#### MINUTES OF THE MEETING BUSINESS AND INDUSTRY COMMITTEE MONTANA STATE SENATE

March 31, 1983

The meeting of the Business and Industry Committee was called to order by Chairman Allen Kolstad on March 31, 1983, at 10:05 a.m., in Room 404, State Capitol.

<u>ROLL CALL</u>: All members of the Committee were present with the exception of Senators Dover and Fuller who were excused.

CONSIDERATION OF HOUSE JOINT RESOLUTION 29: A Joint Resolution of the Senate and the House of Representatives of the State of Montana requesting an interim study of the insurance laws of the State of Montana and requiring a report of the findings of the study to the 49th Legislature.

Representative Jack Ramirez stated this is simply a resolution for an interim study. It contains three parts. One of them is related to a bill that was passed out of here and that is House Bill 358 which would eliminate any sex discrimination in insurance. That bill has an effective date of October 1985; therefore, he thinks it would be appropriate for the Legislature to take a look at what it has done. The second issue is the issue of personal insurance on automobiles as opposed to insurance that follows the automobile. We really don't know what kind of impact that kind of bill would Thirdly, is enforcement of the liability insurance law. We have. do have adequate enforcement of that. There are also a couple of other areas in the field of insurance that need to be addressed in the interim study. There are several decisions that relate to uninsured motorists coverage and what the consumer has to purchase in the way of that to study. He suggested an amendment be put in stating "if it were created they could study other selected insurance issues which the committee considers pertinent and timely."

PROPONENTS TO HOUSE JOINT RESOLUTION 29: Lester H. Loble, II, American Council of Life Insurance, stated he hoped the resolution would pass. You passed an amendment that would only apply to pension plans. They have been examining this language and have some problems with it. They are uncertain as to how this would affect them. Also, the national developments will be of interest. Often when Congress passes on this it fixes the authority for delegation. He hoped the Committee would concur in this bill.

Elmer Hausken, Montana Association of Life Underwriters, stated he supported House Joint Resolution 29 because of the grave responsibility involved in any change of rates in any kind of insurance.

There were no further proponents and no opponents.

QUESTIONS FROM THE COMMITTEE: Senator Christiaens asked do you feel that the language can cover all group policies, pension plans, etc? Representative Ramirez stated I do think it is broad enough to cover any of the various facets that it might affect. As far as anyother insurance issues, we might need another paragraph to pick and choose some that we feel should be addressed in the area of insurance.

The hearing was closed on House Joint Resolution 29.

ACTION ON HOUSE JOINT RESOLUTION 29: Senator Lee made the motion that the proposed amendment to House Joint Resolution 29 Be Adopted. Senator Christiaens seconded the motion.

The Committee voted unanimously, by voice vote, that the proposed amendment to HOUSE JOINT RESOLUTION 29 BE ADOPTED.

Senator Lee made the motion that House Joint Resolution 29 As Amended Be Concurred In. Senator Goodover seconded the motion.

The Committee voted, unanimously, by voice vote, that HOUSE JOINT RESOLUTION 29 AS AMENDED BE CONCURRED IN.

Senator Christiaens will carry this bill on the floor.

CONSIDERATION OF HOUSE BILL 574: An act exempting certain armored motor vehicles from laws regulating motor carriers.

Representative Ted Neuman stated presently the State of Montana fosters a monopoly on the armored car business. They only have one from outof-state. This act would take the cars under the Public Service Commission and deregulate them. The users would find a reduction in rates and offer some competition.

PROPONENTS TO HOUSE BILL 574: Mack Burgess, Security Armored Express, stated he is a partner in the Security Armored Express. They started this when they were invited into the state by a banker in Missoula who had contacted Wells Fargo many times because of inadequate service in the Missoula area. They have operated for 2 1/2 years. They employ 115 people in the State of Montana. They have investments totalling \$7-9 million in the State and borrow money from several banks in the State and have good relationships with these banks. They feel there would not have been a need for them if Wells Fargo and the monopoly they had would have been here doing an adequate job. They have gone ahead and pursued the federal reserve contract, on request, and they bid the contract saving close to \$50,000 for the taxpayers. When they were awarded this contract they were only awarded it because the federal reserve is an agency of the federal government and, therefore, they are exempt. They have letters that the federal reserve is exempt from the Public Service Commission because it is an agency of the federal government. Wells Fargo has attempted to put an injunction on operating with the federal reserve and it has cost \$30,000 for litigation and they feel very strongly that they have shown where they can operate and give better service or as good of service and operate more economically and this bill should be passed as written so that there is competition within the State of Montana in the armored car industry.

David L. Blatter, Security Armored Express, stated they support this bill so that they can offer their services statewide to banks and businesses. As it is now they are under the Public Service Commission. The Montana Bankers Association, SRS, Montana Independent Bankers all support this bill. The Montana Public Service Commission will testify

"that they do not oppose this.

Paul Caruso, President, First Security Bank, stated he supported this bill. His written testimony is attached to the minutes. (Exhibit No. 1)

Gretchen Tea, Montana Bankers Association, stated she supports this bill. She wanted to say because of competition banks will be able to get better rates and they can choose what carrier they want for that service. She submitted written testimony from John Cadby, Montana Bankers Association. (Exhibit No. 2)

Judith Carlson, SRS, stated she supported this bill. Her written testimony is attached to the minutes. (Exhibit No. 3)

George Allen, Montana Retail Association, stated he thinks it is good competition and a good chance for people to get involved in a competitive situation.

OPPONENTS TO HOUSE BILL 574: John Alke, representing Wells Fargo, stated there is dramatic testimony that without this bill there could be no competition. That is not true. There is not simply one motor carrier in Montana. Wells Fargo does have statewide authority but invone can make application for the same authority. There is no prohibition in the state statutues that Wells Fargo has. This bill is not a competition bill and exactly what kind of competition are we talking about? Mr. Burgess has pointed out he runs one of the largest carriers in Montana. Is he asking that his transportation movements i. be deregulated? No, this is so he can take over the competition. Mr. Blatter was employed by Wells Fargo until 1980. All he had to do was not compete for one year after he left Wells Fargo. Mr. Blatter's testimony before the Public Service Commission admits he began making plans to set up this business. In other words as an employee of Wells Fargo he plotted with Mr. Burgess to make this move. Security Armored Express received the contract with the federal reserve. They were going to subsidize the Billings operation with the Helena runs. Most of the Helena banks went with Wells Fargo. Mr. Blatter went to the Attorney General's Office and received a letter for their anti-trust security. He thinks it is important that there is a carrier movement which is not the purpose of deregulating an armored car business. There must be entry type examination to make sure the people going out there are the people you would trust with your money. The bill he wants for himself will open the field to anyone. You need entry level review to make sure that people provide the armored car services are the people you If none of the carriers make a profit they will all go under. want. It is an important enough area so that the Public Service Commission should look at it. Can these carriers compete without driving each other out of business? Another thing that came out was they were violating Montana law. They contracted with an air carrier to carry courier services. Anything the planes could not fly he drove it on the This bill is not good policy or good sense. He asked that the road. Committee decline this bill. Mr. Alke gave the committee handouts entitled "Employee and Patent Agreements". These handouts are attached to the minutes. (Exhibit No. 4)

Kenneth Blatter, Wells Fargo Armored Service, Inc., stated he was an employee of Wells Fargo. His brother and he worked at Wells Fargo until he decided to go into business with Mr. Burgess. He is against this bill.

There were no further proponents nor opponents.

 <u>QUESTIONS FROM THE COMMITTEE</u>: Senator Boylan asked what is set up for insurance if these carriers come out from being regulated under the State of Montana? Mr. Budt stated I would assume they would come under the banks. The only insurance they have is safety of the vehicles.

Senator Boylan asked do you require that they carry so much insurance?
 Mr. Budt stated at the present time they require minimum insurance
 of \$1,000.

Senator Goodover asked what are the bonding requirements? Mr. Budt
 stated we have none. Mr. Caruso stated they would require that they have bonding.

Senator Lee stated a bill we passed last week set up this new board and one of the provisions would allow the board rulemaking authority to require insurance. That board should be able to set insurance
regulations on people. Mr. Dave Blatter stated the Board will set regulations. The Public Service Commission requires the \$1,000 minimum.

Senator Gage asked has any carrier asked for statewide authority except for Wells Fargo? Mr. Budt stated none.

Senator Gage asked do you require these employee agreements from all of the employees? Mr. Alke stated he could not answer that he did not know.

Senator Lee stated there is a question of who sold this business to whom. Mr. Dave Blatter stated he owned no portion that was sold. He worked for them. He did not own the authority. It was owned by someone in Denver. On the insurance, once we go to a customer and sign a contract everything we do is under contract. That contract calls for the amount of insurance that is required. It is required that they have a Certificate of Insurance insuring them from any loss while it is under the armored car company.

Senator Kolstad asked where did Mr. Alke come up with this misinformation? Mr. Dave Blatter stated I think there is a misunderstanding. He tried to start this service himself but he could not get the insurance. He was contacted by an organization in Denver. Under Wells Fargo he was given one share of the stock so he could sign contracts. He did not get one dime out of the business.

Senator Goodover asked is the trucking business in the process of being deregulated? Mr. Ben Havdahl stated Congress passed legislation in 1980 to reregulate the trucking business. It is not a deregulation bill. The rates are contained by the ICC. He is not aware of any effort to have the industry deregulated.

Senator Boylan asked are most armored cars regulated in other states? Mr. Budt stated he really did not know. Mr. Dave Blatter stated while he was with Wells Fargo he worked in the States of Idaho and Utah. They have never been controlled. They are on the list with school buses and others which are not regulated. They are deregulated in the State of Nevada and Arizona. California is regulated. He feels Wells Fargo is the type of company that wants to maintain a monopoly.

Senator Christiaens stated there was mention made that the federal reserve regulation exempts armored cars. Mr. Budt stated no if you write a contract with the federal government or agency thereof they automatically give them a certificate for the length of that contract.

Senator Lee asked who do you contract with now? Ms. Carlson stated Wells Fargo.

Senator Lee asked what is stopping you with contracting with Security Armored Services? You have the same exclusions that the federal reserve has. Mr. Budt stated the State exclusion is for solid waste.

Senator Gage stated there are areas in the state that have requested armored car services and have not been given that service. Mr. Alke stated they bought the Missoula business that was in Missoula at that time. Mr. Burgess stated that services was in such disastrous condition because of them smoking pot, that is when the banks called Wells Fargo. Wells Fargo did not respond. They did respond after they bought the business. They did it after the fact. If they had responded we would not have started in Missoula.

Senator Lee asked do you feel you violated your covenant of competition with Wells Fargo? Mr. Dave Blatter stated everyone that is employed in sales or branch manager capacity have a one-year agreement with a no compete clause. For one year they did not compete they were busy getting it started.

Senator Christiaens asked he would like to know the status of the lawsuit? Mr. Alke stated they are waiting until they see what happens with this bill.

In closing, Representative Neuman stated if they were deregulated we would have some competition. He urged favorable consideration of this bill.

The hearing was closed on House Bill 574.

ACTION ON HOUSE JOINT RESOLUTION 16: Senator Goodover made the motion that House Joint Resolution 16 Be Tabled. Senator Lee seconded the motion.

The Committee voted unanimously, by voice vote, that <u>HOUSE JOINT RESO-</u>LUTION 16 BE TABLED.

ACTION ON HOUSE BILL 574: Senator Gage made the motion that House Bill 574 Be Concurred In. Senator Lee seconded the motion.

The Committee voted unanimously, by voice vote, that <u>HOUSE BILL 574</u> BE CONCURRED IN.

Senator Lee will carry this bill on the floor.

ACTION ON HOUSE JOINT RESOLUTION 29: Senator Regan made the motion that the Committee reconsider their action on House Joint Resolution 29. She would like to strike "unisex" and send out a clean bill. There was no second to the motion so the motion died.

ADJOURN: There being no further business, the meeting was adjourned at 11:50 a.m.

ALLEN C. KOLSTAD, CHAIRMAN

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## ROLL CALL

## BUSINESS AND INDUSTRY COMMITTEE

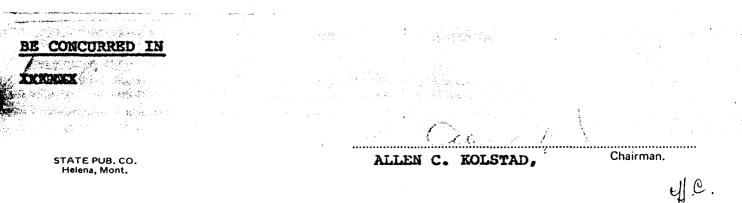
48th LEGISLATIVE SESSION -- 1983 DATE 3-31-83

NAME PRESENT ABSENT EXCUSED - ----. PAUL F. BOYLAN  $\checkmark$ B. F. CHRIS CHRISTIAENS HAROLD L. DOVER / DAVID FULLER  $\checkmark$ DELWYN GAGE PAT M. GOODOVER /  $\mathcal{I}$ GARY P. LEE, VICE CHAIRMAN  $\checkmark$ PAT REGAN PAT M. SEVERSON ALLEN C. KOLSTAD, CHAIRMAN .

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March 31 19.83

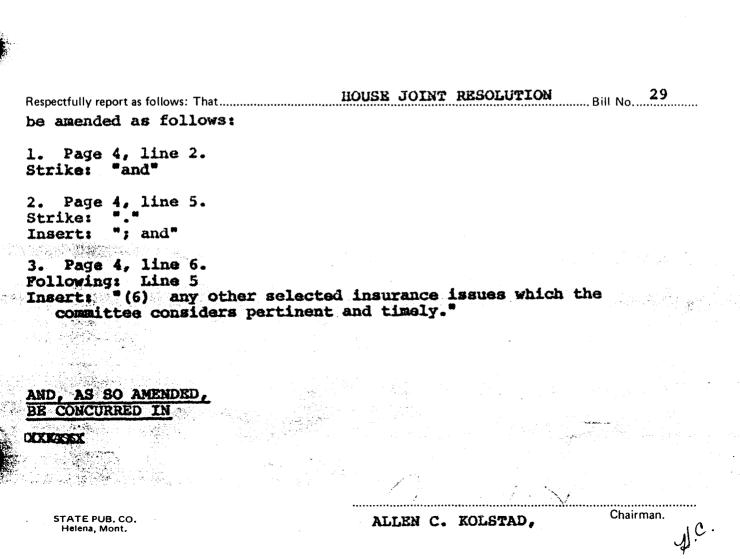
NEUMAN (LEE)





March 31 1983

RAMIREZ (CHRISTIAENS)



# ROLL CALL VOTE

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SENATE COMMITTEE BUSINESS AND INDUSTRY

Date 3/31/83 House Bill No. 574 Time					
NAME	YES	NO			
PAUL F. BOYLAN		$\checkmark$			
B. F. CHRIS CHRISTIAENS					
HAROLD L. DOVER					
DAVID FULLER					
DELWYN GAGE					
PAT M. GOODOVER					
GARY P. LEE, VICE CHAIRMAN					
PAT REGAN					
PAT M. SEVERSON		$\checkmark$			
ALLEN C. KOLSTAD, CHAIRMAN					

Mimi Far	ncher	ALLEN C. KOLSTAD
Secretary		Chairman
Motion: -	Le Concurred.	An
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(Include enough information on motion -- put with yellow copy of committee report.

Testimony to Senate Business and Industry Committee

Paul D. Caruso, President First Security Bank of Helena

March 31, 1983

RE: House Bill 574-Deregulation of Armored Cars

I respectfully request the committee's consideration of approval of this legislation. I believe this would enable financial institutions and other businesses in the State of Montana to be exposed to better rates, and increased services, by providing competition. It is my opinion it would also be of support to a local Montana business to enter into the free enterprise system.

Thank you very much for considering the approval of House Bill 574.

#### SENATE BUSINESS & INDUSTRY COMMITTEE

#### HB 574

10:00 a.m. March 31, 1983

MR. CHAIRMAN - MEMBERS OF THE COMMITTEE

HB 574 adds armored motor vehicles used exclusively for the transportation of coins, currency, precious metals, and other valuables requiring special handling and security to the list of motor vehicles exempt from laws regulating motor carriers.

Deregulating the operation of armored motor vehicles will make it possible for increased competition thus allowing more competitive rates for the banks utilizing this type of service.

On behalf of the members of Montana Bankers Association which consists of all but two banks in the state, we urge the Committee's approval of this bill.

Thank you.

John T. Cadby Executive Vice President Montana Bankers Association Testimony on HB 574: An Act Exempting Certain Armored Motor Vehicles from Laws Regulating Motor Carriers; Amend ing Section 69-12-102, MCA.

The passage of this bill is supported by the department of social and rehabilitation services.

Our interest in this bill stems from our need to transport food stamps to the various issuance offices throughout the state. Federal regulations require that food stamp shipments from our central distribution warehouse in Helena to the issuance offices in 60 some locations must be handled by a security service. This makes sense since they are very valuable - approximately \$2 million dollars in each month.

Existing law requires security transport to obtain a Class C permit from the Public Service Commission. Apparently economic justification cannot be used as a basis for issuing additional Class C permits.

Our interest is to encourage competitive bidding for the transport of food stamps. Our present contract is more expensive than it would be if we were allowed to put it out for competitive bid. By removing the section of law contemplated by this bill, we could have competitive bids and would expect our costs to decrease by 1/3 to 1/2.

Judith H. Carlson Deputy Director Department of social and rehabilitation services 3/30/83 SUBMITTED BY: JONN AIKE, 3/31/83, EXHIBIT NU.

#### EMPLOYEE AND PATENT AGREEMENT

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In consideration and as a condition of employment by WELLS FARGO ARMORED SERVICE CORFORATION, or any of its divisions or subsidiaries (hereinafter referred to as the "Company"), the undersigned hereby agrees that during the term of his employment he will devote whatever time and effort are necessary to complete the duties and responsibilities of his position and, in addition, agrees not to engage in any outside activity that will interfere with completion of these duties and responsibilities.

## Confidential Information

The undersigned acknowledges that his work as an employee of the Company will bring him into close contact with confidential information of the Company. Confidential information for this agreement includes but is not limited to customer lists, methods of pricing, special customer requirements for service, information on methods of servicing the customer, operational information such as formulas, secret processes or machinery, confidential research projects. plans for future development, matters of a technical nature, and other information of a similar nature to the extent not available to the public. During and subsequent to his employment by the Company, the Employee will treat and preserve as confidential all information pertaining to the Company's business' and agrees not to use or divulge to any third party either during his employment by the Company (except in the regular course of his duties and in furtherance of the Company's business to persons who have reason to have the information in the performance of their duties and who have agreed to keep such information confidential) or thereafter any confidential information obtained by him while employed by the Company or relating to the Company's business without prior written approval of the Company.

Upon termination of his employment, the undersigned agrees to turn over to the Company all originals, copies and reproductions of customer and price lists, drawings, records and files, correspondence, notes, notebooks, and memoranda in connection with anything done by him in the course of his employment, it being agreed that all such papers and information contained therein for all time remain the sole property of the Company.

#### Patent

The undersigned does hereby sell, assign, transfer and set over to the Company, its successors and assigns, all his right, title and interest, in this and foreign countries, in and to any inventions which he individually or in conjunction with others has conceived or developed or may hereafter conceive or develop during his employment by the Company or within two years after the termination of said employment, whether on the Company's or his own time and irrespective of whether on or off the Company's premises, provided only that such inventions (1) relate to or are useful in any phase of the business in which the Company may be engaged during the period of employment, or (2) relate to any subject matter or problems within the scope of his employment, or (3) relate to or involve the use of any data or information which the undersigned has been or may become informed by reason of his employment.

The undersigned does hereby agree fully and promptly to disclose said inventions in writing to the Company without further demand or consideration, and during and after termination of his employment with the Company, to furnish information, give testimony and execute and deliver any and all documents considered necessary or desirable to the Company to perfect or protect its rights to any such invention, and to further-protect\_the Company, the undersigned hereby appoints the Company as his attorney-in-fact to execute in accordance with the laws of any country patent applications, assignments or other documents considered necessary or desirable by the Company, but the Company shall be under no obligation to apply for patents or to use or protect any invention except for its own benefit in its discretion and to the extent it desires to do so.

Any invention or discovery relating to the Company's business that may be submitted by the undersigned upon which no patent application is filed by the Company shall nevertheless remain the property of the Company unless released in writing by the Company to the undersigned.

## Other Restrictions

For a period of one year commencing with the date of termination of employment the undersigned: (1) will not directly or indirectly for himself alone or for any firm in which he has an interest or by which he is employed solicit or accept any business from any person or firm who was a customer or account of the division of the Company in which he was employed prior to termination of the employee's services; and (2) for the same period, will not, without prior written consent of the Company, hire, solicit, or attempt to induce any employee of the Company to leave his employ and to work directly or indirectly for or with the undersigned or his employer.

The undersigned acknowledges that any damages to the Company resulting from a breach of the foregoing obligation of trust and confidence shall cause irreparable injury to the Company and hereby consents to the entry of an injunctive order by any court of competent jurisdiction in the United States or Puerto Rico enjoining the undersigned from violating any of the terms of this agreement. The Company shall have this right in addition to damages and every other remedy available at law or in equity.

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Legal Signature

1 Q Pe

Perhaps you only have three contracts --

2 A We have four. One with the Westside Bank.

3 Q Thank you. Have you provided any service for those
4 contracting parties other than the service from Great
5 Falls to the airport and then delivery from the Helena
6 airport to the Federal Reserve Bank?

- 7 A We do the local clearing work.
- 8 Q That is within Great Falls?

9 A Within Great Falls.

Q And your interpretation of the application that you 10 11 propose, just so I understand you, do you not intend to conduct operations between points in Great Falls 12 under the certificate as proposed in this application? 13 14 Λ No, we anticipate -- we have this lease -- we will work 15 under that lease until we purchase it -- this is a 16 lease purchase, and we actually have purchased that under a lease contract pending approval by the Commission 17 for it, and that is used within the City of Great Falls. 18 When did you and Mr. Burgess create your partnership? 19 0 20 Α I don't remember the date, but about three or four 21 years ago we got talking about creating a partnership and when we bought the operation in Missoula we put 22 the facts down on paper and signed it. 23 Now, the only traffic you are involved in at the moment, 0 24 25 I take it, coming from Helena to Great Falls is the

MAHONEY 801 392 1011, 59601

# RECROSS EXAMINATION

#### BY MR. KOBY

Q I notice from Exhibit 4 that your Missoula operation sustained a loss last year. And you indicated yoursdlf and Mr. Burgess's compensation is paid out of the Missoula operation. And for that reason didn't attribute any to the Great Falls operation. Wouldn't it be in fact the situation that the Great Falls operation would have to absorb a portion of that system loss? No, the losses -- this is the tirst year of operation. Α And most of those expenses were incurred prior to out getting our costs redefined in Missoula to bring them up to standards of the old company. We lost quite a bit of money until we got those contracts rewritten. And, secondly, Mr. Burgess was familiar from his two companies, and being new in the business with me, we were not really that concerned about showing a profit on paper. We were more concerned about building our income through paperwork, I should call it that for lack of a better terminology.

MR. KOBY: That is all. Thank you.

COMMISSIONER JARVIS: Are you saying then you are willing to operate at a loss?

THE WITNESS: No. No, just a paper loss, possibly the depreciation. It you really go through

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# Armored-car owner, money believed missing

#### By Andrea Knox Insuring Business Writer

About a year ago William Kooy went into the armored-car business by founding Priority Express Corp. Inc.

Kooy worked hard, bid low, won a number of centracts and wound up carrying each and other valuables for local organizations, including dolin Wanamaker, Kmurt and the School District of Philadelphia.

Early this week, Priority's clients were told that Kooy had not been seen since Friday and that there was evidence that more than \$160,000 entrusted to his company by cheats was missing.

"There was a theft of what we thiak is more than \$100,000, and we are investigating," said Peter C. Paul, the attorney for Federal Insurance Co., which provided bonding insurance for Priority.

The exact amount mixing will not be known antit at least next week, after Wanamakers and other chents complete hastily scheduled audits.

Paul said that he telephoned a "report of the circumstances" to Philadelphia police on Tuesday. But as of last night police said they had no record of a formal complaint of theft concerning Priority Express.

Problems at Priority first began to surface several weeks ago, according to Alexander Hemphill, an attorney who on Monday began representing the interests of several of Priority's employes.

"There had been a brewing of quotions as to why several accounts didn't balance," Hemphill said, "Over the last several weeks, several customers have asked for an accounting."

Kmart was among the clients who expressed concern, he said.

"I have reason to believe that a substantial amount of money is missing," Hemphill said.

Then last week the IRS reportedly began asking questions about why the company had not made periodic Social Security and federal mome tax withhelding payments on behalf of its employes, according to one client, who asked rot to be identified.

Hemphill said that he was aware of an IRS investigation of Priority and said he had talked to IRS representatives about it. He refused to say what the investigation involved.

The clicat, who asked to remain anonymous, said he had been erect the following narrative of subsequeta events:

On fanday nuclit, a theority electric tive returned to the apartment to find a note from Keey saying that he was leaving and that the executive would find more informs that on the computy's situation in its office at 1000 Walnut St.

When he arrived at the office Monday morning, he found a tape tecerding from Kooy saying that both Wanamakers and Kmart would find shortages in their accounts, Wanamakers to the tune of \$100,000.

The client said there was also a note from a woman namel Subs, identified as Freezis correctivy, may had written that may loved know and was going with him.

Hemphill said a number of Priority employes brought a tape recording and note to his office Monday morning and asked his advice about their legal obligations. He declined to describe the recording's message.

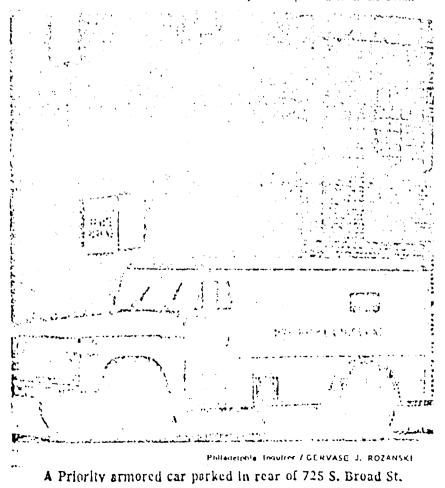
Hempfull said he immediately contacted a man identified as an attorney for Priority and the law office representing the bonding company. The employes passed the evidence on to this effice, he said.

"The Let three fact is known of his (Kooch) conduct is a telephone book, with the Vellow Pages open to the conventes." Hempfull said.

None of the people involved with the case was able to provide any intotimation about Kooy, except to say that he is about 20 years old and separated from his wife. His home address was not known.

The clients and Paul and Hemphill discussed the senation at a meeting at H a.m. Tousday, Priority suspended its operations the same day.

"The future three about it is that they provided excellent rervice and did a pool pol," and Joseph Naey, director of food operations for the school director, for whom Priority had collected cafeteria money each day and deposited it in the bank.



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COMMITTEE ON BUSINESS AND INDUSTRY

DATE 3-31-83

	VISITORS' REGISTER			
NAME	REPRESENTING	BILL #	Check Support	
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- Jan J. ( min	FINST SEC BAUK	HB574	X	
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(Please leave prepared statement with Secretary)

NAME: LESTER H. LORLE T DATE: 3/31/83
ADDRESS: PJBOR 176 Helena
PHONE:
REPRESENTING WHOM? Am. Guaril of hite Insurance
APPEARING ON WHICH PROPOSAL: 1/JR 29
DO YOU: SUPPORT? AMEND? OPPOSE?
COMMENT:
PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

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NAME: ELMER HAUSKEN DATE: 3/31/83 ADDRESS: P.O. Box 617 HELENA M7. 59624 PHONE: 443-6300 REPRESENTING WHOM? MALU (Refacen Fyzend) APPEARING ON WHICH PROPOSAL: 4.12 29 DO YOU: SUPPORT? V AMEND? OPPOSE? COMMENT: BECAUSE OF THE GRAVE RESPONS, BILITY INVOLVED IN ANY CHANGE IN PATES IN ANY KIND OF INSURANCE, CONCERNED & DISCERNING STUDY BEFOREHAND IS INCUMBENT TO GOOD LAW MAKING,

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

NAME: MACKE. BURGESS DATE: 3 8/83
ADDRESS: 409 144 ST. S.W
PHONE: 7615454
REPRESENTING WHOM? Security armore Copress
APPEARING ON WHICH PROPOSAL: House Bill 574
DO YOU: SUPPORT?
COMMENT: Will pie in Testmont
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PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

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NAME: DAVID L. BLATTER. DATE: 3/31/83 ADDRESS: 1720 CHNNON HelenA MT. 59604 PHONE: 443-3353 REPRESENTING WHOM? SECURITY Armoved EXPRESS APPEARING ON WHICH PROPOSAL: 574-HB. DO YOU: SUPPORT? X AMEND? OPPOSE? COMMENT: We would Like To See This bill PASS So we CAN OFFEROUN Service TO All BANKS + touses in The STATA.

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

(This sheet to be used by those testifying on a bill.)
NAME: PAULS. (ARUSD DATE: 3-31-83
ADDRESS: 1419 WINNE DELENA, NAT
PHONE: 442-8870
REPRESENTING WHOM? FIRST SECURITY BANK
APPEARING ON WHICH PROPOSAL: $HB - 574$
DO YOU: SUPPORT? AMEND? OPPOSE?
COMMENT:
<u> </u>
PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

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	Stetipen Tea	DATE: 3-31-83
DDRESS:	arease Bedg,	DATE: 3-31-83 Suite 44
PHONE :	443-4121	·
EPRESENT	ING WHOM? Montona Y	Bonkers
PPEARING	ON WHICH PROPOSAL: HBS	-74
XOV XOU:	SUPPORT? AMEND?	OPPOSE?
COMMENT :		

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

(This	sheet	to	he	used	bv	those	testifying	on	a	bill.)
(TUT2	Sheet	20	De	useu	21					

NAME: JUDITH & CARLSON DATE: 3/31/83
ADDRESS: 111 NO SANDERS
PHONE: 449-5622
REPRESENTING WHOM? SRS
APPEARING ON WHICH PROPOSAL: 1413 574
DO YOU: SUPPORT? X AMEND? OPPOSE?
COMMENT:

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

NAME: George aller	~		_DATE: 3	-31-83
ADDRESS: Helena	mt-			
PHONE: 447-3388				
REPRESENTING WHOM? Me	ntona Fi	Idail	Can	
APPEARING ON WHICH PROPO	SAL: 574	<u> </u>		
DO YOU: SUPPORT?	AMEND?		OPPOSE?	
COMMENT:			······································	
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PLEASE LEAVE ANY PREPAR	RED STATEMENTS	WITH THE	COMMITTEE	SECRETARY.

NAME: John alfe	DATE: 3/31
NAME: John alle ADDRESS: 406 Fuller, Helena	,
PHONE: 447-3690	
REPRESENTING WHOM? Wall; Forgo	
APPEARING ON WHICH PROPOSAL: 11 B 57	4
DO YOU: SUPPORT? AMEND?	OPPOSE?
COMMENT:	
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	· 
PLEASE LEAVE ANY PREPARED STATEMENTS WIT	H THE COMMITTEE SECRETARY.

NAME : Zem	of Blatter		······································		-3183
	436 A				
PHONE : 761	_		<i>V</i>	/	
REPRESENTING	WHOM? <u>Wells</u>	Forgo	arma	we beri	y fre.
	WHICH PROPOSAL:				
DO YOU: SUP	PORT?	AMEND?		OPPOSE?	X
COMMENT :					
				······	
			· · · · · · · · · · · · · · · · · · ·		
PLEASE LEAVE	ANY PREPARED ST	ATEMENTS	WITH THE	COMMITTEE	SECRETARY.