

SENATE COMMITTEE ON GENERAL GOVERNMENT

March 24, 2005
3:10 P.M.

Hearing Room B
Tapes 46 - 49

MEMBERS PRESENT: Sen. Frank Shields, Chair
Sen. Gary George, Vice-Chair
Sen. Bruce Starr
Sen. Joanne Verger
Sen. Vicki Walker

STAFF PRESENT: Judith Callens, Committee Administrator
Linda K. Gatto, Committee Assistant

MEASURES/ISSUES HEARD:

SB 8 – Public Hearing and Work Session
SB 9 – Public Hearing and Work Session
SB 10 – Public Hearing and Work Session
SB 964 – Public Hearing
SB 486 – Public Hearing and Work Session
SB 667 – Public Hearing
SB 679 – Public Hearing
SB 690 – Public Hearing
SB 758 – Public Hearing and Work Session
SB 792 – Public Hearing and Work Session
SB 798 – Public Hearing
SB 891 – Public Hearing and Work Session

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.

<u>TAPE/#</u>	<u>Speaker</u>	<u>Comments</u>
<u>TAPE 46, A</u>		
005	Chair Shields	Calls the meeting to order at 3:10 p.m. and opens the public hearing on SB 8.
<u>SB 8 – PUBLIC HEARING</u>		
015	Judith Callens	Committee Administrator. Reviews the provisions of SB 8 and the -2 amendments (EXHIBIT A).
035	Rep. Donna Nelson	House District 24. Chair, Committee on Veterans Affairs. States support for SB 8 and the -2 amendments.
048	Colonel Mike Caldwell	Deputy Director, Oregon Military Department. States support for SB 8 and notes ORS Chapter 316 is a tax reference; most of their issues are in Chapters 396, 397 and 398.
054	H. A. MacDonald	Represents Oregon Veterans, American Legion, Disabled American Veterans, VFW, Ex-POWs, Military Officers Association of American and Military Order of World Wars. States support if the reserves are included.
059	Sen. George	States that the guard and the reserve should be included.
074	Chair Shields	Closes the public hearing on SB 8 and opens the work session on SB 8.
<u>SB 8 – WORK SESSION</u>		
077	Sen. George	MOTION: Moves to ADOPT SB 8-2 amendments dated 3/21/05.

080 **VOTE: 4-0-1**

Chair Shields **EXCUSED: 1 - Walker**

082 **Hearing no objection, declares the motion CARRIED.**
 Sen. George **MOTION: Moves SB 8 to the floor with a DO PASS AS AMENDED recommendation and BE REFERRED to the committee on Ways and Means by prior reference.**

083 **VOTE: 4-0-1**

084 **EXCUSED: 1 - Walker**
 Chair Shields **Hearing no objection, declares the motion CARRIED.**

087 Chair Shields Closes the work session on SB 8 and opens the public hearing on SB 9.

SB 9 – PUBLIC HEARING

089 Judith Callens Committee Administrator. Explains the provisions of SB 9 and the -1 amendments (**EXHIBIT B**).

103 Rep. Donna Nelson House District 24. States that SB 9 meshes with a bill in the House called the Emergency Relief Fund. Relates a story about the Fund for Hope.

124 Colonel Mike Caldwell Deputy Director Oregon Military Department. States support for the bill and notes that it is not in Governor’s budget.

131 H. A. McDonald Represents Oregon Veterans, American Legion, Disabled American Veterans, VFW, Ex-POWs, Military Officers Association of American and Military Order of World Wars. States support to include all servicemen either killed or wounded in action.

149 Chair Shields Closes the public hearing on SB 9 and opens the work session on SB 9.

SB 9 – WORK SESSION

151 **MOTION: Moves to ADOPT SB 9-1 amendments dated 3/21/05.**
 Sen. George

152 **VOTE: 5-0-0**
 Chair Shields **Hearing no objection, declares the motion CARRIED.**
MOTION: Moves to the floor with a DO PASS AS AMENDED recommendation and BE REFERRED to the committee on Ways and Means by prior reference.

158 **VOTE: 5-0-0**
 Chair Shields **Hearing no objection, declares the motion CARRIED.**

163 Chair Shields Closes the work session on SB 9 and opens the public hearing on SB 10.

SB 10 – PUBLIC HEARING

163 Judith Callens Committee Administrator. Explains the provisions of SB 10 and the -1 amendments (**EXHIBIT C**).

174 Sen. Johnson Senate District 16. Testifies on an experience with the county Veteran’s Service Officers, mentions the work of Katie Harris and Jim Palmer who are helping veterans with services. Supports SB 10 and urges support.

216 Chair Shields Asks if there has been any talk about money being sent but not getting to them. Asks how the money for the County Service Officers be secured to get to them.

230 Sen. Johnson Responds there are people who are trying to find available resources to resolve a mounting problem. States the testimony was not about funds being diverted but rather that there was

- 269 Chair Shields hardly anything to divert. States that any money that goes to the County Service Officers will be replaced by the benefits which will take them off the Department of Human Services caseloads.
- 284 Rep. Donna Nelson House District 24, and Chair, House Veterans Affairs Committee States that the County Veterans Services offices are staffed at a .2 FTE to handle 40,000 clients. States this money will not be used for any county back-fill, that the money is directed to the 40 county veterans' service officers who will be employed to service the veterans. There are returning veterans of which there are over 200 amputees, 30 that are blinded and many that need risk assessment.
- 337 Chair Shields Temporarily closes the public hearing on SB 10 and opens the public hearing on SB 964.

SB 964 – PUBLIC HEARING

- 346 Sen. Kate Brown Senate District 21. States that all tax breaks under consideration should be evaluated. Reviews the three major components of SB 964.
- 393 Rep. Dingfelder House District 45. Submits and reads prepared testimony in support of SB 964 (**EXHIBIT D**).

TAPE 47, A

- 001 Rep. Dingfelder Continues with testimony.
- 030 Rep. Rosenbaum House District 42. Submits and summarizes prepared testimony (**EXHIBIT E**) in support of SB 964.
- 075 Chair Shields Comments that audits will result in tangible information rather than rooms full of people.
- 081 Sen. Walker Expresses surprise that a bill of this type has not come forward before now and states this is a good bill.
- 085 Chair Shields Closes the public hearing on SB 964 and reopens the public hearing on SB 10.

SB 10 – PUBLIC HEARING

- 108 Chair Shields Recaps the question of whether \$100,000 is missing or not.
- 126 Rep. Donna Nelson House District 24, and Chair, House Veterans Affairs Committee. Expresses concern that the money would be used for something other than for what it is intended.
- 142 Paula Brown Deputy Director, Oregon Department of Veterans Affairs. Clarifies there has been concern that the dollars are actually being used for their intended purposes. Explains that the \$100,000 was passed through to the counties.
- 166 Chair Shields Asks was the Department of Veterans Affairs able to cover some of its reduction in funds by using this money.
- 179 Brown Responds there were budget reductions felt by the counties.
- 183 Chair Shields Asks if those reductions were felt by the Veterans Service Officers.
- 184 Brown States the second session reductions went to General Fund dollars that affected the national service offices and the department. There was another reduction that was shared evenly among the department, the counties and the Veterans organizations. The next reduction was an adjustment to the budget.
- 193 Chair Shields Asks what happened at the county level.
- 218 Jeff Hill County Veterans Services Officer. Answers that this biennium they were authorized an additional \$100,000 but the only funds that have been received by Oregon Department of Veterans

237	Randy Basl	Affairs (ODVA) is the normal reimbursement authorized by statute which is currently \$10,074 per county. Oregon Department of Veterans Affairs. States that in 2003 there was no longer a \$10,000 per county allocation. The 10,000 that was put back into the budget brought it up to the \$10,200.
252	Chair Shields	Confirms that an extra \$100,000 was never put back in.
252	Basl	Responds that not an extra \$100,000 it was \$100,000 put in to bring it back up to the \$10,200. Clarifies further.
273	Sen. Walker	Clarifies this was the Governor's recommended 2003 budget that was approved was reduced by \$100,000 and then it was restored.
281	Chair Shields	States that the Veterans Officers thought they were getting an extra \$100,000.
285	Hill	Explains that they were told the money was given back to ODVA as part of the budget cuts.
304	Rep. Nelson	States that this will not happen again, there will be specifics attached to these dollars.
310	Rep. Nelson	States non-approval of that action and suggests that the amendment be approved as is.
348	Chair Shields	Closes the public hearing on SB 10 and opens the work session on SB 10.

SB 10 – WORK SESSION

352	H. A. Mac Donald	Representing Oregon Veterans Organizations. States that this bill is unfair because it does not include the 11 national veterans' organizations in the Portland area that have services and those that are outside the metro area. States the director of Veteran Affairs should have flexibility.
374	Sen. Verger	States that she does not know whether there has been any wrong doing.
388	Chair Shield	States that he does not want to get in the way of the bill. States the light has been shed and if Representative Nelson or the Committee on Ways and Means finds wrong-doing they can work with that.
411	Sen. Verger	Clarifies that she just wants to be sure that the money is going for what it is intended. Commends Rep. Nelson on her assignment and dedication to the Veterans program.

TAPE 46, B

027	Sen. George	MOTION: Moves to ADOPT SB 10-1 amendments dated 3/21/05.
028		VOTE: 5-0-0
	Chair Shields	Hearing no objection, declares the motion CARRIED.
032	Sen. George	MOTION: Moves SB 10 to the floor with a DO PASS AS AMENDED recommendation and BE REFERRED to the committee on Ways and Means by prior reference.
032		VOTE: 5-0-0
	Chair Shields	Hearing no objection, declares the motion CARRIED.
040	Chair Shields	Closes the work session on SB 10 and reopens the public hearing on SB 964.

SB 964 – PUBLIC HEARING

056	Paddy McGuire	Deputy Secretary of State. States support for the bill but expresses that cause and effect relationships are difficult to prove through audits.
073	Chair Shields	Hands the gavel over to Sen. Walker.

083	Chris Coughlin		Executive Director, Our Oregon. Submits and reads prepared testimony in support of SB 964 and refers to the attached MSN Money article (EXHIBIT F).
125	Marcia Kelley		Oregon Women’s Rights Coalition. Submits and reads prepared testimony in support of SB 964 (EXHIBIT G).
176	Acting Chair Walker	Sen.	Asks Mr. McGuire if the Secretary of State has the authority to draw on the skills of an economist.
178	McGuire		Responds that he does not believe that would be a particular problem. Explains the difficulty is in having an economist to use auditing standards.
197	Sen. Verger		Asks if Mr. McGuire agrees that every tax credit has gone through some process for approval.
203	McGuire		Responds to his knowledge there was legislative approval.
204	Sen. Verger		Asks if tax credit determinations could be a philosophical position.
206	McGuire		Responds there are dozens of factors that go into legislative decisions.
215	Sen. Verger		Using the pollution tax credit as an example, asks what form would this take, how would it be judged, what are the impacts to the economy, and what kind of position does it put jobs in.
248	McGuire		Responds the intention would not be to rate tax credits as good or bad. States the goal is provide unbiased information to the legislature.
264	Sen. Verger		Cites Enterprize Zones as an example asking if the audit would require visiting each company.
275	Acting Chair Walker	Sen.	States that the analysis would be that tax credit either met or didn’t meet expectations, or the tax credit is indeterminate.
280	McGuire		Reiterates that he is not sure if the connection can be made that a tax credit is wholly, partially, or not at all responsible for the outcome.
288	Sen. B. Starr		Asks how much money will be asked of the Committee on Ways and Means to accomplish this task.
291	McGuire		Responds that this is not the Secretary of State’s bill and they do not have a budget request.
300	Sen. B. Starr		Asks what it would cost the Secretary of State.
301	McGuire		Responds that this is an authorization not a directive. Explains if this was enacted, results would be dependent on funding levels for additional audits.
320	Sen. B. Starr		Notes that this bill requires the Secretary of State Audits Division to adopt rules to accomplish this. Asks what is the typical cost of adopting rules.
335	McGuire		Responds they use the book on auditing rules from the Government Accounting Standards Board that directs auditors on how to behave. Speculates that rules already enacted would probably cover anything in this regard.
331	Sen. B. Starr		States it seems the rules would be different.
360	McGuire		Responds the difference would be in the number of disclaimers regarding cause and effect.
360	Sen. George		Asks what would be accomplished that has not been accomplished by the legislative process.
368	McGuire		Responds that auditors could bring a more through review of whether results are being achieved but whether new jobs are created because of a growing economy or a tax credit can not be said.

415	Sen. Walker Acting Chair	Hands the gavel to Sen. George.
419	Damiana Merryweather	Lobbyist, Stand For Children. Submits and summarizes prepared testimony in support for SB 964 (EXHIBIT H).
475	Sen. B. Starr	Notes there are limited resources available to the Secretary of State to do audits. Asks if this is more important than other audits.
480	Merryweather	Responds the Secretary of State has discretion to determine how to allocate resources on what should be audited. Adds it would be a natural fit where tax expenditures work in conjunction with direct expenditures.

TAPE 47, B

043	Sen. B. Starr	References the \$5.4 billion for schools (EXHIBIT H) and asks if Stand For Children is doing anything regarding the salaries and benefits that teachers get in Oregon; Oregon being the eighth highest paid teachers in the nation and ranking 49 th in class sizes.
049	Merryweather	Responds she can not speak to those issue but would be willing to discuss them.
055	Sen. B. Starr	Recommends that all sides of the equation be considered as it relates to school funding.
068	Merryweather	Responds in agreement of making the most of every dollar spent.
071	Lynn Lundquist	Oregon Business Association. States neutrality on the bill. Discusses setting up the criteria and states this is a difficult task and needs to be done very carefully.

The following testimony is submitted for the record without public testimony.

Joseph Schweinhart, AOI (**EXHIBIT I**).

127	Vice-Chair George	Temporarily closes the hearing on SB 964 and opens the hearing on SB 486.
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SB 486 – PUBLIC HEARING

128	Judith Callens	Committee Administrator. Explains the provisions of SB 486. Explains the fiscal impact statement.
153	Colonel Mike Caldwell	Deputy Director, Oregon Military Department. States he is not aware of any federal program to assist surviving members. Reviews estimated costs if the bill was in place. States neutrality as this is not in the Governor's budget.
188	H. A. MacDonald	Representing Oregon Veterans, American Legion, Disabled American Veterans, VFW, Ex-POWs, Military Officers Association of American and Military Order of World Wars. States support if all veterans are included.
184	Sen. George	Asks what is wrong with how it now stands.
202	Col. Caldwell	Responds any benefit to a surviving member would be a worthy public policy. States there is no match that he is aware of. This bill changes it to 100 % for current guard members and adds in the survivors of those who have perished.
247	Sen. George	Asks is there a structure that would include the Reservist.
256	MacDonald	Responds it would have to be coordinated between the reserve units, the regular units and the Department of Veterans Affairs.
264	Col. Caldwell	Concurs that the Department of Veterans Affairs would be the agency to deal with this.
275	Sen. George	Expresses that this is a statement of support for anyone who is a surviving spouse.
280	Sen. Verger	States support for the bill. Notes the age of those fighting the

278	MacDonald	current war, the spouse and young children left behind. Ask Sen. Verger if she would support changing “the National Guard” to “member of the armed forces.”
289	Sen. Verger	Responds that she is unsure if the National Guard is treated fairly. States that it is unfortunate that this war is being fought by the National Guard and Reserves.
324	Chair Shields	Closes the public hearing on SB 486 and opens the work session on SB 486.

SB 486 – WORK SESSION

326	Sen. George	MOTION: Moves SB 486 to the floor with a DO PASS recommendation.
330	Chair Shields	VOTE: 4-0-1 EXCUSED: 1 - Walker Hearing no objection, declares the motion CARRIED. SEN. GEORGE will lead discussion on the floor.
339	Chair Shields	Closes the work session on SB 486 and opens the public hearing on SB 667.

SB 667 – PUBLIC HEARING

350	Judith Callens	Committee Administrator. Reviews the provisions of SB 667 noting that this bill covers any member of the armed forces.
355	H. A. Mac Donald	States that this bill is almost identical to HB 2681 and HB 2850. Requests letting the House Bill go forward.
369	Sen. Verger	Asks what the age requirement to enter the armed services is.
372	Mac Donald	Responds 17 years, but can not go into combat until 18. States that all services require a high school diploma or GED.
372	Sen. Verger	Wonders why the bill is necessary.
382	McDonald	Answers it is needed for the Vietnam vets.
415	Col. Caldwell	Confirms that the current standard for the National Guard allows joining with a GED. All other services require at least a high school diploma. States this would probably not affect anyone in the service since 1976/1978/1979.
438	Chair Shields	Closes the public hearing on SB 667 and opens the public hearing on SB 679.

SB 679 – PUBLIC HEARING

TAPE 48, A

011	H. A. Mac Donald	Representing Oregon Veterans Organizations. Suggests identifying discharge papers by name.
018	Sen. Verger	States it was her impression that this was a privacy issue.
019	Mac Donald	Responds in support of this bill because it would restrict access to discharge papers.
024	Jan Coleman	Yamhill County Clerk, Representing the Oregon Association of County Clerks. Submits prepared testimony in opposition to the bill (EXHIBIT J) . States the DD214 is public record and if closed it would close the public records in the counties. States the military discharges are commingled with land records in 31 counties.
070	Sen. Verger	Asks if it would be better if the discharge records were limited to family members.
078	Coleman	Responds that these records go back to the forming of the counties and have been commingled with the land records; a lot of people do their own research at public stations.
084	Sen. Verger	Asks what does “commingled” mean.
085	Coleman	Answers the military discharge records are recorded with the

086	Tom Gallagher	land records. Representing Oregon Newspapers Publishers Association. Refers to page two of SB 679 regarding disclosure and suggests adding language, in line four, stating that information submitted to a public body including discharge papers would be papers in confidence. Explains that then the county clerk would not disclose those papers unless it was in the public interest to do so.
119	Sen. George	Ask how would the records be separated without setting up a new data base.
121	Gallagher	Notes that identifiers could be in three places.
128	Chair Shields	Suggests a small work group figure this out.
147	Sen. Betsy Johnson	Senate District 16, chief sponsor of SB 679. States willingness to work on this and notes that the ultimate goal is to protect the identities and keep confidential information, confidential.
173	Chair Shields	Closes the public hearing on SB 679. Announces that there have been negotiations on the SAIF issue. States the intention was to have a public hearing and possible work session on these today. Plans to have a work session on the SAIF issues next Thursday and hopes for agreement.
244	Chair Shields	Closes the public hearing on SB 679 and opens the public hearing on SB 690.

SB 690 – PUBLIC HEARING

251	Judith Callens	Reviews the provisions of SB 690 and the -1 amendments (EXHIBIT K) .
277	Tim Nesbitt	OR AFL-CIO. Explains that this program arose in 2001 and mirrors the federal program for layoffs that are caused by trade impacts.
319	Tamara Brickman	Legislative Coordinator, Oregon Employment Department. Submits prepared testimony (EXHIBIT L) . Explains the “work search” exception. States the Employment Department Advisory Council supports the bill.
346	Colonel Mike Caldwell	Deputy Director Oregon Military Department. States support for SB 690.
337	Sen. Verger	Asks what the employer’s responsibility is when someone is deployed from the National Guard.
361	Col. Caldwell	Answers that federal and state law requires that the employer maintain the position. Explains that this bill addresses those who will come off active duty, some who were unemployed before they left and some because when they return the company is gone.
384	Chair Shields	Asks if there is any way a company might reorganize to avoid the obligation.
385	Col. Caldwell	Responds they have not seen that. Provides an example of what is typical.
400	Brickman	States preference to wait for the fiscal impact. The fiscal will not change based on the amendments.
442	Chair Shields	Closes the public hearing on SB 690 and opens the public hearing on SB 758.

SB 758 – PUBLIC HEARING

444	Judith Callens	Committee Administrator. Reviews the provisions of SB 758.
461	Col. Mike Caldwell	Deputy Director Oregon Military Department. States that personally it seems ridiculous to tax the survivors of someone killed in the line of duty. Notes that he would have to check with the Governor whether there is a revenue impact.

465	Chair Shields	Comments that the Governor has attended these funerals and it is hard to imagine he would be against excepting military compensation.
497	Callens	Explains the bill has a subsequent referral to the Committee on Revenue because it has an exception from taxation and will have some revenue impact.
TAPE 49, A		
010	Chair Shields	Closes the public hearing on SB 758 and opens the work session on SB 758.
<u>SB 758 – WORK SESSION</u>		
013	Sen. George	MOTION: Moves SB 758 to the floor with a DO PASS recommendation and BE REFERRED to the committee on Revenue by prior reference.
015		VOTE: 3-0-2
	Chair Shields	EXCUSED: 2 - Verger, Walker *(see tape 49A, #334)
		Hearing no objection, declares the motion CARRIED.
016	Chair Shields	Closes the work session on SB 758 and opens the public hearing on SB 792.
<u>SB 792 – PUBLIC HEARING</u>		
023	Col. Mike Caldwell	Deputy Director Oregon Military Department. States that the Oregon National Guard supports SB 792.
029	Judith Callens	Committee Administrator. States there is a no revenue impact and a minimal fiscal impact on the bill.
030	Chair Shields	Closes the public hearing on SB 792 and opens the work session on SB 792.
<u>SB 792 – WORK SESSION</u>		
035	Sen. George	MOTION: Moves SB 792 to the floor with a DO PASS recommendation.
038		VOTE: 3-0-2
	Chair Shields	EXCUSED: 2 - Verger, Walker (see tape 49A #334)
		Hearing no objection, declares the motion CARRIED.
		SEN. B. STARR. will lead discussion on the floor.
045	Chair Shields	Closes the work session on SB 792 and opens the public hearing on SB 798.
<u>SB 798 – PUBLIC HEARING</u>		
047	Judith Callens	Committee Administrator. Reviews the provisions of SB 798. Notes there is a subsequent referral to the Committee on Ways and Means.
052	Colonel Mike Caldwell	Deputy Director Oregon Military Department. Estimates that the revenue impact would be around \$331,000 for this biennium. Notes that HB 2677 is identical to this bill. Recommends deferring to HB 2677.
088	Chair Shields	Closes the public hearing on SB 798 and opens the public hearing on SB 891.
<u>SB 891 – PUBLIC HEARING</u>		
092	Judith Callens	Committee Administrator. Explains the provisions of SB 792.
106	Sen. Verger	Asks for a definition of “other organized militia.”
110	Col. Caldwell	Explains that in 1910 Congress shifted from using the term militia to the modern National Guard. Explains the organized militia and the unorganized militia.
122	Sen. Verger	Comments that the term militia is used liberally in the press.
145	Col. Caldwell	Provides a brief history of the militia.
176	Callens	Reviews the -1, -2, and -3 amendments (EXHIBIT M) .

186	Sen. B. Starr	Explains this would provide an incentive to employers and help the families that are left behind, help the business survive and maintain the job for when the person returns.
217	Sen. George	Suggests sending all three amendments to the Senate Revenue Committee.
220	Col. Caldwell	Comments there are state and federal protections. This provides benefits to non-governmental agencies.
244	Sen. Verger	States that employers should be willing to step up and do the right thing. Supports a sensible tax credit.
288	Col. Caldwell	Comments that the majority in the national guard work for small employers and that the small employer suffers the most, says the least and contributes more than the larger companies.
304	Chair Shields	Closes the public hearing on SB 891 and opens the work session on SB 891.

SB 891 – WORK SESSION

321	Sen. George	MOTION: Moves SB 891 to the floor with a DO PASS recommendation and BE REFERRED to the committee on Revenue by prior reference and consider the -1, -2, and -3 amendments during consideration of the bill.
328		VOTE: 4-0-1 EXCUSED: 1 - Walker Hearing no objection, declares the motion CARRIED.
	Chair Shields	
330	Chair Shields	Closes the work session on SB 891 and opens a work session for the purpose of allowing Senator Verger and Senator Walker to vote on SB 758 and SB 792.

WORK SESSION

334	Sen. George	MOTION: Requests unanimous consent that the rules be SUSPENDED to allow SEN. VERGER and SEN. WALKER to BE RECORDED as voting AYE on SB 758 to the floor with a DO PASS recommendation and BE REFERRED to the committee on Revenue by prior reference and AYE on SB 792 to the floor with a DO PASS recommendation.
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SB 758 (see Tape 49,A #013)

Chair Shields

VOTE: 5-0-0
Hearing no objection, declares the motion CARRIED.

SB 792 (see Tape 49, A #035)

Chair Shields
Chair Shields

VOTE: 5-0-0
Hearing no objection, declares the motion CARRIED.
Closes the work session and adjourns the meeting at 6:00 p.m.

EXHIBIT SUMMARY

- A. SB 8, -2 amendments, staff, 1 p
- B. SB 9, -1 amendments, staff, 1 p
- C. SB 10, -1 amendments, staff, 1 p
- D. SB 964, prepared testimony, Rep. Jackie Dingfelder, 2 pp
- E. SB 964, prepared testimony, Rep. Diane Rosenbaum, 1 p
- F. SB 964, prepared testimony and MSN Money article, Chris Coughlin, 5 pp

- G. SB 964, prepared testimony, Marcia Kelley, 1 p**
- H. SB 964, prepared testimony, Damiana Merryweather, 2 pp**
 - I. SB 964, prepared testimony, Joseph Schweinhart, 2 pp**
- J. SB 679, prepared testimony, Jan Coleman, 3 pp**
- K. SB 690, -1 amendments, staff, 2 pp**
- L. SB 690, prepared testimony, Tamara Brickman, 1 p**
- M. SB 891, -1, -2, and -3 amendments, staff, 3 pp**