

SENATE COMMITTEE ON EDUCATION AND WORKFORCE

March 21, 2005
3:00 P.M.

Hearing Room D
Tapes 51 - 54

MEMBERS PRESENT: Sen. Vicki Walker, Chair
Sen. Charles Starr, Vice-Chair
Sen. Ryan Deckert
Sen. Jeff Kruse
Sen. Bill Morrisette

STAFF PRESENT: Marjorie Taylor, Committee Administrator
Dawn Tusso, Committee Assistant

MEASURES/ISSUES HEARD:
SCR 4 – Public Hearing and Work Session
SB 748 – Public Hearing

These minutes are in compliance with Senate and House Rules. Only text enclosed in quotation marks reports a speaker's exact words. For complete contents, please refer to the tapes.

TAPE/#	Speaker	Comments
TAPE 51, A		
005	Chair Walker	Calls meeting to order at 3:03 p.m. and opens a public hearing on SCR 4.
<u>SCR 4 – PUBLIC HEARING</u>		
013	Marjorie Taylor	Committee Administrator. Gives overview of SCR 4. Mentions - 2 amendments (EXHIBIT A).
020	Sen. Margaret Carter	Represents Senate District 22. Testifies in support of SCR 4. Submits written testimony (EXHIBIT B).
062	Chair Walker	Comments on SCR 4.
072	Chair Walker	Closes public hearing and opens work session on SCR 4.
<u>SCR 4 – WORK SESSION</u>		
073	Sen. C. Starr	MOTION: Moves to ADOPT SCR 4-2 amendments dated 3/18/05.
		VOTE: 5-0-0
	Chair Walker	Hearing no objection, declares the motion CARRIED.
079	Sen. C. Starr	MOTION: Moves SCR 4 be sent to the floor with a BE ADOPTED AS AMENDED recommendation.
		VOTE: 5-0-0
	Chair Walker	Hearing no objection, declares the motion CARRIED.
		SEN. CARTER will lead discussion on the floor.
091	Chair Walker	Closes work session and opens public hearing on SB 748.
<u>SB 748 – PUBLIC HEARING</u>		
098	Marjorie Taylor	Committee Administrator. Gives overview of SB 748. Reports that it has a subsequent referral to Ways and Means.
103	Chair Walker	Discusses purpose of SB 748. Mentions article from the Register Guard submitted for the record (EXHIBIT C). Mentions SB 827 from the 2003 legislative session.
117	Sen. Kruse	Says that he was required to take a class on finance when he was a senior in high school. Asks if it is still a requirement.
118	Chair Walker	Replies no.

130	Pamela Leavitt	Credit Union Association of Oregon. Testifies in support of SB 748. Submits written testimony and informational packet (EXHIBIT D) .
175	Kerrie Davis	Rogue Federal Credit Union. Testifies in support of SB 748. Submits written testimony (EXHIBIT E) .
235	Chair Walker	Asks about program developed by the credit union.
240	Davis	Explains efforts.
255	Claudine Oriani	OSU Federal Credit Union. Testifies in support of SB 748. Submits written testimony (EXHIBIT F) .
323	Chair Walker	Asks if OSU Federal is available to provide finance education in the classroom at no cost to the school.
326	Oriani	Replies yes.
338	Chair Walker	Says that there are many individuals from different businesses available to provide finance education at no cost.
343	Oriani	Explains that a course in finance education at the high school level would most likely be an elective course because of the way the curriculum is structured.
353	Cori Frauendiener	Marion and Polk Schools Credit Union. Testifies in support of SB 748. Submits written testimony (EXHIBIT G) .
TAPE 52, A		
005	Frauendiener	Continues testimony on SB 748.
040	Mike Lewis	Certified Public Accountant. Testifies in support of SB 748. Submits written testimony and pamphlet on financial planning (EXHIBIT H) .
140	Chair Walker	Asks if Lewis has been following the bankruptcy legislation.
141	Lewis	Replies no.
143	Chair Walker	Discusses the legislation. Asks if Lewis sees a lot of credit card debt.
150	Lewis	Replies that he does see a lot of credit card debt.
164	Chair Walker	Says that studies have shown that it is not just low income individuals who are in debt. Mentions college loans and debt. Asks question regarding the program mentioned for seniors in high school.
187	Lewis	Explains program.
197	Sen. Kruse	Comments on opportunities to borrow money and talks about spam on the internet.
221	Tim Martinez	Oregon Bankers Association. Testifies in support of SB 748.
241	Linda Navarro	Oregon Bankers Association. Testifies in support of SB 748. Submits informational packet (EXHIBIT I) .
340	Navarro	Continues testimony on SB 748.
394	Chair Walker	Asks if they are working with the Department of Justice and the Attorney General's Office.
396	Navarro	Explains.
411	Deb Wilding	West Coast Bank. Testifies in support of SB 748.
TAPE 51, B		
005	Wilding	Continues testimony on SB 748.
030	Bernie Kronberger	Wells Fargo Bank. Testifies in support of SB 748. Submits written testimony and informational packet (EXHIBIT J) .
138	Sen. Morrisette	Asks how many of the 25 year old individuals who filed for bankruptcy were college graduates.
140	Kronberger	Says that he does not have those statistics.
141	Sen. Morrisette	Asks if there could be a connection between the two.
146	Chair Walker	Comments that college students are not able to discharge their student loan debt very easily in bankruptcy court.

153	Sen. Kruse	Says that the interest rate on a student loan is much more manageable than the interest rate on a credit card.
159	Sen. Morrisette	Clarifies earlier comment.
167	Kronberger	Stresses the importance of financial awareness.
173	Sen. Morrisette	Asks Sen. Walker about SB 827 from the last legislative session.
178	Chair Walker	Talks about SB 827.
200	Paul Cosgrove	Oregon Financial Services. Testifies on SB 748. Submits financial literacy booklet (EXHIBIT K) and informational packet (EXHIBIT L).
232	Susie Irvine	President, American Financial Services Association. Testifies on SB 748.
332	Irvine	Continues testimony on SB 748. Shows internet website on money skill. (The website address is: http://www.moneyskill.org)
424	Cosgrove	Comments on web-based curriculum.
TAPE 52, B		
005	Chair Walker	Asks if students do the online training during the school day.
008	Irvine	Replies yes and explains.
022	Sen. Morrisette	Asks how much the online training costs.
023	Irvine	Replies that it is free.
027	Sen. C. Starr	Comments on web-based education.
040	Elizabeth Bickford	Director of Financial Aid, University of Oregon. Testifies in support of SB 748. Submits written testimony (EXHIBIT M).
119	Chair Walker	Asks how many students access the individual financial counseling.
122	Bickford	Replies approximately 2,000 students yearly.
130	Bickford	Continues testimony on SB 748.
174	Kate Peterson	Director of Financial Aid, Oregon State University. Testifies in support of SB 748.
265	Andrea Morgan	Oregon Department of Education (DOE). Testifies on SB 748. Submits written testimony (EXHIBIT N).
323	Chair Walker	Asks why finance education classes are not available if it is part of the curriculum.
329	Morgan	Says that finance education curriculum is being included in other classes.
341	Chair Walker	Asks Morgan's position on SB 748. Asks how much it would cost the DOE to implement SB 748.
346	Morgan	Says that the DOE is neutral to opposed to SB 748.
365	Sen. C. Starr	Comments on establishing standards. Says, "it is beyond my understanding why we find it so difficult to implement something that is so widely available."
393	Sen. Kruse	Wonders why life skills curriculum is not part of the requirements for the Certificate of Initial Mastery.
399	James Mattiace	Teacher, Springfield High School. Testifies on SB 748.
TAPE 54, A (Tape 53 was not used due to a recording error)		
010	Mattiace	Continues testimony on SB 748.
025	Chair Walker	Comments on testimony. Asks question regarding unfunded mandates.
030	Mattiace	Explains.
045	Chair Walker	Comments on a program at North Eugene High School.
061	Sen. Morrisette	Comments on experience with teaching.
070	Mattiace	Says that he is not opposed to the idea.

EXHIBIT SUMMARY

- A. SCR 4, -2 amendments, staff, 1 p
- B. SCR 4, written testimony, Sen. Margaret Carter, 3 pp
- C. SB 748, newspaper article, Sen. Vicki Walker, 2 pp
- D. SB 748, written testimony, Pamela Leavitt, 177 pp
- E. SB 748, written testimony, Kerrie Davis, 2 pp
- F. SB 748, written testimony, Claudine Oriani, 2 pp
- G. SB 748, written testimony, Cori Frauendiener, 3 pp
- H. SB 748, written testimony and pamphlet, Mike Lewis, 3 pp
- I. SB 748, informational packet, Linda Navarro, 13 pp
- J. SB 748, written testimony and informational packet, Bernie Kronberger, 37 pp
- K. SB 748, financial literacy booklet, Paul Cosgrove, 153 pp
- L. SB 748, informational packet, Paul Cosgrove, 90 pp
- M. SB 748, written testimony, Elizabeth Bickford, 2 pp
- N. SB 748, written testimony, Andrea Morgan, 3 pp

SENATE COMMITTEE ON EDUCATION AND WORKFORCE

March 21, 2005
6:00 P.M.

Hearing Room D
Tapes 55 - 56

MEMBERS PRESENT: Sen. Vicki Walker, Chair
Sen. Charles Starr, Vice-Chair
Sen. Jeff Kruse
Sen. Bill Morrisette

MEMBER EXCUSED: Sen. Ryan Deckert

STAFF PRESENT: Marjorie Taylor, Committee Administrator
Dawn Tusso, Committee Assistant

MEASURES/ISSUES HEARD:
SB 515 - Public Hearing and Work Session
SB 6 – Public Hearing and Work Session

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TAPE/#	Speaker	Comments
TAPE 55, A		
005	Chair Walker	Calls meeting to order at 6:06 p.m. and opens a public hearing on SB 515.
<u>SB 515 –PUBLIC HEARING</u>		
008	Marjorie Taylor	Committee Administrator. Gives overview of SB 515. Mentions - 1 amendments (EXHIBIT A) .
020	Rep. Mark Hass	Represents House District 27. Testifies in support of SB 515. Submits written testimony (EXHIBIT B) .
030	Christeen Johnson	Parent of Eddie Barnett. Testifies in support of SB 515. Believes that a defibrillator could have saved her son's life.
080	Chair Walker	Expresses deep regret over the loss of Johnson's son. Asks if anyone was there to provide CPR.
086	Johnson	Replies that CPR was not performed.
100	Chair Walker	Offers comforting words to Johnson. Points out that SB 515 was introduced before the accident.
115	Rep. Hass	Talks about the inspiration for SB 515. Says that the goal is to direct the Department of Education (ODE) to go after some of the private money and federal money that exists to help pay for the defibrillators. Talks about grants and private foundations that the ODE can access to help pay for the defibrillators.
148	Sen. Morrisette	Asks about the Emergency Medical Team (EMT) . Asks if 911 was called and how long it took for someone to respond.
161	Johnson	Replies that it took a while.
164	Sen. Kruse	Comments on the cost of SB 515 and the -1 amendments.
173	Sen. Morrisette	Comments on response time and the location of EMTs and defibrillators.
185	Sen. Bates	Represents Senate District 3. Testifies in support of SB 515. Talks about the benefits of having access to defibrillators.
252	Chair Walker	Says his point is well taken. Comments on the need for

		defibrillators. Asks why it has taken two sessions to pass the bill. Asks if it is because of funding.
265	Rep. Hass	Explains.
275	Sen. Kruse	Comments that the state was mandated to put defibrillators in all state buildings. Discusses why he feels that SB 515 will be successful.
297	Tim Phillips	Represents Flossin Magazine. Testifies in support of SB 515. Talks about the magazine. Talks about his relationship with Eddie Barnett.
375	Chair Walker	Closes public hearing and opens work session on SB 515.
<u>SB 515 – WORK SESSION</u>		
383	Marjorie Taylor	Committee Administrator. Gives overview of the -1 amendments.
389	Sen. C. Starr	MOTION: Moves to ADOPT SB 515-1 amendments dated 3/10/05.
		VOTE: 4-0-1
		EXCUSED: 1 - Sen. Deckert
		Hearing no objection, declares the motion CARRIED.
398	Chair Walker Sen. C. Starr	MOTION: Moves SB 515 to the floor with a DO PASS AS AMENDED recommendation.
402	Sen. Kruse	Comments on the importance of defibrillators.
410		VOTE: 4-0-1
		EXCUSED: 1 - Sen. Deckert
	Chair Walker	Hearing no objection, declares the motion CARRIED.
		SEN. BATES will lead discussion on the floor.
TAPE 56, A		
005	Chair Walker	Closes work session and opens public hearing on SB 6.
<u>SB 6 - PUBLIC HEARING</u>		
006	Marjorie Taylor	Committee Administrator. Gives overview of SB 6.
020	Sen. Peter Courtney	Represents Senate District 11. Testifies in support of SB 6. Submits written testimony (EXHIBIT C).
069	Dr. Thad Stanford	Chair, Medical Aspects of Sports Committee. Testifies in support of SB 6. Submits written testimony (EXHIBIT D).
106	Sen. Kruse	Asks for clarification regarding the types of sports drinks mentioned.
108	Stanford	Explains.
117	Stanford	Continues testimony on SB 6.
219	Sen. Alan Bates	Represents Senate District 3. Testifies in support of SB 6.
266	Sen. Kruse	Comments on testimony. Wonders if the penalties are strong enough. Points out that it is a form of child abuse.
310	Sen. Courtney	Responds to Sen. Kruse's comments.
322	Sen. Morrisette	Comments on the desire of children to become professional athletes. Talks about a high school coach who was selling his students supplements. Says that parents see dollar signs in their children.
340	Stanford	Responds to Sen. Morrisette's comment.
353	Sen. Bates	Responds to Sen. Morrisette's comment.
381	Chair Walker	Talks about the coach mentioned by Sen. Morrisette.
TAPE 55, B		
010	Stanford	Mentions rule in school districts regarding taking medication.
015	Chair Walker	Says that it is an interesting point. Asks for Sen. Courtney's opinion on SB 6.
022	Sen. Courtney	Says he has very strong views on the topic. Says he is pleased and honored to introduce SB 6.

030	Sen. Kruse	Says he is going to be more conscientious of the supplements he takes. Comments on mandatory reporting and child abuse.
058	Stanford	Responds to Sen. Kruse's comments.
The following prepared testimony is submitted for the record without public testimony:		
	Laure Trickell R.N.	Project Director, Heart Ready High Schools Project. Submits written testimony on SB 6 (EXHIBIT E).
	Sen. Vicki Walker	Represents Senate District 7. Submits letter from the Eugene School District regarding SB 6 (EXHIBIT F).
070	Chair Walker	Closes public hearing and opens work session on SB 6.
<u>SB 6 – WORK SESSION</u>		
072	Sen. C. Starr	MOTION: Moves SB 6 to the floor with a DO PASS recommendation.
		VOTE: 4-0-1
		EXCUSED: 1 - Sen. Deckert
	Chair Walker	Hearing no objection, declares the motion CARRIED.
		PRESIDENT COURTNEY will lead discussion on the floor.
077	Chair Walker	Closes work session and adjourns meeting at 7:10 p.m.

EXHIBIT SUMMARY

- A. SB 515, -1 amendments, staff, 1 p
- B. SB 515, written testimony, Rep. Mark Hass, 1 p
- C. SB 6, written testimony, Sen. Peter Courtney, 3 pp
- D. SB 6, written testimony, Dr. Thad Stanford, 24 pp
- E. SB 6, written testimony, Laure Trickel R.N., 3 pp
- F. SB 6, letter, Sen. Vicki Walker, 2 pp