MINUTES

MONTANA HOUSE OF REPRESENTATIVES 51st LEGISLATURE - REGULAR SESSION

COMMITTEE ON AGRICULTURE, LIVESTOCK AND IRRIGATION

Call to Order: By Chairman Bob Bachini, on February 17th 1989, at 3:55 p.m.

ROLL CALL

Members Present: All present with exception of:

Members Excused: Rep. Jerry Driscoll

Members Absent: none

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Staff Present: Ms. Connie Erickson, Legislative Council and Ms. Maureen Cleary, Committee Secretary

Announcements/Discussion: none

HEARING ON HOUSE BILL 701

Presentation and Opening Statement by Sponsor:

REP. CHUCK SWYSGOOD: House District #73. (Read text of bill) This bill eliminates the county as a place to file agriculture liens. Currently, liens are filed with the secretary of states office. This will eliminate any duplication and extra costs.

Testifying Proponents and Who They Represent:

Mr. Bill Leavy/ Montana Bankers Association, Helena

Proponent Testimony:

Mr. Leavy: We support this legislation.

Testifying Opponents and Who They Represent:

none

Opponent Testimony:

none

Questions From Committee Members:

<u>REP. KASTEN:</u> The 3% that are not being filed now, does that represent any one segment? <u>REP. SWYSGOOD:</u> I don't think that it reflects any certain group.
REP. BACHINI: They have until 1990 to continue to file with the HOUSE COMMITTEE ON AGRICULTURE, LIVESTOCK AND IRRIGATION February 17th 1989 Page 2 of 7

clerk and recorders office? <u>REP. SWYSGOOD</u>: This applies to leases to be filed after September 30th 1989. <u>REP. BACHINI</u>: There seems to be a lot of concern from the clerk and recorders offices, are you aware of that? <u>REP. SWYSGOOD</u>: I have heard nothing personally. There were some 100 liens filed in 1988. That breaks down to about 2 per county. I don't see where this figure will have a significant financial impact on those counties.

REP. KELLER: Access will be more available through the clerk of recorders offices, would it not? REP. SWYSGOOD: Once it is known that everything must be filed through one office, it will save time and effort.

Closing by Sponsor:

REP. SWYSGOOD: I urge your support of this bill.

DISPOSITION OF HOUSE BILL 701

Motion: Rep. Linda Nelson: made the motion "do pass"

Discussion: none

Amendments, Discussion, and Votes: none

Recommendation and Vote: THEREFORE, THE COMMITTEE RECOMMENDS A "DO PASS" FOR THIS BILL.

HEARING ON HOUSE BILL 675

Presentation and Opening Statement by Sponsor:

REP. GARY SPAETH: House District #84. This bill deals with the alfalfa leaf cutting bees. It is an important industry to the state, with specific problems to specific areas. I will provide amendments that have been agreed upon between the Dept. of Agriculture and the bee producers in the state. (See Exhibits #1 and #2)

Testifying Proponents and Who They Represent:

Mr. Tim Wetstein/ MT. Alfalfa Seed Association, Joliet, MT

Proponent Testimony:

Mr. Wetstein: There are specific problems with the alfalfa leaf cutting bee. The changes to the current law will make the job a lot easier on growers and producers.

Testifying Opponents and Who They Represent:

none

HOUSE COMMITTEE ON AGRICULTURE, LIVESTOCK AND IRRIGATION February 17th 1989 Page 3 of 7

Opponent Testimony:

none

Questions From Committee Members:

REP. KASTEN: Could you review the funding mechanism? MR. ROY BJORNSON: (Dept. of Agriculture) This is a user-fee bill. All services will be paid by the users. REP. KASTEN: Are the people who will do the surveys currently employed? MR. BJORNSON: Yes. We will use existing staff to survey samples, the bee-keeper will pay the milage.

Closing by Sponsor:

Rep. Spaeth: This is an important industry to the state. And because all persons involved are in agreement, and it does not affect the tax payers I would urge your support.

DISPOSITION OF HOUSE BILL 675

- Motion: Rep. Koehnke: made the motion "do pass"
- Discussion: none
- Amendments, Discussion, and Votes: "do pass on the amendments". amendments and provided clarification to the Committee.

Recommendation and Vote: THEREFORE, THE COMMITTEE RECOMMENDS A "DO PASS AS AMENDED" FOR THIS BILL.

HEARING ON HOUSE BILL 616

Presentation and Opening Statement by Sponsor:

<u>REP. GENE DEMARS:</u> House District #29. (See Exhibits #3 through #17) This bill will allow the amount of coverage by the state hail insurance program to increase.

Testifying Proponents and Who They Represent:

- Mr. Ken Engellant/ wheat rancher, Geraldine, MT.
- Ms. Kay Norenberg/ Women Involved in Farm Economics, Helena
- Mr. Terry Murphy/ MT. Farmers Union, Helena
- Mr. Bob Dozier/ Northern Plains Resource Council, Helena
- Mr. Bob Stephens/ MT. Grain Growers Assoc., Helena
- Rep. Roger DeBruycker/ House District #13

HOUSE COMMITTEE ON AGRICULTURE, LIVESTOCK AND IRRIGATION February 17th 1989 Page 4 of 7

Mr. Dick Wilson/ farmer, Denton, MT.

Proponent Testimony:

- Mr. Engellant: We are in support of this increase. We live in a highly effected area. I'm not sure that I would be in business without this program. Because of the low cost to the farmers it is an excellent program.
- Ms. Norenberg: We would like to be recorded in support of this bill.
- Mr. Murphy: We are strongly in favor of this bill. If we look for programs that are operated by government that do what they are supposed to do, serve the people they are supposed to serve and not cost the taxpayers any money. This is a marvel of all models. This is an excellent program for the industry of agriculture in the state. Improving this bill will be a step in improving the state economy.
- Mr. Dozier: We are very much in support of this legislation.
- Mr. Stephens: (See Exhibit #18)
- Rep. DeBruycker: I have received many calls from my constituents. Because of the extreme weather conditions many of these people were unable to travel to testify. I wanted to go on the record as speaking in their behalf.
- Mr. Wilson: I personally cannot afford to carry commercial hail insurance. The state insurance is the only insurance that we can afford. I would support to raise the cost of this insurance if it meant saving the program.
- Also submitted as written testimony: (See Exhibit #22, Dept. of Agriculture)

Testifying Opponents and Who They Represent:

- Mr. Riley Johnson/ Crop Insurance Coalition
- Mr. John McIntosh/ Great Falls
- Mr. Dan Heckford/ Dutton insurance agent, Power, MT.
- Mr. Bob Burns/ insurance agent, Helena
- Mr. Barry Newmack/ insurance agent, Great Falls
- Mr. Roger McGlenn/ Insurance Agents Association of Montana

Opponent Testimony:

Mr. Johnson: (See Exhibit #19)

HOUSE COMMITTEE ON AGRICULTURE, LIVESTOCK AND IRRIGATION February 17th 1989 Page 5 of 7

- Mr. McIntosh: (See Exhibits #20 and #21)
- Mr. Heckford: Each year in the last several years, my volume of hail insurance has dropped. I am competing against the state. It is difficult for me to stay in business.
- Mr. Burns: I feel that this raise will hurt my income and the industry.
- Mr. Newmack: I realize that there is two sides to this bill. But I am opposed to this legislation.
- Mr. McGlenn: In 1987 we opposed this bill. We continue to oppose this bill. Montana being the last state in the union to compete against the free enterprize system. We urge a do not pass.

Questions From Committee Members:

- REP. ELLIOTT: When did independent agents begin offering hail insurance? MR. MCINTOSH: I believe that the independent began offering hail insurance the same year that the Hail Board was started in 1918.
- <u>REP. PATTERSON:</u> Would you comment on the fiscal note and the premium tax to the state fund? <u>REP. DEMARS</u>: We might see a slight increase to the General Fund from raising these premiums.
- REP. KASTEN: What is the cost to independent insurance agent to the General Fund? MR. MCGLENN: We collect, along with the premium, a 2.75% premium tax that is given to the General Fund. We feel that if private industry were allowed to work independent and not compete, there would be a greater increase to the General Fund.
- <u>REP. GUTHRIE:</u> Regarding the availability of hail insurance throughout the state, is there insurance offered at a competitive price? <u>MR. JOHNSON</u>: To my knowledge all counties offer this insurance. The rates are usually competitive but there are exceptions. <u>REP. GUTHRIE</u>: Could you provide us with evidence where these independent agents offer a better rate than the state? <u>MR. JOHNSON</u>: I am sure, with time, that we could provide that to you.
- **<u>REP. KASTEN:</u>** Would you be amenable to revising the rate increases? <u>REP. DEMARS:</u> I would be in favor of changing only if we consider the rate of inflation.
- REP. GUTHRIE: We have heard testimony today that eludes to the fact that this type of legislation would discourage the private sector from selling insurance. That we would lose independent agents in the state. Do you think that is an eventuality that might happen? REP. DEMARS: I doubt that seriously. If you would look at Exhibit #22, you will notice

HOUSE COMMITTEE ON AGRICULTURE, LIVESTOCK AND IRRIGATION February 17th 1989 Page 6 of 7

that companies do well in most years. <u>REP. GUTHRIE</u>: So you are saying that you don't think there is any concern when we have competition between government and the private sector, that we might discourage the private sector? <u>REP. DEMARS</u>: I don't consider that a risk.

- <u>REP. KASTEN:</u> Are you aware there are other bills, being introduced into legislation, regarding hail insurance? <u>REP.</u> <u>DEMARS:</u> I don't know of any bills introduced this session to increase the state hail insurance fund. <u>CHAIRMAN</u> <u>BACHINI:</u> I will remind Rep. Kasten to stay within the context of this bill during this hearing.
- <u>REP. ELLIOTT:</u> Statewide, what was the commission income for all insurers in the state of Montana? <u>MR. MCGLENN:</u> I cannot give you those figures.

Closing by Sponsor:

<u>REP. DEMARS:</u> Montana grain producers are tax payers, like the rest of us. We need to protect their industry.

DISPOSITION OF HOUSE BILL 616

Motion: Rep. Patterson: made the motion "do pass"

- Discussion: Rep. Kasten: I would like to address the Committee. The county that I live in is one of the biggest buyers of hail insurance. Hail insurance is meant to be a safety net. There were two other bills that were introduced, House Bill 109, the other Senate bill that is out to kill hail insurance. I do not want hail insurance killed. However, I don't think that it was meant to be the only insurance. We will have a battle on our hands to keep the insurance available to growers if we have competition between the independent agent and the state. I ask Rep. DeMars to consider raising the premium. But not by the 50%. I cannot agree with the \$36.00, because that puts the independent agent in competition at a much lower rate. If my county looses it's state hail insurance, they will lose alot.
- <u>Rep. DeMars:</u> We are not raising the premium, we are raising the amount per acre. <u>Rep. Kasten:</u> I understand that. Right now the people that buy state hail insurance can only buy up to a \$24.00 premium. If they want more coverage, they go to a private company. I think that is right and proper. That keeps our little insurance agencies on main street working and viable. <u>Rep. Bachini:</u> Do you know of the status of the bill that is wanting to do away with hail insurance? <u>Rep. Kasten:</u> I am not certain of it's current status, but I know it is alive. <u>Rep. Bachini:</u> There seems to be friction between the independent hail insurance agents and the State Hail Board. It has occurred in more than one session. I am concerned to let this bill go out of Committee without the

assurance that the other bill is dead. We have to be careful with what we do with this bill, so we do not lose our Hail Board.

- Amendments, Discussion, and Votes: Rep. Kasten: move to amend figures to \$28 and \$54. Rep. DeMars: I just want to remind the Committee that North Dakota's Hail Fund went broke because they did not have an adequate reserve. Rep. Guthrie: I don't want the State Hail Insurance Fund to be jeopardized in any way. With it's inception, it achieved a purpose. My insurance agents in my district had a loss with the last raise in the state premium. I want both the independent and the state to stay alive and well. But I do not want to jeopardize one for the sake of another. Rep. DeMars: made a substitute motion to amend to \$32 and \$59.
- Rep. Ream: Were the original law figures \$24 and \$48? Rep. Bachini: Yes. We could have the researcher figure the correct rate increases to reflect the same percentage for each figure. A vote was cast and amendments passed. (See Standing Committee Report)

Recommendation and Vote: THEREFORE, THE COMMITTEE RECOMMENDS A "DO PASS AS AMENDED" FOR THIS BILL.

DISPOSITION OF HOUSE BILL 509

Motion: Rep. Steppler: made the motion "do pass"

Discussion: none

Amendments, Discussion, and Votes: Ms. Erickson: Read through the text of the amendments and provided clarification to the Committee. A vote was taken on each set of amendment and passed. (See Standing Committee Report)

Recommendation and Vote: THEREFORE, THE COMMITTEE RECOMMENDS A "DO PASS AS AMENDED" FOR THIS BILL.

ADJOURNMENT

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Adjournment At: 4:45 p.m.

REP. BOB BACHINI, Chairman

BB/mc 4201.min

DAILY ROLL CALL

AGRICULTURE

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COMMITTEE

50th LEGISLATIVE SESSION -- 1987

Date Feb. 17

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NAME	PRESENT	ABSENT	EXCUSED
Rep. Bob Bachini, Chairman	\checkmark	·	
Rep. Francis Koehnke, Vice Ch.	\checkmark		
Rep. Gene DeMars	\checkmark		
Rep. Jerry Driscoll			V
Rep. Jim Elliot	V		
Rep. Linda Nelson	\checkmark		
Rep. Bob Ream	V		
Rep. Don Steppler	\checkmark		
Rep. Vernon Westlake	\checkmark		
Rep. Duane Compton	\checkmark		
Rep. Orval Ellison	\checkmark		
Rep. Bert Guthrie	\checkmark		
Rep. Marian Hanson			
Rep. Harriet Hayne	\checkmark		
Rep. Betty Lou Kasten	\checkmark		
Rep. Vernon Keller	\checkmark		
Rep. John Patterson	V		
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STANDING COMMITTEE REPORT

February 18, 1989 Page 1 of 1

Mr. Speaker: We, the committee on <u>Agriculture</u>, <u>Livestock</u>, and <u>Irrigation</u> report that <u>House Bill 701</u> (first reading copy -white) <u>do pass</u>.

Signed:_______b 1 Chairman Bach

STANDING COMMITTEE REPORT

February 18, 1989 Page 1 of 3

Mr. Speaker: We, the committee on Agriculture, Livestock, and Irrigation report that House Bill 675 (first reading copy -white) do pass as amended .

Signed: Bob Bachini; Chairman

And, that such amendments read:

1. Title, line 9. Following: "POLLINATORS;" Insert: "CLARIFYING THE STATUS OF THE ALFALFA LEAF-CUTTING BEE COMMITTEE; PROVIDING FOR STAGGERED COMMITTEE MEMBER TERMS;"

2. Title, line 9. Following: "SECTIONS" Insert: "2-15-3005 and"

3. Page 1.

Following: line 12

Insert: "Section 1. Section 2-15-3005, MCA, is amended to read: "2-15-3005. Alfalfa leaf-cutting bee advisory committee -membership -- compensation. (1) There is an alfalfa leaf-cutting bee advisory committee consisting of five members appointed by the governor. The committee is attached to the department for administrative purposes only as prescribed in 2-15-121.

(2) The committee consists of:

three members from the Montana alfalfa seed (a) association;

one member from the department; and (b)

(c) one member from the cooperative extension service at Montana state university.

(3) A list of nominees for appointment to the committee may be submitted to the governor by the Montana alfalfa seed association, the department, and the cooperative extension service for the respective appointments from each entity.

(4) Appointments to the committee are for 3 years. Appointments from the Montana alfalfa seed association are for

February 18, 1989 Page 2 of 3

staggered 3 year terms. Members may be reappointed at the discretion of the governor.

(5) Unless he is a full-time salaried officer or employee of this state or of a political subdivision of this state, each member is entitled to be paid from the enterprise fund established in 80-6-1109 compensation of \$25 for each day in which he is engaged in the transaction of the official business of the committee, together with expenses as provided for in 2-18-501 through 2-18-503."" Renumber: subsequent sections

4. Page 1, line 25. Strike: "advisory"

5. Page 2, line 7. Following: "source." Insert: "A situation may include drought, flood, hail damage, and other similar situations as defined by committee rule."

6. Page 2, line 22. Following: "organism" Insert: "or insect"

7. Page 2, line 23. Following: "bees" Insert: "or nests"

8. Page 6, lines 3 and 4. Following: "destroyers," Insert: "and" Following: "count" Strike: ", and sex ratio"

9. Page 6, line 13. Following: "shall" Insert: "by rule"

10. Page 10, line 21.
Following: "shall"
Insert: "by rule"

11. Page 11, line 11. Following: "fee" Insert: "set by committee rule"

12. Page 11, lines 14 and 15. Following: "material"

February 18, 1989 Page 3 of 3

Strike: "less than" Following: "deep" Insert: "or less"

13. Page 12, lines 19 through 21.
Following: "pollinate." on line 19
Strike: the remainder of line 19 through "growers." on line 21

14. Page 12, line 23. Following: "committee" Insert: "by June 1 and"

15. Page 12, line 24. Following: "material."

Insert: "Once permission is granted, the custom pollinator qualifies as a registered bee grower within that area for as long as he pollinates in that area. If permission is denied, the requestor may petition the committee to determine if the denial was based on management practices. This determination must be made by the committee in accordance with Title 2, chapter 4, part 6."

16. Page 13, line 3.
Strike: "report"
Insert: "give proof of"

17. Page 13, line 6.
Following: "permission."
Insert: "Notice must be given to the department prior to
 movement."

STANDING COMMITTEE REPORT

February 18, 1989 Page 1 of 1

Mr. Speaker: We, the committee on <u>Agriculture, Livestock, and</u> <u>Irrigation</u> report that <u>House Bill 616</u> (first reading copy -white) <u>do pass as amended</u>.

Signed: 13.4 Bachini, Chairman

And, that such amendments read:

1. Page 1, line 14. Strike: "\$36" Insert: "\$32"

2. Page 1, line 16. Strike: "\$64" Insert: "\$56"

3. Page 2, line 13. Strike: "\$36" Insert: "\$32" Strike: "\$64" Insert: "\$56"

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STANDING COMMITTEE REPORT

February 18, 1989 Page 1 of 2

Mr. Speaker: We, the committee on <u>Agriculture, Livestock, and</u> <u>Irrigation</u> report that <u>House Bill 509</u> (first reading copy -white) <u>do pass as amended</u>.

> Signed: <u>()</u> Bob Bachini, Chairman

And, that such amendments read:

1. Title, line 5. Strike: "PROPERTY" Insert: "LAND OR TO LANDOWNERS ADJACENT TO RAILROAD RIGHT-OF-WAY LAND"

2. Title, line 6. Following: "PROPERTY" Insert: "LAND"

3. Page 1, line 14. Page 2, lines 9, 15, and 17. Page 3, lines 1 and 11. Page 4, line 1. Strike: "property" Insert: "land"

4. Page 1, line 15.
Strike: "property"
Insert: "land or landowners adjacent to the land"

5. Page 2, line 11. Strike: "; or"

6. Page 2, lines 12 an 13. Strike: line 12 in its entirety through "party" on line 13

7. Page 2, lines 14 and 15. Following: "lease" Strike: ", license, or permit"

8. Page 2, line 18. Strike: "\$7,500"

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February 18, 1989 Page 2 of 2

Insert: "\$15,000" 9. Page 2. Following: line 18 Insert: "(4) "Prospective buyer" means the leaseholder or the landowner adjacent to the railroad right-of-way land being offered for sale." Renumber: subsequent subsections 10. Page 2, line 22. Strike: "real property" Insert: "land" 11. Page 3, line 2. Strike: "property" Insert: "land that the leaseholder leases" 12. Page 3, line 3. Following: "value." Insert: "If there is no leaseholder, the railroad shall extend the written offer to the landowner adjacent to the right-ofway land being offered for sale." 13. Page 3, line 4. Strike: "Leaseholders" Insert: "Prospective buyers" 14. Page 3, line 6. Strike: "an interested leaseholder" Insert: "a prospective buyer" 15. Page 3, lines 12 and 18. Strike: "leaseholder" Insert: "prospective buyer" 16. Page 3, line 15. Following: "another" Insert: "entity" SECOND AMENDMENT: 1. Page 2, line 15. Following: "permit" Insert: "or permit"

Amendments to House Bill No. 675 Introduced Reading Copy

Requested by Representative Spaeth For the Committee on House Agriculture

Prepared by Doug Sternberg, Council Staff February 16, 1989

1. Page 2, line 22.
Following: "organism"
Insert: "or insect"

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2. Page 2, line 23. Following: "bees" Insert: "or nests"

3. Page 6, lines 3 and 4. Following: "destroyers," Insert: "and" Following: "count" Strike: ", and sex ratio"

4. Page 6, line 13. Following: "shall" Insert: "by rule"

5. Page 10, line 21. Following: "shall" Insert: "by rule"

6. Page 11, line 11.
Following: "fee"
Insert: "set by committee rule"

7. Page 11, lines 14 and 15. Following: "<u>material</u>" Strike: "<u>less than</u>" Following: "<u>deep</u>" Insert: "or <u>less</u>"

8. Page 12, lines 19 through 21.
Following: "pollinate." on line 19
Strike: the remainder of line 19 through "growers." on line 21

9. Page 12, line 23. Following: "committee" Insert: "by June 1 and"

EXHIBIT_____#/ DATE 2/17/89 HB 1075

11. Page 13, line 3. Strike: "report" Insert: "give proof of" 12. Page 13, line 6. Following: "permission." Insert: "Notice must be given to the department prior to movement."

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Amendments to House Bill No. 675 First Reading Copy

For the Committee on House Agriculture, Livestock, and Irrigation

Prepared by Connie Erickson February 17, 1989

1. Title, line 9.
Following: "POLLINATORS;"
Insert: "CLARIFYING THE STATUS OF THE ALFALFA LEAF-CUTTING BEE
COMMITTEE; PROVIDING FOR STAGGERED COMMITTEE MEMBER TERMS;"

2. Title, line 9. Following: "SECTIONS" Insert: "2-15-3005 and"

EXHIBIT	#2
DATE	2/17/89
НВ	1075

3. Page 1. Following: line 12

Insert: "Section 1. Section 2-15-3005, MCA, is amended to read: "2-15-3005. Alfalfa leaf-cutting bee advisory committee --

membership -- compensation. (1) There is an alfalfa leaf-cutting bee advisory committee consisting of five members appointed by the governor. The committee is attached to the department for administrative purposes only as prescribed in 2-15-121.

(2) The committee consists of:

(a) three members from the Montana alfalfa seed association;

(b) one member from the department; and

(c) one member from the cooperative extension service at Montana state university.

(3) A list of nominees for appointment to the committee may be submitted to the governor by the Montana alfalfa seed association, the department, and the cooperative extension service for the respective appointments from each entity.

(4) Appointments to the committee are for 3 years. Appointments from the Montana alfalfa seed association are for staggered 3 year terms. Members may be reappointed at the discretion of the governor.

(5) Unless he is a full-time salaried officer or employee of this state or of a political subdivision of this state, each member is entitled to be paid from the enterprise fund established in 80-6-1109 compensation of \$25 for each day in which he is engaged in the transaction of the official business of the committee, together with expenses as provided for in 2-18-501 through 2-18-503.""

Renumber: subsequent sections

4. Page 1, line 25. Strike: "advisory" 5. Page 2, line 7. Following: "source." Insert: "A situation may include drought, flood, hail damage, and other similar situations as defined by committee rule." 6. Page 2, line 22. Following: "organism" Insert: "or insect" 7. Page 2, line 23. Following: "bees" Insert: "or nests" 8. Page 6, lines 3 and 4. Following: "destroyers," Insert: "and" Following: "count" Strike: ", and sex ratio" 9. Page 6, line 13. Following: "shall" Insert: "by rule" 10. Page 10, line 21. Following: "shall" Insert: "by rule" 11. Page 11, line 11. Following: "fee" Insert: "set by committee rule" 12. Page 11, lines 14 and 15. Following: "material" Strike: "less than" Following: "deep" Insert: "or less" 13. Page 12, lines 19 through 21. Following: "pollinate." on line 19 Strike: the remainder of line 19 through "growers." on line 21 14. Page 12, line 23. Following: "committee" Insert: "by June 1 and" 15. Page 12, line 24. Following: "material." Insert: "Once permission is granted, the custom pollinator qualifies as a registered bee grower within that area for as long as he pollinates in that area. If permission is denied, the requestor may petition the committee to determine if the denial was based on management practices. This determination must be made by the committee in accordance with Title 2, chapter 4, part 6."

16. Page 13, line 3.
Strike: "report"
Insert: "give proof of"

17. Page 13, line 6.
Following: "permission."
Insert: "Notice must be given to the department prior to
 movement."

EXHIBIT #3 DATE 2/17/89 Stanford, Montana Feb. 14, 1937 Kep Gene Demaco Gelena, Mantana Near Dene: Dlesse support Bill no 616. We need our state Hail Insurance increased to allow for the inclease in the Cash of production. Also Note: I you should have opportunity to sit in on or well an Education Committee meetings loe need to begin limiting our spaces programs and deviting schieltime to learning o Que parents of pohod age children, spend most time Chasing ball games than learning. Horeign (Curring period have no sports Compitition .

Queather man was it so Quould like to come to ι. Δ welly" ~ Reepup the good work de appreciate your service. Sainer Mel Millepraki Box 512

2-13-89

Representative Gene Demara Idelena, mt DATE 2/17/89 DATE 2/17/89 HB_____lelle Dear Gene, We are veriting in regard to the bill you have intradeced in the Annie to increase the State Hail Onsurance rate from \$24.00 to 36.00 per acre. We feel this increase would be very beneficial Beneficial for the montance former by quing tim more couldage at a reason able cost. and Beneficial for the State by beging the more spent on premiums in the state On years of less losses the refunds to the purchasers of this State Invance is spent in the State. Thank you for your interest in this matter. Serverely, mr. Mrs. a. E. Dacus, Aliston, h

EXHIBIT # 2/17/89 DATE_ HB

February 16, 1989

Representative Gene DeMars Capitol Station Helena MT 59620

Dear Rep. DeMars:

My name is Rose Schindler, and I am the Assessor, for Judith Basin County. I am writing to urge you and everyone else involved to vote for HB 616, the continuation of the State Hail Insurance Plan.

I am in favor of this program because:

It is a Hail Insurance that <u>all</u> farmers/ranchers can afford: It does not "weed" out counties because they are in a heavy loss area or because they don't raise enough grain to be bothered with:

It pays back a percentage of the premium which is an incentative to have a larger number of applicants:

It gives the County Budgets a "boost" with the 3% handling fees the counties receive: and last but not least

The Administration Personnel is very pleasant to work with. Thank you for considering my position.

Sincerely,

n Schendler

Rose M. Schindler Stanford, MT 59479

Richard W. Porter P.O. Box 238 Stanforf, MT. 59479

EXHIBIT_____ DATE_____ Lelle___ HB-

Representative Gene DeMars Capitol Station Helena, MT. 59620

Dear Sirs:

I'm writing this letter as a concerned producer and proponent in regards to House Bill 616, which will allow the Board of Hail Insurance to increase the amount of coverage for crops insured under the State Hail Insurance Program from \$24 to \$36/acre on dryland and \$48- \$64/acre on irrigated land.

Producers cannot afford private insurance rates of 15-18%, while the state's highest rate is 10%.

The savings created by the hail insurance program's reasonable rates and the refunds, have always been a benefit to Montana grain producers.

I also feel that the State Hail program is one of the few state programs that has done for the producer what it initially set out to do.

Furthermore, I am opposed to having the State Hail reserve fund excess being put into the General Fund instead of given back to the producers for which it was initially intended. Once again, I'm a concerned producer in favor of HB616.

Respectfully submitted,

chard W. Port

Richard W. Pottera

Rt. 2 Box 2254 Lewistown, Mt. 59457

ËXHIBIT<u>#7</u> DATE<u>2(17)89</u> HB_6(14

February 12, 1989

Gene DeMars Capital Station Helena, Mt. 59620

Dear Representative DeMars and To Whom It May Concern;

Having been a policy holder of State Hail Insurance, I strongly urge you to consider any and all legislation that would increase the maximum coverage available. This would not only be of benefit to Montana's farmers but the States general economic welfare. Also realize that a (\$12) Twelve Dollar increase, to (\$36) Thirty-six Dollars, per acre is not sufficient to cover our cost of production and most farmers will still find it necessary to purchase additional coverage from another source.

Respectfully Submitted,,

Russel W. Slivka Farmer/Rancher

Exhibits 8:9 2/17/89 40616 2/13/89 Feb 13, 198: Dear Rop. De Mors, HB 616 Renter, MT: Dear Sirs; DATE 2/17/89 HB 616 I am writing this letter i. support of Dene De Mars l I am very concerned that the insurance componies to raise the State Hail Ins. lim to 36 per acre instead of \$24. 1 are trying to take away increase is needed because of the ener cost of farming. our state Hail Insurance. I would like to point out to -i the fact that the state Hail Ins prov is completely self supporting, at no to the state. In fact it contributes a amount to the state hidget each year The St.t. H: 1.1. Please de what you con to protect this program The State Hill uns is a selfinsurane Sincenely 745 program. Many towns and cityes have enrolled in a self insurrue program. a means of controlling the excessive a of liability Ins. The former should Gilles Stockton Bx 182 Grass Runge, 14t durenas He. 5-9032

Denton, Montana Feb.15, 1989

EXHIBIT_#10 DATE 2/17/89 HB (ello

Sen. Gene DeMars

Re: Bill No. 616

In regards to the Bill No. 616, we fully support this bill to raise the coverage rate from \$24.00 to \$36.00 for the State Hail Insurance.

The inflation costs have risen tremendously in the farming industry as in any other business and it is only imperative the farmindustry should not be discrimina ted a gainst.

Had it not been for the State Hail Insurance, many farmers would have had serious repercusions. It is impertinent the coverage increases with the cost and expense of the farming operation.

We sincerely support and urge that House Bill No. 616 be passed so the farmer has his opportunity to survive and keep Montana Industry thriving and advantageous for all of Montanans benefit.

Respectfully and Sincerely,

Floyd H. Ellis Hentietta Ellis

Henrietta Ellis Flags & Ellis

EXHIBIT #11 DATE 2117189 HE Lelle 2-15-89 Coffee Creek MT 5942; bear Gepresentative he mars, The are writing this letter in support of House Bill #616. The understand that the only change being sought in the state hail insurance program is an increase in the maximum Coverage per acre that a farmer be permitted to carry. The last increase in coverage was in 1972 when the coverage was increased to 24 per acre for dryland cropping and 48 for inrigated cropping. Your bill would increase the coverage to 36 for dryland and 64 for irrighted cropping. Ite doubt this increase would provide for the inflation of the last seventeen years, but it would help, and also allow for adequate reserves. State Mail Answance is a "no cost" program for the state of Montana and gives the farmer an additional option in purchasing protection. It usually represents a savings to the former because kinused funds are returned to the producer. The fiends are most likely spent in nearby communities, both big and small, benefitting everyone. It should be evident to all that our form economy slump' not only affects farmers and runchers but towns and Cities alike . Ithen bills are not paid and purchases not made from the faim sector, all suffer.

The resistance to the State Hait Unsurance Grogram by private insurance companies is understandable. The money returned to producers would be clear profit for private insurance companies and, for the most part, would go out-og-state. Orducers received back 70% eventy) og their premium in 1987 while paying a lover rate in the State Hail program. It in understandable that the private insurance companies would like a seventy percent projet. The 70 year average shows a 46.4% fass ratio or a 30% projet in the State Hail Program. For private complement not a bad deal! Two (2) percent of the gross annual levies are made to the county treasury and 1.5% to the state treasury, thus giving to government. State Nail, by providing coverage for the agricultural producers at or cost to the tax payers of the state, demonstrates that state government encages in activities that are positive. It represents an example of good government.

Sincerely, Vingo and Judy Tweek (Hugo + Judy Tureck)

Representativa Jene & Mars. Helena, Mont. EXHIBIT_#12 Date 2/17/89 Dear Sene, HB_ 616 Just a short note to let you and the committee that will hear your will # 616, that I support The raising the maximum dollar facre coverage limit in State Hail Insurana Policy from the present #34/acre on aryland grain to \$36 /acre. I feel that the State Fail Insurance program is fiscally sound and should not be tampered with except to allow the higher coverage if a policy holder should so choose. Respectfully make

February 14, 1989

Gene Demars Representative State of Montana House of Representatives Capitol Station Helena, Mt 59620

EXHIBIT	#13
DATE	2117189
HB	616

Dear Representative Demars:

By way of introduction I am a dry land wheat farmer from Geraldine and would like to give my wholehearted support for the rate increase for the insurance coverage for State Hail Insurance; I understand this insurance coverage cost Would be increased from \$24.00 to \$36.00. The State Hail Insurance Program is very successful and as a participant I believe this to be a logical move. I feel too with such a program in place that at this time it would not cost anymore to administratively raise the coverage.

I am sure your proposed Bill will require increased reserves, and refunds from this reserve would probably not come for the next 2 or 3 years, and as a producer I will be more than willing to wait for that eventuality.

I have always found the State Office and adjustors professional, fair and courteous and want to reiterate my support for the increase from \$24.00 to \$36.00 for dry land farming.

Thank you for sponsoring such a Bill.

Sincerely,

Janald ngillent

Donald L. Engellant

Echiloits 14 = 16 2/17/89 AB 616 REPRESENTITIVE DEMMIS, Representitive Demors, FREL House Bill 616 be beneficial to all framen. I Fully Support H.B. 616. Would is Montone. Defeat would be A In My ExPerience in talkinb ×____ all condened. najon 6100 With other Farmers in My area the Over whe Lminb Respons. Sinercly is in Favor of this bill. It would be a Major Blow to the Farming Community if it were By 114 Suntans M to be defeated 55482 ί Sincerely #14 #16 EXHIBIT. EXHIEIT-2/17/89 21-189 Karl Klein DATE DATE-616 1010 HB Sunburst Mt. 59482

Febuary 14, 1989

Kathy Tureck Schwartz 416 E. Broadway Missoula, Montana 59802 Gene- This is a copy of a letter I sent to 'my Representation (for Your information). Hope all is well with you, (Dave)HKatzy Schward

Stella Jean Hensen House of Representatives Capitol Station Helena, Montana 59624

Dear Ms. Hansen;

I urge you to support House Bill 616 which would raise State Hail Insurance coverage from \$24 to \$36 per acre for dry-land agricultural property. Although I reside in an urban area, I am familiar with the State-run insurance program as my family operates a ranch in central Montana. In my opinion, the nonprofit State Hail Insurance program has been highly successful in providing good coverage at a reasonably cost to farmers and ranchers. Further, it demonstrates that a public program can be run effectively and efficiently. It is my hope such programs are supported as they are run solely for the benefit of the people and not for the financial gain of a private corporation (in this case, private insurance companies).

Sincerely,

EXHIBIT ZIJII89 HB ULE

Kathy Tureck Schwartz

EXHIBIT_ #17 2117189 DATE-HB.

February 13, 1989

Mark Good 917 3rd Ave South Great Falls, MT 59405

Montana House of Representatives / Helena, Montana

Dear Legislator,

I am writing to encourage you to vote for House Bill 616. This legislation would allow farmers to increase the amount of hail insurance they can purchase through the State Hail Insurance Program. Currently farmers are limited to ensuring their crops for \$24.00 per acre of dry land. Usually the costs associated with planting a crop are greater than \$24.00 per acre, so farmers often obtain additional coverage, up to \$150 per acre, at greater expense through a private carrier. House Bill 616 would increase the current limited coverage and allow farmers to purchase up to \$36.00 per acre of dry land. The \$24.00 per acre limit on hail insurance hasn't been raised for 17 years.

Increasing the amount of hail insurance farmers can purchase won't require any legislative appropriation. Farmers pay premiums like any other insurance program, except that any surplus which remains at the end of the year is distributed back to the those who purchased the policies. A small percentage is even contributed to the States General Fund. Distributing whatever surplus exists benefits farmers and small rural communities as opposed to beefing up insurance companies.

Again, I hope you will support House Bill 616 as it requires no State revenue and provides a needed service at an affordable rate. This legislation is good for Montana farmers, businesses, and hard-pressed rural communities.

Best Regards,

Mark Good

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EXHIBIT #18

2/17/89

616

Testimony of the Montana Grain Growers Association ດກ HB616 To Increase Coverage of State Hall Insurance Program Bob Stephens - MGGA Lobbyist

The Montana Grain Growers Association supports HB616. Since 1918, the State Hail Insurance Program has provided Montana grain farmers a source of hail insurance at a reasonable cost. It is offered to all grain producers in every county. The program has been highly successful. It is self supporting and does not cost the tax payers of Montana one cent. It is a program that has been run very conservatively and since 1966 has been able to refund from 15 to 90% of the premiums paid in most years.

We have received calls from producers all over the state asking us to seek higher coverage. Producer's cost of production have increased over the years and the current level of coverage does not provide the protection necessary to cover those costs. We ask that you consider giving the State Hail Board authority to increase the available coverage. Thank you,
EXHIBIT<u>#19</u> DAT<u>E 2/17/89</u> HB_________

CROP INSURANCE COALITION OF MONTANA

Representing Independent Crop/Hail Insurance Agents

LOBBYIST: J. Riley Johnson 534 N. Last Chance Gulch Helena, Montana 59601

FACT SHEET ON HB-616

1.) State hail insurance covers ONLY hail damage on wheat and barley...and coverage is limited to ownership, i.e., on a 50-50 share situation each party can buy \$12 of insurance under \$24 liability limit under present law. Also, state hail coverage does not cover total loss, if losses exceed reserves plus premium; i.e., farmers can receive less than total dollar coverage in heavy loss years.

2.) Private insurance agents offer policies for hail, fire, transit, different deductibles and companion policies. Private insurance offers TOTAL LOSS DAMAGE no matter what the statewide losses become.

3.)) The State Hail Program has grown from a 12% share of the ... total market in 1976 to over 47% share in 1988. down believe correct.

4.) Because of the drop in market, 8 private insurance companies have abandoned Montana in the past 10 years. With an increase in liability limits (as proposed by HB-616) the state's share will dramatically increase over the 47% and force ALL private companies to re-evaluate their position in Montana.

5.) Today there are 22 private companies employing over 600 independent agents in Montana's rural communities. Should the private companies withdraw, this commission income (estimated \$902,400 in 1988) and numerous jobs would be eliminated from Montana's tax base.

6.) If the private companies withdraw, the State Hail Program will have to offer open limits, begin FULL COVERAGE of crop damage, and offer options on coverage as do priavte companies...thus the State of Montana would have to become a full-fledged insurance company and provide TOTAL coverage. In effect the State of Montana would have another Workers' Compensation Division.

7.) State hail insurance does not pay premium tax to the general fund. Private insuance DOES pay premium tax totalling \$124,000 in 1988 to the State's general fund.

(co-op)

8.) State hail insurance "rebates" excess funds to refunded to insurer, participants. It is ILLEGAL for private insurance to "rebate".

9.) THE GOAL OF PRIVATE INSURANCE AGENTS IS TO <u>MAINTAIN</u> THE \$24 LIMIT ON DRYLAND AND \$48 LIMIT ON IRRIGATED LAND FOR STATE HAIL INSURANCE.

10) <u>VOTE "NO" ON HB-616!</u>

John Mc. Intost

Insurance Company of the Prairie States

ESTABLISHED 1948

STEVE STROUD President Exocutive Offices P.O. Rox 628 Weatherford, OK 73095 Phone (405) 772-7734

February 16, 1989

Kouse of Representatives State of Montana Helena, MT 59604

EXHIBIT DATE HB

Dear Montana Legislatures:

Insurance Company of the Prairie States is licensed in fourteen states and writes about 25 million dollars of crop insurance premiums. Montana is a unique state due to the fact that they are actively competing with private enterprise in the delivery of crop insurance to farmers. As with every government sponsored program, the hidden costs are often much greater than the officials that administrate the program care to admit. There are no secrets in the business world. Competition in the United States is so severe that every major industry is facing zero or very little profits. A quick look at the banking industry, real estate, construction, automobile and insurance tells you that there are no excess profits, and certainly a company that has an inefficient operation cannot exist. With these facts, how can a state justify the operation of an insurance fund?

There are no secrets, crop insurance is not an excessively profitable operation. All crop insurance companies have periods of high loss ratio and periods of low loss ratios, but over the long pull competition forces the rates to be very competitive. It is impossible to deliver crop insurance without some expense. Russia and China both figured out that government monopolies and government operated businesses cannot deliver the products to the people. China and Russia are both discovering that private enterprise is a much more efficient way to operate. Why then, is Montana deciding that a government operated crop insurance program is the hest way to go? It makes absolutely no sense at all. Montana would do very well to get rid of the crop insurance business and encourage private companies to come in and underwrite the risks that are inherit with the crop insurance programs. We earnestly request that the state of Montana recognize that private enterprise and not government programs is what made this country great and will continue to make this country great.

Very truly yours,

Steve Stroud

tn



STEADY AS SHE GROWS

John McIntosh. EXHIBIT #21

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2/12/89 HB STATE

DATE

*REBATE

	DATE	INDUSTRY PREMUIM	STATE Premium
	1976	11,108,000	1,299,000
	1977	6,736,000	0,949,000
•	1978 .	9,933,000	1,512,000
	1979	9,361,000	1,189,000
	1980	9.641,000	1,209,000
	1981	18,127,000	1,987,000
	1982	21,012,000	2,179,000
	1983	16,310,00	2,178,000
	1984	14;328,000	2,370,000
	1985	4,933,000	2,185,000
	1986	11,556,000	2,986,000
	1987	8,495,000	3,180,000
	1988	4,512,000	2,137,000

15% 51% 20% 90% 30%

60%

70%

·30%

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EXHIBIT_	#22
DATE	2/17/89
HB	616.

TRUE FACTS

ABOUT

STATE HAIL INSURANCE PROGRAM

 The State Hail Insurance Program covers <u>all</u>** crops grown in Montana. Example, the program insured 4,212 acres of safflower, 3768 acres of wheat grass for the 1988 season. This year a private company back east experienced heavy

losses and they could <u>not</u> pay the producers because their reserve funds were not large enough to handle the losses.

2.) The private companies can offer more coverage because their rate structure is set up to handle hail, fire, and transit losses. The State's rates are set on hail losses only.

3.) To answer the question on who has what share of the business is easiest to look at moisture patterns. Example: The State's share of business has been very level but when there is good moisture the private companies do \$21,000,000.00 worth of business and the State holds at around its \$2,200,000.00 figure.

4.) State Hail Insurance Program has had three years where its 40 % share of the market place and the rest of the years have been around 14% of the business. I question if this is the real reason for private companies leaving the state. (See Attachment) Weather and federal crop insurance are more likely the primary factors in these decisions.

5.) A Montana grain producer is no different than a private agent paying taxes on his salary because the Montana grain producers are also required to comply with the same tax laws.

3.1 To make the comparison that the State Hail Program will be another Workers Compensation Division is totally hypothetical. For the State's program to become a full line insurance company the legislature must approve new legislation.

7.) The State Hail Insurance Program does pay 1.5% of its premium to the State General Fund which amounts to \$33,432.46 for 1988 plus 2% to the counties participating in the program which amounts to \$44,643.32 in 1988.

3.) The State Hail Insurance Program is a non-profit and does refund excess premium back to the policy holders only if the reserve fund is actuarially sound.

Private companies have the same means to refund only they call theirs cash discounts at the time of purchase and deviation from the set rate.

4/3/FACT3.616/BWM/dm

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DATE	INDUSTRY PREMUIM	STATE PREMIUM	STATE %BUSINESS	STATE %rebate
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1977	6,736,000	0,949,000	14%	-
1978 🤟	9,933,000	1,512,000	15%	-
1979	9,361,000	1,189,000	13%	15%
1980	9.641,000	1,209,000	13%	-
1981	18,127,000	1,987,000	11%	-
1982	21,012,000	2,179,000	10%	51%
1983	16,310,00	2,178,000	13%	20%
1984 .	14,328,000	2,370,000	17%	90%
1985	4,933,000	2,185,000	44%	30%
1986	11,556,000	2,986,000	27%	60%
1987	8,495,000	3,180,000	37%	70%
1988	4,512,00	2,137,00	47%	unknow

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PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

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

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

VISITORS' REGISTER Acriculture COMMITTEE 7 BILL NO. HB616 DATE 2/17/89 SPONSOR NAME (please print). Ruchard C. Malur SUPPORT RESIDENCE OPPOSE RESIDENCE Box 426 Denton P.D. Box 314 Gevalding, MT Х gellant MT. Farmers Unim D. Falls 3333 172 Ave Se Te the 3925 57+ AUSO M: DUTOSH 2905. 4 Ay. No h n luson Crop Insurance Coulition 59911 Box 1244 Bixfork, MT often メ 5795 Glass On Helten Sal a uns enten M. Grain Growen N.P.R.C. Bob Dozier Lewmuck 3105 3 rd Ane So GTFalls 1 P.D. Box 711 Sheet Fully, MT Drian V P.O. Box 424 Power, MT PO Box 127 Augusta MT Vicki Fasbender LACK DECKER Box 296 Jutton INT \checkmark P.O. Box 1406 64. 7A/15 TAUL LASSEY Helens, M7 You itz; state Auditor's office 1244 Ask SECRETARY FOR WITNESS STATEMENT FORM. PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY. hicley Nilsor Box 426 Wenton, mt X monton NFO Mauri or. Little

ROLL CALL VOTE

AGRICULTURE, LIVESTOCK & IRRIGATION COMMITTEE

DATE

2/17/89

BILL NO. HB701

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JERRY DRIECOLL	~	
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AGRICULTURE, LIVESTOCK & IRRIGATION COMMITTEE

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