



**State Senator
Mike Brubaker**

Reports

36th Senatorial District



SPRING 2008

Dear Friend:

The Senate has taken action on some very important legislation already this year. One of the most significant accomplishments occurred in January, when the General Assembly approved comprehensive changes to the state's Open Records Law to make government records at all levels more open and transparent. These changes, under Act 3 of 2008, reverse the presumption of access to records, so that all government records would be considered public records unless they meet an exemption designed to protect personal information and public safety.

I will be co-hosting an informational session on the Open Records changes with the PA Association of Township Supervisors, the Pennsylvania Newspaper Association, the County Commissioners Association of Pennsylvania, and the Governor's Center for Local Government Services. More information is available online at www.palocalgovtraining.org.

I have also been working to actively engage the community on particular issues with which I am involved. For instance, I have helped to facilitate meetings of the Lancaster County Task Force on the Chesapeake Bay Tributary Strategy. This brings together

municipal leaders, builders and members of the production agriculture industry to develop innovative ideas that will help the county address its role in meeting the requirements of the strategy, a multi-state plan to lower nutrients and sediment going into the Bay.

Recently, I also held workshops for local governments and business leaders to give them a better understanding of the state funding opportunities available to them. In addition, in January I completed the series of municipal roundtables with all local governments of the 36th District.

As we continue to work through the budget process for the 2008-2009 fiscal year, my colleagues and I will also be working on many other important issues, including discussions on alternative energy and healthcare. I encourage you to contact me by one of the means listed on the back of this newsletter to share your input so that I can better represent the interests of the 36th District in Harrisburg.

Senate Approves Mortgage Reform Legislation

Last fall, the effects of predatory lending and other questionable mortgage practices were brought into sharp focus when more than 800 individuals and families were impacted by the bankruptcy filings of OPFM, Inc., and Image Masters. I was proud to support a six-bill mortgage reform package, which was approved by the Senate in March, to take a significant step toward ensuring such situations do not ever occur again.

The package is based on the findings of a mortgage industry study mandated by House Resolution 364, adopted in 2003, and contains bills to help the state monitor and penalize those who try to take advantage of

Pennsylvania consumers.

Two of the bills would create new licensing categories for individual mortgage originators who deal directly with consumers by soliciting or accepting mortgage loan applications, or who negotiate loan terms for primary and secondary mortgage loans. This is particularly important for consumer protection – anyone who works directly with consumers in regard to mortgage loans in any capacity should be required to meet standards similar to those of others who sell financial products.

Other bills would help Pennsylvania monitor mortgage foreclosures

on a statewide basis, as well as eliminate pre-payment penalties for loans of \$200,000 or less.

I have been actively working with the families in my area who have been impacted by the OPFM situation over the past several months to ensure they have the information and resources they need to work their way through a very difficult situation. The House also recently passed a similar mortgage reform package of its own; I am very pleased that the General Assembly is actively addressing this critical matter, and we will continue working to move these bills closer to becoming law.

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PACE, Property Tax/Rent Rebates Available for Seniors

Two of the most valuable programs the state offers for senior citizens are the Property Tax/Rent Rebate Program and the Pharmaceutical Assistance Contract with the Elderly (PACE) Program. Property taxes and prescription drug costs are often the biggest living expenses for seniors, and these programs help our older Pennsylvanians manage the cost increases for these two necessities.

In the past two years, both programs have been expanded to include a number of seniors who were not eligible for these programs in the past. I would encourage you to take a closer look at the eligibility guidelines for both programs to determine if you or a loved one may now be eligible. For more information, please contact the Lititz District Office at 717-627-0036.

PACE Income Eligibility

To be eligible for PACE, you must be a Pennsylvania resident 65 years of age or older with a total income of \$14,500 or less for an individual or \$17,700 or less for a married couple.

Seniors with incomes between \$14,500 and \$23,500 for individuals or between \$17,700 and \$31,500 for married couples may be eligible for the PACENET program, which offers

prescriptions at a reduced cost for a small monthly co-pay.

Property Tax/Rent Rebate Eligibility

This program is open to Pennsylvanians 65 years of age or

older with a total household income of \$35,000 or less per year, excluding one-half of all Social Security income. Widows or widowers 50 years of age or older and permanently disabled individuals 18 years of age or older may also be eligible.



Senator Brubaker worked with PennAg to provide Easter hams to local organizations, including Gatehouse for Men and Ephrata Area Social Services. The Senator also helped distribute the hams to residents of Faith Friendship Villa and their Director of Development Jim Zook (third from right), pictured here.

General Assembly Introduces Gaming Reform Package

New legislation introduced in the Senate, which I have cosponsored, would establish a number of fixes to the state's Gaming Law and implement recommendations made by the Fourth Dauphin County Grand Jury.

I was very disappointed when the Pennsylvania Gaming Act was signed into law in 2004. However, since legalized gambling is now a reality in this Commonwealth, I believe we cannot stop working to ensure it is governed by the most ethical principles possible.

A major component of the legislation involves creating a Division of

Gaming Enforcement under the Attorney General, where it would have the complete authority of a law enforcement agency in carrying out investigations. Other key components of the legislation include decreasing the number of board members from seven to five and limiting their outside employment.

Under the new bill, felons would be prohibited from holding a gaming license. People proven to be associated with organized crime and career criminals would also be prohibited from holding a license.

The legislation would also amend the casino ownership licensing

process by requiring public hearings on the qualifications of applicants and tightening the license and permit disqualification criteria.

Recent events clearly illustrate the need to improve these aspects of the Gaming Law - the gaming industry and those who run it must be held accountable for their actions and protected from criminal activity. These reforms are both important and necessary to ensure that we have proper oversight of the Gaming Control Board and commonsense safeguards in place.



Senator Brubaker meets with members of the Fraternal Order of Police in his Harrisburg office, including (from left) Chris McKim, Ephrata Police; Jeff Kraus, Lancaster City Police; Frank Ember, Northwest Regional Police; John Fiorill; and Joe Goody, Mount Joy Borough Police.