February 7, 1991Hearing Room 343 3:00 p.m. Tapes 13 -15 MEMBERS PRESENT:Sen. Shirley Gold, Chair Sen. Bill McCoy, Vice Chair Sen. Joan Dukes Sen. Peter Brockman Sen. Ron Grensky Sen. Paul Phillips Sen. Cliff Trow MEMBER EXCUSED: Sen. Peter Brockman STAFF PRESENT: Jan Bargen, Committee Administrator Angela Muhiz, Committee Assistant

MEASURES HEARD: SB 252 - Teacher Standards and Practices Commission ~ PH, WS SB 87 - Student Loan Defaulters - PH SB 89 - Student Loan Defaulters - PH SB 90 - Student Loan Defaulters - PH

These minutes contain materials which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marks report a speaker's exact words. For complete contents of the proceedings, please refer to the tapes.

TAPE 13, SIDE A

005 CHAIR GOLD: Calls the hearing to order at 3:15 p.m.

SB 252 - TEACHERS STANDARDS AND PRACTICES COMMISSION - PUBLIC HEARING: Witnesses: David Myton, Teacher Standards and Practices Commission Nora Schliske, Teacher Standards and Practices Commission Deanna Woods, Teacher Standards and Practices Commission Pat Fitzwater, Oregon School Boards Association Joseph Benninghoff, Confederation of Oregon School Administrators Donald Shore, Oregon Education Association

015 NORA SCHLISKE, Chair, Teacher Standards and Practices Commission: Provides history of Teacher Standards and Practices Commission (TSPC) in support of SB 252 (EXHIBIT A). Presents TSPC newsletter (EXHIBIT B). Senate Committee OD Education Februnq 7, 1991 - Page 2

050 DEANNA WOODS, Former Chair, TSPC: Refers to testimony (EXHIBIT A). Commission supports the fee increase to ensure there are funds to meet its mission. Sees growth in demands made on the teaching profession. Have kept fees low since 1973, but need more leeway now. The language in SB 252 brings the commission in line with other professions.

Sen. Gold left the room and Sen. Trow assumed the role of chair.

SEN. TROW: What are these fees for? How often are they collected?

WOODS: They are for the renewal of certificates. The renewal period depends on the type of certificate.

DAVID MYION, E xecutive Secretary, TSPC: The average length of a certificate is 3.4 years.

SEN. TROW: So you wouldn't get the fee until you get the renewal and the renewals are staggered? MYTON: They are staggered so about a third are renewed each year.

WOODS: Points out Appendix A in the testimony (EXHIBIT A). Compared to licensing fees for other occupations, the TSPC fee is low.

100 SEN. TROW: You have so many licenses, why not just \$40 instead of \$45.

MYION: The commission can best change fees in the even numbered years after a legislative session. Wanted a fee increase that wouldn't require adjustments during the interim.

SEN. DUKES: If you have a sign) ficant ending balance for the flrst biennium with fee increases for ody one year, then what does the fee do for the next biennium when you have a fee increase for bqth years of the biennium. MYTON: The ending balance would provide for the salary increases that are not budgeted but usually approved by the Emergency Board. The increase also creates a buffer for inflation predicted for the 1993-95 biennium. Salary increases and inflation are what have resulted in the de:reasing ending balance. With the statutory limit on fees, the Emergency Board would not be able to help out this interim.

SEN. DUKES: How many employees do you have?

MYTON: There are 14 full-time employees. SEN. DUKES: You are assuming there will be a negotiated increase?

MYTON: The Executive Department estimates about \$75,000 in salary increases for the agency.

SEN. DUKES: Why is TSPC opposed to particular certification of early childhood educators. Doesn't want an answer now, but it is a question that was raised last session.

These minuter contain materials which paraphnre and/or eummarize n tements made during this reulon Only text enclosed in quotation rnarkr report a apeaker'r exact words For complete contents of the proceed ng~, please refer to the taper Senate Committee on Education Februar, 7, 1991- Page 3

WOODS: TSPC has a voluntary endorsement for early childhood education.

160 SEN. GRENSKY: What's involved with issuing a certificate to a teacher?

MYTON: For Oregon-trained people, the commission uses the Approved Program approach. It reviews the program prior to the person completing it. It issues a certificate if a person completes an institution's planned program and has the recommendation of the institution.

SEN. GRENSKY: If a person graduates from Oregon with a bachelors in education are they not necessarily certified to be a teacher?

MYTON: If they graduate from an approved Oregon institution, they get approval. Not all institutions in Oregon are approved to train teachers in all fields. For out-of-state students, the commission does a transcript evaluation of their preparation against a list of courses established by administrative rule.

SEN. GRENSKY: Are there some people who apply, but don't get certified?

MYTON: Yes, out-of-state students who don't meet all of the requirements. If they're from an Oregon approved institution, then the institution's recommendation is assurance that they meet all the academic requirements. ~

SEN. GRENSKY: Doesn't your stated responsibility to approve teacher training programs at 15 Oregon colleges and universities (EXHIBIT A)

dovetail into the board of higher education's responsibilities? MYTON: There is a dovetail with the six public institution: Nine are private colleges not under the state system. The chancellor's office authorizes the institution to offers the program, our agency determines that the quality of the program meets the expectations of public schools. 196 SEN. GRENSKY: Thinks the college itself would have an Interest in doing that instead of having someone come in to tell them how the program should run. Is it necessary for TSPC to go into schools and review the curriculum periodically?

MYTON: Yes, the basis of Approved Program is to have it reviewed before the student goes through.

SEN. GRENSKY: Why do you need more money to do a better job? Although the amount of money is small, it is money that ends up getting paid by taxpayers because that's how teachers are paid. Reluctant to give the go-ahead because it will get passed back to us. SCHLISKE: Speaking as a teacher, appreciates the quick response the commission gives to renewing license and the fair review of teachers' actions. Will pay the fee to keep the level of service TSPC provides.

Sen. Gold returns and resumes the chair. Senate Committee on Education Fe'bruary 7, 1991- P,ue 4

SEN. TROW: This agency has had the same amount of fees for some time. 'This bill offers fees based on costs of administering the program. They could ask for a higher limit, but they are not. From the sign up sheet for testimony, it doesn't look like there is a lot of opposition.

CHAIR GOLD: SB 252 has a subsequent referral to Ways and Means.

276 SEN. PHILLIPS: Do you have written standards for out of state preparations.

MYTON: The commission has established standards by administrative rule and there is an inquiry packet mailed to people who request information about the requirements. Statute for out ' of-state certification is strict. The person must have completed studies similar to those required in Oregon. Is a continuing poblem, most complaints come from out-of-state applicants.

SEN. PHILLIPS: So if a person had an application for certification, they would know the basis or criteria for the judgaeont on the application?

MYTON: Yes, in term' of the topics of study. If a person was lacking courses, the commission would refer him or her to an Oregon institution which has a list of courses the commission identified as meeting requirements. Problems arise when the person is ill-advised at the campus or is self-advised when selecting courses.

320 SEN. PHILLIPS: Somaybe the problem isn't out of state versus in state, it's the mixed marriage between the t - .

MYTON: That is where it depends on the individual, yes. Some states participates in reciprocity programs. One is the Interstate Compact Program and all of Oregon's neighb ors participate in it. Oregonians not entered it. It requires enabling legislation to enter the program. Neighb oring states often are displeased with Oregon's reciprocity.

SEN. PHILLIPS: Has the commission requested reciprocity legislation?

SCHLISKE: Hasn't requested it. It is on a list of discussions for the commission and it is entering into talks. Many commission members concerned about having to lower the standards of teachers and administrators in order to become a part of the reciprocity program. MYTON: In 1979 did have legislation to enter into the interstate reciprocity program, but the Legislature rescinded the commission's authority in 1981 before it could sign contracts with the other states.

370 SEN. DUKES: Colleges are overhauling their curriculums in the wake of Measure 5. It seems there are a number of colleges offering education programs. Have you considered not offering the degrees at some colleges to make a strong program at one or two colleges?

MYTON: Office of Educational Policy and Planning makes the decisions about which programs - are offered at the institutions. Our role is to determine that programs have sufficient quality if an institution decided to offer them. Haven't been involved in reduction discussions except to provide data on current production and placement rate. Oregon produces more teachers than Se~ate Committee on Educatio t Februar, 7, 1991- Page S

there are jobs available, but other states, such as Washington, have teacher shortages. There is a possibility of creating an artificial shortage of teacher candidates. SEN. DUKES: Shouldn't you have these discussions with Office of Education Policy and Planning early on instead of waiting until after a college has made its cuts. It seems if you got together a discussed the future, you might come up with a stronger solution.

SCHLISKE: The commission has been meeting with representatives of other groups. The meetings are goal-setting for the future. ' 460 MYTON: Norma Paulus has meet with the commissioners and will meet with state board of education members later this month to discuss effects of Measure 5. WOODS: Refers to developmental report in the newsletter (EXHIBIT B).

TAPE 14, SIDE A 024 SEN. TROW: Agrees with Sen. Dukes that discussions about program cuts should happen now. Measure 5 came so fast that cuts are being made before the state board meeting. Universities are suggesting that whole programs be cut. When students find out about program cuts they transfer to other schools with the programs they want which creates an overload at some schools.

SEN. DUKES: If they are reducing teacher preparation at one college, wouldn't it be better to have one less college teaching the program? SEN. TROW: There is some coordination at the chancellor's level and the institution, but it is done quickly.

CHAIR GOLD: Interrupts conversation to direct discussion to the bill.

SEN. PHILLIPS: Doesn't see a cap on the fee? 080 MYTON: Legislative Counsel rewrote the bill making the language comparable to other licensing boards and making it possible for the Legislature to set the fee in a single budget bill**. The bill doesn't increase the fee; it changes authority to set the fee to the legislative process.

SEN. PHILLIPS: Would be more comfortable if there were a maximum amount set on the fee. That way a substantive committee could review the fee when it hit the cap.

JAN BARGEN, Committee Administrator: The new language means that the Executive Department and the Legislature must limit the fees related to the agency's costs. There is a cap in that sense.

SEN. PHILLIPS: Without a stated limit, it is taken out of the committee review process.

Sen. Gold leaves the room and Sen. McCoy assumes the responsibilities of the chair. Senate Committee on Education February 7, 1991 - Page 6

SEN. TROW: Other agencies set fees three ways: 1- they let the Legislature set the fee, 2- they set a limit and Ways and Means CommiKee sets the fee 3- they do it the way it's done in SB 252. The fee reflect the cost and is adjusted by the Legislature. All ways controversial. Doesn't care which way the committee does it as long as it's done, but suspects the agency wants the flexibility of the last method.

SEN. DUKES: Why was the language about fee rates deleted from Section 1, subsection 2?

MYTON: The new Section 1 (6) in the bill would do the same thing. The changes were recommended by Legislative Counsel.** . SEN. DUKES: The new language is broader and not specific to teacher certification.

Sen. Gold returns and resumes the chair.

170 PAT FITZWATER, Director of Board Development, Oregon School Boards Association: Presents written testimony in favor of SB 252 (EXHIBIT C).

SEN. DUKES: Is the Law Enforcement Data Systems check on past criminal records for new applicants?

FITZWATER: New applicants and a percentage of those applying for renewal.

JOSEPH C BENNINGHOFF, Legislative Assistant, Confederation of 231 Oregon School Administrators: Presents written testimony in favor of SB 252 (EXHIBIT D). 297 DONALD SHORE, Oregon Education Association: Supports previous testimony. The commission is the only place where teachers have an impact about what it takes to be a teacher in Oregon. The commission is in danger of not being able to fulfill its responsibilities, so supports the fee increase. SEN. PHILLIPS: Do you have a problem with the concept of setting a limit on the fee so the Legislature could check the program at a later date? SHORE: Have no problem with setting a limit. The commission originally suggested \$65. SEN. DUKES: The cap doesn't mean Ways and Means can't do its job. It's a way to get into a discussion about some issues. Your committee sounds well run and wouldn't come before us again unless there was a bill. FITZWATER: Would probably support that, but the Legislature has given a variety of other professions the right to set its own fees. Teachers could do just as well. Wishes there was a better way for the committee to know and discuss the agency and the issues it addresses. Will discuss these points with Sen. Dukes later.

SB 252 - TEACHERS STANDARDS AND PRACTICES COMMISSION - WORK SESSION:

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375 SEN. PHILLIPS: Wants a real cap, a dollar amount, so the commission does come back before teh substantive committee regarding substantial increases. Wants amendments drafted for cap of \$65. SEN. TROW: Again, it has been done three different way and no one is more better than the others.

CHAIR GOLD: Will have Legislative Counsel draft that amendment, and will schedule the bill for another hearing.

' TAPE 13, SIDE B

SB 87. SB 89, SB 90 - STUDENT LOAN DEFAULTERS - PUBLIC HEARING: Witnesses: Sherwin Cullison, Adult and Family Services Steve Tegger, Employment Division Lynn Pinckney, Oregon Student Lobby Richard Wise, Oregon ACLU Jim Markee, Oregon Collectors Association Jeff Lee, Oregon Scholarship Commission Kathy Silke, Oregon Scholarship Commission David Nebel, Legal Aid

023 SHERWIN CULLISON, Income Maintenance, Adult and Family Services: Summarizes testimony submitted in hearing on Jan. 31, 1991 (SEE MINUTES FOR 1-31-91, EXHIBIT B). AFS wouldn't be able to comply with provisions in SB 87 allowing the Scholarship Commission to review the address, employment and financial information in the agency's records. Federal law doesn't allow AFS to offer information about its clients with out the clients' permission. Recommends deleting the reference to AFS from the bill.

SEN. MCCOY: The federal law doesn't permit you to open the files to other agencies?

CULLISON: No, unless the other state agencies are performing some function in relation to the administration of the public assistance programs. AFS takes a liberal view and releases information to other agencies in the Department of Human Resources.

SEN. MCCOY: When a person files an application with AFS and signs a release statement, you can do anything with that information.

CULLISON: The contact person in the Attorney General's Office says that is not correct.

O76 STEVE TEGGER, Legislative Liaison, Employment Division: Refers to testimony presented at the Jan. 31 hearing (SEE MINUTES FOR 1-31-91, EXHIBIT C). The division has concerns about the release of information from its office. No national guidelines to tell states what is permissible disclosure. Looked at previous rulings and interpretations from the national agency to base an opinion. Can provide information about employment and wages, but not always the person's address. Polled members of the Employment Division Advisory Council. So far response has been negative and some members expressed concerns about the privacy issue. One . Senate Committee on Educabon February 7, 1991Page 8

member felt it should be an up-front disclosure that the information was going to the Scholarship Commission. SEN. MCCOY: When you get the response from the regional office, let us know.

written testimony in support of SB 87, SB 89 and SB 90 (SEE MINUTES FOR 1-31-91, EXHIBIT A). Requests that prohibition of release of information to others, including private collection agencies, be kept in the bill. Has a strong confidence about the balance the commission strikes between the need to collect on loans and people's ability to pay. 215 RICHARD WISE, American Civil Li`berties Union of Oregon: As taxpayers we want to make it easy on commission to collect on defaulted loans. In doing so we need to balance the means of collecting with the possible infringement of people's rights, specifically the privacy issues. When a person discloses personal information to an agency for a specific purpose, there is an expectation of privacy. Is not a lawyer, but wants committee to consider that by targeting information of just one group may violate the equal protection clauses in the Oregon Constitution. 283 GRENSKY: If a person asks for assistance, doesn't he or she expect to give something up? If the person takes a loan, doesn't he or she expect the lender to collect payments. Do you think we're invading too much by giving the information out so the state can collect the loan money? WISE: Yes, when an individual gives information for a specific purpose, he has the expectation that the information is used for that purpose only. There are other ways to collect student loans. SEN. GRENSKY: What if the Scholarship Commission put a disclaimer on the loan application stanng that information from other state agencies would be shared if the person defaults on the loan. Then the person goes info the agreement with his eyes open. WISE: Has no objection to sharing information about an individual, provided the individual has given prior consent. The bill as it's written doesn't provide for informed consent. 350 PHILLIPS: If we find someone receiving a grant from AFS, which aren't large grants, can you place a lien against those? SEN. MCCOY: No. SEN. PHILLIPS: lbe first testifier said we couldn't get the AFS information, but if we could, do we have the power to attach that money? SEN. MCCOY: No. SEN. PHILLIPS: Removing AFS from the issue, do you still shirk there is an invasion of AFS from the issue, do you still shirk there is an privacy with information that just tells people what invasion of they make and pay in taxes? privacy with information that just tells people what they make and pay in taxes? WISE: Anything hat is not given with a voluntary consent of the individual is an invasion. Senate Committee oa Education February 7, 1991- page 9

SEN. TROW: The DMV provides information and sells lists from driver registration. Do they get informed consent?

WISE: Not sure about the process. The DMV sells mailing lists, but people have option to not have information released.

SEN. TROW: Regarding the constitutional issue you brought up: Have there been any legal cases?

WISE: Hasn't researched it. It is just a concern that occurred to him.

SEN. TROW: Thinks there is precedent set about that issue.

TAPE 14, SIDE B

018 JIM MARKEE, Oregon Collectors Association: Explains Oregon garnishment procedure. ~ Garnishments run 60 days and must renew it after it expires. -- It is a first come first serve basis. -- Some exceptions are the Department of Revenue and the Support Enforcement Division which have the right to garnish wages continuously. Private agencies object because if continuing garnishment is in effect then private debts can't get paid. The continuous garnishment can be good in

some instances, such as collection of child support. Most of welfare and child support money collected would go to state. -- Private sector child support wouldn't go to the general fund, but the money has an impact on the life of the person receiving it. -There is a good social policy involved with the collection of child support. In case of loan defaulters, know that even if the Scholarship Commission never collects, the federal government pays them anyway. -- A continuous garnishment on a loan defaulter's wages would prevent child support collection, if that person also was delinquent in those payments. Can't have two garnishments at the same time. Both SB 87 and SB 90 puts the Scholarship Commission on equal footing with Support Enforcement in terms of garnishment and access to Employment Division records. Need to fool: at the whole picture. Other agencies, such as the attorney general's office, do not have right to continuous garnishment and they collect money that goes into the general fund.

105 SEN. TROW: Is it the first person who finds the person and requests the garnishment that gets it? Is there any way to prioritize requests?

MARKEE: Support Enforcement orders have priority over any subsequently referred garnishment. Generally, don't create a garnishment that takes precedent over others whenever it is filed. It creates havoc for employers.

SEN. TROW: The Attorney General's Office does the garnishing for Support Enforcement, correct?

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MARKEE: It is responsible for collecting child support owed to parents on public assistance. It works through the Support Enforcement Division. SEN. TROW: What about access to information? Does the attorney general survey the list to try to find where the people are, and then serves the garnishment? MARKEE: That is true for those on public assistance. Support Enforcement also collects for private people when asked to do so. SEN. TROW: What you are concerned about is that the Scholarship Commission could find the person first and order a continuous garnishment making it impossible for Support Enforcement to do a garnishment?

MARKEE: Yes, believes that could happen.

149 SEN. GRENSKY: How many times does a creditor get a garnishment and another creditor files a garnishment before the 60 days expires and the first creditor can serve another garnishment? MARKEE: Difficult to answer that question. The 60-day garnishment is a new law, passed last session.

SEN. GRENSKY: Before that the garnishment period was shorter, wasn't it? MARKEE: The garnishment, before, was good only for any funds which were owing on the day it was served.

SEN. GRENSKY: What is the object of making the creditor go in an renew a garnishment every 60 days? Why not let everyone have a continuous garnishment until the dept is paid?

MARKEE: If you continue to give more agencies the right to continuous garnishment, it won't be long before the private sector says 'me, too.' SEN. PHILLIPS: What is the private collection agencies effectiveness in collecting loans?

210 MARKEE: Can't tell you if private sector can do a better job on in-state collections. Forty-six percent recovery rate for the commission sounds good, but doesn't know how it was figured. What the commission gives collection agencies are the ones it can't collect. SEN. PHILLIPS: To SB 87: What's the problem with getting information about individuals who took money from the state?

MARKEE: Point is not an issue of privacy. Because state agencies don't communicate very well, they come to the Legislature one at a time to get these rights. Could give the rights to the state overall instead of agency by agency.

SEN. PHILLIPS: Could address the whole issue by having the Department of Revenue be the collection agency for the state and giving it a mandate to privatize as much as it could. Senate Commitbe on Education Februar, 7, 1991-P-e11

MARKEE: In SB 87, the Scholarship Commission is precluded from sharing the information with private collection agencies. Even if you give it the access to the information, it couldn't pass it on to a private collection agency when they farmed the account out. 280 JEFF LEE, Director, Oregon Scholarship Commission: Presents memo answering questions raised in the Jan. 31 public hearing (EXHIBIT E). Goes over the highlights of the memo.

SEN. GRENSKY: Are guaranteed student loans dischargeable under bankruptcy?

LEE: They are aRer five years of repayment.

SEN. GRENSKY: Are you saying the federal government makes you contest the bankruptcy even though it's going to be discharged?

365 KATHY SILKE, Collections, Oregon Scholarship Commission: Is required to contest bankruptcies that would not otherwise be dischargeable - those that have been in repayment for less than five years and the borrower is asking the court to give them an exception to the nondischargability clause in the bankruptcy law.

LEE: Returns to memo highlights. Want information in SB 87 for two reasons: to locate people and to verify if people are unable to pay the loan. The commission would be able to access welfare information so borrow wouldn't have to provide it. If turned collections over to private sector, wouldn't have enough money to pay for work commission is required by law to do. State has advantages over private agencies in getting information. Supports an amendment that would give Support Enforcement priority for garnishments if that preference doesn't already exist. Doesn't want to violate federal laws. If information from AFS is protected, has no objections to striking that from the bill.

TAPE 15, SIDE A

145 SEN. MCCOY: We have people taking billions of dollars from banks and savings and loans and you pick on people on Welfare. What do you

intend to get from that? Seems you are harassing the poorest of the poor.

LEE: The commission wants access to that information so it can suspend collection action on them. Trying to help them by not harassing them when they don't have money.

SEN. MCCOY: It's nothing but harassment. These are people down and out, and you are asking them to pay back a loan they couldn't possibly pay.

190 SILKE: Has found that people on public assistance don't come forward with that information. Find out they are in an hardship situation only after the commission has taken legal action. Hopes that access to this information would help suspend action while they're in that situation.

SEN. DUKES: Do you have any general fund money in your budget? LEE: Not for loans, but for some grant programs. Sen~te Committee on Education February 7, 1991 - Page 12

SEN. DUKES: Are the 42 positions in the Governor's proposed budget? Do you have a problem with amending the bill to encourage you to contract out a portion of your loans to private agencies, if they could meet the due diligence and other requirements?

249 LEE: The 42 positions are in the proposed budget. If the commission was asked to contract out to private collectors without putting the agency in financial jeopardy, they would have to do a lot more work than the commission does and at 10 percent commission. Would have to penalize the collectors if they miss a required regulation and the commission gets fined.

SEN. DUKES: Just curious if you object. Some think the state should try some of these options to see if they work and are more cost effective.

LEE: Doesn't object to that. Maybe the best way to do that is in a budget note.

CHAIR GOLD: Does have a problem with the idea.

LEE: Doesn't think the idea will bear any fruit. Will have to dictate the charges to the private collectors, which can't be any more than it costs the commission to do it now. SEN. PHILLIPS: Is the commission increasing the amount of money it is providing for student loans or decreasing it?

300 CHAIR GOLD: There is a proposal in the chancellor's budget that if they get the tuition increase, then some money would go to financial aid.

LEE: That proposal doesn't affect the commission.

SEN. PHILLIPS: Asks Mr. Lee to speak to him later. The hearings have focused on the administrative side and would like to know about the loan side.

CHAIR GOLD: Seems the collection department in the commission is self-supporting. The problem with the private collection agencies is that the commission is once-removed from overseeing the federal regulations.

JAN BARGEN, Committee Administrator: What are you projecting for defaulted loans in the next biennium?

LEE: Since 1967, has had \$62 million in defaults. Projects S22 million for the next two years. It is increasing because four or five years ago there was an increase in the volume of loans made. The commission is trying to get cheap, efficient ways to handle to volume.

344 DAVID NEBEL, Legal Aid Family Law Task Force: Oppose SB 90 because it may interrupt child support payments to needy families (EXHIBIT F).

BARGEN: For the record, received testimony from the Oregon Community Colleges Association (EXHIBIT G). Senate Committee on Education February 7,1991- Page 13

375 CHAIR GOLD: Adjourns the hearing at 5:30 p.m.

** Staff later ascertained the new language approach was initiated by the Executive Department Budget and Management Division.

Submitted by: Reviewed by: Angela Muniz Jan Bargen Assistant Administrator

EXHIBIT LOG:

A - Testimony on SB 252 - Nora Schliske - 7 pages B - Newsletter: "Directionsn - Nora Schliske - 4 pages C - Testimony on SB 252 - Pat Fitzwater - 2 pages D - Testimony on SB 252 - Joseph Benninghoff- 2 pages E - Memo: Information on Guaranteed Student Loans collection - Jeff Lee - 7 pages F - Testimony on SB 90 - David Nebel - 1 page G - Testimony on SB 87, SB 89, SB 90 - Dana Spielmann - 1 page

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