

MINUTES OF THE MEETING
FINANCE AND CLAIMS COMMITTEE
MONTANA STATE SENATE

April 11, 1985

The 17th meeting of the Senate Finance and Claims Committee met in room 108 of the State Capitol on the above date. Roll call was taken and Chairman Regan called the committee to order at 8:03 a.m.

ROLL CALL: All members present except Senator Christiaens, who was excused.

CONSIDERATION OF HOUSE BILL 270: Representative Marks, House District 75 said this bill would create a select committee on Health Insurance for Retired Public Employees. It would be an 8 member committee to study the things indicated on page 3 of the bill. \$8,000 was the amount, down from \$25,000. \$8,000 will cover the expenses and salaries of the legislators who will still be able to meet. I was contacted prior to the session by some people in public retirement with big trouble they have had in figuring health insurance and being able to pay for it. We took this bill back over and we have now a second printing for the bill. The only amendment is relative to the funding. That amendment at the bottom of page 4 where the bill ends-- you strike the \$25,000 for use by the committee and insert (1) for committee expenses, \$8,000 from the state general fund and (2) for obtaining actuarial services, \$5,000 from the dept of administration, personnel division, group benefit administration account, and \$5,000 from the interest income of the public employees' retirement system pension trust fund.

Proponents for House Bill 270: Leo Berry, Association of Montana Retired Employees, said he supports the bill, his testimony is attached as exhibit 1, H.B. 270.

William Shoquist, AMRPE, Boulder, said they have received a lot of mail and it contained questions. Retirement benefits are low and not up to par and they are having a lot of trouble paying the premiums. Many over 65 and a lot retired when the pay was small. 2900 people over 65 years of age. I stayed in the state health insurance program. In this program 31.5% of the retirement people have real problems. I took the last 15 months and took the opportunity to circulate some petitions. About 320 registered voter signatures on this. Petitions are attached as exhibit 2, HB 270.

George Christensen, AMRPE, Boulder, state retiree, said he retired in 1978 after 17 years at \$190 a month, I didn't feel I was able to continue with the insurance coverage that I had when I was actively employed. Luckily I got by without using it until last year when I broke a leg. I had 3 operations in 3 months. I finally had a steel plate to pull it together. In the process, I still have to pay off about \$3,000 that medicare did not pay.

Tom Schneider, MPEA, Clancy, said he represents the Montana Public Employees Association and also is a member of the state Advisory Committee which oversees the state health self funded program. The meeting between myself and the retired Association came about as a result of this. We discussed what could be done. At that time we thought about a bill to help. We thought about a lot of problems that had to be resolved before we could do so. The idea of a study is not just to grant an increase. It is to find out what the problems are and what kind of methods can be used to help down the road. This covers all people in the program, not just the state employees. The health program has been in existence for 8 years and covers about 900 state employees. 1100 retirees covered with a possibility of 3500 with PERS and teachers had they stayed with the plan when they retired prior to 1977 or the agencies had a premium and not under the same. After that some of them chose not to be. If we had an open enrollment to accomodate the 3500 to be covered it would cost \$2 million. We do not have that. It would become an ongoing expense. Under the current self funded program we will not have an open enrollment. A lot have their own health programs or not at all. All local governments have their own if they have one. We do know there are school districts that have negotiated through the school district and pay a contribution to the retirement and the teachers. Those are the nature of the problems.

There were no further proponents, no opponents, and Senator Regan asked if there were questions from the committee.

Senator Manning: Do you have any idea how much is in the self insurance fund at the present time?

Representative Marks: About \$11 million. The teachers -- The uncommitted amounts are one thing and the reserves are another. There is an obligation against that all the time, and there is some trouble with what it actually is. I have one figure from the fiscal analyst and one from the other.

Senator Manning: Tom Schneider, do you have it?

Tom Schneider: At the year ending fund reserve of \$9 million. Claims occurred but in part of \$3.3 million and the 20% stop loss take that the fund itself guarantees it is a \$2.68 million and that will leave it to allocate \$3.5 million of reserve. That is the figures the consultant says are necessary to do a self insurance program.

Senator Keating: The amount of appropriation went from \$15,000 to \$8,000.

Representative Marks: The general fund to \$8,000 the other part \$5,000 from insurance fund and \$5,000 from the Department of Administration.

Senator Regan: Why a select committee rather than allow one of the standing committees? Can't you save some money by doing it?

Representative Marks: The finance committee?

Senator Regan: They could. Why not a resolution?

Senator Hims1 discussed briefly some of the inequities in the insurance, salaries, etc. and using insurance money for this.

Representative Marks: The insurance the study would get is very important. If you go through a Joint Resolution it is just more studies.

Senator Regan: I am not questioning a bill. I am questioning rather state administration or a combination of state administration and education.

Representative Marks: I think the leadership should take that into consideration when they make the appointments. I presume we could work together on it. The reason the bill is because of the actuary. It would be difficult in a resolution.

There were no further questions and Representative Marks closed by saying there was not much more to say. The details are on page 3. A multitude of considerations to make that it covers.

Senator Regan declared the hearing closed on House Bill 270.

CONSIDERATION OF HOUSE BILL 949: Representative Marks, chief sponsor of House Bill 949 said this bill would appropriate coal board money to the foundation program and it also provides an immediate effective date. It provides coal tax money out of this year's share to the foundation program. \$750,000. It is part of the balancing act we had in the House that we sent to the Senate. It is part of the \$13 million ending fund balance. This money would be used the first of the biennium and is not subject to reversion. 17-7-304 is the reversion section. It is so they will come out with the other monies.

Senator Regan: This is money the coal board did not spend in this biennium and therefore it should be spread into the district.

Representative Marks: Normally yes, but this only advances it.

Senator Regan: Do you think the other bill should be reduced by this amount?

Representative Marks: The Eudaily bill--it would back that much out.

Senator Bengtson: The education trust fund. It normally would have gone to that?

Representative Marks: Normally you would have, only this time the trust fund. There probably would not be a reversion. It is my understanding that the coal board probably would have used it for grants and it would not have reverted anyway. The grants will be about \$750,000 less than they would have been.

Senator Regan: My understanding is that there is more than \$750,000. Isn't there about \$1.2 million there? Why don't we be generous and take it all?

Representative Marks: There are some grants that are ongoing and the department still gives them the opportunity to fund those that they feel are really needed.

Senator Regan: How much is there?

Representative Marks: I think about \$1.2 million. It is readily available. I think it is \$1,270,000.

Senator Keating: Isn't this the \$750,000 we had appropriated for the drug task force?

Senator Gage: Yes. It would be the appropriation for 2 years from now.

Senator Keating: What was the House bill number.

Senator Gage: It was a committee bill actually. 9 something.

Senator Regan: It was dead.

Representative Marks said in closing that the bill you speak about on the drug task force appeared to be in serious trouble so I saw this as a place to get some funds and it seems the other project not funded, so why not appropriate it into this bill.

Senator Regan said that the hearing would be closed on House Bill 949. Tomorrow morning we will probably be hearing House Bill 500. We are not working on Sunday -- in essence the only thing we will allow the bureaucracy to respond to is the House floor actions. Any member may raise an issue and ask a person questions, obviously. I do not want to open it up to a full-blown hearing.

CONSIDERATION OF HOUSE BILL 942: Representative Winslow, chief sponsor of the bill said this bill would delete the requirement that remaining funds revert to the Resource Indemnity Trust fund. (RIT) It calls for the RIT funds at 6% to the Health Department not being reverted back to the RIT fund so that they can be available for the super fund.

Proponents for House Bill 942: Rae Hoffman, Health Department, said in the House they had stricken some language in the bill on page 2. The reason for the language is that the Health Department uses the RIT funds to match to have federal funds. We do not know how much the super fund will come in at. This

will allow us to use this money. We must come back and ask you for additional authority in the next biennium. It is not statutory.

There were no further proponents, no opponents, and Senator Regan asked if there were questions from the committee.

Senator Gage: The underlined language. May not revert now?

Representative Winslow: That was included when the bill was drafted. The Governor's staff thought it should be deleted and it was taken out in the House Appropriation Committee. The language is not needed. It is consistent with H. B. 500.

Senator Himsl: It is unclear to me. Are we talking about the remaining independent funds? The unused part will not be reverted back?

Representative Winslow: The 6% of the funds are only in the statutes and at the end of the year it will not be reverted, it will be available for use.

Senator Himsl: Is there more than 6%?

Rae Hoffman: In the statutes it says 6%. The maximum it can go is at 6% for the biennium. I think the amount of dollars the RIT will get is an estimate at the present time. The thing that came up to us says any unspent balance. If we do not come up to 6% or we do not meet the conditions, we cannot spend more than we have or have the authority to spend.

Senator Himsl: What we are talking about. The 6% of the interest income of the RIT funds. That will be used by the Department and instead of many reversions, you will be able to use all of it.

Rae Hoffman: That is right, and it is specifically stated in the language of House Bill 500.

Senator Regan: The language. If we pass this without the language in we give you the authority each and every biennium to spend that money.

Rae Hoffman: The initial bill--the Governor's legal staff advises us it may have to be a statutory appropriation and we talked to them. We are making it very specific that it must be reappropriated each biennium. It is not statutory.

Senator Regan: Without the language it becomes a statutory appropriation. It may be something we are unable to address.

Rae Hoffman: I have brought House Bill 500 if you want to look at it.

Senator Regan: It only addresses this biennium. I think I will ask the fiscal analyst to look harder at this and discuss

it with the agency and they can have a good clear picture of this when we act on the bill.

Senator Keating: When was line 6 enacted?

Rae Hoffman: In '82 or '83.

Senator Keating: The 6% was for the purpose of monitoring the hazardous waste program and if any money was left over, the department reverted it. All you are saying then is that you want to leave it in a special fund to use as in-match for cleanups of hazardous waste in the state.

Rae Hoffman: You might look at the title. The Governor's legal staff felt that the original language would make it statutory. The bill was changed and the title changed and they felt it took it out of the realm of a statutory appropriation.

Representative Winslow closed by saying the intent is to use the entitled 6%. In some cases they get 6% and only use 4% but the intent is to make it so that they can use it.

Senator Regan declared the hearing closed and the meeting was adjourned at 8:52 a.m.



Senator Regan, Chairman

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ROLL CALL

SENATE FINANCE AND CLAIMS

COMMITTEE

49th LEGISLATIVE SESSION - - 185

Date

4-11-85

NAME	PRESENT	ABSENT	EXCUSED
SENATOR REGAN	✓		
SENATOR HAFLEY	✓		
SENATOR JACOBSON	✓		
SENATOR AKLESTAD	✓		
SENATOR HAMMOND	✓		
SENATOR LANE	✓		
SENATOR CHRISTIAENS			✓
SENATOR GAGE	✓		
SENATOR HIMSL	✓		
SENATOR STIMATZ	✓		
SENATOR BOYLAN	✓		
SENATOR STORY	✓		
SENATOR SMITH	✓		
SENATOR MANNING (Dick)	✓		
SENATOR BENGTON	✓		
SENATOR KEATING	✓		

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NB 270

TESTIMONY

HB 270

Association of
Montana Retired Public Employees

Rising health care costs is one of the most critical problems facing the nation and Montana today. It is particularly critical to our elderly, those on fixed incomes or retirement benefits. On a national level, the Mercer Public Sector Report estimates that the per capita medical costs for those over 65 was \$4,200 in 1984 -- up over 100 percent since 1979. For example, Montanans spent 20 percent more on health care in 1983 than they did in 1982 (\$826 million compared to \$686 million). In addition to increasing health insurance and medical care costs, inflation in all sectors is up approximately 50 percent from 1979.

MEDICAL COSTS:

1979 hospital room - \$96.00
1984 hospital room - \$200.00
increase of \$104.00 or 108%

INSURANCE COSTS--WITHOUT DENTAL:

a) retiree and spouse--Medicare eligible:

1979 - \$43.20
1984 - \$94.00
increase of \$50.80 or 117%

b) retiree and spouse--under 65:

1979 - \$65.99
1984 - \$122.00
increase of \$66.01 or 100%

In 1981, the retired public employees were granted a cost of living increase of 50 cents per month for each year of service. In 1983, the Legislature authorized \$1.00 per month for each year of service up to 30 years. The average retiree has 18.4 years of service. So the total average increase for cost of living for the past two bienniums has been approximately \$27.50 per month. The Association will be requesting a cost of living increase this session, but as can easily be seen from the above figures, such increases have not even kept pace with rising insurance premiums, much less all of the impacts of inflation.

HB 270 merely provides for an interim study on the impacts of rising health insurance premiums. It does not make any determination

as to whether the state should pay a portion of those premiums; nor does it identify any specific method should the state decide to participate. The options vary from total employee contributions toward future premiums to public employers paying the total of such premiums. Attached is a comparison by state of the various programs. Twenty-four states contribute some percentage of the retirees' insurance costs. Fourteen pay 100 percent of costs, while six pay fifty percent or more. Some states contribute only if the retiree has worked 25 years or more, while others contribute a certain percentage for each year of service.

HB 270 offers the opportunity to evaluate health insurance premium costs and the impacts of rising medical costs. It is a small price to pay to learn whether the elderly can afford to become ill. We urge your support of HB 270.

Table 3

MONTHLY CONTRIBUTIONS TO STATE EMPLOYEE HEALTH INSURANCE PLANS: 1983 AND 1984RETIREE ONLY COVERAGE

STATE	<u>COST TO RETIREE</u>		<u>COST TO STATE</u>		<u>TOTAL COST</u>		<u>PERCENT OF TOTAL COST PAID BY STATE</u>	
	<u>1983</u>	<u>1984</u>	<u>1983</u>	<u>1984</u>	<u>1983</u>	<u>1984</u>	<u>1983</u>	<u>1984</u>
ALABAMA	28.00	32.00	0	0	28.00	32.00	0	0
ALASKA	0	0	115.61	156.07	115.61	156.07	100.0%	100.0%
ARIZONA	44.60	57.94	0	0	44.60	57.94	0	0
ARKANSAS	31.00	34.00	0	0	31.00	34.00	0	0
CALIFORNIA	0	0	57.25	66.00	57.25	66.00	100.0	100.0
	0	0	63.73	66.41	63.73	66.41	100.0	100.0
COLORADO	6.36	0	42.12	53.12	48.48	53.12	86.9	100.0
CONNECTICUT	34.33	44.59	9.97	13.38	44.30	57.97	22.5	23.1
DELAWARE	2.30	2.84	24.18	27.68	26.48	30.52	91.3	90.7
	15.98	18.94	24.18	27.68	40.16	46.62	60.2	59.4
FLORIDA	25.90	55.08	0	0	25.90	55.08	0	0
GEORGIA	10.00	13.10	51.10	56.20	61.10	69.30	83.6	81.1
HAWAII	0	0	37.24	46.56	37.24	46.56	100.0	100.0
IDAHO	21.27	24.88	9.11	10.66	30.38	35.54	30.0	30.0
ILLINOIS	0	0	67.10	75.56	67.10	75.56	100.0	100.0
INDIANA	-	-	-	-	-	-	-	-
IOWA	-	-	-	-	-	-	-	-
KANSAS	32.75	50.34	0	0	32.75	50.34	0	0
KENTUCKY	38.25	49.00	0	0	38.25	49.00	0	0
LOUISIANA	14.98	20.62	14.98	20.62	29.96	41.24	50.0	50.0
MAINE	0	0	24.68	36.36	24.68	36.36	100.0	100.0
MARYLAND	4.98	8.28	44.72	47.00	49.70	55.28	90.0	85.0
	5.00	8.34	45.10	47.34	50.10	55.68	90.0	85.0
MASSACHUSETTS	5.61	4.03	43.82	36.30	49.43	40.33	86.7	90.0
MICHIGAN	0	0	53.16	70.49	53.16	70.49	100.0	100.0
MINNESOTA	43.08	48.85	0	0	43.08	48.85	0	0
MISSISSIPPI	12.15	25.00	0	0	12.15	25.00	0	0
MISSOURI	27.50	35.50	1.50	3.00	29.00	38.50	5.2	7.8
MONTANA	36.89	41.00	0	0	36.89	41.00	0	0

Table 3 (Cont'd.)

MONTHLY CONTRIBUTIONS TO STATE EMPLOYEE HEALTH INSURANCE PLANS: 1983 AND 1984RETIREE ONLY COVERAGE (CONT'D.)

<u>STATE</u>	<u>COST TO RETIREE</u>		<u>COST TO STATE</u>		<u>TOTAL COST</u>		<u>PERCENT OF TOTAL COST PAID BY STATE</u>	
	<u>1983</u>	<u>1984</u>	<u>1983</u>	<u>1984</u>	<u>1983</u>	<u>1984</u>	<u>1983</u>	<u>1984</u>
NEBRASKA	-	-	-	-	-	-	-	-
NEVADA	43.08	53.39	20.70	24.84	63.78	78.23	32.5%	31.8%
NEW HAMPSHIRE	0	0	30.41	37.21	30.41	37.21	100.0	100.0
NEW JERSEY	25.70	55.30	0	0	25.70	55.38	0	0
NEW MEXICO	32.08	42.04	0	0	32.08	42.04	0	0
NEW YORK	0	0	44.43	44.84	44.43	44.84	100.0	100.0
	5.92	7.76	53.24	69.88	59.16	77.64	90.0	90.0
NORTH CAROLINA	0	0	47.80	47.80	47.80	47.80	100.0	100.0
NORTH DAKOTA	26.97	44.00	0	0	26.97	44.00	0	0
OHIO	0	0	42.37	51.10	42.37	51.10	100.0	100.0
OKLAHOMA	34.00	45.90	0	0	34.00	45.90	0	0
OREGON	29.12	31.06	0	0	29.12	31.06	0	0
PENNSYLVANIA	0	0	26.14	37.21	26.14	37.21	100.0	100.0
	0	0	33.59	47.91	33.59	47.91	100.0	100.0
RHODE ISLAND	22.65	30.63	0	0	22.65	30.63	0	0
SOUTH CAROLINA	0	0	50.50	50.50	50.50	50.50	100.0	100.0
SOUTH DAKOTA	N/A	47.84	0	0	N/A	47.84	0	0
TENNESSEE	35.01	35.01	0	0	35.01	35.01	0	0
TEXAS	0	0	44.43	62.93	44.43	62.93	100.0	100.0
	5.92	6.81	53.24	72.00	59.16	78.81	90.0	91.4
UTAH	37.00	43.00	0	0	37.00	43.00	0	0
VERMONT	4.46	5.49	13.38	16.49	17.84	21.98	75.0	75.0
VIRGINIA	31.26	77.80	0	0	31.26	77.80	0	0
WASHINGTON	30.53	35.74	0	0	30.53	35.74	0	0
WEST VIRGINIA	5.99	26.00	13.96	0	19.95	26.00	70.0	0
WISCONSIN	44.10	48.79	0	0	44.10	48.79	0%-sick leave credits may be used to pay premiums	
WYOMING	34.10	39.22	0	0	34.10	39.22	0	0
VIRGIN ISLANDS	13.60	14.88	13.60	14.88	27.20	29.76	50.0	50.0

WE THE UNDERSIGNED VOTERS OF THE STATE OF MONTANA,
PETITION OUR STATE LEGISLATORS TO SUPPORT LEGISLATION THAT
WOULD BRING ABOUT A STUDY ON FULLY OR PARTIALLY PAID
GROUP HEALTH INSURANCE FOR RETIRED PUBLIC EMPLOYEES.

We believe that this is necessary as Montana is one
of the twenty remaining states, that has not considered
health insurance for the retiree. Twenty (20) states
now have a 100% fully funded program.

A retired person now must pay federal income tax on his
retirement income. If the retired people had a paid
health program, the additional income would not become
taxable income.

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Karen Zupet

Vicki Puntamaki

Nina Powell

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Joseph M. Newberry
Joe & Lenore
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Madeline C. Heege
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Stanley J. Reilly

Melissa Salzer

Eva Weide

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J. Kuebler

Chet Coe

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Box 504 Boulder, Mont 59632

P.O. Box 432 Boulder, Mont 59632

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Box 442 " "

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Jennie Littera

Mary W. O'Brien

Jessie Jenkins

Uretta Ulsker

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Boulder

Boulder

Boulder

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Leon R. Elbert

Albert H. Magrath

John R. Ruliff

William M. Kosola

Gordon E. Giulio

William H. Woods

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Box 206 Boulder, Mont. 59637

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Frank L. Linsen

Bob Stuenkel

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James M. Cearly

Joseph L. Lichten

David B. Johnson

Victor E. Greiner

Victor J. Stepan

Ernest T. L. L.

Erwin W. Rolland

Leonard R. Pickett

John L. L.

Eldon L. Thomas

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William D. Bragill

George C. Stowell

Stephen S. Hurling

Michael A. Amick

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3325 Wylie Dr.

1201 Samsom Rd Helena

129 Fairway Dr. Helena MT

1221 Stuart Helena MT

2101 Conchell E. Helena, MT

5746 Shannon Ct. Helena MT

620 FHW Helena MT

410 Dudley East Helena MT

3335 W 590 E Helena MT

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Box 52 Basin, MT

2211 George Butte, MT

RR 1 Box 1265 Whitehall MT

20 BASIN CREEK ROAD BUTTE MT

800 Milwaukee, Jan Lod

416 ASH ANCONDA MT

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Shirley W. Elliott

Sam Samson

Betty Jenkins

Susan Foster

Anil R. Herstein

Pat Larson

Linda R. Norden

Gerry Pace

Richard L. Smith

Mrs. Mike L. Charlton

Mary C. Parice

Barbara Kresky Patrick

Janette L. Dawson

Earl A. Stagg

Kate D. Kanies
Jan Curtis Libner
Douglas Marks
Judy Murphy
Jeanne Johnson
Maura C. Stagg
Deborah L. Dyer
Mike R. Charlton
Robert F. Eksham
Mark Kelly
Jack L. Friel
Priscilla A. Hedgerock
Norm H. Mize
Tracy E. Soza
Mike Mynhow
Grant H. Vang
Russ Bick
Ronald D. Felle
Henry E. Elliott

Robert L. Laumeyer

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Margaret R. Harris

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Box 486 Boulder, MT. 59632

Box 607 Boulder, mt. 59632

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Elmer L. High
Paul Osage
Christine Wiley
Jean Davis
Jeannette J. Dietz
Bryan Tenson
Theresa Baptiste

Frank P. Chiswell
Leri Marshall
Donella Hamon
Alene Bruns
Agnes Pruecker
Mary L. Staples
Ben Llewellyn

Arthur J. Hall
D. Taylor

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Fayne Beyer

John R. Smith

Bonnie Sporniat Box 678
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Carol Thode Box 407
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Rene Rushlight

George Dietz PO Box 62
BASIN W. 596

Will Halblaw

Windy Cheng Box 201
Boulder, W.

Virginia Fugstad

Wendy McElli Box 500

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Cassie Smith

David Brubaker

Gordon McNeal

Rose McNair

Larry Watts

Helen Baker

Stillard Olson

Ray Krumer

Sandra D. Smith

Deborah Scoville

David Cullerton

George Howard

Ross Knight

Larry Johnson

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Ernie Phelps

Jim Osborne

Margaret J. Jorgensen

Tommy Harmon

Cindy Kingsolver

Judy J. Hill
Mac Anderson

Lana Wing

Dorey Rulph

Robert Bullock

Cindy Sunderland

Paul M. Fitzpatrick

Ruth Southwick

Anta Marsh

Maris Evenmae

Patsy Norris

Bob Baker

Pat L Brown

Kirk Peterson

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<u>Gretchen Mitschke</u>	<u>Box 234 Boulder MT</u>
<u>Ron L. Schramberg</u>	<u>Box 320 Boulder MT</u>
<u>Don L. Sawyer</u>	<u>Box 195 Boulder mt.</u>
<u>Mike Waininger</u>	<u>Butte MT</u> <u>1641 B ST</u>
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<u>Bob Harman</u>	<u>2110 Ferngate Butte mt</u>

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Carlene Peterson	Whitehall, MT
Eda Hansen	Whitehall, Mont.
Loisene	310 W 3rd Boulder
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Ruth Olsen	Box 726 Boulder Mt.
Rose Tretlin	Box 49, Boulder, MT
Robin Rosling	Box 403 Boulder, MT.
Emily Janacaro	Star Route Boulder MT ⁵⁹⁶³²
Stephanie Meadows	Box 91 Basin, MT. ⁵⁹⁶³¹
Joy Pazzola	Box 573 Whitehall, MT
Gail LeBrook	Box 705 - Boulder
Arlene Smith	Box 131 Boulder Mt.
Pat Murray	Box 692 Boulder, MT.
Margaret L. Nelson	P.O. Box 296 Boulder, Mont.
Edison Harrison	2115 Fairway St. Butte, MT
Rosemary Johnson	2220 Yale, Butte, MT

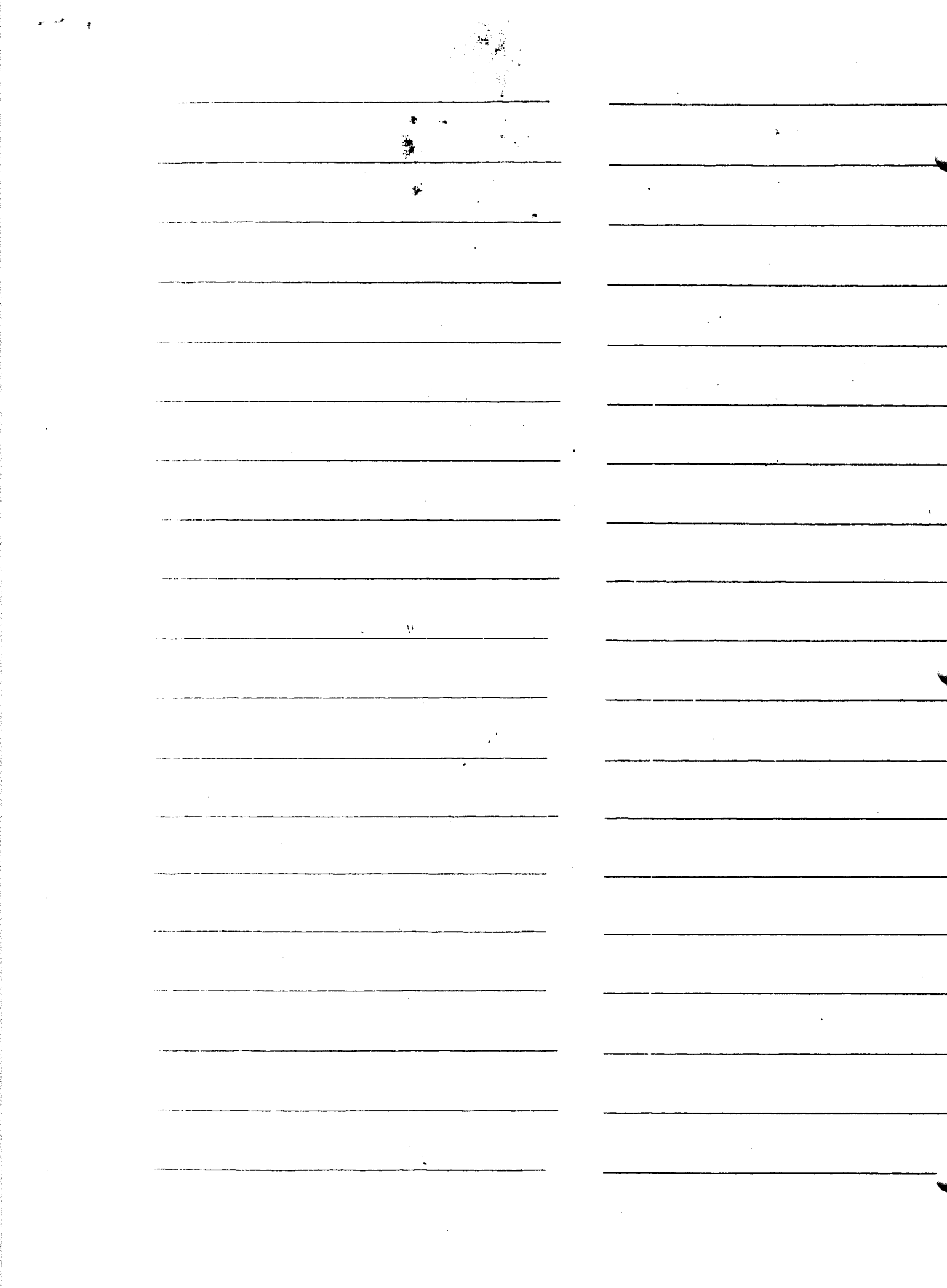
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Mark H. H.

Bill Mickelson

Jan Anderson

Janet Jessup

Beth L. Samuels

Clayton D. Teuch

Larry H. Nelson

Lynn R. Mason

Maureen Evans

Barbara R. Montmire

Bonnie J. Thorpe

Robert J. B. B.

Anna Diabe

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John Willoughby
Larry K. Left
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Daniel A. Merchant
Robert K. Kuyper

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