

The Reporter

Winter 1999/2000
State of New Jersey
Department of Banking & Insurance

Message from the Acting Commissioner

It is my pleasure to assume the leadership of the Department of Banking and Insurance. My years at the Attorney General's Office and the last 18 months I've spent as Chief of Operations at DOBI have prepared me well for this responsibility. I want to assure you that while the word "acting" may appear in the title, I am ready, willing and able to take care of the business of this Department.

I will continue to oversee the pressing issues facing the Department – including the ongoing liquidation of HIP Health Plan of New Jersey and the Prudential demutualization process. And I look forward to facing the challenges ahead with the aid of the experienced and dedicated staff of the Department.

Karen Suter

Karen L. Suter, was appointed Acting Commissioner of the Department of Banking and Insurance on January 18. This, after former Commissioner Jaynee LaVecchia was appointed to the New Jersey Supreme Court.

Ms. Suter is well suited for her role as Acting Commissioner after working for 17 years at the Department of Law and Public Safety. There she served as Senior Deputy Attorney General providing legal services to the Insurance Department, the Real Estate Commission, the Unsatisfied Claim and Judgment Fund, the Individual Health Coverage Program, the Small Employer Health Benefits Program and the Market Transition Facility. She supervised the Deputy Attorneys General and staff providing legal representation to the Department and related entities. She also directed litigation in state and federal court and was responsible for providing legal advice to the Department.

Ms. Suter joined the Department of Banking and Insurance on September 21, 1998, as Chief of Banking and Insurance Operations. In that capacity, Ms. Suter was responsible for such high-profile issues as the liquidation of HIP Health Plan of New Jersey and the anticipated demutualization of Prudential Life Insurance Company.

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GOVERNOR UNVEILS COMPREHENSIVE BANK FEE SURVEY

On March 2, Gov. Christie Whitman unveiled the results of a comprehensive fee survey of New Jersey banking institutions – the first such survey in the nation – aimed at helping consumers comparison shop for a bank based on the fees the institutions charge for their services.

"Families in New Jersey work hard for their money, and deserve every opportunity to save on all the services they use, including banking services," Gov. Whitman said.

"The survey shows that there are, in fact, many affordable, convenient options available for New Jersey bank customers and we have gathered the information for them in an easy-to-use format. By shopping around, consumers can use the powers of their money to let the banking industry know what services they are willing to pay for, and how much."

The survey, requested by the Governor last December, was conducted by the Department of Banking and Insurance and includes information on 649 consumer checking accounts offered at 158 banking institutions in New Jersey. The survey is being published as the "Consumer Guide to Bank Fees" and also is posted on the Department's web site: www.njdobi.org/feeguide.htm. Consumers may call 1-800-446-SHOP for copies of the guide.

"This guide contains a substantial amount of information that consumers can use to help them select a bank. We tried to make it as simple and consumer friendly as possible," said Karen L. Suter, Acting Commissioner of the Department of Banking and Insurance. "Simply put, New Jersey consumers have a wide range of choices before them. Competition, where consumers have real choice, is clearly good for the public."

In addition to the comprehensive list of various charges, the "Consumer Guide to Bank Fees" contains tips for consumers, including safety tips, a blank Department of Banking and Insurance complaint form that consumers may use if they have a complaint about a New Jersey bank, and information on how to contact both state and federal regulators.

The automatic teller machines portion of the survey shows that 97 percent of New Jersey banks do not charge their customers a transaction fee at their own bank's ATM. Most banks – 85 percent – impose no monthly service charge for ATM cards. More than half don't charge their customers if they use another bank's ATM. However, nearly all banks do charge a fee - most commonly one dollar - to non-customers who use their machines.

According to the survey, nearly 60 percent of the checking accounts offered in New Jersey require \$50 or less to open a new account. To avoid a monthly service fee, consumers should note that about 77 percent of the banks surveyed charge no monthly fee if the minimum balance is maintained. The minimum required varies, but about half of all checking accounts require a low minimum monthly balance of \$100 or less. Nearly nine out of ten – 87 percent – of New Jersey banks offer some form of

free checking.

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DOCTORS AND HOSPITALS PAID FOR HIP REHABILITATION SERVICES

On Jan. 3, doctors and hospitals who continued to provide services to HIP Health Plan of New Jersey members during the company's rehabilitation period (Nov. 21, 1998 - March 31, 1999) received their final payment according to their agreement with the state.

The payment, 75 percent of the rate contracted with HIP, was the amount agreed to between the providers and the Department of Banking and Insurance acting as rehabilitator of HIP. The agreement was made to ensure continued medical services to HIP members while Department staff attempted to identify a viable solution to HIP's financial crisis. Doctors and hospitals who signed onto the rehabilitation plan continued to see HIP patients even after regular payments to them had been interrupted.

Ultimately, the company could not be salvaged, and with the approval of Superior Court Judge Jack Lintner, the company was closed on March 31, 1999, and placed into liquidation on April 9, 1999. The Department of Banking and Insurance has worked since the company was put into liquidation to marshal available assets of HIP so that the full amount of the 75 percent payments would be distributed to the doctors and hospitals who participated in the rehabilitation plan.

While HIP was still operating, under the rehabilitation plan agreement using the 75 percent payment scale, \$32,172,551 was paid to providers participating in the plan and continuing to serve HIP members. Additional payments for bills received at the 75 percent payment rate have been made as follows:

\$3,490,026 on May 6, 1999

\$7,042,633 on July 14, 1999

\$1,686,950 on Oct. 10, 1999

\$5,999,520 on Dec. 3, 1999

\$6,160,191 on Jan. 3, 2000

The total paid under the rehabilitation agreement is \$56,551,871.

The payments were made with HIP assets marshaled from a number of sources, including funds on

deposit with the Department and premiums paid to HIP during the rehabilitation period. Also, at the Department's request, the Court recently approved the liquidation of HIP Insurance Company of New Jersey Inc., a small indemnity insurer that issued group policies in conjunction with HIP's in-network HMO coverage. HIPIC ceased operation on March 31, 1999, and the surplus of the company has now been transferred to HIP to pay providers who participated in the HIP rehabilitation plan. In addition, the Federal Employees Health Benefits Program and the federal Health Care Finance Administration's Medicare program paid monies owed to HIP for services provided to their members.

In addition to the payments made according to the rehabilitation plan agreement, the state is reviewing claims filed under the "proof of claim" process, a part of the court-ordered liquidation. These claims are being examined for accuracy and will be paid with the approval of the Superior Court as funds are available.

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INTERNATIONAL EFFORT LAUNCHED TO SETTLE INSURANCE CLAIMS OF HOLOCAUST VICTIMS AND THEIR HEIRS

On Feb. 15, the International Commission on Holocaust Era Insurance Claims (ICHEIC) launched a comprehensive international effort in Washington aimed at resolving outstanding claims on insurance policies held by holocaust victims.

"These insurance claims will, in some small way, represent long-overdue justice for the millions of holocaust survivors and their families whose lives were torn apart by the horrors of the holocaust," New Jersey Gov. Christie Whitman said. "That is why this work is so important."

Since 1997, New Jersey has been actively working with other members of the National Association of Insurance Commissioners (NAIC) to explore the issue of unpaid insurance claims from the holocaust era.

As a result of the NAIC efforts, the International Commission was created. The Commission, chaired by former U.S. Secretary of State Lawrence S. Eagleburger, includes U.S. regulators, members of Jewish organizations and European insurers.

"I commend and support the International Commission on this very important humanitarian effort," said Karen L. Suter, Acting Commissioner of the New Jersey Department of Banking and Insurance. "For too long, European insurance companies dismissed these post-war claims. Maybe now, innocent victims of this most tragic event can have some closure."

Representatives of the Department have served on the NAIC International Holocaust Commission Task Force, which conducted hearings throughout the United States and ultimately determined there was a need to assist holocaust era survivors and their heirs who have unpaid insurance claims from this time

period.

As part of the outreach effort, the Department will be mailing claim information to all New Jersey holocaust research centers.

Of the more than 42,000 holocaust survivors who are registered with the U.S. Holocaust Memorial Museum, 4,458 live in New Jersey.

Prior to World War II, many European Jewish families purchased life or property insurance policies to protect their assets in the uncertain days leading up to the war. Many of those policies were lost or destroyed in the mass genocide that followed. For more than 50 years, no process was established to locate beneficiaries of those policies.

Now, all inquiries into unpaid life, education and dowry policies can be made to the International Commission. The Commission will investigate all claims and, if payment is due from a company participating in the Commission, see that it is paid. Six European insurance companies, - Assicurazioni Generali of Italy, Allianz of Germany, AXA of France, Winterthur, Baseler and Zurich of Switzerland – belong to the International Commission.

Claim information can be found at the International Commission's web site, at www.icheic.org or by calling 1-800-957-3203. The ICHEIC's web site can also be accessed through the Department's web site at www.njdobi.org/holo_era.htm.

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PROPOSED SALE OF SPECIFIED DISEASE INSURANCE POLICIES SUBJECT OF PUBLIC HEARING

On Feb. 23, the Department of Banking and Insurance held a public hearing on a proposal to draft regulations that, if adopted, would allow the sale of specified disease insurance policies in New Jersey.

The purpose of the hearing was to solicit testimony on regulations the Department is considering with regard to the sale of specified disease insurance policies. Information was sought from insurance carriers, public interest groups, insurance regulators, legislators, other interested organizations and associations and the public.

Specified disease insurance is a policy that pays supplemental benefits for the diagnosis and treatment of a specifically named disease which is generally life-threatening and would cause a person to pay substantial amounts of money out-of-pocket.

Specifically, the Department was seeking input regarding the following proposed conditions on such

policies:

- Disclosure concerning the limitations, benefits, exclusions and expected benefit ratios of the policies;
- Prior approval for all advertising and marketing materials;
- Proof of underlying health insurance coverage at inception, and the imposition of penalties on non-complying insurers;
- Review and approval of policies by the Department;
- Payment of benefits in addition to other policies (e.g., no coordination of benefits);
- Use of a higher loss ratio for people over age 65;
- Pre-existing condition requirements the same as for the underlying comprehensive plan;
- Guaranteed renewability for life and portability;
- Standard minimum benefits;
- Free-look period;
- Limited deductibles and co-payments;
- Prevention of any reduction in benefits;
- Benefit values not to exceed 50 percent of actuarial value of the underlying major medical policy if issued by the same company as a rider or separate stand-alone product; or 50 percent of the actuarial value of Standard Health Benefit Plan D if issued by a separate carrier as a stand-alone policy;
- Minimum 75 percent loss ratio, and refunds to consumers if less than 75 percent;
- Independent audits of loss ratios;
- Required reporting of actuarial assumptions;
- Limits on commissions (e.g., no greater than 20 percent of premium) and administrative fees (e.g., no fees to employers);
- No medical underwriting;
- Annual reporting to the Department of carriers' experience;
- Appeal procedures and a binding independent utilization review organization (IURO) process.

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LATE FALL UPDATE:

COURT DENIES CHALLENGE TO AUTO INSURANCE REFORMS

The New Jersey Supreme Court has declined to review the challenges to the Department of Banking and Insurance regulations to implement cost-saving medical protocols, administer the medical review organizations and define the new basic policy called for in the Automobile Insurance Cost Reduction Act of 1998.

The Supreme Court denied the petition brought by the New Jersey Coalition of Health Care Professionals, Inc., which includes organizations of physicians, osteopaths and chiropractors, and the Association of Trial Lawyers of America – New Jersey. The denial, issued on Nov. 10, leaves standing a favorable June 14 ruling by the Appellate Division of Superior Court.

With the Supreme Court's decision, the regulations adopted by the Department on Dec. 21, 1998 stand. These regulations are intended to ensure that medically necessary treatment is provided for those who are truly injured, while reducing overuse and fraud in the treatment of injuries from auto accidents. The medical protocols are the cornerstone of the overall 15 percent rate rollback.

"I am pleased that the medical protocols that were put into place to preserve treatment of people injured in auto accidents and eliminate fraud and overutilization have passed judicial scrutiny," LaVecchia said. This concludes the last of the existing challenges to medical protocols and allows us to train our attention on the many fine points associated with the implementation of these sweeping reforms to our automobile insurance system."

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Letter from the Insurance Fraud Prosecutor:

Dear Producers:

The New Jersey Department of Banking and Insurance (DOBI) has graciously allowed me to use this newsletter to introduce you to the Office of the Insurance Fraud Prosecutor (OIFP) and address an issue which I consider to be very important to you as licensees.

The Office of the Insurance Fraud Prosecutor was established in May 1998 by enactment of the Automobile Insurance Cost Reduction Act, as New Jersey's focal point for all criminal, civil and administrative prosecutions of insurance fraud. Additionally, OIFP is charged with coordinating all insurance-related anti-fraud activity of state and local departments and agencies to create a cohesive, uniform statewide strategy for combating insurance fraud. Over the past year we have been working, as part of the Attorney General's Office and with DOBI, toward achieving these goals. However, to be truly successful it is essential that all segments of the insurance industry work together to identify and report fraud whenever it occurs. Therefore, I request your assistance and support in notifying OIFP when you suspect that either you, your company or plan, have been or are being confronted with a fraudulent claim or insurance application. These situations should be reported immediately to OIFP by calling 1-877-55FRAUD or by writing us at PO Box 094, Trenton, NJ 08625-0094 or through our web site at www.NJInsurancefraud.org.

Next, I want to use this opportunity to notify you that OIFP has developed a program which aggressively pursues application/underwriting fraud. These investigations sometimes center on the initial transactions

which occur between the producer and a client at the time of application. In these situations, when faced with either glaring omissions of relevant information or clear-cut proof of false information on an application which causes an artificially low premium, the applicant, with surprising consistency, blames the producer who completed the application. In these instances, the applicant alleges that his or her actions (providing false information) were under the direction or urging of the producer. Although we do not suspect this to be a common practice among the majority of licensed producers, regrettably a few of our investigations do indicate that the producer may have improperly instructed a client to withhold relevant underwriting information. In order to clear up any confusion, please be advised that this practice is considered insurance fraud under N.J.S.A. 17:33A (The New Jersey Insurance Fraud Prevention Act) and OIFP is working closely with the Department of Banking and Insurance to aggressively prosecute these actions.

Therefore, we request that you make a concerted effort to obtain **all** correct information from your clients and clearly instruct them that lying on any application for insurance is **fraud** which subjects them to criminal and civil penalties under New Jersey law.

My staff and I look forward to working with you and with DOBI toward our mutual goal of eradicating insurance fraud and its effects on both the insurance industry and the citizens of New Jersey.

Yours Truly

AAG Edward M. Neafsey

State Fraud Prosecutor

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DO NOT LET THIS HAPPEN TO YOU

In virtually every issue of "The Reporter," including this one, there are producers who are penalized for failing to file a trade name with the Commissioner prior to using the name to transact insurance business. As a result, the Department deems it important to outline the guidelines on filing a trade name.

N.J.A.C. 11:17-2.7 states: "No resident licensed producer shall conduct insurance business under a name other than its legal name unless the name has been filed with and approved by the Department." A resident licensed producer may transact business under the licensee's legal name and the words "agency," "insurance agency," "brokerage" or words of similar import. Any issuance of a license containing the name shall be considered a notice of approval.

EXPECTED STANDARDS

The Department has promulgated the following standards for approval of business names:

1. A business trade name shall not have the capacity or tendency to be misleading or deceptive.
2. No business trade name shall be identical or confusingly similar to the business name of another currently licensed resident producer.
3. In the event that the word "insurance" or its equivalent is contained in the business name, it must be joined with wording like "agency" or brokerage" to distinguish the entity from an insurance underwriting company.
4. No business trade name shall express or imply an identification or affiliation with a federal, state, or other government entity, including any department, division, bureau, or any subdivision of such entities.
5. A business trade name is NOT required to consist of or include any franchise designation, except in accordance with procedures approved by the Commissioner.
6. No business shall contain the name of or imply any affiliation with a producer whose license has been revoked.

Fictitious trade or firm names; filing of certificate, rejection of similar or misleading names – N.J.S.A. 17:22A-12.

N.J.S.A. 17:22A-12 states that, "Any licensee who trades or advertises using a fictitious, trade or firm name shall file with the Commissioner a certified copy of the fictitious or trade name certificate issued by the Secretary of State or Clerk of the County where the licensee maintains its principal place of business." The Commissioner shall NOT accept for filing any name that is similar to another on file; nor a trade name that would tend to be misleading to the public. The name cannot be identical or similar to the name of any producer whose license has been revoked or suspended. Moreover, no insurance producer shall file or use a name containing the words "insurance," "insurance company," "guaranty," "guarantee," "guaranty company," "guarantee company," or similar words, unless the word "agent," "agency," "broker," "brokerage" or a word of similar import is also used to distinguish the business from an insurance company. There is nothing in the law that requires a filing by any person using their true legal name and the words "agency," or "insurance agency." Note also that the Commissioner may promulgate rules and regulations that are necessary to implement the provisions of this section.

If an organization filing for the first time wants to conduct business under a trade name, and the application includes a business name other than the legal name of the organization, the applicant shall be required to submit a certificate stamped "filed" by the office of the Secretary of State, County Clerk or other authority confirming that the business trade name has been properly recorded.

Prior Approval of a Business Trade Name

A proposed business trade name must also have Department approval. An applicant may obtain prior Department approval of the proposed business name before filing of the name with the Secretary of State, County Clerk, or any other authority by submitting the proposed name or names for consideration. Such prior approval of names will expire 90 days after the date of the prior approval if no license application is received by the Department. This period may be extended by submitting a written request to the Department.

Remember, failure to comply with the requirements for registering a trade name can result in a disciplinary measure. So if you don't know how to go about the procedure, please feel free to contact the Department of Banking and Insurance, Licensing or Enforcement Units (609) 292-5316, and ask for any information you need. We are here to help you.

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FINES AND OTHER PENALTIES

The Department has assessed fines to the following companies and producers for various violations of New Jersey's insurance statutes and regulations:

Banner Life Insurance Company - \$25,000 for using a misworded version of an approved application form, which asked AIDS related questions not permitted by DOBI Bulletin No. 85-3.

Clarendon National Insurance Company - \$2,700 for paying commissions to an unlicensed corporation.

Chubb Life America Group - \$56,000 and \$20,000 in costs for instances disclosed during a 1995 market conduct examination where the company did not comply with various provisions of New Jersey statutes and regulations.

Great American Insurance Company - \$2,400 for paying commissions to an unlicensed corporation.

Hanover Insurance Company - \$1,500 for the late filing of two quarterly Windstorm Market Survey Reports.

Ohio Casualty Group - \$1,000 for the untimely submission of a New Jersey Automobile Insurance Coverage Option Survey.

Union Labor Life Insurance Company - \$25,000 for failing to file its Medicare supplement insurance rates, rating schedule and supporting documentation with the Commissioner and implementing a rate increase without filing the revised rates with the Commissioner.

United Healthcare of New Jersey, Inc. - \$5,000 for implementing a change in the operational model of its delivery system without obtaining specific approval from the Commissioner.

Affordable Premium Agency, Inc., Bloomfield and active officer **Raed M. Issa**, Clinton - \$500 for submitting applications to NJPAIP which resulted in various deficiencies being assessed by NJPAIP and issuing a temporary ID card which did not comply with the Department's regulations.

All The People Insurance Agency, Inc. and active officer **Hector Casillas**, Clifton - \$1,000 for issuing five insufficient fund checks.

Abdul M. Awany, Jersey City - \$500 for using receipts that did not fully comply with the Department's regulations.

Beach Abstract Associates, Inc., Stone Harbor, and active officer **Harry A. Willson, III**, Cape May Court House - \$10,000 for failing to promptly remit title insurance premiums to an insurer.

Cambridge Title Agency, Inc., New Brunswick, and active officer **Neil Savad**, Ringoes - \$2,500 for distributing misleading and deceptive title insurance solicitation letters to New Jersey attorneys.

Joseph T. Cappadora, Stockholm - \$500 for using an unfiled trade name.

Thomas Changyoon Ko, Palisades Park - \$1,000 for charging excessive service fees.

Frenkel and Co., Inc., New York, NY - \$3,000 for placing coverage for two New Jersey risks with eligible surplus lines insurers without using a licensed New Jersey surplus lines agent, failing to notify the Commissioner within 30 days of a consent order being executed in another state and failing to reply in writing to Department inquiries regarding surplus lines taxes.

John H. Gutman, New York, NY - \$2,000 for transacting insurance business in New Jersey without a producer license and placing three risks with insurers not eligible or authorized to transact insurance in New Jersey.

Assurance Agency, Corp., Palisades Park, and **Chung H. Choi**, Jersey City - \$1,000 for charging a fee to auto insurance applicants without first obtaining a written fee agreement.

Investors Brokerage Services Insurance Agency, Long Grove, IL - \$500 for transacting insurance business without a current insurance producer license.

Jersey City Brokerage, Inc., Jersey City, and active officer **Khaled M. Fathalla**, Jersey City - \$500 for failing to issue a receipt to an auto insurance applicant.

Lisbon Insurance Agency and Americo Garcia, Newark - \$5,000 for allowing an unlicensed employee to transact auto insurance business.

Brian S. O'Neill and Associates, Inc., Trenton, and active officer **Brian S. O'Neill**, Yardley, PA - \$2,000 for mailing a misleading and deceptive solicitation to New Jersey risks regarding their garage program.

John H. Peto, Clifton - \$2,000 for allowing an unlicensed employee to transact auto insurance and submitting applications to an insurer with various underwriting deficiencies.

Nora Vega, Paterson - \$2,400 for offering a credit card program as an inducement to purchase a life insurance policy.

Michael Watley, Orange - \$2,500 for submitting applications to NJPAIP which resulted in various deficiencies being assessed by NJPAIP and issuing two temporary ID cards that did not fully comply with the Department's regulations.

FAILING TO COMPLY WITH THE DEPARTMENT'S REPLACEMENT REGULATIONS

Lena DeGrazio, Old Bridge - \$2,000

Rocky J. DiGrazio, Lebanon - \$5,000 (Fine includes a penalty for misrepresenting to two policyholders that the dividends generated by their existing life insurance policies would fund a new policy with the same insurer, when, in fact, the dividends from the existing policies were not sufficient to fund the new policy).

Lawrence H. Hengeveld, Bendersville, PA - \$1,000

Robert P. MacFarlane, Phillipsburg - \$3,500 (Fine includes a penalty for misrepresenting to a policyholder that the dividends generated by her existing life insurance policy would fund a new policy with the same insurer, when, in fact, the dividends from the existing policy were not sufficient to fund the new policy).

Walter J. Madurski, Warren - \$6,000

Jon E. Paulson, Fair Lawn - \$5,000 (Fine includes a penalty for submitting life insurance applications to an insurer without disclosing that the applicants' existing policies would be affected by the sale of the new coverage and failing to notify the Commissioner of a change in his business address).

Russell J. Saunderson, Highlands - \$10,000

LICENSE REVOCATIONS

Joe Dargan Insurance Agency, Inc., and active officer **Jeffrey S. Dargan**, Pittsgrove – Revocation for failing to remit insurance premium payments to an insurer; issuing eight auto ID cards that had no force or effect; issuing 23 auto ID cards purporting insurance coverage prior to the date coverage was actually in effect; submitting altered declaration pages to another producer in an attempt to qualify applicants for auto insurance coverage or obtain discounts and issuing insufficient fund checks.

Martha D. Guathney-Harris, Atlantic City – Revocation in lieu of a \$500 civil penalty for a misrepresentation on a public adjuster license application.

Malqui Agency, Inc. and active officer **Julio C. Malqui**, Paterson – Revocation and a \$10,000 fine for failing to satisfy or move to vacate a judgment against the agency in the amount of \$154,818.76; submitting auto insurance applications to the MTF for applicants who were ineligible for coverage from the MTF; issuing 34 insufficient fund checks; charging an excessive brokers fee; using broker fee agreements that did not full comply with Department standards and failing to remit an installment payment to an insurer or return the funds to the insurer.

Denise L. McMahon, Cape May Court House – Revocation and costs for issuing two auto insurance ID cards that had no force and effect and failing to notify the Commissioner of a change in her business address.

Danuta S. Puzio, Clifton – Revocation, \$10,000 fine and costs for failing to remit \$18,566.50 in auto insurance premium payments to an insurer; issuing 20 auto insurance ID cards that had no force or effect; issuing insufficient fund checks; failing to cooperate with Department inquiries concerning her activities and failing to notify the Commissioner of a change in her business address.

Robert A. Weissman, Englewood – Revocation for co-signing three checks payable to two individuals, depositing the proceeds totaling \$29,889.67 into a bank account and thus failing to return the funds to the individuals.

FAILURE TO NOTIFY THE DEPARTMENT OF CHANGES IN BUSINESS AND/OR RESIDENCE ADDRESSES (\$250.00 FINE EXCEPT WHERE INDICATED)

Alexander, Thomas W. S. Orange

Barrow, Kimberly Bensalem, PA

Berkoben, Linda West Orange

Berkoben, Raymond E. Westwood

Blaikie, Cameron Teaneck

Bowser, Nancy S. Marlton

Brisick, Joseph W. Springfield

Brittingham, Robert Medford

Brundage, Kevin F. Maplewood

Bruynell, Juliane Pennsville

Buffardi, Lysbeth Cedar Grove

Cannito, John A. Fair Lawn

Caughey, Frank Fair Lawn

Cheslow, Alvin Manalapan

Clancy, Gregory L. Staten Island, NY

D'Angelo, Daniel Sparta

Devecchio, Susan A. Sicklerville

Dixon, Tina M. Hammonton

Drescher, Howard Manalapan

Fast, Thomas M. Rockaway

Finello, Nora A. Warminster, PA

Fiori, Marguerita Ft. Lauderdale, FL

Fitt, John J. Jr. Boston MA

Gerritsen, Tina Paramus

Gin, David G. West Lake Village, CA

Giordano, Bonnie L. S. Seaville

Grimes, Bradley E. Voorhees

Hennessee, John G. Muffreesboro, TN

Hilferty, Hugh A. Drexel Hill, PA

Hinderer Raymond T. Marlton

Holt, Margaret Verona

Hopewell, Rose Ann Mt. Laurel

Howard, Dorothy C. Medford

Irslinger, Carolyn Manalapan

Jacoby, Patricia A. Livingston

Konecni, Andrew Valley Cottage, NY

Kurtz, Joseph Jr. Cherry Hill

Kusant, Joan East Brunswick

Lazaro, Lynn A. Montague

Lenny, Lance J. Mt. Laurel

Lockwood, Kathleen Freehold

Maccini, Alan Delran

MacLaughlin, Marilyn Tinton Falls

Mastalski, William J. Bryn Mawr, PA

McLaughlin, William S. Mountainside

McWilliams, Annette Philadelphia, PA

Messina, Marianne Tinton Falls

Moreno, Barbara G. Paramus

Mulhall, Marilyn Jackson

Murphy, Gary E. Mt. Laurel

Natalizio, Anthony F. Bridgewater

Navarro, Lisa A. Bordentown

Nelson, Lisa M. Millington

Newhouse, Michele Hampton

Olsen, Harold Mullica

Ounan, Francis X. South Orange

Padron, Maureen Lodi

Paroly, Tara P. Yardley, PA

Pirone, Vincent A. Bloomfield

Plaza, Irma G. Cherry Hill

Puzio, Danuta Clifton

Redmond, Frank New York, NY

Redmond, Robert Garden City, NY

Rose Zev M. Cherry Hill

Rossi, Elizabeth A. Scottsdale, AZ

Rumsky, Ross, Jr. Plainview

Sacalis, Elaine C. Delanco

Salvatore, Barbara A. Mt. Laurel

Schmucker, Robert Wildwood

Sfaelos, John S. Jr. Williamstown

Siegel, Alan B. Somerset

Smith, J. Breck Wilmington, DE

Stamatakis, Manuel N. Villanova, PA

Starkman, Eileen Bridgewater

Staso, Ronald M. Whiting

Stroedecke, Warren Rutherford \$500

Sullivan, Donna M. Oak Ridge

Surovetz, Nelson E. Ridgewood

Tinkler, Tracey K. North Cape May

Van Orden, Angela Franklin Lakes

Verma, Rajiv K. Voorhees

Vienckowski, James Hillside

Ware, Christopher Omaha, NE

Washburn, Christopher Stateline, NV

Wenzel, Susan E. West Long Branch

White, Daniel M. Cedar Knolls

Wimmer, Elizabeth Brick

Zack, Terri A. Stroudsburg, PA

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