

NJ Casino Control Commission Hearing

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1 NEW JERSEY CASINO REVENUE FUND
2 ADVISORY COMMISSION
3 PUBLIC HEARING

4 -----
5 Wednesday, November 19, 2008
6 Casino Control Commission
7 Atlantic City, New Jersey
8 -----

COMMISSION MEMBERS AND OFFICIALS PRESENT:

9 SENATOR THOMAS KEAN, JR.
10 ASSEMBLYMAN VINCENT POLISTINA
11 COMMISSIONER MISONO MILLER, Chairperson
12 COMMISSIONER JAMES THEBERY, Vice-Chair
13 COMMISSIONER KAY NEST, Secretary
14 COMMISSIONER ENID TOROK
15 COMMISSIONER LAURA RAMOS
16 COMMISSIONER TERRI WILSON, New Jersey
17 Division of Aging and Community Services
18 COMMISSIONER JOSEPH TYRELL, New Jersey
19 Casino Industry
20 -----

21 REPORTED BY: DEBRA RICE, Court Reporter -
22 Notary Public
23 -----

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CHAIRPERSON MILLER: I will now

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18 open the proceedings for the public hearing that
19 is being held by the New Jersey Casino Revenue
20 Fund Advisory Commission. This is the first time
21 ever for a hearing for this Commission. I want
22 to welcome you, and I want to say that I hope you
23 feel comfortable. I'm looking forward to hearing
24 from the people who are here to speak on behalf
25 of seniors and the disabled.

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1 I will start the proceedings with
2 our flag salute led by Jim Thebery, who is
3 Vice-Chair of the Commission.

4 COMMISSIONER THEBERY: All rise.
5 (The Pledge of Allegiance was
6 recited.)

7 CHAIRPERSON MILLER: We are here
8 today at the Casino Control Commission
9 headquarters, and it's because we have the
10 hospitality and the welcome from the Casino
11 Control Commission that we are able to have it in
12 this nice facility. So I would like to ask
13 William Sommeling, who is the Vice-Chair of the
14 Casino Control Commission, to come on up and give
15 you all a welcome.

16 COMMISSIONER SOMMELING: Thank
17 you. First of all, Chair Miller, members of the
18 Commission, we want to welcome you here on behalf
19 of Chair Kasselkert and Commissioner Fedorko and
20 hope that your meeting is fruitful, this one and
21 the ones to come in the future. And I want to
22 welcome all of the people in the audience who
23 have come to testify or to participate in the
24 meeting and hope that you will be enthused with
25 what the Commission is trying to do on your

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1 behalf. Thank you, again, and have a great
2 meeting.

3 CHAIRPERSON MILLER: Actually, to
4 start the welcome off, I'm going to introduce the
5 commissioners, but first I'm going to ask for
6 Assemblyman Vincent Polistina to talk.

7 ASSEMBLYMAN POLISTINA: Thank you,
8 Chair Miller. Thanks to the Commission for
9 coming out today, and thanks to all of you for
10 coming out today. This is a very important
11 hearing. This is one of the essential components
12 of government, of what we do. We talk about
13 education; we talk about public safety, and we
14 talk about protecting the most vulnerable, and
15 that's what this is really all about today.

16 We're going to hear from a number
17 of people about how the senior population
18 believes that we can best spend the tax dollars
19 that are coming in through the casinos, and we
20 want to hear your input about how best we can
21 help you in allocating the funds. So that's what
22 today is all about.

23 Understanding we're facing some
24 difficult budget times, understanding that we
25 have seen some decreases here in the casino

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1 revenues, we really need to hear from the public
2 about how best to allocate those funds.

3 Thank you for coming out, and we
4 thank all of you who are going to provide input
5 to us today.

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CHAIRPERSON MILLER: I would like to introduce the members of the Commission to you. You have just heard from our Assemblyman from the 2nd District, Vincent Polistina; Senator Thomas Kean from the --

MR. KEAN: 21st Legislative District.

CHAIRPERSON MILLER: We have our Secretary, Kay Nest, and you come from Bergen County?

COMMISSIONER NEST: Bergen County.

CHAIRPERSON MILLER: Yes, very active. And we have our Vice-Chair, Jim Thebery. Jim Thebery is the President of the Association of County Offices of Disability, and he has been on our Commission for many years, and he has been the President for many years.

To his left is Enid Torok, and to her left is Terri Wilson, representing the New Jersey Division of Aging and Community Services.

0008 To her left is Laura Ramos, and Laura is a public member of the Commission. From which county?

MS. RAMOS: Hunterdon County.

CHAIRPERSON MILLER: And our newest member of the Commission, as a matter of fact, I think this week, Mr. Joseph Tyrell, representing the New Jersey Casino Industry.

So here is the Commission. We are the ones that have asked you to come today, and we are very much interested in what you have to say.

Now, we have a special presentation from the New Jersey Casino Control Commission, and I will introduce that with the fact that the New Jersey Casino Control Commission often gets mixed up with the New Jersey Casino Revenue Fund Advisory Commission in terms of the acronym, but we are so different. He has a totally different responsibility. We are a volunteer Commission.

I'm here to introduce you to Kevin Garvey, who has prepared a report for you, a very excellent report, that you may pick up in the back of the room. Mr. Garvey, the floor is yours.

0009 MR. GARVEY: Thank you, Madam Chair, and good morning. Good morning, members of the Casino Revenue Fund Advisory Commission. My name is Kevin Garvey, and I am manager of the Casino Control Commission revenue. I have had the pleasure of addressing your Commission before and welcome the opportunity to do so again. My presentation today discusses the various sources of revenue to the Casino Revenue Fund.

I would like to start off by discussing the Casino Control Commission's role with regard to the Casino Revenue Fund. In front of you, you should have a handout. The role of the Casino Control Commission is enumerated on Page 2 of that handout. It's actually labeled as "Page 1" after the cover page. The Casino Control Commission has the statutory responsibility to collect all taxes required by the Casino Control Act. We certify the

sufficiency of those tax payments. We employ a team of field auditors that audit each casino's various taxes. We also apply the provisions of the State Tax Uniform Procedure Law against any tax due from the casinos.

I would like to emphasize that the

Casino Control Commission exercises no authority over the expenditures from the fund. That authority rests with the legislature based on the advice and consent of this said Commission. I would also like to point out that the expenditures of the Casino Control Commission and also our sister agency, the Division of Gaming Enforcement, do not reduce or negatively impact the revenues to the Casino Revenue Fund. Our expenditures are paid by the industry through a series of license fees that we charge the industry.

For fiscal year 2008, the Casino Control Commission collected \$410.2 million in various taxes, and those taxes are enumerated on Page 3 of the presentation.

The largest source of revenue to the Casino Revenue Fund is the gross revenue tax. The casinos pay eight percent tax on casino wins. For fiscal year 2008, \$382.2 million dollars was collected. As you can see by the presentation, that represents a decrease of 6.8 percent from the prior fiscal year. We attribute that decrease to increased competition, specifically over slot machines in Pennsylvania and New York,

the partial Atlantic City smoking ban and the significant downturn in the economy. Fiscal year-to-date revenues for fiscal year 2009 are faring no better. Through November 14th, revenues are down 8.2 percent compared to the prior fiscal year.

The casinos also pay complimentary tax to the Casino Revenue Fund. That is a tax on the value of complimentary meals and entertainment issued by the licensees. For fiscal year 2008, the tax rate was 2.125 percent, and \$13 million was collected. That tax rate decreases for fiscal year 2009. It is half, 1.0625 percent, and of course the result in revenues is going to be half, amounting to \$6.5 million for fiscal year 2009. This tax is set to expire after this fiscal year.

A casino room fee is also deposited to the Casino Revenue Fund. Casinos are required to charge a daily fee of \$3 for each occupied hotel room. Prior to fiscal year 2007, the entire \$3 fee was deposited to the Casino Revenue Fund. Effective with fiscal year 2007, the first dollar of each fee is forwarded to the CRDA. Of the remaining \$2 that would go to the

Casino Revenue Fund, some of that is also forwarded to the CRDA to cover interest payments due on casino revenue hotel bonds.

For fiscal year 2009, we actually expect an increase in this tax. We expect projections to be \$5.9 million. That's the result of an 800-room expansion which opens in

July of 2008 at the Borgata and a 782-room hotel tower which recently opened at Taj Mahal.

A parking fee is also deposited to the Casino Revenue Fund. Casinos are required to charge a minimum of \$3 for the use of a parking space. Currently, the Casino Revenue Fund receives \$.50 of that \$3 fee, with the remainder being deposited to the CRDA. Prior to fiscal year 2007, the Casino Revenue Fund and the CRDA equally shared that \$3 fee. Revenues for this tax are also down for fiscal year 2009. At this point, we're projecting a decrease of 3.9 percent as compared to fiscal year 2008.

A multi-casino progressive slot tax is also deposited to the Casino Revenue Fund. Non-casino companies that receive fees for the operation of multi-casino progressive slot systems, such as Megabucks and Wheel of Fortune,

pay an eight percent tax on those games. Fiscal year 2008 collections amounted to \$3.9 million. We expect that to decrease for fiscal year 2009, much like the gross revenue tax.

There are various miscellaneous revenue sources to the Casino Revenue Fund. The Casino Control Commission has the authority to fine casinos and individuals for violations of the Casino Control Act and its regulations. The first \$600,000 dollars collected each fiscal year in fines is deposited to the general fund for compulsive gambling programs. Any amounts collected in excess of \$600,000 are deposited to the Casino Revenue Fund. For fiscal year 2008, the Commission collected \$1.3 million in fines. Therefore, the Casino Revenue Fund received \$700,000 in fines that were imposed by the Commission. The Commission also has the authority to order the forfeiture of winnings of casino patrons who are not permitted to gamble. Generally, 50 percent of such forfeitures are deposited to the Casino Revenue Fund, and 50 percent go to the state's general fund.

The Casino Control Commission also vigorously exercises its authority to apply the

provisions of the State Tax Uniform Procedure Law upon delinquent payment of taxes to the Casino Revenue Fund. The Commission has adopted a zero tolerance policy with regard to delinquent taxes. For the most part, the casinos are good corporate citizens; they pay their taxes on time, but in the rare instance that they don't, the Commission imposes a penalty. If the tax payment is but one day late, a penalty of five percent is imposed, along with interest at prescribed rates.

I briefly indicated that there were some market conditions which impacted the revenues to the Casino Revenue Fund. There are also changes in the statute that have negatively impacted the revenues to the Casino Revenue Fund. There is a net income tax that expired with fiscal year 2006. That cost the Casino Revenue Fund \$19.5 million. The phase-out of the complimentary tax resulted in a decrease of \$13 million to the Casino Revenue Fund in fiscal year '08 versus fiscal year '06. The Revenue Fund's

22 portion of the parking fee was decreased from
23 \$1.50 to \$.50 for every \$3 collected. That cost
24 the Casino Revenue Fund \$11.6 million. The
25 casino room fee, at one point when this tax was

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1 first implemented, the Casino Revenue Fund
2 received the full \$3. Now the CRDA receives the
3 first dollar of that \$3, and a portion of the \$2
4 that would go to the Casino Revenue Fund also
5 goes to the CRDA to fund debt on bonds which were
6 floated by that agency. The total fiscal year
7 2008 impact of statutory changes resulted in a
8 negative impact to the Casino Revenue Fund of
9 \$54.3 million.

10 The final slide in the
11 presentation reflects the revenues, the various
12 line revenues, for the Casino Revenue Fund fiscal
13 year '08 versus '06. As you can see, with the
14 exception of the miscellaneous line items, which
15 is immaterial to the total, revenues are down
16 across the board. This is reflective of both the
17 market forces and the statutory changes.

18 SENATOR KEAN: If I may, according
19 to this data, looking between Pages 9 and 10,
20 over half of the reductions, if we're looking at
21 a net \$89 million reduction, so \$55 million or
22 \$54 million of that \$89 million is statutory
23 changes; so \$40 million would be market changes.

24 MR. GARVEY: That's correct.

25 ASSEMBLYMAN POLISTINA: It seems

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1 like there has been a shift here to take money
2 from the Casino Revenue Fund to the CRDA in
3 addition to the 1.5 percent that the CRDA gets
4 already. Do you have any idea how the CRDA
5 spends that separate pot of money that they're
6 now getting?

7 MR. GARVEY: Some of those funds
8 are dedicated to the corridor project, the
9 development of The Walk, and the area coming off
10 of the Expressway was funded by some of these
11 monies going to CRDA. The casino hotel room fee,
12 the portion that goes to the CRDA, is dedicated
13 to the Atlantic City Expansion Fund to address
14 the competition from Pennsylvania. It was
15 thought that additional hotel rooms in Atlantic
16 City would serve the industry well; so monies
17 have been dedicated to that fund to assist
18 casinos with hotel expansions.

19 ASSEMBLYMAN POLISTINA: Thanks.

20 MR. GARVEY: The Advisory
21 Commission is charged with the unenviable task of
22 recommending what programs are to be funded from
23 the Casino Revenue Fund dollars. There are many
24 deserving programs which warrant your
25 consideration. Unfortunately, your task is going

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1 to be more difficult as a result of decreasing
2 revenues to the fund. While the Casino Control
3 Commission plays no role in setting the
4 expenditure priorities, you have our assurance
5 that all potential revenues to the fund will be
6 adequately and timely collected on behalf of the
7 Casino Control Commission.

8 I thank you for the opportunity to
9 address the Advisory Commission.

CHAIRPERSON MILLER: I thank you for your presentation and shedding light on the revenues that are coming in and assuring us that we are in good hands.

I'm now going to explain a little of what the Casino Revenue Fund Advisory Commission has been doing and what recommendations it has made prior to receiving our first comment. I want you to know that the Casino Advisory Commission is charged with producing an annual report by March of every year to the state legislature, and that we have done so for at least the past five years. I want you to know what was on that annual report. And that annual report's recommendation in terms of funding for programs under the Casino Revenue

Fund has included additional funding for several essential programs that the Commission has felt were crucial, and those programs are as follows: The programs that were recommended for increases were the Meals on Wheels Program, the Transportation Program, which now gets seven and a half percent of the Casino Revenue Fund, the Safe Housing and Escorted Transportation Program. And I should say how much. For Meals on Wheels, the Commission recommended an additional \$3 million; for Transportation, an additional \$4 million to \$5 million. For the Safe Housing and Escorted Transportation Program, the Commission has recommended a \$2 million increase. The Safe Housing and Transportation Program is basically a program that is county-based that provides home repairs to senior citizens. It's a unique program, and no other program provides that in New Jersey.

For the Adult Protective Services Program, which you will hear about today, which serves the abused, neglected and the most vulnerable elderly, an increase of \$2 million was recommended. For the county-wide Respite Program, which takes care of the needs of

caregivers, it was recommended that \$2 million be considered for that in additional funding. The Congregate Housing Program, which is run by the State Division on Aging, which provides meals and home care to senior citizens, that has been included in the report as needing to receive an extra \$1 million, for a total of \$14 million in funding redistribution within the Casino Revenue Fund.

And I know the first question is, if the Casino Revenues Funds are going down, how are you going to fund additional programs? Well, that question is answered every year in terms of when we get additional funding. In all those years of additional funding, some of these programs that I have just mentioned never have gotten increases. Some of them do not get funding at all. The other point I would like to make is that the redistribution that we are recommending recognizes that there have been major savings in some of the casino revenue funded programs, and those major savings are as high as \$180 million a year for the

24 Pharmaceutical Assistance, the Aging and Disabled
25 Program from the year 1997 onward. And that has

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1 resulted from the incorporation of the Federal
2 Medicare D Program. So there are savings.

3 In fact, the recent increase in
4 the co-pays for seniors for the PAAD program has
5 also resulted in an anticipated savings of \$11
6 million for the state, and that would be co-pays
7 increase as well as the diabetics supplies not
8 being covered by PAAD anymore.

9 So, while you may or may not agree
10 that that should have been a reduction -- you
11 may agree or you may not -- it is done, and it
12 is a savings. So we are saying that there are
13 savings that can be credited to the Casino
14 Revenue Fund as well and that it is possible that
15 additional programs can be considered.

16 So, on that, I did want you to
17 know what the annual report was. The annual
18 report of our Commission is on the table for you
19 to take, and I hope you read it all.

20 Before we go on with our hearing,
21 I would like to introduce some of our guests that
22 are here. Oh, actually it's Senator Jeff Van
23 Drew from our 1st District. At present, I think
24 that is it, in addition to the casino members
25 that have been introduced.

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1 We have directors from the Offices
2 for Disabled, and we have directors from the
3 Office on Aging, and I will ask for the directors
4 from the Office on Aging to step up, please.
5 Could they stand up? These are the directors of
6 the Offices on Aging, Marilu Gagnon from Atlantic
7 County, Joy Merulla from Camden County and Beth
8 Lazelli (ph.) from Cape May County, and I am from
9 Cumberland County. So we are now represented in
10 South Jersey.

11 Now, we have directors of the
12 Offices for Disabled in this audience. Can you
13 please stand?

14 COMMISSIONER THEBERY: Ryan Riley
15 is the tall gentleman by the window from Ocean
16 County. Debbie Behnke from Salem County and our
17 good friend and secretary of the Association,
18 David Grennon, from Cumberland County.

19 CHAIRPERSON MILLER: As we sit
20 here, just one more comment before we ask for our
21 first presenter, who is Goldie Wulderk. The
22 question of why we should be addressing senior
23 and disabled concerns at this time in this very
24 negative budget climate is naturally asked. I'm
25 just going to bring out a couple of points. I'm

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1 so happy that you are all here today. I'm so
2 happy you do not think it is a bad time to make a
3 comment on seniors and the disabled. It is never
4 a bad time to bring out the realities of what
5 seniors and disabled are going through.

6 I'm hoping that this hearing will
7 provide a forum so that you can state what is
8 really the reality of what seniors and the
9 disabled are going through. Advocacy on behalf
10 of seniors and the disabled is even more
11 important in hard fiscal times to ensure that the

most vulnerable are not overlooked or penalized because they're just too frail, too old or too disabled to speak for themselves. So that is the reason that we are here today. I want to thank each of you here who are speaking, and I want to thank each of you here who are interested enough to come to support your speakers, the seniors, the disabled and the work of the Commission.

So, with that, I will ask Goldie Wulderk from Cumberland County to be our first presenter.

MS. WULDERK: Thank you, Misono. Thank you to the Commission. My name is Goldie Wulderk, and I'm from Bridgeton, New Jersey. I'm

retired and the former director of the RSV, Retired Senior Volunteer Program of Cumberland County.

I'm appealing to you today -- I'm reading this for the simple reason that I don't want to leave anything out, and I do get a little shaky at times when I try to remember everything. I'm appealing to you today to help us feed the needy of our community, one of the poorest economically depressed areas in New Jersey. I have devoted my life in helping the poorest of the poor. In 1976, I started an eating program, collecting fresh foods from our area farms, processing plants, canning factories and (inaudible). The food was either near dates, bent cans or just not perfect for shipping, all fresh nutritious food. We have distributed millions of dollars worth of these foods since way back when, and hope to continue to do so. We made sure it got to those who needed help, all good food that they did not have the money to purchase. Had we not gathered it from the farms and gathered it from the plants, it would have been dumped in the woods, landfill or left in the fields to rot.

I set up a 501C3 thrift and caring center, nonprofit so no one could tell me the program must cease because taxpayer funds were no longer available. So far this caring center has supplied the funds needed to keep the program going. My nephew, Tom Calley (ph.), has paid his employees and paid for gas and vehicles, and our friend Joe Farnback (ph.) has gathered up a lot of products that would have been left in the fields and wherever there may be extras, day-old bread, whatever. He has paid for gas for our vehicles. I have paid for transporting and gathering the food donations for the program.

In case of emergencies, we donate household articles, bedding, linens and anything that we might have to victims of tragedy or just some families whose paycheck doesn't last until the end of the month. And I might add here that I'm not sure what you wanted to ask of me; so I'm giving you the background of what we can do and what has been available and overlooked.

Many of the folks have lost their jobs, and Unemployment checks have run out long ago. There are no jobs available, and more folks are being laid off of their employment every day.

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1 More people who have never needed help before are
2 coming to our program for help.

3 We distribute our food at the
4 local Salvation Army, who has graciously made
5 their auditorium and help available. Our center
6 can no longer hold the number of people who come
7 for food every day, 2,500 families or 4,500
8 people each month. We only ask that they sign
9 their name and the number of folks in their
10 family.

11 Due to some code problems, our
12 1881 building has had some updates. Our sewer
13 pipes broke. The heater broke. The electrical
14 system, security system repairs, basement repairs
15 has depleted our funds faster than our
16 (inaudible) can make them. We have the same
17 expenses as any other program has: Heat,
18 electric, insurance, fire liability insurance,
19 sewer and water.

20 I'm 80 years old, and I'm tired.
21 I can no longer run two casino trips a week and
22 have fund-raising so I can feed the
23 ever-increasing number of hungry families and
24 senior citizens in Cumberland County. Those of
25 us who have spent our own funds to collect our

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1 food from all over the area -- the food bank is
2 90 miles round trip -- can no longer afford the
3 funds from our Social Security, and the boys'
4 income has already been stretched to the limit.
5 We have sacrificed to the point we need help
6 soon.

7 Feeding and helping the needy in
8 this tough economic time should be the top
9 priority. I can't in good conscious give up
10 something I have devoted my life to, helping the
11 poor. People are more in need now and hungrier
12 than anytime I can remember since the Great
13 Depression.

14 In 1984, our program was written
15 into the Congressional Record by then Congressman
16 William J. Hughes and lauded for the all-around
17 work we did for the needy. So you see our
18 program with the many volunteers has been meeting
19 the needs of our community while taking the
20 surpluses of the farms and industries, beautiful
21 farms of our beautiful Garden State. But we need
22 your help to gather and distribute the food that
23 is so drastically needed in the coming economic
24 bad times.

25 We're appealing to you, the Casino

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1 Control Commission, to provide us and other
2 programs in New Jersey with the funds so we can
3 continue our mission to help those who need it
4 the most. I thank you very much.

5 COMMISSIONER TOROK: Good morning;
6 I'm one of the public members. May I ask you a
7 question, please?

8 MS. WULDERK: Sure.

9 COMMISSIONER TOROK: Can you give
10 us some harder numbers? You're saying the
11 numbers have increased in the last couple of
12 years. Can you tell us what size of increase you
13 have seen? Have you had 100 people apply for

14 food in years past, and now it's up to 300?
15 MS. WULDERK: Well, we have seen
16 families, maybe a couple hundred families, grow
17 into 2,500 families to come to our center. As I
18 said, our small center can no longer meet the
19 needs of the people. We don't have the room, but
20 the Salvation Army auditorium has it. We only
21 ask their name, address and the number of people
22 in the family, and this has grown tremendously
23 and growing each day. The folks that we have
24 stopped to count goes to 4,500 to 5,000 people a
25 month, and the families that we answer to in the

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1 last month has been 2,500 families.
2 COMMISSIONER TOROK: May I ask
3 another question? Do any of the local
4 supermarkets chip in with canned goods and day-
5 old bread and things of that nature?
6 MS. WULDERK: Yes, they collect
7 about twice a week from the local ShopRite, the
8 local Acme. We collect day-old bread from
9 different bakeries. The Mexican bakery
10 contributes day-old bread almost every day. The
11 Italian bakery contributes their Italian bread
12 that's day-old. And we collect -- my nephew
13 sends his trailer and his trucks out, and they
14 collect food. We also have the Red Pack -- not
15 Red Pack; it's Seabrook. Anyway, the Seabrook
16 canning factory gives us 80 to 100 or 200 cases
17 of half-gallons of good fruit juice and vegetable
18 juice every other week.

19 This is gone at the end of the
20 week. People come in, and there is still no food
21 there for them. But we have managed to identify
22 the farms that will work with us. The Sunnyside
23 Farm donates peaches, which we contribute and
24 people love them. I have pictures here today of
25 our food that we give away, all the bread

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1 products and the good fruit. And I go out to the
2 farms and I dig the good fresh vegetables out of
3 the big bins. They would be thrown away. But
4 the folks are waiting in line for them as soon as
5 we get them. And some of them come in maybe
6 three times a week and pick up a bag of whatever
7 we might have to go, because they're hungry.

8 COMMISSIONER TOROK: Thank you so
9 much for all the work that you do, and I think
10 everybody here on the Commission would applaud
11 you. Thank you so much.

12 CHAIRPERSON MILLER: Some
13 housekeeping, did you hear a bell ding? That
14 will tell you that five minutes is over, and we
15 are estimating that everyone will take
16 approximately five minutes. We have about 20
17 more speakers to go; so that would be a good
18 estimate of what your presentation should be. So
19 we will right now call our second person, and
20 that would be Paula Pierson. Well, we will ask
21 for her later. She's from the Cape May County
22 Office of Disability Services.

23 I understand that Jeff Van Drew is
24 here with us only for a short time so that you
25 may have -- oh, would you like you to come up?

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1 SENATOR VAN DREW: Good morning,

everyone. Thank you for the good work that you do. I'm only going to take a few moments. I know you have the most difficult of decisions to make. I know my two colleagues, one in the Assembly and one in the Senate, would certainly agree; we have tremendous challenges in the budget in the process of New Jersey. In that process, we're going to have to ensure obviously that we really energize this economy and at the same time maintain control of the budget, and very importantly in the process as well, make sure that those who are the most vulnerable, most at risk, which are our senior citizens, our children and our disabled, are taken care of. And that's the good that comes from this fund.

I'm here to advocate -- obviously, everything here is so important. Particularly the transportation issue is something that we have dealt with for a long period of time, and it has been very difficult and very challenging, because the funds, as you know, have decreased to some degree, and the need is greater than it ever has been before for seniors and for disabled. And these

transportation issues are so important, because they truly represent what is their lifeline to their doctor, to their medical care, to their food store, to so many of the necessary parts of their life that they normally wouldn't be able to access without us. And it is important that we be able to continue to provide them with those services. If we can't, they are certainly going to be a group that are going to fall through the cracks.

And I know there are individuals here who are going to be able to articulate all the numbers for you, and there are going to be individuals here who are going to articulate as far as their personal concerns as human beings, what happens to them, how vulnerable they are and what their needs truly are.

But, again, I laud you for the work that you do, and I know the difficult decisions that you all have to make. But I believe in this process, keeping these people connected, whether it's medical care, and I think you'll probably hear about dialysis a little bit today as well and how important it is to these people. Literally, if they are unable to access

this treatment, we are going to have people who are going to lose their lives. These are the most serious of issues, and we need your help, and there are people here that need your help. Thank you for the good work you do.

CHAIRPERSON MILLER: I would like to call Kim Hemple-Miletta, Kim is a senior center director from her senior center in Seabrook, New Jersey.

MS. HEMPLE-MILETTA: First of all, I'm Kim Hemple-Miletta. I'm director of the Edgar Joyce Senior Center. It's in the municipality of Upper Deerfield Township. We only have a population of around 10,000, and that is quite small. We are located in Cumberland

16 County, which you have heard from the previous
17 testimony is not the most economically fun place
18 to be. But I wanted to bring some numbers to the
19 table. Even though we are small, it's throughout
20 the whole state that these numbers are coming in.

21 I want to thank all of for giving
22 us the opportunity to speak here. The big fact
23 is, there are so many more senior citizens today,
24 and they are increasing daily. In our center
25 alone, we have had a 400 percent increase in

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1 attendance in the past five years. The actual
2 numbers, we went from 67 people to 303 to date
3 today. The average age -- and I sat down and
4 went through every living last one of them so
5 that you would have good numbers -- the average
6 age is 82 years old, not turning senior 60.
7 Eighty-two is our average age. Three-fourths of
8 our clients are between the ages of 74 and 84,
9 and three-fourths of them are women.

10 Our center alone, our little itty
11 bitty center has 11 90-plus-year-olds. Three of
12 them are still driving and may not be driving
13 much longer. In contacting them, I found out
14 there are 30 people that within the next six
15 months will stop driving, two out of three of the
16 90-year-olds.

17 We're not a big city. You know,
18 we're rural, a lot of country roads, a lot of
19 little boroughs. These seniors, once they are
20 stuck in their house, it's very demeaning. They
21 lose their self-confidence. They don't feel like
22 they're self-sufficient. They don't feel like
23 they're giving anything anymore, and they're
24 wondering what their worth is. We can't allow
25 that to happen.

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1 You know, you have your health;
2 there's a lot more medical doctors' appointments
3 that they have to go to. They don't want to be a
4 burden. They want to be self-sufficient. They
5 want to be self-reliant. Transportation is such
6 a necessity to them. And, actually, think about
7 it; it's a safety issue to the rest of us.

8 But so many of the numbers are
9 rising faster than a little tiny bitty increase
10 every year. We're talking 20 percent. That's a
11 big increase. Transportation is really, really
12 needed so that they can keep their dignity and
13 their self-respect and still be self-reliant.
14 The need for seniors to get out of their homes,
15 they need the social interaction. If it's a
16 shopping spree or if it's going to the local
17 pharmacy or coming to the senior center for the
18 different activities, the Office on Aging in
19 Cumberland County offers so many programs just to
20 give them that elbow. When you give somebody the
21 elbow crossing the street, you're giving them
22 that little helping hand, but you're not saying
23 you're crippled; you're just giving them the
24 elbow to cross the street. The Office on Aging
25 and the programs that they provide give them that

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1 little bit of elbow. It's not saying you're a
2 crippled old person.

3 So I'm really here for the

transportation, but any program and all the programs that are suggested here -- and you'll hear the speakers -- are needed. And you've got to all remember one thing: Our turn is coming; our turn is coming. If we're not giving the people the opportunity and that elbow, who's going to give it to us when it's our turn.

I thank you for having me.

CHAIRPERSON MILLER: Our next speaker is Dottie Cullen. Dottie Cullen is from Vineland, New Jersey, and you may have heard of Dottie, because she is an advocate for seniors. And I'm very glad that she is here with us today.

MS. CULLEN: I recognize you; I knew your father well. Please tell him Dottie Cullen said hello.

SENATOR KEAN: I will do.

MS. CULLEN: What a wonderful governor.

SENATOR KEAN: I agree 100 percent. Thank you for your kind words.

MS. CULLEN: You know, when I

first walked in, the gentleman over there thought I was Bella Abzug, but I'm not. You're looking at Dottie Cullen, one of the 1.3 million people who live with a disability in this great State of New Jersey. I live in Cumberland County, Vineland, New Jersey, in the Baker House Assisted Living Home. I'm here today because I depend on the county transportation in order to survive and live the American Dream. I want to live, laugh and love.

On January 25, 1998, I suffered a massive stroke, which left me paralyzed on the left side of my body. My whole life changed. I have been confined to a wheelchair since I was paralyzed, and in one second, my whole life changed. I have needed therapy, counseling, all types of health care to survive. I have depended on the county transportation. Living with a disability has not been easy. It has been a life of struggle ten and a half years now. 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.

I have had to go to therapy, counseling, doctors' care, all under one roof. Now, this was known as "Adult Partial 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? CATS bus picked me up each morning, fully equipped, handicap accessible, trained drivers with compassion, sensitivity, put me on a ramp, lifted the ramp up onto the bus, strapped me down for safety. Probably most of you people don't even know about or have never ridden a CATS bus. So I just wanted to explain to you. 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.

CATS bus took me to Northfield

18 Hospital -- now, that's 50 miles away -- for an
 19 operation. I lost the sight in my right eye.
 20 CATS bus took me to the Cumberland County
 21 Guidance Center for special treatment. I had six
 22 months of therapy there. There are so many more
 23 programs that I could tell you about. I depend
 24 on CATS today for survival.

25 CATS takes me to the Vineland
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1 Veterans Home for holiday parties. I have been
 2 giving parties at the veterans home for 31 years.
 3 Thank God for that. I have volunteered giving
 4 parties. In fact, your dad attended one of my
 5 parties. I have been giving the parties for 31
 6 years, and I hope to give them until the day I
 7 die.

8 I formed a group 31 years ago
 9 called Dottie Cullen & Friends, taking happiness
 10 and love to our veterans who need our love and
 11 friendship. I have been able to continue my
 12 lifestyle, even limited. I have been blessed
 13 with the grace of God. And to all of you elected
 14 officials and even, I guess, the Casino Revenue
 15 Fund, because I like to gamble too, all these
 16 programs have been available, not just for me,
 17 but people who go to dialysis treatments three
 18 times a week for survival. Now, after the
 19 treatment, they need to get home and rest; they
 20 are so weak.

21 There is the blind who go to the
 22 Winchester Blind Center in Cumberland County for
 23 survival. In fact, I myself will be going my
 24 first time for observation December 3rd because
 25 of my left eye; I'm slowly going blind. They

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 1 I learn how to adapt and cope with their
 2 disability. CATS takes them there each day.

3 Those who go to X-rays, MRIs,
 4 special doctors, grocery shopping. And listen to
 5 this: There are those who depend on CATS to take
 6 their dirty laundry to the laundromat. And there
 7 are other veterans who depend on CATS to go to
 8 the Wilmington VA Hospital for health care
 9 treatment. I know this for a fact, because our
 10 veterans have been using CATS for 20 years,
 11 because I worked 17 years for the New Jersey
 12 Department of Military Veterans Affairs.

13 CATS provides transportation for
 14 those with disabilities who have the opportunity
 15 to work and be productive citizens. Some day our
 16 young people will have the opportunity to own
 17 their own business, and I'm sure you're familiar,
 18 because it's your programs that are supporting
 19 these people with disabilities to have jobs and
 20 to own their own business some day.

21 COMMISSIONER THEBERY: Dottie,
 22 could you please share with everyone what "CATS"
 23 means.

24 MS. CULLEN: In Cumberland
 25 County, it's known as "CATS," but it's Cumberland

0040
 1 Area Transportation System. But in Cumberland
 2 County, it's known as "CATS." You know, we have
 3 21 counties; I'm sure you know that, 21 counties
 4 in New Jersey, and all 21 counties have county
 5 transportation. And in Cumberland County, we're

known as "CATS."

COMMISSIONER TOROK: Dottie, the bell has rung. Is it possible for you to condense what you need to say?

MS. CULLEN: Well, now, listen; I talk slow now, and I came all the way here on a cold day, and I'm not going to be too long. I won't be too long, honey. I want to tell you something; I used to be like the -- today I'm like the turtle; it won't hurt. I mean, I'm slow but sure. But I used to be like that; it won't hurt, did it? But I'm a little slow, honey. Please just allow me, because this is very important, not just to me, but to many people out there that live with a disability.

Only in America could this be possible. That means our people that have the opportunity who live with a disability that can own a business. Only in America could this be possible. CATS transports from 500 to 700

consumers daily. And, again, to you elected officials, you have played an important role in our lives. You have given us a smile of encouragement, the gift to live the American Dream. You are the builders of our future. We want to continue to uphold the values of freedom, because let me say this: We senior citizens have upheld the values of freedom since World War II, and we still do.

Not too long ago, RSVP had our annual luncheon. We had over 300 people, and all of them was over the age of 50, up to I would say 90 years old. That was the age limit. So today we still uphold the values of freedom, and we want to feel and see the beauty of this stage of our lives. This Bill A2046 needs to be passed so it can be placed on Governor Corzine's desk to be signed, and there is no 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. Governor Corzine survived because he was needed. Dottie Cullen,

that's me; I'm needed; I have a purpose in life.

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. Oh, I know what it was. It was, I used to be like the turtle, slow but sure, or I am today. I used to be like the rabbit. It won't hurt, did it? That's what it was.

COMMISSIONER TOROK: Thank you, Dottie.

COMMISSIONER THEBERY: Thank you, Dottie.

CHAIRPERSON MILLER: Thank you,

20 Dottie. We're proud of you from Cumberland
21 County.

22 MS. CULLEN: You know what, honey;
23 I can't walk, but thank God I can talk.

24 COMMISSIONER THEBERY: Thank you,
25 Dottie. I just wanted to mention to everyone in

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1 the room, just to aid us in the flow of the
2 dialogue and the testimony being offered this
3 morning, if you could just turn off your phones
4 or put them on vibrate, it would be most
5 appreciated. Thank you.

6 CHAIRPERSON MILLER: Dottie has
7 mentioned A2046. This is Assembly Bill A2046,
8 and it's Senate Bill 1830. It is now in the New
9 Jersey legislature, and it is being considered to
10 provide additional transportation funds from the
11 Casino Revenue Fund for transportation,
12 especially considering that without this bill,
13 the transportation funds as of the year 2009 will
14 decrease significantly. So the bill calls for an
15 increase of the percentage of funds for
16 transportation from the casino revenues to be
17 changed from seven and a half percent of the
18 Casino Revenue Fund total to eight and a half
19 percent. So, with that, that would make a
20 tremendous difference to the transportation
21 programs. The reason I'm commenting on that as a
22 commission member is that Commission has endorsed
23 this bill in its annual report.

24 Can we have Paulann Pierson from
25 Cape May County?

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1 COMMISSIONER THEBERY: Paulann is
2 also one of my directors for the Offices on
3 Disability, and she represents Cape May County.

4 MS. PIERSON: I have to just say,
5 I am honored to follow Dottie Cullen. I hope I
6 get to meet her afterwards. Unfortunately, we
7 didn't have a successful outcome, but she keeps
8 us honest with accessibility issues even in Cape
9 May County and actually highlights how much we
10 have to do in Cape May County just to let people
11 come and use our facilities and enjoy our hotels.
12 I'm also glad to hear her advocating for A2406.
13 I am on the advisory board for the Fare Free
14 Transportation System in Cape May County, which
15 is our equivalent of CATS. I know the board is
16 working very hard to see that that legislation is
17 passed.

18 Good morning; my name is Paulann
19 Pierson. If I'm talking too loud, wave or
20 something. I head the Cape May County Office of
21 Disabilities, a relatively new office. It was
22 funded by the Cape May County Freeholders at the
23 end of 2006.

24 The Office of Disability Services
25 in Cape May is part of the statewide New Jersey

0045

1 Association of Counties Disability Services
2 Network, which at the present time represents 19
3 of the 21 New Jersey counties. In the course of
4 providing information and referrals for
5 individuals with disabilities and their families
6 in Cape May County, I'm made painfully aware on a
7 daily basis of the disproportion of need to

available resources for individuals with disabilities. No doubt all of us in this room share that knowledge and struggle with the very real human pain and suffering that it causes.

Although there are many needs consistently expressed by the people who contact my office, needs such as gainful employment, affordable housing, home health care assistance, respite care, et cetera, I've come to this public hearing to bring attention to one particularly urgent need I believe is within the power of this Commission's recommendations to address. That need is to provide access to individuals with disabilities whose primary residence, whether private home or apartment, is currently inaccessible. Often the need for accessibility comes with little warning. A family member is in an accident, suffers traumatic brain injury, a

stroke; suddenly he or she must use a wheelchair and has no way to re-enter the home without a modification such as a ramp. I've received calls from a wife desperately trying to make the home accessible so her husband can be discharged from a rehab facility, a family struggling to find a way to get a family member out of the house to lifesaving dialysis appointments, a son looking for help for his frail mother who must navigate stairs to get out to doctors' appointments.

In Cape May County, some municipalities do allocate some of the small city's Community Development Block Grant monies to fund needs such as home modifications for accessibility, but the waiting list for these funds is so lengthy, they really aren't a useful resource for situations that require an urgent response. In some instances, the community has been able to piece together funding, labor, materials from local service organizations or church groups to construct a ramp for a family, but this isn't a reliable solution to an ever-growing need. In fact, in at least one recent situation, the 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 for needed therapy.

There is, however, an existing pilot program, the Modular Ramp and Low Tread, Low Riser Step Program, now in operation in two of our northern New Jersey counties. The Department of Human Services Division of Disability Services initiated this program in 2007. It provides eligible participants with a modular ramp designed to enable people to get into and out of their homes. It addresses the important reality that for many people with disabilities, a home wheelchair access ramp can mean the difference between being shut in -- I hate that word -- and having the opportunity to live an active, productive, independent life. This pilot program, funded by the Kessler Foundation, at least in those two counties, is currently only active in Middlesex and Union Counties. Other partners involved in the program include the Edison Job Corps, New Jersey

22 Institute of Technology, Cerebral Palsy of New
23 Jersey, the New Jersey Department of Community
24 Affairs, New Jersey Protection & Advocacy -- I
25 think that's called Disabilities, a new name --

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1 and the Middlesex and Union Counties Offices for
2 the Disabled.

3 The unique modular design of the
4 ramp and the long tread, low riser steps allows
5 these components to be manufactured off-site,
6 transported to the individual's home and then
7 assembled. Since permanent concrete footings
8 aren't required, this modular ramp and steps can
9 be installed year-round. This also makes
10 recycling possible. To be eligible, applicants
11 must have a disability that significantly impairs
12 or limits mobility, be a resident of the county,
13 a New Jersey resident for at least six months,
14 live in a primary residence that is not currently
15 accessible, be at least 16 years of age and have
16 liquid assets less than \$100,000.

17 And the main thrust of this right
18 now is to get people access who are trying to
19 work. So applicants must either be employed,
20 seeking employment outside the home, attending
21 traditional vocational school or volunteering for
22 the purpose of obtaining future employment.

23 The need for modular ramps for
24 individuals with disabilities is urgent and
25 growing. We don't need to reinvent the wheel. A

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1 pilot has already been working in two of these
2 counties for almost two years. I would urge the
3 Advisory Commission to recommend allocated Casino
4 Revenue Funds to extend this much-needed program
5 to as many as of the other 19 New Jersey counties
6 as they can.

7 And I thank you for your
8 consideration.

9 COMMISSIONER RAMOS: Do you know
10 how many disabled persons this program you
11 mentioned has served already?

12 MS. PIERSON: Unfortunately, Jim
13 knows that at a recent meeting, I was just given
14 the new contact person. Harry Piezatelli (ph.)
15 was the person who was administering the program
16 in this pilot program, and I've been trying to
17 get in touch with the gentleman who replaced him
18 to get statistics. I would be glad to furnish
19 them to the Commission following the meeting.

20 COMMISSIONER RAMOS: You didn't
21 mention it, but the PAST program, which is also
22 statewide, do you also help administer the PAST
23 program for your county?

24 MS. PIERSON: I don't. And you
25 raise an interesting point, because, as I said,

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1 there are so many needs, and one of the
2 frustrations of my job is, if somebody calls me
3 who says they're calling because they have a
4 disability, I'm delighted if they are over a
5 certain age, because then I can hook them up with
6 more services. But, for instance, the Safe Home
7 Program is limited to senior citizens. So, if
8 somebody needs modifications, at the present
9 time, that is not a resource for me to send

10 anybody who is not a senior citizen for home
11 modifications.

12 COMMISSIONER RAMOS: So you would
13 like to see equity in that program?

14 MS. PIERSON: It would be
15 wonderful to see equity in that program and other
16 programs such as the JAC (ph.) program. The
17 whole concept originally, and the reason that it
18 took Cape May County so long to get an Office of
19 Disability Services, was the fact that many
20 people just kind of think, well, if somebody has
21 a disability, they're senior citizens. And the
22 fact is that the majority of the calls that I get
23 are from people who are anywhere from -- I mean,
24 I have to field a lot of calls -- but from
25 childhood up until senior citizen age. And

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1 equity in some of those services would just be
2 really acknowledging the reality.

3 COMMISSIONER RAMOS: In my county,
4 Hunterdon County, many of the senior citizens and
5 disabled use the transportation for going to
6 work, which wasn't previously mentioned. Is that
7 also significant in your county?

8 MS. PIERSON: Definitely;
9 actually, Fare-free, I thought somebody was to be
10 representing them; it's one of the stellar things
11 in our county. They have fixed routes, and also
12 you can go by appointment. I actually have two
13 or three people who come in and volunteer to my
14 office, and they can only do that because of the
15 Fare-free Transportation System. The hope, of
16 course, is to eventually, from their volunteer
17 experience, get them a paying job.

18 COMMISSIONER RAMOS: Thank you so
19 much.

20 COMMISSIONER THEBERY: I just want
21 to thank you again for your wonderful testimony.
22 And two points that I want to also expand upon
23 that you touched about upon is that I know in
24 Bergen County, we have 85 people with
25 disabilities under the age of 60 receiving Meals

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1 on Wheels, and some of these folks are truly
2 homebound; I too don't like the word, but we
3 haven't coined a better one. But some of them
4 really would benefit from socialization and
5 congregate meals, which is denied them under
6 Title 3 for the Older Americans Act.

7 The other piece that you so
8 dutifully brought to our attention is, with this
9 modular ramp that can be installed in the first
10 floor of an apartment house or a home, you really
11 increase the current housing stock without
12 dreaming of this new complex one day that will be
13 built somewhere else, which may or may not
14 segregate people with disabilities needing to
15 live in one area; they have more freedom to live
16 in whatever neighborhood they please, and this
17 ramp only makes that more accessible. So thank
18 you.

19 COMMISSIONER MILLER: Our next
20 speaker is Marilu Gagnon. Marilu is the
21 executive director of the Atlantic County
22 Division of Intergenerational Services.

23 MS. GAGNON: Good morning; thank

24 you, Misono, for asking me to make some brief
25 comments today just about a growing trend in all

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1 counties in New Jersey, we believe, and that is
2 the increasing need for community-based mental
3 health services. I'm representing
4 Intergenerational Services today, Office on
5 Aging. And what is happening in all our county
6 Offices on Aging is we are receiving increased
7 referrals for seniors who could benefit from
8 mental health services. However, what we really
9 believe is happening is county residents are
10 going untreated due to the lack of availability
11 of community mental health services, and then we
12 receive referrals once the individual becomes
13 over the age of 60.

14 Each county office, you have heard
15 some tremendous testimony here today about the
16 services provided through the county Offices on
17 Aging through Federal Dollars on American Act and
18 our Casino Revenue, very important services.
19 Each county offers these services to our seniors
20 and some programs for individuals with
21 disabilities under the age of 60, but those with
22 mental health do not get those services, such as
23 home-delivered meals, home care, all services
24 that are designed to help people remain living in
25 the community. But because their mental health

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1 issues have gone untreated, they are very
2 difficult for us to help.

3 The Casino Revenue Fund does fund
4 our Adult Protective Services, and we keep
5 getting increased referrals for individuals with
6 mental health issues. We would not be getting
7 those referrals if we had greater availability of
8 mental health services.

9 Now, through the Division of
10 Mental Health, they fund each county tremendous
11 dollars, but it's targeted to folks that the
12 mental health community refers to as "deep-end."
13 These are folks who have been hospitalized; in
14 our case locally, it would be Ancora. Once you
15 come home, you do have services available to you
16 in the community. But for those folks who are
17 just folks who are undiagnosed, there really is
18 very limited services, especially if you do not
19 have insurance.

20 So I'm just here today to point
21 out that it's even more difficult for us to help
22 people even when we have the services available,
23 because they are not being treated for their
24 mental health. And we're there; we're trying to
25 help them, but they're very difficult to assist,

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1 this population.

2 COMMISSIONER THEBERY: In Bergen
3 County, as I mentioned, the 85 people that we
4 have on Meals on Wheels, I would say at least 40
5 percent are in that category that you're
6 relating, and it's very, very difficult.

7 MS. GAGNON: Correct. We would
8 like to see services available even before they
9 become 60, because then they might not even need
10 our services if they get the appropriate
11 assistance.

Thank you very much for giving me the opportunity to comment.

CHAIRPERSON MILLER: Thank you very much.

Joyce Cossaboon; Joyce is the long-time director of the Shirley Eves Center, which helps disabled children, and she comes from Millville, New Jersey.

MS. COSSABOON: Thank you. Good morning, everyone; I'm Joyce Cossaboon from the Shirley Eves Developmental & Therapeutic Center, and we have been providing services for children and adults with disabilities since 1954. Over the years, we have seen so many changes; you can

well imagine. The Americans with Disabilities Act was enacted in 1990, and at that time, it was mandated that public buildings were to be made accessible for those people in wheel chairs and for others for whom steps were difficult to maneuver. Doctors' offices, schools and other places of business tried to become accessible as well.

In the years since this wonderful piece of legislation was enacted, we are presented with still this one hard fact: The post office, the doctor's office and indeed the Casino Control Commission's office is accessible, but if one cannot enter and exit their own home with ease, it is to no avail.

Seniors who may have had a stroke, an amputation due to diabetes or any other age-related disability, often need handicap ramps to enable them to get in and out of their own home. A ramp improves the quality of life, improves the accessibility of health care, as Dottie says, and may keep a senior in their own home and prevent the need for nursing home care.

I would like you to visualize persons in wheel chairs. If you have a young

child, a school age child, a young adult, an adult, picture how they're going to get out of that house in the morning to start their day. I have heard many cases of parents who have taken each side of the wheel chair and carried their child down the steps, a very dangerous situation. I have heard of the indignity of adults having to sit on the top step and get their way down before their family members can get them into the wheel chair.

I was excited to hear about this program that two of our counties have to make the modular ramp program. How wonderful that would be if it were in all the counties. It's just incredible to me that in our society today, with all the steps that we have taken, that people just can't get in and out of their own home. It's a simple thing.

It's a hard statement to try to say, "This is what we need." You can't be eloquent with words when it's a need. These people need to get in and out of their own homes. And I think that's what we need to urge, is more of the Safe Housing monies that can go into helping these people.

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1 Again, as the other woman said
2 about getting this one program, if it can be
3 available in two counties, why can't it be
4 available in 21 counties? We need to try to try
5 to find the funding and the legislation to get
6 these things to happen. Thank you.

7 COMMISSIONER THEBERY: Joyce, I
8 just want to comment, I'm glad that you're making
9 that statement in support of what Paulann had
10 said about those two counties, and as chair of
11 the Association for County Disability Services
12 -- and I'll say this with my colleagues here in
13 the room -- for the new year, we're going to
14 make that a priority, to look at that and see if
15 we can get funding either from the Casino Revenue
16 Fund or from Kessler Foundation or from another
17 source to open that program up in all the
18 counties in the State of New Jersey, because I
19 think it's overdue.

20 MS. COSSABOON: Wonderful; thank
21 you.

22 CHAIRPERSON MILLER: Our next two
23 speakers I'm going to ask to come up together.
24 There are two chairs here, and I know that you
25 each are going to speak. They are Scott Crowell,

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1 from Cumberland County Guidance Center in
2 Millville, and Gary Moellers, also from the
3 County Guidance Center in Millville.

4 MR. CROWELL: Good morning. First
5 off, I would like to thank Misono and the
6 Commission for having us here today. Misono has
7 been very involved with us, and, really, we do
8 appreciate all your assistance with this.

9 Again, I'm Scott Crowell. I am
10 the supervisor for Adult Protective Services in
11 Cumberland County. I've been in Adult Protective
12 Services since 2001. In Cumberland County, our
13 Adult Protective Services is administered by the
14 Cumberland County Guidance Center. At the
15 Cumberland County Guidance Center, we are
16 predominantly a mental health center. But with
17 Adult Protective Services, we investigate abuse,
18 neglect and exploitation with the population we
19 call "vulnerable adults."

20 I'm just going to highlight that
21 real quick. A vulnerable adult is someone who is
22 either 18 years or older who has a mental or
23 physical disability, or the consumer can be 60
24 years or over without the mental or physical
25 disability. The big piece is that they lack a

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1 sufficient capacity to make and carry out
2 decisions for themselves. So we try to help
3 those who are really incapable of helping
4 themselves and are subject to abuse, neglect or
5 exploitation.

6 We work on a referral basis. When
7 I came there in 2001, we were averaging about 70
8 referrals a year with two full-time staff. Since
9 2002, it has been predominantly one full-time
10 staff, which has been me, as supervisor as well.
11 And things have obviously changed in our
12 referrals. From 2002 to 2006, we've averaged
13 about 120-plus referrals a year, which we go out

on all of them.

Since I've been involved in APS, there has been no substantial additional funding provided to the program in the seven years I've been there. And really what this has meant for me is that, initially, as I said, the program started with two full-time employees. With the rising costs of health insurance, cost of living, things of that nature, we had to change our budget and really tighten our belts in that we went to one full-time employee and two part-time employees.

As costs again continued to rise, we had to tighten our belts further, and we went from one full-time employee to one part-time employee who worked about 15 hours out of a 40-hour workweek. With the nature of Adult Protective Services and the intensity of it, 15 hours really wasn't covering it. At this point in time, we're back to me covering all of Cumberland County.

Again, presently, we do have the staffing for one full-time employee and a part-time employee, but the position is vacant, and it has become very hard to fill because of the limited hours. So we've been struggling a little bit there.

Another problem we have budget-wise is that our program involves us going for guardianships at times. The cost of a guardianship is probably between \$3,000 and \$5,000, which our legal line wouldn't even begin to cover that. So we're in that situation.

On a personal note, again, I've been doing this for seven years. I absolutely love this program. We really get to make a difference in people's lives. Unfortunately,

it's quite a strain with, again, the intensity of and only being able to have one full-time person and potentially one part-time, if we can find someone. Also, again, with rising costs, I hate to say this, but I may have to make a difficult decision at some point to choose between what I love and trying to support myself and a family. But that really isn't it. The issue is that we need funding to administer the program correctly. At some point, I don't want to see it dry up or continue to go the way it is, because then every county, the quality of service is going to begin to suffer with these vulnerable adults.

And with that, I'm going to hand it over to our agency director, Gary Moellers.

MR. MOELLERS: Chairperson, members of the Commission, thank you so much for providing this opportunity for us to speak with you and let you know what we see and what we are experiencing in the community when we operate these very valuable and needed programs.

My name is Gary Moellers. I am employed by the Cumberland County Guidance Center. The Guidance Center is one of the five nonprofit agencies in the State of New Jersey

which has agreed to run the Adult Protective

Services Program. We have operated this program since 1989. I have been the administrator for it since 1991, and it has been my true pleasure to be a part of this program.

One of the goals that I have had personally for this program is not only to provide the service, but to know at the end of the day to treat each case as though it's my family member, my loved ones that I'm working with, and I think that that drives the point home in terms of this vulnerable population. That really helps to focus on what you want to accomplish for them and what you want to help them with.

In that, one of my goals is that we know at the end of the day after working with a particular individual that we have helped them or laid out a plan that is going to begin to help them. Then we get to go home and we get to sleep at night knowing that we have done our best to help them. And I can say that we have done that over my time with this program; we have been able to do that. I think that that in itself is a success.

Over the years, we have received some modest additional funding for this program, but we have not received anything additional since the year 2000. We have had to make operational changes, reduce budget lines, take the chance that we're not going to run into guardianship cases, get creative with how we facilitate them happening, because that's something that we're not able to provide, even though the program says we should do that. We have had a reduction in staff. We continue to try to look at it, but administratively from a nonprofit agency, it has been on the board over the past six months to take a look at this and say wait a minute, 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. CROWELL: And this is a program that is mandated by the state. Every county has to have it. And so if something were to happen and the agency were to give it up, it's not something that the county can go a day

without Adult Protective Services.

MR. MOELLERS: One of the difficult things in providing the program is that it is a response and it's a link to other agencies. As that becomes more difficult with less staff, as Scott has pointed out, we run the risk that something is going to happen. We're going to hear on the news; we're going to read in the papers that there was a tragedy that has occurred because we were not able to be out there and provide that service.

We cannot continue to operate it, nor I don't believe anyone else could if they took the program over from us. I'm hoping that that is a consideration for review of the

16 proposal and its potential extra funding for this
17 program.

18 What does all this mean? As I
19 look around the room, and I include myself, many
20 of us either are or will become eligible for this
21 program in a very short time in the future. At
22 this point, it's available and provided, but if
23 you look statistically, probably one or more of
24 us may be in a vulnerable situation and enter
25 this eligibility range. And to think that the

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1 service would not be available in the future and
2 that someone, possibly in this room, could be at
3 risk or become harmed because the program wasn't
4 available is really a tragedy.

5 Hopefully, this will not happen
6 and we are able to find a solution, but I think
7 it takes a commitment on the part of everyone
8 here to ensure that the Adult Product Services
9 programs will continue to be available in the
10 State of New Jersey.

11 New Jersey is a leader in this
12 service, a leader across the country in this
13 service, but that may be problematic in the near
14 future. Some of what we talk about today is very
15 difficult. We're in a very trying financial
16 time. Everyone is having to tighten their belts.
17 Everyone is having to find a way to do more for
18 less. Unfortunately, with Adult Protective
19 Services in this group of senior services, we've
20 done more for less for eight years, and we cannot
21 continue to do that to provide the protective
22 services to seniors and disabled adults in the
23 future.

24 We can avoid the problem if we
25 provide the extra funds for it and continue to

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1 work on making sure that happens. One of the
2 things that I think about with this program is
3 that it's often been said that the quality of a
4 civilization is in part based on the level of
5 care that we provide for our seniors, our elderly
6 and our disabled people. And we do a pretty good
7 job of that, but without additional funding and
8 consideration, that's going to be problematic in
9 the future. I hope and pray that the decisions
10 we make here today and as the hearing ends will
11 ensure that these funds can be available for
12 senior services, and obviously a part of that is
13 Adult Protective Services, so that at the end of
14 the day we can all go home and sleep well at
15 night knowing we have done our best. Thank you
16 very much.

17 CHAIRPERSON MILLER: You said that
18 a guardianship costs \$3,000 to \$5,000. The
19 agency doesn't always have the budget. Have you
20 always provided that when it was needed? I mean,
21 I guess you have to. So then does that in itself
22 make the agency think whether or not they want to
23 continue this? Where does it come from?

24 MR. MOELLERS: That is a problem
25 for us. In the early days of our operating this

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1 program, we had the funds to be able to do that.
2 But I mean, we have people who are staying in the
3 program with salaries, insurances; all those

costs go up. We have done that in the past. We have not done that for many years. We like to think of ourselves as being creative, and we try to find other ways to do it, whether it's petitioning the family members and putting responsibility back on the family to provide those funds or find some other means of doing that. We have leaned on people to reduce their costs. We have encouraged attorneys to be benevolent. We have done everything we can in a diplomatic fashion to facilitate the needs for them. 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. And that is a factor that the Guidance Center is looking at as a provider. If we don't have a program that can run on what it's being funded for, we don't have any other means to take out of other nonprofit lines to put into it.

CHAIRPERSON MILLER: We have Susan Riley. If you would like to come up with Linda

or come up by yourself. Susan is the director of South Jersey Healthcare Community Services, and she is in charge of the statewide respite program.

MS. RILEY: Like she said, my name is Susan Riley. I'm a social worker with South Jersey Healthcare, particularly in the home care department. What I see when I go into a home are all these needs. I'm getting a referral from a nurse saying something is wrong in the house, and what I'm seeing is a shut-in, no ramp, no meals, no transportation to get to the doctor. The most vulnerable people are the ones I see, Cumberland County, parts of Atlantic and Gloucester.

What I have seen that does work is the Statewide Respite Program, and I'm here to urge you to increase that funding for that program. I'm doing it in Salem and Cumberland Counties. It's keeping people out of nursing homes.

MS. LOVELAND: Hi, thank you for having me here today. My name is Linda Loveland. I am the mother of six children and currently five grandchildren. If another one has another baby, I'm going to have a fit.

I'm here to talk to you today about my 28-year-old son Jamie. Jamie is totally disabled. He is number three of the six children. He has no use of his arms or his legs, and I have been caring for him literally since the day he was born. I still have to toilet him. I still have to feed him every meal. People ask me all the time, "Why are you so thin?" It's because I don't get to eat a hot meal. Just this past year, I attempted to use Statewide Respite money for the first time with the Cash Advance Program, because in years past, I have used the Statewide Respite Program for my husband and I to take a vacation, which was great.

You know, my husband took me on a vacation, and it was just the two of us, but there was a part of me that felt guilty, because

18 I was leaving him home alone. This past year, we
19 took a trailer at the shore, and we added a room
20 onto it, a modular room, and had a ramp built on
21 it. We put a handicapped bathroom in there,
22 because he is in a power chair, and we're hoping
23 to use that money from the Statewide Respite
24 Program in order to allow him to share a vacation
25 with the rest of the family. It's not fair that

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1 five of his siblings get to go on vacation with
2 mom and dad, and he would have to stay home with
3 a respite worker. So we did all these
4 accommodations to this trailer at the shore, and
5 he now gets to share vacation. That was
6 something that not only made me feel better as a
7 parent, but allowed him to feel as though he was
8 a part of the family completely, not just for
9 holiday meals, which are always at my house --
10 no; everyone cannot come to Thanksgiving dinner.
11 It allows him to be part. When he's there, he
12 has more freedom, because we live in Salem
13 County.

14 So it's a very difficult
15 situation. I'm a nurse. I work in home care,
16 and I cannot tell you how difficult it is raising
17 my son every day, what I have to do every morning
18 before I go to work, the things that I have to do
19 every evening when I get home from work. I take
20 him to college. He works every day. I sit with
21 him through his college courses every Tuesday
22 night, because the transportation in our area
23 can't take him to the college that he goes to.
24 So, as a parent who has preached to her other
25 five children, "You need a career; you need to

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1 have your own meal ticket," why would I be
2 preaching anything different to this young man?
3 He too is not going to be able to depend on mom
4 and dad one day and is going to need to depend on
5 himself.

6 So, every Tuesday night, I get in
7 the van; I take him to college; I sit through
8 class with him. I take notes for him, and I
9 bring him home and get him ready for bed and put
10 him to bed. If I could have someone who could
11 cross that county line with that transportation,
12 I would be freed up on that Tuesday night. It's
13 a very difficult situation, and I welcome anyone
14 sitting on this panel if they had any questions
15 about the difficulty, my son would be more than
16 happy to share an entire day with you.

17 Toileting is an issue. Ramps are
18 an issue. Our local post office is an issue. He
19 has no use of his arms or his legs. So, if I get
20 him to the post office, he can't get in without
21 having someone go inside to tell them that he
22 needs the ramp opened up or the elevator opened
23 up in order to get into the post office. There
24 are more difficulties than anyone up there
25 sitting can even imagine, and I welcome anyone at

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1 any time to contact us -- you can reach me
2 through Susan -- in order to have a better
3 understanding of truly what is going on. This is
4 a young man that is going to become an older man.
5 If my husband takes me to dinner

at night, that doesn't stop me from cooking. I still have to cook dinner for him, because he doesn't qualify for Meals on Wheels, because I'm in the home. So there's a lot of different things when it's a young disabled adult faced with trying to figure out how to be independent. I don't necessarily know that there is ever going to be any independence with him, even though mentally he's 100 percent.

COMMISSIONER RAMOS: Hi, I'm Laura Ramos. One of the programs that is funded by the Casino Revenue Fund is the Personal Assistance Services Program, and if you're over 18 and up to the age of 65, and you're able to have the capacity to fill out a plan and monitor assistants, and you're going to work, to school or volunteering -- meaning that program allows me to be able to do the volunteering I do for the Commission -- it sounds like he would qualify for that type of program that would not only

assist him but assist you as well, because he could pick which assistants he has, making sure that they are strong enough to be able to help him with his toileting needs. They can drive a vehicle for him and take him places. Maybe the Division of Vocational Rehab can help fund such a wheelchair-accessible minivan, just some thoughts that the PASP program is one of the best small but really, really good programs for the disabled in the State of New Jersey.

MS. LOVELAND: He is part of the PASP program. However, there is not enough hours. There's not enough help. There's not enough reliable help out there. I know right now that I have found someone through Community Access. He qualifies for 25 hours a week, but 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 he does not have his associate's degree yet.

When we used the PSAP program, the help that was provided through them was not reliable. There weren't enough people in Salem

County, which is a very, very small county, that you could rely on to do it. Even when he used the PSAP program, I still was probably responsible for more than 50 percent of his transportation, because at the last minute, someone would call and cancel.

COMMISSIONER RAMOS: Well, one of the few programs that did receive an increase in funding last year was the PASP program. It is possible to get more hours from that program now, and the Cash Model Program which Community Access runs for -- at least in Hunterdon County, there's only two counties on that at this point -- allows you to pick. You don't have to work with the agencies, although sometimes using those as backup is good, for when someone else gets sick, but having the freedom to choose who it is who is going to come in and be reliable. Even family members can be hired so that there is more

20 flexibility in the Cash Model Program, and I
21 believe that the Cash Model Program is the model
22 that they're trying to transition to for the
23 entire state; so there may be help.

24 MS. LOVELAND: That would be
25 wonderful, because the thing is, currently I am

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1 not working, and when I go back to work, I will
2 be working probably night work. My husband works
3 shift work. So now I'm faced with can I get back
4 to work, because I don't have someone who can
5 stay with my son during the nights when my
6 husband and I are out of the house. You can't
7 leave someone who has no use of their arms and
8 legs, no matter how mentally capable they are,
9 alone. What if there was a fire? How would he
10 get out of the house? How would he put himself
11 in bed? All those questions, there are so many
12 obstacles in the way of allowing us as parents to
13 be independent and allowing him to be
14 independent. And the two programs that are very,
15 very important to us are the respite and the
16 transportation.

17 CHAIRPERSON MILLER: Thank you;
18 that was good.

19 Our next speaker is Joy Merulla.
20 Joy is the executive director of the Camden
21 County Office on Aging and Disabled, and we're
22 happy to have you.

23 MS. MERULLA: Good morning, and
24 thank you for allowing me this opportunity to
25 comment. I'm listening to everyone come up here

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1 and comment, and as the director of Senior and
2 Disabled Services for Camden County, I have to
3 echo all these needs. I don't know which one to
4 pick and put above the other. It's a very sad
5 time to be in social services. I've been in this
6 business for 16 years, and I have never seen the
7 waiting lists as long as they are. But I'm here
8 today, my passion is Meals on Wheels, because I
9 feel that if you can't give that homebound person
10 a meal, then where are they going to be? They're
11 going to end up in nursing homes, and that's what
12 we work every day to avoid.

13 In Camden County, we service 468
14 people a day for Meals on Wheels. I didn't
15 really want to call and see where the waiting
16 list was, because when I do -- we're not a
17 direct service provider, and when I do call, I
18 get this feeling in my stomach. But as of
19 yesterday, we have 280 people on a waiting list
20 in Camden County. You know, it's the 85-plus,
21 and I don't need to educate you; we are serving
22 the 85-plus, the ones that need the services to
23 maintain and to stay independent in their homes.

24 How do you tell a person that you
25 can't get them a meal? We have a volunteers to

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1 serve the meals. We just don't have the money to
2 buy the meals. We have a new provider, and maybe
3 that is the cause, because for 30-plus years, we
4 had the Salvation Army. And the Salvation Army
5 did not go after the RFP, because, from what we
6 found, they were dipping in their pockets and
7 supplementing the program. We had no waiting

list. We do now have it in 2008. So that's my passion. That's what I am here today about.

I have this woman in my neighborhood; she's 86 years old, no children; her husband just recently passed away in the beginning of the year, and she lives alone. I cannot get her Meals on Wheels because of the waiting list. I am providing her Meals on Wheels after I cook dinner for my family, and I deliver it to her. But what happens when I go on vacation or I don't cook dinner that night, or Friday night is pizza night? Well, she gets pizza on Friday night from us. But that's just something that I feel, and this is someone in my neighborhood who was the crossing guard, someone that I saw all my life.

And just to put it in a little bit more perspective, I think it was last

Thanksgiving; I was watching the news, and there was some transportation delays at the airport, and the newscaster was interviewing this elderly couple that were going away on vacation, and I suppose they were probably in their 70s. And the fellow said, "Mom, we're okay." So think about that; mom is in her 90s. We're just living longer and longer, and we need the support services.

We do service our disabled. Since our office is combined with the ADRC, Aging and Disabilities Resource Connection, we did open it up this year to service our disabled, but they are part of that 280 that are on a waiting list. I have my colleague here, Bob, to talk about Safe Housing, and we do provide safe housing to our disabled residents.

But it's just a very sad time, and we're looking for flexible funding. Every area agency on aging knows where the needs are within their community and their county. Is it weekend meals? Is it weekday delivered meals? We just need that flexibility to put that money where we have the need. So that's what I'm asking for, and direct funding so that there's not another

level that might be taken in administration.

So thank you for your time; I appreciate it.

COMMISSIONER RAMOS: I have a question: Of the 468 people whom you serve daily, are all of those elderly?

MS. MERULLA: No, we do have some disabled. In January, we decided to service 50 disabled residents on that program. I don't know that we are at 50, because it's not that we just put away 50. We decided to take like 50 slots; so some of the elderly did fill that in. I'm sure some other disabled are on the 280 waiting list.

What we're doing is, we have our dietitian out doing home visits to really make sure the people that are on it really need it, to knock somebody off and to put somebody else on. I mean, we're working through that.

COMMISSIONER RAMOS: How do you deal with the people with special dietary needs,

22 or can you?

23 MS. MURELLA: We haven't dealt
24 with it yet; honestly, we haven't.

25 CHAIRPERSON MILLER: You decided

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1 to serve the disabled because of the need?

2 MS. MERULLO: Right.

3 CHAIRPERSON MILLER: But not all
4 counties have access. How did you do that? Did
5 the county freeholders then put it in?

6 MS. MERULLO: We actually received
7 some community development funding as match
8 money, and that's what we're using in servicing
9 our disabled, the same as we're doing with our
10 Senior Safe Home.

11 CHAIRPERSON MILLER: That's the
12 Community Development Fund, the match money. I
13 mean, that money, in most counties is not
14 available, because they have the same funding
15 situation. So they pretty much fund the same
16 projects every year. So that was a very good
17 thing for your county.

18 MS. MERULLO: It was very
19 fortunate for us, yes, to get that.

20 CHAIRPERSON MILLER: You said that
21 there's a waiting list. Would that be primarily
22 for the regular weekday meal service?

23 MS. MERULLO: Yes, it is.

24 COMMISSIONER THEBERY: I know the
25 waiting list you said is 280 combined with people

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1 with disabilities and aging. I know the
2 restrictions very, very well with Title 3 with
3 funding. How many do you serve for Meals on
4 Wheels in Camden County?

5 MS. MERULLO: On a daily basis, I
6 believe I just said 468 daily.

7 COMMISSIONER RAMOS: Since the
8 Casino Revenue Fund helps provide funding for the
9 weekend Meals on Wheels program only, how many
10 people are served on the weekends?

11 MS. MERULLO: I didn't bring those
12 figures with me; I'm very sorry. But I know that
13 for the weekdays, we have much more need than the
14 weekend. We think that's because the caregivers
15 are available on the weekend to provide those
16 meals. That's why I'm asking for flexible funds
17 also to put it where it's needed the most.

18 COMMISSIONER RAMOS: Thank you.

19 MS. MERULLO: Thank you.

20 CHAIRPERSON MILLER: Bob
21 Schavinato, I believe you're here to talk about
22 the Home Repair Program.

23 MR. SCHAVINATO: I prepared a
24 small presentation on Power Point, but since you
25 don't have that available, I will just give you

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1 the slides. My name is Bob Schavinato. I am
2 president of the union organization for social
3 service. We run the Safe Housing Program for
4 Camden County, working in tandem with the
5 Division of Human Services with Joy Merulla.

6 The objective of the program is to
7 the provide a safe home environment for senior
8 homeowners to prevent institutionalization in
9 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 baths, fixing windows and doors, replacing worn or broken locks, putting smoke and carbon monoxide detectors in and repairing or replacing exterior wires to performing light plumbing repairs. This is all funded out of the Casino Revenue Commission funding.

There are a couple of examples of stairs and ramps and handrails that are contained in the presentation. Since the program was conceived in 1996, three-quarters of a million dollars has been invested in this program. So it has been a wise investment of the Casino Revenue, and we're very grateful for that. Since 1996,

the program has performed repairs in 3,658 senior households in Camden County, and we were able to keep those people in their homes. That's quite a large number of people that otherwise would have to have gone to some form of assisted living at the taxpayers' expense, be it Medicaid or Medicare.

The average household expense over the course of the program is \$340, and that doesn't sound like a lot of money, but the problem that we're confronted with with the Safe Repair Program is that funding has been static since 1996. We haven't seen an increase in that, and I realize that everyone is coming before you today and asking for an increase in funding; so they're all first among equals. And I also know that over the last two quarters, the Casino Revenue Fund decreased between 15 and 20 percent. So I know that you guys are in a hard place. But I just wanted to highlight some of the program costs so that you can understand some of the constraints that we're operating under.

The ramp service that we provide in constructing ramps in Camden County is limited to \$2,000 a house, and that limit has been in

place since 1996. In the last several years since 2003, the material costs have increased between 22 and 42 percent. So that what one could purchase for a \$2,000 ramp in 2003 is producing far smaller projects. So we need to adjust that issue.

Labor increases are generally two to five percent annually, but where we're really getting socked also is in our health benefits increase. Our agency is a small nonprofit, and we're 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, up or down, were installed. So we're able to try to leverage some money that we received from the Community Development Block Grant funding 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.

I think I have said everything that I can. I know you guys are busy and have a

24 lot of speakers.

25 COMMISSIONER RAMOS: Do you assist

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1 the disabled homeowners?

2 MR. SCHAVINATO: Yes, we do.

3 Originally, the program was designed just for
4 seniors, but when Camden County merged disabled
5 and senior services together under one division,
6 under Joy's leadership, we were then asked to
7 provide services to the disabled. So we have
8 been providing that since last year.

9 COMMISSIONER RAMOS: Have you been
10 able to provide any services to senior and
11 disabled tenants?

12 MR. SCHAVINATO: No. Our grant
13 restricts us to providing services to senior
14 homeowners. So we can't work with tenants. We
15 can work with people in modular housing
16 developments, but there are some restrictions on
17 that because of the fact that they don't
18 necessarily always own the land on which the
19 modular home sits.

20 COMMISSIONER RAMOS: So at least
21 grab bars in those cases?

22 MR. SCHAVINATO: No, because we
23 have tenant restrictions; we're not able to work
24 with tenants at all.

25 COMMISSIONER RAMOS: No; I meant

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1 for the modular homes.

2 MR. SCHAVINATO: Oh, yes, for
3 modular homes.

4 COMMISSIONER RAMOS: In Hunterdon,
5 the tenant has to get a letter from the landlord
6 giving permission for it, of course.

7 MR. SCHAVINATO: Right.

8 CHAIRPERSON MILLER: Do you have a
9 waiting list for your service at all?

10 MR. SCHAVINATO: Technically, we
11 don't, although in reality, we do. Once the
12 funding is exhausted for the program, we ask the
13 seniors to reapply when funding comes around
14 again. So, in essence, there really is a waiting
15 list.

16 CHAIRPERSON MILLER: Thank you.

17 Debra Behnke from Salem County?

18 MS. BEHNKE: Correct.

19 CHAIRPERSON MILLER: You are the
20 director of the Office for the Disabled?

21 MS. BEHNKE: Correct. Good
22 morning; you guys are two-thirds of the way done;
23 so I'm going to set a precedent and make it quick
24 here for the last third. Hi, my name is Debbie
25 Behnke, and I am the director for Salem County's

0088

1 Offices for Disability Services. In Salem
2 County, our Office on Aging is the recipient of
3 casino monies. Among many of the Office on Aging
4 services, their transportation program directly
5 affects my consumers. This transportation
6 service is the main means of transportation for
7 persons with disabilities in Salem County. This
8 program affords my consumers access to medical
9 appointments, education opportunities and other
10 necessary appointments. Due to our rural nature,
11 public transit is almost nonexistent for persons

with disabilities in Salem County.

I urge you to keep Salem County's funding at the very least at the level it currently receives, and any increase would be of great benefit to the clients we serve. We are a county of 64,000 residents approximately. Twenty percent of those are disabled, and approximately fifteen to twenty percent are also seniors. Programs supported by Casino Control monies are not only needed but a definite must for Salem County government to continue to serve its most vulnerable population. Thank you.

CHAIRPERSON MILLER: We have someone else to talk about transportation needs.

She is not on the agenda here. Her name is Pat Rumi from Bergen County.

MS. RUMI: My name is Pat Rumi, and I'm with the Borough of Fort Lee Parking Authority. The Parking Authority in Fort Lee 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, eight trips a day, for the nutrition program, activities, and we have a medical program that's three days a week where we bring people to dialysis, physical therapy.

All these programs are being taxed. There's no way anybody could cut a program for transportation, because these seniors, without transportation, they become shut-ins. They don't have medical transportation. There is no way for them to get out of their homes. Then you're going to tax your mental health programs, because now you have the shut-ins. You have to deal with their problems. So all these programs need more money. There's no way anybody could cut. It just would be a disaster for these seniors.

That's all I have to say.

CHAIRPERSON MILLER: Our next speaker is Mary Ellen Keller, who I understand is a driver for the Meals on Wheels program.

MS. KELLER: Yes; good morning; my name is Mary Ellen Keller, and I'm a driver for Meals on Wheels in Cumberland County. As Joy mentioned previously, my passion is also meals for seniors. And it's a basic need of everyone, food. These people that I serve aren't able to get out of their homes in most cases without help from someone, and that someone may not be available.

Myself, I deliver approximately 40 meals a day to the senior citizens. I see firsthand their need for this service. In Cumberland County, I understand that we deliver over 210 meals on a daily basis. Times 21 counties, we do serve a large clientele of senior citizens. Most of the seniors are in their 80s and 90s. These people have been the backbone of our country, and now nearing the end of their life, they're dealing with extreme health issues. But I'm amazed at their spirit. They always look forward to my visits every day, and I may be the only person they see every day. They're eager to

0091

1 talk to someone; some are so lonely.
2 As part of my job, I'm also a
3 lifeline for these people. Our drivers each day
4 check and make sure that our clients are okay,
5 and 911 has been called at times, and at times we
6 have found a lot of distress with our clients.
7 More and more of our elderly are living longer
8 and need any assistance we can give because of
9 their limited income. They have the same
10 problems we do. They pay their taxes. They pay
11 their electric. They pay their utility bills,
12 but they don't have the finances that the working
13 class have.

14 Recently, we had to create a
15 waiting list for those people that need meals,
16 but our resources are so limited, we can only
17 accommodate so many people. And the list, as
18 others have said, increases daily. These seniors
19 struggle to stay in their homes and stay
20 independent, and they're very proud, and at times
21 I've seen tears in their eyes when they receive
22 the meal that we give them. My heart does go out
23 to them.

24 I was handed a thank you note from
25 one of my 98-year-olds. She says, "To my gal on

0092

1 wheels, Thoughtful, that's you, and as nice as
2 can be. Tickled and pleased, that would be me.
3 You brighten my day when you come my way." And
4 she's 98 and still sharp as a tack.
5 For our seniors who have given us
6 so much, let's return the favor. Meals on Wheels
7 desperately needs additional funding for this
8 program, I feel, for the most neediest of our
9 seniors. Thank you.

10 CHAIRPERSON MILLER: Thank you
11 very much.

12 MR. THEBERY: I just want to make
13 a comment: Mary Ellen, you put it so
14 beautifully; there's no way I could exceed the
15 impact that you have had, but I really should
16 share what you have highlighted. The Meals on
17 Wheels Program does deliver nutrition and a
18 much-needed meal to seniors and persons with
19 disabilities, but what it also does is provide a
20 wellness call and a point of socialization for
21 that person. I read all the cases that come
22 through Bergen County's Persons with
23 Disabilities, the 85 that I shared earlier, and
24 every one of the case, barring none, have at the
25 bottom, "Special kudos to the driver Matthew; he

0093

1 always brings my food upstairs. Cindy is the
2 best on your fleet." Everyone gets mentioned on
3 that fleet. So that is a real integral part of
4 that service delivery. It's not only the meal,
5 but the socialization and the wellness call. And
6 when you're knocking and they're not answering,
7 911 has to be called. And if you were not there,
8 what would happen?

9 CHAIRPERSON MILLER: Matthew
10 Cyrelson from the Cumberland County Office on
11 Aging Advisory Council.

12 MR. CYRELSON: Good morning, Madam
13 Chairperson, ladies and gentlemen. I am Matt

Cyrelson. I'm a member of the Advisory Council to the Office on Aging of Cumberland County, and here is the problem: If I were to ask each one of you if you would like to live to a ripe old age, I think I know your answer. It would be yes. The problem is that we all want to live to a ripe old age, but none of us wants to be old. Unfortunately, it's a package deal. You can't have one without the other.

Next week, America is going to celebrate Thanksgiving. You know, when we think of ripe old age and Thanksgiving, we think of the

painting done by Norman Rockwell, mom and dad with rosy cheeks wearing their holiday best, sitting in front of the dining room table and happy children and grandchildren all around, and a big turkey and all the trimmings. But unfortunately for many seniors in New Jersey, they're going to be spending Thanksgiving alone. They have given up hope, and they're just sitting there waiting to die.

The irony is that we spend hundreds of millions of dollars every year coming up with new medications and new medical techniques to keep them alive longer, and the question is for what end? The doctor or the hospital administrator will say, "You're well now. You can go home." But for many, especially the oldest of our seniors, home is a dingy room and empty cupboard and hopelessness. So what can we do about it? The bottom line is that we have to help seniors to maintain their dignity and allow them to live independently for as long as possible, dignity and independence.

So let's talk about dignity. Scrounging up eaten food or stale food from a dumpster behind a restaurant is not dignity.

Taking leftovers from a neighbor or even from a family member is not dignity. The Meals on Wheels Program does provide dignity. As you just heard, to have a caring person come with a good hot meal every day, to have someone not only be there and take a moment to say "Hello, hello there, Dorothy; how are you? How are you feeling today? I've got some great meat loaf and mashed potatoes for you today. And by the way, how is your leg feeling? Is it any better since yesterday?" That's dignity.

I'm pleased to have a wonderful 94-year-old mother-in-law. I want you all to imagine how much better her life would be if she could hear a friendly knock on the door each day. So I'm here this morning to talk for Dorothy and all the other seniors who are on a waiting list, and there are hundreds of them, who are waiting and hoping for you to help fully fund the Meals on Wheels Program.

Let's talk about independence. In order to clarify this point, I have to tell you a little story: When I retired some years ago, I accepted a volunteer program for AARP to teach their driver safety course. Now, some of you are

probably aware of this course. It's great. It

2 gives seniors a chance to refresh themselves on
3 driver safety, and it even gives them an
4 insurance discount and a reduction in motor
5 vehicle points. But I noticed an interesting
6 thing when I reached the part of the course that
7 has to deal with driver retirement; there's a
8 total attitude change on the part of the
9 students. I wonder why that is. You know, when
10 all of us worked, we couldn't wait for
11 retirement, but driver retirement, no way. Why
12 is that? Well, I think you know the answer. The
13 answer is that driver retirement is something
14 nobody wants to face. It's because driving and
15 dependence is a lot more than just owning a car.

16 You know, when this country was
17 founded, years before we wrote the U.S.
18 Constitution, we wrote something called the
19 Declaration of Independence, which is the
20 cornerstone of what it means to be an American.
21 Think back when you were 17. You couldn't wait
22 to get your license. You couldn't wait to have
23 driver independence, because it meant you could
24 come and go as you wished. It meant you could do
25 what you wished. That's the American way.

0097

1 That's how we all live. That's how we all grew
2 up. Well, today there are so many seniors who no
3 longer are able to drive, but they still need
4 that transportation independence. As you have
5 heard today, they need to go and shop for
6 necessities. They need to go to a pharmacy to
7 fill out a prescription. They need to keep a
8 doctor's appointment. They need to go to a
9 medical facility for dialysis treatment. They
10 need to get out of the house for a couple hours
11 and socialize at a senior center. For those
12 reasons, I ask you to do everything possible to
13 support these two transportation bills that we
14 have talked about that are being considered in
15 Trenton, because they are so vital to maintain
16 the level of service so that our seniors in New
17 Jersey can continue to have transportation
18 independence.

19 Let me conclude by just reminding
20 the Committee of what was the original purpose of
21 the Casino Revenue Fund. It was to help seniors
22 and the disabled, and I tell you that you can do
23 that by fully funding the Meals on Wheels
24 Program, by helping to ensure the passage of the
25 transportation bills. You can do what doctors

0098

1 and surgeons cannot do. You can give our seniors
2 dignity and independence. Thank you very much.

3 CHAIRPERSON MILLER: Thank you
4 very much.

5 Our next speaker is Mari kay Green.
6 Mari kay is from the Salem County Office on Aging.

7 MS. GREEN: Good morning, Madam
8 Chair, board members, ladies and gentlemen. I'm
9 Mari kay Green, program coordinator representing
10 the Salem County Office on Aging Seniors and
11 Disabled Residents. I would like to thank the
12 Casino Commission for allowing the statements to
13 be entered into the record.

14 The Salem County Office on Aging
15 strongly agrees with the proposed increase in

Casino Revenue Funds addressed in Bills 1830 and A2046. With this increase, we will be able to continue to provide transportation as well as fund 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.

Thank you.

0099

CHAIRPERSON MILLER: David

Grennon.

MR. GRENNON: Good morning, members of the Commission and ladies and gentlemen. My name is David Grennon. I'm the director of the Cumberland County Office for the Disabled. 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.

I would like to speak briefly about a few proposed bills that are important to people with disabilities statewide. Assembly Bill A2046 and the Senate Companion Bill 1830 is legislation that would ensure that the paratransit systems that have been established in each county by the funds from the casino revenues would have increased funding to meet the

0100

increasing costs of gas and transportation in general, as well as the increasing demand for services by a growing number of elderly and disabled residents.

This legislation changes the amount of funding from the casino revenues that are allocated for transportation, increases it from 7.5 percent to 8.5 percent. This legislation is very important, because it provides people with disabilities and seniors with access to transportation, which is essential to their maintaining independence in their own homes.

Another piece of legislation that I just quickly would like to talk about is Assembly Bill 1415 and Senate Companion Bill 1017. We believe that people with disabilities in New Jersey across the state deserve a consistent source of information, assistance and local planning to meet the needs of the population. This is something that can be accomplished through the establishment of funding and legislative authority through New Jersey as proposed in these bills.

0101

In New Jersey, county offices on aging were established more than 30 years ago through the passage of similar legislation. These offices on aging have grown to be a very

4 vital local source of coordinated services and
5 assistance for seniors, their families and
6 caregivers.

7 New Jersey's residents with
8 disabilities also need a local source for
9 consistent and coordinated services. This will
10 become a reality if Assembly Bill 1415 and Senate
11 Companion Bill 1017 were passed. New Jersey
12 currently recognizes the needs of seniors by
13 having established legislative authority. We
14 think that it's time that the state also
15 recognizes the needs of people with disabilities
16 and also establish legislative authority through
17 these bills.

18 To conclude, I would just like to
19 take this opportunity to thank the members of the
20 Casino Advisory Commission for their efforts to
21 serve New Jersey residents with disabilities and
22 senior citizens through the activities of the
23 Commission. Thank you for the opportunity to
24 voice the concerns of our clients and consumers.

25 I also have written testimony from

0102
1 Sandra Rosen, who is the chairperson of the
2 Advisory Council to my office, who was not able
3 to make it here today. I have her written
4 testimony (indicating).

5 CHAIRPERSON MILLER: You can
6 submit that.

7 Katherine Johnston. I'm sorry I
8 skipped you. We talked yesterday.

9 MS. JOHNSTON: Yes, we did.

10 CHAIRPERSON MILLER: And you are
11 here representing the Disabled Advisory Council
12 and --

13 MS. JOHNSTON: I am a caregiver.
14 Thank you, and it's totally excused. I'm
15 exhausted for all of you with the awesome task
16 you have ahead of you. We really appreciate your
17 listening to us. It just means so much. I'm
18 proud to be a voice for the disabled and my son.
19 My name is Kathy Johnston, and I'm the mother of
20 a quadriplegic son. Dan is now 26 years old, and
21 we're six years into the world of disabilities.

22 It is a phone call in the middle
23 of the night that changed our lives forever.
24 Unless you're directly affected by someone,
25 probably in your immediate family, who is

0103
1 disabled, you really don't have any idea what
2 it's like, the daily life of a disability such as
3 quadriplegia, and the family, how it affects the
4 family. I wouldn't wish Dan's disability and
5 pain -- because even when you can't move
6 something, you still have pain, which a lot of
7 people don't understand -- I wouldn't wish it on
8 my worst enemy.

9 And the fact is that even our
10 closest family members don't really know what
11 it's like caring for Dan. My mom and dad come
12 and help us out, and they really don't know.
13 Were it not for the good Lord, Debbie Behnke and
14 the Office for the Disabled, I don't know where
15 we would be. But I do know where Dan would be,
16 and that's a nursing home at 26 years of age.
17 Unfortunately, there aren't enough group homes.

18 I'm from Salem County. There aren't group homes
19 for someone Dan's age, but that's for another day
20 and for another commission and another committee.

21 The services that the Casino
22 Commission monies provided are essential to our
23 disabled and aging community in Salem County. We
24 were blessed in finding a wonderful social
25 worker, Susan Riley, who spoke earlier and helped

0104
1 guide us through the all the services that are
2 actually trickled-down casino money, from what I
3 understand.

4 Respite is relief and
5 regeneration. It's essential to my ability to
6 keep Dan at home. I'm his primary caregiver, if
7 I didn't say that already, and that's where he
8 belongs, at home. Plus, it's less costly for the
9 state, everybody, if Dan is able to stay at home
10 as opposed to having to go in a nursing home or
11 whatever. The respite also allows time with our
12 other son Armand, who has grown up to be an
13 amazing young man. He is 18 now; so he was 12
14 when his life completely changed forever.

15 As to transportation, we do have
16 our own van, but as you're finding out or you
17 probably already know, most do not have their own
18 van. But it is comforting to know that if
19 something were to happen, Dan is not stuck home
20 all the time, and he can still get to the
21 appointment that he needs, although we do utilize
22 the Home Nurse Program from South Jersey Health
23 Care. Skilled, compassionate nurses have come
24 into our home and assisted and treated Dan's
25 condition. He was on a ventilator, dependent for

0105
1 eight months after this car accident. There are
2 always ongoing medical issues. So we still have
3 a visiting nurse.

4 But real quick back to
5 transportation, he has made a new friend through
6 another that has a traumatic brain injury, but
7 she has a physical disability as well. And TBI,
8 you don't always see it. Dan has one, and he's
9 still highly intelligent. But she's going to use
10 Power Transit to come and visit Dan, and I'm
11 going to pay her just to hang out. She said she
12 would do some cleaning for me and things like
13 that. That's a side bar to all the other things
14 that have been mentioned today, because all of
15 Dan's friends, all of them, have abandoned him.
16 He's 26.

17 So we have also utilized a
18 personal assistant that provides that somebody
19 comes into the home and readies Dan for his day.
20 He doesn't use that at this time, but he was
21 trying to become a productive member of society,
22 and that is essential for body and mind for guys
23 like Dan. And I'm just going to talk about guys
24 like Dan, because that's what I have the most
25 experience with.

0106
1 One thing that I do wish with a
2 lot of different programs is that there were more
3 flexibility in the area of income qualification.
4 Dan had the foresight as a young man to buy
5 additional insurance, disability insurance,

6 through his employer. And I will never forget
7 the phone call; he said, "Mom, it's about \$1.75 a
8 week. Should I get it?" I said, "Yes, get it."
9 What that did was, that small amount of money
10 monthly for three years threw him out of programs
11 for \$135 a month. So I understand there has to
12 be parameters, but when you're so close yet so
13 far, because he was trying to be responsible in
14 getting this insurance -- so that's difficult.
15 I'm also going to close up. It
16 will take me about 60 seconds. In these
17 difficult times, programs are cut out completely
18 and donations in general all around are affected,
19 but in rural Salem County, we don't have the
20 resources that other counties of the state have,
21 such as public transportation to name just one.
22 It's even hard to hire people in Salem County,
23 because it's pretty rural. There's not a whole
24 lot of us. But it's a beautiful place to be as
25 well.

0107

1 One last thing about the casino
2 agreement that someone spoke to, what you were
3 supposed to do when you came into the state,
4 there's lots of folks that do wonder what the
5 heck you do for the people of the state. My mom
6 has known for years, and that has been her excuse
7 to come down here for a long time now. She's
8 still contributing. Obviously, these are people
9 who are fortunate enough not to need the services
10 that that support provides.

11 I just really want to thank you.
12 It means a lot to all of us, and I just want to
13 thank you. I feel like I know it is mandated,
14 that you have to do certain things -- that was
15 the agreement -- but we appreciate it very much.
16 That's it for me. Thank you so much.

17 COMMISSIONER THEBERY: Is your son
18 getting PASP services?

19 MS. JOHNSTON: He's not getting
20 PASP at this time, because he's not able to work
21 or go to school at this time. But there is a
22 program, Personal Preference, that we are
23 enrolled in. It's a cash model program, and what
24 that does is -- FYI, I'm all about education --
25 it enables you to pay someone. You get "X"

0108

1 amount of hours; say it's 20. Well, if I only
2 hire somebody for 10, I can get real quality
3 people for that 10 hours and not have to say,
4 "Gee, can you come in for \$7 an hour." I can't
5 get my son's friends to do that.

6 COMMISSIONER THEBERY: So you can
7 double the allotment?

8 MS. JOHNSTON: Yes. So thank you
9 so much; God bless.

10 CHAIRPERSON MILLER: Diane
11 Stroyzk, Diane is the director of the Division of
12 Homeless for Cumberland County.

13 MS. STROYZK: Good morning,
14 everyone. Thank you for having me here today,
15 Commission and Madam Chairperson. I would like
16 to talk about a subject that hasn't been brought
17 up this morning, and that's homelessness. I am
18 the director of the Division of Homeless for
19 Cumberland County, and in the last year that I

20 have been taking intakes -- which is mostly what
21 I do on the phone; I do referrals for people who
22 are homeless; I try to get them in shelters,
23 rentals, any type of subsidized housing, anything
24 I can do to get them out of a homeless situation.
25 In the past year, we have seen a noted increase

0109

1 in senior citizens that are homeless, which is a
2 very sad state of affairs with the increase in
3 the cost of living, especially in the areas of
4 utilities and food bills.

5 These are some of the examples of
6 various senior homeless situations: Home
7 foreclosures, seniors are having their homes
8 foreclosed; their rentals to which the utility
9 costs are added, where in the past, they were
10 included. In many of the subsidized senior
11 units, there's a thing called "third-party
12 utility bills," which in that case sometimes the
13 utility costs are more than the cost of the
14 rental, and they can no longer afford to stay in
15 their subsidized housing. Another one is where
16 seniors were promised by their children that they
17 would take care of them, where they had signed
18 their homes to their children, and then they're
19 asked to leave. This is a situation which would
20 have been taken care of by the Adult Protective
21 Services, which was spoken about before. When
22 promises are made and broken and children put
23 their parents out on the street, that's a very
24 sad state of affairs.

25 Also, there's just seniors that

0110

1 just can't afford to keep up their homes or even
2 stay in their rentals. One of the sources of
3 verification that the senior homeless population
4 is increasing in Cumberland County is that our
5 family shelter this year has been taking in --
6 25 percent of their sheltered people are senior
7 citizens; one out of four are senior citizens.
8 Last year, if you had a senior citizen in the
9 homeless shelter, it was a very rare occurrence.
10 Now it is commonplace. That is a very high
11 statistic and very alarming. Another statistic
12 that we have in our family shelter in Cumberland
13 County is that 50 percent of them are disabled.

14 So what are the obstacles for
15 placing a homeless senior when a homeless senior
16 calls me up and says, "What can you do for me?"
17 I try to have them go into the homeless shelter,
18 which I think is a very sad thing, but if they
19 are too disabled and they cannot take care of
20 themselves, they're not allowed to go into the
21 shelter, because they do not have disabled
22 facilities in homeless shelters. Another
23 obstacle to placing a homeless senior is that
24 subsidized housing is so overcrowded right now,
25 and the waiting lists are so long that you can't

0111

1 get them into senior high rises. Some of the
2 waiting lists are from one to three years' wait.

3 Also, because of the overall
4 increase in the homeless and at-risk population,
5 the funding for the utility and food assistance
6 has been used up more quickly. And if people had
7 more rental assistance, more utility assistance,

more food assistance, that would allow them to stay in their homes or rentals that they are in and allow them to sustain the homes that they already have.

So what are some of the solutions that we can have to help prevent these homeless situations for seniors? A lot of the things are things that were already talked about today. Food assistance is number one. Something that wasn't talked about very much was utility assistance, which is in a very dismal state of affairs right now also, and also rental assistance. We also could create more subsidized housing, have more senior subsidized housing units.

But something I would like to talk to you about, I know that it's not related to the Casino Commission, but for the legislators that

are here today, there is a New Jersey State Bill that was passed in the Assembly, No. 3103, which would create a County Homelessness Trust Fund. It was passed in the Assembly, and I think it's going to be going to the Senate on December 3rd. What this would do, it would impose a surcharge of \$3 on every document that was recorded in the county, and it would be put into a Homeless Trust Fund. This Homeless Trust Fund would be allowed to be used to supply permanent, affordable housing, to provide rental assistance vouchers, to provide supportive services to help homeless individuals find housing and also to provide prevention services. And I would ask any of the legislators who are here today that they would seriously consider voting in favor of this bill, because this would give us the revenue that we need to try to prevent some of these homeless situations for the seniors.

I thank you for listening to this. Homelessness is something that I've been involved with for 30 years. I ran a soup kitchen for 20 years. I know a lot about homeless people and people walking the streets, seniors living in their cars, seniors living behind dumpsters.

It's just terrible. If this country has come to this now, this is something that we need to really look at and see if we can do something about preventing. Thank you.

COMMISSIONER RAMOS: I think the point that you bring up is extremely important for the State of New Jersey to consider. I myself was homeless for a month this year, and there was no place for accessible shelter in Hunterdon County. It's a huge problem. Of the percentage of seniors and disabled that you're dealing with, what percentage of them -- if there were additional services to be able to allow them in a timely manner to get additional assistance for utility payments through the Universal Service Fund and all that, and educate them on all that, if there are people available to go help them, do you have any opinions as to how many would avoid being homeless?

MS. STROZYK: I don't have a statistic for that, but I do believe it would

22 really improve the situation. I think utility
23 costs are very high on the top of the list of
24 priorities for helping people stay in their home,
25 but every little bit helps. Food costs right now

0114

1 are very difficult. A lot of seniors qualify for
2 home energy assistance, but some do not. Some
3 people fall in the cracks, as you know. Right
4 now I think that there's another program called
5 "New Jersey Shares," which they are anticipating
6 adding oil assistance, and hopefully that's going
7 to be passed. I think that's going through
8 legislation right now. So, if that were to be
9 passed, that would cover most of the population.
10 But then again funding at the end of the year,
11 there's always people that don't get reached. So
12 any little help would be great.

13 CHAIRPERSON MILLER: Thanks,
14 Diane. I just want to mention that the New
15 Jersey Shares Program, I believe, was included in
16 the Governor's fiscal economic incentive package
17 and is anticipating \$10 million in addition to
18 what it receives. So, not only is there an idea
19 that they will also be expanding to fuel as well
20 as electric utilities, but also they should be
21 able to help a lot more people this year.

22 The other is that the Federal Heat
23 Program, which is also the Home Energy Assistance
24 Program. That particular program has increased,
25 not their regular increase. Every year it goes

0115

1 up a little for cost of living. No; they have
2 used different guidelines, and persons who were
3 not eligible last year will be eligible this
4 year. I believe the guideline for two was
5 \$31,000 a year, and that's a lot more than it was
6 last year.

7 Thank you, Diane.

8 (A recess was taken.)

9 CHAIRPERSON MILLER: Let's resume
10 and get on with the hearing. These are very
11 valuable comments that we are getting.

12 I'm going to ask Kathy Edmond to
13 come up.

14 MS. EVANS: Good afternoon. My
15 tummy is telling me it's lunchtime, I'm sure like
16 everybody else. I have listened this morning as
17 well. I've really heard some compelling
18 testimony from experts around the room. I am
19 Kathleen Edmond. I am the director of Ocean
20 County's coordinated system known as "Ocean
21 Ride." I appreciate the opportunity to share our
22 comments with the Commission today.

23 First let me share the short
24 version of our story. The Ocean County
25 Transportation System was created back in 1977

0116

1 through the Office on Aging as an experiment.
2 The intent was to provide reliable transportation
3 to senior citizens to safely get to and from
4 medical treatment, often provided outside of
5 county boundaries at that time. Demand for this
6 service has continued to increase rapidly along
7 with the development of a multitude of retirement
8 communities in our region. Over the years, the
9 county system has greatly modernized and has been

transformed and expanded to become a major provider throughout our extensive county. We cover 638 square miles of area. We serve 33 towns, and we're 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-'80s, several county departments worked cooperatively to plan and implement expanded transportation service. This effort was spurred with the new funding then 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.

If you think about it, where would we be without a system like Ocean Ride? I can't imagine placing additional auto vehicles on our local roadways. So it is truly a marvel in our county. The trips are provided on a system-wide 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. We are also experiencing a dramatic increase in the requests for long-term standing order service to get to and from dialysis treatment.

While our board of chosen freeholders generously 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.

To attempt to keep pace with the dialysis trend, Ocean County conducted a federally funded demonstration study on this issue. It was an attempt to bring together the stakeholders and, through a collaborative process, try to solve this issue. In fact, our freeholder board allocated additional funds to supplement in-house Ocean Ride services with those of a private contractor.

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.

Turning to yet another transportation concern, evacuation. During the wild fires of 2005, which impacted Stafford and Barnegat Townships, Ocean Ride was called in to the rescue. We assisted right along with other responders and actually helped to transport

24 seniors, many of whom relied on mobility devices,
25 from local nursing homes. It was a caravan. It

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1 was a sight that I have never seen within my
2 county, and I am so thankful that we had the
3 resources to respond.

4 Throughout my 27-year career with
5 Ocean County Planning and Transportation
6 Departments, I have participated in a number of
7 advisory committees and of course many survey
8 efforts. Time and time again, the issue of
9 transportation resounds as one of the major
10 needs.

11 I heard the bell. I'm going to
12 conclude. Just so you know, Ocean County
13 supports the efforts of New Jersey COST and this
14 Commission in terms of assembly bills and senate
15 bills, and we have also done the "Please Save My
16 Ride" campaign. This is just one of hundreds
17 that we have back in our office, and we are
18 working with Mr. Viera, president of COST, to
19 make this come to fruition.

20 Thank you so much.

21 CHAIRPERSON MILLER: Thank you so
22 much.

23 Pat Stewart from Ventnor.

24 MS. STEWART: I thank the
25 Commission and members of the board. Thank you

0120

1 for listening to us. We are like the rest of the
2 people as far as transportation. I'm a volunteer
3 driver of the senior van in Ventnor. Now, we
4 only service people half a day, because we cannot
5 get volunteers, and I know only too well from the
6 nutrition studies how desperately the
7 transportation is needed by these people that
8 come to the site. Most of them are disabled in
9 one way or another, and most of the people, it's
10 the only hot meal they will get in the day. And
11 they're very fortunate, because we have an
12 exceptional lady named Cara Monney (ph.), who is
13 very helpful to these seniors, and she bends over
14 backwards to help them in every way that she can.
15 Most of them are all on a fixed income. As often
16 is said in many cases, do they buy food to cook,
17 or do they buy medicine?

18 I just wanted to emphasize it so
19 much more. We in Ventnor know it, and we only go
20 a certain distance in the half-day that we do.
21 We take the people to the doctors or physical
22 therapy and anything we can, but the senior vans
23 are so necessary to take them for the rest of the
24 time and the other appointments that they can
25 get, because we only work until 12 supposedly. I

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1 never finish until maybe quarter of 1, because if
2 they need to make an extra stop on the way, I
3 always take the time to take them.

4 But those vans that come to the
5 site, two or three of them, are so necessary for
6 these people, and they are so grateful to have
7 the help that is given to them and the care that
8 is given to them at this place. That's all I
9 wanted to say. Thank you for listening.

10 CHAIRPERSON MILLER: We have Mary
11 Ann Jordan. Mary Ann Jordan is the chairperson

of the Cumberland County Office on Aging Advisory Council.

MS. JORDAN: Thank you, Misono. I am so happy to be here in front of the Commission, and I'm glad that Assemblyman Polistina stayed. Thank you very much. I did want to mention something that wasn't told during the appeals that were made today, and that has to do with the Office on Aging. I have been with the Office on Aging for six years, and I'm the chair now for two years. My term runs out at the end of December, but I will continue on the Advisory Council. But I wanted to mention that over 30,000 paper plates were sent to the

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1 legislature and to the Governor with notes from
2 individuals with their appeals and with the
3 different situations that have occurred to them,
4 asking for consideration on Meals on Wheels, and
5 that's the one thing that wasn't mentioned today.

6 The other thing is, I would like
7 to thank the Commission for sponsoring and
8 supporting the JAC Program. I have personally
9 had to use them twice, unfortunately, but I did.
10 One of them was for my mother several years ago,
11 and another one was for a friend who I took care
12 of. He was the love of my life, and he had
13 cancer and suffered for six months, and it was a
14 big help to me. He passed away in June, this
15 past June. It's a good program. It gives a
16 respite to the individual who is doing the
17 caregiving, and it was a welcome relief to me. I
18 just wanted to mention that on a personal level.

19 After hearing all the very moving
20 subjects that were talked about today,
21 transportation, Meals on Wheels, the disabled's
22 needs, homelessness, et cetera, I'm going to talk
23 about property taxes. Now, I haven't heard
24 anyone mention that, and I don't know about the
25 people behind me, as to whether or not they are

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1 interested in that, but our agency has advocated
2 the property tax -- the passage of ACR 132 which
3 proposes a constitutional amendment that would
4 increase income limits for eligibility for senior
5 citizens and the disabled to receive a \$250
6 municipal tax deduction. Now, that doesn't sound
7 like a lot of money, and the \$10,000 income is
8 certainly not very much to live on. I'm sure all
9 of you are well aware of that.

10 I was hoping more of our
11 legislators would be here, but at the same time,
12 I did want to mention that this amendment was
13 introduced on February 7, 2008. The current
14 limit of \$10,000 which was established in 1988
15 has not been changed for 20 years. There has
16 been no cost of living in it whatsoever. So
17 we're still looking at \$10,000. The ACR 132
18 would amend the income limits from \$10,000 to
19 \$22,572 for a single and \$27,676 for a married
20 couple.

21 Now, our council has supported
22 legislation in the past, and bills were
23 introduced and reintroduced in 2006 and 2007.
24 And then in the 2008 session, Bills 1488 and
25 S1473 were reintroduced. So our advisory council

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1 has pursued this program for the last five or six
2 years, and we would like to see something come
3 about. Surely the \$10,000 income limit, which
4 has been in place for 20 years, should be
5 increased, allowing more seniors to become
6 eligible. Now, is there anyone here who could
7 even imagine living on \$10,000 a year? This
8 doesn't include their Social Security, but some
9 of the people don't even make \$400 or \$500 or
10 \$600 in Social Security, and that's still not a
11 great amount of money to live off of.

12 You might ask where will this
13 money come from. Well, recently the Governor has
14 passed an increase in the PAAD from \$5 to \$6 and
15 generic brands to \$7, and this is a great
16 hardship for many seniors, including myself, who
17 are on PAAD, and it makes a big difference,
18 especially if you're on multiple drugs on a
19 regular basis. Now, the PAAD increase will
20 result in an anticipated savings of \$11 million
21 to the state and would be more than enough to
22 support the increased number of citizens who
23 would become eligible for the property tax
24 deduction. And furthermore, since the
25 implementation of the Medicare D program, the

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1 PAAD Program has saved millions of dollars.

2 Our Advisory Council has expressed
3 their opposition to the PAAD increase and feels
4 that any savings as a result should be used to
5 benefit our seniors. We should not be balancing
6 state budgets at the expense of our most
7 vulnerable. These are crucial economic times,
8 and the needs of the elderly should not be
9 ignored. We ask the legislators here today to
10 please support Bills A1488, S1473 and the passage
11 of ACR 132.

12 Thank you very much for the
13 opportunity to speak to you all today.

14 CHAIRPERSON MILLER: Thank you.
15 We have two more commenters.

16 ASSEMBLYMAN POLISTINA: I have to
17 run. I'm not going to be able to listen to the
18 last two, but if I could just say goodbye. I
19 apologize, but I do have to get out of here.
20 Senator Kean and I today are putting out a
21 statement in support of A2046. I'm immediately
22 going to go and figure out what needs to be done
23 to get that legislation done.

24 Also, one of the things that
25 concerns me is, we heard that the initial premise

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1 of the casinos was to support senior and disabled
2 programs, and I think we need to get back to
3 those basics. We saw some money being shifted
4 from the Casino Revenue Fund to the CRDA, and I
5 think we need to work together to figure out why
6 that is happening and how that money is being
7 spent. And, actually, we need to go back the
8 other way and get more money back to the Casino
9 Revenue Fund. So I think in the short term,
10 that's going to be our focus and what we're going
11 to work on.

12 But I do thank everybody for the
13 input today. It was very insightful for me, and

14 I thank everybody for coming out. I think we
15 have some goals that we can work towards. In the
16 immediate and certainly long-term, we're going to
17 focus on what we need to do to continue to
18 support these programs. Of course, the state
19 government has to do everything we can do to
20 support these programs. Whether it's through the
21 Casino Revenue Fund or by other methods, this is
22 a fundamental responsibility of government. So
23 we're off and we're working. Thank you.

24 CHAIRPERSON MILLER: That was very
25 encouraging.

0127 1 And we thank you, Ms. Stewart.
2 Next is --

3 MS. ANTONINICH: Anna Antoninich
4 from Atlantic City. I reside in Atlantic City,
5 but I belong to the Ventnor side. I go to the
6 nutrition center. And I beg and pray this
7 country to give to us the transportation we need.
8 People like me, handicapped or disabled, we are
9 so many. I needed transportation for the doctor
10 for the exercise for therapy, and I go to the
11 nutrition center in Ventnor. And I needed VD,
12 and they offered an ARP. And I belong, and I'm
13 very active. I try to do my best, and I pray
14 that they give to us transportation that we need.
15 I talk for me and for all the senior citizens.
16 Thank you very much.

17 CHAIRPERSON MILLER: Thank you. I
18 believe that I want to conclude these hearings,
19 and I want to thank you all in the audience for
20 having the interest and for having the support
21 and for speaking up on behalf of seniors and
22 disabled. We need to do this, and I really
23 appreciate your assistance in having done so. So
24 we will take your information. You have provided
25 much personal and statistical information to the

0128 1 Commission that I think it needs to go forward
2 with the recommendations that it must go to the
3 legislature. So thank you very, very much.

4 (The hearing was concluded at
5 12:30 p.m.)
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NJ Casino Control Commission Hearing
CERTIFICATE

I, DEBRA RICE, a Notary Public and
Shorthand Reporter, certify that the foregoing is
a true and accurate transcript of the proceedings
which were held at the time, place and on the
date hereinbefore set forth.

I further certify that I am
neither attorney nor counsel for, not related to
or employed by any of the parties to the action
in which these parties were taken; further, that
I am not a relative or employee of any attorney
or counsel employed in this case, nor am I
financially interested in this action.

DEBRA A. RICE

DATED: December 8, 2008