



CAPITOL REPORT

from
Rep. Paul Semmel

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Spring 1990

Dear Friends and Neighbors:

As we turn the corner into the last decade of the 20th Century, we as residents of this state can look proudly upon the Commonwealth's achievements; however, we must also realize that before the last sentence of history is written for the 1990's, we still have much to accomplish.

Over the last decade we have made strides within our economy, our environment and our educational system. For the first time in our state's history, we have implemented a mandatory recycling program that will help clean-up our environment; we have, through prudent fiscal management, provided tax cuts to individuals and businesses and have retired a multi-billion dollar unemployment compensation debt to the federal government; through a farmland preservation law, we are attempting to save our precious farmland to insure the strength and heritage of this state's number one industry; and we have recognized the shortcomings of our educational system and are working toward improving our schools and universities.

Despite our accomplishments, we still have miles to go before we rest. Our health care system, for example, is plagued with acute problems that affect not only the providers, but also the patients; our prisons are overcrowded and the net result is not only dangerous to the safety of our community but also to the integrity of our judicial system; and although this state and our nation have declared war against drugs, we are still fighting an uphill battle.

This newsletter is an up-to-date look at what's being done to address these issues and to change the course of history. If you have any ideas or suggestions that will help us reach our goals, I welcome your participation.

Remember, we are working together in a partnership to improve the Keystone state's quality of life so that we can not only enjoy it now, but so that when history is written, we will be recognized as a generation that made a difference . . . as the people who cared.

I want to call to your attention that I provide a column on current issues to the following newspaper weeklies **East Penn Press/Parkland, Hamburg Item, Kutztown Patriot** and the daily **Lehigh Valley Times News**.

Best regards,

Paul Semmel



Rep. Semmel checks out bridge crossing Coplay Creek. The lawmaker was instrumental in helping to secure funding for the structure from the highway and bridge capitol budget.



Rep. Semmel examines the new emergency vehicle rescue equipment recently dedicated by Neffs Fire Co. Standing with Rep. Semmel are (l-r) Jerry Stout, Colin Andres and Jim Steward.

New Laws On The Logs

SURCHARGES FOR TRAFFIC VIOLATORS:

The Legislature in June approved a surcharge system on traffic violators as a means of retiring the multi-million debt incurred by the now defunct CAT fund. Surcharges on violations ranging from speeding to drunk driving begin at \$30. In enacting these surcharges, the Legislature felt that those who violate traffic and highway safety laws contribute to the accidents and catastrophic insurance. When the debt is retired, the surcharge system will end.

CONSERVATION CORPS:

The Pennsylvania Conservation Corps. has been extended to June 30, 1991. The corps provided employment to Pennsylvanians through various public works projects.

BUSINESS DEVELOPMENT:

Also renewed by the General Assembly are the Small Business Incubator grant program, the Employee-Ownership Assistance Program and the Business Infrastructure Development program.

PHOSPHATES:

The Phosphate Detergent Act prohibits the sale, manufacture, distribution and use of most cleaning agents containing phosphates. Phosphate are known pollutants. This is the latest in a series of environmental protection laws enacted by the legislature.

STORAGE TANKS:

Another environmental law involved both above and below ground storage tanks. The law establishes statewide inspection and registration procedures to better monitor storage tanks so leaks and spills may be detected and prevented.

MAMMOGRAPHIC EXAMS:

The General Assembly passed and the Governor signed into law legislation requiring group health insurance policies to provide coverage for mammographic exams at least once a year for women age 50 and older. In addition, group insurers also must cover mammograms for women age 50 and under if the exam is deemed medically necessary by a physician.

SPOUSAL IMPOVERISHMENT UPDATE:

Medical Assistance Eligibility for Nursing Home Patients ...
The Medical Assistance program administered by the state Department of Public Welfare provides state financial assistance for low income patients in nursing homes. Eligibility for Medical Assistance in a nursing home is established when an individual meets an income and asset test.

The department will not put a lien on the person's property for Medical Assistance benefits. The nursing home patient can keep his or her primary residence as long as a spouse or adult disabled child remains in the home or the patient indicates an intent to return home. **In other words, if a person must enter a nursing home for care, the spouse remaining at home will not be forced out of that home.** Patients applying for Medical

Assistance are not permitted to transfer their assets within 30 months of applying for that assistance. (This would include the sale of their home to a relative for less than the fair market value.)

An individual applying for medical assistance will be expected to have resources or assets of less than \$2,400 and an income less than the cost of the nursing home care. Once eligible, the individual would retain \$30 per month of their income as a personal need allowance. The department would supplement their income to pay for the remainder of the bill at the nursing home.

When a married person enters a nursing home and applies for medical assistance, one-half of the resources or assets are considered protected for the spouse in the community up to a maximum of \$60,000. The spouse who remains at home can keep that amount as protected from the spend-down provisions for medical assistance for the nursing home patient. Patients in the nursing home are also permitted to establish an irrevocable burial trust of any reasonable amount to pay for their burial. This amount is not considered part of the \$2,400 in assets.

The spouse remaining at home is allowed to keep his or her income. If the non-institutionalized spouse has income of less than 122 percent of the poverty level, he or she can retain a portion of the nursing home patient's income to increase his or her income to that level. In 1989 that was \$815.37 per month.

However, this is scheduled to increase to 150 percent of the federal poverty level in 1992.

The rules and regulations governing eligibility for medical assistance are complicated and each patient's eligibility will be established individually by the County Assistance Office. Medical Assistance intake workers are often available at nursing homes to facilitate application for the patients and their families.

AUTO INSURANCE COMPROMISE

The long-awaited auto insurance reform to provide motorists with meaningful premium reductions is now law. The final compromise plan was approved by the legislature and signed by the governor on February 7.

The compromise package contains as its essential component the ability of motorists to select between traditional tort coverage and "limited-fault" coverage. Traditional tort coverage contains the right to sue. "Limited-fault" coverage limits the ability to sue except in cases involving serious injury, wage loss or medical costs. Motorist who select limited-fault coverage will receive a premium reduction of up to 22 percent.

All motorists - regardless of the coverage they select will receive rate reductions of up to 10 percent. **It is incumbent upon the Insurance Commissioner to enforce these mandates.**

These reductions are substantiated by provisions that:

- reduce mandated coverage for work loss, uninsured/underinsured motorists; and first-party medical benefits from \$10,000 to \$5000
- increase the power of local law enforcement officials to remove license plates from vehicles owned by uninsured drivers. A reimbursement incentive is designed to encourage this enforcement expansion.



1990 FEDERAL CENSUS . . . Stand up and be counted!

By now, your household should have received a 1990 Census form. Please fill it out. By completing and returning the questionnaire, YOU WILL:

- guarantee your fair representation in state and federal government;
- ensure that your community receives its fair share of state and federal funding because state and federal grants are disbursed to areas based on census information;
- help planners who use the data to improve our educational system, nutritional programs, our streets and roads;
- BE COUNTED!

If you have questions about the Census, please call the Pennsylvania Data Center at (717) 948-6336 or the Philadelphia Regional Office at (215) 597-1990.

1990 Road Project Report

BERKS COUNTY

Minor Repaving Projects

(Scheduled to be completed in FY 90-91)

- Route 143, Windsor Township - Repave 2 miles from SR1008 to Maidencreek Bridge, Est. cost; \$39,000. Start: After July 1, 1990
- Kistler Road (SR 1019) Albany Township - Repave 1.8 miles, from SR 1017 to Lehigh County line, Est. cost; \$30,000. Start: After July 1, 1990
- Lyons Road (SR 1021) Maxatawny Township - Repave 2.75 miles, from Kemp Street in Lyons to Main Street in Kutztown, Est. cost; \$59,000. Start: After July 1
- Smoketown Road (SR 1029) Maxatawny Township - Repave 4.35 miles, from SR 1010 to Lyons Road, Est. cost; \$82,000. Start: After July 1, 1990
- Mountain Road (SR 4011) Tilden Township - Repave 4 miles, from Upper Bern Township line to Route 61, Est. cost; \$77,000. Start: After July 1

Major Projects Underway

LEHIGH

- Route 100, Lowhill, Heidelberg townships - Rehabilitation of 5 miles (drainage, shoulders, repaving) from Township Road 596 to Route 309, Cost; \$1.5 million. Started: August 1989, expected completion: Fall 1990. Contractor: Lehigh Asphalt Paving Company.

LEHIGH COUNTY

- Werley's Corner/Water Pond Road (SR 4019) Weisenberg, Lowhill, Heidelberg Townships - Repave 5.35 miles from Route 863 to Route 100, Est. cost; \$98,000. Start: After July 1, 1990
- Old Post Road (SR 4011) North Whitehall Township - Repave 1.3 miles, from Route 329 to SR 4012, Est. cost; \$27,000. Start: After July 1, 1990
- Claussville Road (SR 4003) Weisenberg, Lowhill Townships - Repave 2.7 miles, from Route 100 to Seipstown Road, Est. cost; \$25,000. Start: After July 1
- Route 863 Weisenberg, Lynn Townships - Repave 6 miles, from SR 4025 to SR 4040, Est. cost; \$92,000. Start: After July 1, 1990

Major Projects Upcoming

LEHIGH

- Bridge Removal - Ruch Street over former Conrail tracks, Whitehall Township, Est. start date: May 1990. Est. cost; \$150,000

BERKS

- Bridge Replacement - Gun Club Road over Mill Creek, Greenwich Township, Est. start date: September 1990. Est. cost; \$250,000

Department of Environment Resources

In recent years, a disproportionate amount of the workload has fallen to the Norristown Regional Office. Accordingly, we are proposing to reassign three counties now included in the Norristown Region to other regions. Lehigh and Northampton Counties would be assigned to the Wilkes-Barre Region and Berks County would be assigned to the Harrisburg Region, enabling us to improve the level of service in Norristown.



District Aide Keith Archibald stands with Marion Greenwood, a recipient of the Governors Award for the Citizens Crime Prevention program called "Crime Watch".

“OUTREACH”

If you responded before there is no need to reapply.

The program is presently operational. I value the interest, input and opinions expressed by the people of the 187th District.

As part of my ongoing effort to keep my constituents informed and to foster open communication, I am preparing a number of special mailing lists. I invite you to become part of my “OUTREACH” program by listing below those areas in which you are knowledgeable and/or interested.

Please limit your choices to your top five priorities. Please mark in order of importance, with number one being the most important topic to the individual answering.

If only one person is responding, simply check the categories you are interested in, and fill out the full name and address in the space provided below. If more than one person in the same household is responding, please write the name of the person(s) behind the appropriate category and fill in the address information below.

Spaces are provided for three (3) persons.

Agriculture	_____	_____	_____
Banking	_____	_____	_____
Children's Issues	_____	_____	_____
Education	_____	_____	_____
Environmental Issues	_____	_____	_____
Fire Safety	_____	_____	_____
Health Care	_____	_____	_____
Insurance	_____	_____	_____
Law Enforcement	_____	_____	_____
Legal	_____	_____	_____
Local Government	_____	_____	_____
Senior Citizens	_____	_____	_____
Small Business	_____	_____	_____
Sportsmen's Issues	_____	_____	_____
Veterans	_____	_____	_____
Other	_____	_____	_____

Full Name _____
Address _____
Telephone (optional) _____
Occupation (optional) _____

**Please mail to Representative Semmel's Harrisburg Office:
P.O. Box 161, Main Capitol Building, Harrisburg, PA 17120-0028**

DISTRICT OFFICES:

Whenever you have a state-related problem or question, please feel free to call my district offices or stop by for information. We provide many services including:

- Obtaining copies of birth and death certificates
- Obtaining copies of house and senate legislation
- Securing application for civil service jobs
- Providing assistance with motor vehicles problems, including drivers' licenses and vehicle registration
- Arranging tours of the State Capitol and meeting with state officials
- Providing application and assistance with senior citizens programs, including PROPERTY TAX AND RENT REBATE, REDUCED AUTOMOBILE REGISTRATION and PACE and
- Helping to cut red tape in a variety of government related areas.

SCHNECKSVILLE
3 Spring Hill Drive
P. O. Box 235
Schnecksville, PA 18078
Aide - Keith Archibald
Monday - Friday
9:00 a.m. to 4:30 p.m.
or by Appointment
(215) 799-0187

HAMBURG
61 North 3rd Street
Hamburg, PA 19526
Aide - Sandra Christman
Monday - Friday
8:00 a.m. to 12 Noon
Monday Nights
6:00 p.m. to 8:00 p.m.
or by Appointment
(215) 562-3411

KUTZTOWN
204 West Main Street
P. O. Box 352
Kutztown, PA 19530
Aide - Joy Adams
Tuesday - Friday
8:00 a.m. to 12 Noon
Tuesday Nights
6:00 p.m. to 8:00 p.m.
or by Appointment
(215) 683-9199

Women's Agenda Newsletter

Harrisburg Office:
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**State Representative
187th Legislative District**



Paul W. Semmel

July 1990

Dear Friend:

A number of issues concerning women have recently been the focus of a great deal of legislative activity. I felt it an appropriate time to bring you up to date on some of these actions. Matters relating to child care and child support, domestic violence, working women, displaced homemakers and industrial homework are currently in the legislative docket.

Pennsylvania has been in the forefront in dealing with these issues and many programs are currently in effect. However, that does not mean we have done all we should or can do.

Several bills have been introduced dealing with issues of concern to many women in Pennsylvania. Therefore, I feel it is important to keep you informed of their progress.

Sincerely,

Paul W. Semmel

PRESENT PROGRAMS TO HELP WOMEN IN NEED

The following is a breakdown of the state funding for existing programs committed to helping women.

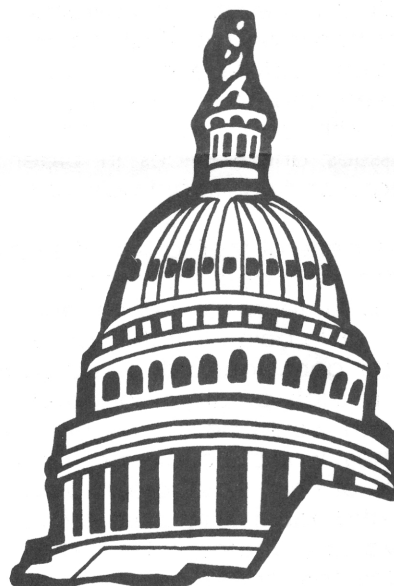
	<u>FY 1988-89</u>	<u>FY 1989-90</u>	<u>\$ Increase</u>	<u>Proposed FY 1990-91</u>
WIC	\$ 13,000,000	\$ 15,000,000	\$ 2,000,000	\$ 15,000,000
DAY CARE	31,785,000	36,747,000	5,662,000	37,647,000
CHILD WELFARE	155,712,000	160,323,000	24,926,000	180,638,000
DOMESTIC VIOLENCE	4,112,000	4,279,000	1,453,000	5,565,000
RAPE CRISIS	1,523,000	2,087,000	1,190,000	2,713,000

WIC - The Women, Infants, and Children Program is designed to provide women, their infants and young children with better nutrition and health care during and after pregnancy. For WIC participants, funding gives women the opportunity to experience a healthy pregnancy and to maintain the health of their newborns.

DAY CARE - The increase in proposed funding would allow for 764 day-care openings for children of low-income families.

DOMESTIC VIOLENCE - The increase in funding for domestic violence would strengthen existing programs, expand hotline services and support the operation of a new facility in the Philadelphia area.

RAPE CRISIS - The increase for funding in the area of rape crisis would expand the availability of sexual assault counseling services. The proposed counseling services are expected to assist 1,000 persons next year.





CHILD DAY CARE

Child day care is a family issue that concerns all working parents. A problem which affects mothers within the work force is the difficulty in finding adequate day-care facilities.

Today, more than half of American parents entrust their children to day care by others. In ten years, the year 2000, 70 to 80 percent of all children will have mothers in the work force.

Quality, affordability and availability are three critical areas of concern. Both state and federal policy makers are attempting to formulate child care proposals. This issue has been the focus of a great deal of legislative activity over a period of time. Legislation has been drafted to address many of these issues and concerns to reassure parents that action is being taken to improve day-care facilities.

On the state level, House Bill 182 would offer training by the state for operators of small day-care homes. Caregivers would be able to receive training and instruction in the areas of child development, nutrition and first aid.

House Bill 183 provides a referral system for people seeking day-care facilities which includes demonstration programs. These two bills, acted upon by the House, are currently awaiting Senate Committee deliberation.

House Bill 2499 addresses the issue concerning day-care providers who are unfamiliar with the regulations governing their operation.

Home visitations prior to issuance of a registration certificate and license would be required of all home day-care providers. Caregivers would be advised of current rules and regulations under which they are to operate. Also, regular inspections would be conducted by the Department of Public Welfare. These inspections would be used to ascertain that the facility is indeed a family dwelling and verify that minimum health and safety standards are being met.

Also on the state level, the Task Force on Service to Children and Youth has been investigating all avenues with regard to child care and other children's issues and services in order to formulate meaningful and significant policies to address these issues.

The general feeling is that steps be taken to ensure that child care facilities fall within reasonable standards in terms of health and safety of the children, while being careful not to impose unnecessarily stringent standards on caregivers.

Any such programs adopted by the Commonwealth would be run by the Welfare Department. They would be directed toward the main concerns of child day care in order to insure that quality, affordable child care is available to every Pennsylvanian, whether it be a day-care center or family day-care home.

I believe that the quality of child care we foster today will have a lasting effect for generations to

come, and you can be assured that I am listening to the needs of parents and their children, who are our future and deserve the best we can provide.

LATCHKEY CHILDREN

Another problem that affects working parents is the availability of adequate child care for school children after the school day has ended.

There are many children 13 years of age and under, enrolled in a public or private school, who are unsupervised at the end of the school day. The term latchkey comes into play when these children are left unattended and unsupervised at home after school until a parent or other adult arrives, usually around 5 or 6 pm., sometimes later.

You may not know that there are about 6.5 million latchkey children across the country. These children, while left alone, face physical danger, sexual exploitation, emotional distress and developmental deficiencies. It is necessary that adequate and safe care be provided for latchkey children. In support of this effort, legislation has been drafted which encourages and supports child-care services for latchkey children for the time period before and after the school day.

The purpose of the proposal known as the "Latchkey Children Assistance Bill" (HB 1022), is to provide latchkey children with extended school day care programs. School districts, private schools and profit and non-profit organizations in this Commonwealth would receive funding to establish and operate extended school day-care programs.

The bill is presently in the House Education Committee for consideration. This legislation is needed to protect the children who are our future.



CHILD SUPPORT

In the area of child support, HB 1781 is designed to require that the court consider, in making an order for custody, partial custody or visitation, and each parent and adult household member's present and past violent or abusive conduct.

The court may deny custody to a parent if it determines that the parent has committed child abuse, or if the parent has been convicted of or pleaded guilty to sexual abuse, rape or other crimes involving the welfare of children.

However, before making an order of custody, partial custody or visitation, the court would be required to appoint and take testimony from a qualified professional counselor to determine whether or not the parent poses a threat of harm to the child.

If custody or visitation would be awarded to an offending parent, periodic counseling could be required by the court to rehabilitate the parent. Issues regarding physical and sexual abuse, domestic violence, the psychology of the offender, and the effects of abuse on the victim would be addressed in the rehabilitation program.

Custody or visitation granted to a parent who has a prior history of committing child abuse or sexual assault upon a child would be reviewed periodically during sessions of counseling.

Orders of custody or visitation could be modified

(Child Support Continued)

if the court would find that the offending parent poses a threat to the child.

As of this writing, House Bill 1781 has received House and Senate approval and has been sent to the governor for his signature.

EMPLOYMENT

Currently, there are more than 53 million women in the work force. These women account for 43 percent of the total work force.

According to the Bureau of Labor Statistics, 70 percent of the women between the ages of 35 and 54 now work. In the future employment is expected to increase by 19 percent. The employment opportunities available to women are growing most rapidly in service industries such as insurance, advertising and data processing.

A vital source of new energy for growth of the economy is coming from the expansion of women-owned businesses. Today, more and more women are choosing business ownership as a career option. As a result, women-owned businesses are becoming the fastest growing sector of the economy.

Women presently own 28 percent of American small businesses, compared to five percent only 15 years ago. This percent is expected to increase. Predictions for the year 2000 indicate that women will own 50 percent of the businesses in America.

Although the percent of working women is increasing, joblessness is one of the most persistent problems for women over 40 years of age.

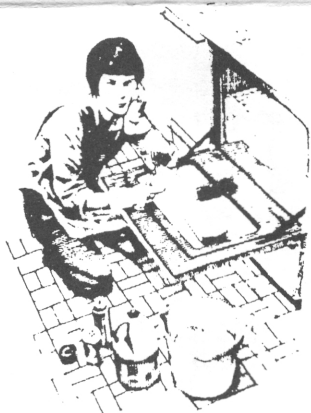
Some major concerns and problems these women face in the work force include employer attitudes and job experience.

The highest percent of working women are between the ages of 25 and 34. Women over the age of 40 have become victims of "ageism." Employers have developed adverse perceptions concerning the work productivity these women are capable of achieving.

Job experience also presents a problem. Many women over the age of 40 have experienced a move from dependency to self-sufficiency, particularly women who have recently become widowed or divorced. These women lack job experience, job training and adequate education to successfully obtain employment.

The cost of child care presents additional problems to working mothers. These women find it difficult to find adequate, safe and affordable child care facilities. For many, the cost of child care outweighs the weekly salary received from employment.

Legislation has been drafted to address some of these major concerns preventing women from entering the working world. Issues, such as providing job training and education to displaced homemakers, improving child care and relaxing the current restrictions on industrial homework, are currently under consideration in the House.



DISPLACED HOMEMAKERS

According to legislative research, there is an increase in the number of persons in the Com-

monwealth who, having fulfilled roles as homemakers, find themselves "displaced" through divorce, death of a spouse or other loss of family income. As a consequence, displaced homemakers are very often without a source of income.

House Bill 694, known as the "Displaced Homemakers Act," would provide for the creation of a multipurpose program for displaced homemakers. Necessary counseling, training, employment placement and other services would be available to displaced homemakers.

This program would seek to sharpen the reading, writing and mathematic skills of women who are re-entering school and help them to examine career options. Other services would include career guidance and counseling in order for displaced homemakers to establish stable employment.

Those who have worked without pay as homemakers, those who are not adequately employed, those who would have difficulty in finding employment and those who depended on the income of a family member and have lost that income would be eligible to participate in the program. The purpose of the program would be to promote the education and training for these women to become adequately employed and independent. The bill is presently in the Education Committee for consideration.



INDUSTRIAL HOMEWORK

As we approach the 21st century, a once popular concept in working locations and conditions has resurfaced. At one time this concept, known as industrial homework, was a mainstay in our country's economic development. The premise of industrial homework is that a person performs a job in the manufacturing or production process within the home. For example, a person who has a sewing machine in the home can make clothes for a clothing manufacturer, who in turn sells these garments to retail outlets throughout the country.

However, as this country grew industrially, the concept of homework was prohibited by many states, including Pennsylvania. This was done in order to protect people from wage discrimination, long and irregular hours and unsatisfactory working conditions.

But today, with more and more women needing to become a viable part of the workforce, the concept of industrial homework has taken on new meaning.

Currently, the Industrial Homework Law prohibits people from working in their homes for others unless they are physically unable to leave.

The law serves only to restrict worker flexibility, innovation and free choice. It hinders Pennsylvania businesses from competing effectively with states that do not have similar anti-home work statutes. This restrictive law is costing many Pennsylvania residents

(Industrial Homework continued)

and their families the ability to earn a second income.

Legislation has been drafted which would take steps to ease legal restrictions on at-home industrial work and abolish the 50-year-old law that is forcing manufacturers to lay off Pennsylvanians and move their processes to other states and foreign countries.

The proposal would amend the Industrial Homework Law. There is an available workforce who wants very much to work, but does not want to work away from home. Homework provides advantages to people who find it difficult to commute to work outside the home. Child-care expenses, adult day-care expenses and lack of transportation are among the many reasons industrial homework should be permitted.

For many, working at home means a supplement to the family income. For mothers of small children, homework means choosing convenient hours, working around the needs of the family and saving money on day-care. With restrictions on homework, these people are deprived of the opportunity to earn an income or they are forced to find impersonal care, often at high cost, for their children.

Under legislation being considered by the House Labor Relations Committee, the Department of Labor and Industry would retain the right to ban dangerous at-home work, such as manufacturing dealing with hazardous chemicals or explosives. However, there would be no limit on the number of employees who could work at home. The legislation stresses that fair wages, regular hours and safe working conditions are guaranteed to industrial homeworkers. In a nutshell, the bill introduced earlier this year would drop Pennsylvania's homework ban and add a requirement that home workers get the same wages and benefits as factory workers doing the same job.

Numerous concerns have been raised regarding this issue. Legislation is attempting to resolve the problems that have cropped up and loosen restrictions on homework.



DOMESTIC VIOLENCE

It may not be obvious to many, but beatings by spouses or boyfriends are the number one cause of injury to women. There are more victims of domestic violence than rape, mugging and automobile accidents combined, while 4,000 women are beaten to death every year. In Pennsylvania alone, 800,000 households experience domestic violence annually.

Therefore, it is essential that the current level of services provided by domestic violence programs and rape crisis centers be maintained or increased.

Last year a House select committee was appointed to study the need and availability of funding

(Domestic Violence continued)

for domestic violence and rape crisis services in the Commonwealth.

As a result, it was found that the need and availability of funding to support domestic violence and rape services should and must be increased. The needs identified in the report cover changes in funding, legal redress, training and prevention through education.

The number of people seeking domestic violence services has increased while the funding for services has not. Because of the increased needs, adequate financial assistance should be provided to meet the demands of specific programs.

A 30 percent increase for domestic violence and rape crisis programs has been proposed for the 1990-91 budget. These funds would help provide adequate services to domestic violence victims. Services such as crisis hotlines, safehomes or shelters, counseling systems, intervention and victim assistance could be improved and expanded.

Also, legislative recommendations have been made to improve state laws protecting victims of rape and domestic violence. At the top of the list is the need to educate judges, law enforcement officials and others on how to deal with women who are victims and what actions should be taken against the abusers.

More funding would enable women who are victims of domestic violence to seek help. However, changing public attitudes is also important in reducing the problem. An increase in funding would allow domestic violence programs and rape crisis centers to further develop prevention education programs for local schools and communities.





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UPDATE TO OLDER RESIDENTS IN THE 187TH DISTRICT

Summer 1990

Dear Friend,

This report is intended to provide information on various issues and programs that may impact on you. Space limitations prevent me from touching on every issue or assistance program.

However, I would also like to inform you that I am again sponsoring a "Seniors Expo" for area senior citizens at the Schnecksville Fire Company on Route #309 just south of Schnecksville from 1:00 p.m. to 4:30 and 5:30 to 8:30 on Thursday, September 20th. Mark your calendar now!

It is designed to give constituents the opportunity to learn more about a variety of services and activities to benefit senior citizens, in a short time under one roof.

It is anticipated to have more than 40 exhibitors covering a broad spectrum of subjects of particular interest, as well as written information and brochures. Topics to be covered are health care, protection of person and property, leisure and recreation activities, legal areas, housing insurance, investments and tax counseling, nutrition, transportation and many others.

Please plan on attending, I will look forward to meeting with you then.

Best wishes,

Paul Semmel
Paul W. Semmel

"Seniors Expo" Thursday, September 20th begins at 1:00 p.m.
at the Schnecksville Fire Company

A SAMPLING OF LEGISLATION OF INTEREST...

Numerous bills dealing with senior citizen issues are pending in the General Assembly. I've highlighted several for your review. They include:

● **Family Caregivers** -- House Bill 698 would expand the Family Caregiver Support Program to every county in the Commonwealth. Presently available in only 13 counties, the program provides counseling and financial help to families who take care of older family members in their home. There are income eligibility requirements and a maximum monthly assistance stipend of \$200 which can be used to contract in-home care, purchase health-related devices, etc.

House Bill 698, now pending in the Senate following overwhelming House approval, would expand this pilot program statewide. It's a program that provides financial assistance to enable loving family members to care for older loved ones in poor health. Moreover, it's a cost-effective program that can reduce dependence on costly long-term nursing home or medical facilities.

● **Long-Term Care Insurance** -- House Bill 1830, approved by the House Youth and Aging Committee, would impose new standards to better regulate insurance coverages to guarantee that long-term care coverage is delivered as promised. The bill would prohibit cancellation of long-term care insurance based on age or deterioration of one's mental or physical health. This initiative is pending in the House.

● **Guardianship Changes Sought** -- Another proposal recently approved by the Youth and Aging Committee is House Bill 1380. This measure addresses concerns regarding the state's guardianship system. The present system, as aptly pointed out by the AARP and the Department of Aging, encourages the appointment of a surrogate decision-maker for an individual. In addition, there is concern that qualified people often are not sought as guardians when a surrogate decision-maker is justified.

This initiative would more clearly define what constitutes an "incapacitated person" and would correct deficiencies in present law. For example, the current system does not require an alleged incompetent person to be present at his/her competency hearing. This and other deficiencies would be changed to better safeguard the rights of anyone involved in a competency proceeding.

● **Lottery Programs** -- Various pieces of legislation pertaining to lottery-funded programs and the status of the lottery have been introduced. Important information on the Pennsylvania Lottery's fiscal situation and the many programs it funds is included inside this report. Please take a moment to review that section titled, "The Pennsylvania Lottery: Past, Present and Future."

A Truth and A Challenge:

"We make a living by what we get, but we make a life by what we give."

THE PENNSYLVANIA LOTTERY: PAST, PRESENT AND FUTURE

There has been much speculation regarding the solvency of the Pennsylvania Lottery and the senior citizen programs it finances. Make no mistake, the Lottery is a tremendous success. There is, however, a problem with rapidly escalating program costs. This section is intended to provide a clear picture of the situation. Please take a few moments to review it so that you are fully aware of the status of the Lottery and its many programs.

Strong Sales Continue:

- The Lottery achieved \$1.5 billion in sales during the 1988-89 fiscal year. That's an all-time record. Sales have exceeded \$1 billion since 1983-84.
- Lottery profits for 1988-89 totaled \$653 million which also is a record. A record \$796 million went to prize winners and the Lottery's 9,000 retailers earned \$81.7 million in commissions.

How Revenues Are Divided:

- Only 2.38 cents out of every \$1 in sales went toward operating expenses in 1988-89. Clearly, the Lottery is well-managed.
- More than 50 cents of every \$1 in sales in 1988-89 went to prizes. More than 40 cents of every \$1 was earmarked to fund benefits for older citizens.

Here's the Story:

The Lottery is a tremendous success. The above facts and figures make that clear. However, escalating program costs are cause for some concern. Program costs have exceeded annual lottery profits since 1985. Reserves have enabled the Lottery to fully meet program expenses to date. A deficit is forecast for 1990-91.

Does this mean that senior citizen programs are in jeopardy? **ABSOLUTELY NOT!**

The Legislature is committed to the Lottery and the valuable programs it provides low- and fixed-income senior citizens. In fact, the General Assembly has transferred some programs for older residents from the Lottery to the general fund budget. These transfers have saved the Lottery more than \$140 million and postponed the deficit originally projected for the present 1989-90 fiscal year.

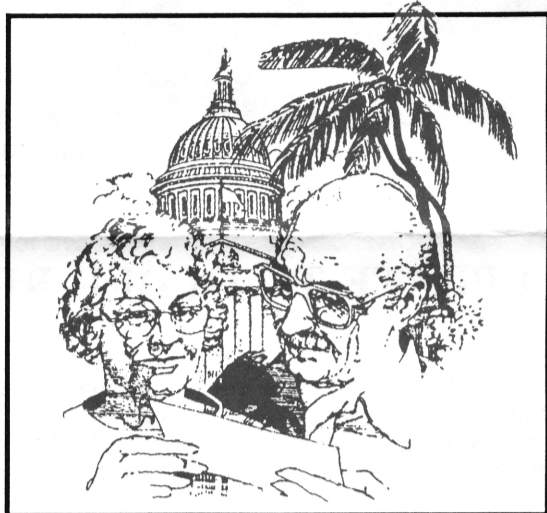
Another important cost-saver has been requiring use of generic drugs, unless a physician indicates otherwise, for prescriptions filled through the co-pay PACE program. This move should save the PACE program \$150 million over five years.

The Bottom Line:

Continued cost-saving measures are essential. The governor and the Legislature must be mindful of the current strain on the Lottery. Be assured that the Lottery is not in any danger of folding or being unable to maintain senior citizen programs.






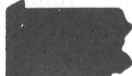
I will do my best to ensure that the Lottery continues on its present course of sound management. I fully support existing programs, and will be on guard for those proposals which could place an even greater strain on the system. Frankly, the time may come when adjustments in, for instance, the PACE co-pay are necessary. **AT THIS TIME, HOWEVER, WE ARE DOING OUR BEST TO MAKE THE COST-CONTROL EFFORTS WORK.**

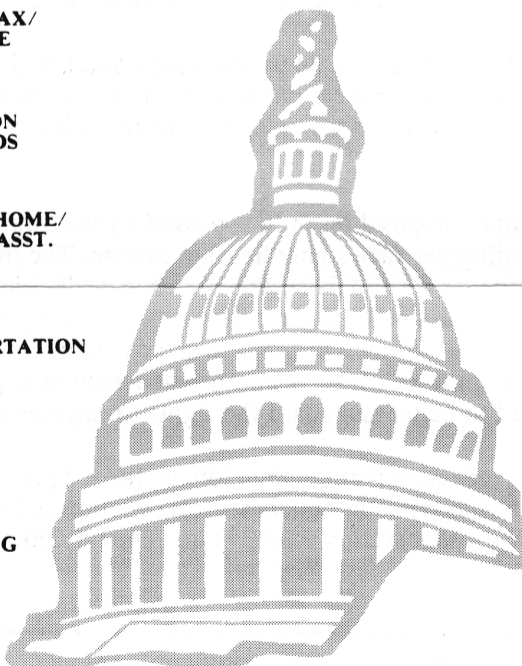
The Pennsylvania Lottery is unique in that it is entirely dedicated to senior citizen programs. The Lottery has been an overwhelming success, and the programs it funds have been a blessing to many. **I am committed to preserving the integrity of both.**



LOTTERY FUND DISTRIBUTION

(July 1988 -- June 1989)

	PROPERTY TAX/ RENT REBATE	\$127.9 million
	INFLATION DIVIDENDS	\$ 33.6 million
	NURSING HOME/ MEDICAL ASST.	\$126.0 million
	TRANSIT/ TRANSPORTATION	\$124.0 million
	PACE	\$165.0 million
	COUNTY AGING PROGRAMS	\$102.3 million



TOTAL: \$ 678.8 million

THE LOTTERY'S IMPACT IN BERKS AND LEHIGH COUNTY

(Fiscal Year 1988-89)

Program:	Berks	Lehigh
Co-Pay Prescription Aid	\$ 5.0	\$ 4.2 Million
Area Agency On Aging Funds	\$ 2.5	\$ 1.8 Million
Property Tax/Rent Rebates.....	\$ 4.0	\$ 3.3 Million
Transportation Aid	\$ 1.3	\$.824 Million
Nursing Home Care.....	\$ 3.4	\$ 4.8 Million
Retailer Commissions Locally	\$ 2.3	\$ 2.0 Million
Lottery Prizes Paid	\$23.7	\$17.8 Million
TOTAL LOTTERY IMPACT LOCALLY:	\$42.2	\$34.7 Million

SERVICES AVAILABLE THROUGH AREA AGENCIES ON AGING

Most services and benefits administered by the Pennsylvania Department of Aging are handled at the county level through Area Agencies on Aging. Here's a sampling of these services:

Wills

It is important to have a will. Without one, property will be distributed according to state law, which probably would be contrary to the wishes of the deceased. If you do not have a family attorney and would like assistance in obtaining an attorney, or if you need further information, contact the Area Agency on Aging. Other legal counseling also is available.

Senior Centers

Most communities have an Area Agency-supported senior center where older persons can get together for social activities, recreation, education, creative arts, physical health programs and nutritious meals.

Job Services

Senior Citizens often are the most dependable and valued employees an employer has. Many Area Agencies on Aging maintain contact lists of employers looking to hire older citizens. If you're interested in a part-time job, the local Area Agency on Aging often is the best place to begin your search.

In-Home Services

Various services covering a wide range of needs are available to persons requiring assistance in their home. These programs include: Homemaker Assistance for daily household activities; Personal Care help for those who cannot manage alone; Home-Delivered Meals; and Home Chore Services to help with heavy cleaning or minor repairs. Contact your Area Agency on Aging for more information.

Protective Services

Established in 1988, this relatively new service is geared toward protecting the elderly from abuse. It provides legal protection to victims and those who report cases of abuse or someone taking advantage of an elderly person. Abuse of the elderly is a most serious problem. This program is one means of curbing that abuse and protecting the rights of older Pennsylvanians.

THE COUNTY AREA AGENCY ON AGING is located at

Lehigh County
523 Hamilton St.
Allentown PA 18101
820-3034

Berks County
15 S. 8th St.
Reading PA 19602
378-8808

MAJOR ASSISTANCE PROGRAMS FUNDED BY THE LOTTERY

- **Property Tax and Rent Rebates** -- are available to qualifying persons whose annual household income is less than \$15,000. Those eligible include persons age 65 and older, widows and widowers age 50 and older, and permanently disabled persons age 18 and older.
 - **Prescription Assistance** -- The Pharmaceutical Assistance Contract for the Elderly (PACE) assists qualifying senior citizens with prescription purchases. In order to qualify, persons must be age 65 or older with an annual income of less than \$12,000 (\$15,000 for couples). PACE participants pay only the first \$4 of a prescription purchase while the Lottery picks up the balance.
 - **Inflation Dividends** -- These are one-time cash grants paid automatically to all recipients of property tax or rent rebates. The dividend payments do not exceed \$125.
 - **Transit Services** -- These include free mass transit in urban areas to persons age 65 and older, and reduced-fare transportation services for persons age 65 and older in both rural and urban areas.
 - **Senior Activity Centers** -- Funds are provided to rehabilitate senior centers operated by area agencies on aging.
 - **Long-Term Care** -- Financial aid is made available for long-term care needs provided by nursing homes and rehabilitation wards which are certified to provide nursing care to patients who need both permanent and temporary care. Most patients are age 65 or older.
- Application forms for many of these programs are available through my office.

STATE AGENCIES SERVING YOU

Office of Consumer Advocate

This agency was created to represent your interests when utility companies request rate increases. It also can help you if you're having problems with a utility company. Located in Strawberry Square, Harrisburg, 17120, the agency's phone number is 717-783-5048.

Bureau of Consumer Protection

Part of the Justice Department, this office investigates consumer complaints and attempts to mediate problems between consumers and business entities. The regional office of the Bureau of Consumer Protection is located in Allentown. The phone number is 215-821-6690.

Public Utility Commission (PUC)

The PUC operates a toll-free number for persons facing termination of gas, electricity, or sewage and water services. That number is 1-800-692-7380. You will be advised of your rights and possible courses of action.

Office of Attorney General

If you feel a violation of state law occurred while you were a resident of a state-owned or state-licensed facility, the Attorney General can investigate the situation. The Office of the Attorney General is located in Strawberry Square, Harrisburg, 17120. The phone number is 1-800-441-2555 "For The Consumer Protection Hotline".

YOU MAY BE A HALL OF FAME CANDIDATE!

If you have voted in every General Election for 50 years or more, you may be eligible for induction into the Pennsylvania Voter Hall of Fame. This prestigious club is open to all state residents who've voted consecutively in every November election for which they were eligible over a 50-year period.

More than 1,000 Pennsylvanians have been inducted. If you believe that you qualify, please contact my office for a Hall of Fame application. There are no fees involved. This simply is a way to recognize those persons with exemplary voting records.

A THOUGHT:

"What would life be if we had no
courage to attempt anything?"
-- Vincent Van Gogh

IMPORTANT INFORMATION FOR THOSE WITH MEDICARE COVERAGE

Six years ago, the federal government began a new system of paying hospitals for a Medicare patient's stay called DRGs (Diagnosis Related Groups).

Under this system, a hospital is paid a predetermined amount for a patient's stay according to the illness or diagnosis. For example, if a Medicare patient is admitted to the hospital for a fractured pelvis, the federal government will reimburse the hospital for 9.5 days of stay. Most often, the allotted time is more than adequate. However, there may be instances in which a longer recovery period is necessary.

If you're asked to leave the hospital before you believe it's medically appropriate, **be aware that you have the right to appeal your discharge.**

The Department of Aging advises these steps:

- 1). Ask the hospital for your Discharge Notice in writing.
- 2). Contact your local Peer Review Organization (PRO) to initiate an appeal. PRO is an independent group of physicians and nurses which will review your medical chart to determine your disposition.

From there, if you have questions or additional concerns, you may contact the Health Department's Bureau of Quality Assurance at 717-787-8015.

Odds and Ends of Interest

● **Motor vehicle registrations** can be obtained for \$10 rather than the usual \$24 if you are 65 or older and your annual income is \$14,999 or less. Application forms are available at my district office.

● **Adult Education:** Most public schools and many colleges and universities offer continuing education opportunities for adults. There usually is a charge for the instruction, although reduced-rates often are available for senior citizens. If interested, contact your local school district or area college to check on course availability.

● **Volunteer Opportunities** exist in every community. Some of the best volunteers are older adults. If you presently are not a volunteer, please consider donating your time and talents to your community. This can be done through various organizations such as the Red Cross, the local food bank, hospital or a non-profit organization.



CAPITOL REPORT

from

Rep. Paul Semmel

Harrisburg Office:
 Box 161, Main Capitol
 Harrisburg, PA 17120-0028
 (717) 787-3017

District Office:
 3 Spring Hill Dr.
 P.O. Box 235
 Schnecksville, PA 18078
 (215) 799-0187

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

204 West Main St.
 P.O. Box 352
 Kutztown, PA 19530
 (215) 683-9199

September 1990

Dear Friends:

As part of my continuing commitment to keep you informed of state government happenings, I am offering you this report. In this newsletter, you will find articles pertaining not only to legislative accomplishments and new laws---including the insurance law, but also news of local interest.

As your representative, it is important for me to know how you think about issues pending before the legislature. I respect and value your well-thought-out opinions and encourage you to continue to keep in touch. Remember, it is through teamwork---you and me---that makes and keeps government responsive and democratic.

Equally important to playing on your team, is my responsibility to help you cut through the red tape of bureaucracy. That may be as simple as helping you to obtain your driver's license, or as complex as assisting you fill out your property tax rent rebate form. In either case, my staff and I are here to assist you.

Sincerely,

Paul Semmel

PS. I have again scheduled a Senior Expo on Thursday, Sept 20, beginning at 1 p.m. The meeting, which isn't just for senior citizens, but also children and grandchildren who think they're parents or grandparents would benefit from these programs, will be held at Schnecksville Fire Company on Route 309. The Expo will give you the opportunity to learn more about a variety of services and benefits available to **senior citizens**. (We have over 50 representatives from agencies)

1990-91 FUNDING FOR EDUCATION IN 187TH LEGISLATIVE DISTRICT

	1989-90	1990-91
HAMBURG AREA		
SCHOOL DISTRICT	\$3,284,744	\$ 3,350,439
KUTZTOWN AREA		
SCHOOL DISTRICT	2,038,555	2,079,326
NORTHERN LEHIGH AREA		
SCHOOL DISTRICT	3,705,541	3,779,652
NORTHWESTERN AREA		
SCHOOL DISTRICT	3,134,614	3,256,070
PARKLAND SCHOOL		
DISTRICT	3,747,797	3,822,753
WHITEHALL-COPLAY		
SCHOOL DISTRICT	3,007,011	3,067,151

Please note enclosed survey card.

SENIOR EXPO '90

Date: Thursday Sept. 20

Time: 1 p.m. - 8:30 p.m.

**Place: Schnecksville
 Fire Company**

NEW LAWS

Following are some of the most recently mandated laws by the Pennsylvania General Assembly:

CONSUMER PROTECTION: A consumer will have up to five days to cancel their vacation time-share contracts or campground contracts if they decide they don't want to purchase them.

PRISONS: \$235 million in prison construction to add more than 5,500 new cells including four new prisons has been authorized. \$200 million in grants will be available to counties to build or expand jails if voters approve through a referendum.

RADIOACTIVE WASTE: The state will collect up to \$33 million from the operators of nuclear power plants to underwrite the start of the low-level nuclear waste disposal plan.

MEDICAL OVERCHARGES: Senior citizens may collectively save over \$50 million because a new law bars doctors from charging Medicare patients more than fees set by the federal government.

VOLUNTEER LOAN ASSISTANCE Volunteer fire, ambulance and rescue companies will be able to obtain larger loans to purchase equipment or vehicles.

PARENTAL NOTIFICATION Parents will now have to be notified under the new law when their children are arrested and charged with summary offenses such as underage drinking, retail theft, vandalism, disorderly and criminal conduct and public drunkenness.

MINOR SMOKING BAN: It's illegal to sell tobacco to children under 18 years old in Pennsylvania under the new law.

Penalties have been set for selling or furnishing tobacco to a minor.

BACKHAULING BAN: Food trucks are now prohibited from hauling garbage and vice versa as a result of the mandated law). The new law prohibits an open truck or trailer from hauling waste (except for conventional garbage trucks) and requires vehicles carrying garbage to cover their loads.

CAT FUND: Outstanding CAT fund claims will be paid by borrowing \$33.4 million from the state's Workers Compensation Fund over the next 6 years.

LITTERING FINES Penalties for people who scatter trash on roads and railroad-right-of-ways and state waterways have been increased. Vehicles used in dumping trash ("short dumping") will be confiscated

PENDING LEGISLATION

**Member has co-sponsored legislation

IMPACT FEES: (HB 1361) Who will pay the fee is one of the issues the legislature will address before it passes a law requiring developers or builders to pay an "impact fee" for a portion of municipal improvements that are spawned by growth. This, along with other concerns, will be ironed out when the assembly returns in the Fall.

****WIDOW'S TAX:** The widow's tax, which places a 6 percent levy on property bequests to a spouse will be discarded if HB 1380 becomes law.

****RIGHT-TO-FARM:** The state's existing right-to-farm law will be strengthened by further protecting farmers' rights to set-up road stands where they sell their produce (HB 1231).

DRUG EDUCATION: Pennsylvania's schools will be required to provide drug and alcohol education programs annually for students in grades 7 - 12 (HB 1810).

PRESCRIPTION SAVINGS: The state, and ultimately the taxpayers, will save more than \$25 million on prescription drug purchases if HB 2604 is enacted.

The proposal will become law pending the House's concurrence of Senate amendments.

SECRET WARRANTIES: Manufacturers will be required to notify customers when a repair is covered by warranty. Often customers are unaware of the circumstances and pay for a repair that, under the warranty, was free (HB 8).

DEER POPULATION: Farmers would have the right to obtain permits to allow outside hunters on their property to shoot deer, after proving deer have been causing crop damage (SB 647).

****CAMPUS REHABILITATION:** Nearly \$230,000 would be authorized for renovation and renewal projects at state universities and campuses. Basic maintenance repairs on the states 14 universities have been neglected and the costs to repair will continue to escalate if action is not soon taken (HB 1944).



CERTIFICATION CLASS OFFERED FOR COMMERCIAL LICENSED DRIVERS

To comply with a federal mandate, the state has passed a new law that will standardize licensing practices and procedures as well as penalties and violations for professional drivers. As a result, there is a lot of confusion surrounding the new regulations.

I have been informed that the Lehigh County Area Vo-Tech School, in conjunction with the Northampton County Community College and Lehigh Community College is offering classes to help drivers prepare for the written part of the examination and the behind-the-wheels skills test. The classes will be held in October.

The tests, which are administered by the state's Civil Service Commission will be offered at 33 sites across the Commonwealth.

For more information regarding the classes, call Karen Peters at the Lehigh County Area Vo-Tech at 799-1372 or Frank Olszewski at Northampton Community College at 861-5579.

If I can be of further assistance, do not hesitate to contact me.

NEW PURPLE HEART PLATE NOW AVAILABLE

The state's Motor Vehicle Bureau is now issuing a new Purple Heart registration plate. The new plate has the words "combat wounded victim" across the top and "Pennsylvania" at the bottom in read. On a background of white, the border, the letters "PH", the five numbers and an embossed replica of the medal will be purple.

Recipients of the old-style plate can request a new plate with the same number combination they currently have. Cost of the new plate is \$5.

Forms to replace the old plate, or to purchase a new one can be obtained from my district office.

RECYCLING...Besides it being law, it's a good habit to start!

Although many of the state's municipalities already have a recycling plan in effect, the law doesn't take effect for municipalities with populations between 5,000 and 10,000, having population densities of greater than 300 persons per square mile have until Sept. 26, 1991. For those municipalities with 10,000 or more, a recycling program must be in place by this Sept. 26.

Under the law, communities must recycle leaf waste and three of seven other materials. Among those are glass, aluminum, steel and bimetallic cans, high grade office paper, newsprint, corrugate paper and plastics.

If you haven't started separating your trash, maybe now is a good time to get into that habit. It's one habit that you won't want--or have to break!

911 EMERGENCY SYSTEM IS NOW AVAILABLE STATEWIDE

Because the costs of installing and operating a 911 emergency service system has been prohibitive for most of the state's counties, many areas have not had access to this life-saving benefit. That may change now as a result of the state's recently enacted law.

Under the new law, local government officials may now decide to implement the 911 system and to pass the minimal costs onto the customers. It has been estimated that the cost will range anywhere from 50 cents to \$1.50. Before initiating such a program, local officials, by law, will have to hold a public meeting.

Although some counties have been fortunate to have this service provided free of charge, it may be worth the small fee to have 911 available to you. In times of emergency, its often difficult enough to remember your own telephone number let alone a seven-digit number for the ambulance. The 911 service is set-up to save time...and minutes do count in life and death situations.

1990-91 BUDGET PASSED

On July 1, the General Assembly passed the 1990-91 budget. Although there are some areas of the \$12.2 billion budget that pleases me, there are others that cause me concern.

For instance, aid to basic education will increase by \$85 million, or by 3.19 percent. While it is true that this increase certainly doesn't keep up with inflation, at least the governor didn't reduce funding. My concern is that school districts may eventually have to raise taxes to keep up with the rate of inflation.

And in the other area of education, special education received a 9 percent boost. Granted that may sound pretty significant, but it's not when you consider that none of this money will be given to the school districts for the upcoming year. School districts will, however, receive the \$84 million they should have gotten last year for special education programs. Again, if school districts can't meet the expense, they may be forced to make it up through increased taxes.

Besides the possible need for school districts to have to raise taxes, I am gravely concerned about the governor's fiscal management ability. Let me explain.

To begin with, the expected revenue for 1990-91 is overestimated by \$100 million. Simply put, the governor is expecting to receive more money from revenues than what is actually projected. But what's worse, is that he has permanently "borrowed" money from one fund to pay for another expenditure. For instance, he has transferred \$100 million from the State Workmen's Insurance Fund (SWIF) to fund normal, expected ongoing expenditures.

In addition, the administration pushed for and secured approval for incurring \$123 million in added debt through the sale of bonds to pay for the daily operation of government. These one-time transfers, in addition to the governor's refusal to handle previous budget surpluses in a responsible manner will come home to roost with the taxpayers.

As if all of this isn't good news, I have listed some of my other concerns about this years budget. They are:

--Agriculture, the state's number one industry, suffered again because ag-related research was cut by \$500,000 and ag-product promotions was cut by 16 percent; funding for county fairs and rabies research was not increased;

--A request from the attorney general for \$2 million more to fight drug abuse was ignored, and various economic development programs were devasated by in excess of \$15 million.

There are some very real needs throughout the state that will suffer because the governor wants to claim no increase in state taxes when in fact his policies are driving local taxes sky high.

I will keep you informed of the situation as it unfolds.

AUTO INSURANCE...An Update

As I'm sure you're aware, the new auto insurance law took effect on July 1. Many of you depending on your current policy, may have yet to see any difference in your rates.

The major objectives of the law are to make auto insurance more affordable and available and to get uninsured drivers off the roads. Penalties for insurance fraud have been increased and there are provisions aimed at containing health care costs and frivolous lawsuits.

For your information, I have included the following chart. If you need additional assistance, please contact your agent. If I can be of service, please don't hesitate to call or write any of my district offices.

OLD LAW		NEW LAW
No restrictions	Liability	<p>Two Choices:</p> <ol style="list-style-type: none"> 1. Limit your right to sue except for serious injury or death (limiting may reduce rate up to 22%) 2. Maintain your right to sue <p>10% cut from rate approved by the Insurance Commissioner is mandated</p>
<p>Required coverage for:</p> <ol style="list-style-type: none"> 1. Medical Expense Benefits (\$10,000 minimum) 2. Funeral Benefits (\$5000 min) 3. Loss of Income (\$1000-\$5000/Month) <p>Optional: Catastrophic coverage of \$100,000 or more</p>	First Party Benefits	<p>Optional coverage for:</p> <ol style="list-style-type: none"> 1. Extraordinary Medical Benefits 2. Accidental death *3. Funeral Benefits *4. Income Loss <p>*If no preference stated, they are not automatically given to you</p> <p>Required coverage for:</p> <ol style="list-style-type: none"> 1. Medical Expense Benefits \$5,000 minimum, but can buy up to \$10,000 <p>(If no preference, assigned \$5,000)</p>
<p>Required Coverage:</p> <ol style="list-style-type: none"> 1. \$15,000 for injuries to one person 2. \$30,000 for uninsured and underinsured in crash 	Other Drivers	<p>Optional Coverage For:</p> <ol style="list-style-type: none"> *1. Uninsured motorists *2. Underinsured motorists <p>* Must sign form declining coverage, otherwise its automatic, both of these coverages are available at minimums of \$15,000 and \$30,000</p>
<p>Required Coverage: Driver selected amount of collision insurance which pays for damage to car from a crash or with an object</p> <p>Optional: Collision insurance which pays for damage from fire, flood, vandalism of theft</p>	Your Vehicle	<p>Optional:</p> <ol style="list-style-type: none"> 1. Collision (but normally required by bank for a loan) 2. Comprehensive <p>Unless specified, motorist will be assigned \$500 deductible</p> <p>Discounts for passive seat belts, air bags, anti-theft devices. Drivers aged 55 or over will qualify for reduction if they successfully complete a driver improvement course.</p>