

# HOUSE COMMITTEE ON CONSUMER PROTECTION

## TAPE LOG

January 19, 2007 Hearing Room E  
1:00 P.M. Tapes 5 – 6

**MEMBERS PRESENT:** Rep. Paul Holvey, Chair  
Rep. Suzanne Bonamici, Vice-Chair  
Rep. Donna Nelson, Vice-Chair  
Rep. Larry Galizio  
Rep. Vic Gilliam  
Rep. Chuck Riley

**MEMBER EXCUSED:** Rep. Patti Smith

**STAFF PRESENT:** Steve Dixon, Committee Administrator  
Mike Reiley, Committee Assistant

**MEASURES HEARD:** HB 2203 – Public Hearing  
HB 2204 – Public Hearing  
HB 2205 – Public Hearing

This tape log is in compliance with Senate and House Rules. For complete contents, please refer to the cassette tapes.

<b>TAPE # AND SIDE</b>	<b>COUNTER NUMBER</b>	<b>BRIEF DESCRIPTION OF SUBJECT MATTER OR CHANGE IN SPEAKER</b>
<b>5A</b>	002	Chair Holvey calls the meeting to order at 1:05 p.m.
<b><u>HB 2203, HB 2204 &amp; HB 2205 – PUBLIC HEARING</u></b>		
	010	Steve Dixon, Committee Administrator
	020	Cory Streisinger, Director, Department of Consumer and Business Services ( <b>EXHIBITS A, B, C</b> )
	184	Rep. Bonamici
	188	Streisinger
	200	Rep. Bonamici
	202	Streisinger
	210	Rep. Gilliam
	223	Streisinger
	236	Rep. Gilliam
	240	Streisinger
	247	Rep. Galizio
	260	Streisinger
<b>5A</b>	284	Rep. Galizio
	293	Streisinger
	306	Rep. Gilliam
	308	Rep. Riley
	313	Rep. Gilliam
	328	Streisinger
	349	Rep. Riley

	354	Streisinger
	362	Chair Holvey
	372	Streisinger
	388	Rep. Nelson
	400	Streisinger
	409	David Tatman, Administrator, Division of Finance & Corporate Securities, Department of Consumer and Business Services
<b>6A</b>	003	Rep. Nelson
	011	Tatman
	028	Paul Cosgrove, Oregon Financial Services Association
	061	Rep. Nelson
	064	Cosgrove
	071	Rep. Nelson
	082	Mark Nelson, Northwest Title Loans
	132	Alan Tressider, Northwest Title Loans
	165	Rep. Galizio
	167	Tressider
	169	Rep. Galizio
	181	Tressider
	184	Rep. Bonamici
	191	Nelson
	196	Rep. Riley
	201	Nelson
	211	Rep. Riley
	218	Nelson
	228	Rep. Riley
	245	Nelson
	253	Rep. Bonamici
	262	Tressider
	277	Rep. Bonamici
	281	Rep. Galizio
	287	Tressider
<b>6A</b>	293	Rep. Gilliam
	298	Nelson
	303	Rep. Gilliam
	315	Nelson
	323	Rep. Gilliam
	333	Nelson
	358	Rep. Nelson
	362	Nelson
	376	Rep. Nelson
	378	Nelson
	400	Angela Martin, Our Oregon & Economic Fairness Coalition <b>(EXHIBITS D, E, F)</b>
<b>5B</b>	001	Martin
	077	Rep. Gilliam
	082	Martin
	100	Rep. Nelson
	104	Martin
	108	Rep. Nelson

	120	Martin
	122	Rep. Gilliam
	134	Laura Etherton, Consumer Advocate, Oregon State Public Interest Research Group (OSPIRG) <b>(EXHIBITS G, H)</b>
	220	Rep. Galizio
	222	Martin
	224	Rep. Galizio
	240	Martin
	256	Rep. Gilliam
	275	Martin
	304	Rep. Gilliam
	314	Martin
	360	Kevin Finney, Director of Public Policy, Ecumenical Ministries of Oregon <b>(EXHIBITS I, J, K)</b>
<b>6B</b>	002	Rep. Riley
	004	Finney
	005	Rep. Nelson
	009	Finney
	020	Rep. Nelson
	033	John Mullin, Legislative Advocate, Oregon Law Center
	044	Rep. Bonamici
<b>6B</b>	053	Rep. Nelson
	054	Finney
	077	Rep. Bonamici
	082	Rep. Gilliam
	085	Mullin
	100	Finney
	125	Jan Amling, Executive Director, Consumer Credit Counseling Service of Linn-Benton, Inc. <b>(EXHIBITS L, M, N)</b>
	192	Rep. Bonamici
	200	Amling
	209	Chair Holvey notes the written testimony of Dan Saltzman, Commissioner, City of Portland <b>(EXHIBITS O, P, Q)</b> and Nathan Groff, Chief Government Relations Officer, Veritec <b>(EXHIBITS R, S)</b>
	228	Rep. Nelson
	236	Streisinger
	238	Rep. Nelson
	258	Streisinger
	296	Rep. Nelson
	302	Rep. Bonamici
	313	Tatman
	337	Rep. Bonamici
	340	Tatman
		<b>The following prepared testimony is submitted for the record without public testimony:</b>
		Rick Bennett, AARP <b>(EXHIBITS T, U, V)</b>
	348	Chair Holvey adjourns the meeting at 2:57 p.m.

**EXHIBIT SUMMARY**

- A. **HB 2203, prepared testimony, Cory Streisinger, 6 pp**
- B. **HB 2204, prepared testimony, Cory Streisinger, 6 pp**
- C. **HB 2205, prepared testimony, Cory Streisinger, 6 pp**
- D. **HB 2203, prepared testimony, Angela Martin, 2 pp**
- E. **HB 2204, prepared testimony, Angela Martin, 2 pp**
- F. **HB 2205, prepared testimony, Angela Martin, 2 pp**
- G. **HB 2203, prepared testimony, Laura Etherton, 1 p**
- H. **HB 2204, prepared testimony, Laura Etherton, 1 p**
- I. **HB 2203, prepared testimony, Kevin Finney, 1 p**
- J. **HB 2204, prepared testimony, Kevin Finney, 1 p**
- K. **HB 2205, prepared testimony, Kevin Finney, 1 p**
- L. **HB 2203, prepared testimony, Jan Amling, 2 pp**
- M. **HB 2204, prepared testimony, Jan Amling, 2 pp**
- N. **HB 2205, prepared testimony, Jan Amling, 2 pp**
- O. **HB 2203, prepared testimony, Dan Saltzman, 1 p**
- P. **HB 2204, prepared testimony, Dan Saltzman, 1 p**
- Q. **HB 2205, prepared testimony, Dan Saltzman, 1 p**
- R. **HB 2203, prepared testimony, Nathan Groff, 4 pp**
- S. **HB 2204, prepared testimony, Nathan Groff, 4 pp**
- T. **HB 2203, prepared testimony, Rick Bennett, 1 p**
- U. **HB 2204, prepared testimony, Rick Bennett, 1 p**
- V. **HB 2205, prepared testimony, Rick Bennett, 1 p**