

HOUSE COMMITTEE ON CONSUMER PROTECTION

**May 20, 2009
3:00 P.M.**

Hearing Room E

MEMBERS PRESENT:

- Rep. Paul Holvey, Chair**
- Rep. Chuck Riley, Vice-Chair**
- Rep. Jim Weidner, Vice-Chair**
- Rep. Brent Barton**
- Rep. Jean Cowan**
- Rep. Vic Gilliam**
- Rep. Wayne Krieger**
- Rep. Greg Matthews**
- Rep. Carolyn Tomei**
- Rep. Matt Wingard**

STAFF PRESENT:

- Victoria Cox, Committee Administrator**
- Cindy Hupp, Committee Assistant**

MEASURES/ISSUES HEARD: SB 973A – Public Hearing and Work Session
SB 731A – Public Hearing and Work Session
SB 515A – Public Hearing and Work Session
SB 952A – Public Hearing and Work Session
SB 203A – Work Session

This recording log is in compliance with Senate and House Rules. For complete contents, refer to the digital audio recording.

HCP

5/20/2009 3:10:49 PM

3:10:54 PM Meeting Called to Order
3:10:55 PM Chair Holvey
3:11:38 PM SB 973A-Public Hearing
3:12:10 PM Victoria Cox, Committee Administrator
3:13:09 PM {Exhibit} 1: Cox
3:13:11 PM {Exhibit} 2: Cox
3:13:12 PM {Exhibit} 3: Cox
3:13:13 PM {Exhibit} 4: Cox
3:13:14 PM {Exhibit} 5: Cox
3:13:23 PM Chair Holvey
3:13:49 PM Jim Carlson, President, Oregon Health Care Association
3:18:02 PM Rep. Barton
3:18:04 PM Carlson
3:20:40 PM Chair Holvey
3:20:53 PM Hasina Squires, Representative, Life Settlement Financial
Company
3:20:54 PM {Exhibit} 6: Squires
3:23:18 PM Chair Holvey
3:23:20 PM John Powell, Representative, Standard Insurance Companies,
State Farm Insurance Companies
3:25:08 PM Chair Holvey
3:25:13 PM Powell
3:25:18 PM Chair Holvey
3:25:21 PM Rep. Cowan
3:25:23 PM Chair Holvey
3:25:25 PM Rep. Cowan
3:25:34 PM Powell
3:26:42 PM Rep. Cowan
3:26:43 PM Chair Holvey
3:26:45 PM Rep. Cowan
3:26:51 PM Powell
3:26:57 PM Rep. Cowan
3:27:14 PM Powell
3:27:29 PM Rep. Cowan
3:27:31 PM Powell
3:27:32 PM Rep. Cowan
3:27:33 PM Powell
3:27:34 PM Rep. Cowan
3:27:38 PM Chair Holvey

3:27:42 PM Vice-Chair Weidner
3:27:55 PM Powell
3:28:09 PM Vice-Chair Weidner
3:28:11 PM Chair Holvey
3:28:13 PM Vice-Chair Weidner
3:28:25 PM Powell
3:28:53 PM Chair Holvey
3:29:40 PM SB 731A-Public Hearing
3:29:53 PM Victoria Cox, Committee Administrator
3:30:57 PM {Exhibit} 7: Cox
3:30:58 PM {Exhibit} 8: Cox
3:31:01 PM Chair Holvey
3:31:08 PM Senator Suzanne Bonamici, Senate District 17
3:31:09 PM {Exhibit} 9: Sen. Bonamici
3:31:11 PM Chair Holvey
3:31:27 PM Sen. Bonamici
3:31:28 PM Chair Holvey
3:31:32 PM Sen. Bonamici
3:31:41 PM Chair Holvey
3:31:42 PM Sen. Bonamici
3:38:47 PM Rep. Krieger
3:38:48 PM Chair Holvey
3:38:50 PM Rep. Krieger
3:39:13 PM Sen. Bonamici
3:39:14 PM Rep. Krieger
3:39:36 PM Sen. Bonamici
3:39:39 PM Rep. Krieger
3:39:50 PM Sen. Bonamici
3:39:57 PM Chair Holvey
3:40:01 PM Sybil Hebb, Representative, Oregon Law Center
3:40:14 PM Chair Holvey
3:40:15 PM Hebb
3:41:07 PM Chair Holvey
3:41:08 PM Rep. Krieger
3:41:35 PM Hebb
3:41:42 PM Rep. Krieger
3:41:43 PM Hebb
3:41:58 PM Chair Holvey
3:41:59 PM Vice-Chair Riley
3:42:19 PM Sen. Bonamici
3:42:36 PM Hebb
3:42:53 PM Sen. Bonamici
3:43:00 PM Vice-Chair Riley
3:43:02 PM Chair Holvey
3:43:28 PM Sen. Bonamici
3:44:34 PM Chair Holvey

3:44:43 PM Sen. Bonamici
3:45:42 PM Chair Holvey
3:45:55 PM Sen. Bonamici
3:46:34 PM Chair Holvey
3:46:38 PM Vice-Chair Weidner
3:47:04 PM Sen. Bonamici
3:47:31 PM Chair Holvey
3:47:34 PM Sen. Bonamici
3:47:35 PM Chair Holvey
3:47:43 PM Rep. Krieger
3:47:51 PM Sen. Bonamici
3:47:55 PM Chair Holvey
3:47:57 PM Vice-Chair Weidner
3:47:58 PM Chair Holvey
3:48:13 PM Hebb
3:53:43 PM {Exhibit} 10: Hebb
3:57:46 PM Chair Holvey
3:58:06 PM Rep. Matthews
3:58:14 PM Hebb
3:59:02 PM Rep. Matthews
3:59:04 PM Chair Holvey
3:59:29 PM Greg Warnock, Director, Oregon War Veterans Association
4:01:14 PM Chair Holvey
4:01:23 PM Graham Trainor, Representative, Oregon AFL-CIO
4:02:34 PM Chair Holvey
4:02:37 PM Rep. Barton
4:03:35 PM Trainor
4:03:37 PM Rep. Barton
4:03:40 PM Chair Holvey
4:03:51 PM Hebb
4:05:21 PM Rep. Barton
4:05:34 PM Chair Holvey
4:05:38 PM Rep. Barton
4:05:57 PM Hebb
4:07:00 PM Rep. Barton
4:07:18 PM Hebb
4:07:36 PM Rep. Barton
4:07:55 PM Hebb
4:08:01 PM Rep. Barton
4:08:03 PM Chair Holvey
4:08:38 PM Pam Leavitt, Representative, Credit Union Association of Oregon
4:08:39 PM {Exhibit} 11: Leavitt
4:12:51 PM Janet Josselyn, Director of Compliance, Credit Union Association of Oregon
4:17:09 PM Chair Holvey
4:18:01 PM Josselyn

4:18:33 PM Chair Holvey
4:18:41 PM Josselyn
4:18:42 PM Chair Holvey
4:18:48 PM Rep. Barton
4:18:59 PM Chair Holvey
4:19:00 PM Rep. Barton
4:19:05 PM Leavitt
4:19:24 PM Chair Holvey
4:19:32 PM Rep. Matthews
4:19:36 PM Chair Holvey
4:19:39 PM Rep. Matthews
4:19:41 PM Chair Holvey
4:19:43 PM Rep. Gilliam
4:19:49 PM Chair Holvey
4:19:50 PM Rep. Gilliam
4:21:42 PM Chair Holvey
4:22:24 PM Leavitt
4:22:36 PM Chair Holvey
4:22:39 PM Leavitt
4:22:40 PM Chair Holvey
4:22:55 PM Vice-Chair Riley
4:24:14 PM Chair Holvey
4:24:17 PM Leavitt
4:24:30 PM Vice-Chair Riley
4:24:31 PM Chair Holvey
4:24:47 PM Tim Martinez, Representative, Oregon Bankers Association
4:28:00 PM Chair Holvey
4:28:04 PM Rep. Cowan
4:28:34 PM Martinez
4:30:05 PM Rep. Cowan
4:30:24 PM Martinez
4:30:30 PM Rep. Gilliam
4:30:31 PM Chair Holvey
4:30:34 PM Rep. Gilliam
4:31:11 PM Chair Holvey
4:31:19 PM Rep. Gilliam
4:31:31 PM Vice-Chair Riley
4:31:36 PM Chair Holvey
4:32:07 PM Jim Kocher, Attorney, Lane County Legal Aid & Advocacy Center
4:33:01 PM {Exhibit} 12: Kocher
4:38:33 PM Chair Holvey
4:38:58 PM Kocher
4:41:05 PM Chair Holvey
4:41:09 PM Rep. Krieger
4:41:19 PM Kocher
4:41:21 PM Rep. Krieger

4:41:23 PM Kocher
4:41:37 PM Chair Holvey
4:41:40 PM Matt Wallace, Consumer Advocate, Oregon State Public Interest Research Group, (OSPIRG)
4:42:21 PM Chair Holvey
4:42:38 PM SB 515A-Public Hearing
4:42:54 PM Victoria Cox, Committee Administrator
4:42:55 PM {Exhibit} 13: Cox
4:42:55 PM {Exhibit} 14: Cox
4:44:28 PM Chair Holvey
4:44:38 PM Senator Suzanne Bonamici, Senate District 17
4:44:39 PM {Exhibit} 15: Sen. Bonamici
4:46:29 PM {Exhibit} 16: Sen. Bonamici
4:53:00 PM Chair Holvey
4:53:05 PM Sen. Bonamici
4:53:10 PM Chair Holvey
4:53:11 PM Sen. Bonamici
4:53:40 PM Chair Holvey
4:53:46 PM Sen. Bonamici
4:53:50 PM Chair Holvey
4:53:51 PM Rep. Gilliam
4:54:05 PM Chair Holvey
4:54:06 PM Rep. Gilliam
4:54:24 PM Sen. Bonamici
4:54:25 PM Chair Holvey
4:54:26 PM Sen. Bonamici
4:54:30 PM Rep. Gilliam
4:54:34 PM Rep. Krieger
4:54:37 PM Rep. Gilliam
4:54:40 PM Sen. Bonamici
4:54:49 PM Chair Holvey
4:54:51 PM Sen. Bonamici
4:54:58 PM Chair Holvey
4:54:59 PM Vice-Chair Weidner
4:55:24 PM Sen. Bonamici
4:55:46 PM Chair Holvey
4:55:49 PM Vice-Chair Weidner
4:55:50 PM Chair Holvey
4:55:54 PM Sen. Bonamici
4:55:56 PM Chair Holvey
4:56:13 PM Craig Campbell, Representative, General Motors
4:57:50 PM Chair Holvey
4:58:24 PM Matt Wallace, Consumer Advocate, Oregon State Public Interest Research Group, (OSPIRG)
4:58:59 PM Chair Holvey
4:59:01 PM Danielle Beauvais, Consumer Law Attorney, Beauvais Law Firm,

LLC
5:02:38 PM Chair Holvey
5:03:04 PM Paul Cosgrove, Representative, Alliance of Automobile
Manufacturers
5:03:04 PM {Exhibit} 17: Cosgrove
5:08:38 PM Chair Holvey
5:08:40 PM Rep. Matthews
5:08:48 PM Cosgrove
5:09:13 PM Rep. Matthews
5:09:14 PM Chair Holvey
5:09:15 PM Rep. Matthews
5:09:32 PM Cosgrove
5:09:55 PM Chair Holvey
5:09:58 PM Rep. Wingard
5:10:49 PM Cosgrove
5:12:04 PM Rep. Wingard
5:12:05 PM Chair Holvey
5:12:07 PM Rep. Wingard
5:12:26 PM Cosgrove
5:12:48 PM Rep. Wingard
5:12:50 PM Rep. Krieger
5:12:51 PM Chair Holvey
5:12:52 PM Rep. Krieger
5:13:16 PM Cosgrove
5:13:47 PM Chair Holvey
5:14:30 PM Keith Dubanevich, Special Counsel to the Attorney General,
Oregon Department of Justice
5:14:31 PM {Exhibit} 18: Dubanevich
5:19:32 PM Chair Holvey
5:19:33 PM Rep. Gilliam
5:19:40 PM Dubanevich
5:19:58 PM Rep. Gilliam
5:20:00 PM Chair Holvey
5:20:01 PM Rep. Gilliam
5:20:10 PM Dubanevich
5:20:24 PM Rep. Gilliam
5:20:27 PM Chair Holvey
5:20:40 PM SB 952A-Public Hearing
5:20:50 PM Victoria Cox, Committee Administrator
5:21:50 PM Chair Holvey
5:21:58 PM Senator Suzanne Bonamici, Senate District 17
5:21:59 PM Chair Holvey
5:22:02 PM Sen. Bonamici
5:22:03 PM {Exhibit} 19: Sen. Bonamici
5:28:04 PM Chair Holvey
5:28:07 PM {Exhibit} 20: Rep. Holvey

5:28:10 PM Sen. Bonamici
5:28:17 PM Chair Holvey
5:28:19 PM Sen. Bonamici
5:28:22 PM Chair Holvey
5:28:37 PM Sybil Hebb, Representative, Oregon Law Center
5:28:38 PM {Exhibit} 21: Hebb
5:28:38 PM {Exhibit} 22: Hebb
5:28:38 PM {Exhibit} 23: Hebb
5:35:05 PM Chair Holvey
5:35:07 PM Hebb
5:35:08 PM Chair Holvey
5:35:22 PM John VanLandingham, Consumer Advocate, Lane County Legal Aid
5:35:42 PM Chair Holvey
5:35:44 PM Janet Byrd, Executive Director of Neighborhood Partnerships, Representative, Housing Alliance
5:35:45 PM {Exhibit} 24: Byrd
5:37:57 PM Chair Holvey
5:38:10 PM VanLandingham
5:38:19 PM Chair Holvey
5:38:51 PM Meeting Recessed
5:40:39 PM Meeting Reconvened
5:40:45 PM SB 203A-Work Session
5:41:00 PM Victoria Cox, Committee Administrator
5:41:26 PM {Exhibit} 25: Cox
5:41:40 PM Chair Holvey
5:41:47 PM Craig Smith, Administrator, Oregon Contractors Board
5:41:54 PM Chair Holvey
5:43:14 PM Smith
5:43:32 PM Rep. Cowan
5:43:34 PM Chair Holvey
5:43:35 PM Rep. Cowan
5:43:39 PM Chair Holvey
5:43:40 PM Rep. Cowan
5:43:42 PM Chair Holvey
5:43:51 PM Rep. Barton
5:43:52 PM Chair Holvey
5:43:57 PM Vice-Chair Riley
5:43:58 PM MOTION: Vice-Chair Riley moves -A4 amendments
5:44:04 PM Chair Holvey
5:44:17 PM VOTE: 10-0-0
5:44:17 PM Ayes: Barton, Cowan, Gilliam, Krieger, Matthews, Tomei, Wingard, Weidner, Riley, Holvey
5:44:38 PM Chair Holvey
5:44:44 PM Rep. Wingard
5:44:49 PM Chair Holvey

5:44:53 PM Rep. Wingard
5:44:53 PM {Exhibit} 26: Rep. Wingard
5:44:54 PM MOTION: Rep. Wingard moves -A3 amendments
5:45:02 PM Chair Holvey
5:45:11 PM Rep. Krieger
5:45:16 PM Chair Holvey
5:45:23 PM Cox
5:45:43 PM Chair Holvey
5:46:15 PM Rep. Krieger
5:46:23 PM Chair Holvey
5:46:31 PM Rep. Krieger
5:46:32 PM Chair Holvey
5:46:35 PM Rep. Krieger
5:46:39 PM Chair Holvey
5:47:10 PM Smith
5:47:23 PM Chair Holvey
5:47:28 PM Rep. Matthews
5:47:38 PM Chair Holvey
5:47:39 PM Cox
5:47:40 PM Chair Holvey
5:47:41 PM Rep. Matthews
5:49:19 PM Chair Holvey
5:50:07 PM Rep. Barton
5:51:00 PM Chair Holvey
5:51:04 PM Rep. Krieger
5:51:21 PM Chair Holvey
5:51:28 PM VOTE: 3-7-0
5:51:28 PM Ayes: Gilliam, Wingard, Weidner: Nays: Barton, Cowan, Krieger, Matthews, Tomei, Riley, Holvey
5:51:48 PM Chair Holvey
5:51:56 PM Vice-Chair Riley
5:51:57 PM MOTION: Rep. Riley moves SB 203A DO PASS as AMENDED
5:52:02 PM Chair Holvey
5:52:15 PM VOTE: 10-0-0
5:52:15 PM Ayes: Barton, Cowan, Gilliam, Krieger, Matthews, Tomei, Wingard, Weidner, Riley, Holvey
5:52:38 PM Chair Holvey
5:52:54 PM CARRIER: REP. HOLVEY will lead discussion on the floor
5:53:34 PM SB 973A-Work Session
5:53:41 PM SB 731A-Work Session
5:53:48 PM SB 515A-Work Session
5:53:55 PM SB 952A-Work Session
5:54:18 PM The following written testimony was submitted for the record without public testimony:
5:54:19 PM {Exhibit} 27: Mark Thresher, President and COO, Nationwide Financial

5:54:19 PM {Exhibit} 28: Linda Smith, Director, Douglas Consumer Credit Counseling
5:54:19 PM {Exhibit} 29: Rick Bennett, Director of Government Relations, AARP
5:54:19 PM {Exhibit} 30: Angela Martin, Representative, Our Oregon
5:54:19 PM {Exhibit} 31: Bob Joondeph, Executive Director, Disability Rights Oregon
5:54:19 PM {Exhibit} 32: Michael Stanton, President and CEO, Association of International Automobile Manufacturers, Inc. (AIAM)
5:54:19 PM {Exhibit} 33: Nick Fish, Commissioner, City of Portland
5:54:19 PM {Exhibit} 34: Angela Martin, Representative, Our Oregon
5:54:19 PM Meeting Adjourned

HCP

5/20/2009 3:10:49 PM

- 3:13:09 PM {Exhibit} 1: SB 973A, -A3 amendments, staff, 47 pp
 - 3:13:11 PM {Exhibit} 2: SB 973A, -A9 amendments, staff, 1 p
 - 3:13:12 PM {Exhibit} 3: SB 973A, -A10 amendments, staff, 2 pp
 - 3:13:13 PM {Exhibit} 4: SB 973A, -A7 amendments, staff, 3 pp
 - 3:13:14 PM {Exhibit} 5: SB 973A, -A8 amendments, staff, 1 p
 - 3:20:54 PM {Exhibit} 6: SB 973A, written testimony, Hasina Squires, 3 pp
 - 3:30:57 PM {Exhibit} 7: SB 731A, -A9 amendments, staff, 1 p
 - 3:30:58 PM {Exhibit} 8: SB 731A, -A10 amendments, staff, 1 p
 - 3:31:09 PM {Exhibit} 9: SB 731A, written testimony, Sen. Bonamici, 2 pp
 - 3:53:43 PM {Exhibit} 10: SB 731A, credit union example, Sybil Hebb, 2 pp
 - 4:08:39 PM {Exhibit} 11: SB 731A, written testimony, Pam Leavitt, 3 pp
 - 4:33:01 PM {Exhibit} 12: SB 731A, written testimony, Jim Kocher, 5 pp
 - 4:42:55 PM {Exhibit} 13: SB 515A, -A11 amendments, staff, 1 p
 - 4:42:55 PM {Exhibit} 14: SB 515A, -A12 amendments, staff, 1 p
 - 4:44:39 PM {Exhibit} 15: SB 515A, written testimony, Sen. Bonamici, 3 pp
 - 4:46:29 PM {Exhibit} 16: SB 515A, letter from Tom Gallagher submitted by Sen. Bonamici, 1 p
 - 5:03:04 PM {Exhibit} 17: SB 515A, written testimony, Paul Cosgrove, 1 p
 - 5:14:31 PM {Exhibit} 18: SB 515A, written testimony, Keith Dubanevich, 2 pp
 - 5:22:03 PM {Exhibit} 19: SB 952A, written testimony, Sen. Bonamici, 2 pp
 - 5:28:07 PM {Exhibit} 20: SB 952A, -A5 amendments, staff, 2 pp
 - 5:28:38 PM {Exhibit} 21: SB 952A, written testimony, Sybil Hebb, 4 pp
 - 5:28:38 PM {Exhibit} 22: SB 952A, summary of tenant protection, Sybil Hebb, 2 pp
 - 5:28:38 PM {Exhibit} 23: SB 952A, article links, Sybil Hebb, 1 p
 - 5:35:45 PM {Exhibit} 24: SB 952A, written testimony, Janet Byrd, 1 p
 - 5:41:26 PM {Exhibit} 25: SB 203A, -A4 amendments, staff, 2 pp
 - 5:44:53 PM {Exhibit} 26: SB 203A, -A3 amendments, staff, 11 pp
 - 5:54:19 PM {Exhibit} 27: SB 973A, written testimony, Mark Thresher, 1 p
 - 5:54:19 PM {Exhibit} 28: SB 731A, written testimony, Linda Smith, 1 p
 - 5:54:19 PM {Exhibit} 29: SB 731A, written testimony, Rick Bennett, 1 p
 - 5:54:19 PM {Exhibit} 30: SB 731A, written testimony, Angela Martin, 1 p
 - 5:54:19 PM {Exhibit} 31: SB 731A, written testimony, Bob Joondeph, 1 p
 - 5:54:19 PM {Exhibit} 32: SB 515A, written testimony, Michael Stanton, 2 pp
 - 5:54:19 PM {Exhibit} 33: SB 952A, written testimony, Nick Fish, 1 p
 - 5:54:19 PM {Exhibit} 34: SB 952A, written testimony, Angela Martin, 1 p
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