

MINUTES OF THE MEETING
BUSINESS AND LABOR COMMITTEE
50TH LEGISLATIVE SESSION

January 27, 1987

The meeting of the Business and Labor Committee was called to order by Chairman Les Kitselman on January 27, 1987 at 8:00 a.m. in Room 312-F of the State Capitol.

ROLL CALL: All members were present.

HOUSE BILL NO. 242 - Expands Utility Conservation Expenditures Eligible for Rate Base Inclusion, sponsored by Rep. Hal Harper, House District No. 44, Helena. Rep. Harper stated that this bill expands the ability of utilities to purchase conservation and to include that conservation in the rate base. He stated the bill provides a strict requirement that in order for these purchases to be eligible to be included in the rate base, they have to be 50% or less. He said that means it could only cost up to one-half as much as the power that is saved would have cost if they had purchased it from conventional energy generating sources such as full-fired generating plants. The 50% provision is a tight provision, he stated, and by extra installation in the attic an immediate and cost effective savings would be realized, but if a person wanted to upgrade the structure in their house such as new windows or siding it would be over 50% of the cost. He said the amendment was needed to encourage a long term generation of energy because any kilowatt that is not used because of conservation is exactly the same as one that has been generated anew and its much cheaper.

PROPONENTS

Bill Thomas, Director of Energy Conservation, Montana Power Company. Mr. Thomas stated that utilities include energy conservation as part of the mix of resources planned for acquisition to meet future loads. He said least-cost planning implies that any resources which are available at or below avoided cost and meets the other planning criteria should be acquired first. He commented energy conservation resources meet those planning criteria, and they also add flexibility to the planning process. He added that conservation programs have short lead times and energy savings could be acquired quickly and in small amounts to be more precisely matched to incremental load growth, and if a prudent least cost policy is followed by utilities, then the

utility should have assurance of appropriate rate treatment of all of the expenses that are incurred. Exhibit No. 1.

Terri Wilner, Administrative Officer, Northwest Power Planning Council. Ms. Wilner stated that they support HB 242 because it will save Montanans money and is consistent with the direction of the Northwest Power Act to treat conservation as a resource. She stated they see no reason why conservation investments should be limited to those resources that are less than 50% of avoided costs as the statute now reads, and this bill would eliminate this artificial constraint, and open up new opportunities for utilities to acquire cheap conservation resources and save money for the ratepayers. Exhibit No. 2.

Mike Lee, Montana Public Service Commission. Mr. Lee stated that the Commission supports this bill as amended and is in accordance with the Commission's long standing support for cost effective conservation investments.

Russ Brown, Montana Northern Plains Resource Council. Mr. Brown stated that this is a simple measure that would assure all energy resources available on equal footing in Montana's energy needs. He stated they strongly support utility policies that require least cost energy from conservation and economically and environmentally beneficial renewable resources. They believe acquisition of conservation will build Montana's economy and reduce the export of Montana's utility dollars to out of state energy suppliers, and development of residential conservation resources is the type of economical development that all of Montana supports.

Gene Phillips, representing the Pacific Power and Light Company, Kalispell. Mr. Phillips stated that they support HB 242.

John Alke, representing the Montana-Dakota Utilities. Mr. Alke stated it would not be wise to remove the 1983 date for construction which qualifies eligibility for investment on a rate base. He commented the purpose for that date was to ensure that in cases of new construction the builder would not underinsulate the house, or build a facility which was not energy efficient on the assumption that the utility would come through later pursuant to a provision like this. He said in cases of new construction it is the homeowner, the builder, who should have the obligation for making that investment. If the amendment passes which deletes that date, it defeats the concept; in the case of new construction it should not be the utility and the ratepayers that pay to bring that house up to standard.

Rick Meis, representing members of the Environmental Information Center, Helena. Mr. Meis stated they support this bill that expands the conservation purchases and investments made by utilities in the state and make them eligible for inclusion in the rate base. The MEIC believes that measures can be taken to upgrade the efficiency of residential energy consumption in Montana and is a benefit for all Montanans. He said through a program like this the long term benefits can be realized by bolstering its incentive to the Montana Energy Utilities to invest in conservation and the long term savings in both energy and money will be realized.

OPPONENTS

None.

QUESTIONS

Rep. Bachini asked Rep. Harper to comment on the concern that Mr. Alke, Montana-Dakota Utilities, had on the date being eliminated from the bill. Rep. Harper stated it was not a good idea to have specific dates in bills because they become obsolete. He said one of the best selling points when you sell a new house is that it is well insulated, also any financial institution or FHA demands that you meet rigid specifications for insulation, so you have that protection.

CLOSING

Rep. Harper stated this bill encourages a person when upgrading a building or upgrading conservation measures to do it all at once, not just the easy things, because it is much cheaper to do it all in one job.

HOUSE BILL NO. 231 - Increase Utility Tax Credit for Loans to Consumers for Energy Conservation, sponsored by Rep. Harry Fritz, House District No. 56, Missoula. Rep. Fritz stated that HB 231 expands the tax credit that a utility may claim for its energy audit and conservation program. He stated this program was established in 1975, and in 1981 the tax credit was enlarged from \$200,000 to \$500,000 and the number of loans and the amount outstanding has increased consistently through the 1980's. He said it is time to expand the tax credit from \$500,000 to \$750,000 to allow this program to continue.

PROPONENTS

Bill Thomas, representing the Montana Power Company. Mr. Thomas stated that for over seven years the Montana Power

Company has been providing energy audits and zero interest loans to its residential customers for insulating and weatherizing homes and improving the performance of natural gas furnaces. Exhibit No. 1.

Mike Lee, representing the Montana Public Service Commission. Mr. Lee stated that the Commission supports this bill.

Rick Meis, Montana Environmental Information Center. Mr. Meis stated that all of us know someone who has participated through one of Montana's utility companies and has realized advantages of it by insulation, an efficient furnace or no more than just an audit and then doing it on their own. He stated that this is a good conservation move to save money and energy for the state of Montana.

OPPONENTS

None

QUESTIONS

None

CLOSING

Rep. Fritz stated that he has participated in the energy audit program twice and has been able to engage in projects that he has otherwise been unable or unwilling to do. This is a good sound public policy, he said.

HOUSE BILL NO. 374 - Generally Amend Montana State Lottery Act of 1985, sponsored by Rep. Bob Pavlovich, House District No. 70, Butte. Rep. Pavlovich stated that this bill is a continuation of HB 945 which became Referendum No. 100 to create a state lottery that was put to the vote of the people last November, and passed in all 56 counties. He said Mr. Owen Hickey, who had run the Pennsylvania State Lottery for 14 years and had set up the Colorado, Missouri and Arizona State Lottery was hired. Rep. Pavlovich explained the bill and what each section would do. Exhibit No. 1.

PROPONENTS

Diana Dowling, Director of the Montana State Lottery. Ms. Dowling stated that Keith Colbo asked several people in the Department of Commerce to begin work on this, especially Andy Poole and Andy Arvish. She said the budget laws provided that there needed to be a budget for the lottery even before the referendum passed, and these people started

by contacting a lot of the other 22 states that had successful lotteries; hired the nation's best consulting firm in the lottery business, and put together a very technical complex request for a proposal for the first instant ticket game. She said this was all done before the effective date of the act took effect.

Andy Poole, Department of Commerce. Mr. Poole stated he is available to answer questions.

Hugh Ennis, employed by the state of Montana as a consultant. Mr. Ennis said his colleague, Mr. Hickey, had passed away, however much of the work toward getting this lottery started had been done. He said this legislation gives the lottery the flexibility to operate in a business environment. He commented the lottery is a unique governmental agency, because it's part governmental agency and part private enterprise and this gives the director and the Commission the flexibility to enter into a business environment, but still retain the governmental control that the legislators feel is necessary.

Al Arvish, Data Processing Manager, Department of Commerce. Mr. Arvish stated he is available to answer questions on any of the data processing or security sides of computer operations.

OPPONENTS

Laurie Ekanger, Administrator of the Personnel Division, Department of Administration. Ms. Ekanger stated that they have no problem with the lottery, but her job is to support the classification system. She said the classification system passed in 1973 provided a rational, consistent and fair method of setting salaries for positions, and each time an exemption is made that sends a message to other boards, commissions, and agencies to seek exceptions to their own positions, and that trend would set them back to the pre-1973 salary chaos. Also, she said it sends a message to the other employees who are in the classified positions that the classification system must not be fair if these new positions ask for exemptions from the system. She commented that the classification system does provide for exceptions in pay if they can't retain or recruit competent employees to these positions. She said if it is decided to exempt this position, section 2-18-103 should also be amended which is a list of positions that are specifically exempt from the classification system. Exhibit No. 2.

QUESTIONS

Rep. Cohen asked why was the director and not the legislative leadership appointing the legislative liaison committee. Rep. Pavlovich responded that it was decided that the director appoint them and not the speaker of either house, because it was felt that she would have better knowledge of who would work with her on the committee. He said this is a watchdog committee that would observe and report.

Rep. Swysgood asked if the percentage of payout requires the lottery to pay out 45% for prizes until they become a regional lottery; up to 15% for the operating expenses; the commission being 5%; which is a total of 65%; would 35% go into the teacher's retirement. Rep. Pavlovich responded that was correct.

Rep. Hanson asked Mr. Ennis to explain what is involved in the security of the lottery. Mr. Ennis responded that a good part of the burden that the lottery is run fairly and honestly and is secured falls on the director of security, along with the director. He said what is involved is a very complex computer security problem, because of working with wire transfers of money from the retailers to the lottery, dealing with drawings which many times have an impact of \$10-12 million dollars. He commented the outcome of \$12 million worth of prizes is riding on a single drawing so someone has to ensure that it is operated randomly and fairly. He stated that to do that it requires someone with experience and background in law enforcement to understand how the criminal element might try to penetrate the lottery and that was the reason that this was designated as a law enforcement agency.

Rep. Hanson asked what the anticipated salary for the director would be, as she understood the assistant director would receive 90% of her salary. Ms. Dowling responded to Rep. Hanson's question about the salary; the director's salary is set by law at 90% of the Director of the Department of Commerce which makes the director's salary at about \$45,000.

Rep. Brandewie asked if it was appropriate that the person that the legislative committee will oversee chooses the committee. Rep. Pavlovich responded that he felt it was and the director agreed.

Rep. Simon asked if it was necessary to exempt the assistant director from the classification system, and if it wasn't possible to provide a reasonable amount of remuneration for the assistant director without having him exempt from the classification system. Mr. Poole responded that the existing statute states that the director of the lottery shall appoint the director of security, and if the position is classified, the initial lottery director will appoint the director for security, and from that time forward no future director can appoint the director of security. Mr. Poole explained that the existing statute stated that the director of the lottery shall appoint the director of security, but it does not exempt that position as it should be in the state statute. He said if the position is classified, that position then becomes a classified state employee with all the rights and benefits as other classified state employees and can not be removed except for cause.

CLOSING

Senator Larry Stimatz, District No. 35, Butte. Senator Stimatz stated that he is co-sponsor for the bill with Rep. Pavlovich and both have been working on this bill for a couple of sessions. He said that when this bill was first written the amount of money to be spent on expenses was 20% but the House cut it by 5%, and the first thing Owen Hickey, the Montana Lottery Consultant, told them was that they did not have enough money for expenses. He said he learned that the lottery is a business, totally unlike any other state operation or agency, and the real key in a lottery is flexibility; there isn't time to replace certain types of personnel or make decisions, everything has to move fast. He commented that most of the multi-state lotteries offer 50% in their prizes, and that is the reason why they funded 50% so Montana would be in tune with them.

Also, he stated that the assistant directorship needs to be an exempt position because it gives that flexibility; and if it is classified; it could become a chaotic and dangerous situation. For example, he said, if there was a dispute between the assistant and the director over some matter and if a hearing is called for before a personnel commission which goes on for six to nine months, that person couldn't be removed from the position which would cause problems with the lottery operation. However, he said, this does not mean that the salaries would run wild; if at any time the salaries or the expenses do get out of line in the future, any legislature can change these things, but they need the flexibility at the present time.

He stated that some language was put in at the request of the Legislative Auditor, and discussed with Mr. Hickey, Mr. Ennis and Ms. Dowling regarding that certain audit findings would be confidential. He added that this relates to security; if the auditor finds out the somebody has devised a scheme to beat the lottery, he mentions that in his report, but he does not give the details of how the scheme worked, so that no one else would learn how it worked.

EXECUTIVE ACTION - January 27, 1987 - 9:10 a.m.

ACTION ON HOUSE BILL NO. 242

Rep. Driscoll moved that House Bill No. 242 DO PASS.

Rep. Swysgood moved the amendment. The motion carried unanimously.

Rep. Smith moved DO PASS AS AMENDED. The motion carried unanimously.

ACTION ON HOUSE BILL NO. 231

Rep. Jones moved that House Bill No. 231 DO PASS. The motion carried unanimously.

ACTION ON HOUSE BILL NO. 133

Rep. Pavlovich moved that House Bill No. 133 DO PASS.

Rep. Pavlovich moved the amendment. The motion carried unanimously.

Rep. Pavlovich moved that House Bill No. 133 DO PASS AS AMENDED. The motion carried unanimously.

ACTION ON HOUSE BILL NO. 374

Rep. Pavlovich moved that House Bill No. 374 DO PASS.

Rep. Pavlovich moved the amendments and explained that there had been discussion on whether the director of the lottery "may" or "shall" appoint a bi-partisan legislative liaison committee; this committee is just an advisory committee and does not have their expenses paid, but if it is made into a permanent committee or standing committee, they would have to be paid per diem.

Rep. Brandewie moved an amendment to delete "the director may" and insert "the Speaker of the House and the President of the Senate shall". He stated that there shouldn't be a

committee appointed by the director, it doesn't seem proper to him, and this is not a reflection on the director. He said there shouldn't be any appearance of anything that is not straight and forward for a legislative oversight committee and the legislator should be paid and be appointed in the proper fashion.

Rep. Cohen suggested that it should be included in the amendment that the money to pay for this legislative oversight committee, with some instruction in that section, would come out of the 15% for administrative costs.

Rep. Brandewie included Rep. Cohen's suggestion in his motion. The amendment would read "the bi-partisan legislative committee appointed by the speaker and the committee on committees and expenses paid from the lottery funds." The motion carried unanimously.

Rep. Brandewie moved that the director of security be exempt from the classification system. The motion carried unanimously.

Rep. Pavlovich moved that House Bill No. 374 DO PASS AS AMENDED. The motion carried with Rep. Hanson and Rep. Wallin opposed.

There was discussion on having a sunset on the provision of 20%, that it would roll back to 15% after the first two years of operation of the lottery. It was decided not to put a sunset on it; that more money would probably be needed in the beginning of the lottery, and once it is set up the legislature can address the percentage again at the next session.

ACTION ON HOUSE BILL NO. 142

Rep. Brandewie moved that House Bill No. 142 DO PASS.

Rep. Driscoll explained the amendments. He said that presently you have to make \$50 a week in twenty separate weeks in order to qualify for any benefit at all and the bill would index that to 7% which would raise it to about \$1100 in order to qualify. The amendment provides if there is a period of deflation, the \$1000 would still be there, he commented.

Rep. Swysgood moved the amendments. The motion carried unanimously.

Rep. Brandewie moved that House Bill No. 142 DO PASS AS AMENDED. The motion carried unanimously.

Back to Regular Session - 9:45 a.m.

HOUSE BILL NO. 254 - Regular Cancellation or Nonrenewal of Property and Casualty Insurance, sponsored by Rep. Fred Thomas, House District No. 62, Stevensville. Rep. Thomas stated that the rules regarding nonrenewal and cancellation have worked well in regulating the insurance industry in Montana. He commented that they have brought some stability and continuity in termination of an insurance policy such as auto insurance and home owner business insurance. He said this bill would put those rules into law.

PROPONENTS

Tanya Ask, Montana Insurance Department. Ms. Ask stated that the Insurance Department adopted the provisions of this bill as rules in July, 1985, because of experiences that the insurance buying public had been having in losing their property or liability insurance mid-term with little or no chance to replace that coverage. Also, she commented, people were receiving large premium increases or modifications in their coverage with little or no notification, and people were having professional liability coverage or their standard liability for their business policy limits reduced. She explained that when a person first bought a policy there was a certain limit put on it, and the company would return with perhaps reduced limits, and sometimes the people did not feel these new limits were sufficient to cover their risks. She said these rules have served the public and they would like them adopted into statute. Exhibit No. 1.

Glen Drake, American Insurance Association. Mr. Drake stated that they supported the rules that were adopted by the Commissioner last July but proposed an additional basis for nonrenewal and cancellation in mid-term at that time. He said they would like consideration of inserting a statement in the bill as a basis for nonrenewal or mid-term cancellation loss of reinsurance. Exhibit No. 2.

Bonnie Tippy, representing the Alliance of American Insurers. Ms. Tippy stated that the Alliance supported Mr. Drake's amendment. She explained that reinsurance is basically a way that company sharers spread their risks; there are two types or classifications of reinsurance and three different types of reinsurers. She said one classification is speculative reinsurance, that is the most like primary insurance in that the reinsurer assumes each risk seated individually; the other type is treaty insurance, where the insurer and the reinsurer agree to assume certain portions of the risk in pre-negotiated amounts. She added that there are three types of reinsurers, one is a professional, another the primary company with a reinsurance

department, and an alien reinsurer. She explained that there are three major reasons why insurance companies need to have reinsurance; to stabilize the companies' results; to give the company the capacity to write larger risks, and to obtain catastrophe protection. She said reinsurance stabilizes the market, and enables the primary insurance companies to handle some very volatile types of lines to be covered such as earthquake and flood insurance. If a primary insurer loses their reinsurance, she stated, they have a difficult time and it doesn't take long, if there are heavy underwriting losses, for that primary insurer to become insolvent. She commented that for those reasons they feel that one of the exceptions under these mid-terms cancellation rules should be loss of reinsurance.

OPPONENTS

None.

QUESTIONS

Rep. Driscoll asked Ms. Ask if the Insurance Commissioner approves the amendments that were submitted. Ms. Ask responded they do not support the amendment because it is already addressed in the bill. She said that there are reasons companies can still continue the mid-term cancellation of a policy--the determination of the Commissioner that the continuation of the policy would place the insurer in violation of the insurance code, and financial impairment of the insurer.

Rep. Swysgood asked Ms. Tippy to respond to the Insurance Department's interpretation. Ms. Tippy responded that the Alliance's opinion was that the two sections were not clear, and that it is left to the determination of the Insurance Commissioner.

Rep. Glaser stated that the amendment takes the decision making process away from the Commissioner, and gives it to the insurance company. Ms. Tippy stated that it would be automatic, if the insurance company loses its reinsurance, and is not able to get more insurance right away, then they could cancel the policies without waiting for the decision making process in the Insurance Commissioner's office.

Rep. Swysgood asked Ms. Tippy in regard to mid-term cancellations, what percentage of policies are cancelled because of reinsurance being dropped on the primary carrier.

Ms. Tippy responded she did not know, and Ms. Ask responded that they have not seen any figures as to policies being cancelled mid-term because of the loss of reinsurance.

Rep. Hanson asked Ms. Ask to address the problem of the insurance crises being the loss of reinsurance. Ms. Ask stated that a lot of problems that have occurred in the insurance industry concern the problems that insurance companies have had in getting reinsurance for liability coverage.

Rep. Wallin asked if the amendment conflicts with the present law. Ms. Ask responded that the amendment is not necessary because the rules that are in place are sufficient, but there is no conflict.

CLOSING

Rep. Thomas made no further comments.

EXECUTIVE ACTION - January 27, 1987 - 10:10 a.m.

ACTION ON HOUSE BILL NO. 254

Rep. Wallin moved that House Bill No. 254 DO PASS.

Rep. Wallin moved the amendments as proposed by Mr. Drake. The motion carried with the vote being 11 to 7.

Rep. Wallin moved that House Bill No. 254 DO PASS AS AMENDED. The motion carried unanimously.

ADJOURNMENT

The meeting adjourned at 10:30 a.m.



REP. LES KITSELMAN, Chairman

DAILY ROLL CALL
BUSINESS & LABOR COMMITTEE

50th LEGISLATIVE SESSION -- 1987

Date January 27, 1987

NAME	PRESENT	ABSENT	EXCUSED
REP. LES KITSELMAN, CHAIRMAN	✓		
REP. FRED THOMAS, VICE-CHAIRMAN	✓		
REP. BOB BACHINI	✓		
REP. RAY BRANDEWIE	✓		
REP. JAN BROWN	✓		
REP. BEN COHEN	✓		
REP. JERRY DRISCOLL	✓		
REP. WILLIAM GLASER	✓		
REP. LARRY GRINDE	✓		
REP. STELLA JEAN HANSEN	✓		
REP. TOM JONES	✓		
REP. LLOYD MCCORMICK	✓		
REP. GERALD NISBET	✓		
REP. BOB PAVLOVICH	✓		
REP. BRUCE SIMON	✓		
REP. CLYDE SMITH	✓		
REP. CHARLES SWYSGOOD	✓		
REP. NORM WALLIN	✓		

STANDING COMMITTEE REPORT

January 27

19 37

Mr. Speaker: We, the committee on

BUSINESS AND LABOR

report **HOUSE BILL NO. 242**

☒ do pass
☐ do not pass

☐ be concurred in
☐ be not concurred in

☒ as amended
☐ statement of intent attached

REP. LES KITSELMAN

Chairman

AMENDMENTS AS FOLLOW:

- 1) Page 1, line 6
Following: "BASE;"
Insert: "AMENDING THE DEFINITION OF RESIDENTIAL BUILDING;"
- 2) Page 1, line 6
Following: "AMENDING"
Strike: "SECTION"
Insert: "SECTIONS 69-3-701 AND"
- 3) Page 1, line 10
Following: line 9
Insert: Section 1. Section 69-3-701, MCA, is amended to read:
"69-3-701. Definitions. As used in this part, the following definitions apply:
(1) 'Avoided costs' means the incremental costs, as determined by the commission, to an electric or natural gas utility of energy or capacity, or both, which, but for the purchase of conservation, the utility would generate or supply itself or purchase from another source.
(2) 'Commission' means the Montana public service commission created in 2-15-2692.
(3) 'Conservation' means any reduction in electric power or natural gas consumption as a result of investment in measures that increase the efficiency of electricity or gas use in building shells, space heating or cooling equipment, water heating equipment, or refrigeration equipment or other cost-effective measures which, over its economic life meet the criteria of 69-3-702.
(4) 'Residential building' means a building used for residential occupancy that:
(a) ~~was fully constructed and habitable as of October 17, 1983;~~
(b) (a) has a system for heating, cooling, or both, that uses a fuel supplied by the utility; and
(c) (b) contains at least one but not more than four separately or centrally heated dwelling units or contains more than four separately heated or cooled or both heated and cooled units."
Renumber: subsequent sections

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- 4) Page 1, line 16
Following: "building"
Strike: "as of October 1, 1933"
Insert: "at least three years before the conservation purchases
or investments are made"

STANDING COMMITTEE REPORT

January 27

19 87

Mr. Speaker: We, the committee on BUSINESS AND LABOR

report HOUSE BILL NO. 133

☒ do pass
☐ do not pass

☐ be concurred in
☐ be not concurred in

☒ as amended
☐ statement of intent attached

REP. LES KITSELMAN

Chairman

MAKE CONSISTENT CERTAIN TERMS IN MONTANA ALCOHOLIC BEVERAGE CODE

AMENDMENTS AS FOLLOWS:

1) Page 47, line 25

Following: line 24

Insert: "Section 41. Coordination. If House Bill No. 313, (LC 481), (LC 1194) or any other legislation enacted by the 50th legislature deletes or modifies the authority of the department of revenue to import and sell table wine, any amendment in this act that adds the phrase "and table wine" after the word "liquor" is void to the extent such amendments conflict with the substantive policy regarding table wine contained in such other act. The code commissioner, in consultation with the agency administering the liquor laws, shall delete such void amendments enacted in this act from the next publication of the Montana Code Annotated."

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STANDING COMMITTEE REPORT

January 27

19 87

Mr. Speaker: We, the committee on BUSINESS AND LABOR

report HOUSE BILL NO. 142

☒ do pass
☐ do not pass

☐ be concurred in
☐ be not concurred in

☒ as amended
☐ statement of intent attached

REP. LES KITZELMAN

Chairman

AMENDMENTS AS FOLLOWS.

- 1) Page 2, line 23
Following: "39-51-2201(2)."
Strike: "Before July 3, 1957, to"
Insert: "to"
- 2) Page 3, line 17
Following: "Full"
Strike: "Week"
Insert: "Weeks"
- 3) Page 5, line 4
Following: "to"
Strike: "his"
Insert: "the individual's"
- 4) Page 5, line 6
Following: "(b)"
Strike: "his"
Insert: "the individual's"
- 5) Page 5, line 7
Following: "(c)"
Strike: "his"
Insert: "the individual's"
- 6) Page 5, line 8
Following: "(d)"
Strike: "his"
Insert: "the individual's"
- 7) Page 5, line 9
Following: "in"
Strike: "his"
Insert: "the"
- 8) Page 5, line 10
Following: "from"
Strike: "his"
Insert: "the individual"

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STANDING COMMITTEE REPORT

January 27

19 87

Mr. Speaker: We, the committee on BUSINESS AND LABOR

report HOUSE BILL NO. 254

☒ do pass
☐ do not pass

☐ be concurred in
☐ be not concurred in

☒ as amended
☐ statement of intent attached

REP. LES KITSELMAN

Chairman

REGULATE CANCELLATION OR NONRENEWAL OF PROPERTY AND CASUALTY INSURANCE

AMENDMENTS AS FOLLOWS:

1) Page 4, line 21

Strike: "or"

2) Page 4, line 22

Following: line 21

Insert: "(vi) loss by the insurer of its reinsurance
contract; or"

Renumber: subsequent subsection

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STANDING COMMITTEE REPORT

January 27

19 37

Mr. Speaker: We, the committee on BUSINESS AND LABOR

report HOUSE BILL NO. 231

☒ do pass
☐ do not pass

☐ be concurred in
☐ be not concurred in

☐ as amended
☐ statement of intent attached

REP. LES KITSelman

Chairman

**INCREASE UTILITY TAX CREDIT FOR LOANS TO CONSUMERS FOR ENERGY
CONSERVATION**

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STANDING COMMITTEE REPORT

January 27

19 37

Mr. Speaker: We, the committee on

BUSINESS AND LABOR

report **HOUSE BILL NO. 374**

☒ do pass
☐ do not pass

☐ be concurred in
☐ be not concurred in

☒ as amended
☐ statement of intent attached

REP. LES KITSELMAN

Chairman

AMENDMENTS AS FOLLOWS:

1) Page 1, line 16

Following: "1985, AND"

Strike: "SECTION"

Insert: "SECTIONS 2-18-103 AND"

2) Page 3, line 7 through page 4, line 13

Strike: Section 2 in its entirety

Insert: NEW SECTION. Section 2. Legislative liaison committee - bipartisan - compensation from lottery fund. (1) There is a legislative liaison committee.

(2) The liaison committee consists of four legislators. Two members must be from the senate and two members must be from the house of representatives. The speaker of the house and the senate committee on committees shall appoint the members of the liaison committee, and no more than two members may be of the same political party.

(3) A member of the liaison committee is entitled to compensation and expenses as provided in 5-2-302, while performing his duties as a member of the liaison committee, paid from any money in the allocation under (section 13 (2), Chapter 669, Laws of 1985).

3) Page 15, line 24

Following: line 23

Insert: Section 10. Section 2-18-103, MCA, is amended to read:

"2-18-103. Officers and employees excepted. Parts 1 and 2 do not apply to the following positions in state government: (1) elected officials; (2) county assessors and their chief deputy; (3) officers and employees of the legislative branch; (4) judges and employees of the judicial branch; (5) members of boards and commissions appointed by the governor, appointed by the legislature, or appointed by other elected state officials; (6) officers or members of the militia; (7) agency heads appointed by the governor; (8) academic and professional administrative personnel with individual contracts under the authority of the board of regents of higher education; (9) academic and professional administrative personnel and live-in houseparents who have entered into individual contracts with the state school for the deaf and blind under the authority of the state board of public education; (10) teachers under the authority of the

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department of institutions; (11) investment officer and assistant investment officer of the board of investments; and (12) four professional staff positions under the board of oil and gas conservation; and (13) assistant director for security of the Montana state lottery."

Renumber subsequent sections

4) Page 15, line 25
Following: line 24
Strike: "Section"
Insert: "Sections 2 and"
Following: "3"
Strike: "is"
Insert: "are"

5) Page 16, line 2
Following: "to"
Strike: "section"
Insert: "sections 2 and"

HB 242 - Utility Investment in Conservation
House Business & Labor Committee

Prepared statement of William M. Thomas:

Utilities include energy conservation as part of the mix of energy resources planned for acquisition to meet future loads. Least-cost planning implies that resources which are available at or below avoided cost and meet other planning criteria should be acquired first. Conservation also adds flexibility to planning because conservation programs have short lead times; energy savings can be acquired quickly and in small amounts to match incremental load growth. If a prudent least-cost resource planning policy is followed, utilities should be assured appropriate rate treatment of expenses incurred in securing all additional resources, including conservation.

The avoided cost guideline is very important to the resource planning and acquisition process:

- 1) It measures the cost-effectiveness to utility customers of additional resources;
- 2) It determines the amount of conservation included in a utility resource plan through price comparison with other similarly reliable and available resource alternatives; and
- 3) Avoided cost helps determine the amount of money a utility can invest in conservation from any given building or facility.

The limitation to 50% of avoided cost that is in section 69-3-702 restricts the utility's acquisition of all cost-effective conservation that may be available in a particular structure. Unless section 69-3-702 is amended, the portion of the cost-effective conservation that is not purchased the first time a utility upgrades an existing structure (because the investment would not be ratebased) would be forever lost. Thus, the opportunity to obtain 100% of a cost-effective resource would be forfeited. This would result because the cost of making a second upgrade would make the investment in the same facility uneconomic. The 50% criterion discourages acquisition of all cost-effective conservation (up to full avoided cost) because the utility has no assurance that all costs can be recovered through rates.

Elimination of the October 1, 1983 date would insure that no residential building with potentially cost-effective conservation would be inadvertently excluded from utility programs. MPC is now beginning to invest in conservation through implementation of its 1987 Low Income Weatherization Program and selected commercial building pilot projects.

Additional programs to purchase conservation will be implemented in the future as more energy is needed to meet customer demand.

Taking steps now to obtain all low-priced conservation will help insure that Montana consumers are provided with reliable sources of energy at a reasonable cost in the future. The amendments to 69-3-702 MCA, as proposed by HB 242, would encourage the acquisition of all conservation meeting the least-cost test and would allow adequate rate treatment for investments made.

1/27/87

8.13

TESTIMONY

HB 242

Mr. Chairman, Members of the Committee, for the record I am Terri Wilner, Administrative Officer of the Northwest Power Planning Council. I am here today on behalf of the Montana members of the Northwest Power Planning Council, Gerald Mueller and Morris Brusett, to speak in support of HB 242.

We support HB 242 because it will save Montanans money. Our staff has conducted a detailed analysis of the various resources available to meet the future electric needs of the Pacific Northwest. Conservation has been identified as the cheapest resource in the region. In our regional Power Plan we estimate that the average conservation resource costs approximately 50% less than new generation. Utility investment in conservation resources contemplated under HB 242 will be aimed at reducing the amount of money Montanas spend on energy. Maintaining affordable energy costs is crucial to the economy of Montana and the Pacific Northwest.

We also support this bill because it is consistent with the direction in the Northwest Power Act to treat conservation as a resource, and to acquire it to the extent it is the cheapest resource available to meet our electricity needs. We see no reason why conservation investments should be limited to those

EXHIBIT 2
DATE 1/27/17
HB 242

resources that are less than 50% of avoided costs, as the statute now reads. HB 242 would eliminate this artificial constraint, and would open up new opportunities for utilities to acquire cheap conservation resources--thus saving money for their ratepayers.

FIFTIETH LEGISLATURE
House Bill 231
House Business & Labor Committee

For over 7 years now, Montana Power Company has been providing energy audits and zero-interest loans to its residential customers for insulating and weatherizing homes and improving the performance of natural gas furnaces. Over the years, program activity has steadily increased and substantial benefits have been realized by Montana consumers who have participated. Approximately one-fourth of the residential housing stock in the MPC service area has been analyzed for energy efficiency, over \$11 million in zero-interest loans have been made and an average of 20% energy savings is reported by individuals who cycle through the program.

The incentive for MPC to offer these conservation loans is provided by a tax credit equal to the difference in interest charged by MPC, which is zero, and the prevailing average interest rate for home improvement loans from lending institutions. This tax credit is limited to \$500,000/year. In calendar year 1986 MPC claimed over \$430,000. The size of the average loan continues to increase and there remains a large number of consumers yet to be weatherized. Assuming program activity continues to grow at the current rate, projections show the tax credit limit will be exceeded in 1988.

Various studies of this program by MPC have shown that some residential customer groups, particularly renters, mobile homes and low-income customers, have not participated at levels equal to their proportion of the total population. There are several reasons for this:

- 1) The MPC zero-interest loan program is currently limited to owners of residential dwellings four-plex or smaller;
- 2) Low-income persons, who often occupy mobile homes, are unable to assume the added debt burden as the program is now structured;
- 3) Renters won't invest in property they don't own; and
- 4) Rental property owners lack the incentive to install energy conservation measures because tenants typically pay the utility bills.

MPC's zero-interest loan program effectively delivers energy conservation to residential consumers in Montana but greater participation among these groups and the balance of the residential customer sector is needed.

Raising the tax credit ceiling as proposed in HB 231 will provide MPC the ability to accommodate continued growth in interest accrual. This would also give MPC the incentive to develop greater participation in the loan program by expanding the eligibility requirements to include all residential property and easing of repayment terms for those who need help but have difficulty with monthly payments.

HOW TO START A STATE LOTTERY

In November five new states voted to establish a lottery, bringing the North American total to 27 states, the District of Columbia and all Canadian provinces and territories. How should new lottery states get started on the road to attracting these new players?

Seven Steps To Starting A Lottery

Step 1

Make A Commitment. A lottery is like a major construction project. It requires a lot of time and resources to have a successful launch and growth. For the policy makers, these requirements mean commitment from the outset to support the establishment of a lottery with their own time to set the basic policy toward "excellence."

Step 2

Get A Good Plan. Like any development and construction project, a lottery needs a plan based upon reason and experience to achieve the desired structure for smooth operations.

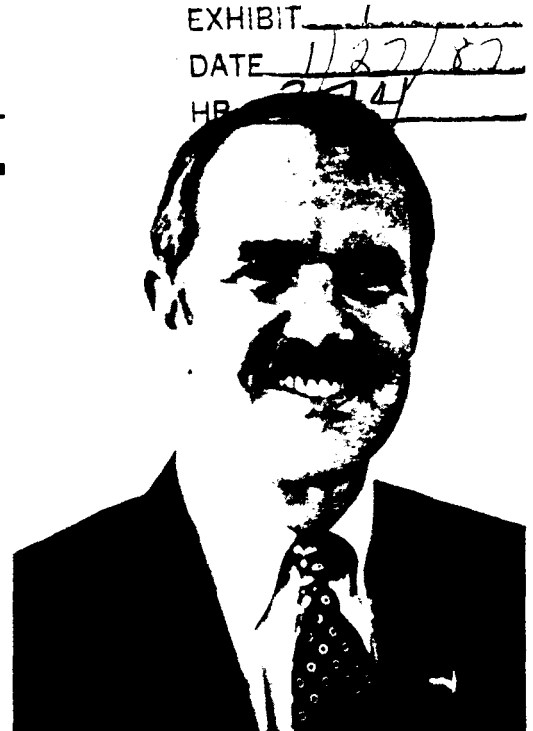
Step 3

Hire Good People. Building a new major business enterprise demands people who are energetic and well suited to the fast pace, an environment unlike more stable institutions. Find people who will be responsive to their responsibilities and the timetable. Seek people who will be resilient in the changing, growing lottery business.

Step 4

Establish Good Physical Facilities.

This means selecting office sites for their convenience to the public and accessibility 24 hours a day for employees. Make certain that good judgment is used in projecting the number of employees, the operations space (including ticket vault and warehousing) requirements, power and telecommunications facilities, parking, and so on. Plan for the training, continuous training, of your people. Look ahead to the need for news confer-



Owen Hickey

ences that will not break security and retailer conferences that will not disrupt normal operations. In addition to physical facilities that feature good accessibility and expansion potential, seek and select information-handling facilities based upon support for your needs for at least several years.

Step 5

Start A Partnership With The Retailers

Who Will Sell The Lottery Products. Start early to avoid misunderstandings, to eliminate misconceptions and to set the stage for good in-store support and cooperation. Recognize that the retailers are indispensable in the lottery business because they serve the players directly. Start and maintain an open communications policy with all retailers in the state.

Step 6

Keep Preventive Security Requirements

In Mind. Security and integrity are important during every step of implementation and subsequent operations. Security seems expensive, sometimes intrusive and often inconvenient. However, in truth it is the lack of security or a breach in integrity that would be most expensive, painfully intrusive and ultimately inconvenient. Take time to do it right. Doing it over after a breakdown can be hell.

Step 7

Communicate. It will be said that starting a lottery is a fish-bowl existence. It's true that many people will be watching the lottery but it is up to those building it to ensure that the various audiences or publics understand what's going on. It is easy to misunderstand the lottery program if critical facts are obscured, unknown or confused.

Continued on page 50

By Owen W. Hickey
Lottery Science, Inc.

Sales

State Lottery Sales By Game, By Week (Figures=Sales in Millions of Dollars)

State and Week (Population in millions)	Instant	Pick 3	Pick 4	Lotto	Total	
Arizona (3.1)						
10-4	.692	--	--	1.344	2.036	
10-11	.706	--	--	1.282	1.988	
10-18	.474	--	--	1.280	1.754	
10-25	.462	--	--	1.479	1.941	
11-1	.353	--	--	2.105	2.458	
Total	2.686	--	--	7.490	10.177	
California (26)						
10-5	13.47	--	--	--	13.47	
10-12	12.90	--	--	--	12.90	
10-19	8.75	--	--	6.3^	15.05	
10-26	13.50	--	--	7.3	20.80	
11-2	31.56	--	--	7.3	38.86	
Total	80.18	--	--	20.9	101.08	
^5 days of sales						
Colorado (2.9)						
10-4	2.124	--	--	--	2.124	
10-11	1.805	--	--	--	1.805	
10-18	2.556	--	--	--	2.556	
10-25	1.821	--	--	--	1.821	
Total	8.306	--	--	--	8.306	
Connecticut (3.1)						
10-7	1.1	2.286	.854	6.156	10.396	
10-14	2.2	2.204	.824	4.184	9.412	
10-21	2.1	2.233	.840	5.125	10.298	
10-28	1.9	2.177	.832	5.343	10.252	
Total	7.3	8.900	3.350	20.808	40.358	
Delaware (.6)						
10-6	.087	.500	.147	.260	.995	
10-13	.077	.487	.148	.101	.813	
10-20	.074	.488	.148	.103	.813	
10-27	.108	.470	.143	.105	.826	
Total	.346	1.945	.586	.570	3.447	
D.C. (.64)						
	2-Digit					
10-7	.023	.088	1.712	.459	.067	2.349
10-14	.021	.090	1.595	.435	.077	2.218
10-21	.017	.093	1.526	.427	.092	2.155
10-28	.025	.085	1.580	.443	.094	2.227
Total	.086	.356	6.413	1.764	.330	8.949
Illinois (11.4)						
10-7	4.186	6.756	1.838	12.405	25.185	
10-14	3.676	6.507	1.777	13.356	25.316	
10-21	4.009	6.327	1.752	12.672	24.760	
10-28	5.795	6.113	1.738	11.951	25.597	
Total	17.666	25.703	7.105	50.384	100.858	

Colorado

Continued from page 14

on-line game in Colorado, locations for ticket machines will then be decided. She does emphasize, however, that terminals will go in both chain stores and individually owned stores. Criteria for the installation of a machine will include the location in connection with pedestrian traffic, along with how well present distributors of instant games have done in the past.

But for the present, the bigger issue must first be decided. Will the state legislature say "yes" to the lottery's request to go on-line? The pros and cons will once again be debated in what Harrington hopes will *not* become an annual tradition in the state of Colorado. **PG**

Lottery

Continued from page 18

Take advantage of the fish bowl to keep in touch with legislators, bureaucrats, editorial writers, working media, community and business leaders, employees, players, non-players and beneficiaries. Everyone needs to be involved if the lottery is going to reach its potential.

In Conclusion. These seven steps encompass thousands of technical tasks and judgment situations. They are the basis for a strategy—not a recipe from a lottery cookbook. This article would not be complete without echoing the comments of the president of NASPL, Guy Simonis. He says to avoid the "not invented here" syndrome. To me, this means building on the success of those lotteries that have started before yours. Thousands of people have spent countless hours facing the same tasks and challenges, and their successes can be the basis for future lotteries' excellence and growth. **PG**

Owen Hickey is president of Lottery Science, Inc., a consulting firm which specializes in lottery start-ups. Hickey has been involved in the beginnings of four state lotteries—Pennsylvania, Arizona, Colorado and Missouri. Each of these states had record breaking start-up sales and became models for other states.

Department of Administration

TESTIMONY OPPOSING PROVISIONS OF HB374
That Provide for Assistant Director's Salary

I. Statewide Classification and Pay Act

We are not testifying against the Lottery but for the statewide Classification Act. Passed in 1973, this Act brought order to the chaos of state pay practices. The Act sought for the State, as an employer, to establish fair, consistent rationale in setting pay for all state employees. It put an end to rich agencies, boards and commissions paying a lot and poor agencies unable to compete.

II. Problems with the Classification Act

The Classification Act is frustrating for managers because they can't pay for performance, reward outstanding workers.

State salaries are below the market compared to surrounding states by about 12% on average.

Turnover rates are high in many high skill occupations because of above and limited advancement or earning potential.

These are not problems unique for the Lottery Commission. The Classification Act does allow pay exceptions to recruit and retain qualified workers.

III. Problems with Exemptions to the Classification Act

Each new exemption encourages other boards and commissions to seek exemptions. This trend will send us back to pre-1973 pay practices.

Exemptions are not fair to other managers who do not have resources or authority to seek exemptions and now can't compete.

It is demoralizing to workforce to see some occupations exempt and others not. Exemptions make everyone question the fairness of classified salaries.

IV. Recommend

Delete Page 4, Lines 18 and 19 ",who serves at the pleasure of the director".

Delete Page 5 lines 16 through 18 entirely.

For more information call Laurie Ekanger or John McEwen, State Personnel Division, 444-3871.

DEPARTMENT OF REVENUE



TED SCHWINDEN, GOVERNOR

MITCHELL BUILDING

STATE OF MONTANA

HELENA, MONTANA 59620

HOUSE BILL 67 TESTIMONY

The Video Poker Control Act of 1985 provided for Montana gaming in the form of video draw poker machines. The law also listed licensing criteria, machine specifications, department duties and functions, and local licensing authority.

HB67 proposes to amend problem areas and to further clarify the existing act.

Perhaps the easiest way to review this legislation is to review section by section changes.

Section 1

The proposed amendment includes language addressing suspension, revocation or denial of licenses. Reasonable cause for such action would still be absolutely necessary. The revision specifically includes language recognizing a violation of local government gambling ordinances as reasonable cause.

Section 2

This section addresses physical machine characteristics necessary for approval to operate within the state.

The bill proposes two changes to these specifications.

- 1) The mechanical meters could be placed in any readily accessible area. Current requirements force the meters to be placed in the cash box area. This is usually in the bottom part of the machine which sometimes makes taking mechanical meter readings difficult. Further this situation requires the owner to provide access to the cash box area to DOR personnel if the meters are not visible. If the meters could be placed in a more readily accessible area these problems could be eliminated.
- 2) A manufacturers serial number plate would have to be affixed to each machine. This will help clarify existing department regulations.

Section 3

This section indicates limits on the amount of the money played and the prize awarded.

The bill proposes that language be included whereby each licensee would have to pay, in cash, all credits owed to a player as shown on the ticket.

We currently have locations in the state that will not pay out small amounts (under \$2.00 or \$5.00). We believe a player has a reasonable expectation to receive payment for credits left on the machine in whatever the amount.

Section 4

This section establishes licensing criteria and numbers of the machines allowed.

The bill proposes language be added allowing the department to consider the applicants' prior involvement with gaming before issuing a license.

The added language requires the applicant to disclose any previous experience or involvement with gambling devices and establishments. It states such disclosures must include but not be limited to any experience in operating such devices, employment with any such establishments or any violations of state or local gambling laws in any jurisdictions.

We believe existing criteria do not take these facts into account and we believe they are important in making a licensing decision. This additional requirement would be limited to gaming/gambling history.

Section 7

This section would be new to the act.

Currently the law only allows for violations to be treated as criminal offenses punishable by fine of \$10,000.00 (first offense) and \$15,000.00 (second offense).

This added section proposes to offer further options regarding penalties. It allows for the use of the administrative process and establishes a range of penalties in this process. The penalties would include the authority to suspend, impose a civil penalty, revoke the license, deny a license or a combination of any two. It further allows for the right to a hearing.

We certainly believe there are many situations better handled through the administrative process than the criminal court. This section would clearly make administrative resolution possible.

New Section 8


This section would provide for the right of judicial review of a final decision of the department concerning the granting, denial, removal, revocation or suspension of a license required under this part.

New Section 9

Provides codification instructions.

New Section 10

Provides for the existing rulemaking authority to be extended to new provisions of the act.



John K. Willems, Chief
Video Poker Control Bureau
Investigations and Enforcement Division

LOTTERY LEGISLATION AMENDMENTS

HB 374 - 1987

Section 1 - Allows the lottery commission to enter into agreements with other lottery states to offer regional lottery games. This amendment is intended to increase revenues through the institution of electronic lottery games which Montana cannot support by itself because of the small population base.

Section 2 - Allows the Lottery Director to appoint a legislative liaison committee.

Section 3 - All amendments in this section are intended to make the director for security an exempt position in state government. The law already provides for the appointment of this position by the lottery director and it is felt that an appointed position should serve at the pleasure of the person making the appointment. This amendment also sets the salary of the director of security at 90% of the lottery director. (The Lottery director's salary is 90% of the salary of the director of the Department of Commerce.)

Section 4 (1)(a) - Allows payment of 45% of revenue as prizes over time as opposed to each lottery game. Because of the weekly drawing of lottery prizes and the short duration of a particular lottery game (6 - 8 weeks), there is no guarantee that the jackpot prize will be won before the end of a particular game. As written, the law would prohibit the carryover of jackpot prizes from one game to the next and all prizes would have to be paid out for each game. This would reduce the size of the jackpots and, therefore, seriously impact the sales for the lottery operations.

(1)(b) allows a maximum of 50% to be paid out as prize money in a regional lottery game. This is to provide some flexibility in case the other states would want to agree to a percentage higher than 45%. In a regional game each state must agree to each rule adopted.

(2) - Removes commissions from the 15% of gross revenue allowed for operating expenses. If commissions are included in the 15% cap, administrative expenses are limited to 10% of gross revenue. All indications from other lottery states is that Montana with it's low population and population density cannot possibly run a lottery with 10% of gross revenue. A good indication of this is shown in the following chart using the industry standards for necessary expenditures:

WITNESS STATEMENT

NAME _____ BILL NO. _____

ADDRESS _____ DATE _____

WHOM DO YOU REPRESENT?

SUPPORT OPPOSE AMEND

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

Comments:

CS-34

WITNESS STATEMENT

EXHIBIT 1
DATE 1/22/87
HB 254

NAME Tanya Ask BILL NO. HB 254
ADDRESS 122 Humbolt Loop Helena DATE 1/22/87
WHOM DO YOU REPRESENT? Montana Insurance Dept
SUPPORT Support OPPOSE _____ AMEND _____

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

Comments:

Provisions of this bill have been in place since July '85 as rule. They were adapted and are proposed here because of problems experienced by the insurance buying public losing liability or property coverage in the middle of a policy term with no chance to replace it. People were also receiving huge premium increases and/or modifications in coverage with no chance to try and find coverage elsewhere.

The bill provides a more stable market by preventing arbitrary cancellation. A company still has the ability to get off a policy for such things as material misrepresentation, substantial change in a risk, or if it would place the company in violation of state law or financial jeopardy.

The bill also allows time of 30 days for a person to shop for coverage if on renewal the terms of coverage are changed, or the premium increases.

This is a good bill for the insurance buying public in Montana.

HOUSE BILL NO. 254

AMENDMENT REQUESTED BY AMERICAN INSURANCE ASSOCIATION

Amend Section 3, at page 4, line 21 as follows:

Section 3. Midterm cancellation. (1) An insurer may not cancel an insurance policy before either the expiration of the agreed term of 1 year from the effective date of the policy or renewal date, whichever is less, except:

(a) for reasons specifically allowed by statute;

(b) for failure to pay a premium when due; or

(c) on grounds stated in the policy which pertain to the following:

(i) material misrepresentation;

(ii) substantial change in the risk assumed, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk when the contract was written;

(iii) substantial breaches of contractual duties, conditions, or warranties;

(iv) determination by the commissioner that continuation of the policy would place the insurer in violation of this code;

(v) financial impairment of the insurer; or

(vi) loss by the insurer of its reinsurance contract; or

~~(vi)~~ (vii) any other reason approved by the commissioner.

(2) Cancellation under subsection (1) is not effective until 10 days after a notice of cancellation is either delivered or mailed to the insured.

1 (3) Subsections (1) and (2) do not apply to a newly insured
2 insurance policy if the policy has been in effect less than 60
3 days at the time the notice of cancellation is mailed or
4 delivered. No cancellation under this subsection is effective
5 until 10 days after the date of delivery or mailing.

6 (4) If a policy has been issued for a term longer than 1
7 year and if either the premium is prepaid or an agreed term is
8 guaranteed for additional premium consideration, the insurer may
9 not cancel the policy except:

10 (a) for reasons specifically allowed by statute;

11 (b) for failure to pay a premium when due; or

12 (c) on grounds stated in the policy which pertain to those
13 grounds listed in subsection (1) (c).

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COMMITTEE

DATE January 27, 1987

SPONSOR Rep. Robert Pavlovich

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

BUSINESS AND LABOR

BILL NO. House Bill No. 254

DATE January 27, 1987

SPONSOR Rep. Fred Thomas

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FORM.

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

COMMITTEE

DATE January 27, 1987

SPONSOR Rep. Hal Harper

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FORM.

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

COMMITTEE

DATE January 27, 1987

SPONSOR Rep. Harry Fritz

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.