

## SENATE COMMITTEE ON COMMERCE

May 21, 2007 Hearing Room B  
7:30 AM Tapes 66 - 67

**MEMBERS PRESENT:** Sen. Floyd Prozanski, Chair  
Sen. Roger Beyer, Vice-Chair  
Sen. Brad Avakian  
Sen. Avel Gordly  
Sen. Rod Monroe

**STAFF PRESENT:** Anna Braun, Committee Administrator  
Brian Egger, Committee Assistant

**MEASURES/ISSUES HEARD:**  
**HB 2871 A – 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>
66A	003	Chair Prozanski calls the meeting to order at 7:33 a.m.
<b><u>HB 2871 A – PUBLIC HEARING</u></b>		
	020	Jeff Merkley, House Speaker, District 47
	059	Chair Prozanski
	063	Angela Martin, Our Oregon ( <b>EXHIBIT A</b> )
	104	Chair Prozanski
	117	Paul Cosgrove, Oregon Financial Services Association ( <b>EXHIBIT B</b> )
	177	Philip Holt ( <b>EXHIBIT C</b> )
	204	Jim Gardner, Gardner & Gardner, Attorneys, PC ( <b>EXHIBITS D – E</b> )
	249	Chair Prozanski
	261	Peggy Hopkins
	280	Pam Sessions, Quick Check Financial
	307	Jonas Monast, Legislative Counsel, Center for Responsible Lending ( <b>EXHIBIT F</b> )
	378	Sen. Monroe
	384	Monast
	392	Sen. Monroe
	401	Monast
	407	Sen. Gordly
	413	Monast
67A	003	Chair Prozanski
	011	Art Akin
67A	027	Osjha Anderson, Northwest Title Loans
	083	Chair Prozanski
	093	Brian Swarts, Oregon Center for Christian Values ( <b>EXHIBIT G</b> )
	126	Robin Stephenson ( <b>EXHIBIT H</b> )
	152	Rick Bennett, Director of Government Relations, AARP Oregon
	175	Michael Rosenberg, President, CEO CASHCO Financial Services Incorporated ( <b>EXHIBIT I</b> )

222 Sandra Griewe (**EXHIBIT J**)  
246 Gregory Chaimov (**EXHIBIT K**)  
252 Norene Goplen, Lutheran Advocacy Ministry (**EXHIBIT L**)  
351 Lisa Wenslick  
378 Sybil Hebb (**EXHIBIT M**)

The following prepared testimony is submitted for the record without public testimony:

HB 2871 A, -12 amendment, staff, 11 pp (**EXHIBIT N**)

HB 2871 A, -13 amendment, staff, 1 p (**EXHIBIT O**)

HB 2871 A, prepared testimony, Jackie Dingfelder, 1 p  
(**EXHIBIT P**)

HB 2871 A, prepared testimony, Scott Bruun, 1 p (**EXHIBIT Q**)

HB 2871 A, prepared testimony, Julie Dougherty, 23 pp  
(**EXHIBIT R**)

HB 2871 A, prepared testimony, Laura Etherton, 1 p (**EXHIBIT S**)

HB 2871 A, prepared testimony, Ranson Buff, 1 p (**EXHIBIT T**)

HB 2871 A, prepared testimony, Irma Lanham, 2 pp (**EXHIBIT U**)

HB 2871 A, prepared testimony, Curtis Bell, 1 p (**EXHIBIT V**)

HB 2871 A, prepared testimony, Allison Reineccius, 1 p  
(**EXHIBIT W**)

HB 2871 A, prepared testimony, Angie DiLorenzo, 2 pp  
(**EXHIBIT X**)

HB 2871 A, prepared testimony, Maureen Sloan, 1 p (**EXHIBIT Y**)

HB 2871 A, prepared testimony, Bina Patel, 1 p (**EXHIBIT Z**)

HB 2871 A, prepared testimony, Angela Solis, 1 p (**EXHIBIT AA**)

HB 2871 A, prepared testimony, Michele Robinson, 1 p  
(**EXHIBIT BB**)

HB 2871 A, prepared testimony, David Warren, 1 p (**EXHIBIT CC**)

HB 2871 A, prepared testimony, Lanny Martin, 1 p (**EXHIBIT DD**)

HB 2871 A, prepared testimony, Jon Stubenvoll, 2 pp  
(**EXHIBIT EE**)

HB 2871 A, prepared testimony, Patti Whitney-Wise, 1 p  
(**EXHIBIT FF**)

HB 2871 A, prepared testimony, Denise Baker, 1 p (**EXHIBIT GG**)

HB 2871 A, prepared testimony, Elisabeth Hagans, 2 pp  
(**EXHIBIT HH**)

HB 2871 A, prepared testimony, Jerry Cohen, 5 pp (**EXHIBIT II**)

## **EXHIBIT SUMMARY**

- - A. HB 2871 A, prepared testimony, Angela Martin, 7 pp
  - B. HB 2871 A, prepared testimony, Paul Cosgrove, 3 pp
  - C. HB 2871 A, prepared testimony, Philip Holt, 3 pp
  - D. HB 2871 A, prepared testimony, Jim Gardner, 28 pp
  - E. HB 2871 A, -11 amendment, Jim Gardner, 1 p
  - F. HB 2871 A, prepared testimony, Jonas Monast, 4 pp
  - G. HB 2871 A, prepared testimony, Brian Swarts, 1 p
  - H. HB 2871 A, prepared testimony, Robin Stephenson, 2 pp
  - I. HB 2871 A, prepared testimony, Michael Rosenberg, 4 pp
  - J. HB 2871 A, prepared testimony, Sandra Griewe, 1 p
  - K. HB 2871 A, prepared testimony, Gregory Chaimov, 4 pp
  - L. HB 2871 A, prepared testimony, Norene Goplen, 2 pp
  - M. HB 2871 A, prepared testimony, Sybil Hebb, 1 p
  - N. HB 2871 A, -12 amendment, staff, 11 pp
  - O. HB 2871 A, -13 amendment, staff, 1 p
  - P. HB 2871 A, prepared testimony, Jackie Dingfelder, 1 p
  - Q. HB 2871 A, prepared testimony, Scott Bruun, 1 p
  - R. HB 2871 A, prepared testimony, Julie Dougherty, 23 pp
  - S. HB 2871 A, prepared testimony, Laura Etherton, 1 p
  - T. HB 2871 A, prepared testimony, Ranson Buff, 1 p
  - U. HB 2871 A, prepared testimony, Irma Lanham, 2 pp
  - V. HB 2871 A, prepared testimony, Curtis Bell, 1 p
  - W. HB 2871 A, prepared testimony, Allison Reineccius, 1 p
  - X. HB 2871 A, prepared testimony, Angie DiLorenzo, 2 pp
  - Y. HB 2871 A, prepared testimony, Maureen Sloan, 1 p
  - Z. HB 2871 A, prepared testimony, Bina Patel, 1 p
    - AA. HB 2871 A, prepared testimony, Angela Solis, 1 p
    - BB. HB 2871 A, prepared testimony, Michele Robinson, 1 p
    - CC. HB 2871 A, prepared testimony, David Warren, 1 p
    - DD. HB 2871 A, prepared testimony, Lanny Martin, 1 p
    - EE. HB 2871 A, prepared testimony, Jon Stubenvoll, 2 pp
    - FF. HB 2871 A, prepared testimony, Patti Whitney-Wise, 1 p
    - GG. HB 2871 A, prepared testimony, Denise Baker, 1 p
    - HH. HB 2871 A, prepared testimony, Elisabeth Hagans, 2 pp
    - II. HB 2871 A, prepared testimony, Jerry Cohen, 5 pp

## SENATE COMMITTEE ON COMMERCE

May 21, 2007 Hearing Room B  
3:00 PM Tapes 68 - 70

**MEMBERS PRESENT:** Sen. Floyd Prozanski, Chair  
Sen. Roger Beyer, Vice-Chair  
Sen. Brad Avakian  
Sen. Avel Gordly  
Sen. Rod Monroe

**STAFF PRESENT:** Anna Braun, Committee Administrator  
Brian Egger, Committee Assistant

**MEASURES/ISSUES HEARD:**  
HB 3484 – Public Hearing and Work Session  
HB 2224 A – Public Hearing  
HB 2401 B – Public Hearing and Work Session  
HB 2283 A – Public Hearing and Work Session  
HB 2284 A – Public Hearing and Work Session  
HB 2679 – Public Hearing and Work Session  
HB 2585 A – Public Hearing  
HB 2280 A – Public Hearing and Work Session  
HB 2222 – Work Session  
HB 2223 A – Work Session

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<b>TAPE #</b>	<b>COUNTER</b>	<b>BRIEF DESCRIPTION OF SUBJECT MATTER</b>
<b>AND SIDE</b>	<b>NUMBER</b>	<b>OR CHANGE IN SPEAKER</b>
68A	003	Chair Prozanski calls the meeting to order at 3:00 p.m.
<b><u>HB 3484 – PUBLIC HEARING</u></b>		
	018	Suzanne Bonamici, State Representative, District 34
	036	Sen. Beyer
	039	Bonamici
	041	Anna Braun, Committee Administrator
	044	Joel Ario, Administrator, Insurance Division, Department of Consumer and Business Services ( <b>EXHIBITS A, B</b> )
	054	Chair Prozanski
	057	Ario
	093	Sen. Beyer
	095	Ario
	100	Sen. Beyer
	106	Ario
	115	Sen. Gordly
68A	117	Ario
	121	Chair Prozanski
<b><u>HB 3484 – WORK SESSION</u></b>		
	126	<b>MOTION: Sen. Beyer moves to ADOPT HB 3484-1 amendments dated 5/17/07.</b>
	127	<b>VOTE: 4-0-1</b> <b>EXCUSED: 1 - Avakian</b>

		Chair Prozanski, hearing no objection, declares the motion <b>CARRIED.</b>
	129	<b>MOTION: Sen. Beyer moves HB 3484 to the floor with a DO PASS AS AMENDED recommendation.</b>
	132	<b>VOTE: 4-0-1</b> <b>EXCUSED: 1 - Avakian</b> Chair Prozanski, hearing no objection, declares the motion <b>CARRIED.</b> <b>SEN. PROZANSKI will lead discussion on the floor.</b> Chair Prozanski
	136	
	<b><u>HB 2224 A – PUBLIC HEARING</u></b>	
	144	Joel Ario, Administrator, Insurance Division, Department of Consumer and Business Services ( <b>EXHIBIT C</b> )
	235	Bill Sandhu ( <b>EXHIBIT D</b> )
	244	Chair Prozanski
	246	Sandhu
	274	Chair Prozanski
	280	Ario
	294	Chair Prozanski
	<b><u>HB 2401 B – PUBLIC HEARING</u></b>	
	311	Anna Braun, Committee Administrator
	319	Chair Prozanski
	322	Mary Botkin, AF
	338	Francie LaMarche ( <b>EXHIBIT E</b> )
	393	Botkin
	411	Sally Jones, Administrator, Columbia 9-1-1 Communications District ( <b>EXHIBIT F</b> )
69A	036	Sen. Beyer
	039	Botkin
	043	Sen. Beyer
	046	LaMarche
	068	Sen. Gordly
	073	Jones
	080	Sen. Gordly
	085	Brian DeLashmutt, Oregon State Police Officer Association
69A	089	Kevin Jones, Oregon State Police Officer Association
	114	Chair Prozanski
	<b><u>HB 2401 B – WORK SESSION</u></b>	
	119	<b>MOTION: Sen. Monroe moves HB 2401B to the floor with a DO PASS recommendation.</b>
	121	Sen. Beyer
	125	Sen. Gordly
	135	Sen. Beyer
	144	<b>VOTE: 5-0-0</b> Chair Prozanski, hearing no objection, declares the motion <b>CARRIED.</b> <b>SEN. PROZANSKI will lead discussion on the floor.</b> Chair Prozanski
	147	
	<b><u>HB 2283 A – PUBLIC HEARING</u></b>	
	158	Anna Braun, Committee Administrator
	167	Chair Prozanski

	170	Paul Cleary, Executive Director, Oregon Public Employees Retirement System <b>(EXHIBIT G)</b>
	202	Kate Cooper Richardson, Office of the State Treasurer
	217	Chair Prozanski
	<b><u>HB 2283 A – WORK SESSION</u></b>	
	221	<b>MOTION: Sen. Monroe moves HB 2283 to the floor with a DO PASS recommendation.</b>
	224	<b>VOTE: 4-0-1</b>
		<b>EXCUSED: 1 - Beyer</b>
		Chair Prozanski, hearing no objection, declares the motion <b>CARRIED.</b>
		<b>SEN. MONROE will lead discussion on the floor.</b>
	226	Chair Prozanski
	<b><u>HB 2284 A – PUBLIC HEARING</u></b>	
	230	Anna Braun, Committee Administrator <b>(EXHIBIT H)</b>
	241	Chair Prozanski
	244	Paul Cleary, Executive Director, Oregon Public Employees Retirement System <b>(EXHIBIT I)</b>
	268	Jim Green, Oregon School Board Association
	305	Mary Botkin, Public Employees Retirement Legislative Advisory Committee
	319	Sen. Gordly
	322	Green
	334	Botkin
	344	Cleary
	353	Chair Prozanski
69A	359	Mary Anne Gest, Oregon School Employees Association <b>(EXHIBIT J)</b>
	386	Mason Young <b>(EXHIBIT K)</b>
	404	Mark Schnoor <b>(EXHIBIT L)</b>
68B	003	Sen. Monroe
	009	Sen. Gordly
	012	Schnoor
	020	Tina Jacky
	033	Joe Schaefer
	041	Jacky <b>(EXHIBIT M)</b>
	<b><u>HB 2284 A – WORK SESSION</u></b>	
	047	<b>MOTION: Sen. Monroe moves to ADOPT HB 2284A-3 amendments dated 5/6/07.</b>
	049	Sen. Beyer
	051	Chair Prozanski
	056	Sen. Beyer
	060	Braun
	070	Sen. Beyer
	077	Chair Prozanski
	081	<b>VOTE: 4-1-0</b>
		<b>AYE: 4 - Avakian, Gordly, Monroe, Prozanski</b>
		<b>NAY: 1 - Beyer</b>
		<b>Chair Prozanski declares the motion CARRIED.</b>
	082	<b>MOTION: Sen. Monroe moves HB 2284A to the floor with a DO PASS AS AMENDED recommendation.</b>

094  
105  
123  
146  
155

Sen. Gordly  
Sen. Beyer  
Sen. Monroe  
Sen. Beyer  
**VOTE: 4-1-0**  
**AYE: 4 - Avakian, Gordly, Monroe, Prozanski**  
**NAY: 1 - Beyer**  
**Chair Prozanski declares the motion CARRIED.**  
**SEN. GORDLY will lead discussion on the floor.**  
Chair Prozanski

158  
**HB 2679 – PUBLIC HEARING**

167  
174  
218  
224  
230  
68B  
240  
242  
246  
249  
254

Anna Braun, Committee Administrator  
Brian DeLashmutt, Oregon State Police Officer Association  
**(EXHIBIT N)**  
Sen. Beyer  
DeLashmutt  
Paul Cleary, Executive Director, Oregon Public Employees Retirement System  
Sen. Beyer  
DeLashmutt  
Sen. Beyer  
Cleary  
Chair Prozanski

**HB 2679 – WORK SESSION**  
259

**MOTION: Sen. Beyer moves HB 2679 to the floor with a DO PASS recommendation.**  
**VOTE: 4-0-1**  
**AYE: In a roll call vote, all members present vote Aye.**  
**EXCUSED: 1 - Gordly**  
**Chair Prozanski declares the motion CARRIED.**  
**SEN. BEYER will lead discussion on the floor.**

**HB 2585 A – PUBLIC HEARING**

276  
294  
326  
328  
343  
69B  
023  
033  
055  
063  
071  
078  
080  
084  
091  
095  
097  
104  
107

Anna Braun, Committee Administrator **(EXHIBITS O – P)**  
Betsy Johnson, State Senator, District 16 **(EXHIBIT Q)**  
Sen. Beyer  
Johnson  
Jim Green, Oregon School Board Association  
Sen. Beyer  
Green  
Sen. Gordly  
Green  
Sen. Monroe  
Chair Prozanski  
Sen. Avakian  
Green  
Chair Prozanski  
Sen. Beyer  
Chair Prozanski  
Sen. Beyer  
Chair Prozanski

**HB 2280 A – PUBLIC HEARING**

	110	Anna Braun, Committee Administrator
	117	Chair Prozanski
	122	Paul Cleary, Executive Director, Oregon Public Employees Retirement System <b>(EXHIBIT R)</b>
	145	Brian DeLashmutt, Oregon State Police Officer Association <b>(EXHIBITS S, T)</b>
69B	212	Maria Keltner, Public Employees Retirement System Alliance
	251	DeLashmutt
	273	Sen. Beyer
	275	Cleary
	292	Sen. Beyer
	304	Cleary
	314	DeLashmutt
	332	Sen. Beyer
	344	Cleary
	349	Sen. Beyer
	355	Keltner
	369	Chair Prozanski
	373	DeLashmutt
	392	Chair Prozanski
	402	Sen. Monroe
	419	Chair Prozanski
<b><u>HB 2280 A – WORK SESSION</u></b>		
	423	<b>MOTION: Sen. Monroe moves to ADOPT HB 2280-3 amendments dated 5/21/07.</b>
	427	<b>VOTE: 5-0-0</b> Chair Prozanski, hearing no objection, declares the motion <b>CARRIED.</b>
70A	002	<b>MOTION: Sen. Monroe moves HB 2280 to the floor with a DO PASS AS AMENDED recommendation.</b>
	004	<b>VOTE: 5-0-0</b> Chair Prozanski, hearing no objection, declares the motion <b>CARRIED.</b> <b>SEN. MONROE will lead discussion on the floor.</b>
	007	Chair Prozanski
<b><u>HB 2222 – WORK SESSION</u></b>		
	013	Anna Braun, Committee Administrator
	018	Chair Prozanski
	020	<b>MOTION: Sen. Beyer moves HB 2222 to the floor with a DO PASS recommendation.</b>
	022	<b>VOTE: 5-0-0</b> Chair Prozanski, hearing no objection, declares the motion <b>CARRIED.</b> <b>SEN. AVAKIAN will lead discussion on the floor.</b>
	024	Chair Prozanski
<b><u>HB 2223 A – WORK SESSION</u></b>		
	027	Anna Braun, Committee Administrator <b>(EXHIBIT U)</b>
	037	<b>MOTION: Sen. Beyer moves to ADOPT HB 2223A-2 amendments dated 5/15/07.</b>
70A	039	<b>VOTE: 5-0-0</b> Chair Prozanski, hearing no objection, declares the motion



041	<b>CARRIED.</b> <b>MOTION:</b> Sen. Beyer moves HB 2223A to the floor with a <b>DO PASS AS AMENDED</b> recommendation.
043	<b>VOTE:</b> 5-0-0 Chair Prozanski, hearing no objection, declares the motion <b>CARRIED.</b> <b>SEN. GORDLY</b> will lead discussion on the floor.
046	Chair Prozanski adjourns the meeting at 5:00 p.m.

## **EXHIBIT SUMMARY**

- A. HB 3484, prepared testimony, Joel Ario, 2 pp
- B. HB 3484, -1 amendment, staff, 1 p
- C. HB 2224 A, prepared testimony, Joel Ario, 4 pp
- D. HB 2224 A, prepared testimony, Bill Sandhu, 2 pp
- E. HB 2401 B, prepared testimony, Francie Lamaracle, 5 pp
- F. HB 2401 B, prepared testimony, Sally Jones, 2 pp
- G. HB 2283, prepared testimony, Paul Cleary, 1 p
- H. HB 2284 A, -A3 amendment, Mary Anne Gest, 1 p
- I. HB 2284 A, prepared testimony, Paul Cleary, 1 p
- J. HB 2284 A, prepared testimony, Mary Anne Gest, 1 p
- K. HB 2284 A, prepared testimony, Mason Young, 2 pp
- L. HB 2284 A, prepared testimony, Mark Schnoor, 2 pp
- M. HB 2284 A, prepared testimony, Tina Jacky, 1 p
- N. HB 2679, prepared testimony, Brian DeLashmutt, 2 pp
- O. HB 2585 A, -A2 amendment, staff, 1 p
- P. HB 2585 A, -A3 amendment, staff, 1 p
- Q. HB 2585 A, -A4 amendment, Betsy Johnson, 1 p
- R. HB 2280 A, public testimony, Paul Cleary, 2 pp
- S. HB 2280 A, -A3 amendment, Brian DeLashmutt, 1 p
- T. HB 2280 A, prepared testimony, Brian DeLashmutt, 2 pp
- U. HB 2223 A, -A2 amendment, staff, 1 p