the Respite Program."

Global Options for Long-Term Care/ Aging & Disability Resource Connection

Susan Lennon, Executive Director, Division of Aging and Disability Services, Warren County addressed the Commission, "In March of 2004, Governor McGreevey executed Executive Order number 100 which authorized the development of the Global long-term care budgeting process. The next year on April 25th, Governor Codey signed Executive Order 31, which named Warren County and Atlantic County as the Aging & Disability Resource Connection (ADRC) pilot counties for the State of New Jersey. On June 21st in 2006, Governor Corzine signed, and Senator Weinberg was the prime sponsor of this legislation, The Independence, Dignity, and Long-Term Care Act -- Choice and Long-Term Care Act, which reallocates state institutional long-term care dollars for use in home and in the community."

She pointed out with pride, "With all of these additional blended funding sources for community-based programs in New Jersey, older and disabled adults through the ADRC, Warren County *leads* New Jersey in obtaining additional funds for the provision of in-home services and community-based care. In a report I just received from the State Division of Aging and Community Services, Warren County with a population of 102,000 people that ranks 19th out of the 21 counties in New Jersey, we rank 19th with 102,000 people. We are 9th in land mass, we have 365 square miles. We have 256 people per square mile, as opposed to the state average of 1,044. We're a rural county. Our little county has drawn down and captured the third largest amount of funds for Medicaid waiver and home- and community-based services than any county in New Jersey. I want to point this out because the floodgate has not opened yet. Not every county is an ADRC county. We have been very aggressive in capturing dollars and assessing people and making people eligible; also trying to bring services to the Population with Disabilities up to a level that would equal those services available and dedicated for Senior Citizens."

She wondered, "If little Warren County can enroll and serve this many people, where is the money going to come from when the other 19 counties in the State of New Jersey learn how to tap into this fund? That means this money from the Casino Revenue Commission is going to be more important than ever in filling the gaps in services. One of the major services that we find most needed is in-home services. Indeed the population of people 85 and older, as it was stated before, are growing faster than anyone - albeit the population 60 and older is growing very quickly also - the oldest old is growing the fastest. We also have people who are Disabled between 18 and 64, who need in-home services and who are entitled and eligible for it. In a rural county such as ours, even though in the State of New Jersey, no county is

regarded as rural -- and I would invite anyone to come to Warren County so I could show you how not rural we are. In fact, I know Lou Ortiz is probably still driving around out there. Transportation, home health care, respite care, home health aides, homemaker services -- our aides can't hop on a bus or go to a congregate housing building and work all day. They go from one house and drive 20 miles to the next house. And with the price of gas and a reimbursement rate -- it's nearly impossible."

She concluded, "We need to take a look at inadequate Medicaid and Medicaid waiver reimbursement rates to the home care provider agencies. We need to increase those rates, we need to look at -- we need to hold hearings, we need to take a look at differentials for rural communities so that we can provide services. We cannot get aides -- we have a hundred and six people waiting to be enrolled in the Global Options program that we can't enroll, not because we don't have the money. We do. We don't have the people to serve them. And that's the problem. And that's going to be our crisis. We're building this system on toothpicks, the backs of these home health aides and systems that we can't meet the need of the people. We're bringing them home, but we can't serve them."

Senator Weinberg contributed, "I appreciate your bringing that issue forth in terms of home health aides and the global budgeting bill, something I'm very familiar with. Although you're pointing out the problems in rural Warren County getting home health aides, we have the same problems in urban Bergen County. There is no mass transit system to get people from point A to point B. It is the very problem that I have been concerned with since the day I got involved with this bill; that once it was passed and signed, how are we going to have the employment force to fill the needs? I have a meeting coming up later in this week with the Department of Health and Senior Services to discuss these very same issues. I'm glad that you reminded me of these problems."

She continued, "It is much more economical, much more appropriate to keep these people who can stay in their homes rather than institutionalize them. The home health aide field is a very low-paid field, generally. We do not remunerate these people the way they should be. One of the biggest problems we've heard from the home health aide agencies is that if the home health aide has a car, they're usually some kind of an old clunker that is constantly breaking down. It's the main reason for home health aides not showing up at a given appointment, not because somebody is lazy or anything, but because they just can't get there. This is a basic problem that all the others are built on, so although this hearing is overwhelming I'm sure for all of us, as we again are reminded of the size of the problem."

Petitions for New Services Funded by Casino Revenue Fund

Some members of the public came to the CRFAC hearings to ask for funding to continue model programs or to fund new programs. The Casino Revenue Fund is supposed to create new programs for Seniors and the Disabled. It has been many years since a new program has been funded.

Homelessness Prevention/Need Accessible Shelters

Ms. Fedele and Ms. Wulderk also provide other emergency services to the needy. Ms. Fedele's agency also has a homeless prevention program. They provide rent and utility assistance to keep people in their homes. They also pay security deposits to allow people to move into affordable housing. There are many Seniors who need that security deposit in order to move into an affordable apartment. Many Seniors live on Social Security and have no other retirement benefits. Ms. Fedele says she sees ranges from \$631 to \$1,160 per month income, while the average price of a monthly rental of a one-bedroom apartment is \$947. She adds, "That doesn't leave very much left over to pay for utility bills and other expenses. Money for food becomes discretionary spending...As homelessness is increasing, we ask you to do everything you possibly can to help the low-income Seniors and Disabled."

Diane Stroyzk, of the Division of Homeless for Cumberland County, does referrals for people who are homeless; she tries to get them in shelters, rentals, subsidized housing, anything to get them out of a homeless situation. She notes, "In the past year, we have seen a noted increase in Senior Citizens that are homeless." Seniors become homeless due to home foreclosures, rentals with utility bills added - where in the past utilities were included. She adds, "In many of the subsidized Senior units, there's a thing called 'third party utility bills', which in that case the utility costs sometimes are more than the cost of the rental. They can no longer afford to stay in their subsidized housing." Another example is that of Seniors signing over their homes to their children and then being kicked out. Some Seniors can't afford to keep up their homes or even stay in their rentals. Twenty-five percent of Cumberland County's family shelter's clients this year have been Senior Citizens. Last year, it was a rare occurrence. Now it is commonplace. "Another statistic we have in our family shelter in Cumberland County is that 50 percent of them are Disabled." What's worse is she adds, "...If they are too disabled and cannot take care of themselves, they are not allowed to go into the shelter. We do not have Disabled facilities in the homeless shelters."

Ms. Stroyzk suggests solutions to prevent homelessness for Seniors are "Food assistance is number one...Utility assistance and rental assistance. We could also create more Senior subsidized housing." She supports A3103, which would create a County Homelessness Trust Fund, which would be allowed to build affordable housing, rental assistance vouchers, and supportive services for the homeless.

In their testimony, Ms. Fedele and Ms. Stroyzk indicated that there were no facilities appropriate for People with Disabilities, including the frail Elderly with mobility problems, available in their counties' homeless shelters. Laura Ramos, a Disabled Member of the Commission, also noted that when she was homeless early in 2008, Hunterdon County had no provisions for shelter of Disabled persons nor Seniors with mobility impairments. With encouragement from Stuart Weiner of the Community Health Law Project, Ms. Ramos, and others, Hunterdon County assessed the accessibility of all temporary housing units and came to an arrangement with one hotel to take county vouchers for needed accessible rooms. It is essential that the State of New Jersey and each county administration take action to provide appropriate temporary and permanent housing for these most vulnerable among the homeless.

Improved Interpreter Services for the Deaf at Senior Centers

Rose Pizzo, Senior, Deaf Senior Citizens of Midland Park, Bergen County signed, "Good morning. Good morning to all of you. My name is Rose Pizzo. My husband is here with me this morning -- his name is Vincent. I was born deaf. My husband is also deaf. I am here to represent a group known as the Deaf Senior Citizens of Midland Park, the Northwest Center, and what I'm doing right now is I'm utilizing American Sign Language, and the sign language interpreters are here telling you what I'm saying. I thank these interpreters very much, as should all of you, so that you can understand what I'm saying. I thank you for providing the interpreters."

She explained, "Back in 2000, we began meeting at the Midland Park Center. We were invited -- the Deaf Senior Citizens were invited, and we were so pleased by that because for many Deaf Senior Citizens, they were isolated in their own towns and communities that were quite far. They live in Dover, they live quite far from the particular center. The Senior Centers that were available in their own towns were all for hearing people, predominantly. There was no one there for the deaf individuals to be able to socialize with. They weren't able to communicate, to understand, to be able to socialize and play games. So when we set up this Northwest Center, it was the first time that this was done. Deaf Seniors flocked to the Center from all over the area. We had things to do, we were able to socialize with each other. We set it up on Thursday for just for one day a week. The Center is open every day, but our deaf individuals meet there on Thursdays. We said fine, okay, that's fine, we'll take it."

She continued, "We have such a good time. We get together, we chat, we play games, we support each other. We find out what's happening in each other's lives. We've met new friends, we've been able to cement relationships with old friends. It's wonderful, everyone comes, and it's such a valuable and important part of our lives. We range in numbers from 15 to 80 individuals showing up on any particular Thursday. We socialize, we have parties, and we go on trips together. We discuss many, many issues that concern us - mostly related with health problems and things that we can discuss. Some individuals when they go to the doctors, they do get interpreting services;

others do not get interpreters, so they're forced to write notes back and forth with their health care providers. That's a problem within the Deaf Community and in other aspects in our life is an inability to get Sign Language Interpreters."

She noted, "In 2002 or 2003, a Social worker had an office in that center. We noticed that many of the Hearing Seniors would go into her office and discuss various problems throughout the day. The Social Worker was helping the Senior Citizens with various problems they needed assistance with. We decided as a group we also would like to go in and get some assistance. We realized that it would be a wonderful opportunity. So many times we get complicated mail related to our health care, related to insurance, that we didn't understand. The Social Worker realized that the Deaf Senior Citizens have needs too."

She related, "Unfortunately, communication with the social worker was difficult. We would write notes back and forth with her. Sometimes we would understand, sometimes we couldn't. The Social Worker contacted Noreen Best. Noreen Best realized the need to have Sign Language Interpreters and obtained funding for that. This happened around the time that Medicare Part D came out; it was overwhelming for so many Seniors to try and understand. Noreen secured funding for four days, so that we would have Sign Language Interpreters help us to meet with the social worker one-on-one; to be able to fill out the necessary paperwork. It's wonderful to be able to have the interpreters to be able to provide counseling and help with various things. Family Counseling provided the funding for us to continue to have Sign Language Interpreters once a month for a period of 20 months. However, that funding has run out. We would like to have the same opportunity as Hearing Senior Citizens that go to centers. We would be very satisfied if we only have interpreters provided for us maybe once or twice a month. We'd be happy with that. We simply want access to the same information that Senior Citizens who can hear have access to."

She concluded, "We are deaf, and as Deaf Senior Citizens, we are very frightened. We do not have access to this information and we cannot afford the Sign Language Interpreters. Lip reading is very, very difficult, and it is a source of much misinformation. We're hoping that you would help us to provide some funding, so that we have access to Sign Language Interpreters in the future. It is very, very important for our community."

Alice Soll, Senior Deaf Resident, Midland Park Senior Center, Bergen County signed, "My name is Alice Soll. I've been profoundly deaf since the age of two from spinal meningitis. I now reside in Hackensack for ten years. I lived in River Edge for 44 years. And before I continue, I want to point out that the deaf role model representing the deaf community, I hope you will endure a little patience in viewing

my sign language that I present today. It can take two or three times longer than it takes for a similar verbal presentation."

She pointed out, "As a representative of the Deaf Senior Citizens, I want to let you know we've gathered once weekly on Thursdays at the Northwest Bergen Senior Activity Center at 4650 Centre Street in Midland Park since September 2000. I'm standing here with the utmost support of several Deaf Seniors sitting in the audience to plead our appeal to the Atlantic City Casino Commission for their consideration in providing the urgently necessary funds from Atlantic City Gambling Fund for our once-a-month ASL Interpreter Services. This funding will be a huge assistance to Sheila Brogen, a very dedicated Social Worker. She has a list of consecutive appointments for visits from Deaf Seniors in her office for consultations with ASL interpreters aiding in the communication with their translation skills. The financial funding has been looked into and not made available for Sheila's needs for ASL interpreting services."

She continued, "Our variety of programs consists of vital information on complicated health care, medical prescriptions, and medical policies that are difficult to follow and understand. Also, the auto or home insurance policies, legal, family and social services, and not forgetting to learn about our ever-changing Social Security and federal benefits. Since all of these are regularly accessible to the Hearing Seniors, why don't we have the same delivery of educational knowledge to the Deaf Seniors? That's fair enough. Or are we being left behind? ... If accepted for funding, we look forward to the Casino Commission to develop their design for legislative language to ensure that the financial provision will be sustainable on a permanent, yearly basis."

She concluded, "In closing, in fairness to Deaf Seniors, as lifelong New Jersey residents, especially as legal taxpayers, we are anxiously looking forward to your affirmative consideration; with soft spots in your hearts in placing our needs on the top of your priority list for your financial distribution. The approximate amount I would guess would be in the range of \$1,500 to \$1,800 for the sponsorship. However, this amount can be worked out with Sheila Brogen for the estimated disbursement. Factually, one can guess that the Atlantic City Gambling Fund is the result of the casinos' gains in their favor from the clients' losses with holes in our pockets, but its usefulness now would be our payback."

Vice-Chairperson Thebery responded, "I just wanted to make a brief comment on a possible source of additional funding -- and I know some from the Midland Park group, and they are a great group. It would be the Henry H. Kessler Foundation in West Orange. The person to contact would be Elaine Katz. The Kessler Foundation's primary focus is in education, but they also have ancillary grants of \$10, \$20, \$30,000 and so forth. As well as educational grants of \$500,000 plus. Certainly with what

you've just shared, the education aspect alone I think would warrant consideration. You might not want to let that go by, and get into the next funding stream for the new year."

It should be noted, that the American with Disabilities Act requires governmental agencies and services be made available to the Disabled. Therefore, the communication accessibility problems encountered by the Deaf Seniors at the Senior Center in Bergen County - or anywhere else in New Jersey - are ones that need solutions. The percentage of the population with hearing loss and deafness increases dramatically as people get older. In addition to offering ASL Sign Language Interpreters or hiring bilingual English/ASL fluent staff, it may be a good idea for Senior Centers to offer classes in ASL to other Seniors, those losing their hearing, and to their staff. Hunterdon County, which has a smaller population of Deaf Seniors, is looking into hiring a service that uses video computer links to an ASL Interpreter, so that a staff member may more effectively communicate (who communicates verbally with the ASL interpreter) with a Deaf consumer (who signs via webcam with the ASL Interpreter). Making reasonable accommodations in staffing and services for those using ASL, is as important as making modifications for those in wheelchairs.

Affordable Accessible Housing/ Programs for Disabled Students

Eileen Goff, Executive Director of Heightened Independence and Progress (HIP), Bergen and Hudson Counties said, "We have two Centers for Independent Living for People with Disabilities in Bergen and Hudson Counties. There are 12 such agencies throughout the state. HIP has been providing services for the Disabled community for the past 30 years. The needs of Senior Citizens and People with Disabilities are frequently the same. According to a recent survey before our economy has recently had all these bad things show that 79 percent of people of working age who are able bodied are employed; however, only 37 percent of people of working age with disabilities are employed. There are many reasons, some of which will include lack of opportunity, lack of education and training, occasionally health issues, and discrimination. But what it all means is People with Disabilities are of very low income all too frequently and have not too many opportunities to change that situation. We've been hearing this morning about these critical needs, and I would just like to touch on two of them which have already been addressed."

Her first point was, "One is the need for affordable accessible housing. The small amount of housing that is affordable for people of low income has a minuscule proportion which is accessible to people who have mobility issues, and I think it's a subject that is frequently not realized." Others also noted the lack of accessible housing, especially for low-income Seniors and the Disabled of New Jersey.

Her second point was, "I have another issue that has not been touched on today, and I would like to bring it to your attention. According to New Jersey Department of Education, 230,000 People with Disabilities are between the ages of 6 and 21. For that reason, in 2004, the Department of Education received federal funds for a three-year period which were shared with the 12 existing centers for independent living who cover the 21 counties in our state. The purpose of the funds were to work with high school students who have disabilities to assist them to prepare for their life by developing skills to access the services that are there. Once the school bus stops, the majority of services for students stop because the schools are prepared to train students in education, but not the special needs that they'll have to continue their life. Critical areas such as access to transportation options, developing resumes, preparing to go to work training programs, and a myriad of other areas are required by these young people. Once the educational services stop, the young person with disability begins receiving Social Security and Medicaid and stays home watching TV. Families are overwhelmed, by their parental obligations in this case."

Ms. Goff concluded, "After the three-year initial period through the Department of Labor, the Division of Vocational Rehabilitation Services continued the funding for one year. Future funding for this program is very much in jeopardy. I am asking this body to consider the expenditure of \$700,000 annually to support this initiative. During the last four years, 8,000 young people in high school have received services through the statewide program. Investing in our youth today can prepare them to be employed, self-sufficient taxpayers as they reach adult life."

Community Mental Health Programs for Seniors

Mary Anne Ross, Coordinator, COPSA Institute for Alzheimer's Disease at the University of Medicine and Dentistry of New Jersey explained, "I'm the coordinator of a statewide resource center for older adults who suffer from dementia and their families. We're part of the University of Behavioral Health Care, and for 20 years I've been working with older adults and their families. Not only regarding dementia, but other mental health issues for older adults. This is an area that's overlooked. For the most part older adults have been under served in terms of mental illness. Older adults were thought to be non-compliant or uncooperative, and mental illness isn't identified as such. How many times have we heard people say, "Ever since dad had his heart attack he doesn't seem like he used to," or "Aunt May has gotten to be a real nervous Nelly," or "Grandma's really kind of changing"? People don't identify those things as anxiety or depression; they might identify dementia or confusion, but Older adults are really at risk. A lot of the conditions - the physical problems the Elderly have - high blood pressure, diabetes, heart attacks - can also have these co-morbid conditions of anxiety, confusion and depression. It's very important that those conditions be treated, because they're associated with very poor health outcomes. They're associated with

increased mortality. In the case of depression, we often see older adults who eventually commit suicide. Older adults have the highest rate of successful suicide of any population in the country."

Ms. Ross said, "One of the things that happens is because of the stigma associated with mental illness, people aren't identifying these conditions or problems as mental illness. People aren't being treated for it. The people who are treating them are their primary care doctors, and some of these doctors are doing a good job, but some of those doctors (just like a lot of people in our society) are ageists. So, when an 80-year-old comes in and says, "I don't have any get up and go. I don't know what's wrong with me lately. I don't know, I feel lonely. I feel lost." The doctors don't identify that person as being depressed. They'll say, "Well, let's see if we can change your arthritis medicine" or "Let's see if we can do something else for you". They won't identify the underlying mental illness. Some statistics indicated that 40 percent of the older adults who committed suicide saw their primary care doctor the week before. That's astounding and horrifying, so it's an issue that we need to address."

Ms. Ross continued, "COPSA originally started in 1973 as a geriatric outreach program, because older adults were identified as being under served for mental illness. Part of the mission of the Community Mental Health Center, which is now University of Behavioral Health Care, was to work with these families. We have an outreach program that goes out into the community and works with families and patients. These model programs have proven to be very successful, because they're very time intensive. Workers go out and establish a rapport with a patient and the family and that takes time. Our Outreach Workers then try to overcome any obstacles a person might have to utilizing services - problems with transportation, with getting medications, etc. They also identify which patients may be able to utilize psychiatric services. Fortunately, at COPSA we have five Geriatric Psychiatrists. The Outreach Workers are able to go with the patient and the family to the Psychiatrist, and have everybody work together."

She concluded, "What I would implore this Commission to do is consider the mental health concerns of Older adults. It does have a deleterious impact on the quality of life and on life itself. I would suggest that you really consider different kinds of programs to educate people about mental illness in Older adults. There need to be more Community Mental Health Outreach Programs for Older adults."

Ms. Ramos shared, "My next-door neighbor, who was over 70 years old, suffered a heart attack, and was never the same. She became more and more reclusive; she talked about dying all the time. Her family tried to get help for her, but the doctors never gave her the mental health services they begged for. Neither her primary care doctor nor her specialists even recognized it as a mental health problem. Even when

she was in the hospital and choosing not to eat, she remained untreated for her depression. She died, because she starved herself to death. I agree that more of these services are essential for our Seniors and their families." Ms. Ross added, "That happens very often."

Marilu Gagnon, Director, Atlantic County Division of Intergenerational Services spoke, "We are concerned about a growing trend in all counties in New Jersey, and that is the increasing need for community-mental health services. What is happening in all the county Offices on Aging is we are receiving increased referrals for Seniors (age 60+) who could benefit from mental health services. We believe county residents are going untreated due to the lack of availability of community mental health services. The clients with mental health issues do not get services such as home-delivered meals, home care, etc. - all services that are designed to help people remain living in the community. Many are difficult to help, because they remain untreated. The Casino Revenue Fund does provide funding for Adult Protective Services and we keep getting increased referrals for clients with mental health issues. We would not be getting those referrals if we had greater availability of mental health services. It is difficult to help these clients with their other problems, while their mental health problems remain untreated. We would like to see mental health community services available even before clients become 60, because then they might not even need our services."

Concerns About Casino Revenue Fund Expenditures & Accounting

Nina Levinson, Fort Lee, NJ, said, "I want to address this Board because in the past, the revenues were abundant and used for all kinds of other purposes than they were intended. They were allocated for Seniors and I believe for schools or for children. That was both ends of the spectrum. However, in the past, they were used for all kinds of things. Now that the revenues are low, all the other stuff has to be thrown out, and the Seniors have to get their appropriate allocation, and the funds have to be directed at what they were intended for. And I think you have to consider the priorities, and from the priorities first, and everything else second, and that is really what I want to say. Do not allow this fund to be raped by other purposes. That is my fundamental message."

From a letter by Dr. Suryakant Shukla, Indo-American Senior Citizens Association of Bergen County, which is a non-profit organization, the Federation of Indo-American Seniors Association of North America, and the Indo-American Seniors of New Jersey (as read by Joan Larkin): "We strive to improve the lives of our Seniors by providing vital information on public and private programs, so that they can become productive and vital citizens of our society. We also create a stimulating social atmosphere under healthy conditions. Economically, our Seniors strive to survive by the efforts of

relatives in social, state, and national organizations. It has been very hard in these bad economic times, when most of our Seniors live on fixed incomes and are trying to make ends meet by cutting corners. ... We have noted recently that to get Meals on Wheels, you have to be on a waiting list in Bergen County, and many other counties. Transportation needs to get to food stores and to medical facilities are not being met. Transportation has been getting more and more difficult, especially in the rural communities."

She continued, "The allocation of the funds in the State of New Jersey have not been increased for Meals on Wheels or transportation in recent years. Our senior population is increasing rapidly, and as soon as the baby boomers enter the Senior population, the demands for services are going to multiply drastically. The Casino Revenue Fund was established for these very reasons, but the benefits are not keeping up with the demand. I am not sure if the funds are not being distributed fairly to these causes, or if there is some other problem, but on behalf of our organization and our Seniors, I strongly urge the members of this Commission, our elected officials, and the Governor of New Jersey, Mr. Jon Corzine, to look very closely and favorably into this matter."

John Wanat, Executive Director of the Monmouth County Division of Aging, remarked that the revenues from the Casino Revenue Fund have increased steadily every year, but not for crucial programs like Meals on Wheels . Our goal, and yours, is to keep people in the community as long as we possibly can, with dignity and caregiver support services. The cost of institutionalization is far more costly than the costs of meals and transportation. In addition to the 14 million dollars requested (for programs of Transportation, Meals on Wheels, Safe Housing, Adult Protective Services, Congregate Housing and Respite), we are also recommending an automatic annual cost of living increase for programs for the elderly and disabled for these programs.

Wilson Woolf spoke, "Moreover, since 2006, the federal Medicare Part D program has saved New Jersey Casino Revenue Fund a minimum of \$180 million per year in PAAD expenses. Funding to support our most vulnerable, isolated, abused, and frail residents is stalled. Many questions remain. Medicare Part D has reportedly saved the Casino Revenue Fund PAAD program an estimated \$180 million per year since 2006. ***Where are these funds?*** Have those and/or other funds been manipulated to support the New Jersey general fund deficit? With the aforementioned savings to the Casino Revenue Fund, please justify how these vital life-sustaining programs such as home-delivered meals, adult protective services, safe housing, respite care services have not even received so much as a cost-of-living adjustment to their budgets in over a

decade; nor as the New Jersey Constitution outlined, have there been any new programs developed."

He continued, "What is the function of the Casino Revenue Fund Advisory Commission if their recommendations are discarded? How, then, can the rights and privileges outlined in the New Jersey Constitution be equitably afforded to all residents who are by nature free and independent and have certain natural and unalienable rights which are those of enjoying and defending life and liberty and of acquiring, possessing, and protecting property and pursuing and obtaining safety and happiness when all persons are not given the opportunity to obtain safety and happiness? The Casino Revenue Fund has fallen short in meeting the mandates of the New Jersey Constitution. Existing programs have not received funding, nor have new programs been developed to meet the needs of New Jersey Senior Citizens and Residents with Disabilities.

He added, "On behalf of the Area Agency Service Advisory Council of Warren County, New Jersey, we encourage the New Jersey Casino Revenue Advisory Commission to continue their efforts -- and we know you're making efforts -- in making recommendations for the use of Casino Revenue Funds to support services for Seniors and Residents with Disabilities. But I think we need to get back to basics, and we need to implore the New Jersey legislature to immediately convene public hearings to examine the utilization of Casino Revenue Funds and to develop a long-term strategy to ensure that the Casino Revenue Fund will, for years to come, continue to meet the needs of our growing Senior and Disabled population of this great state. I think we need to look at what the constitution says and reconcile it with the reality of the funding; to make sure that the funding that we should be getting for our Seniors is there, because that's what the law says. I really would like to have your full support in that."

Katherine Johnston: "One last thing about the casino agreement that someone spoke to, what you were supposed to do when you came into the state, there's a lot of folks that wonder what you do for the state. My mom has known for years, and that has been her excuse to come down here (Atlantic City) for a long time now. She's still contributing. Obviously, these are people who are fortunate enough not to need the services that that support provides. I just really want to thank you. It really means a lot to all of us, and I just want to thank you. I feel like I know it is mandated, that you have to do certain things, but we appreciate it very much."

Joseph Tyrrell, Member of Commission, and representative of the New Jersey Association of Casinos spoke, " As a representative for the casinos, I just want to make our commitment very clear. We are one of the largest associations in New Jersey. We do want to say that we have a great responsibility to everyone in the state

of New Jersey, every county. We are taking our responsibility to be a useful citizen very seriously, making sure that the Casino Revenue is well-funded, it is executed for all Seniors, for all Disabled in the state, and making sure that every person in New Jersey understands that there is a good relationship between this Fund and the Association."

Mr. Tyrrell commented, "After hearing your testimony, as an association, we've had similar conversations about the Revenue Fund where it's driven, when it gets to the state, how it's allocated, what happened with Medicare Part D, how it impacted the PAAD program. As to the casino revenue, we're trying to keep it afloat and keep it at least steady, and we know what's happening with the economy. We've noticed a few other things in the past-- what happened in 2006, when we had a budget shutdown in New Jersey and the casinos were closed for a few days. The Casino Revenue Fund had zero funding for a couple of days. We want to know what happened. How did we adjust for the PAAD program? How did we just examine, work with treasury to figure out if we were shut down for four or five days what happened to those funds? How did you make up those funds and provide the service?.. and the administration wasn't really forthcoming about the information. So from an industry viewpoint, we want to be helpful. As we collect the tax and put it to the fund, we want to make sure it's being properly used and spent. Also monitor it properly, the way it is pointed out in the constitution.

Mr. Woolf said, "I think together we can get somewhere with this."

Senator Weinberg contributed, " I just marked up your testimony here, by the end of the week a letter will go forth to the treasurer. I will ask for an accounting with a copy to the budget committees of both the assembly and the senate, to see if we could get some good, clear answers on what's coming in and how the money is being used." Mr. Woolf added, " And actually, I would like to see that from the first -- they should have an accounting from day one of what happened to these monies and I think we should ask for it."

Ms. Ramos remarked, "One of the things that you didn't mention is that in the 30 years that the Casino Revenue Fund has been in existence, the Casino Control Commission collects all the money and then the State puts it in this other fund. For example, they're supposed to accrue all of the interest for this fund (which is over \$400 million a year right now) only to the Casino Revenue Fund. Yet, in all the financial paperwork that we've been given, there's no accounting for the interest. We don't know what's happened to the interest. In the 30 years that the fund has been in existence, there has never been an audit. Our report does ask for an audit of the fund so we can answer those questions."

Chairperson Miller, " I think somebody from the Office of Management and Budget

should be here to perhaps shed some light on the auditing of the Casino Revenue Fund. This would not surprise me if the audit was considered to be part of the whole state budget audit. A separate audit in and of itself, that is probably what is lacking. I have also been assured by the Office of Management and Budget, that any questions that are appropriate for their response should be given to them as they could not attend this hearing or the Trenton hearing because of the budget time in Trenton. As far as the interest goes, that has been a question off and on with the Commission. I believe that we used to get a better picture of the Casino Revenue Funds on an annual basis when the Casino Control Commission gave a financial statement and included that in their annual brochure to the public. About three years ago, this was no longer to be. You had to go on the Internet and it was very difficult -- difficult for me to find, anyway, on the Internet. So we will revisit that particular information being published again. Then we can maybe get a foothold on the question of the interest. We will bring that up also as part of our agenda for the next meeting."

Mr. Woolf cautioned, "Don't forget having a public hearing in addition to that because I think we need to get some answers and we're not looking to shoot anybody. We just want this thing to happen fairly and be distributed the way it was intended under the law"

Ms. Anne Miller said, "All I can say to you is that many years ago I was looking at the Casino Revenue Funds with a total quad living in Morris County, where I used to live, and we both wondered who had their hand in our cookie jar. So please, I am with you. I don't want to see the legislature reaching their hand into the cookie jar to balance the budget again."

Mr. Viera remarked, "In regard to the Casino Revenue PAAD program, what the state is doing is not in the best interest of these crucial Senior programs that continue not to receive sufficient funding. The Federal program under Medicare Part D is providing reimbursement to NJ for PAAD in the amount reported by the state of \$180 million per year. Would it not make sense for the state to put that money, at the very least a percentage, back into the Casino Revenue Fund for those heavily utilized and underfunded programs? Why is the state putting all the savings into Treasury? I remember for many years, the state revenue did subsidize the PAAD program. But in fiscal years 2007 and 2008, the state reported contributing \$0. Somehow the State walked away with a profit of tens of millions from Medical Part D reimbursements. These are monies that could help folks survive. Let's not forget the additional \$5 to \$7 million savings each year the State realizes, because certain medical reimbursements became disallowed through the PAAD program, such as diabetic supplies. The State needs to reconsider what they do with PAAD reimbursements."

He continued, "Besides trying to recapture some of the PAAD savings, other long-term solutions, not just for transportation but for all the programs in the Casino Revenue Fund, could include investigating the possibility of revising legislation on the AC Casino Comps and the parking tax that at one time were in the Casino Revenue Fund . In regards to the parking tax, I believe that after it sunsets out of the Casino Revenue Fund, it is redirected into the Casino Reinvestment Development Authority. We need loud voices and strong Legislators who will then make these funds go back to the programs that help New Jersey Senior Citizens and those with physical disabilities....Another suggestion would be getting a percentage of the horse-racing profits. Isn't horse betting gambling?"

Mr. Kevin Garvey, of the Casino Control Commission, gave a presentation (in Atlantic City) of the function of the Casino Control Commission, its activities, the sources of revenues contributing to the fund, the amount collected in 2008 (\$410.2 million), and trends affecting the casino industry. He emphasized that the CCC collects the funds for the Casino Revenue Fund (CRF), but exercises no authority over the expenditures from the CRF. The economic crisis and downturn in casino revenues (-\$34 million less taxes), along with legislative changes diverting taxes from the CRF to the Casino Reinvestment Development Authority (CRDA)(-\$55 million less taxes), have resulted in an \$89 million decrease in CRF revenues since fiscal year 2006. He concluded, "The Advisory Commission is charged with the unenviable task of recommending what programs are to be funded from the Casino Revenue Fund dollars. There are many deserving programs which warrant your consideration. Unfortunately, your task is going to be more difficult as a result of decreasing revenues to the fund."

Senator Tom Kean, Member of the Commission, reported, "I and others have objected to the transfer of reimbursements for the PAAD program from the Medicare Part D program to the General Fund and put to other uses than were originally intended (not for healthcare purposes). It was appropriated over the last couple of years."

Assemblyman Polistina, Member of Commission said, "One of the things that concerns me is, we heard that the initial premise of the casinos was to support Senior and Disabled programs. I think we need to get back to those basics. We saw some money being shifted from the Casino Revenue Fund to the CRDA. I think we need to work together to figure out why that is happening, and how that money is being spent. We need to go back the other way and get more money back to the Casino Revenue Fund. The state government has to do everything we can do to support these programs. Whether it's through the Casino Revenue Fund or by other methods, this is a fundamental responsibility of government."

Conclusion

Bill Berg, of the Advisory Council of the Hunterdon County Commission of Senior Services, commented that these repeated goals for full funded programs, demonstrates how critical the needs are for the entire State.

The Advisory Council supports the request by the Casino Revenue Fund Advisory Commission for funding those programs to provide services for the most vulnerable and needy seniors in New Jersey, so that we can require these programs to meet the basic needs. These essential services provide a minimum of nutrition, transportation to medical services and kidney dialysis, support for respite care, affordable housing, and adult protective services, all of which allow continued independent living in their own homes. If these programs are curtailed and cannot service those seniors who require them to remain living independently, these most needy seniors will have no other alternative than to seek institutional care, which is for more expensive. It makes sense to provide the recommended increased funding for these programs since this funding comes from the casino revenues which were mandated for such use by the Constitution.

Rev. Bob Janis Dillon concluded, "My friends, you have a difficult task ahead of you. There is less money to go around, and Disabled and Elderly residents need that money more than ever. May this great state continue to be a place of liberty and prosperity, and just as importantly, may we continue to look out for the least among us."

Chairperson Miller extended appreciation to all for the statistics, facts, and solemn testimony presented, with assurance that the Commission will pursue further activities to bring recommendations to the Legislature on behalf of New Jersey's senior citizens and persons with disabilities

Department of the Treasury contact for full transcript:
Patricia Wilson, 50 W. State St., 8th floor, PO Box 211, Trenton, NJ 08625
Telephone: 609-984-2407

FILE COPY

Written Testimonies

Public Hearings
Nov. - Dec., 2008

*Those not testifying at
hearings.*

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OCEAN COUNTY DEPARTMENT OF HUMAN SERVICES

1027 Hooper Avenue * Building 2 * P.O. Box 2191 * Toms River * New Jersey * 08754-2191

www.co.ocean.nj.us/ocdhs

December 22, 2008

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**CUMBERLAND COUNTY
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Assistant Director**

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Advisory Commission on the Status of Women

Kelly Mitchell, Coordinator

Terri Battaglio, Clerk Typist

Workforce Investment Board

Patricia Leahey, Coordinator

Willow Damato, Principal
Clerk Typist

Children's InterAgency Coordinating Council

Jamie Hart, Coordinator

Jessica Davis, Clerk Typist

Ms. Misono Miller, Chairperson
NJ Casino Revenue Fund Advisory Commission
Cumberland County Office on Aging and Disabled
790 East Commerce Street
Bridgeton, N.J. 08302

Dear Ms. Miller:

I am writing on behalf of the Legislative Advocacy Committee, which is part of the Ocean County Human Services Advisory Council (HSAC). I am writing to strongly urge the NJ Casino Revenue Fund Advisory Commission to support current legislative efforts to increase funding for community transportation programs such as the Ocean Ride system, serving Ocean County. Specifically, these bills include Assembly Bill 2046 and Senate Bill 1830. With recent reports of deepening profit declines within New Jersey's casino industry, there is a strong concern regarding the future impact on our county transportation system as well as potential cuts to other worthy programs focused funded from the state's casino revenue fund. Your personal support to advance this bill will greatly support Ocean County's efforts to provide critically needed transportation services to the residents of Ocean County, many of whom are senior citizens and persons with disabilities. These residents, along with our working families depend on the Ocean Ride system to access non-emergency medical services, local government and social services, employment, shopping and recreation needs

As Ocean County had the largest cut in the state last cycle, we would appreciate a little consideration in this cycle. Ocean County's FY 2009 SCDRT allocation represents an 11% reduction over the prior year, a lost of \$300,000 at a time when the transportation needs of our residents continue to rise significantly. Among the 21 counties, Ocean County's loss is the most severe. Adjusting the current SCDRT funding formula to an 8 ½ % share will provide relief measure in restoring critical funding to this service. Due to several sunset provisions as well as the federal coverage for some New Jersey's prescription coverage for seniors, this increased share will not negatively impact other longstanding casino funded programs and services. Ocean Ride has consistently incorporated state-of-art technology to maximize system productivity while maintaining the Department's workforce count. This is just one reason why Ocean Ride was cited as "2007 Outstanding Transportation System of the Year" by the NJ Council on Special Transportation".

Our county is home to approximately 160,000 senior citizens, representing 27% of the County's population. Ocean County is home to more that 91 adult communities and has double New Jersey's percentages for the 75 plus, 80 plus and 85 plus age groups. Last year, Ocean Ride provided more than 427,000 passenger trips through a



**SPECIAL
ASSISTANCE/
ACCOMMODATIONS
AVAILABLE UPON
REQUEST**

Our county is home to approximately 160,000 senior citizens, representing 27% of the County's population. Ocean County is home to more than 91 adult communities and has double New Jersey's percentages for the 75 plus, 80 plus and 85 plus age groups. Last year, Ocean Ride provided more than 427,000 passenger trips through a comprehensive transportation system spanning an extensive service area of 638 square miles. The Ocean Ride system includes 17 bus routes, a Reserve-A-Rive system, veterans transportation, shopping and special group trips as well as specialized services for adults with disabilities.

Again, Ocean County urges your action to advance legislative efforts to increase transportation funding levels to the counties. We appreciate your cooperation on this vital matter as we work cooperatively to enhance transportation opportunities for our most vulnerable residents.

Very Truly Yours,



Jon Baum, Chair
Ocean County Legislative Advocacy Committee

and



Kathy Jaworski, Coordinator
Human Services Advisory Council

cc: Freeholder Liaison, Gerry P. Little
O.C. Department of Human Services Director, Jill S. Perez
O.C. Human Services Advisory Council Chair, Ted Gooding

Peter Cooper Village

West Long Branch Senior Citizens Housing Corporation

200 FOREST STREET, WEST LONG BRANCH, NEW JERSEY 07764

Phone (732) 229-3800

Fax (732) 229-1341

November 14, 2008

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**CUMBERLAND COUNTY
OFFICE ON AGING**

NJ Casino Revenue Fund Advisory Commission
State House Annex
Senate Committee Room #4
Trenton, NJ 08625

Dear Commission Members:

I have had the privilege of implementing a Congregate Housing Services Program (CHSP) at Peter Cooper Village, the West Long Branch Senior Citizens Housing Corporation site, eighteen (18) years ago. Many of our seniors have been able to age in place by staying in their own apartments and living independently due to having services available through CHSP, which also eliminates the need for placement in a nursing home prematurely.

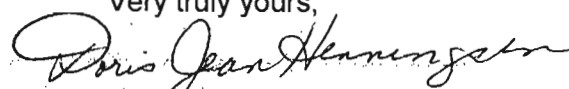
As our residents age out, cooking, cleaning and self-help skills become more difficult for them. Therefore, they sign up to have a hot, nutritious meal provided for them in our community room while enjoying the stimulation of conversation with other residents. They no longer worry about planning their meals, shopping, cooking and cleanup. For those folks who are unable to come down to the community room for the noon time meal, we deliver to their apartment which enables the volunteer to socialize a bit with them and make sure they are doing all right. Our meal program is 365 days per year (366 during leap years).

Our Housekeeping Services helps them to keep their apartments clean without the worry of falling. As our seniors age out, kneeling and reaching into small spaces to keep their bathroom, kitchen and the rest of their apartment sanitary and comfortably clean becomes too much for them to manage.

When bathing and other personal care skills become difficult to do, the CHSP program can supply them with a Home Health Aide for a short period of time several times per week. It is not financially feasible for outside agencies to provide this service for such short periods as their employees need travel time to get to our site. Our CHSP aides only have cases on site and go from one apartment to the next.

The costs of these services are very reasonable and are based on a sliding scale according to their income. The families of our residents, who many times do not live close or who work and cannot be there every day, are happy that their loved one is afforded this service and can continue to stay in their own apartment ("There's no place like home").

Very truly yours,



Doris Jean Henningsen
Social Services Coordinator



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NOV 20 2008

CUMBERLAND COUNTY
OFFICE ON AGEING

Timothy E. HENDLEY

17 RIVER ROAD.

PART REPUBLIC.

N. J. 08241

November 17 2008

Ms. MISANO MILLER.
EXECUTIVE DIRECTOR.
CUMBERLAND COUNTY OFFICE ON AGEING.
790 E. COMMERCE STREET.
BRIDGETON. N. J. 08302

Dear Ms. MILLER

THANK YOU FOR HOLDING TODAY'S HEARING ON THE
CASINO REVENUE FUND. I AM SORRY I HAD TO LEAVE EARLY & WAS THEREFORE
NOT ABLE TO "SAY MY PIECE."

I AM A 73 YEAR OLD SENIOR. I RETIRED FROM THE
GAMING INDUSTRY IN 2001, AFTER 34 YEARS IN THE BUSINESS.

MY COMMENT, BRIEFLY, IS ABOUT PAAD & OTHER HEALTH-
RELATED MATTERS CONCERNING SENIORS & THE DISABLED.

AFTER JANUARY 20TH 2009, WE WILL BE HEARING ABOUT
PRESIDENT OBAMA'S HEALTH CARE PROPOSALS, FOR ALL OUR CITIZENS. IF HIS
PLANS FOR UNIVERSAL HEALTHCARE ARE SUCCESSFUL, THE STATE OF NEW JERSEY,
COURTESY OF THE 8% CASINO REVENUE FUND, WILL NO LONGER NEED TO FUND
A PAAD PROGRAMME, (AND SENIOR GOLD PROGRAMME), OR ANY OTHER OF THE HEALTH-
RELATED PLANS WHICH IT PRESENTLY DOES. NON-HEALTH RELATED PLANS ARE ANOTHER MATTER.
UNIVERSAL HEALTH CARE WILL BE CONDUCTED ON A NATIONWIDE BASIS, PROBABLY AS
AN EXPANSION OF SOCIAL SECURITY & FUNDED BY SOME FORM OF TAXATION AND/OR PAYROLL

2. IN OTHER WORDS, IF THE RIGHT THING IS DONE NEXT YEAR, A GOOD PORTION OF THE CASINO REVENUE FUNDS WILL BE FREED UP FOR THE OTHER SENIOR & DISABLED PROGRAMMES. SO, PLEASE PUSH AS HARD AS YOU CAN, WITH YOUR CONTACTS IN TRENTON, IN SUPPORT OF UNIVERSAL HEALTH CARE.

AS A SIDE, BUT MEANINGFUL, ISSUE, WITH UNIVERSAL HEALTH CARE, THE CASINOS THEMSELVES WILL BE RELIEVED OF THE HEALTH CARE COSTS OF THEIR EMPLOYEES — WHICH WERE RUNNING AT BETWEEN \$3500 & \$5000 PER EMPLOYEE PER ANNUM. ALSO, EMPLOYEES WILL NOT BE FORCED TO STAY IN A JOB THEY DO NOT LIKE, OR ARE NOT SUITED FOR, IN ORDER TO HAVE HEALTH CARE COVERAGE.

THINK OF ALL THOSE THOUSANDS OF WORKERS, NOW BEING LAID OFF IN OUR RECESSION, WHO NO LONGER HAVE HEALTH CARE COVERAGE. UNIVERSAL HEALTH CARE WILL COVER THEM UNTIL THEY ARE ABLE TO WORK AGAIN. PART OF THE REASON OUR AUTO INDUSTRY IS IN TROUBLE IS BECAUSE OF THEIR HEALTH CARE COSTS. GM, FORD & CHRYSLER ARE FORCED TO ADD THE AFORE-MENTIONED \$3500 TO \$5000 TO THE PRICE OF EACH CAR — SO HOW CAN THEY REMAIN COMPETITIVE?

THERE IS NOTHING WRONG WITH UNIVERSAL HEALTH CARE. WE DO NOT NEED TO BE FRIGHTENED BY IT. IT WORKS IN OTHER COUNTRIES, ALL OVER THE WORLD. THERE IS NO REASON WHY IT SHOULD NOT WORK HERE ALSO. MY SISTER LIVES IN ENGLAND. ONCE SHE REACHED 60 YEARS OF AGE, ALL HER PRESCRIPTION DRUGS ARE FREE. SHE PAID FOR THAT BENEFIT, WITH HER TAXES, SPREAD OVER A LIFE-TIME OF WORK. — AN EMINENTLY FAIR WAY OF APPROACHING THE PROBLEM.

AGAIN, PLEASE SUPPORT UNIVERSAL HEALTH CARE, IN ORDER TO BANISH PAAD & THE OTHER HEALTH RELATED MATTERS FROM THE CASINO FUND NEEDS.

Subject: FW: Public meeting
From: "Wilson, Patricia" <Patricia.Wilson@treas.state.nj.us>
Date: Mon, 8 Dec 2008 11:12:52 -0500
To: "Melissa Clifton" <melissacl@co.cumberland.nj.us>, <misonomi@co.cumberland.nj.us>

see attached

Patricia Wilson
Fiscal & Resources
PO Box 295
Trenton, NJ 08625-0295
Work Phone # (609)984-2407
Fax Phone # (609)633-9090

patricia.wilson@treas.state.nj.us

From: Kevin Crimmins [mailto:kcrimmins@hcnj.us]
Sent: Monday, December 08, 2008 8:32 AM
To: Wilson, Patricia
Subject: Public meeting

The below is testimony form one of our disabled residents in Hudson County. If at all possible we would like to get it on the record.

**Testimony submitted by:
Kathleen Wood, Director
Heightened Independence and Progress, Hudson Branch
201-533-4407**

I realize that some extremely difficult decisions must be made regarding the use of dwindling casino revenue funds. However I am compelled to comment on the critical need for continuing support to para transit services for people with disabilities.

First, as the Director of a Center for Independent Living, I work to assist people who have disabilities to participate as fully as possible in community-based activities. Accessible transportation is a vital component of full inclusion. The reality for the majority of para transit passengers is

that they depend on the service not only to access community-based activities, but for life-sustaining medical treatments.

Secondly, as a person with multiple disabilities, I depend upon para transit services in order to remain employed. The progression of my disabilities has made it impossible for me to continue using the over-crowded mass transit system in my urban environment. Para transit is what makes the difference between my remaining a tax payer and my becoming a tax dependent. There are many other individuals who are productive citizens because, in part, of the availability of Para transit services.

People with disabilities are, in large measure, a silent constituency. As a group we generally do not make our voices heard on issues that are crucial to our lives. Instead, most people with disabilities rely upon organizations and advocates to speak for them.

I am submitting this testimony to strongly support continuing funding for Para transit services. As a passenger, advocate and service provider, I can state with assurance that these services are the link to a meaningful life for many and, indeed, the link to life itself for many, many more.

FW: Hearing Disability

Subject: FW: Hearing Disability
From: "Wilson, Patricia" <Patricia.Wilson@treas.state.nj.us>
Date: Mon, 8 Dec 2008 08:21:07 -0500
To: <misonomi@co.cumberland.nj.us>

See attached

Patricia Wilson
Fiscal & Resources
PO Box 295
Trenton, NJ 08625-0295
Work Phone # (609)984-2407
Fax Phone # (609)633-9090

patricia.wilson@treas.state.nj.us

-----Original Message-----

From: jeanvin sutera [<mailto:jeanvin@verizon.net>]
Sent: Saturday, December 06, 2008 7:07 PM
To: Wilson, Patricia
Subject: Hearing Disability

I am hearing disabled and would like to be considered for monetary legislation under the disability acts. Hearing disabled persons are not considered in this in the past and I believe it is unfair. This is a severe disability and deprives us of a good life and capabilities of being part of society. We become anti-social and cannot compete in the ordinary life each day. We need some considerations as health services, reduction in taxes, telephone servies, utility reductions etc. and the ability to be tested for cochlear implants which can make our live a better, easier way of life.

December 8, 2008

NJ Department of the Treasury
50 West State Street
PO Box 211
Trenton, NJ 08625

Ref: Casino Revenue Fund Advisory Commission

Dear Commission Members,

I am responding to the call for public comments regarding the needs and concerns of senior citizens and individuals with disabilities and the expenditure of the Casino Revenue Funds.

It is my wish to provide my comments in writing which can be read into public record at the hearing on Tuesday, December 9 at 9 a.m. at the Bergen County Freeholder Public Meeting.

The law states that the funds need to be used to provide funding for senior citizens and disabled residents of New Jersey. I would like to focus my comments on the "disabled" residents of New Jersey.

There is one group, in my opinion, which receives little financial assistance from our communities: the psychiatrically disabled, especially adults with chronic mental illness. They are the silent majority among the disabled that we hear little about until they become homeless and destitute.

My own family experience concerns two siblings with bipolar disease. One passed in 1990 after 10 years of unemployment, restlessness, and inadequate medical and support services in our community. Another sibling is struggling with the disability and with the local network of community services that need financial support. All this takes place, despite the fact that both have a supportive family that has extended emotional, physical, and financial resources for their benefit.

We need help. These families and individuals with mental illness cannot go it alone. I have been an advocate and volunteer locally on behalf of mental illness. Agencies, such as Advance Housing, Inc., a non-profit organization whose mission is to provide services to people with mental illness, can assist with housing and support services. I would like to see the casino

revenue funds go towards agencies and local organizations that assist people with mental illness to live independently and thereby using the funds to serve the greater community.

Through my family experience, I have learned, sadly, that there are many senior citizens who agonize over how their adult children with mental illness will live after their death. Many of these seniors do not have the resources to provide for their adult children throughout their lifetime. Adults with mental illness need housing and support services to live independently now, before they become part of the homeless.

Thank you for your time.

Sincerely,



Theresa Setteducato

30-07 Southern Drive

Fair Lawn, NJ 07410

Subject: FW: Public hearing on Casino Revenue Fund
From: "Wilson, Patricia" <Patricia.Wilson@treas.state.nj.us>
Date: Mon, 8 Dec 2008 14:27:19 -0500
To: "Melissa Clifton" <melissacl@co.cumberland.nj.us>, <misonomi@co.cumberland.nj.us>

Patricia Wilson
Fiscal & Resources
PO Box 295
Trenton, NJ 08625-0295
Work Phone # (609)984-2407
Fax Phone # (609)633-9090

patricia.wilson@treas.state.nj.us

From: Terri [mailto:tmsette@verizon.net]
Sent: Monday, December 08, 2008 2:23 PM
To: Wilson, Patricia
Subject: Public hearing on Casino Revenue Fund

Dear Ms. Wilson,

Attached is my letter commenting on the expenditure of the Casino Revenue Funds. I've also placed the contents into this email just in case you are unable to download my letter.

I would like the letter entered into the public record. Is the hearing still scheduled for 9 a.m. tomorrow in Bergen County at the BC Freeholder Public Meeting room, at 1 BC Plaza in Hackensack. Please advise.

Regards,
Theresa Setteducato

December 8, 2008

NJ Department of the Treasury
50 West State Street
PO Box 211
Trenton, NJ 08625

Ref: Casino Revenue Fund Advisory Commission

Dear Commission Members,

I am responding to the call for public comments regarding the needs and concerns of senior citizens and individuals with disabilities and the expenditure of the Casino Revenue Funds.

It is my wish to provide my comments in writing which can be read into public record at the hearing on Tuesday, December 9 at 9 a.m. in the Bergen County Freeholder Public Meeting.

The law states that the funds need to be used to provide funding for senior citizens and disabled residents of New Jersey. I would like to focus my comments on the "disabled" residents of New Jersey.

There is one group, in my opinion, which receives little financial assistance from our communities: the psychiatrically disabled, especially adults with chronic mental illness. They are the silent majority among the disabled that we hear little about until they become homeless and destitute.

My own family experience concerns two siblings with bipolar disease. One passed in 1990 after 10 years of unemployment, restlessness, and inadequate medical and support services in our community. Another sibling is struggling with the disability and with the local network of community services that need financial support. All this takes place, despite the fact that both have a supportive family that has extended emotional, physical, and financial resources for their benefit.

We need help. These families and individuals with mental illness cannot go it alone. I have been an advocate and volunteer locally on behalf of mental illness. Agencies, such as Advance Housing, Inc., a non-profit organization whose mission is to provide services to people with mental illness, can assist with housing and support services. I would like to see the casino revenue funds go towards agencies and local organizations that assist people with mental illness to live independently and thereby using the funds to serve the greater community.

Through my family experience, I have learned, sadly, that there are many senior citizens who agonize over how their adult children with mental illness will live after their death. Many of these seniors do not have the resources to provide for their adult children throughout their lifetime. Adults with mental illness need housing and support services to live independently now, before they become part of the homeless.

Thank you for your time.

Sincerely,

Theresa Setteducato
30-07 Southern Drive
Fair Lawn, NJ 07410

Casino revenue Fund Advisory Commission.docx

Casino revenue Fund
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Commission.docx
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RECEIVED

NOV 13 2008

COUNTY WELFARE DIRECTORS' ASSOCIATION
OF NEW JERSEY
C/O 18 RECTOR STREET 9TH FL.
NEWARK, NEW JERSEY

CUMBERLAND COUNTY

OFFICE ON AGING

Bruce Negro
President

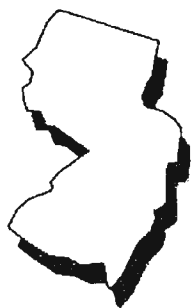
973-733-3326

Dan Boas

Vice President

609-518-4702

November 11, 2008



Atlantic

Ms. Misono Miller, Vice Chairperson

Bergen

New Jersey Casino Revenue

Burlington

Fund Advisory Board

Camden

c/o Cumberland County Office on Aging

790 E. Commerce

Cape May

Bridgeton, NJ 08308

Cumberland

Dear Ms. Miller:

Essex

As you are aware, the County Welfare Directors Association of New Jersey (CWDA), under separate cover dated February 25, 2005 appealed to the New Jersey Casino Revenue Fund Advisory Board to increase funding to county-based Adult Protective Service (APS) providers. The responsibility our member agencies face in responding to the mandates of the Adult Protective Service Act have increased significantly since the time we last contacted your office and sadly the value of the financial support provided by the state has not changed, resulting in the value of this support to represent a net decrease.

Gloucester

Hudson

Hunterdon

Mercer

Services provided by APS providers literally do, in some situations, mean the difference between life and death for the clients with which we work. In addition to these crisis situations our member agencies respond to all requests for help from the growing number of vulnerable and at risk state residents over 18 years of age. As the majority of at-risk situations involve the aged, who often present with serious problems the result of years of self-neglect, the number of referrals investigated by APS providers will continue to grow along with the increase in this segment of our population.

Middlesex

Monmouth

Morris

Ocean

Passaic

Our 2005 letter was an appeal to the Advisory Board to support a recommendation to increase the financial support to APS providers. At that time we reported an actual decrease in state funding since 1992 that in 2005 was placing several APS programs at risk. Facing no additional funding as the result of our 2005 appeal our fiscal situation has reached a critical situation. Not receiving an increase in APS allocations, increased costs of providing services on the county level combined with the current bleak economic climate has the potential for jeopardizing the effectiveness of this vital program. The local over-match in county dollars

Salem

Somerset

Sussex

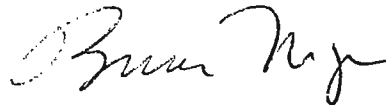
Union

Warren

required to support the programs, which we previously reported as between 100%-500%, has increased even beyond these levels. APS is not a program that can be under-funded. There are no viable alternatives to providing a resource that has the capacity to respond immediately to emergent situations. Waiting lists, or other reductions in the programs service delivery capacity are simply not appropriate and contrary to the best interest of the public good.

The County Welfare Directors Association of New Jersey strongly supports the proposal of the Casino Revenue Fund Advisory Commission to increase funding for the local Adult Protective Service Programs. Additional financial support from the state is essential at this time to continue to protect our vulnerable and at risk citizens.

Very truly yours,

A handwritten signature in black ink, appearing to read "Bruce Nigro". The signature is fluid and cursive, with a large initial "B" and "N".

Bruce Nigro, President

BN/EJK: w

RECEIVED

NOV 12 2008

To: The NJ Casino Revenue Fund Advisory Commission

From: Catherine A. Fresne, Alzheimer's Support Group of Cumberland County, Secretary

Re: The needs and concerns of the elderly and disabled

CUMBERLAND COUNTY
OFFICE ON AGING

From May, 2001 to December, 2005, I was a 24/7 caregiver for my mother who had Alzheimer's Disease. I was fortunate enough to learn of the Older Americans Act which provided respite care for the elderly or disabled.

The respite coordinator had to work within the budget she was granted for the year. She divided that amount between as many families as possible. There were times when hours were cut from each family so that there would be enough funding left for the balance of that year.

As a result of the Older Americans Act my mother was able to receive 6 hours of respite care each week. She received the personal care she needed from a trained home health aide. There were times when she needed in-patient care and she was able to be placed in a licensed medical facility during that time. It was a relief to know that she would be well taken care of in my absence.

Respite care provided the assistance I needed as a caregiver giving me a break from the daily responsibility of caring for my mother. The responsibilities and demands of caring for an elderly person are very difficult. Relief for just a few hours a week made a big difference in my life as well as my mother's. This break in the routine of care giving restored my strength and perspective.

Other programs that need continued funding are Meals on Wheels and transportation. There are many home bound senior citizens who live alone and are unable to cook for themselves. With Meals on Wheels they will have at least one well balanced and nutritional meal a day. The Cumberland Area Transit System has its limitations. They want two days notice and come off the road at 3:00 PM. Scheduling seems to be a problem because there is at least a one hour window for pick up.

I hope the Commission would realize the need for continued funding of the programs already in existence and even possibly see the need for additional programs to meet the needs of the elderly and disabled. With so many more people living longer the need for these types of programs may be even greater than at the present time.

Thank you for the opportunity to express my concerns in regard to the elderly and disabled and also for your consideration in addressing this matter.

Subject: FW: Hearing Disability
From: "Wilson, Patricia" <Patricia.Wilson@treas.state.nj.us>
Date: Mon, 8 Dec 2008 08:21:07 -0500
To: <misonomi@co.cumberland.nj.us>

See attached

Patricia Wilson
Fiscal & Resources
PO Box 295
Trenton, NJ 08625-0295
Work Phone # (609)984-2407
Fax Phone # (609)633-9090

patricia.wilson@treas.state.nj.us

-----Original Message-----

From: jeanvin sutera [<mailto:jeanvin@verizon.net>]
Sent: Saturday, December 06, 2008 7:07 PM
To: Wilson, Patricia
Subject: Hearing Disability

I am hearing disabled and would like to be considered for monetary legislation under the disability acts. Hearing disabled persons are not considered in this in the past and I believe it is unfair. This is a severe disability and deprives us of a good life and capabilities of being part of society. We become anti-social and cannot compete in the ordinary life each day. We need some considerations as health services, reduction in taxes, telephone servies, utility reductions etc. and the ability to be tested for cochlear implants which can make our live a better, easier way of life.


Bishop Taylor
Manor
UNITED METHODIST HOMES
Excellence in Senior Living™

33 North Walnut Street
East Orange, NJ 07017

Tel: 973.676.9057
Fax: 973.676.3111
Email: umh@umh-nj.org
Web: www.umh-nj.org

Dec. 5, 2008

Department of The Treasury
50 West State Street
P.O. Box 211
Trenton, NJ 08625

Re: NJ Casino Revenue Fund Advisory Commission, Public Hearings

Whom It May Concern:

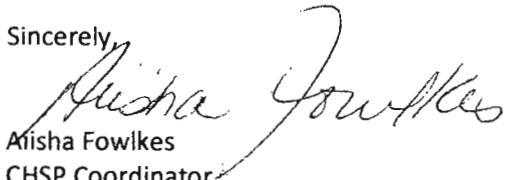
Bishop Taylor is a 20 year old Affordable Housing Community in East Orange. The average income of our residents is \$700 per month- \$175 per week. Imagine living on that, paying bills and paying for food. I am Aisha Fowlkes, the Congregate Housing Service Program coordinator. The CHSP program is a key element in promoting longevity in independent living. This program has helped people remain in their homes by providing services such as housekeeping and meals. The housekeeping service helps to maintain a sanitary living environment. Many seniors find it difficult to maintain a clean home as they age because they can no longer stand as long, bend over, or reach up as high as they used to.


The major service is the meal program. As seniors age, they have a tendency to lose their appetite, increasing the potential for poor nutrition. The CHSP lunch program has been a blessing when a resident has returned from the hospital and is unable to shop or prepare meals while recuperating. For some, it is the main, nutritious meal of the day. There are residents that have been on the program for all 5 years.

Having the CHSP program has enabled us to have a resource that provides for the most basic need, food and nourishment. The affordability has enabled many to take advantage of this program. **Even though rents are affordable here, utility costs, transportation and other personal needs costs consume most of their incomes. Purchasing food is often the last purchase. The meal program has been critical for these residents.**

We urge you to support the continuation of this vital program that is so needed in Affordable Housing.

Sincerely,


Aisha Fowlkes
CHSP Coordinator


United
Methodist
Homes

Bristol Glen • Collingswood Manor • Francis Asbury Manor • Manor by the Sea • Pitman Manor • The Shores at Wesley Manor
Covenant Manor • PineRidge of Montclair • Wesleyan Arms • Wesley by the Bay



Bishop Taylor Manor

UNITED METHODIST HOMES

Excellence in Senior Living

33 North Walnut Street
East Orange, NJ 07017

Tel: 973.676.9057
Fax: 973.676.3111
Email: umb@umh-nj.org
Web: www.umh-nj.org

To Whom It May Concern,

I have been on the congregate lunch program for over 5 years, and I love it. I am a diabetic and the meals suit me just fine. I also enjoy having lunch with the other people in the building. We laugh and the time just flies by. The CHSP program is a wonderful program and I hope to be a part of it for many more years to come.

Yours truly,



Ondris Crandell - resident





The Department of Treasury
50 West State Street
P.O. Box 211
Trenton, NJ 08625

Attention: New Jersey Casino Revenue Fund Advisory Commission

Re: New Jersey Casino Revenue Fund (CRF) Advisory Commission Public Hearings

To Whom It May Concern:

The Jewish Senior Housing and Healthcare Service operates three subsidized buildings for Seniors in Cherry Hill New Jersey. Each of the three buildings has a Congregate Housing Services Program (CHSP). Of the 360 residents living in the buildings, 182 have availed themselves of at least one of the CHSP services in the first 10 months of this year. They are still living here because affordable, subsidized assistance offered under this program is made available to them.

It is very difficult to express accurately, the tremendous impact the Congregate Housing Services Program (CHSP) has, not only upon the recipients and their family members, but also for the State of New Jersey. Many of our senior citizens would be institutionalized prematurely if this program did not exist. In a perfect world all seniors would have enough money and/or family support to live out their years at home with comfort and dignity. Since that perfect world does not exist, agencies such as ours take on this responsibility with the financial assistance of state government, along with Social Service agencies to insure the well being of our elders. New Jersey has many wonderful programs that work to this end. This Program is an incredibly valuable asset in allowing us to achieve this mission. Based in subsidized buildings, CHSP supports seniors who do not have the resources to pay for private care or assisted living. This is the population that fills Medicaid beds in nursing homes or assisted living facilities simply because they cannot prepare a meal or take a shower by themselves. CHSP provides seniors with an affordable alternative for these services. Continuing full funding of the Congregate Housing Services Program, will enable New Jersey Seniors, who need a minimum of assistance, to live their final years at home, forgoing the necessity for premature institutionalization.

Assistance with activities of daily living and meal preparation is all that many senior citizens need to remain living independently. Help with a shower, dressing, and a hot meal is just the boost often needed to avoid nursing home placement. When private pay is not an option and living alone is difficult due to poor nutrition, unsanitary conditions, and physical difficulties people must not needlessly be institutionalized. The Congregate Housing Services Program, at a fraction of the cost of any other option, enables many elderly to remain in the senior subsidized arena. A hot bath, a nutritious meal, housekeeping and laundry, are mundane activities not given much thought until one has difficulty with

them. It has been the role of CHSP to keep these activities viable by providing low cost subsidized meals, housekeeping, laundry service and home health aides.

Remaining in one's own home, with affordable services, is the most cost effective way to deal with an aging population. As the baby boomers age, and the number of elderly increase in proportion to the rest of the population, it is imperative that sufficient funds be allotted to the most cost effective programs.

Over the last few years building managers and staff have noticed a change in the incoming resident population. Applicants and new residents are older and frailer than previously. Five or ten years ago residents entered senior housing relatively active and healthy. Services were needed after living here for a few years when health began to decline. Currently, seniors apply to our buildings because of the services and make use of them immediately upon move in. Important as cost efficiency is, the knowledge that we are providing our senior population with an avenue of aging in their homes makes funding these types of programs a winning situation.

Following are descriptions of actual case studies that highlight the reality of the Congregate Housing Services. Without a doubt, they prove how a minimum of affordable help allows people to age in place gracefully at a relatively low cost.

Mr. and Mrs. G moved from Florida into their children's home and eventually into one of our subsidized apartment buildings. They were in fairly good health but wanted to be near their children as they aged. Initially they had a car and were very busy leading active and fulfilling lives. As the years rolled on, their health began to deteriorate. Mrs. G's eyesight began to fail and Mr. G's heart problems became more acute. They had to give up their car and began to spend more time within the building. They took advantage of the activities offered as they were no longer mobile. The first service they needed was housekeeping. Mrs. G could not see the dirt and Mr. G could no longer physically help her clean. As time went on Mrs. G's eyesight worsened and cooking became difficult and frustrating. This couple made the choice to enroll on the congregate food program and found they enjoyed the socialization of eating in the dining room. This couple has made an amazing adjustment and is a major asset to the building. In spite of their failing health they participate in, and organize activities. Currently, the meal and housekeeping components are enough to allow this couple to remain here, however, should one or both of them need assistance with activities of daily living it is available for them. The knowledge that they can age in place and not be uprooted gives them and their family a sense of security.

When Mr. & Mrs. Y moved into subsidized housing, Mr. Y was physically ailing but his mind was sharp. On the other hand, Mrs. Y was in good shape physically but was somewhat confused at times. Together they did surprisingly well as they were able to help each other. Mr. Y passed away rather suddenly leaving his wife to her own devices. Their children neither of whom were local and were ill themselves, insisted that their mother take advantage of the Congregate Services offered in the building. She initially signed on for every other week housekeeping. Her mental capacities continued to deteriorate and there was concern about her ability to use the stove properly. Mrs. Y enrolled on the food program and did quite well for a while. Her cognitive abilities continued to fail and to compound matters she suffered a fall. After her hospitalization and rehabilitation she returned to her apartment and signed on for the home health aid that helped her on a daily basis with dressing and bathing. There is no question that without the meals, housekeeping and home

health aid this woman would have been in a nursing home rather than in her own apartment aging in place.

Mr. G was moved into subsidized housing after his wife passed away. He was not capable of preparing his meals, or doing laundry or housekeeping. This was due to a combination of his wife having done everything for him and his failing health. He moved in and these services were immediately put into place. As his health worsened the home health was included in his array of services. Mr. G lived here for many years utilizing every available congregate service during that duration. He passed away at the age of 100 while living in one of our subsidized apartment buildings.

While noting the above, we should also emphasize that our agency also offers nursing home and assisted living services within our organizational continuum. We believe that is our mission to serve seniors within the total continuum, but allowing them to live wherever they are most comfortable, have the fewest restrictions and are assisted to live at the highest possible level for the longest period of time.

Please give realistic consideration to the plight of our aged elders who are in need and may be forced into early institutionalization without the partnership created by the state government, the commission and agencies such as ours.

Very truly,

A handwritten signature in black ink, appearing to read 'David Z. Ross', written over a horizontal line.

David Z. Ross
Chief Executive Officer

1110 Laurel Oak Road
Voorhees, NJ 08043
856-679-2210

ELM COURT . 300 ELM ROAD . PRINCETON, NEW JERSEY 08540
PHONE (609) 921-0929 FAX (609) 921-1068 TTY 1-800-852-7899

Casino Revenue Fund Advisory Commission
Department of the Treasury
50 W. State Street
P.O. Box 211
Trenton, N.J. 08625

October 30, 2008

Dear Members of the Advisory Commission,

I have been the Congregate Coordinator for the Congregate Housing Services Program (CHSP) for almost 20 years. During this time I have personally experienced how the Congregate Program makes a difference in people's lives. Having a nutritious noon day lunch is often the one balanced meal a day an elderly person eats. Housekeeping services allow people unable to clean bathrooms and kitchens the ability to live in a clean environment. Help with Grocery Shopping keeps people independent. Personal Care provides the needed assistance to keep people living at home longer. These services ie Lunch, Housekeeping, Grocery Shopping, and Personal Care are what constitute the CHSP. All of these services ultimately forestall Nursing Home placement. These services are good for our residents and good for our tax payers.

Let me make my case more vividly by citing some personal vignettes.

Mary moved to Elm Court about one year ago. A lovely 90 year old woman with a great sense of humor, I told Mary and her daughter about the Congregate meal program but Mary was not interested. Initially she cooked for herself. Then she had some health issues, was hospitalized, and discharged home with Meals on Wheels. (Typically we only use Meals on Wheels for Therapeutic Diets so as not to duplicate services.) Mary ate in her apartment. Over the next few months I had many conversations with Mary and Pat, her daughter. Mary seemed in such a funk. She had multiple health problems and they were getting her down. I suggested the Congregate lunch program to Mary and Pat once again. It would be a way to get this once spunky, lively woman out of her apartment and maybe out of her doldrums. Would you believe, it worked!! Mary now eats lunch at a wonderful table with three other women. They have truly become friends, checking up on one another and interested in each other's lives. The socialization was very important for Mary. It was a key to her becoming her old self again.

The other woman at Mary's table is Helen. Helen too resisted the Congregate Program. "I eat like a bird and really do not want to join the Program" Helen said over and over again. Her daughter and I talked. We both tried to convince Helen of the benefits but to no avail. It was only when Helen's doctor said that her health was in jeopardy because



she just was not eating enough that Helen relented. Now, while she surely is not a big eater, she does get some nourishing food for lunch and often takes the rest home for dinner. Helen is still very thin but the doctor seems pleased that now at least her weight is stable. She is no longer losing weight and putting herself at risk. I think she too enjoys the camaraderie of her tablemates.

A resident has just been discharged to Elm Court from Merwick Rehabilitation Center and Nursing Home where she has been for the past two months. Lucille has no relatives in the area, just one nephew who lives in North Jersey and is rarely seen. I just came back from visiting Lucille. The Global Options program is being put into place to help Lucille live successfully at home. At the moment, however, the expected aide has not shown up. I put on my Social Worker hat and go into high gear to help Lucille. I make her two peanut butter and jelly sandwiches, milk, and cookies for dinner. I call our housekeeper to straighten up her bed. I then try reaching her case manager. At 5:30 on Monday afternoon no one is around to answer any of my questions. How will this ever work?

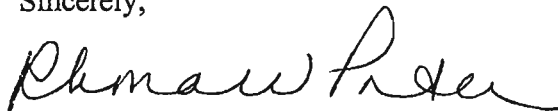
Miracles do happen. It's now Tuesday at 11:00 A.M. and an aide has appeared. Lucille should be receiving 4 hours a day of services paid for by Medicaid. Yet even this is not enough for someone who has absolutely no ability to care for herself. I intend to supplement this with the Congregate Program-- housecleaning weekly and meals delivered to her apartment daily. Even then it still is "iffy" for Lucille to be able to live at home alone with no family supports. If her aide doesn't show up, what then? That's when I can put into place some additional services like Personal Care. Imagine if there was no Congregate Program to help fill in the cracks. Thank goodness we can supplement services for Lucille.

Another Congregate story relates to Elizabeth, a 92 year old African-American woman with beginning dementia. Elizabeth has been in the Congregate Program for almost 20 years. She eats her meals in the Dining Room and has weekly Housekeeping. Without these services Elizabeth long ago would have needed nursing home placement. The support she receives from her fellow table mates keeps her going. They are always concerned about her and checking after her. Elizabeth does no cooking. She takes a portion of her meal home for supper. This works just fine.

Ages ago, Elizabeth stopped doing any cleaning. Her apartment is kept tidy by one of our very caring housekeepers. Nelly keeps life together for Elizabeth. But the good news is that Elizabeth also has a very supportive family. Her son, daughter in law, and I work together to keep Elizabeth living at Elm Court. The Congregate Program is the glue that keeps it all together.

These stories get repeated day after day. The Congregate Program makes a real difference in people's lives.

Sincerely,



Rhona W. Porter, M.S.W.
Congregate Coordinator

**Please accept and
submit this testimony on
behalf of Marissa Gallo
of
Saddle Brook, New
Jersey.**



A-2046/S-1830

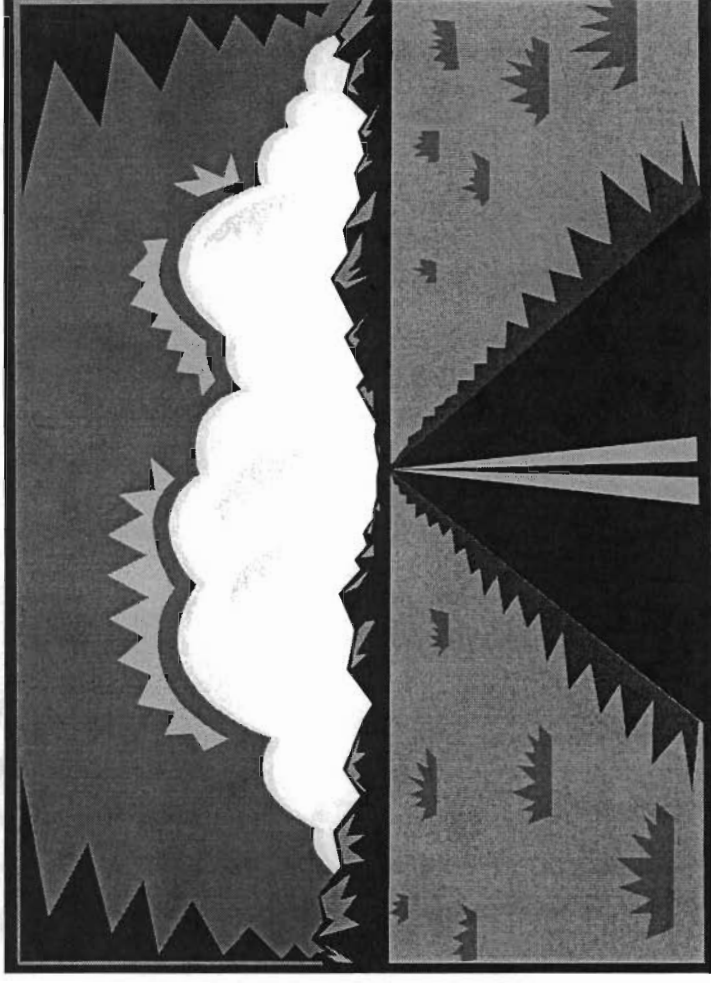
Increases Funding of Senior Citizen
& Disabled Resident Transportation
Program

SCADRTAP

- Senior Citizens and Disabled Residents Transportation Assistance Program
- State program that provides specialized transportation services

Handouts:

- **Bill**
- **Fiscal Statement Summary**
- **Public Hearing**
- **“Save my ride”**



Source of Interest

Elderly & Disabled

*Past & present work/internships



Sponsors & Co-sponsors

John S. Wisniewski

Thomas P. Giblin

Albert Coutinho

Linda Stender

Connie Wagner

L. Harvey Smith

Patrick J Diegnan JR.

Jack Conners

Joan M. Voss

Nelson T. Alban

Matthew W. Milam

Shelia Y. Oliver

Ralph R. Caputo

Gary S. Schaer

Social Problem

- **1,443,782 – 60+ -New Jersey (Census)**
- **1,113,136 – 65+**
- **85+ - Growth rate 42.6% from 1990 –2000**
- **75+ - Growth rate 27.6% from 1990 – 2000**
- **1 in 4 persons 65+ lives alone**
- **1 in three persons 75+ lives alone**

Social Problem

- 1.39 million – Disabled residents (5+)
- 635,104- Disabled persons (16-64)-
employment disability

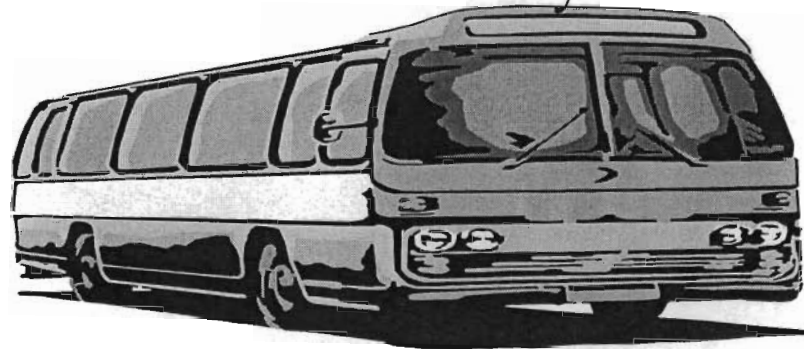
CRF funds are essential to both the disabled and elderly in ensuring that they have the support to live independently in the community

Community



Commission's Former Chairman Donald Boeri

- “Transportation for seniors and disabled is so desperate that the need must be met! We cannot ignore the inability of those most vulnerable to provide their own transportation. Shall we wait for the crisis to escalate beyond repair until we act? The cost to redeem a “broken” system is by far too expensive to even consider. Good planning of existing conditions rewards the community with an envious result!”



How will A-2046 will address the problem?

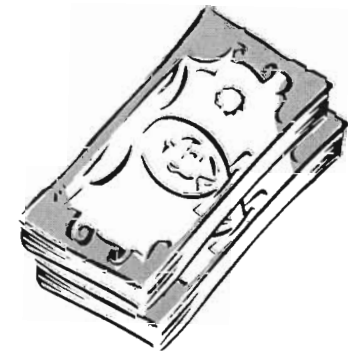
- **Increase in Funding**
- **Maintaining current year levels**
- **Without passage – service cuts & longer waiting lists**

FUNDING – CRUCIAL POINT

- 1. Increasing fuel costs, insurance, staff & maintenance/ upkeep of vehicles. *— although costs are lower now*
- 2. Heavy increase in Senior & Disabled population
- 3. Increased Demand Kidney Dialysis Transport *— very imp.*
- 4. Projection of CRF decrease
(2008- \$36,928,000 2009- \$33,018,000) – 6-A

Funding History

- **Transportation funding has doubled since 1993 (chart – 4A)**
- * **Other programs such as Meals on Wheels, Safe Housing & Transportation, Congregate Housing program and Lifeline have heavily decreased or remained at the same level.**



This is a

A Redistribution not Additional Funds

- Decrease in PAAD funds (chart 11-A) – taking from savings ↗
what was being given to PAAD no longer is - where is that money now \$?
- Reallocation (example)
- *This is an opportunity to address other critical needs of the elderly and disabled !*

Commission Recommendations

supporters

- **Endorsed by major State Agencies & Associations:**
- - NJ Commission on Aging
- - Council on Special Transportation (COST)
- - State Association of Welfare Directors
- - NJ Association of Area Agencies on Aging
- - NJ Association of County Disability Services
- - NJ Association of the Blind
- - United Senior Alliance/ Elder Rights Coalition
- - Alliance for Disabled in Action
- - Alliance for Betterment of Citizens who are Disabled (ABCD)
- - Citizens Advisory Committee of New Jersey Transit

CRF Projections & other recommendations

- *A decrease* in the Casino Revenue Funds begins from the 2007 year extending to 2011 (chart 12-A).
- Reasons why a significant amount of Casino Revenue Funds is reduced





PO Box 807
Trenton NJ 08625-0807

Marilyn S. White, Administrator
Congregate Housing Services Program
Division of Aging & Community Services

Off.: (609) 943-4983
Fax: (609) 943-4981

E-Mail: marilyn.white@doh.state.nj.us



State of New Jersey

DEPARTMENT OF HEALTH AND SENIOR SERVICES

DIVISION OF AGING AND COMMUNITY SERVICES

PO BOX 807

TRENTON, N.J. 08625-0807

JON S. CORZINE
Governor

www.nj.gov/health

HEATHER HOWARD
Commissioner

November 21, 2008

Misono Miller, Chair
Casino Revenue Fund Advisory Commission
Department of the Treasury
P.O. Box 211
Trenton, NJ 08625

Dear Ms. Miller:

Thank you and the Commission members for providing the opportunity for those interested in and/or affected by the programs that are supported by the Casino Revenue Fund to offer testimony.

It is a real eye-opener to hear the heartfelt stories coming from those on the front-lines, so to speak. They are passionate, compassionate, caring, and dedicated people who work in these programs – who are in it all for the same reason – to do as much as possible to make a difference in the lives of our seniors and persons with disabilities. They work tirelessly and for little pay. Their rewards come from the good feeling that they get at the end of the day when they think about all the good they have done.

There is no one service or program that trumps the others when it comes to the need for funding. They are all necessary! Your job is not an easy one. Dividing up an amount of money to share with programs that need more than you have to give is challenging, at best. I appreciate your hard efforts to stretch your dollars.

Just for the record, I am enclosing a copy of the Congregate Housing Services Program fact sheet and a copy of our basic presentation to refresh the Commission members about CHSP. Also, I have typed up a compilation of anecdotal excerpts from eleven different CHSP grantees taken from their annual self-assessment reports. I hope that they give you further insight into the magnitude of CHSP in the overall long term care system. Many thanks again.

Yours truly,

A handwritten signature in cursive script that reads "Marilyn S. White".

Marilyn S. White, Administrator
Congregate Housing Services Program

Excerpts from reports from Congregate Housing Services Program (CHSP) grantees regarding benefits of the CHSP:

“The Congregate Housing Services Program has become a necessary component in the running of our buildings. Since the program’s beginning at our site, CHSP has provided meals, housekeeping, and personal assistance allowing for this aging population to enjoy the quality of life they deserve in senior housing. The program has grown significantly allowing many residents to avoid or delay institutionalization. These services offered at an affordable rate give seniors a choice and feeling of autonomy.”

“As we look to the future we can only see expanded need for the Congregate Housing Services Program. Our residents are living longer and in the process, become more frail and in need of more support services. Because of the shortages in affordable assisted living, it makes sense to offer support services for the elderly in their own apartment so they can feel secure and comfortable”...an example – one 94-year-old CHSP participant has a homemaker who sees that she has breakfast. The CHSP provides a daily meal in a family-style setting. During this dinner hour, waitresses and other participants in the CHSP engage her in conversation and encourage her to enjoy her meal with other residents. Her daughter breathes a sigh of relief, knowing that the staff keeps an eye on her mother and that her mother has a nutritious meal every day.

“It is comforting to both the new and veteran tenants to know that there are services in place to help them in case they may be in need...one case as an example – a 98-year-old woman has been a participant in the nutrition component of the CHSP for over five years. Then she came down with pneumonia and ended up in rehab to rebuild her strength. She was able to return to her apartment and not have to remain in a nursing home because the CHSP was there to provide her with personal assistance, medication assistance, and the meal program. ... This is just one story on how CHSP can delay institutionalization for our tenants. If these programs were not in place, many of our tenants would be in more structured environments therefore placing a much greater tax burden on the residents of New Jersey. The CHSP is a cost-effective use of the casino revenue funds.”

“The continuation of the Congregate Housing Services Program in our apartments will afford the current participants the opportunity to continue to receive the needed personal care and housekeeping services in a supervised cost-efficient manner. Due to the frailty of the population and the multiple handicaps, the average tenant participant requires CHSP care on a daily basis. This time ranges from 15 minutes to two hours daily (Mon.-Fri.). Although this amount seems relatively small, it may be the string that ties them to functional independence in the community setting and is affording them a most appreciative quality of life.”

“One of our success stories includes a woman who moved into our building because of the Congregate Housing Services Program that is available. We were able to provide her with housekeeping services and the meal program. This woman, who is almost 100 years old, is able to live in a safe and clean environment because of these services. The meal program provides her with a nutritious meal seven days a week. Without our program, this woman would be in a nursing home”...Fortunately, she is able to remain in her community home with independence and dignity.

“Mrs. D. is an 85-year-old woman who suffers from dementia. At first, she had only used the CHSP for laundry service. This past year her family felt that she was becoming more forgetful and needed more help from the CHSP. It was decided that the aide would prepare her breakfast and lunch, remind her to take her medication, remind her to attend various activities that the building has to offer, and provide housecleaning service. Mrs. D. had been concerned that she would be forced to move to a nursing home and have to give up her independence. With the help of the CHSP, Mrs. D. is able to live a semi-independent lifestyle without having to give up her home.”

“Being on the CHSP food program can mean the difference between life and death. This is the story of a woman who has been in good physical health overall. One day she did not come down for dinner and had not called to say she would be out. The staff immediately went into action to go to her apartment to check on her only to find her on the floor, semi-conscious. She was diagnosed with diabetes and having had a small stroke. The EMTs confirmed that had she not been found in time, she would probably have died. Only for the food program, we found her and got her to the hospital in time and she is now alive and well.”

“Another success story has been a resident who recently had two strokes and is now confined to a wheelchair. Upon discharge from a rehabilitation center, the discharge planner called our facility to see if we offered any home services because the resident would like to return to her apartment. If no services were available, she would need to go to a nursing home for care. We told her about the Congregate Housing Services Program and the resident agreed to take advantage of the program along with a home health aide to assist with bathing. With meals, housekeeping, and personal assistants in place the resident was able to return home. At first, her meals were delivered to her apartment as she was embarrassed by the sloppy way she was eating due to her paralysis. However, after physical therapy and some time, she is now able to come down to our Congregate Dining Room to eat and socialize with others. She says that it is her favorite time of day and that she looks forward to getting dressed each day and joining the others.”

“The kitchen staff performs a very important duty by checking residents’ apartments when they are not accounted for at mealtime. By offering this service, we have found several people in distress and have saved lives. The staff (kitchen, housekeeping, personal assistance) will also inform management of any other changes or problems so that intervention can take place when appropriate. The services we offer to the residents create a win-win situation by allowing our residents to age in place and saving the state money by preventing premature institutionalization. We have accomplished our goals!”

“CHSP continues to allow residents the opportunity to remain as independent as possible for as long as possible. It allows seniors the dignity and control over decisions at a time when so much of this has been lost or taken away.”

These are just a few of the stories that we have heard from our grantees about the impact the CHSP is having on the lives of the participants. Maintenance of independent living, in this case subsidized housing with supportive services, endorses the concept of “aging in place”.

One of the first CHSP grantee coordinators writes of her long-time CHSP program and employees:
The Congregate Housing Services Program.

Over “600” different residents over the age of 80 living independently receiving

Over “75,000” hours of personal care service by two home health aides.

The cost of the aide in 1980 - \$6.00 per hour.

The cost of living in a nursing home in 1980 - \$110.00 per day.

The cost of the aide in 2006 - \$16.00 per hour.

The cost of living in a nursing home in 2006 - \$340.00 per day.

The love, devotion, and care given by “2” individuals to so many elderly in “one” facility

Affording them the opportunity to live in their own apartment – “PRICELESS”

Congregate Housing Services Program

What is the Congregate Housing Services Program?

The State-funded Congregate Housing Services Program provides selected supportive services to low-income elderly persons or adults with disabilities, residing in certain subsidized housing facilities. The services offered include daily meals provided in a group setting, housekeeping, personal assistance, and service coordination. Service subsidies (comparable to rent subsidies) are available to assist tenants in certain income categories to meet the full cost of the program.

The Congregate Housing Services Program combines shelter and services to help those tenants who need some assistance to avoid inappropriate, premature, or overextended institutionalization. The program is intended to provide the physical and social environment that will extend the time span during which people can live independently.

Many people benefit from the freedom and independence which congregate housing affords them. Tenants can remain in their accustomed residence with dignity and freedom of choice because they are assisted with the daily tasks which they can no longer complete by themselves as they age and their needs change.

What services are provided?

The Congregate Housing Services Program must provide one nutritionally balanced meal seven days a week in a family style setting. Menus are approved by qualified nutritionists and can be prepared on site or purchased from an off-site caterer.

In addition to meals, the following housekeeping and home health aid services may be available to participants who require them. This will vary with the building.

- Housekeeping
- Laundry
- Shopping
- Linen change
- Meal preparation
- Personal care (such as bathing and dressing)
- Other supportive services

Who can receive these services?

The Congregate Housing Services Program is directed to the frail or at-risk elderly and adults with disabilities who are experiencing decreased energy and mobility but retain the capacity and desire for as much self-management as possible. To participate in this program a person must live in a building that has contracted with the State to provide a Congregate Housing Services Program.

What are the benefits of a Congregate Housing Services Program?

The Congregate Housing Services Program:

- Supports independent living and prevents the unnecessary institutionalization of older persons or adults with disabilities
- Prevents the deterioration of apartments by providing cleaning services
- Prevents the decline in the health of tenants by providing personal and nutrition services
- Creates a healthier environment for all residents by providing services to the participants
- Provides participants with additional opportunities to socialize.

What is the cost of services?

The total cost of a complete congregate package is considerably less than the cost of a skilled nursing facility.

Costs for services vary according to a resident's income and the amount of assistance he or she receives. The State of New Jersey provides a service subsidy to reduce the cost of the program to eligible participants. Additional subsidies to further reduce the cost to participants are allowable.

CONTACT INFORMATION:

Congregate Housing Services Program
New Jersey Department of Health and Senior Services
Division of Aging and Community Services
Marilyn S. White, CHSP Administrator
P.O. Box 807
Trenton, NJ 08625-0807 609-943-4983

Website: <http://www.nj.gov/health/senior/conghouse.shtml>

The Congregate Housing Services Program

NJ Department of Health and Senior Services
Division of Aging and Community Services

Marilyn S. White
CHSP Administrator

Facing the Challenges of "Aging in Place"

- Baby Boomers come of age!
- Trend to help seniors remain at home
- Cost-effective alternatives to long term care
- Public and private sectors working together

Target Population

- Low- to moderate-income, frail or at-risk persons, who want to remain at home as long as possible
- Also includes the socially isolated, functionally impaired, and/or financially constrained residents of subsidized housing
- It is not prescriptive nor is it a medical model

Congregate Housing Services Program

- Celebrating more than 25 years of helping tenants to "age in place" with dignity and independence
- Enacted in 1981, the CHSP provides supportive services for frail, low- to moderate-income seniors and adults with disabilities residing in subsidized housing

Types of Housing

- Public housing
- Section 8
- HMFA restricted income apartments
- Mount Laurel apartments and spread sites
- Balanced Housing
- HOME developments
- Tax credits for the 20% and 40% affordable units
- Sections 221, 202, 236, 207, 213, 223 and 231

Funding Source

- Originally Casino Revenue money up to 1.93 million dollars
- 2001 - funds from the Governor's Independent Living Package gave \$909,000 to expand program by 50%
- COLA
- Totals approximately \$3 million (2008) given out under Letters of Agreement (LOAs)

CHSP Services - Meals

- At least one nutritionally balanced meal served family style 7 days per week
- Can be self-prep or outside provider such as hospital, caterer, restaurant
- Variations include: brown bag breakfast or lunch, soup and sandwich supper, hot full course meals, theme dinners, brunches
- The socialization is as important as the nutritional aspect.

Services – Housekeeping and Personal Assistance*

- Housekeeping, light or heavy, as needed
- Chore
- Linen change
- Laundry
- Shopping
- Assistance with bathing, dressing, personal care
- Assistance with food preparation
- Other supportive services

*Not all services available at all sites.
All service provision based on needs of participants – consumer-directed.

Benefits of CHSP

- **To participant**
 - Prevents decline of health by providing personal and nutritional services
 - Provides support to remain longer at home
 - Promotes dignity, choice, and independence
- **To family members**
 - Allows more free time during visits for socialization
 - Gives comfort and peace of mind to caregivers
- **To other residents and families**
 - security for all residents and families to know that supportive services are available, if needed

Benefits of CHSP (cont'd)

- **To housing site management**
 - Prevents deterioration of apartments
 - Monitors on-going changes in aging residents
 - Enables providers to address potential health and safety issues before they become serious and impact the building
- **To community**
 - Knowledge that seniors have support to remain active and safe in their own homes
 - Potential for significant saving of health care and nursing home dollars

Eligibility - Participant

- Resident in senior subsidized housing in NJ that has the CHSP
 - Requests services
 - Pays co-pay
- No minimum level of care required
- No additional means testing required.

Eligibility – Grantee

- Provide independent subsidized housing for the senior/disabled
- Have successfully responded to a Request for Proposal (RFP) when funds were available
- Have a communal dining area
- Have significant "in-need" population to support the program

Grantee eligibility (cont'd)

- Provide physical space and support for program coordinator
- Includes any non-profit or limited dividend housing sponsor, owner, entity, or individual, municipality, county or public authority constructing, maintaining or operating a congregate housing facility under a federal low or moderate income housing program, under NJHMFA or other programs for low to moderate income people

CY 2008 Sliding Scale Co-Pay

- Disposable income (DI) is the participant's adjusted income per the HUD 50059/50058 form, minus rent and utilities (TTP)

\$ 0.00 - 293.00	5% co-pay
293.01 - 491.00	20% *
491.01 - 689.00	40% *
689.01 - 889.00	60% *
889.01 - 1,091.00	80% *
over 1,091.01	100%*

Building the Budget

- Above the line costs paid in full by the State as administrative overhead
- Below the line costs are shared by the resident and the State according to unit service cost determined
- Grantee contributions (optional)
- Identified population of tenants in co-pay categories
- Scope of service
- Personnel (in-house or outside provider)
- Fringe benefit justification
- Food cost justification

CHSP Coordinator

- Advertises and promotes program in building
- Administers program in building
- Assesses participants needs
- Arranges for service delivery as requested
- Submits monthly reports and payment voucher Submits annual renewal proposal
- Requests waivers for program variations
- Attends mandatory training sessions – fiscal and programmatic in nature

Where is the CHSP?

- In 17 counties (not Warren, Hunterdon, Ocean or Burlington)
- In 12 of the 83 Housing Authorities in New Jersey
- In 12 % of senior/disabled subsidized housing in New Jersey (up from 8% in 2000)

33 grantees serve approximately 2,700 tenants in 63 subsidized independent senior housing buildings – each unique.

CHSP Statistics

Year	# Residents	Units of Service	Total Cost
2002	3,021	370,627	\$2,704,848
2003	2,901	379,037	\$2,924,519
2004	2,747	381,467	\$2,911,961
2005	2,698	330,290	\$2,645,330
2006	2,690	309,504	\$2,547,781
2007	2,661	315,885	\$2,645,779

Note: Average cost to State per CHSP participant is less than \$1,000 per year.

Levels of Service and Waiting Lists

- Under the LOAs, the coordinator is not limited to serving a specific number of people, only to a number of service units for each service provided.
- A program can over-serve with the written permission of the CHSP State Administrator
- Traditionally covers 25% of the residents in the building – a waiver can override this
- There are several sites waiting for more funds to be made available in order to join or expand the CHSP

Monitoring the CHSP

- Annual monitoring visits for quality assurance
- 4 areas of focus:
 - Administration
 - Services
 - Fiscal
 - Consumer Satisfaction

The Gables at West Windsor

November 20, 2008

The Department of Treasury
50 West State Street, P.O. Box 211
Trenton, NJ 08625

ATTN: NJ Casino Revenue Fund Advisory Commission

Re: NJ Casino Revenue Fund Advisory Commission Public Hearings

To the Members of the Advisory Commission,

The Gables at West Windsor is a HUD-subsidized apartment building for low income seniors aged 62 and over. We have 84 one-bedroom units occupied by over 100+ residents.

The Gables is a beautiful facility and one that our residents are happy to live in. This is their home where they can live independently with dignity and choice. I cannot think of one resident who would willingly want to leave their home here to move into a nursing home or assisted living. They have friends here and bonds in their community.

The Congregate Services program allows 11 of our residents to maintain an independent lifestyle. Many of their adult children work and/or live far away and cannot provide hands-on support that their parent needs. Our Congregate Housekeeper not only shops or does laundry or cleans or helps them with any chore they need help with, but she lends an ear and socialization that they have come to cherish.

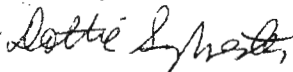
We envision building the Congregate Program as our elders age – many more will need these types of services in the years to come. Now is not the time to cut back on vital services that can only help seniors live independently rather than institutionally.

I know for my own life as well as my family's, I would rather live my life out in my own home around people I love than be moved into a facility where I no longer get to make decisions how my life will be lived.

Three of our current Congregate Program participants are in their early to mid-90's; the majority of the remainder are in their mid to late 80's; two are wheelchair bound; one is on oxygen; three use walkers; two are hearing impaired; one is in the early stages of Alzheimer's; one is legally blind, etc. – it would be a shame to take away services from these people who have genuine need of those services. Additionally, it is much more cost-effective to provide Congregate Services than for the State to pay for the institutionalization of an individual.

Thank you for taking the time to consider the plight of our seniors and for your generous response.

Sincerely,



Dottie Sylvester
Resident Services Coordinator

Affiliated with  a not-for-profit corporation.



Casino Revenue Fund Advisory Committee

Re: Public Hearing on December 9

I am the Tenant Services Coordinator at the Federation Apartments, located in Paterson, NJ. My job responsibilities include providing assistance under CHSP to the tenants who qualify. We provide weekend meals, housekeeping and shopping services. Our tenants range in age from 62 to 104. We currently have 156 people living in 140 apartments; some have studios, some have one bedroom. All have their own kitchens. Some rely on the services for a few months after surgery. Some rely on the services occasionally. Some receive the services weekly.

In the three years I have been here, I have watched as several people have had their health deteriorate, but due to these services, they have been able to remain here where they can live independently, rather than go to a nursing home. There are two strong reasons to keep people here. One is that the cost of providing care in a nursing home is much, much higher than the cost of having a weekly housekeeper for two hours. According to MetLife, the average annual cost of a nursing home in NJ is \$93,272 in September 2006. In 2008, the cost of CHSP runs \$876.72 a year for someone receiving 2 hours of housekeeping a week! And that is for someone in the lowest income bracket, where the state pays the most. Most people have higher income and the state pays less of the cost. Only two people in our facility fall into the lowest income bracket. One woman in that bracket, Helen, just turned 98 and she receives weekend meals and weekly housekeeping. Helen, who is a Holocaust survivor, is also a childless widow, who has lived here more than 20 years now. Her only remaining family is in Israel.

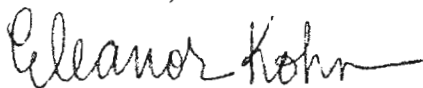
The other motive in keeping people here is that this is their home. Anne, also a widow with no children, has been here since 1978, and she is comfortable here, knows the people here, and knows the neighborhood. She turned 96 this year and would suffer were she placed in a new environment. She receives weekly shopping services, and due to her income bracket, the cost to the state runs approximately \$738.40 a year. Contrast this to the \$93,272 figure for one year at a NJ nursing home.

All participants pay a fee, on a sliding scale. A weekend meal costs \$1.60 for many people, which includes bread and butter, meat and two vegetables, milk and juice plus a fruit dessert. I think it is important that they are all paying, and know they are not receiving charity. Those in the lowest bracket pay only forty cents for that same meal. Our people are not eating cat food, but are getting a healthy meal regardless of their financial situation.

In October, we had twelve people receiving services under CHSP, but others were recipients during the year. Some have moved to be near their families, some have died, and some had their health improve. It is vital to us to be able to offer these services to people when they move here; it allays their fears about aging and having to leave their home. CHSP is the stitch in time that saves nine. Please continue funding for this vital program.

Eleanor Kohn
Federation Apartments
Paterson, NJ 07514

November 20, 2008



CRANFORD SENIOR HOUSING

RECEIVED

DEC 16 2008

EDWARD K. GILL APARTMENTS
40 Meeker Avenue
Cranford, NJ 07016
908-272-9180

CRANFORD-LINCOLN APARTMENTS
800 Lincoln Avenue East
Cranford, NJ 07016
908-931-0194

12/9/08

Misono Miller, Chair
Casino Revenue Fund Advisory Commission
Department of the Treasury
P.O. Box 211
Trenton, New Jersey 08625

Dear Chairman Miller,

The enclosed DVD demonstrates the impact that the Congregate Housing Services Program (CHSP) has on our frail elderly in New Jersey. In these most challenging economic times it is more important than ever to utilize State dollars in the most cost-effective and efficient manner as possible. The CHSP provides services in order to maintain our tenants in their own homes for as long as possible so they do not have to transfer into an institution until it is absolutely necessary. This minimizes the usage of Medicaid dollars thus saving the State an enormous amount of money annually.

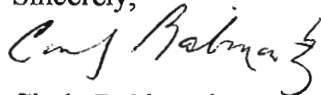
The CHSP at Cranford Senior Housing provides a hot daily meal in a congregate setting, housekeeping and laundry services, and provides personal care and medication assistance. The personal care and medication assistance component of the program is responsible for the significant drop in the rate of hospitalizations and re-hospitalizations for our tenants. Since many are on Medicaid, this is also minimizing the financial burden on the State. The success of this program is due to the outstanding efforts of the Center for Hope with whom we contract out the care services. The nurses and certified home health aides oversee the medications that the tenants take and cue the tenants to correctly take their meds. This is a vital service for those tenants who have poor eyesight and memory issues. There are many tenants who are on 8 or more medications per day and it is difficult for them to keep the medications organized. The same aides assist the tenants with their ADL's, which has significantly reduced falls in their apartments.

The State's unit cost for services for the CHSP at Cranford Senior Housing in 2008 are the following: \$4.45/ meal, \$10.48 per hour for housekeeping, and \$13.42/hour for personal assistance. These costs are minimal to the State since the tenants have a co pay on a sliding scale and the sponsoring grantee contributes to the cost of the program.

Fax: 908-272-8730

We need to be vigilant about the bottom line, especially in today's economic environment. We are very proud of our congregate program where we strive to provide excellent service at very reasonable costs. It is imperative that the CHSP continues to be funded at least at the same level, however it would be financially beneficial to the State to increase the funding to the CHSP so other senior buildings throughout the state could develop similar successful programs.

Sincerely,

A handwritten signature in black ink, appearing to read "Cindy Rabinowitz". The signature is written in a cursive style with a large, stylized flourish at the end.

Cindy Rabinowitz

Coordinator

Congregate Housing Services Program

Subject: FW: Public hearing on Dec. 9 in Hackensack re Casino Revenue Funds
From: "Wilson, Patricia" <Patricia.Wilson@treas.state.nj.us>
Date: Mon, 8 Dec 2008 14:27:46 -0500
To: "Melissa Clifton" <melissacl@co.cumberland.nj.us>, <misonomi@co.cumberland.nj.us>

Patricia Wilson
Fiscal & Resources
PO Box 295
Trenton, NJ 08625-0295
Work Phone # (609)984-2407
Fax Phone # (609)633-9090

patricia.wilson@treas.state.nj.us

From: Rosemarie Kasper [mailto:rdkoif@verizon.net]
Sent: Monday, December 08, 2008 2:09 PM
To: Wilson, Patricia
Subject: Public hearing on Dec. 9 in Hackensack re Casino Revenue Funds

Since I will be unable to attend the public hearing regarding services for senior citizens and individuals with disabilities through the Casino Revenue Funds, I am sending my comments herewith in writing to become part of the public record of the hearing.

"My name is Rosemarie Kasper, and I live in Hackensack. I am a senior citizen, use a wheelchair due to osteogenesis imperfecta (OI)--a brittle bone disorder, and am profoundly hearing impaired. My background is that of a Rehabilitation Counselor for the NJ State Division of Vocational Rehabilitation, and a freelance writer. I do not drive, and rely on Community Transportation for many of my commuting needs.

"Currently, I serve as president of the Hearing Loss Assn., Bergen County Chapter; as well as serve on the Division on Disability Services Advisory Board and the Community Transportation Citizens Advisory Committee. In addition, I serve as Co-Chairperson of the Osteogenesis Imperfecta-NJ Support Group.

"Two vital needs of both senior citizens and individuals with disabilities are expanded services for the hearing impaired and expanded transportation services.

"Going anywhere--to a doctor, to an education or training program, to a job, to a store for food or other products, or even just an occasional visit to a friend's home--can be a major problem for persons who are unable to drive and have no family members to provide assistance. Individuals with disabilities and senior citizens should not have the fear, and sometimes the reality, of missing appointments simply because transportation is lacking. Having a meaningful life and becoming a productive, contributing citizen is our dream and our

goal--not sitting home watching TV, and therefore, increased and more flexible transportation services are sorely needed.

"At present Community Transportation provides excellent service but can only serve to the limit of its vehicles and drivers. This service is vital, not a luxury, to senior citizens and individuals with disabilities, and should be supported and expanded.

"Additionally, hearing loss impacts severely on the lives of many persons, a preponderance of them being senior citizens. The effects of hearing loss include exclusion, isolation, frustration, depression. We are often ignored by others in conversations and are excluded from full participation in many of the activities of daily life.

"Although progress is being made--especially through recent rulings by the NJ Department of Civil Rights--major needs remain. What difference does it make having a wheelchair lift or a ramp if I cannot understand what is happening when I get there? Many hearing impaired individuals are not aware of helpful products which are available or how to obtain them--such as assistive listening devices. CART (Computer Assisted Realtime Translation) is frequently unavailable at meetings and other gatherings and this sometimes is the only way that people can fully understand what is taking place.

"An assistive device demonstration center in Bergen County would help individuals with hearing loss to more effectively deal with their impairment by providing awareness about products and techniques. With no such facility in this county and limited transportation, individuals with hearing loss are deprived of much-needed help. Communication is critical to our ability to participate in life--without it, we are alienated and overlooked."

Thank you so much for your attention and concern.

Rosemarie Kasper
140 Euclid Ave., #1B
Hackensack, NJ 07601-4629

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SALEM COUNTY BOARD OF CHOSEN FREEHOLDERS

CUMBERLAND COUNTY
OFFICE ON AGING

Adult Protective Services

Specialized Transportation

**98 Market Street
Salem, New Jersey 08079**



Telephone: 856-339-8622
856-451-1207
856-358-3857
1-877-222-3737
Office Fax: 856-339-9268
Transportation Fax: 856-339-9546
Email: scseniors@salemcountynj.gov

Good morning, Madam chair, board members, ladies and gentlemen, I am Marikay Green, Program Coordinator representing the Salem County Office on Aging, Senior and Disabled Resident Transportation. I would like to thank the Casino Commission for allowing this statement to be entered into the record.

The Salem County Office on Aging strongly agrees with the proposed increase in Casino revenue funds as addressed in Bills S 1830 and A 2046. With this increase we will continue to provide transportation, as well as other programs, for senior and disabled residents throughout Salem County. With this increase many seniors and disabled residents will be able to remain in their homes, in their communities and continue to be valuable Salem County residents.

Pamela S. Pedrick
Executive Director
Salem County Office on Aging



**CUMBERLAND COUNTY DISABLED
ADVISORY COUNCIL
TO THE BOARD OF CHOSEN FREEHOLDERS**

C/O 122 EAST MAIN STREET, SUITE 101
MILLVILLE, NJ 08332
PHONE: (856) 825-8707 (V/TTY)
FAX: (856) 327-2086

May 19, 2008

Chairperson Misono Miller
Casino Revenue Fund Advisory Commission Members
Legislators

OFFICERS

Sandra Rosen,
Chairperson
LuAnn Parkin,
Vice Chairperson
Steve Reger, Treasurer

Re: Transportation Fund Reduction

MEMBERS

Gloria Corson
Annette Franceschi
Frank Hess
Adam Kroelinger
Linda Muhlrig
Margaret Winchester

My name is Sandra Rosen and I am a resident of Cumberland County and a volunteer. I am the Chairperson of the Cumberland County Disabled Advisory Council to the Board of Freeholders, a Transportation Council Member and a rider using the Cumberland Transit System. I am speaking to you regarding a 10% reduction to the transportation funds affecting the disabled and seniors in each County in New Jersey.

ALTERNATE

MEMBERS
Margaret Murphy
Scott Sturgis
Robert T Armato, Sr.

Let me begin by saying, I understand that you have very difficult decisions to make and it must seem as though no matter what you do, some group is going to suffer the consequences of that action. The only way you can decide is by prioritizing, as I am sure you have in the past.

FREEHOLDER

LIAISON
Jane Christy

Transportation for the disabled/seniors is a critical need. County residents depend on that transportation to take them to dialysis several times a week, chemo therapy, radiation, other cancer or IV course of treatment. medical centers, extensive medical testing facilities, hospitals; including appointments in the major hospitals in Philadelphia, Delaware including Veteran hospitals, as well as those needing regular monitored care.

PERSONAL
ASSISTANCE
SERVICES

PROGRAM-
OFFICE FOR
THE DISABLED

David Grennon, Director

I can go on and on but I think you see the essential role that transportation plays in the County. **It is as important as our ability to buy medications.** Everyone is focused on making sure the seniors and disabled can afford their medication and not have to choose between food and medications. I myself quite frankly without being overly dramatic would be dead without the PAAD program, as would so many others. In order for us to receive the medications we must go to the doctors for the prescriptions or referrals for the medications treatments and testing.

There may be a feeling from a commission member that families need to step up and take responsibility for transportation of there loved one. A valid point, but ask yourself if you are working full time (and needed to work) how would you be able to help your parent or adult child to get treatments or to their appointments and testing several times a week? What if they are confined to a powerchair or scooter? Not every one has a relative with unlimited funds to

- 2 -

November 18, 2008

purchase a van with a lift and/or hire someone privately to drive there father several times a week to doctors, testing and treatments. Some treatments may take hours, some relatives live quite a distance away. I hope you will take a moment and put yourself in that position and really ask yourself what would I do? We rely on this counties community bus transportation, that transportation that has been picking us up many times a week for years. Your dad may be frail and with the same treatment times every week, the same county driver comes to help get his powerchair on the lift and help him in and out of their treatment location.

I know this affects every county in New Jersey, I can't speak about other county, I only know that in Cumberland County the population is growing steadily. With all new homes being built throughout the county bringing no doubt more disabled and seniors. Also more doctors, treatment facilities, testing labs and imaging centers, dialysis treatment centers all are increasing in our area. That is requiring not just the same from our transportation service but much more. With a reduction of funds and dialysis and cancer treatment being a medical priority what happens to those disabled and seniors trips to the doctor or lab work? What happens to those going from the ride to work program? There are so many that depend on the nutrition centers, where will there trips be placed on the list of priority rides?

Losing employees is a very real possibility, a call taker or dispatcher and a driver and bus, this can only have ramifications that will affect the overall effectiveness of the service. From the way a call is handled, to the time the rider is on the bus, of pickup times, to the number of buses that can run for the many riders not taking a first priority trip. Will we only be able to have regular doctor visits on Tuesday? Will there be a waiting list? At our transportation public hearing many people came and were very upset about that very real possibility.

Our Disabled Advisory Council had our annual "Disability Awareness Day" event and this year there was the flyer to "Save my ride" there were over 100 signed that day and given to Chairperson Miller. There were so many questions about what impact this reduction will have.

Please understand the direct link between medications, treatments and transportation. All I ask is to evaluate this reduction with an open mind and put yourself in similar situations as I have indicated. Your decision has a tremendous effect on so many people. You have the ability to continue to help many people by recommending that the funds for the senior and disabled transportation should not be cut in our state.

Respectfully,



Sandra Rosen

MONDAY, AUGUST 25, 2008

NEW JERSEY

Lawmaker: More casino cash needed for senior transport

By ANGELA DELLI SANTI

Associated Press

TRENTON — With gas prices up and casino revenues down, a program that relies on Atlantic City gambling profits to fund transportation to senior citizens and the disabled needs a cash boost, according to one state lawmaker.

Assemblyman John Wisniewski, chairman of the Assembly transportation committee, thought his proposal to increase the annual appropriation to the Senior Citizen and Disabled Resident Transportation Program would allow the program to expand. He said it's become apparent, however, that more money is needed simply to keep the program running at its current level.

"The needs are increasing but the funding has remained flat," said Wisniewski, D-Middlesex, who is sponsoring legislation that would dedicate a greater percentage of casino revenue to the program. "Now with the price of fuel having gone up, the cost to the government entities running these programs has gone up; their resources have not."

Program funds are allocated

to the state's 21 counties based on the percentage of their population aged 60 and older. The counties use the money — as little as \$567,000 this year to as much as \$2.5 million — to develop or enhance transport services for seniors and the disabled, said Dan Stessel, a spokesman for NJ Transit, which administers the program.

This year, the total pot is \$33 million — \$3 million less than last year — representing 7.5 percent of the money deposited into the Casino Revenue Fund last year. Wisniewski's bill would increase that to 8.5 percent, adding at least \$3.5 million to the program.

Wisniewski said the infusion of cash should be enough for the 14-year-old program to absorb record gasoline costs without cutting essential services.

The bill awaits consideration by the full Assembly and state Senate. A similar bill in the prior session of the Legislature failed to gain traction.

Like many other counties, Middlesex's version of elderly and disabled transport services uses shuttle buses and a

reservation system to make sure residents can get to medical appointments, such as physical therapy and kidney dialysis.

Many counties also provide rides to adult day care or places of employment, while some give lifts to grocery stores and senior centers. Some operate primarily on fixed routes, while others offer mostly door-to-door services.

"Each county has its own set of needs," Stessel said.

"It hasn't been a hit, it's been a punch," Middlesex County Freeholder James Polos said of twin revenue reducers: higher fuel costs and lower casino revenues.

Polos, who oversees the Middlesex County Area Transit program, said the county is looking into purchasing shuttles with gas-driven engines rather than diesel "to hedge against further rising fuel costs and potentially less aid from the state."

He said that his fleet of 63 shuttles makes 400,000 trips per year, mostly transporting residents to and from medical appointments, and that the program is being used more frequently than ever.



Everything Jersey

The Times

Bus service running in reverse

Slowdown in casino revenues reduces transportation funds to aid seniors and disabled

Monday, August 25, 2008

BY MEIR RINDE

More than 100,000 times a year, bus drivers working for Mercer County pick up senior and disabled residents from their homes and ferry them to jobs, senior centers, dialysis appointments, hair salons and a host of other destinations.

The free program has expanded more than 40 percent in the last four years.

But now, a statewide funding crisis is threatening to reverse that growth.

The bus system, along with several other programs for seniors citizens, is funded from state casino taxes. As the casinos suffer from a weak economy and new gaming competition in neighboring states, their revenues are shrinking. The state is also phasing out certain casino taxes.

As a result, Mercer's bus system, formally called Transportation Resources to Aid the Disadvantaged and Elderly (TRADE), expects to see its budget cut by \$133,509 or 11 percent in 2009. The budget was \$1.2 million this year.

Ottillie Lucas, a TRADE customer who is blind and serves on the agency's consumer advisory council, said the cut comes as the organization also copes with high fuel costs.

"Obviously, it's a terrible, terrible situation," Lucas said. "We've been so excited that we have done very, very well at becoming more efficient at picking up more and more people, and now they're going to pull the rug out from under us."

The problem is affecting senior citizens throughout the state, which channels funds to the service as part of the Senior Citizen and Disabled Resident Transportation Program.

Program funds are allocated to the state's 21 counties based on the percentage of their population aged 60 and older.

The counties use the money -- as little as \$567,000 this year to as much as \$2.5 million -- to develop or enhance transport services for seniors and the disabled, said Dan Stessel, a spokesman for NJ Transit, which administers the program.

This year, the total pot is \$33 million -- \$3 million less than last year.

Lucas and other advocates are pinning their hopes on a bill that would increase the share of the state's Casino Revenue Fund spent on senior and disabled transportation programs from 7.5 percent to 8.5 percent, adding at least \$3.5 million to the program.

The bill is sponsored by Assemblyman John Wisniewski, who serves as chairman of the Assembly Transportation, Public Works and Independent Authorities Committee.

"The needs are increasing but the funding has remained flat," said Wisniewski, D-Sayreville. "Now with the price of fuel having gone up, the cost to the government entities running these programs has gone up; their resources have not."

Wisniewski and other legislators have proposed similar bills in past years without success. The current bill was referred to the Assembly Tourism and Gaming Committee and the Senate Budget and Appropriations

5

Committee in June.

The proposed change would affect the way other senior programs are funded, including the main beneficiary of Casino Revenue Fund monies, the state Pharmaceutical Assistance to the Aged and Disabled program.

That program, which subsidizes prescription drug costs for seniors, received \$216 million in casino revenues this year, according to the Department of the Treasury.

The drug program also receives state general fund money, but less than it did a few years ago. That reduced spending was possible because casino revenues rose during the period and the federal government assumed some of seniors' drug costs.

Advocates for TRADE and other transportation agencies say those past savings could have been shifted to other, underfunded senior programs. The state still needs to spend more on the programs, they say.

"Hundreds of millions of dollars have been saved which could potentially go to these programs, which have been recommended for more funding," said Misono Miller, chairwoman of the Casino Revenue Fund Advisory Commission and executive director of the Cumberland County Office on Aging and Disabled.

In essence, Miller and Wisniewski are saying that as program costs rise and casino funds decline, the state should use its general fund to support not only the pharmaceutical assistance program, but also transportation and other needs.

In a report issued in March by the Casino Revenue Fund Advisory Commission, Miller and her fellow members identified several statewide senior assistance programs that should receive more casino tax money.

They were Meals on Wheels, senior and disabled transportation, home repairs and escorted transportation, respite for caregivers, adult protective services and group housing.

The report said that the senior and disabled transportation allocation of \$37.7 million a year should be increased to \$42.7 million.

The Associated Press contributed to this report. Contact Meir Rinde at mrinde@njtimes.com or (609) 989-5717.

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The Press

OF ATLANTIC CITY

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OPINION

THURSDAY, AUGUST 21, 2008 **A10**

Voice of the People: A different view

Editorial took wrong turn on transit funds for seniors, disabled

Regarding the Aug. 8 editorial, "Casino Revenue Fund/Difficult choices":

I was disappointed in the summary advice given to the county and Cumberland Area Transit System, or CATS, that they "shouldn't pin all their hopes on legislation to save the program."

Please understand that this advice is rather insulting to the county systems that will go on despite the proposed cuts, yet must continue to operate and attempt to maintain systems as best as possible in the face of public revenues that have not increased in relation to the rising prices of fuel and other costs. Cost cutting and major county support are an ongoing aspect of the system. Worse, your advice is an affirmation to the state officials who must make "difficult decisions" that perhaps this is one decision that will have to go by the wayside.

To answer the question of where the funding should come from, look at the programs that have received the lion's share of the increases and savings from the Casino Revenue Fund. Take the funds from those programs and increase the money coming from general revenues to maintain the program.

The Pharmaceutical Assistance to the Aged and Disabled program recently increased co-payments for medicines purchased by its beneficiaries. Take the funds from this increase in PAAD co-payments (derived from the pockets of many of the riders using the CATS sys-

tem) and use it for this increase in transportation funding.

I hope that those in charge of the public coffers understand the importance of this legislation and the impact it has on the lives of the seniors and disabled and make the conclusion that this is one decision, difficult or not, that needs to be made on their behalf.

MISONO MILLER
Executive Director
Cumberland County Office
on Aging and Disabled
Bridgeton

(Editor's note: Misono Miller is also chairwoman of the N.J. Casino Revenue Fund Advisory Commission.)

Clearly, those who wrote the editorial, "Casino revenue fund/Difficult choices," need to become better educated on what is happening.

The N.J. Council on Special Transportation this summer has been providing information and advocating for the successful passage of bills that would increase the Casino Revenue Fund's "Senior Citizens and Disabled Residents Transportation Assistance Program" from a 7.5 percent allocation to an 8.5 percent allocation, approximately a \$4 million increase.

Will the 1 percent increase adversely affect other programs in the Casino

Revenue Fund? It should not. For the past several years, there has been millions of dollars in cost savings in the Pharmaceutical Assistance for the Aged and Disabled program since a portion became federally subsidized.

New Jersey paratransit and community transportation is beginning to experience a funding crisis.

Right now, the 21-county coordinated community transportation programs are planning on how to deal with service cuts.

Here are a few possible results of these cuts: More senior citizens — who should not be driving — may start to drive again, risking many lives on the road. Seniors and physically disabled people who at one time used the transportation services that allowed them to remain independent will end up in nursing homes and assisted living facilities. The mentally disabled who have been fighting to live independently but who must rely on transportation to do so will not be able to live independently and will return to the facilities that assist them. No food shopping. No nutrition site transportation. No medical appointments such as dialysis, chemotherapy and radiation treatments.

Do you see the larger picture yet?

MICHAEL VIEIRA
President

N.J. Council on Special Transportation
Manville

8-8-08

The Press

OF ATLANTIC COUNTY

KETH L. DAWN, Publisher
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Our View: Casino Revenue Fund

Difficult choices

Atlantic County lawmakers and casinos have long tried to get the message out that the fiscal health of the casino industry has a real impact on the fiscal health of the state.

Now, that message is becoming all too concrete: Plummeting casino revenues have triggered cuts in programs financed by the Casino Revenue Fund. And those programs are dedicated to senior citizens and the disabled — a highly vulnerable population that no one wants to see hurt.

In Vineland, a \$60,000 cut to the county's Cumberland Area Transit System, or CATS, next January could force cutbacks that would affect senior citizens and the disabled who rely on the service to get to work, to doctors, to dialysis and other appointments. The program is funded entirely through the Casino Revenue Fund, which allocates 7.5 percent of its annual revenue to fund transportation programs throughout the state.

The \$60,000 loss is about 11 percent of the CATS 2008 budget and is expected to mean the loss of two positions, including one driver. Coupled with rising gas prices, service would have to be cut back.

A bill working its way through the Legislature would increase the percentage of the Casino Revenue Fund going to transportation programs from 7.5 percent to 8.5 percent. Users of the Cumberland County service are even considering a Trenton rally to prod lawmakers to pass the bill.

"County transportation is a critical need," said Dottie Cullen, a member of the county's Transportation Advisory Council.

Yes, it is. But so, too, is Pharmaceutical Assistance for the Aged and Disabled — another program funded largely from the Casino Revenue Fund, and which raised its copay this year from \$1 to \$6 on generic medication and from \$2 to \$7 on brand-name medication. That's still pretty good, compared with most prescription plans — but again, the population using this program is low-income elderly people.

In order to increase transportation programs by another 1 percent in the Casino Revenue Fund, as transportation advocates want, the money would likely come from other programs financed by the fund. Lawmakers considering this bill must face that fact and make a choice. It won't be easy.

Casino revenues going into the fund fell from \$417.5 million in 2006 to \$393.7 million in 2007. Revenues are down again so far this year.

Meanwhile, the state has gotten itself into a fiscal crisis that has forced difficult cutbacks statewide. And the outlook for next year's budget is gloomy as well.

Our advice: The CATS program and Cumberland County shouldn't pin all their hopes on legislation to save the program. They should be planning now for alternate ways to keep this important service running as best they can — whether through cost-cutting, an infusion of county funds or a mix of both.

Transit bill could save key programs

A.C. Press
8/4/08

■ Cumberland Area Transit System now stands to lose \$60,000 — which would eliminate services that elderly and disabled patrons rely on, advocates say.

By JOHN MARTINS

Staff Writer, 856-794-5114

VINELAND — Local advocates for the disabled and elderly are urging state officials to pass a bill that would increase funding for statewide transportation programs facing budget cuts in January.

Dottie Cullen, a Vineland resident who sits on the county's Transportation Advisory Council, said Sunday that an imminent \$60,000 cut to the county's Cumberland Area Transit System, or CATS, will affect hundreds of local senior citizens and disabled people who use that service every day.

"It's just unbelievable," Cullen said. "We have people with disabilities who are productive citizens. Our drivers get up at five in the morning, pick them up, take them to work, to dialysis, doctors, counselors, everything. Sure, I know the economy is bad. We all know it. But in this country, we shouldn't have to beg."

The program is funded entirely through the Casino Revenue Fund, which allocates 7.5 percent of its annual revenue to fund transportation programs across the state. Since decreased casino revenue has translated into decreased funding, a bill working its way through the Legislature, A-2046 and S-1830, would increase the funding percentage by one point, to 8.5 percent.

Misono Miller, executive director of the Cumberland County Office of Aging and Disabled, said Sunday that the small boost would be enough to hold off a transportation catastrophe.

"That increase would probably rein-

Transit

(Continued from C1)

state most of the reductions in all the counties," Miller said. "It would prevent a major crisis that transportation systems are facing in New Jersey."

The \$60,000 loss, Miller said, is about 11 percent of the CATS 2008 budget. It will translate, however, into two eliminated positions, one of which would have to be a driver.

Theresa Van Sant, project director for the CATS service, said the system makes 500 to 700 trips per day, averaging about 130,000 per year. The loss of those two positions, Van Sant added, would be keenly felt by the system's users.

Both Miller and Van Sant added that rising gas prices also have become a source of concern for CATS.

"I think the gas costs have doubled in the past two years,

and there's a serious situation in how to maintain systems operations without any disruption," Miller said.

According to Cullen, the bills being considered by the Legislature have been floating around in Trenton for a number of years, ever since transportation officials suspected that the 7.5 percent Casino Revenue Fund allocation would eventually become insufficient.

In the state Senate, the bill has moved somewhat briskly and was referred June 9 to the Budget and Appropriations Committee. In the Assembly however, it has lagged in a tourism and gaming committee, where it was sent in June after being introduced in February.

Cullen said she has threatened lawmakers with organizing a march in Trenton, akin to the ones farmers held in April when they protested at the Statehouse in their tractors. For this issue, Cullen said, maybe she'll invite all her disabled and wheelchair-bound friends to gather in Trenton.

"County transportation is a critical need," she said, adding that she felt it saved her life after

her stroke 10 years ago. "Here in this country, we shouldn't have to beg. I don't know really what else to tell you. These are people who need to go to dialysis to survive."

9

The Press

OF ATLANTIC CITY

SATURDAY
MAY 3, 2008

Cut in bus funding may strand seniors

■ A tax on casino revenues funds free busing services for senior citizens, but total revenues have dropped 5.7 percent.

By **DANIEL WALSH**
Staff Writer, 856-649-2074

VINELAND — Dottie Cullen does not regularly drive anymore.

"I was on my way to work one day," Cullen said. "In one second, my whole lifestyle changed."

Since her stroke 10 years ago, Cullen has taken advantage of free busing run by Cumberland County's Office on Aging and Disabled. The Vineland resi-

dent takes the bus to medical appointments, to the local veterans' home where she volunteers and to other places. Thousands of other senior citizens, disabled people and veterans do the same in Cumberland County and elsewhere.

But next year, those county busing systems will take a financial hit.

New Jersey's free busing services derive much of their funding — often about one-third — from the New Jersey Casino Revenue Fund.

Atlantic City's casinos pay money to the fund through an 8 percent tax on gross annual revenues. That money is then

See Bus, Page A7

10

Bus

(Continued from Page A1)

divvied up among a number of programs benefiting senior citizens, including the busing programs run by the counties.

But last year was not a good one for casinos; they suffered a 5.7 percent drop in total revenue, losing \$300 million from the year before.

It was the first time in the history of Atlantic City's casinos that they lost money from the year before, something many attribute to Pennsylvania's new slot parlors, the tanking economy and a smoking ban at the casinos.

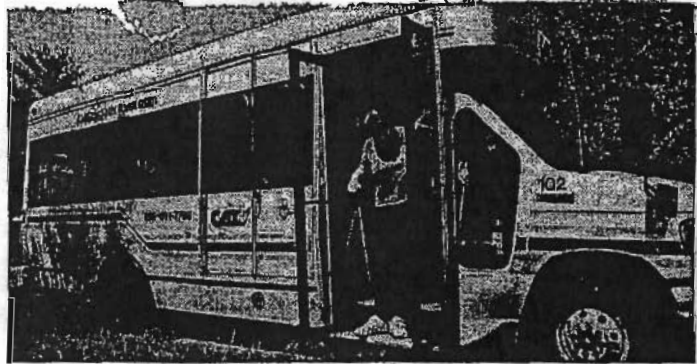
Statewide, the cut will total about \$4 million, bringing about \$37 million to less than \$34 million.

For the counties, the cuts vary, but the result is the same: less money to do more driving for more people paying higher gas costs.

"The challenge before us is how do we continue to address the growing demand for service when we see a decrease in our funds?" said Kathleen Edmond, director of Ocean County transportation services, which runs the Ocean Ride bus program.

In southern New Jersey, where rural communities are more common, some believe the need appears more pronounced because there is less public transportation.

The counties vary in how much work their service does, but each has more than 20 buses. Cumberland County runs about 135,000 trips per year, while Ocean County — with more than 80 senior citizen homes and more than a quarter of its population older than 60 — did 435,000 trips last year.



Staff photo by Michael Ein

Sandy Rosen, of Millville, disembarks a free bus ride Friday.

The trips are not joy rides either. Typically, they are for necessities, such as medical appointments.

"They go for what's essential," said Misono Miller, head of Cumberland County's Office on Aging and Disabled and chairwoman of the Casino Revenue Fund Advisory Commission.

Often, the people taking the buses live alone and need help to board. Of particular note are patients who need kidney dialysis, which requires about three trips per week.

"So many places that you stop and pick them up, they can't even get them out of the chair," said Sandy Rosen, a Millville resident who uses the bus because of severe scoliosis and lack of a car.

The bus service works like this: Users call ahead, usually two days in advance, for an appointment to be picked up at their home. Many trips are within their respective counties, but occasionally they go to Philadelphia or Wilmington, Del.

Each county plans to deal with the cuts in different ways.

Ocean County will eliminate capital purchases next year, according to Edmond. Freeholders there had the foresight to stagger their buys over sev-

eral years, so they should be able to weather the first year with few changes.

Atlantic County Executive Dennis Levinson said he plans to free up funding elsewhere in his budget.

Sooner or later, each county could see cutbacks in service.

"Either they're going to cut back on service, or they're going to cut back on drivers," said Kathy Belles, who runs Cape May County's Fare Free transportation service.

State Sen. Jeff Van Drew, D-Cape May, Cumberland, Atlantic, met this past week with local transportation advocates in Cumberland County. He said he plans to sponsor or co-sponsor a bill to accompany an existing Assembly bill to change the way transportation funding is apportioned. Currently, 7.5 percent of the Casino Revenue Fund goes to these busing services. Transportation advocates want 8.5 percent.

But with the state's financial problems and the generally slowing economy, Van Drew acknowledges it could be tough to get the bill passed.

"The need's going up," Van Drew said. "The revenue's going down. These poor seniors are taking the hit."

A-4 The News, Friday, April 25, 2008

VIEWPOINT

\$60K cut for senior and disabled shuttle

To the Editor:

You should be aware that there will be a 10 percent, or \$60,000 reduction of funds for county transportation for the disabled and seniors in 2009.

The Casino revenue fund allocates much funding to the program, and \$60,000 will be diverted to fund another program in 2009. Misono Miller, executive director of the county Office on Aging and Disabled, and Dotty Cullen, a member of the Transportation Council, took their plea to the state Assembly for Transportation Bill A-2046, redirecting those funds back to Cumberland Area Transit System (CATS).

I went to the Senate Budget and Appropriations Committee asking them to work with the Assembly to pass it. County transportation for the disabled is a critical need. We all agree that being able to afford prescriptions is one of the highest priorities. We need transportation to get to the doctors who order tests, treatments and routine care, that gives us prescriptions that sustains and affects the quality of our lives.

County residents with mobility devices are taken to dialysis, cancer treatments, extensive medical testing, labs, major hospitals here, Philly and Delaware. In some

cases, this is a life-and-death matter. The population and growth is tremendous in Cumberland County, and with that comes more disabled residents in need of CATS. Just maintaining the current funding will be difficult, with the increased costs of gas, maintenance and insurance alone.

We would like to know that our political leaders care for the disabled and seniors. The day I made my plea there were about 50 organizations/city officials being heard and every speaker gave supporting information, as I did. They all were put in one pile. We must

make this issue stand out. I am asking you to advocate for this Bill A 2046. This reduction in funds will happen unless the senators and assemblymen pass this bill and redirect the funds back to transportation.

Please contact them to tell them to finally provide the Senate version and at long last pass this bill. It is with your help county transportation can continue to serve the needs of the disabled and seniors. You have the power to speak out and make a difference.

SANDRA ROSEN
Chairwoman,
Disabled Advisory Council

Tuesday, April 15, 2008

THE DAILY JOURNAL

LOCAL

County shuttles for seniors face \$60K cut in aid

By JOSEPH P. SMITH
Staff Writer

jsmith@thedailyjournal.com

BRIDGETON — Cumberland County's bus system is a medical lifeline for Millville resident Sandy Rosen, so in March she made the long ride to Trenton to plead its case.

The Cumberland Area Transit System (CATS) is facing a \$60,857 decline in calendar year 2009 aid from New Jersey's Senior Citizen and Disabled Resident Transportation Program. That is a 10-percent decline in aid, according to anxious county officials.

"I really don't know what to do without CATS," Rosen said Friday. "And I'm not alone on that. What do you do if you are short? Start a waiting list? Drop a driver?"

Rosen, fellow rider Dottie Cullen of Vineland and members of the county Office on Aging and Disabled, which operates CATS, testified March 25 for legislation that would change the casino funding formula that helps pay for CATS.

The proposed funding formula change would close the gap, at least for next year.

The county is not sure right now how it will handle the declines in casino revenue aid. The system operates 33 buses and averages 500 rides a day.

"You work with what you have," office Executive Director Misono Miller said. "You either consider reductions or you find more funding."

A tax on casino revenues supports the transportation program.

But how much that tax actually produces depends on how much the industry generates annually.

Revenues suffered in 2007, and it is on that performance that next year's aid is calculated. The longer-term annual outlook is not good either, Miller said.

"We may not be at the funding level we are at now until 2012," Miller said. "We need to fix that."

The legislation the county is supporting would require the transportation grant program get an 8.5 percent share of casino revenues. The rate is 7.5 percent now.

Miller said the shift is not unfair and more casino money is available because of \$180 million in savings last year in the Pharmaceutical Assistance for the Aged and Disabled program. Casino money also funds PAAD.

Two trends are hurting the county bus system's budget.

■ Fuel costs are high and climbing. The same is true statewide.

■ Specific to Cumberland County, there is an increased demand for service to people needing kidney dialysis services.

"It has to be more regular," Miller said. "You have to be more careful. It does cost more per trip."

Rosen, who is the chairwoman of the advisory council to the county office, said some riders don't have private vehicles because of the cost, and others are unable to drive because of medical conditions. She finds herself in both situations.

"It's very important to me in terms of going to the doctor, the lab," Rosen said.

The CATS budget is more than \$2 million a year. State and federal grants provide most funding, along with a county government allocation.

Miller said riders pay 50 cents per trip.



*New Jersey
Council On Special Transportation*

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PRESS RELEASE

For Release: September 19, 2008

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State Advocacy Association Warns of Community Transportation Funding Crisis

New Jersey Council on Special Transportation says counties are preparing for \$4 million decrease in 2009. Transportation cuts expected.

(Manville, NJ) The New Jersey Council on Special Transportation, a 27-year statewide advocacy association that provides paratransit and community transportation information and support has announced that New Jersey's transportation services for senior citizens, persons with disabilities and the economically disadvantaged is facing a financial crisis.

In a prepared statement approved overwhelmingly by the associations' membership, the organization's President, Michael M. Vieira read the following statement:

"New Jersey's Human Services Community Transportation is in a serious financial crisis which is affecting every county, municipality and social service agency in the State. This crisis negatively impacts New Jersey's older adult population, persons with disabilities, economically disadvantaged, veterans and other transportation dependent persons."

According to Vieira, "Letters have been written to Governor Corzine, Senate President Richard Codey and Assembly Speaker Joseph Roberts asking them to set up a bi-partisan committee to review long-term and short-term solutions."

14

"The New Jersey Council on Special Transportation cannot solve this problem alone. We are all in this together and we must act now before this gets worse and it will get worse if we do nothing" Vieira said.

Most of New Jersey's designated 21-county coordinated systems heavily rely on transportation funding from the Casino Revenue's 'Senior Citizens and Disabled Residents Transportation Assistance Program' however, with the poor economy, the Atlantic City Casinos are not maintaining prior year profit levels. Transportation will lose nearly \$4 million for services starting January 2009. Even worse, another loss is projected for 2010 and there is no relief in sight.

"There is a short-term solution", Vieira said. Currently in the legislature there is Assembly Bill 2046 and its companion Senate Bill 1830. These bills will change the funding formula for the Casino Revenue's 'Senior Citizens and Disabled Residents Transportation Assistance Program' from a 7.5% share to an 8.5% share. "This additional 1% should amount to \$4 million," Vieira stated.

"The original intent of this bill when it was first introduced was to allow community transportation services to increase however, now the successful passage of these bills will only allow current services to be maintained." Vieira said. The unfortunate thing is that when these bills finally get passed, funding will not begin until 2010. "The counties are preparing for a rough 2009". "There is no doubt that some people who may need a ride will not get one"

Vieira continued, "Right now the 21 counties and other transportation agencies across New Jersey are planning on how to deal with service cuts because less money means less drivers mean less rides"

"The state needs to be prepared for some of the possible results due to less transportation available. More senior citizens who should not be driving automobiles may again start driving thereby risking lives on the road. Senior citizens and persons with physical disabilities who at one time used community transportation services that allowed them to remain independent will end up in nursing homes or assisted living facilities. The mentally disabled who have been fighting to live independently will not be able to do so and return to facilities that assist them. There will be less transportation for food shopping and nutrition sites. There will be waiting lists for medical appointments, dialysis, chemotherapy and radiation." "There is a community transportation funding crisis happening and help is needed." Vieira said.

Throughout the summer, the NJ Council on Special Transportation made preparations to get legislative support for the funding bills. Also, according to Vieira, "We are about ready to kick off our 'Please Help Save My Ride' campaign." Vieira said 20,000 full color petitions have been printed and will be distributed across New Jersey so riders on paratransit and community transportation services may sign and have their petition sent to the Governor and state legislators asking them to support these legislative bills. "When our Governor and State Legislators want our support at election time, they mail us campaign literature, now we need their help and we are doing the same" Vieira said

15

By using community transportation, it allows the older adult and disabled community to live much more independently and in some cases prevents and/or delays institutionalization. Transportation services may include but are not limited to non-emergency medical appointments, dialysis, physical and mental therapies, chemotherapy, radiation therapy, non-competitive workshops, employment, nutrition sites, meals on wheels, food shopping, veterans services, recreational activities and much more.

Today, many of the community transportation systems are experiencing waiting lists for services especially dialysis. Dialysis transportation is becoming a major concern not only for the twenty-one county transportation systems but also for the numerous municipalities and social service agencies throughout the state. Unlike 15 -20 years ago, when a person on dialysis reserved a seat on the vehicle, the person's life expectancy was short and seats frequently became available. With today's medical technology, a person who receives dialysis treatments is now living normal and much longer lives thereby; seats are not being freed up for the next new rider.

Beside dialysis services, the New Jersey senior population is growing and increasing dramatically. They are living longer and much more independently – but they still rely on transportation services as does the mentally and physically disabled population who are winning their battles to live independently –but to succeed in their determinations, they too must rely on paratransit and community transportation services.

The New Jersey Council on Special Transportation membership consists of transportation representatives from New Jersey's 21 counties as well as a variety of other agencies, including municipal, state, not-for-profit and private - who specialize in providing transportation services to senior citizens, persons with disabilities, the economically disadvantaged and in some cases the general public where conventional fixed route transit is not available. Most services are provided door-to-door or curb-to-curb.

##



Senior Citizens United
Community Services
of Camden County, Inc.

146 Black Horse Pike
Mt. Ephraim, NJ 08059

Main Office (856) 456-1121
Transportation (856) 456-3344
FAX (856) 456-1076
email scucs@scucs.org

Visit us at www.scucs.org

November 20, 2008

Misano I Miller - Chairperson
NJ Casino Revenue Fund Advisory Commission
Department of the Treasury
50 W. State Street
PO Box 211
Trenton, NJ 08625

Chairperson Miller:

Thank you for the opportunity to provide testimony on the needs of New Jersey's seniors and disabled.

I am the Executive Director of Senior Citizens United Community Services (SCUCS) in Camden County. Our agency operates three of the programs which are currently funded through the Casino Revenue Fund: The Statewide Respite Care Program, Home Delivered Meals and Transportation.

I want to applaud the recommendation of the Commission to increase funding for many of the important programs receiving CRF support. I feel that the savings the state has realized in the PAAD program not all go to the general fund. I feel the state's dependence on the CRF to support PAAD should be reduced at this point and the dollars used to support the other CRF programs which have not had a significant increase in many years.

I can speak particularly to three of these programs and I believe the extensive waiting lists for each of these in Camden County support the need for more funding.

First, Respite services provide a critical support to families who are caring for older or disabled adults. Although these services are very limited and generally offered for just a few hours, one day a week, studies have shown that respite services are very successful in preventing caregiver motivated institutionalization. Our own caregiver surveys indicate that 70% of the families we serve would consider nursing home placement if respite services were not available. And sadly, that may be the reality for the 80 families currently on our waiting list.

Secondly, there are 290 Camden County seniors and disabled individuals on our waiting list for Home Delivered Meals. 290. Our list grows each day. These are generally people 85 years or older, frail and in poor health who either live alone or with

FUNDED BY:

Camden County Board of Freeholders • Camden County Board of Managers at Lakeland • Camden County Community Development Block Grant •
Camden County Division of Senior Services • Camden County EFSP Local Board •
NJ Department of Health and Senior Services (HCSPA) • NJ Department of Human Services • NJ Division of Veterans Affairs •
NJ Transit • Social Services for the Homeless Funds • US Department of Housing & Urban Development •

an older spouse. These people are clinging to their independence, trying desperately to avoid nursing home placement. Something as simple as this volunteer based program, which brings one nutritious meal a day directly to their homes, is keeping thousands of New Jersey seniors in their homes.

Lastly, the need to maintain and expand our transportation services can not be overstated. Transportation is the lifeline to many of life's necessities for New Jersey's seniors and disabled. Without specialized community transportation, our seniors and disabled can not access routine medical care and life saving therapies, nor reach essential social services. They can not do their food shopping, banking or attend congregate nutrition programs. Disabled individuals would not get to secondary education sites, job training or access employment opportunities.

Camden County's specialized system, SEN-HAN Transit, is currently providing 144,000 rides a year to several thousand individuals. Our vans and busses operate six days a week from 5 am to midnight and still we cannot meet all the needs of our residents. We currently have a waiting list of 111 people needing dialysis treatments, three times a week. Each day, demand exceeds our capacity for transport to routine medical appointments and employment sites.

2009 will bring a \$200,000 reduction in our Casino Revenue funds for transportation. We anticipate a staff reduction of 4 to 5 drivers. These layoffs will have a dramatic effect on the mobility of our senior and disabled residents.

Funding has been stagnant or reduced for all of the programs mentioned here. At the same time the costs, particularly in the area of transportation, have risen dramatically. Increased funding is important to meet the needs of this growing population.

It is not only the right thing to do - it is the smart thing to do. Providing these minimal supports to keep these residents in their homes produces an enormous savings to the state in terms of nursing home costs.

Thank you for this opportunity.



Donna Kovalevich
Executive Director



DISABILITY RIGHTS NEW JERSEY

210 South Broad Street · 3rd Floor · Trenton, New Jersey 08608

Advocating and advancing the human, civil and legal rights of persons with disabilities

Joseph B. Young, Esq.
Acting Executive Director

(800) 922-7233 (VOICE—*New Jersey Only*)
(609) 292-9742 (VOICE); (609) 777-0187 (FAX)
(609) 633-7106 (TTY); Dial “711” for Relay
www.drnj.org

November 10, 2008

Patricia Wilson
New Jersey Department of Treasury
50 W. State Street
8th Floor
P.O. Box 211
Trenton, New Jersey 08625-0211

Re: Senior Citizen and Disabled Resident Transportation Assistance Program

Dear Ms. Wilson:

Disability Rights New Jersey, formerly New Jersey Protection & Advocacy, Inc., is the designated protection and advocacy system for individuals with disabilities in New Jersey pursuant to the Developmental Disabilities Assistance and Bill of Right Act of 2000, 42 U.S.C. §§ 15041 to 15045; the Protection and Advocacy for Mentally Ill Individuals Act, 42 U.S.C. §§ 10801 to 10807; the Client Assistance Program of the Rehabilitation Act, 29 U.S.C. § 732; the Protection and Advocacy for Individual Rights of the Rehabilitation Act, 29 U.S.C. § 794e; and the Technology Related Assistance for Individuals with Disabilities Act, 29 U.S.C. § 3004.

The lack of affordable, accessible mass transportation and demand-response paratransit is a long time concern of DRNJ and its constituents. It remains one of the most formidable barriers facing individuals with disabilities who want to live independent and productive lives in the community. People with disabilities in New Jersey must rely on two uncoordinated paratransit systems: the Senior Citizen and Disabled Resident Transportation Assistance Program (SCDRTAP), which is funded through the Casino Revenue Fund and run by counties, and Access Link, NJT paratransit service required by the Americans with Disabilities Act (ADA). These programs fall far short of meeting the demand of people with disabilities for services, including a number of arbitrary restrictions such as most county paratransit systems do not cross county lines, do not run on weekends, holidays (including election day), or at night, and, in many instances, do not take consumers to rural parts of counties.

While New Jersey Transit (NJT) continues to improve its accessibility, according to its own website, only about one third of NJT’s rail stations are accessible, and there are large portions of the state that mass transit does not reach. This creates a greater burden on the paratransit system and the need for paratransit services. The State must act now, to ensure that service gaps do not grow far worse in the near future as demand for accessible mass transportation and paratransit projects continue to rise. National and state demographics demonstrate that the number of people with disabilities, including the elderly, will continue to grow over the next decade and so will the need for accessible transportation.

Increased paratransit funding for SCDRTAP from the Casino Revenue Fund is necessary to begin to meet the transportation needs of people with disabilities.

DRNJ appreciates the opportunity to provide these comments and would welcome the opportunity to speak with you further regarding transportation concerns.

Sincerely,

Jennifer M. Halper
Senior Staff Attorney/Legislative Coordinator

RECEIVED

DEC 09 2008

CUMBERLAND COUNTY
OFFICE ON AGING

November 28, 2008

Department of the Treasury
50 W. State Street
P.O. Box 211
Trenton, NJ 08625

Dear Sir or Madam,

Enclosed you will find letters written by people with disabilities about the importance of transportation in their lives.

I myself, Jacquolyn Engel, am a person living with a disability and I am a senior citizen. I fully rely on the county transportation system to get to the supermarket, doctor's appointments and other places I need to go. If the transportation services are reduced I will not be able to maintain my independence within the county.

Sincerely,

Jacquolyn Engel

10 client Testimonies
attached + on file.

RECEIVED

DEC 09 2008

CUMBERLAND COUNTY
OFFICE ON AGING

NOV 17, 2009

DEAR SIR

I need more learning ABOUT transportation
going to the mall OR TO DOCTORS App. other things
OR PLACES.

Peggy

RECEIVED

DEC 09 2008

Monday 12/17/08 CUMBERLAND COUNTY

OFFICE ON AGING

4 Willow Walk DR

Apt # 105

Lakeview side Village Apt.

Hedgewood, NJ 07852-2148

Dear Sir:

There Reason for some people who need
for TRANSPORTATION going place on there
NO places going one on - then it help on

~~best to~~

Thank you

Allen P. Moore

November 7, 08

RECEIVED

DEC 09 2008

CUMBERLAND COUNTY
OFFICE ON AGING

Dear Sirs:

Call New Jersey Transit Access Link

I am willing to you to get more Transpass

So I am not stuck in the house

I got frustrated. I changed my address.

So there will be Access Link available for me.

I still have my pen number. This letter is backed
by Monday morning meeting group.

I learn something every day.

I hope this information will be useful.

I live in a group home

Mary Saunders

RECEIVED

DEC 09 2008

CUMBERLAND COUNTY
OFFICE OF AGING

11/17/08

Dear Casino revenue fund advisory
Commission,

We all have appreciated greatly all of the help you have given us by funding for our transportation services here. Without your help personally I don't feel I would be doing as well mentally as I am doing know. With out my transportation route I would not know what to do at home by myself not being productive at all I hope you can change your mind

Natasha

RECEIVED

2008

DEC 09 2008

11/17/08

CUMBERLAND COUNTY
OFFICE ON AGING

Dear Sir

I am writing this letter to tell you that the Sussex transit in Franklin, New Jersey is in trouble with the Government of Trenton, N.J. the people of Franklin New Jersey need this transportation in Sussex, N.J. I spoken at a meeting in the Borough last ~~now~~ Mo and the people listen to me and they said they will help me out with this problem in Franklin, New Jersey they were mad at the ~~mayor~~ ^{mayor} for not done his job to help the people ^{out} in Franklin, New Jersey, I talk the ~~to~~ ~~the~~ ^{mayor} in Franklin he said it's very good of you too talk at a meet. So everyone can hear what you got to said. If you don't talk you don't get your answer to the people around you and in your town let your voice be hear if you don't you ~~can~~ hurt yours and other. So god bless you.

Thank you, very much
Laurence Tognio

RECEIVED

DEC 09 2003

CUMBERLAND COUNTY
OFFICE ON AGING

11-17-03

~~DEAR SIR~~

DEAR SIR JIMMY WORKING VAN
IS TO TRANSPORTATION SHOP

EIMER PROUST

AS I WISH, WE HAD, BETTER

TRANSPORTION

RECEIVED 10-17-2008

DEC 09 2008

CUMBERLAND COUNTY
OFFICE ON AGING

Dear Sirs:

I wish we had bus transportation in Oakwood village. I feel it is very unfair since I don't drive. How am I supposed to get around? I feel very so that I am at a disadvantage. I have to rely on people to drive me and I'd like to not have to do that. I think it would be a good thing to have transportation for people like us.

Signed
George J. Lookhoff

DEC 09 2008

CUMBERLAND COUNTY
OFFICE

12/17/2008

Dear Sir,

I am writing to you to express myself about the current transportation in my county. I hate being stuck in my house. We need better transportation. Without transportation I feel trapped.

Signed

ROBERT

RECEIVED

DEC 09 2013

11-17

CUMBERLAND COUNTY
OFFICE ON AGING

Dear Sirs,

I'm writing this letter Because

I need transportation to get me to the Doctor's, the food store & More. I feel it's unfair that I don't have the ability to Drive & get around like other people.

please don't take away my right to have transportation

Sincerely,

Paul Gross

RECEIVED

DEC 09 2008

CUMBERLAND COUNTY
OFFICE ON AGING

11-17-08

Dear Sir,
I am writing this letter
because people need transportation
go to get places, please help
others.

Love Linda Cox

I would like to welcome Mr. Alexander and join in thanking him for coming today.

The deaf seniors started coming to the NW Center in 2000 and I would say that it was in 2002 and 2003 that some of the deaf seniors took a risk and asked to talk with me about their concerns and problems. Because I did not have an American Sign *language* Interpreter to work with, The seniors and I spent our time together writing back and forth. Not a very efficient way to provide service and often filled with some confusion. It did not take me long to realize that I needed an ASL interpreter to provide a better quality of service. I started trying to identify funding for this, but had no luck.

Then came the Medicare part D prescription program – a complex program that is difficult for most to understand.

I had a receptive audience with Noreen Best from Community Development. When I went to her and told her of the need for an ASL interpreter, she recognized the need for me to be able to clearly communicate with the deaf about Medicare Part D and

meet one on one with seniors to make sure that they had the opportunity to sign up for a prescription plan.

Noreen was able to find money for an interpreter for four days in 2006. I put out a sign-up sheet for appointments to see me and on one Thursday 40 deaf seniors signed up to meet with me. I soon realized that the need was great – Not only did I sign seniors up for Medicare Part D plans, but I helped them with applications for PAAD, senior Gold, Property Tax Relief programs, Medicaid, Health Insurance, and I sorted through mail and answered questions about senior services.

In 2007 I received money from Family Counseling Services Auxiliary, a group that is now no longer functioning. The money was earmarked for me to hire an ASL interpreter once a month for twenty months. I am now at the end of this funding and am concerned with how I will be able to provide the type of services we have been able to offer the deaf seniors over the last two years.

Over the course of the two years I have been able to work one on one with many of the seniors and I have been able to bring in outside speakers –

We have had experts in from Valley Hospital to speak on Stroke prevention, and Medication Management. Last month we had 10 seniors take advantage of meeting with the Valley Hospital Pharmacist to review their medication and answer questions about their medications and over the counter drugs. We have had Jan Allen from the NJ Banking and Insurance department in twice to talk about Identity Fraud and Internet security, next month we will have a physician from Montclair who works with Deaf seniors to talk about healthy aging, we had a lawyer in to discuss with the seniors the three essential legal forms – wills, power of attorney and living wills. Using the ASL interpreter I was able to have seniors meet with the lawyer individually to help draft their wills and living wills and power of attorney forms. We were able to help deaf seniors last spring file the Federal Income Tax forms for the Stimulus rebate – The ASL interpreter and AARP Volunteer Tax preparers worked together. *to make sure they had this opportunity*

I have done workshops on the healthy brain, managing stress, and talking with your doctor.

What I have learned over the last four years is that this is a population of seniors that require services to help them to understand the service and benefit available to them, to answer

questions, to read through confusing mail from insurance companies and prescription programs, to help complete applications for HEAP, PAAD, Tax Relief Programs, and so forth..

There are 80 deaf seniors who are part of the Bergen County deaf Senior Club and come next month, I will still be here to help, but the quality of my services, the ease of communication, the ability to bring in outside speakers on topics of interest to the deaf seniors will end without having an ASL interpreter.

I know how much I have learned from the seniors and I am hopeful that there will be a way to continue to provide this valuable service to the deaf seniors here at the Northwest Center.



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I am writing to you today to let you know just how valuable the Congregate Housing Services ~~are~~ Program is to those who live here at Crescent Park & Woodmore in Spotswood, NEW JERSEY. Many of us are older seniors living on a fixed income and with Congregate Program we can get our regularly dinner at a cost we can afford. Many of us here are frail and older and how a difficult time cleaning and preparing meals. With Congregate we can remain independent and stay in our apartments and we do not need to be afraid of being alone. To know that Congregate Services is there to help us is very important to us. To be independent is very important at any age, especially to the elderly.

Sincerely,

Yvonne Sheehan
Woodmore
250 Crescent Ave apt. 212
Spotswood, N.J. 08884
Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I am writing to you today to let you know that I am so grateful to be living here at Crescent Park Senior Housing in Spotswood, N.J. Living on fixed incomes with the help of the Congregate Housing Service we are able to afford our meals & not worry about high grocery bills. Most of us are old, & for one am 86 & disabled & cannot do what we used to. Through the program we can ^{have} a housekeeper to clean our apt. & do our wash & other chores that may be needed. The program also gives us the opportunity to have the comradeship of other people, we never have to feel alone and can have the peace of mind knowing we can get help thru the Congregate, where, when it need be. If we are not well they will give us or get help however needed. We all would appreciate your continue give us the help of Congregate Housing Services so we can continue to live here as long as we can.

Thanking You
Sincerely,

Lillian H. Cojocar

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I would like to start by saying that I am one of the lucky ladies to belong to the Congregate program. The program is a big help to us because we are living on a fixed income, and with the Congregate Program we can dinner nightly at a cost that we can afford, we no longer have to worry where our next meal will come from. Many of us are older, frail, and disabled and have a very difficult time cleaning our homes the housekeepers are great, not only do they clean our apartment, but they do our laundry. This program gives us the chance to stay in our homes and age in place. Please continue your support of the Congregate Housing Services Program, it the best program out there for us.

Sincerely, Louise Spango

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I can't thank you enough for making
the Congregate Program available to us.
As a Senior suffering with Post Polio
Syndrome the program has been so
valuable to me. I can no longer cook and
do housework. The Program supplies me
with a nutritious meal during the week and
the Reshaping services are there if I need
them. I can remain independent and not
be afraid of being alone. The Program
also supplies me with companionship
and social activities to brighten my
days. Please continue your support for this
Program that is so important to us seniors.

Sincerely,


Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I am writing to you today to let you know just how valuable the Congregate Housing Service Program is to us who reside here at Woodmere Senior Housing in Spotswood, N.J. The Congregate H.S.P. is a big help to us because we are living on fixed incomes, and with the Congregate Program, we can get dinner nightly or/and breakfast at a cost that we can afford. We no longer have to worry where our next meal will come from and with the high cost of food, how we will afford our grocery bills. This is a great program that does what it sets out to do. Help us to stay in our homes, and remain independent for as long as possible. Please continue your support of the Congregate Housing Services Program, it is the best service program out there for us senior citizens.

Sincerely,

Juliana Toupa
Juliana E. Toupa

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I am in my 80^s eighties but I feel safe because of the Congregate program. When we become old we wonder if people will push us aside as has been, but with this wonderful program Congregate provides makes us feel young and alive and equal to others I am very thankful for that as so many others are. The activities they provide, and the well balance meals keeps us fit and the staff always are willing to help you in your needs and provide what ever they can to help you day or night the value of this program can not be put into words, so I'll just say Thank you so, so much

Sincerely, Edward C Emmons apt 102

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

We are writing to let you know how valuable the Congregate Housing Program is to not only to my husband and I but also to other seniors living here at Crescent Park. We're living on ^{our} fixed incomes and the program helps so much. We get our dinners at prices we can afford and no longer have to worry where the next meal will come from. With such high costs of food, without the Congregate program what would we do. Many of us here are disabled and need all the help we can get, not just with food, but also housekeeping, cleaning or what ever else we can not do. This program means so much not only to us, but also to the many people who live here, we're able to stay in our homes and survive. We remain independent and don't have to worry about being alone because we're not alone. To know the Congregate program is here for us makes us feel secure. Please help us all to stay here as long as we as we can. This is the best program for senior citizens. Please help keep the program going.

Sincerely, Russell + Joan Leone

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

The food program is very nice. It means you don't have to eat alone. It gives you a chance to talk and be with other people.

Sincerely,

Rochele Purik

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I'm writing to you today to let
you know how much I enjoy having
the Congregate Housing Services Program.
It is so nice to be able to go
downstairs and have dinner with
someone and be able to sit for a while
and talk and you don't have to worry
about cooking.
Please continue your support of the
Congregate Housing Services.
It's the best

Sincerely,

Betty Ward
apt 3217

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

*this is a great program,
Service is great, #1.
Servers are all pleasant
Food is excellent
Very neat & clean*

Sincerely,

Ethel Mougho 300

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

The Congregate Housing Services Program is a great program & I really need it because on the days when the service is closed I might forget to eat.

Really I guess I'm just getting old & forgetful. On the days when the service is open I look forward to sitting down with my friends and socializing while I eat.

The housekeepers are great. I would have a hard time keeping my apartment tidy without their help. I wouldn't be able to live independently without the help of this program.

Sincerely,

Betty Larsen Apt 210
Woodmere

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I have been in the Congregate Program for almost 4 years! This program is a great thing. It helps us by preparing and serving good food! Breakfast 3 days a week and Dinner 4 nights a week! If we did not have a meal program many of our residents would not eat and many are diabetic and we all know what happens to people when they do not eat! They end up with malnutrition and dehydration and end in a hospital. Also if we did not have the housekeeping & shopping program the apartments could become a health hazard. The cleanliness of our apartments is great because some of the disabled aged are not able to do housework or shopping for themselves. I thank God for all these services & do not know what I would do without the help!

Sincerely,

Susanne Kane
Woodmere Apt. #317
250 Crescent Ave.
Spotswood, N.J. 08884

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884

P.S. Please continue
these programs
I beg, you!
LK



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

Hi! Officials!

Please keep this "Congregate Housing Services Program" here at Crescent Park. The "affordable dinners" are especially needed, as some of our residents are incapacitated that cooking one hot meal a day would be practically impossible and dangerous. The "fellowship" at the dinners is also of "utmost importance" as many residents do not see each other except at that time, or at the "3 times a week" breakfasts, the "special" parties and other events held are surely looked forward to. Our "independence and safety" features, cleaning options, and general health care (when needed) are of utmost importance! Please generously fund us. Sincerely, We appreciate your concern and help.

Yvonne Parker

"Thank You"!

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884

P.S. We try to maintain our independence so as not to be a burden to our remaining children if we still have some,



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I'm writing to you today to let you know how important the Congregate Housing Service is to us, who reside here at Crescent Park Senior Housing. It gives us affordable meals, night and sundries to keep our home clean and do our laundry and help do our grocery shopping. This program helps us stay in our home and remain independent. Please continue your support of the Congregate Housing Service.

Sincerely,

Rita Cohen

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I am Writing this Note to you because
about Great Congregate Service to me person
is I am Handicap and I can do not cook my own
Meal or clean my Apartment. The help I get
is so important to me and I would not now
know to all this Check me self. Please help us
to keep this wonderful Service going. We are
all on fixed incomes and we could use
all the Help you give us. We could not go on
with some Help We are very greatfull to have
a hot Meal every evening. We could not afford
the high prices. So please open your Heart and
help us Senior Citizen.

Sincerely, *Jack R. Jaskowitz*
Apt. 321.

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I need to let you know that we need your help again. The Congregate Housing Services Program is a very big help to us, because we live on fixed incomes, and with Congregate Program, we can get a dinner nightly at a cost that we can afford. We no longer have to worry where our next meal will come from. Many of us are older, frail, and disabled, have a very difficult time cleaning our homes, the housekeepers are great, they clean our apartment, they do the laundry and whatever needs to be done around the house. This is a great program that does what it sets out to do. Help us to stay in our apartment and remain independent. Please continue your support of the Congregate Housing Services Program. It is very good for the senior citizens.

Sincerely,

Frances Eden
Oct 4
15

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I am writing to you today to let you know just how valuable the Congregate Housing Services Program is to those of us who reside here Woodmere Senior Housing in Spotswood, New Jersey! The ~~Congregate~~ Congregate Senior Housing Services Program is a big help to us because we are living on fixed incomes, & the Congregate Program we can get dinner nightly at a cost that we can afford, we no longer have to worry where our next meal will come from, with the high cost of food how can we afford our groceries. I do hope you can help us with the Program & I thank you very much.

Sincerely,

Mrs. Carmela DiFrancesco
250 Crescent Ave.
Spotswood, N.J. 08884

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I AM A MEMBER OF THE CONGREGATE SERVICES HERE AT WOODMERE, WITHOUT THIS WONDERFUL PROGRAM OF DAILY MEALS ASSISTANCE IN CLEANING SERVICES, ETC/ I WOULD BE AT A LOSS. MY INCOME WOULD NOT ALLOW ME TO AFFORD. I HOPE THE CASINO BOARD WILL CONTINUE THEIR SUPPORT FOR THESE PROGRAMS ARE A BLESSING TO US FOR WITHOUT THEM WE WOULD HAVE A VERY DIFFICULT TIME TO EVEN TO DO THE MOST ORDINARY THINGS SUCH AS ENJOYING THE MEALS ALONE THEY SERVE US. THANK YOU I HOPE YOU WILL CONTINUE TO SUPPORT US. IT TRULY IS A BLESSING.

Sincerely,

Mary F. Campbell APT. 340.

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

It's great to know help is available in
many ~~ways~~ ways here and to know we
have many friends.

The food program is great &
a big help to many people.

The laundry service is also
a blessing.

Sincerely,

Dot Comy

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I am writing today to let you know what a valuable program The Consecrate Housing Services Program in Spotswood, NJ is. Since living here at Crescent Park and having this program available to us I feel very secure in the knowledge that I have affordable meals - cleaning services. We can feel independent. I have never been happier.

Sincerely, *Mary A. Samaro*

Crescent Park Senior Housing
1 Arlington Avenue *Apt. 225*
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

The Congregate Housing Services Program is a big help to us because we are living on fixed incomes. With this program we get dinner nightly at a cost we can afford and no longer have to worry. As you can see I am having a very hard time working this with my disability in my right hand. I can't cook so this is a great chance to be able to stay in my own home.

Thank you for helping us

Sincerely,

Rose Citron apt 203

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

The Congregate Housing Service Program has been very valuable to me. When I came home from the hospital, I was unable to get to the dining room. My meals were brought up every night to my apt. A lot of seniors in our building get very small checks and cannot afford the price of food now. At least with this program they can afford breakfast and dinner and can have no worry about what their next meal may be. Those of us who cannot shop or clean our apt's can have it done for a small fee that they can afford. This makes us able to stay here indefinitely.

Thank you very much for keeping this program in effect

Sincerely, Marion A. White

Crescent Park Senior Housing
1 Arlington Avenue #201
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I look forward every day to
the congregate meals and the
many other services we get. As
my age is against me I really need
the help I receive. I hope this program
continues. Thank you.

Sincerely,

Rebecca Sampson

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

In regards to the "Congregate Program" a
wonderful & healthy program and one that we can
afford. It is most appreciated. Included in our
prayers and wishes that this will continue -
Thank you ever so much for
all that you have done for us!
Bless You
Kingela Star

Sincerely,

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

+ Crescent PK

The Congregate program at Woodmee Sr housing in Spotswood. The program here at Woodmee is great for me. I am disable and fixt income. It helps save us on food costs. Especially if you do not drive or family not living near by. It helps in housekeeping as well. The special programs keep us cheerful. I have been here several years and happy to be able to have these programs for me. May you continue to keep us going so we who longer costs can have a good meal for a few days. Would like it on Friday if possible.

Sincerely,

Ms Elaine Ames



Ms. Elaine F. Ames
250 Crescent Ave. Apt. 126
Spotswood, NJ 08884

woodmee Sr. Housing

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

To Whom it May Concern;

Please be so kind as to continue
the food program.

I am 86 yrs old have no car and I
do depend on the program.

The program is great and well
run.

I do depend on it for the medication
the financial assistance I receive.

Thank You

Anna E. Corrado

apt 332

250 Crescent Drive, Spotswood, NJ

Sincerely,

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

This is a great program that does what it sets out to do. It helps us to stay in our homes, & remain in our homes & remain independent for as long as possible. It makes us feel safe that we know if we get sick or injured that we have the Congregate Program here to help us. When we come home from the hospital we have the Congregate Program to help us. We're not afraid of being alone, because of this program. We know help is here if we need it. Please help us to stay in our homes for as long as possible. Please continue your support of the Congregate Housing Service Program, it is the best service program out there for our senior citizens.

Sincerely,

Mildred Merolla

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

This is a program that does what is set
out to do. Help us to stay in our home
also stay independent as long as possible.
We are not afraid of living alone.

We have here the Congregate Program
to help us. We know help is here when
needed.

Please help us to stay in our home
Please continue your support of the
Congregate Housing Service Program.

Sincerely,

Thank you.

Sadie Brand

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

I'm writing to you to let you know how much I like going to dance at the Congregate.

We all enjoy the company & have a lot of fun.

Its a big help to our fix incomes. It makes us happy not to worry about being alone. We feel safe & independent. We don't have to live with our children.

I pray we will have this program for the rest of our lives. Thank you

Sincerely, Louise Monaco

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

Just writing to let you know how great the Congregate Housing Services Program has been to us, seniors residing in Spotswood New Jersey. Anyone who has gone grocery shopping is appalled at the high cost of food - It is unbelievable! If we didn't have this Congregate Service program where would we elderly seniors be? It helps to know we don't have to go to bed hungry, because the Program takes care of our stomachs, and what a relief that is for an 84 year old woman, widow living on the fixed income of a senior. There are other wonderful things this program does for us too - cleaning our apartments & some need help with their laundry too, etc. etc.

I want to thank you for initiating this Program for us "old folks" and continue us to ^{live} live without being afraid of what tomorrow may bring. Independence! what a wonderful word to use & say that's what I have here. Safety, companionship & security.

Sincerely, Thank you again. Hope you will continue to help us

Mrs. Margaret J. Schroeder

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884



November 10, 2008

To: The Casino Revenue Board
Casino Fund Commission
Commissioners
State of New Jersey

The Congregate Housing Program means a lot to me. As I don't have to worry where my next meal is coming from as our groceries are so high. Also when we come home from the hospital we don't feel alone and have help with house cleaning & laundry and what ever else we need done. This program gives us the chance to stay in our homes and age in place. We can remain independent and don't have to be afraid anymore.

Sincerely, *Myrtle Henderson*

Crescent Park Senior Housing
1 Arlington Avenue
Spotswood, New Jersey 08884

11/20/08

To Whom it May Concern:

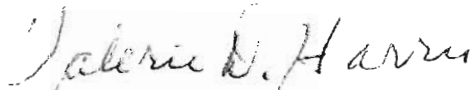
It has just been brought to my attention that the funds allotted for congregate services in the state of New Jersey are under consideration for reduction.

I am a senior, age of 79, living in low income housing here in Princeton Junction. Due to a severe scoliosis, along with several other health issues, I have been in need of help with some housekeeping and special chores. This help has been provided for me at a minimum cost. I would be at a loss and not know where to turn to obtain such good help at such a small cost.

There are quite a few other ladies here who would also be at a loss if this help was denied them.

I trust, hopefully, that after careful consideration this service will be going to continue in the future for those of us who are in need of it.

Thank you very much,

A handwritten signature in cursive script that reads "Valerie D. Harris".

Valerie D. Harris

Nov. 20, 2008

To Whom It May Concern:

I'm a senior who never in her wildest dreams ever thought on depending on the kindness of others. The reality is, I need the housekeeping help I get from the Congregate. With a bad back and knees that's difficult to bend, keeping a clean house to be healthy would be next to impossible.

Please reconsider any plans to cut down services to seniors
Thank you!

Sincerely,
J. W. Brown

RECEIVED

NOV 18 2008

**CUMBERLAND COUNTY
OFFICE ON AGING**

Public Hearing Comments
November 19, 2008

Submitted by Sharon Adams, Project Director, Meals on Wheels

I would like to take this opportunity to voice the importance of more funding for the Meals on Wheels Program.

The Cumberland County Meals on Wheels Program fulfills a unique need of the elderly and disabled who are homebound due to acute or chronic illnesses or disabilities. We provide nutritious meals for the purpose of assisting clients in maintaining or improving their health status, as well as assisting clients to maintain their independence in their own homes by providing essential support services. Our program provides a hot, well planned nutritionally - balanced meal Monday through Friday, delivered to the homes of those elderly or disabled clients who cannot prepare or procure a hot meal.

Often our drivers are the only contact the clients have on a daily basis, and they are trained to observe the clients as well as their surroundings and to assess any conditions that may warrant assistance and call our office with their concerns.

Recently, the program has been experiencing an influx of inquiries regarding our services. In addition to regular daily inquiries, we frequently receive referrals on behalf of seniors and disabled clients soon to be released from hospitals, rehab, and other facilities. Both groups of clients want to remain in their own homes and to live independently rather than going into nursing homes. Due to the operating costs of the program and diminished funding we are now faced with a waiting list.

We ask the Casino Revenue Fund and our legislators to support our efforts in continuing the Meals on Wheels Program as an essential and priority issue for more funding for the seniors and disabled populations.

SKA/11/6/08
publiccasinofundinghearing

For Commissioners -
30,000 paper plates sent to legislators & the Governor
These are comments from Cumberland County residents
re their experience & support for Meals on Wheels.

Misono Miller
11/20/08

District #1:

If I did not have "Meals on Wheels" I do not know what I would do. I guess I would not have a meal since I can't stand long enough to prepare one and I would have to eat more yogurt and breakfast bars.

M.S. D., Millville, NJ 08332

"Meals on Wheels". As a blind woman, I depend on these meals because it is very difficult for me to prepare my own meals. Also since I live alone it is nice to speak to the woman that delivers my meal. Please don't get rid of my Meals on Wheels.

D. T., Millville, NJ 08332

We need your help! "Meals on Wheels". Please increase Casino Revenue Funding for Meals on Wheels in 2009 State Budget.

G. E., Vineland, NJ 08360

I take care of my grandmother and she doesn't remember a lot but she knows when her meals on wheels is coming, it makes her feel special, like someone does something just for her, and she loves all of the meals, she would be very upset without it.

A. L., Vineland, NJ 08360

Meals on Wheels helps me during the week to have a warm lunch that I wouldn't be able to have otherwise. I only wish I could receive it on the weekends, and if the meals could consist of more food.

C. P., Vineland, NJ 08360

I am a disabled person, who is on oxygen 24 hrs. a day. Also had my two lungs, heart, and stomach removed of blood clots. I have seizures and take 7 pills 3x a day. I am in most need of Meals on Wheels for I cannot cook for myself. Thank you.

K. J., Vineland, NJ 08360

I feel the elderly should be funded more and bigger portions served to those who get meals on wheels or any other help they may need. Don't forget one day you will be a senior citizen and not always have it as good as you might have it at this moment and then you will be hoping for someone to help you. Don't forget we all have mothers and fathers. Have a heart and help someone. You can't take your riches with you when you pass on.

A. Z., Vineland, NJ 08360

Please fund the Meals on Wheels program - this program is absolutely necessary!

A. V., Vineland, NJ 08361

Meals on Wheels was saving my life because I wasn't eating. No desire to cook but food looks so good I can eat it. I'm 84 and appreciate the service.

A. B., Millville, NJ 08332

My wife had stroke and I had cancer. I'm the primary care and having a hot meal every day is a great help and it's needed.

H. & V. A., Millville, NJ 08332

With my limited income and my disabilities, this program is extremely important to me and folks like me. If not for Meals on Wheels, I fear my health would be much worse. Age: 100 years.

C. L., Millville, NJ 08332

I am on dialysis and confined to a wheelchair. Due to illness don't have energy to make meals. Meals on Wheels is an excellent program

W. E., Millville, NJ 08332

I can't see to read or to cook. Am by myself. Limited in my walking. I appreciate the program and the meals.

E. J., Millville, N.J. 08332

I can't see very well and I'm afraid to cook. I'm blind. Glad to be in the program. Nice delivering person.

R. W., Vineland, NJ 08360

We both have had strokes and limited mobility. My husband is on dialysis and our finances are very limited. We appreciate the meals on wheels. It helps a lot.

C. & R. C., Vineland, NJ 08360

Wouldn't have a meal if it weren't for Meals on Wheels. Not able to cook. Live alone.

J. S., Millville, NJ 08332

Wheelchair bound, low on funds. Nourishing food - all good, delivery person excellent.

D. M., Millville, NJ 08332

It's hard for old people who have disabilities. Main meal of the day. Bad back, can't get around to fix meals. I am in my eighties.

F. F., Millville, NJ 08332

Me and my wife are elderly (89 & 82) and no longer can cook. Meals are wonderful asset.

R. B., Millville, NJ 08332

I think they're great. Am 98 years old. Hard to get around. Meals help me out.

D. C., Millville, NJ 08332

Meals are well balanced. Can't afford to buy groceries. Help for low income.

C. S., Millville, NJ 08332

I am a widow 81 years old and live alone. I am disabled with lupus and other chronic diseases and unable to prepare meals due to peripheral neuropathy in feet, legs, and lower body, I am under JACC program. I've been getting meals on wheels for 2-1/2 years which I really enjoy. Meals have been very good, and the people that deliver it are always cheerful and kind.

Note: I also have heart condition and lung problems

E. B., Vineland, NJ 08360

God Bless America and the working people. Send more money for Meals on Wheels.

J. G., Vineland, NJ 08360

I need Meals on Wheels. Send more money.

E. K., Vineland, NJ 08360

I have no family. I'm 83 years old. I need the food. Please send more money!

L. F., Vineland, NJ 08360

My name is Ruth Ann Benson. I am requesting that the State approve of funds at a higher rate. I am ill with a heart condition and it is very important that I receive my meals in my home!

R. B., Vineland, NJ 08360

Please increase casino revenue funding for Meals on Wheels.

L. M., Vineland, NJ 08360

Important, Support Meals on Wheels.

R. P., Vineland, NJ 08360

I need Meals on Wheels. Please increase Casino Revenue funding.

D. A., Vineland, NJ 08360

Meals on Wheels is very important. I can't use my hands. Please send more money!

N. R., Vineland, NJ 08360

To Barbara Buono, Chair: Please increase funds to "Meals on Wheels". This is a very worthwhile service for seniors in need!

B.A. R., Vineland, NJ

Food is too expensive to buy. I am low income, am 88 years old.

K. F., Millville, NJ 08332

Checks on me every morning or calls someone to see if I'm okay.

J. B., Millville, NJ 08332

If you are unable to prepare your own meals, then be thankful to God that there is Meals on Wheels that does a very good job on preparing and delivering right to your door. A full balanced meals. I am so thankful for this program. Keep it going and God Bless!

A. R., Millville, NJ 08332

The driver for the Meals on Wheels program is very nice, I leave my front door unlocked so she brings the meal in and puts it on the kitchen table. She always announces herself and gets a response from me, and I do really appreciate her doing this. And she is always here between 12:00 & 12:30 p.m. unless something happens to her vehicle.

A. R., Millville, NJ 08332

Since I have arthritis in my hands and can't cook for myself, the Meals on Wheels are such a blessing for me.

K. D., Millville, NJ 08332

As a single person, Meals on Wheels serves as a stable source of meal and well balanced meal.

M. L., Millville, NJ 08332

I like the food. J.T., Millville, NJ 08332

I find the Meals on Wheels program very helpful to me.

M. C., Port Elizabeth, NJ 08348

Don't change anything.

J. M., Millville, NJ 08332

They are here on time.

B. M., Millville, NJ 08332

Meals are served hot, good, and on time.

I. M., Millville, NJ 08332

I need meals on wheels very much as I am blind and cannot cook for myself.

L. H., Millville, NJ 08332

Meals on Wheels gives me a variety of food and is also much needed as I am using a wheel. Your people are on time and very courteous. I am 94.

M. J., Millville, NJ 08332

Helps me have a hot meal every day.

H. C., Vineland, NJ 08360

I need meals on wheels because I can't stand up. These meals are balanced and nutritious.

J. F., Vineland, NJ 08360

Meals on Wheels means nutritious meals delivered on time by courteous and friendly people.

G. B., Millville, NJ 08332

I recently told a 90 year old shut-in about the meals on Wheels program. Living alone with no family and dependent on social security, she was so elated when she found out she could get a hot nourishing meal (she would usually go without eating) and have someone check on her each day. Meals on Wheels is a necessity especially for the frail elderly who have no one to take care of them. J.A. L., Vineland, NJ 08361

Dear Assemblyman Albano, Your help to do all that you can to see that the funding for the Meals on Wheels program in New Jersey is increased should be appreciated. This program provides meals for our frailest citizens and the homebound elderly. Casino Revenue Funds for this food program have not increased since 1988. Please help! And thank you. Respectfully,
C.F. V., Vineland, NJ 08361

District #3:

I know these meals are very important to us. It gives us a good meal every day.
N. C., Newport, NJ 08345

It's a big help to get out and know you will have a good meals. A lot of seniors look forward to a good hot meal. It's the only help some seniors get. Meals on Wheels helps a lot of homebound seniors. D.J. S., Cedarville, NJ 08311

The cost of living is so many seniors cannot make ends meet, the food program helps them from being hungry. No one should have this program taken away.
V. B., Sr., Cedarville, NJ 08311

Because of the continuing rise in food, fuel, taxes, it is a large burden for we people who are forced to live on a fixed income. We depend on our community luncheons to help us make through the next month.
G. M., Newport, NJ 08345

Please continue to give support to programs to help senior citizens and the disabled. The aid we receive is greatly needed and appreciated. Thank you!
J. G., Cedarville, NJ 08311

Seniors enjoy these meals, They are a great help especially when cooking is a disadvantage.
M. & A. L., Newport, NJ 08345

The senior citizen building is a haven for us older people instead of sitting at home with no one to talk to you. Are you going to deprive the seniors one good meal a day? With prices going up, who can afford the steak and other meats. So whatever else is going on, it's like a good dose of medicine. So keep our center open please.
L. W., Cedarville, NJ 08311

Let's keep the program going! Many seniors and disabled depend on at least one square meal a day. With food prices rising, it's hard for many to get a decent meal every day. Meals on Wheels is important to those that need it. Please help keep these programs going.

M. K., Fairton, NJ

Some people wouldn't get a nutritious meals or eat properly. At the senior center gives the people a balanced meal; plus gets them out of the house to socialize with other people and not staying home being depressed. A very good program for all seniors.

M.L. S., Bridgeton, NJ 08302

We are Our Brothers Keepers. Are you????????????????????

T. L., Bridgeton, NJ 08302

It is very important to keep the senior nutrition program going. Many seniors need this program so they have food. Many seniors cannot afford to go out and eat. This program is their life line. Please!

D.L. B., Cedarville, NJ 08311

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