SENATE COMMITTEE ON GENERAL GOVERNMENT, CONSUMER & SMALL BUSINESS PROTECTION

March 23, 2011 Hearing Room B

1:00 PM

MEMBERS PRESENT: Sen. Chip Shields, Chair

Sen. Larry George, Vice-Chair

Sen. Suzanne Bonamici Sen. Brian Boquist Sen. Rod Monroe

STAFF PRESENT: Patrick Brennan, Committee Administrator

Debbie Malone, Committee Assistant

MEASURES/ISSUES HEARD: Introduction of a Committee Measure – Work Session

SB 87 - Public Hearing

SB 92 – Public Hearing and Work Session

SB 826 – Public Hearing SB 827 – Public Hearing SB 491 – Public Hearing SB 490 – Public Hearing

SB 520 - Public Hearing and Work Session

Recording Log

1:02:04 PM Meeting Called to Order by Chair Shields

1:02:05 PM Chair Shields

1:02:55 PM Introduction of a Committee Measure-Work Session

1:02:56 PM {Exhibit} 1: Chair Shields

1:03:16 PM MOTION: Sen. Monroe moves LC 4038 be introduced as a Committee Bill

1:03:25 PM Chair Shields **1:03:35 PM** VOTE: 3-0-2

1:03:35 PM AYES: Bonamici, Monroe, Shields; EXCUSED: Boquist, George

1:03:42 PM SB 87-Public Hearing

1:03:48 PM Patrick Brennan, Committee Administrator

1:04:32 PM Chair Shields

1:04:39 PM {Exhibit} 2: Lou Savage, Senior Policy Analyst, Department of Consumer

and Business Services

1:05:40 PM Anthony Behrens, Senior Health Policy Analyst, Insurance Division,

Department of Consumer and Business Services

- 1:12:04 PM Chair Shields **1:12:12 PM** Sen. Monroe 1:12:18 PM Chair Shields **1:12:19 PM** Sen. Monroe 1:12:40 PM Sen. Bonamici **1:12:48 PM** Behrens 1:12:54 PM Chair Shields 1:13:15 PM SB 92-Public Hearing 1:13:25 PM {Exhibit} 3: Patrick Brennan, Committee Administrator 1:14:18 PM Lou Savage, Senior Policy Analyst, Department of Consumer and **Business Services** 1:15:04 PM {Exhibit} 4: David Tatman, Administrator, Division of Finance and Corporate Securities, Department of Consumer and Business Services 1:27:41 PM {Exhibit} 5: Chair Shields 1:28:01 PM Vice-Chair George 1:28:52 PM Tatman 1:30:31 PM Chair Shields 1:30:32 PM Vice-Chair George 1:31:02 PM Chair Shields 1:31:06 PM Vice-Chair George 1:31:08 PM Chair Shields 1:31:38 PM Tim Martinez, Oregon Bankers Association 1:33:30 PM Chair Shields 1:33:49 PM SB 92-Work Session 1:33:52 PM MOTION: Vice-Chair George moves to adopt the -1amendments 1:33:55 PM Chair Shields 1:34:01 PM VOTE: 4-0-1 1:34:01 PM AYES: Bonamici, Monroe, George, Shields: EXCUSED: Boguist 1:34:05 PM MOTION: Vice-Chair George moves SB 92 Do Pass as amended 1:34:11 PM Chair Shields **1:34:19 PM** Vice-Chair George 1:34:47 PM Chair Shields **1:35:03 PM** VOTE: 4-0-1 1:35:03 PM AYES: Bonamici, Monroe, George, Shields; EXCUSED: Boquist 1:35:16 PM CARRIER: SEN. BONAMICI will lead discussion on the floor 1:35:21 PM Chair Shields 1:35:29 PM SB 826 and SB 827-Public Hearing 1:35:35 PM Chair Shields 1:36:17 PM David Tatman, Administrator, Division of Finance and Corporate Securities, Department of Consumer and Business Services

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

1:41:09 PM Chair Shields 1:41:10 PM Sen. Bonamici

1:41:22 PM Tatman

1:42:48 PM Chair Shields 1:43:02 PM Tatman 1:43:22 PM Chair Shields 1:43:26 PM Tatman 1:43:29 PM Chair Shields 1:44:08 PM Sen. Bonamici 1:44:12 PM Chair Shields **1:44:15 PM** Kelly Freed, commercial real estate mortgage business, private money lending 1:49:42 PM Chair Shields 1:49:54 PM {Exhibit} 6-7: Denise Subramaniam, home owner 1:56:45 PM Sen. Bonamici 1:56:51 PM Subramaniam 1:57:17 PM Sen. Bonamici 1:57:20 PM Subramaniam 1:57:26 PM Sen. Bonamici 1:57:28 PM Subramaniam 1:57:48 PM Chair Shields 1:57:52 PM {Exhibit} 8-9: Jon Bartholomew, policy advocate, Oregon State Public Interest Research Group 1:59:53 PM Chair Shields 2:00:14 PM Paul Cosgrove, Oregon Banker's Association, Oregon Financial Services Association 2:03:26 PM Drew Hagedorn, United Trustees Association 2:05:16 PM Chair Shields 2:05:18 PM Sen. Bonamici 2:05:32 PM Cosgrove 2:06:37 PM Sen. Bonamici 2:06:55 PM Hagedorn 2:07:12 PM Chair Shields 2:07:16 PM Vice-Chair George 2:08:04 PM Cosgrove 2:09:16 PM Vice-Chair George 2:09:34 PM Cosgrove 2:09:41 PM Chair Shields 2:12:36 PM {Exhibit} 10: Tim Farrell, attorney, Hood River, Oregon 2:14:29 PM Steven Richkind, attorney, Sandy, Oregon 2:18:07 PM Chair Shields 2:18:10 PM {Exhibit} 11-12: Phil Hilsinger, home owner, Dallas, Oregon 2:20:55 PM Chair Shields **2:21:00 PM** Vice-Chair George 2:23:23 PM Richkind 2:23:25 PM Chair Shields

2:23:32 PM Richkind **2:24:28 PM** Farrell

2:24:33 PM Sen. Bonamici

2:25:55 PM 2:26:12 PM	Richkind Chair Shields
2:26:24 PM 2:26:57 PM 2:28:50 PM 2:35:09 PM 2:35:54 PM 2:42:28 PM 2:42:30 PM 2:44:14 PM	SB 491-Public Hearing {Exhibit} 13: Patrick Brennan, Committee Administrator {Exhibit} 14-15: Sybil Hebb, Oregon Law Center {Exhibit] 16: Hebb Chair Shields Hebb Chair Shields John VanLandingham, Legal Aide, Eugene Oregon Chair Shields {Exhibit] 17: Kenny La Pointe, Housing and Resident Director, Central Oregon Regional Housing Authority
2:46:51 PM	SB 490-Public Hearing {Exhibit] 18: Kenny La Pointe, Housing and Resident Director, Central Oregon Regional Housing Authority Chair Shields
2:48:37 PM	Chair Shields The following written testimony was submitted for the record without public testimony: {Exhibit} 19: Angela Martin, Economic Fairness Oregon
2:48:40 PM 2:48:54 PM 2:50:46 PM 2:51:02 PM 2:51:15 PM 2:51:15 PM 2:51:15 PM	SB 491-Public Hearing Paul Cosgrove, Oregon Banker's Association, Oregon Financial Services Association Chair Shields Sen. Monroe Chair Shields The following written testimony was submitted for the record without public testimony: {Exhibit} 20: Matt Jaffe, City of Portland {Exhibit} 21: Angela Martin, Economic Fairness Oregon
2:51:34 PM 2:51:58 PM 2:54:31 PM 2:54:42 PM	SB 520-Public Hearing {Exhibit} 22-23: Loretta Walker Kelly, Executive Director, Clackamas Community Land Trust Chair Shields The following written testimony was submitted for the record without public testimony:
2:54:42 PM	{Exhibit} 24: Janet Byrd, Housing Alliance {Exhibit} 25: Jesse Beason, Executive Director, Proud Ground {exhibit} 26: Sen. Jackie Dingfelder, Senate District 23
	SB 520-Work Session MOTION: Vice-Chair George moves to adopt the -2 amendments

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2:54:55 PM Chair Shields 2:55:00 PM VOTE: 4-0-1
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2:55:00 PM AYES: Bonamici, Boquist, George, Shields; EXCUSED: Monroe

2:55:05 PM Meeting Adjourned by Chair Shields

Exhibit Summary

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1:02:56 PM {Exhibit} 1: Introduction of a Committee Measure, LC 4038, staff, 7 pp
1:04:39 PM {Exhibit} 2: SB 87, written testimony, Lou Savage, 3 pp
1:13:25 PM {Exhibit} 3: SB 92, -1 amendments, staff, 1 p
1:15:04 PM {Exhibit} 4: SB 92, written testimony, David Tatman, 7 pp
1:27:41 PM {Exhibit} 5: SB 92, written testimony, Neil Milner, 2 pp
1:49:54 PM {Exhibit} 6: SB 826, written testimony, Denise Subramaniam, 4 pp
1:49:54 PM {Exhibit} 7: SB 827, written testimony, Denise Subramaniam, 4 pp
1:57:52 PM {Exhibit} 8: SB 826, written testimony, Jon Bartholomew, 2 pp
1:57:52 PM {Exhibit} 9: SB 827, written testimony, Jon Bartholomew, 2 pp
2:12:36 PM {Exhibit} 10: SB 827, motion to dismiss, Tim Farrell, 7 pp
2:18:10 PM {Exhibit} 11: SB 826, written testimony, Phil Hilsinger, 1 p
2:18:10 PM {Exhibit} 12: SB 827, written testimony, Phil Hilsinger, 1 p
2:26:24 PM {Exhibit} 13: SB 491, -2 amendments, staff, 30 pp
2:26:57 PM {Exhibit} 14: SB 491, written testimony, Sybil Hebb, 2 pp
2:26:57 PM {Exhibit} 15: SB 491, several letters of support, Sybil Hebb, 3 pp
2:28:50 PM {Exhibit} 16: SB 491, summary of SB 491, Sybil Hebb, 3 pp
2:44:39 PM {Exhibit} 17: SB 491, written testimony, Kenny La Pointe, 2 pp
2:46:51 PM {Exhibit} 18: SB 490, written testimony, Kenny La Pointe, 1 p
2:48:37 PM {Exhibit} 19: SB 490, written testimony, Angela Martin, 1 p
2:51:15 PM {Exhibit} 20: SB 491, written testimony of Nick Fish, Matt Jaffe, 1 p
2:51:15 PM {Exhibit} 21: SB 491, written testimony, Angela Martin, 1 p
2:51:58 PM {Exhibit} 22: SB 520, -2 amendment, staff, 1 p
2:51:58 PM {Exhibit} 23: SB 520, written testimony, Loretta Walker Kelly,1 p
2:54:42 PM {Exhibit} 24: SB 520, written testimony, Jesse Beason, 1 p
2:54:42 PM {Exhibit} 25: SB 520, written testimony, Janet Byrd, 1 p
2:54:42 PM {Exhibit} 26: SB 520, written testimony, Sen. Jackie Dingfelder, 1 p.
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