

MINUTES

MONTANA SENATE
54th LEGISLATURE - REGULAR SESSION

COMMITTEE ON BUSINESS & INDUSTRY

Call to Order: By SEN. STEVE BENEDICT, VICE Chairman, on January 11, 1995, at 8:00 a.m.

ROLL CALL

Members Present:

Sen. Steve Benedict, Vice Chairman (R)
Sen. William S. Crismore (R)
Sen. C.A. Casey Emerson (R)
Sen. Ken Miller (R)
Sen. Mike Sprague (R)
Sen. Gary Forrester (D)
Sen. Terry Klampe (D)

Members Excused: Sen. John Hertel, Chairman (R) and Sen. Bill Wilson (D)

Members Absent: N/A

Staff Present: Bart Campbell, Legislative Council
Lynette Lavin, Committee Secretary

Please Note: These are summary minutes. Testimony and discussion are paraphrased and condensed.

Committee Business Summary:

Hearing: SB 11, SB 38
Executive Action: N/A

HEARING ON SB 11

Opening Statement by Sponsor:

SEN. TERRY KLAMPE, SD 31, Florence, presented SB 11, which is an act revising the law regarding the practice of veterinary medicine. There are several changes to improve the existing law, exemption language, definitions, and general cleanup. The bill makes about six changes and a few amendments to check through.

The first change would be exemption language. This exempts the licensure of the employees of the Montana Diagnostic Lab. These people are veterinarians and in fact have more degrees in veterinary medicine than the average veterinarian. They work at the Montana Diagnostic Lab and they are a back-up for veterinarians, when a veterinarian sees a disease he can't deal

with or hasn't seen before, he has the ability to use these veterinarians for assistance. They should not have to have a license in Montana to help; however, this law is clear in that these veterinarians cannot practice privately in Montana and be in competition with the Montana veterinarians.

The second change will provide the license exemption, which is applicable to the fourth year students, who will sometimes work for a veterinarian. This applies only if there is immediate supervision and the definition of the term "immediate" means that the veterinarian has to be on the premises. There is an amendment stating the veterinarian doesn't really have to be in physical presence.

The third change would be exemption of support personnel from licensure. Support personnel means an assistant(s). These people can do what the veterinarian allows them to do and it also explains what these people cannot do.

The fourth change would be to remove an outdated advisory committee, which is cleaning up existing law. The advisory committee, to my knowledge, does not even exist.

The fifth change is eliminating problems associated with licensing, where efficiency is improved. When a person matriculates, they earn their diploma; however, sometimes they do not receive that diploma for six months. They want to be able to get their license earlier, and this law would allow the use of transcripts to obtain a Montana license.

The sixth change would define what constitutes the undertaking of care of an animal patient. This is probably the most difficult one to understand. The reason for defining the undertaking of care for an animal patient is to protect the public. A veterinarian may sweep into a new area, prescribe antibiotics for some animals and then leaves the area. These animals are butchered, go to market, and people consume this food which has a high residual content of antibiotics. This change is to protect the public.

SEN. KLAMPE presented the Amendments to SB 11 by the Montana Veterinary Medical Association, **EXHIBIT 1**, giving a copy to each committee member.

Proponents' Testimony:

Minott Pruyn, President, Board of Veterinary Medicine, requests the passage of SB 11 which was requested by the board. **Mr. Pruyn** presented his written testimony **EXHIBIT 2**.

Stuart Doggett, Executive Secretary, Montana Veterinary Medical Association. The association requests the passage of SB 11 with the amendments to clarify and enhance this bill. He read his written testimony marked as **EXHIBIT 3**.

Bob Sager, President, Montana Veterinary Medical Association, is here to support SB 11. The association has worked extremely hard on this bill with input from many areas and the veterinarians in the association which represents over 300 members.

Jack Reeves, Veterinarian, and former member of this committee, is here in support of SB 11. A lot of work has gone into this bill and he would urge the support of the committee for this bill.

Opponents' Testimony:

None.

Informational Testimony:

None.

Questions From Committee Members and Responses:

SEN. MIKE SPRAGUE asked **SEN. KLAMPE** if this bill would hinder people in rural areas because of the unavailability of the proper individuals. **SEN. KLAMPE** stated the bill does not change in any way the availability of performance of services. The only addition is support personnel to help the veterinarian.

SEN. CASEY EMERSON commented, look at page 2, line 22, which covers the above.

SEN. GARY FORRESTER questioned **SEN. KLAMPE** if this bill is going to allow a greater participation of non-licensed personnel and is the purpose more about financial gain. **SEN. KLAMPE** stated "no".

Closing by Sponsor:

SEN. KLAMPE stated this bill was not to enable veterinarians to make more money. This bill is to help the public, clean up language and make things more efficient in the licensing of some veterinarians. SB 11 will possibly lower costs to the public. He encouraged a favorable recommendation by the Committee.

VICE CHAIRMAN BENEDICT RELINQUISHED THE CHAIR TO COMMITTEE MEMBER SEN. MIKE SPRAGUE IN ORDER TO PRESENT SB 38

HEARING ON SB 38

Opening Statement by Sponsor:

SEN. STEVE BENEDICT, SD 30, Hamilton, presented SB 38, which is called the Job Investment Act and is at the request of **Governor Racicot**. This bill gives the Department of Commerce investment authority over \$8 million in Coal Tax Trust money. The department will create a revolving loan fund at the state level

to complement the activities of private lenders. This bill is not intended to compete with financial lending institutions, but rather to make available additional capital resources that will complete a financial package. Several points are important in SB 38. There is a 50% cap on state participation and a \$500,000 cap on the size of the loan.

Proponents' Testimony:

Linda Reed, Economic Development Advisor, representing the Governor's Office, read her written testimony. **EXHIBIT 4.** She encourages the committees favorable consideration, on behalf of the Governor and the Montanans who will enjoy the opportunities as a result of these new jobs.

Tom Hopgood, Montana Independent Bankers Association, welcomes this bill. The public sector and the private sector are constrained from satisfying the financial needs of state businesses because of federal and state financial regulatory rules and practices. On behalf of the community banks in the state of Montana, they are directly affected by the economic and business climate existing in Montana. They have been espousing the purposes stated in this act for years and it is with a great deal of relief that the Montana Independent Bankers Association welcomes this bill. This bill would insure the participation of the private lending industry in the economic development of this state. They support SB 38 with the amendments **SEN. BENEDICT** has provided. They strongly urge the committees favorable endorsement of this bill.

John Cadby, Montana Bankers Association, standing in support of SB 38. This association tries to represent all banks, from the smallest to the largest banks. These are relatively high-risk loans and the association wants to help make the program work as well as possible and they feel the state needs the expertise and experience of the local commercial banker to participate in these loans.

Larry Jochim, President, Flathead Bank of Bigfork, and current President of the Montana Bankers Association. They do support the amendment that will include financial institutions as a part of the debt package and they encourage the committees support of the amendment. These loans, again are high risk, and they would ask the committee to consider an amendment added to the bill "a loss reserve requirement". Their recommendation is it would include an accrual of 1% per year to a maximum accrual of 3% of the outstanding loans. We think this program should be properly funded with a loan/loss reserve and do encourage the committees support for passage of SB 38.

Jim Bennett, Chairman of the Board, First Citizens Bank in Billings, also encourages a "loan/loss reserve" for this project. He supports the committees passage of the bill.

Fred Flanders, President, Valley Bank of Helena, and former Banking Commissioner for the State of Montana, spoke in support of SB 38. This will provide economic opportunity for our community and the State of Montana and encourages the support of the committee.

David Owen, Montana Chamber of Commerce, stated this is a good bill making good fiscal sense. He urges the committee's support.

Carl Schweitzer, Montana Contractors Association, stated they all support this bill. They are excited about the idea of using Montana money, investing it in Montana to create jobs, instead of investing our money in other locations around this nation.

Larry Gianchetta, Dean of the School of Business, University of Montana, maintains our students graduating from Montana schools are leaving our state for business opportunities elsewhere. These students may stay if opportunities exist in Montana. He is a very strong supporter of SB 38.

Ron Klaphake, Chief Executive Officer, Missoula Area Economic Development Corporation and serving as President, Montana Economic Developers Association commented in the business world there are risks and also the financial institutions are limited in what can be done. Our state needs more than what the banks are able to loan. We need the coal tax money in our communities, matching the financial institutions, and they wholeheartedly recommend a do pass.

Opponents' Testimony:

None.

Questions From Committee Members and Responses:

SEN. CASEY EMERSON asked **Ron Klaphake** if most of this money will be used on the high risk area. **Mr. Klaphake** stated it will be used in the working capital arena, where there isn't as much in assets for security purposes to guaranty the loans, which is what the banks need.

SEN. GARY FORRESTER asked **SEN. BENEDICT** if there will be a fiscal note with this bill. **SEN. BENEDICT** stated he has one, but it wasn't prepared in time to get to the committee. The present fiscal note does need some changes. He will give the committee members a new fiscal note before executive action takes place.

SEN. FORRESTER also asked how the money was going to be taken out of the permanent Coal Tax Trust fund and **SEN. BENEDICT** deferred the question to **Jon Noel, Director, Department of Commerce**. **Mr. Noel** answered this will be investment authority only over the Coal Tax Trust funds. The funds will remain in the Coal Tax Trust until such time as they are loaned. As the loans are repaid, the funds will revert back into the Coal Tax Trust funds. **SEN. FORRESTER** asked **Mr. Noel** if he has authority now to remove

money from the Coal Tax Trust fund. **Mr. Noel** stated that his bill would give them the investment authority. **SEN. FORRESTER** asked if this will require a two-thirds vote and **Mr. Noel** stated "no" as it must be paid back and requires only a simple majority.

SEN. TERRY KLAMPE questioned **Larry Jochim** how serious is the problem of access to the capital. **Mr. Jochim** stated the banks are 50 to 50% loaned out and the only way to make money for the stockholders is to make loans, so this is what they want to do. **SEN. KLAMPE** asked **Mr. Jochim** why, if the risk is too high for the banks, why not too high for the government and **Mr. Jochim** stated if it is a bankable deal, the bank will be there. It is the combination of the bank and the Department of Commerce working together to fund business and create jobs.

SEN. KEN MILLER asked **Jon Noel** if the guidelines for qualifying would be similar to CDBG in the pay-back schedules, matching funds, percentages, etc. **Mr. Noel** stated this would be basically a carbon copy of the CDBG program (Community Development Block Grant Program).

{Tape: 1; Side: B; Approx. Counter: ; Comments: .}

SEN. MILLER on further questioning **Mr. Noel**, the program as far as Billings, Great Falls, and another one, all have their own CDBG program. **Mr. Noel** stated they will have equal access in Great Falls, Billings and the Indian reservations. Those are the three, currently, having their own CDBG funds. **SEN. MILLER** also asked **Mr. Noel** if he could give any figures on percent of CDBG program success over the last five year period. **Mr. Noel** said they do have those numbers. Over the life of the CDBG program there have been some failures; however, they were very early. Of the loans made in the last three years, none have failed. **SEN. MILLER** requested documentation of the program over the last five years and **Mr. Noel** stated he would deliver documentation of the life of the entire program this afternoon.

Bart Campbell, Staff Attorney for the Business & Industry Committee, asked a technical question on the amendment of **Jon Noel**, bottom of page 3, line 29, to clarify that 50% of the funding must come from sources other than a job investment loan and other than a loan from a financial institution. **Mr. Noel** said "no", what this intended to state was 50% must come from other than the Job Investment Act and must include participation by a financial institution. His intent here is to say the maximum portion the Job Investment Act can take is 50%. He also stated they have no intention of going that high.

SEN. KLAMPE questioned the sponsor, **SEN. BENEDICT**, on how they had arrived at the figure of \$500,000 limit. **Jon Noel** answered for **SEN. BENEDICT**, the amount happens to be the maximum amount under the CDBG program and was copied from that program.

SEN. KLAMPE asked **Linda Reed** if some communities would not be

able to receive grants, because they weren't skilled at this process and would this program enable those types of communities to become more skilled at obtaining these opportunities. **Ms. Reed** stated, with the administration of this program at the state level, using their regional development officers, they will be able to help the communities understand and know the program exists. They will provide the communities with assistance to actually complete the application. After a few loans have been given they will be able to proceed on their own.

SEN. MILLER also asked **Linda Reed** if the reason some communities receive more in grant money is they have professional grant writers and inquired if the same thing would occur with this program. **Ms. Reed** stated their intent is to work with local financial institutions and they will be marketing this program. Their function will be to alert everyone of the availability of this program. **SEN. MILLER** commented that simplifying the procedure of writing the grant would be a help. **Ms. Reed** said they understand and are not going to be bound by the restrictions of CDBG and HUD requirements for the application process.

SEN. MIKE SPRAGUE asked if Montana has any collateralization, and if they would be sharing the risk with the banks on a 50/50 loan process, and taking no collateral position in terms of default of the loan. **Ms. Reed** explained Montana would be taking a subordinate position to the bank. **SEN. SPRAGUE** commented we really have no asset position. **Ms. Reed** said that is correct.

Closing by Sponsor:

SEN. BENEDICT thanked everyone for a good hearing on SB 38. He expressed all these questions are questions that will be coming up in the process. There is wide spread support for this bill. It appears there is a great need for this type of lending approach, as it allows financial institutions to spread their risk, be more aggressive in getting more capital into the hands of solid Montana companies, and gaining more good paying jobs here in Montana.

He stated the Community Development Block Grant program is oversubscribed and just about out of money. This bill is needed to drive the economic development efforts being made in various areas of the state. We have all heard the old saying "it takes money to make money". There are jobs waiting to happen in Montana and this is an important piece of the puzzle. There are risks in everything we do in the State of Montana. The Department of Commerce has come up with an affective method to balance those risks. On behalf of the Governor, **SEN. BENEDICT** urged the committee to support this important piece of legislation.

VICE-CHAIRMAN BENEDICT REASSUMED THE CHAIR.

ADJOURNMENT

Adjournment: The meeting adjourned at 9:30 a.m.



SEN. STEVE BENEDICT, Vice Chairman



LYNETTE LAVIN, Secretary

SB/11

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 1

DATE 1-11-95

BILL NO. SB 11

AMENDMENTS TO SB 11 by
Montana Veterinary Medical Association
January 11, 1994 - Senate Business Committee

presented by
Sen. Klampe

#1 -- TITLE; Page 1, Line 9

Strike: AND IN THE PHYSICAL PRESENCE OF

#2 -- Page 2, Line 16

Strike: the administration of

#3-- Page 2, Line 24

Insert: (before employees) full-time

Strike: regularly employed

#4 -- Page 3, Line 5

Insert: (after followup) or arrangements have been made for a licensed veterinarian to followup

#5 -- Page 3, Line 29

Strike: and in the physical presence

Amendments to Senate Bill No. 11
First Reading Copy

Requested by Senator Klampe
For the Committee on Business and Industry

Prepared by Bart Campbell
January 11, 1995

1. Title, line 9.
Following: "SUPERVISION OF"
Strike: "AND IN THE PHYSICAL PRESENCE OF"
2. Page 2, line 16.
Strike: "the administration of"
3. Page 2, line 24.
at beginning of line before "employees" Insert: "full-time"
Following: "employees"
Strike: "regularly employed"
4. Page 3, line 5.
Following: "followup"
Insert: "or arrangements have been made for a licensed
veterinarian to follow up"
5. Page 3, line 29.
Strike: "and in the physical presence"

SENATE BUSINESS & INDUSTRY
EXHIBIT NO. 2
DATE 1-11-95
BILL NO. SB. 11

SENATE BILL 11

TESTIMONY BY: MINOTT PRUYN, DVM
PRESIDENT, BOARD OF VETERINARY MEDICINE

Mr. Chairman and Members of the Committee, for the record my name is Dr. Minott Pruyne, current President of the Board of Veterinary Medicine. I am here today to testify in support of Senate Bill 11 which the Board of Veterinary Medicine has requested. The reasons for the proposed changes have been given by Senator Klampe and are listed below. I am available along with the Board's Legal Counsel and Administrative Staff to answer any questions you may have concerning this bill. I would like to thank the Committee for the time it has spent on this matter and urge you to pass Senate Bill 11.

Section 1 37-18-102 VETERINARY MEDICINE DEFINED

Changes up through line 25 on page 2 are gender neutralization and grammar clarifications made to the statute performed by Legislative Council drafting personnel. Page 2, lines 26-30 and page 3 lines 1-6 provide the requirements for the establishment of the veterinarian-client-patient relationship (VCPR) recommended in national model practice act language by the American Veterinary Medical Association and the Association of Food and Drug Officials. For the use, prescription, or sale of veterinary prescription drugs and acceptance of care of a client, a valid veterinarian-patient-client relationship will be required. The concern is that there is potential for great harm to not only the animal from inappropriate selection or improper administration of a prescription drug, but also harm to the public from illegal residues in food products derived from animals improperly treated, and from indiscriminate use of veterinary prescription drugs by the public. This criteria will also be used by the Board to evaluate whether a client has been accepted for care.

Page 3 line 7 is grammar clarification.

Section 2 37-18-104 EXEMPTIONS - RULES

Page 3 line 13 adds the exemption to the practice act for veterinarians employed at the Montana Diagnostic Laboratory. These veterinarians routinely act as a knowledge resource for Montana veterinarians because of their special training in clinical pathology, hematology, and necropsy but do not practice veterinary medicine in a private capacity. Military and federal veterinarians are already exempted.

Page 3 lines 20-21 are grammar clarifications.

Page 3 lines 28-29 indicate that supervision is required for veterinary students who work as assistants to veterinarians to gain experience. These students have neither graduated nor been tested for competency on a state or national level. The Board has received consumer complaints in this area and desires to clarify that supervision of veterinary students is required.

Page 4 lines 4-30 and page 5 lines 1-5 remove the reference to the composition and rule requirements for the defunct Embryo Transfer Advisory Committee which terminated July 1, 1991.

Page 5 lines 6-11 are gender neutralization changes.

Page 5 lines 12-23 allow that support personnel working under the supervision of a licensed veterinarian be allowed to perform certain duties as defined by Board rule. It also provides for Board rules to delineate duties which exclude surgery, administration of drugs, and the rendering of diagnoses that can be performed in an emergency situation. This exemption for support personnel is important as veterinary technician licensing was sunset in 1981 and no provision was made in the law for the use of support personnel by a veterinarian.

Section 3 37-18-302 APPLICATION - QUALIFICATION - FEE

Page 5 lines 27-30 are grammar changes.

Page 6 line 1 grammar changes.

Page 6 lines 3-6 provide that a certified copy of a transcript be supplied to the Board to verify graduation from an approved veterinary college. The current requirement is a photocopy of a diploma, which is easily forged.

Section 4 37-18-303 EXAMINATION - TEMPORARY PERMIT PENDING EXAMINATION

Page 6 lines 12 - 28 are grammar changes.

Page 7 line 3 clarifies that a temporary permit is valid until the results of the next examination are released and not until the date of the next examination as the law currently reads.

Page 7 line 4 is a grammatical change.

Section 5 37-18-311 REFUSAL, SUSPENSION, OR REVOCATION OF LICENSE - RIGHT TO NOTICE AND HEARING

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Page 7 lines 17-25 are grammar changes.

Page 7 lines 26 and 27 clarify that authorized work performed by support personnel under 37-18-104(6) and (7) is not considered employment of unlicensed persons for the purpose of disciplinary action.

Page 8 lines 1-2 add failure to meet the conditions for undertaking treatment of an animal patient as provided in 37-18-102(3) as grounds for disciplinary action.

Page 8 lines 3-4 are changes made by Legislative Council drafting personnel .



TESTIMONY IN SUPPORT OF SB 11
Montana Veterinary Medical Association
January 11, 1995 --- Senate Business Committee

Presented by
Stuart Doggett

Mr. Chairman, members of the committee for the record by name is Stuart Doggett, Executive Secretary of the MVMA. The association has closely reviewed this bill and encourages its passage. We do recommend a few amendments to clarify and enhance this bill that has been enacted in several other states. I want to now distribute the amendments and briefly our reason for these slight changes.

#1 - Title Change

#1 - MVMA Requested Amendment to Section 1 -

Page 2 - Line 16

Strike: "the administration of"

Reason for requested amendment:

As your letter from December 26 indicated this language has been identified by the Montana Stockgrowers Association as an issue they are concerned with in regards to the potential impact on treating parasites. To address and eliminate their concern it appears to be in the best interest of SB 11 to delete this language since it was not part of the original model.

#2 MVMA Requested Amendment to Section 1

Page 2 - Line 24 -

Add: (before the word employees) "full-time"

Strike: (after the employees) "regularly employed"

Reason for proposed amendment:

The current language proposed in this section is confusing on what type of ranch or farm employees are allowed to conduct pregnancy testing. By inserting the word "full time" before employees it makes this section consistent with the Montana definition for full-time employee as defined in 2-18-601.

#3 - MVMA Requested Amendment to Section 1

Page 3 - Line 5 -

Add: (after followup) "or arrangements have been made for a licensed veterinarian to followup"

Reason for proposed amendment # 3:

This amendment seems logical since veterinarians can not always be available to service a client, but should be allowed to make arrangements for a colleague to be available when necessary.

#4 - MVMA Requested Amendment to Section 2 -

Page 3 - Line 29 -

Strike: "and in the physical presence"

Reason for proposed amendment:

The notion that a veterinarian must be present for each procedure is excessive and therefore we recommend the language be stricken.

We ask that you consider these amendments as suggestions to improve SB 11 and to help ensure its passage.

Senate Bill 38
Job Investment Act
Testimony
January 11, 1995

SENATE BUSINESS & INDUSTRY
EXHIBIT NO. 4
DATE 1-11-95
BILL NO. SB 38
*Presented by
Linda Reed*

Mr. Chairman and members of the Committee, I am Linda Reed and I represent the Governor's Office. My testimony this morning reflects both my opinions as the Senior Economic Development Advisor in the Governor's Office and my experiences as a bank president and commercial lender.

The Job Investment Act seeks administration of \$8 million of the permanent coal tax trust fund for the purpose of establishing a revolving loan fund, proceeds of which will be made available to businesses which are planning to expand and create new jobs. Loans will be made in partnership with private lenders, as the Job Investment Act will provide no more than 50% of the total financing required.

The need for this fund was identified from our experience with the Community Development Block Grant Program which is administered in the Department of Commerce. The federal dollars made available for economic development under the CDBG program have been in the range of \$2.5 million per year. Our experience shows that these funds are exhausted long before year end and in fact requests totaling 3 to 4 times the amount available are received. The Job Investment Act will augment these federal dollars.

In addition, the Job Investment Act is designed to overcome some of the limitations of the CDBG program. CDBG is a creation of the Department of Housing and Urban Development. As such, its original intent was to foster opportunities within the inner cities, specifically for those individuals whose skill level might only qualify them for low to moderate income jobs. We believe that all job creation is important and therefore there is no requirement that only low to moderate income jobs be created in order to qualify for the Job Investment Act funds.

HUD rules restrict the Department of Commerce from considering loans to businesses located in Billings, Great Falls, and the Indian Reservations. These communities qualify for their own CDBG funds; however, they are often spent on infrastructure projects rather than funding businesses. So restriction prohibits our participation in such projects as the ethanol facilities planned in Great Falls, as they lie inside the city limits.

By tradition, the CDBG funds have been disbursed as grants to local government entities who in turn lend the funds to local businesses. Loan repayments are paid back to the local government and are retained there to be re-loaned to that community's businesses. Some of our communities are very skilled at applying for CDBG funds and as a result concentrations are developing. The Job Investment Act will be administered at the State level, with loan payments

coming back to the State to be re-loaned. In this way we can insure that businesses within communities without mature economic development organizations have opportunities to access these funds.

This is not a subsidized program. Loans made will be at market rates or higher because it is our intent that this portfolio yield a sufficient return to match the earnings rate of the permanent coal tax trust and cover the costs loan servicing and loan reserve expense.

No additional staff within the Department of Commerce is contemplated. Loan servicing will be contracted with local banks or economic development corporations. Our projections include this expense. Loan monitoring will occur with our existing staff of Regional Development Officers who currently provide similar oversight of CDBG loans.

I believe the Job Investment Act will become an important tool to our private lenders as they work to find ways to accommodate the financing needs of existing and new customers. It will be an important tool for us, the State, to use to achieve our number one priority, job creation and business expansion.

On behalf of the Governor and the Montanans who will benefit from the job this program creates, I encourage your favorable consideration of the Job Investment Act. Thank you.

DATE January 11, 1995

SENATE COMMITTEE ON Business and Industry

BILLS BEING HEARD TODAY: Senate Bill 11 Senator Klampe
Senate Bill 38 Senator Benedict

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Check One

Name	Representing	Bill No.	Support	Oppose
Minott E. Prugh Dow	Board of Vt. Med	SB 11	✓	
X Ron Klaphake	MSLA EDC	SB 38	✓	
X Tom Hogwood	Mt. Indep. Bankers Assoc.	SB 38	✓	
- JOHN CADDY	MT BANKERS ASSN	SB 38	✓	
- Jim Bennett	First Citizens ^{-B187} BK	SB 38	✓	
- LARRY W. JOCHIM	Montana Bankers Assn	SB 38	✓	
- FRED J. FLANDERS	VALLEY BANK HELENA	SB 38	✓	
- Bill LEARY	MT Bankers Ass	SB 38	✓	
- Carl Schweitzer	MT Cont Assn	SB 38	✓	
X Jerry Rea ^{Reeves?}	Veterinarian	SB 11	✓	
X Bob Sager	MVMA	SB 11	✓	
X Stuart Doggett	MVMA	SB 11	✓	
X Larry Gianchotta	UM - Missoula	SB 38	✓	
X Jon Neal	Dept of CAH	"	✓	

- David Owen ^{MT Chamber} VISITOR REGISTER SB 38 ✓

X Linda Reed ^{Gov's Office} SB 38 ✓

PLEASE LEAVE PREPARED STATEMENT WITH COMMITTEE SECRETARY