CHAIRMAN JAMES: Thank you very much.

Frances Brewin.

MS. BREWIN: Yes. Good evening, Madame Chairperson --

CHAIRMAN JAMES: Good evening.

MS. BREWIN: -- Commissioners, and fellow union members, ladies and gentlemen.

My name is Frances Brewin. I've been employed in the local area restaurants most of my adult life. Typically the wages were very meager and benefits were nonexistent. You had to depend on the generosity of patrons in the form of tips to eke out a living.

The advent of casinos opened up a whole new era for myself and many, many more like me. I went to work at the Golden Nugget in June of 1982 and have been employed there ever since, although it has changed hands several times, Valley's Grand and now Atlantic City's Hilton.

I still depend on tips, but receive a fair wage and terrific benefits, including paid vacation, something I never received in the private sector;
pension fund; severance fund; and medical insurance,
which is administered through collective bargaining
through our union.

When I first went to work in the industry,
little did I realize just how important the benefits
would become to my family. In 1989 my husband became
disabled due to an accident and was forced to take
early retirement from a job that he had held for more
than 34 years.

He was able to keep his benefits for five
years, but when that time ran out, thank God, we still
had mine. In the last few years, he required surgery
and developed a medical problem that requires
expensive prescription drugs, several hundred dollars
a month, which only costs us $8 out of pocket.

Fortunately the benefits I have as a
casino worker cover drugs and medical care with very
modest out-of-pocket costs.

As natives of the area, we have certainly
seen a lot of changes, but I'm sure without casinos
the changes we would have seen would not have been for
the better. Just take a ride around the area, not
just Atlantic City itself. Go offshore, as we natives refer to the mainland communities. Huge shopping centers, new homes and new schools, all attest to the prosperity casinos have brought here.

As a matter of fact, our town of Northfield just opened a new $17 million community school which replaces four antiquated ones which were promptly sold and now become new tax rentables.

Mine is but one story out of thousands, but very important to myself and my family.

Thank you.

CHAIRMAN JAMES: Thank you.

Cindy Armstrong.

MS. ARMSTRONG: Good evening, and welcome to Atlantic City. My name is Cindy Armstrong. I've been in Atlantic City since the mid-1960s. My father was a union pipefitter who always had to travel out of town for work. Most of the time he would be gone before sunrise and not return until I was in bed.

My mother worked on Atlantic City boardwalk in the summers from noon until midnight just to make a decent paycheck and to have enough hours in