



CAPITOL REPORT

from

Rep. PAUL SEMMEL

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Harrisburg Office:
Box 162, Main Capitol
Harrisburg, PA 17120
Paula Shadle, Administrative Assistant

1983 Legislative Accomplishments

INITIATIVES ADDRESS

UNEMPLOYMENT, MORTGAGE ASSISTANCE, CHILD SAFETY and SENIOR CITIZEN AID

Rescuing the state's Unemployment Compensation Fund, providing prescription aid for older adults, protecting children from automotive accidents and helping those facing mortgage foreclosures were some of the more significant accomplishments of the General Assembly this year.

Legislation of importance to businesses and their employees was enacted last summer. A compromise to rescue the state's Unemployment Compensation Fund saved the UC system from fiscal collapse. Limiting the program's benefits and increasing the fund's source of revenue was a difficult solution, but a step necessary to the future of business and employment in the state.

Less painful, but equally vital legislation passed the General Assembly this session to the benefit of senior citizens. One particular measure created a Senior Citizen Prescription Assistance Program. The plan, which is scheduled to go into effect in July, calls for Pennsylvania's highly successful lottery to support a co-pay prescription program for eligible older adults. Applicants would have to be residents of the state, at least 65 years old and have incomes of less than \$9,000 a year (or \$12,00 for a married couple). If eligible, senior citizens

would pay only the first \$4 of each prescription drug purchase.

At the other end of the age spectrum, the legislature has passed a bill designed to protect infants riding in automobiles. It requires drivers to "buckle up" their youngsters in special seats (for children under one year) or with regular seat belts (for those between the ages of one and four).

Fines for violating the act would go into effect in 1985.

Just before the start of 1984, the governor signed a measure to provide mortgage assistance for unemployed homeowners facing foreclosure. The legislation would set up a fund to provide 9 percent interest loans to qualified homeowners for up to 36 months of mortgage payments. The legislature appropriated \$5 million for the fund, but the bulk of the money is expected from corporate contributions made possible through tax relief incentives.

These and other accomplishments of the General Assembly become possible when partisan wrangling was brought under control. It's my hope that the next half of the current legislative session can be even more constructive.

Battling Casinos & Slot Machines

Proposals to legalize various new forms of gambling are on the increase in the Pennsylvania General Assembly. In an effort to counter that threat, I have joined with over 50 other members of the state House in a coalition to block the passage of gambling legislation.

I oppose measures to establish casinos and slot machines in the state for various reasons and based on the positions of my constituents.

Consider the effect of gambling on the quality of life in Pennsylvania. Crime of all types has increased in Atlantic City since gambling was legalized, and gambling is one of the foundations of the organized crime empire.

Also, legalization of gambling could have a devastating effect on the state lottery program and could put in serious jeopardy the programs for senior citizens that the lottery supports.

The legislature just enacted a new prescription drug assistance program for the elderly funded by the lottery fund surplus. That program would be in deep trouble if the popularity of the lottery games diminish.

When you examine all the disadvantages, when you consider the wishes of the people who would be most affected by gambling and when you examine what has happened in places where gambling is legal, it is clear to me that legalized gambling is not something we need in Pennsylvania.

If legislation now in the state Senate ever wins approval,

Pennsylvania voters could decide the issue themselves. House Bill 35 was recently amended by the Senate State Government Committee to require a non-binding statewide referendum in which voters could express support for casinos, slot machines, both or neither.

Over 20 gambling-related bills have been introduced in the General Assembly this session. Some measures are designed to legalize what is really already common practice. Two small games of chance — punchcards and fishbowls — would be legal under a measure (HB 1566) approved by the House Finance Committee. Such fundraisers would be limited to fraternal, religious and charitable groups. (Actually, such games are already played at many clubs and organization meetings. Sponsors say this measure would officially legalize the games and allow the state to tax them.)

A measure to allow limited slot machine gambling in certain Pocono resort hotels (HB 1552) seems to be stalled in committee. Another measure (HB 1518) which would allow slot machine gambling statewide, except in municipalities where voters reject it, was approved by the House Business and Commerce Committee. Meanwhile, the Senate Urban Affairs Committee amended a house bill (HB 574) to allow video bingo machines in Philadelphia and Pittsburgh.

As a member of the legislative anti-gambling coalition, I plan to do all I can to prevent the establishment of casinos and slot machines in Pennsylvania.

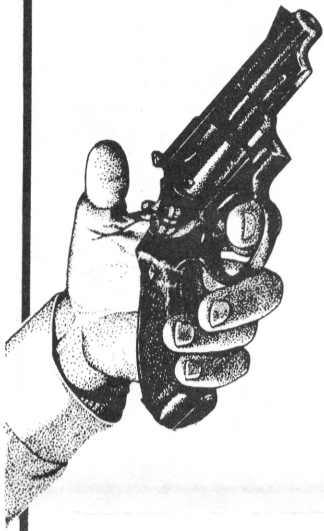
Local Education Subsidies

Here's a look at Basic Instructional Subsidies to school districts in the 187th Legislative District:

School District	1982-83	1983-84	INCREASE
Hamburg Area	\$1,793,636	\$1,955,063	\$161,427
Kutztown Area	1,371,539	1,494,977	123,438
Northern Lehigh	2,085,108	2,272,768	187,660
Northwestern Lehigh	1,773,951	1,933,607	159,656
Parkland	2,965,463	3,232,355	266,892
Whitehall-Coplay	1,695,534	1,848,132	152,598

The subsidies were based on school enrollment, tax structures, the number of needy children and population density.

Staying Tough on Crime



Serious crime in Pennsylvania is at its lowest level in several years, according to recent reports, but don't expect the General Assembly to relax efforts to crackdown on crime.

Legislation pending in the General Assembly this session would emphasize local crime prevention, mandatory minimum sentencing, the rights of victims and the importance of criminals serving longer sentences.

A measure now in the House would give the state commission on Crime and Delinquency additional power to oversee crime prevention programs throughout the state. Funds would be provided for the formation and supervision of crime watch programs at the local level. Studies indicate that such local effort and community involvement can have a real impact on reducing crime.

Various measures have been proposed to require mandatory minimum jail sentences to deter the criminal element. Such minimums have been proposed for those who are convicted of child molestation, sales of drugs to children, crimes against the handicapped and repeated rapes.

The victims of crime would receive additional relief through a measure introduced this session. The legislation would establish a "bill of rights" for victims, expand eligibility for victims' compensation and require that restitution to victims be a condition of parole for criminals.

Another crime-related measure would, for the first time, allow judges to impose a minimum sentence that is more than half the maximum jail sentence. The judge could, for instance, sentence a criminal to seven-to-ten years, rather than the five-to-ten now required by law.

Other legislation would call for the investigation of our state corrections facilities to see how we can better meet needs for additional space.

All of these measures are aimed at making Pennsylvania safer for law-abiding citizens and less safe for those who have no regard for the law.

Local Transportation Projects

Project	Location	Contract Award	Construction Cost
Route I-78 Bridge Rehabilitation	Schuylkill River Hamburg Boro/Tilden Twp.	12/30/83	\$3,850,000
Route 873 Bridge Rehabilitation	Lehigh River Washington Twp./ (North of Slatington)	12/30/83	\$3,310,000
Route 22 4 Bridges Rehabilitated	Whitehall Twp./ South Whitehall Twp.	3/14/84	\$2,540,000
Route 145 Road Surfacing	Whitehall Twp.	4/9/84	\$106,000
Eagle Point Road Bridge Replacement	Mill Creek Maxatawny Twp. (N.E. of Kutztown)	4/26/84	\$360,000

Results of My Last Questionnaire

Residents of the 187th Legislative District feel that capital punishment should remain legal, teacher strikes should be prohibited and the state should turn its liquor stores over to private enterprise, according to the results of a legislative survey.

Those were the sentiments expressed by constituents who responded to a questionnaire I sent out early last summer. Over 2,000 people responded to the survey, which listed 11 questions ranging from the death penalty to casino gambling.

One of the more significant responses came on the question of capital punishment. Over 90 percent said capital punishment should be legal in Pennsylvania.

A strong consensus was also seen when constituents were asked if proof of insurance should be required in motor vehicle inspections. Nearly 95 percent indicated that such proof should be required in order to reduce the number of motorists driving without insurance.

Nearly 70 percent of respondents said the state's liquor stores should be turned over to private businesses. This may be linked to recent reports that state liquor stores have increased sales but earned less profit for the state.

A wider majority of constituents (76.4 percent) indicated that teachers should not continue to have the right to strike. And 74.9 percent said other public employees should not be able to strike either.

Margins were somewhat closer on questions regarding issues such as casino gambling, legislative terms and abortion. A slim majority (53.6) said casino gambling should not be legalized in any section of the state. A majority of 66.1 percent indicated that government-funded family-planning centers should not be prohibited from referring or counseling women on abortions. And 51.3 percent said terms of office for state legislators should be extended by two years.

This questionnaire is a valuable tool that will allow me to have a better insight into the views of those I serve. To those who responded, I express my thanks. To those who haven't, be advised that your response is still desired and would be appreciated.

District Offices Ready to Serve

My district offices in Schnecksville, Hamburg and Kutztown have received thousands of inquiries from the people of the 187th Legislative District.

Those offices serve as important listening posts to let me know about the concerns and problems facing over 58,000 people that I represent. They also remain busy helping people with state-related problems.

Few representatives have more than one district office, but by sharing offices with state Sen. David Brightbill, I'm able to have the three locations convenient to different portions of the district. The offices are staffed with experienced professionals who work with me in answering your questions and solving your problems related to state government.

The locations, hours, telephone numbers and district aides for each of the offices are listed below:

SCHNECKSVILLE

2 Spring Hill Drive
P.O. Box 235
Schnecksville, PA 18078
(215) 799-0187
Hours: Monday - Friday
10 a.m. - 4 p.m. or by appt.

District Aide:
JoAnn Heiney

HAMBURG

31 North 3rd Street
Hamburg, PA 19526
(215) 562-3411
Hours: Monday - Thursday
8 a.m. - 12 noon
Mon. Eve. 6 - 8

District Aide:
Sandra Christman

KUTZTOWN

178 West Main Street
Kutztown, PA 19530
(215) 683-9199
Hours: Monday - Friday
2 p.m. - 6 p.m.

District Aide:
Doris Schlenker

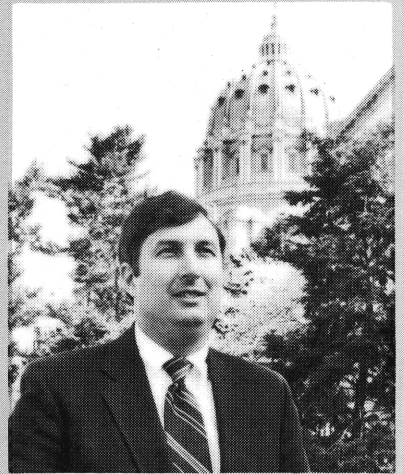
NOTE: All phone lines are answered 24-hours a day, 7 days a week.

Questionnaire

from

Rep. PAUL SEMMEL

Harrisburg Office:
Box 162,
Main Capitol
Harrisburg, PA 17120
Paula Shadle, Administrative Assistant



Dear Friends,

I'm sending this legislative questionnaire in an effort to better understand the views of you, my constituents. The most important part of my job is representing you in Harrisburg. Your response to this questionnaire will help me do that better.

You'll notice that the format of this questionnaire is different from that used in the past. The first section includes descriptions and pro and con discussions about issues, while the second section lists questions on each of the issues.

This approach should avoid "loaded" questions and help you to make a more informed decision. I hope you agree that it is an **improved** approach.

I also welcome and encourage any additional comments you have related to state government.

Thanks for taking the time to read, answer and mail this questionnaire back to me. I hope you'll find the enclosed cards helpful for your information.

Sincerely,

Paul Semmel
Rep. Paul Semmel
187th District

1. The State's Role In Economic Development

In the current session of the Pennsylvania Legislature, the General Assembly is expected to consider a wide range of proposals for economic development. Such proposals can be expected to range from low-interest loans for businesses expanding or moving into the state, to the creation of a Youth Conservation Corps similar to the depression-era Civilian Conservation Corps.

While no one in their right mind would oppose the concept of economic development, there may be extensive debate on the best tools to accomplish that goal.

Many take the position that government should provide reason for the private sector to increase production - and therefore employment - through low-interest loans, tax incentives and grants to developing businesses. Giving the private sector a "shot in the arm" would enable Pennsylvania businesses to join the current economic recovery that many areas of the country are now enjoying, they say.

Others see the need for a more direct participation by government in actually creating jobs and saving traditional industries through trade tariffs and major Chrysler-style loan packages. This approach, supporters say, is the quickest way to help the unemployed and those whose jobs are threatened.

Supporters of the first approach say direct involvement in the economy by government is expensive and actually hinders the recovery by taking resources from individuals and businesses in the form of taxes. Plus, they claim, more spending by government could lead to greater borrowing by government and increased interest rates - an enemy of economic recovery.

Supporters of the more direct approach say a Civilian Conservation Corps type program would be the speediest method to reduce unemployment.

Both sides agree on the need for economic development, but as to the means, the debate will continue.

WHAT'S YOUR POSITION?

2. "Bottle Bills" Before House Committees

Measures requiring the recycling of beverage containers have been the topics of hearings and discussions in the state legislature, but so far no formal action has been taken.

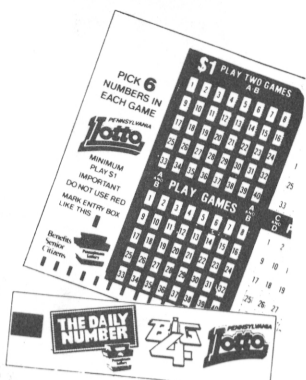
Such legislation - dubbed "bottle bills" - usually require that consumers pay a deposit up to five cents on bottles and cans. The deposit would be designed to ensure that the containers will be recycled rather than become part of Pennsylvania's landscape or its increasing landfill problems.

Supporters claim the idea would reduce littering, cut down on damage to farmers' livestock and equipment, preserve natural resources used in producing the containers and create jobs in recycling businesses.

Those who oppose the legislation - and have been successful in preventing such measures from being reported out by various committees - point to concerns about job loss and consumer inconvenience. They contend jobs in the glass industry are lost when recycling programs are enforced. Opponents also charge that requiring deposits cut down on bottled and canned beverage sales and cause inconvenience to consumers who have to return bottles for their deposits.

Proponents of the bottle bills say sales declines due to deposits have been only temporary and that such measures have long-term ecological benefits.

Debate on the issue will probably continue and may even lead to a state-wide referendum on the question. In the meantime, **HOW DO YOU FEEL ABOUT IT?**



3. Lottery Funds - For Seniors Only?

One of the hottest controversies being debated in the Pennsylvania legislature these days involves the use of funds from Pennsylvania's Lottery.

Both the governor and the Democrat leadership of the state House have proposed that **surplus** funds from the state Lottery be used for aid to the blind, the retarded and those threatened with losing their homes to mortgage foreclosure. In the case of homeowners mortgage assistance, funds would be borrowed from the Lottery surplus. Current projections are that a surplus of \$267 million will remain in the Lottery fund at the end of the current fiscal year (June 30).

Opponents of such a plan charge that it would constitute a "raid" of Lottery funds intended solely for the use of senior citizens. To let Lottery funds to be used for other purposes would set a dangerous precedent, open the fund to claims by other groups and bankrupt the Lottery. If surplus funds exist, they say, use the surplus for increasing senior citizen benefits or expanding eligibility for senior citizen programs.

Those on the other side of the argument acknowledge that Lottery monies are - and should remain - primarily for senior citizens, but they note that the size of the surplus would allow funding of outside programs **and** increased senior citizen benefits without harming the fiscal integrity of current senior citizen programs. In response to charges of a dangerous precedent, they claim nearly a quarter of Lottery funds are already used for non-senior citizens (through property-tax/rent rebates to the disabled and certain widows and widowers).

WHAT DO YOU THINK?



4. Selecting State Appellate Judges

Recent elections of judges to Pennsylvania's three highest courts (Commonwealth, Superior and Supreme courts) have led to calls for different ways to select appellate judges.

In recent years, large numbers of unfamiliar names have appeared on primary election ballots in contests for the three state courts. The large number of candidates, the ability of all candidates to appear on both Republican and Democrat primary ballots and tight restrictions on what judicial candidates are allowed to say in campaigns have contributed to both confusion and apathy among voters.

A few years ago, a central Pennsylvania newspaper challenged its readers to name one candidate for a state appellate court seat in that year's general election. It was an effective way to begin an editorial which was entitled, "Appellate judges should be appointed." Many, including the governor feel the same way.

The governor has proposed a "merit selection" system of choosing those who sit on the state's three appellate courts. The proposal calls for a ten-member commission to recommend a list of candidates. The governor would select the individual, who would have to be approved by a majority in the Senate.

Supporters of this concept contend that screening by the commission, the governor and the Senate would result in more qualified people being selected for crucial appellate court seats.

Opponents of the merit selection proposal say voters should have the right to direct election of judges to the three state courts. They say a merit selection panel would be handicapped by internal politics and influence from the governor.

Others suggest that the only area that needs to be reformed is to abolish the practice of cross-filing by candidates for the Supreme, Superior and Commonwealth courts in order to simplify primary ballots.

WHERE DO YOU STAND ON THIS ISSUE?



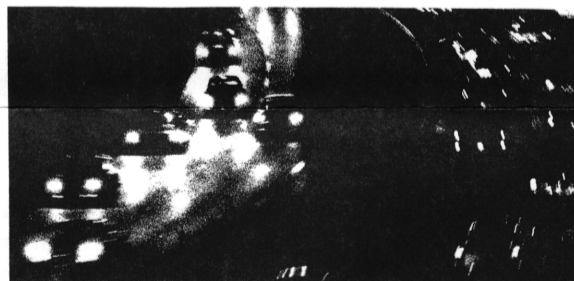
5. Mandatory Insurance For Mental Illness And Substance Abuse

Legislation now under consideration in the state General Assembly would require that all health insurance policies cover treatment of mental illness and drug and alcohol addiction.

Those in favor of the measure say early treatment of these health problems could prevent the need for more extensive medical treatment later on. And they add that if the coverage is not mandatory, many individuals who need help will not receive the necessary rehabilitation and will have to rely on public money for such programs. Supporters say drug and alcohol abusers would be more likely to seek help if it's provided for in health insurance policies.

Opponents of the proposal claim that **requiring** alcoholism, drug abuse and mental illness treatment coverage would cause already costly health insurance rates to skyrocket. They say such a law would in effect, force the majority to pay costs incurred by a minority and many individuals or employers would be forced to drop health insurance coverage because of increased costs. And besides, they say, abusers of drugs and alcohol would **not** be more likely to seek treatment because of such coverage.

WHAT DO YOU SAY?



6. Expand The State's Toll Road System?

Expansion of Pennsylvania's toll road (turnpike) system would result from legislation now in the legislature. Debate and discussion is far from completed and no action is expected on the measure very soon.

Included in the proposal's recommendations are plans to make Pennsylvania's portion of Interstate 80 and I-70 between the turnpike and Ohio into toll roads.

Proponents of this concept say it would enable the state to properly fund road improvements on the interstates and allow for the construction of other needed extensions of the turnpike. Rather than being dependent upon state and federal tax dollars, maintenance and improvement of the roads would be paid for by those who use them, through payment of tolls. Another advantage cited by supporters is that making a highway a toll road virtually assures a favorable bond rating when borrowing funds to finance major improvements.

Opponents of the toll road proposals say they would add to the cost of trucking and therefore further inflate the cost of consumer goods. Many claim that charging tolls on the interstates would only increase traffic on secondary roads and add to state road maintenance costs. Also, opponents note that Pennsylvania would have to buy back the interstates from the federal government, which paid 90 percent of their construction costs. That's too high a price to pay for toll roads, they claim.

Debate is expected to continue in the legislature for some time, but meanwhile, **WHAT DO YOU THINK?**

7. Municipal Service Charges

A legislative proposal advanced to aid Pennsylvania's smaller cities has generated significant debate in the General Assembly.

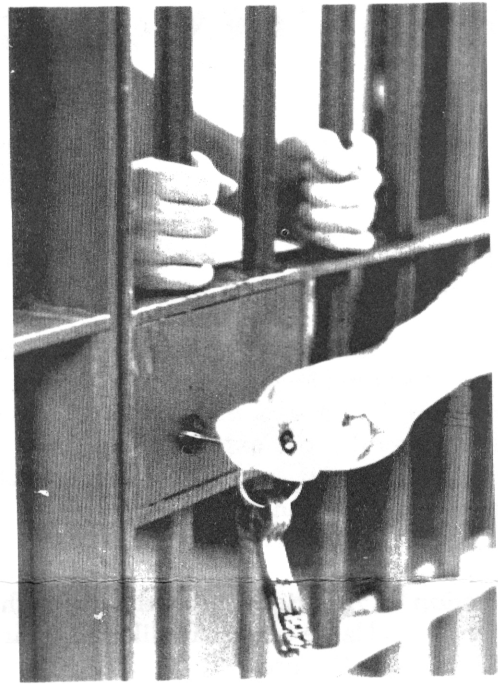
To tackle the greatest problem of our cities - that of a declining tax base - one lawmaker has proposed allowing the imposition of a municipal service charge on churches, hospitals, government property, private schools and other tax-exempt properties. He suggests the payment of up to 25 percent of the amount they would owe if taxable.

Supporters of the measure say such a fee would maintain essential services such as police, fire protection and other vital functions which are threatened with cutbacks. They point out that tax-exempt institutions are no less dependent on these services and should help to support them.

Opponents say it makes little sense for one level of government to tax another or to tax a non-profit public service facility. Taxing churches is out of the question, they add. Tight municipal budgets have already created increased demands on non-profit organizations that operate social programs. They should not be further burdened, opponents add.

If the measure is even considered, it's likely to face numerous amendments.

LET ME KNOW WHAT YOU THINK.



8. Prison Reform

Overcrowding and the growing age of Pennsylvania's state and county prisons have led to calls for reform and further construction of correctional facilities in the state.

Prison conditions have also led some lawmakers to stress rehabilitation over long, mandatory minimum sentences, and work-release programs over continued incarceration.

Calling for tougher sentences, especially for violent and repeat criminals, many lawmakers say we have no choice but to spend millions on the construction of additional prison cells. They emphasize that judges will be too lenient to remove criminals from society when inadequate prison facilities exist. So we have no choice, they conclude reluctantly, but to put criminals away and appropriate funds for prison construction.

Others say that's the wrong emphasis, and that future spending on prison facilities can be drastically reduced by placing more emphasis on rehabilitating criminals to become normal, constructive citizens. Those arguing this position also point out that just throwing criminals into jail for long, tough sentences often produces career criminals when they finally exit the prison. More energy should be spent rehabilitating offenders, they say, and spend less on prison construction mandated by longer sentences.

WHAT IS YOUR OPINION?



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Rep. Paul Semmel
Box 162
Main Capitol
Harrisburg, Pa 17120

QUESTIONNAIRE

(This questionnaire is designed to allow two members of a household to answer each question.)

1. What approach do you think most appropriate for state support of economic development?

- INDIRECT-meaning granting business tax incentives and low interest loans, giving new or existing businesses incentives to move into Pennsylvania or expand here, and other methods which help the private sector to revitalize the economy.
- DIRECT-meaning government creation of jobs through a Youth Conservation Corps, the protection of American industries through trade tariffs and large-scale loans like that granted to Chrysler by Congress.
- OTHER _____

2. Should Pennsylvania enact a "Bottle Law" which would require deposits on beverage containers to encourage recycling?

- YES NO

3. How should the Lottery fund surplus (estimated at \$267 million) be used?

- Allow it to be used for programs for the blind and mentally retarded and allow some of the surplus to be borrowed to fund a mortgage assistance loan program.
- Restrict the use of the surplus to additional senior citizen assistance and expanded eligibility for current senior programs.
- Use it for both of the above to the extent that it does not endanger the fiscal integrity of the Lottery fund.

4. What do you think is the best system for selecting judges to Pennsylvania's appellate (Supreme, Superior and Commonwealth) courts?

- Adopt a merit selection system as proposed by the governor.
- Keep the current system of electing judges to these three courts.
- Continue to elect these judges, but do away with cross-filing for the three appellate courts.

5. Which of the following comes closest to expressing your view on requiring that health insurance policies include coverage for mental illness and drug and alcohol abuse?

- Health insurance policies should, **by law**, include coverage for treatment of mental illness and drug and alcohol abuse.
- Treatment of mental illness should be required, **by law**, to be included in health insurance policies.(Not both.)
- Treatment of alcohol and drug abuse should be required, **by law**, to be included in health insurance policies. (Not both.)
- The law should **not** require that health insurance policies cover treatment of mental illness or drug and alcohol abuse.

6. Should Pennsylvania buy back certain interstate highways from the federal government and establish them as toll roads in order to fund maintenance, improvements and expansions?

- YES NO

7. Should there be a municipal service charge on churches, hospitals, government properties and other tax-exempt real estate?

- YES NO

8. Which of the following comes closest to your view of the solution of prison overcrowding in Pennsylvania?

- The need to put more criminals in jail for longer periods of time requires that we construct many more prison cells.
- We can avoid the expense of many more prison cells by stressing rehabilitation rather than tougher sentences.

9. How would you rate PennDOT's maintenance of roads compared to its performance six years ago?

MAIN (PRIMARY) ROADS BACK (SECONDARY) ROADS

- | | | | |
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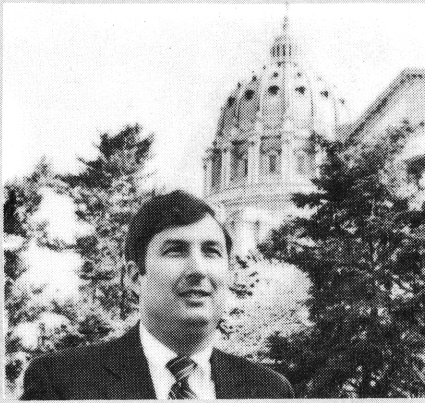
BULLETIN FOR SENIOR CITIZENS

Pennsylvania's Pharmaceutical Assistance Contract for the Elderly (PACE) program goes into effect July 1, 1984. The program provides prescription assistance to Pennsylvanians 65 and over whose annual incomes don't exceed \$9,000 (single) or \$12,000 (couple).

Participants in the programs will present PACE ID cards to pharmacists and pay the first \$4 of each prescription purchase. The balance will be paid by the state, through Lottery funds.

If you think you are eligible, but have not received an application for the PACE program, contact my office today. My telephone numbers are 799-0187 (Schnecksville), 562-3411 (Hamburg), and 683-9199 (Kutztown).

PACE ID cards will be issued in late June, so it's important that you apply now.



CAPITOL REPORT from Rep. PAUL SEMMEL

Harrisburg Office:
Box 162, Main Capitol
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(717) 787-3017

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P.O. Box 235
Schnecksville, PA 18078
(215) 799-0187

31 North 3rd St.
Hamburg, PA 19526
(215) 562-3411

178 West Main St.
Kutztown, PA 19530
(215) 683-9199

Dear Friends,

The current session of the Pennsylvania General Assembly is drawing to a close in Harrisburg and it's an appropriate time to review recent legislative accomplishments.

As you can see from the article on this page, one of the most important actions by the legislature this session was the recent enactment of a balanced state budget, one that actually reduced taxes in time for the start of the 1984-85 Fiscal Year.

Accomplishments of the 1983-84 session of the General Assembly were many. A few of the more recent actions are discussed in this newsletter. This publication is, however, a mere sampling of legislative enactments. If you desire more information on any of these topics or issues not discussed here, feel free to contact one of my offices.

Also, I plan to hold town meetings in three area locations this month. If you have questions, comments or problems related to state government, please stop in on one of these constituent sessions. They'll be held **Thursday, Sept. 13**, at **Kutztown Fire Company**; **Thursday, Sept. 20**, at **Hamburg Borough Hall**; and **Thursday, Sept. 27**, at **Tri-Clover Fire Company** in Orefield. The meetings are scheduled for **7:30 p.m.** each night.

Finally, I'd like to express my thanks to those who responded to my Summer questionnaire. I expect to release the results of that survey shortly, so if you have not yet responded, now's the time!

Sincerely,

Rep. Paul W. Semmel
187th Legislative District
Berks and Lehigh counties.

Budget Reduces State Taxes

The 1984-85 fiscal year budget adopted by the General Assembly in June includes welcome news for Pennsylvania taxpayers. The state's personal and corporate net income taxes have been reduced effective July 1.

As specified in legislation enacted last year, the personal income tax was reduced from 2.45 percent to 2.35 percent. The actual impact on your paycheck (\$20 a year for someone making \$20,000) may not be substantial but its importance for Pennsylvania's economy is significant.

The reduction will place \$100 million that would have gone to the government into the private sector. That will help increase consumer spending and further revive the economy.

A reduction of the corporate net income tax from 10.5 percent to 9.5 percent will send a positive message to businesses that are considering moving into the state or expanding here. That reduction will allow expansion of the economy and the creation of permanent jobs.

The tax reductions also serve to prevent state government spending from getting out of hand.



School District Subsidies Increase

While the General Assembly was able to reduce taxes and keep spending increases to a minimum for the 1984-85 fiscal year, funds for education were increased in Pennsylvania.

Subsidy increases in the 187th Legislative District are provided below:

SCHOOL DISTRICT	\$ UP \$
Hamburg Area	\$156,405
Kutztown Area	119,598
Northern Lehigh	181,821
Northwestern Lehigh	154,689
Parkland	96,971
Whitehall-Coplay	147,851

Register a Friend to Vote

Have a friend, relative or neighbor who's not registered to vote? There are quite a few people around this and other areas of Pennsylvania who are not taking advantage of their right to have a say in government.

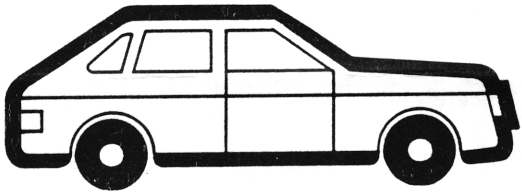
Many times they are apathetic or leery about the workings of government. Millions throughout the country don't bother to register because they feel their vote doesn't count for much. They couldn't be more wrong!

In Pennsylvania in 1978, voters elected 101 Democrats and 101 Republicans to the state House. The 203rd seat could not be filled right away because the vote for the two candidates was tied. A single vote in that district could have determined control of the whole state House!

Similar examples of the importance of one vote can be found throughout history, but people still seem to take the right to vote for granted.

If you have a friend, relative or neighbor who is not registered, try to convince them to register. Mail-in forms are easy to complete and can be obtained through my office or in the county courthouse or in State Stores. Lets get even more Pennsylvanians out to vote!

(Note: Counties are now getting away from the practice of using voter registration lists to select individuals for jury duty. For instance, Lehigh County began using drivers' license listings to select jurors at the beginning of this year. So don't let your friends use this as an excuse not to register!)



New Law Will Allow More Choice in Auto Insurance

Beginning in October, Pennsylvania's no-fault auto insurance system will be replaced by a system which offers consumers more choices in coverage and does away with restrictions on law suits.

The measure's strongest supporters predict consumer savings of up to 20 percent, but most lawmakers are merely hopeful that the new law will slow the rate of increase in insurance costs.

Here's a breakdown on what the new law will do:

CURRENT LAW:

- Motorists must carry \$15,000 wage-loss policy.
- Motorists must purchase \$5,000 in life insurance.
- Motorists must purchase liability insurance coverage of at least \$15,000 per person and \$30,000 per accident.
- Motorists must purchase at least \$5,000 in property-damage insurance.
- Motorists must purchase unlimited medical coverage.
- Motorists can actually collect medical coverage payments twice — once from auto policy and once from health policy — for the same injury.
- Motorists must purchase \$1,500 funeral-benefit policy to cover potential funeral expenses.

Of course, motorists will be able to purchase more insurance than required by this new law, but the new system will allow consumers more of a choice in what they should buy.

While the actual savings to be realized as a result of this new law remain unclear, it's expected to be a significant improvement over a system which gave Pennsylvanians the seventh highest insurance rates in the nation.



Aiding Agriculture

Pennsylvania milk producers and family farms would be protected from going out of business under legislation recently adopted.

One measure which I cosponsored would provide greater protection and guaranteed payment to dairy farmers who are not paid by milk dealers. The measure will prevent a shortage of milk producers and ensure consumers a continuous, wholesome supply of milk at stable prices.

This measure would replace a four-year-old law which has proven ineffective in assuring payments to milk producers.

Two other bills approved by the House are designed to prevent large foreign investment groups from undercutting family farmers, the backbone of Pennsylvania agriculture.

One of those measures would prevent foreign investors from buying up large tracts of farmland by limiting such investors to 10 acres.

The second bill would prohibit foreign agricultural investment groups from receiving taxpayer-backed loans through the Pennsylvania Industrial Development Authority (PIDA). Allowing such groups to remain eligible for PIDA loans would contribute to the elimination of family farms, a vital element of small business in the state.

NEW LAW

- Wage-loss policy need only be \$5,000 and could be waived if motorist is not working.
- No life insurance is required.
- Unchanged.
- Unchanged.
- Medical coverage minimum is \$10,000. Motorists will be able to buy up to \$100,000, and when medical costs exceed that amount, the balance will be paid through a state-run Catastrophic Loss Fund. (This fund will be financed through a \$5 fee assessed each motorist.)
- Medical bills from auto accidents must be paid from auto insurance policy. If costs exceed coverage, balance could be paid through health insurance policy. (Eliminates "double dipping.")
- Unchanged.

“Lemon Law” Protects New Car Buyers

Consumers who buy new cars and get a “lemon” are now protected from loss.

The General Assembly recently adopted legislation that entitles a new-car buyer to receive a refund or replacement vehicle if the car is found to be defective and cannot be repaired by the manufacturer.

New vehicles will be covered by the law for their first year, 12,000 miles or the term of the car warranty, whichever comes first.

The refund or replacement would have to be given if the manufacturer fails to repair the vehicle after three repair attempts or if the vehicle is out of service awaiting repair for 30 days or more.

The law requires refunds to amount to the purchase price of the vehicle, less ten cents per mile driven or ten percent of the purchase value — whichever is less.

The “Lemon Law” was carefully written to protect car buyers’ rights without being an unfair burden on car dealers and manufacturers. It would require a refund or replacement when the use, value or safety of a vehicle is substantially impaired, as long as those problems were not caused by abuse, neglect or modification by the consumer.

The new law is a fair one which relieves consumers of considerable frustration that can result from unknowingly purchasing defective cars.



Girl Scouts Honored - Rep. Semmel recently joined Rep. Don Snyder (left) and Gov. Dick Thornburgh in the signing of a proclamation honoring Girl Scouts in Pennsylvania.

Prescription Program Aids Senior Citizens

Some 700,000 senior citizens will be able to obtain help with prescription purchases under a Lottery-funded program now underway in Pennsylvania. The program was created by legislation adopted in the current session of the state General Assembly.

The Pharmaceutical Assistance Contract for the Elderly (PACE) program establishes a co-pay system for Pennsylvanians 65 and over, whose annual incomes are less than \$9,000 (single) and \$12,000 (couple).

A measure recently enacted by the legislature will increase those eligibility limits to \$12,000 (single) and \$15,000 (couple), effective April 1, 1985. However, applications based on the new eligibility will not be accepted until January of 1985.

Participants in the PACE program present PACE ID cards to pharmacists and pay only the first \$4 of each prescription purchase. Pharmacists who don't participate in the program are required to post a sign to that effect on their drug counters.

If you think you may be eligible for this program, but have not received a PACE application, contact my office today or call one of these toll-free numbers: 1-800-252-PACE or 1-800-225- PACE.



Lawmaker Meets Local Collegians - Lehigh County Community College students were greeted by Rep. Semmel during a recent tour of the state Capitol.

Bill Requires “Readable” Contracts

If you've ever had trouble making sense of a lease, insurance policy or other important consumer contract, you'll be glad to know the state House recently approved legislation requiring **plain language** in such agreements.

As consumers, we've all been warned to “read the fine print,” but even that advice is useless if consumers can't understand that fine print.

The measure approved by the House would require consumer contracts to be written in easily understood language. That includes short words and sentences, the elimination of technical, obsolete and foreign words, and the use of personal pronouns instead of archaic phrases such as “the party of the first part.” The bill also calls for easily readable type sizes and spacing.

In addition to saving the consumer aggravation, the legislation could save the costs of legal advice and litigation. Consumers will often sign contracts without completely understanding them. This often leads to one side taking the other to court.

The plain language law, if enacted by the Senate and signed by the governor, would apply to all business agreements made primarily for personal or household purposes, including purchases, loans, leases and insurance policies. (Contracts for purchases exceeding \$20,000 would not be included.)

The measure represents a proper defense of the English language and a victory for Pennsylvania consumers.

Economic Revitalization Package

In the April primary election, Pennsylvania voters registered their overwhelming approval of a \$190 million economic development bond issue. The bonds will be used to fund a variety of programs as part of a bipartisan 11-bill package that received legislative and gubernatorial approval in June. The package includes bills aimed at priming small business, conservation and public land improvement efforts. It is believed the bills will generate 65,000 new jobs in the commonwealth. The entire program has been approved on a three-year basis only.

The programs also include aid to local economic development agencies and new equipment for vo-tech and community colleges. Some \$50 million of the money will be channeled into loans and grants for economic development agencies. The \$190 million in bonds will be repaid over a 20-year period.

Here is a summary of the economic revitalization package:

- **Community Repairs And Improvement Funding** — Provides for the utilization of part of the \$190 million fund for loans and grants to aid communities in construction and repair of their infrastructure. The infrastructure includes water, drainage, sewage and waste disposal systems and transportation systems.
- **Vo-Tech School Appropriation** — Appropriates \$27 million from the revitalization fund for the acquisition and upgrading of vocational-technical equipment for secondary and adult students.
- **Engineering School Grants** — Allocates \$3 million of the fund for financing the purchase and upgrading of engineering equipment for use by engineering degree-granting schools.
- **Small Business Development** — Appropriates \$8 million for a two-fold purpose of allowing groups of small businesses at shared locations to apply for loans for land, buildings and equipment, and providing grants to private organizations that set up capital funds for small businesses primarily in the fields of computers and other advanced technologies.

- **Pennsylvania Conservation Corps** — Establishes as part of the Department of Environmental Resources a two-year work program for disadvantaged youth between the ages of 18 and 21 to be known as the Pennsylvania Conservation Corps. The work will be designed to conserve and enhance the state's natural resources and public lands. The sum of \$7.5 million is allocated for the program.

- **Farm Loan Appropriation** — Appropriates \$10 million of the fund for loan guarantees and interest deferrals for Pennsylvania's family farmers who may be unable to obtain credit in the open market or cannot afford the current interest rates.

- **Employee-Ownership Loans** — Establishes a \$5 million Commerce Department program for financing loans to employee-ownership groups for technical and financial assistance. This program will help combat layoffs and plant closings by encouraging the development of employee-ownership groups.

- **Appalachian Region Development** — Appropriates \$15 million over three years for the Capital Loan Fund to be used to make loans from federal funds for a variety of economic development projects designed to develop the Appalachian region and public works projects in the Commonwealth.

- **Minority Business Assistance** — Allocates \$5 million over three years for minority business assistance and development.

- **Recreation And Conservation Project Funding** — Appropriates \$30 million as an extension of the legislation creating the Pennsylvania Conservation Corps. This legislation provides an additional \$12 million to the Department of Environmental Resources for site development and material costs for Corps projects. It also provides \$18 million to municipalities for grants-in-aid for recreation and conservation purposes to be funded through the Department of Community Affairs.



Useful Consumer Toll-Free Telephone Numbers . . .

- Treasury Wasteline** **800-932-0609**
Illegal state spending or fraud. Suggestion Box for ways to curb government waste.
- Auditor General** **800-692-7391**
Misuse of state funds. Can report welfare fraud.
- Governor's Action Center** **800-932-0784**
Information and referral concerning state-related problems. Directs callers to the proper state agency or department.
- Bureau of Provider Relations** **800-932-0698**
Assists the provider (the doctor, dentist, hospital, funeral director, etc.) who services welfare recipients with various billing problems.
- Welfare** **800-692-7462**
Answers questions about state welfare programs. Becomes involved in problems between the recipient and the local county assistance office. Will refer welfare fraud reports to the correct office for investigation.
- Child Abuse** **800-932-0313**
Receives reports of suspected child abuse cases and help with child abuse problems.
- Drug and Alcohol Abuse** **800-932-0912**
Provides information and help for alcohol and drug abusers and their families.

- Insurance** **800-222-1750**
Insurance industry sponsored line provides consumer information and guidance with insurance problems and questions.
- Workmen's Compensation** **800-482-2383**
A claims counseling service. Answers questions about the workmen's compensation and occupational disease laws. Will get involved in claimant's problems in receiving payment or treatment.
- Health** **800-692-7254**
Answers basic health-related questions, but doesn't give diagnostic information, since there are no medical personnel available. A referral service for help concerning health problems. Will answer basic questions about VD, herpes and other communicable diseases.
- Health T.T.Y.** **800-932-4639**
A hotline number for the hearing impaired.
- Public Utility Commission** **800-692-7380**
Sets up payment schedules for customers who have been given termination notices by various utility companies.
- Licensed Professions** **800-822-2113**
Takes consumer complaints against various licensed professionals (those licensed by the 24 licensing boards in the state).
- Vietnam Veterans** **800-222-1993**
Will supply information on the Vietnam Herbicides Information Commission.