

**SENATE COMMITTEE ON**  
**CONSUMER PROTECTION AND PUBLIC AFFAIRS**

April 23, 2009  
3:00 P.M.

Hearing Room B

**MEMBERS PRESENT:** Sen. Suzanne Bonamici, Chair  
Sen. Larry George, Vice-Chair  
Sen. Fred Girod  
Sen. Ginny Burdick  
Sen. Diane Rosenbaum

**STAFF PRESENT:** Lori Brocker, Committee Administrator  
Ann Martin, Committee Assistant

**MEASURES/ISSUES HEARD:** SB 515 – Public Hearing and Work Session  
SB 628 - Public Hearing and Work Session  
SB 731 - Public Hearing and Work Session  
SB 811 – Public Hearing  
SB 963 – Public Hearing and Work Session  
SB 973 – Public Hearing

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

## SCPPA

4/23/2009 3:04:14 PM

3:04:19 PM Meeting Called to Order  
3:04:25 PM Chair Bonamici  
3:04:27 PM SB 515 - Public Hearing  
3:04:37 PM Lori Brocker, Committee Administrator  
3:04:38 PM {Exhibit} 1: Brocker  
3:05:43 PM Chair Bonamici  
3:05:51 PM Emily Kintzer, Legislative Assistant to Sen. Bonamici  
3:05:55 PM Pam Leavitt, Oregon Credit Union Association  
3:06:43 PM Chair Bonamici  
3:06:58 PM SB 515 - Work Session  
3:07:10 PM MOTION: Vice Chair George moves the -8 amendments  
3:07:12 PM VOTE: 5-0-0  
3:07:47 PM Sen. Girod  
3:07:49 PM Chair Bonamici  
3:07:49 PM Ayes: Burdick, Girod, Rosenbaum, George, Bonamici  
3:08:22 PM SB 628 - Public Hearing  
3:08:24 PM Chair Bonamici  
3:08:27 PM SB 628 - Work Session  
3:08:53 PM Chair Bonamici  
3:09:09 PM SB 731 - Public Hearing  
3:09:10 PM Lori Brocker, Committee Administrator  
3:09:11 PM Sybil Hebb, Oregon Law Center  
3:09:44 PM {Exhibit} 2: Brocker  
3:10:53 PM Tim Martinez, Oregon Banker's Association  
3:11:26 PM Pam Leavitt, Oregon Credit Union Association  
3:16:58 PM Sybil Hebb, Attorney, Oregon Law Center  
3:19:39 PM Chair Bonamici  
3:19:46 PM SB 731 - Work Session  
3:19:49 PM MOTION: Vice-Chair George moves the -8 amendments  
3:20:18 PM Sen. Rosenbaum  
3:20:19 PM VOTE: 5-0-0  
3:21:38 PM Ayes: Burdick, Girod, Rosenbaum, George, Bonamici  
3:21:41 PM MOTION: Vice-Chair George moves SB 731 DO PASS as AMENDED  
3:21:43 PM VOTE: 5-0-0  
3:21:45 PM Ayes: Burdick, Girod, Rosenbaum, George, Bonamici  
3:21:46 PM CARRIER: SEN. BONAMICI will lead discussion on the floor  
3:21:52 PM SB 811 - Public Hearing  
3:21:56 PM Lori Brocker, Committee Administrator

**3:22:12 PM** {Exhibit} 3: Brocker  
**3:22:46 PM** Senator Vicki Walker, Senate District 7  
**3:27:02 PM** Chair Bonamici  
**3:27:12 PM** Sen. Girod  
**3:27:20 PM** Sen. Walker  
**3:27:40 PM** Vice-Chair George  
**3:27:45 PM** Chair Bonamici  
**3:27:45 PM** Sen. Walker  
**3:28:38 PM** Karna Gustafson, Attorney, Landye Bennett and Blumstein  
**3:29:57 PM** Vice-Chair George  
**3:30:19 PM** Gustafson  
**3:30:59 PM** Chair Bonamici  
**3:31:14 PM** Rich Vial, Attorney  
**3:32:16 PM** Chair Bonamici  
**3:32:23 PM** Georgette Brown, Oregon Association of County Clerks  
**3:33:21 PM** Gustafson  
**3:34:08 PM** Brocker  
**3:35:10 PM** Gustafson  
**3:35:21 PM** Brown  
**3:35:22 PM** Vial  
**3:35:44 PM** Brown  
**3:35:49 PM** Chair Bonamici  
**3:36:50 PM** SB 963 - Public Hearing  
**3:37:12 PM** Lori Brocker, Committee Administrator  
**3:38:00 PM** {Exhibits} 4-5: Brocker  
**3:38:50 PM** Chair Bonamici  
**3:38:54 PM** Barbara Kanz, Special Projects Coordinator, Vial Fotheringham Law Firm  
**3:40:51 PM** Howard Feuerstein, Attorney, Stoel Rives Law Firm  
**3:42:54 PM** Chair Bonamici  
**3:43:03 PM** Kanz  
**3:43:36 PM** Feuerstein  
**3:43:47 PM** Rich Vial, Vial Fotheringham Law Firm  
**3:44:36 PM** Chair Bonamici  
**3:44:41 PM** Laurie Skillman, Manager, State of Oregon Real Estate Agency  
**3:46:25 PM** Chair Bonamici  
**3:46:37 PM** Ann Hanus, Association of Oregon Counties  
**3:47:16 PM** Chair Bonamici  
**3:47:24 PM** SB 963 - Work Session  
**3:47:28 PM** Chair Bonamici  
**3:48:36 PM** Lori Brocker, Committee Administrator  
**3:48:49 PM** Rich Vial, Attorney, Vial Fotheringham Law Firm  
**3:49:25 PM** Sen. Girod  
**3:49:50 PM** Chair Bonamici  
**3:50:11 PM** Vice-Chair George  
**3:50:37 PM** Chair Bonamici

**3:51:35 PM** Vial  
**3:52:07 PM** Sen. Girod  
**3:52:08 PM** Chair Bonamici  
**3:52:24 PM** SB 973 - Public Hearing  
**3:53:03 PM** Chair Bonamici  
**3:53:04 PM** Lori Brocker, Committee Administrator  
**3:53:44 PM** Rick Bennett, lobbyist, AARP  
**3:54:36 PM** Chair Bonamici  
**3:54:41 PM** Vice-Chair George  
**3:56:21 PM** Chair Bonamici  
**3:56:28 PM** John Mangan, American Council of Life Insurers (LCLI)  
**3:57:47 PM** {Exhibit} 6: Mangan  
**4:03:01 PM** Sen. Burdick  
**4:03:24 PM** Mangan  
**4:04:52 PM** Sen. Burdick  
**4:05:12 PM** Mangan  
**4:05:49 PM** Sen. Burdick  
**4:06:08 PM** Mangan  
**4:07:01 PM** Chair Bonamici  
**4:07:31 PM** Mangan  
**4:08:44 PM** Chair Bonamici  
**4:09:17 PM** Mangan  
**4:10:19 PM** Chair Bonamici  
**4:10:40 PM** Mangan  
**4:11:23 PM** Sen. Burdick  
**4:11:31 PM** Mangan  
**4:11:35 PM** Chair Bonamici  
**4:11:36 PM** Vice-Chair George  
**4:12:23 PM** Mangan  
**4:13:26 PM** Vice-Chair George  
**4:14:36 PM** Mangan  
**4:16:36 PM** Vice-Chair George  
**4:18:12 PM** Mangan  
**4:19:18 PM** Chair Bonamici  
**4:19:22 PM** Dave Fiskum, Representative, Coventry Insurance  
**4:20:14 PM** {Exhibit} 7: Fiskum  
**4:23:19 PM** Chair Bonamici  
**4:23:21 PM** Vice-Chair George  
**4:23:44 PM** Fiskum  
**4:24:58 PM** Chair Bonamici  
**4:25:09 PM** Fiskum  
**4:25:35 PM** Todd Thakar, Prudential Financial  
**4:25:52 PM** The following written testimony was submitted for the record without public testimony:  
**4:26:36 PM** {Exhibit} 8: Mark Thresher, President and COO, Nationwide Financial

**4:27:10 PM** Chair Bonamici

**4:28:10 PM** Meeting Adjourned

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**SCPPA**

**4/23/2009 3:04:14 PM**

- 3:04:38 PM** {Exhibit} 1: SB 515, -1 amendments, staff, 2 pp
  - 3:09:44 PM** {Exhibit} 2: SB 731, -8 amendments, staff, 4 pp
  - 3:22:12 PM** {Exhibit} 3: SB 811, -2 amendments, staff, 6 pp
  - 3:38:00 PM** {Exhibit} 4: SB 963, -2 amendments, staff, 4 pp
  - 3:38:00 PM** {Exhibit} 5: SB 963, -3 amendments, staff, 36 pp
  - 3:57:47 PM** {Exhibit} 6: SB 973, written testimony, John Mangan, 1 p
  - 4:20:14 PM** {Exhibit} 7: SB 973, written testimony, Dave Fiskum, 2 pp
  - 4:26:36 PM** {Exhibit} 8: SB 973, written testimony, submitted by Paul Cosgrove  
for Mark Thresher, 1 p
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