

MINUTES

MONTANA SENATE 51st LEGISLATURE - REGULAR SESSION

COMMITTEE ON AGRICULTURE

Call to Order: By Chairman Tom Beck, on March 10, 1989, at
1:00 P.M.

ROLL CALL

Members Present: Senator Hubert Abrams, Senator Gary Aklestad, Senator Esther Bengtson, Senator Gerry Devlin, Senator Jack Galt, Senator Greg Jergeson, Senator Gene Thayer, Senator Bob Williams, and Chairman Tom Beck

Members Excused: None

Members Absent: None

Staff Present: Doug Sternberg, Legislative Council

Announcements/Discussion: None

HEARING ON HOUSE BILL 399

Presentation and Opening Statement by Sponsor:

Representative Mark O'Keefe, House District 45, indicated the HB 399 was the biennial water rights clean-up bill. "Section one of the bill says in order to irrigate land either ground water or surface water, you need to have the permission of the owner. Under current statutes, there is a question about it." Representative O'Keefe stated section two conveys water right permits for new uses, under the 1973 water use law, will only be issued when there is water available. Section three of the bill was amended heavily in the House. "Now, section three does nothing. Section four requires that a water commissioner can require anyone with a pre-1973 right to measure their water, but they can't require that a post-1973 right to measure their water. This bill would give them that authority."

List of Testifying Proponents and What Group They Represent:

Don McIntrye representing DNRC
Jo Brunner representing Water Resource Council

List of Testifying Opponents and What Group They Represent:

Carol Mosher representing Montana Stockgrowers
Association and the Montana CattleWomen
Valerie Larson representing the Montana Farm Bureau

Testimony:Proponent:

Don McIntyre said, "A couple of years ago, the legislature did change the water commissioner bills to allow a water commissioner to measure the right...of certificate holders on decreed streams." Mr. McIntyre stated that the water commissioners section of the bill was inadvertently left off. "All this section does is clean up the bill." Mr. McIntyre explained that section one requires a person, who irrigates a piece of land, to ask for permission of the landowner to use the water. Section two deals with the point of diversion. "It is historically the way water use has been acquired in Montana prior to 1973. If you wanted to get a water right, you went down and looked in the stream to see if there was water at your point of diversion." Mr. McIntyre stated that this section did not change adverse affect as one of the criteria of getting a permit in the State of Montana. Section three has been taken out by the House. "Section three was to provide for a trial change."

Jo Brunner - See exhibit 2

Testimony:Opponent:

Carol Mosher stated that they opposed the bill. In section two, page 5, lines 7 and 8, Ms. Mosher explained the new section in this bill had a potential for conflict and adverse effects to a senior water user, who may be remote from the point of diversion.

Valerie Larson indicated that Montana Farm Bureau opposed HB 399 for the same reasons Carol Mosher previously stated.

Questions From Committee Members: Senator Jergeson asked Carol Mosher, "If the committee removed the language at the closed point of diversion, would your organization still oppose the bill?" Ms. Mosher indicated they would support the bill if that language was removed by the committee.

Senator Beck - "The first part of the bill allows you to

irrigate on somebody else's land. Why do you have to have the land owners permission? What was the basis of this decision?" Representative O'Keefe, "As the statutes now administer, any appropriator may legally withdraw water from a well that is on another persons property. A person may apply for permitted increase through the place of use through the DNRC without the land owners approval." Representative O'Keefe explained that ground water as well as surface water would be covered under the section.

Senator Bengtson - "Does this bill addressed what we had previous to this?" Ted Doney indicated that Senator Bengtson's bill was a 'point of diversion' bill and this bill was a 'place of use' bill.

Closing by Sponsor: Representative O'Keefe closed.

HEARING ON HOUSE BILL 650

Presentation and Opening Statement by Sponsor:

Representative Swysgood, House District 73, stated HB 650 created a sub-district within an irrigation district. See exhibit 4 for further testimony.

List of Testifying Proponents and What Group They Represent:

Jo Brunner representing the Montana Resources Association

List of Testifying Opponents and What Group They Represent:

None

Testimony:

Jo Brunner - See exhibit 3.

Questions From Committee Members: Senator Aklestad -
"Before they can do this, do they have to get authority from the original district?" Representative Swysgood -
"Yes."

Senator Aklestad - "How do they get that authority from the district?" Representative Swysgood - "Section one allows a creation of this district with at least 60% of the number acreage as it's current law. Then section two requires public notice of a drain on the proposed sub-lease. Section three requires and sets guidelines for the public on the proposed districts. Section four specifies a criteria for the board of commissioners for

the irrigation district to use in creating a sub-district."

Senator Beck - "On line 11 page 2, the petition must be addressed to and filed with the board of commissioners. That's the board of commissioners of the water district?" Representative Swysgood - "It's the board of commissioners of the irrigation district."

Closing by Sponsor: Representative Swysgood closes.

HEARING ON HOUSE BILL 616

Presentation and Opening Statement by Sponsor:

Representative DeMars, House District 29, stated HB 616 was to increase the coverage on dry land from \$24 to \$32 an acreage. Also this bill the coverage on irrigated land from \$48 to \$56 an acre. See exhibit 24 for further testimony.

List of Testifying Proponents and What Group They Represent:

Representative John Patterson, House District 97
Representative Roger DeBruycker, House District 13
Ron de Yong representing Montana Farmers Union
Terry Minow representing her parents who are
farmers/ranchers
Alvin Zinne representing himself
Larry Johnson representing the Montana Grain Growers
Kay Norenberg representing WIFE
Gary Dyer representing himself from Brady, Montana
Robert Taylor representing himself from Denton, Montana
Merle Mullok representing himself from Bloomfield,
Montana
Charles Lee representing himself from Denton, Montana
Hugo Tureck representing himself from Coffee Creek,
Montana
Richard Wilson representing himself from Denton,
Montana
Ben Campbell representing himself from Coffee Creek,
Montana
Mark Rasmussen representing the Montana Grain Growers
Alfred Daens representing himself from Denton, Montana
Rod Boling representing himself from Denton, Montana

*Written letters submitted as testimony:

Tammy Valentine from Moccasin, Montana
Donald and Pauline Taylor from Lewistown, Montana
Grace and Russell Hodge from Moccasin, Montana

Bruce and Pam Von Bergen from Moccasin, Montana
Dale Cecile from Moccasin, Montana
Mary Cecile from Moccasin, Montana
Frank V. Cecile from Moccasin, Montana
Wilson and Nancy Stuk
Robert and Emily Taylor from Lewistown, Montana
Jack and Arlene Wright from Moccasin, Montana
Robert and Betty Taylor
James E. Knop from Denton, Montana
Greg and Karen Grove from Moccasin, Montana
Kenneth H. Engellant from Geraldine, Montana
Thomas Spika from Moccasin, Montana
Lawrence Heirs
Tom and Jackie DeMars from Winifred, Montana
Viktor Kolar from Hobson, Montana

List of Testifying Opponents and What Group They Represent:

Riley Johnson representing Crop Insurance Coalition
Don Peterson representing F - P and Association
Donald Bedker representing from Great Falls
Vicki Fasbender representing herself from Augusta,
Montana
Ray Dodds representing himself (insurance agent) from
Great Falls, Montana
Bob Nelson representing Crop Hail manager from Great
Falls, Montana and Montana State Insurance from
Kalispell, Montana
Roger McGlenn representing IIAM
Sam Ashland representing Crop Insurance Coalition
Bob Burns representing himself (insurance agent) from
Helena, Montana
Bob Anderson representing himself (hail insurance
agent) from Great Falls, Montana
Bill Zocher representing Blakely Crop Hail from Great
Falls, Montana

Testimony:

Proponents:

Representative John Patterson stated he supported this bill because it would give the irrigated farmer and the dry land farmer a chance to recapture the ones planting loss. Representative Patterson indicated that \$56 per acre coverage would not pay for the totally cost of the crop loss. \$56 an acre would be approximately the cost of planting the crop. He recommended the committee to pass HB 616.

Representative Roger DeBruycker explained that the area he represented is a high hail risk area around 18% to 19%. Representative DeBruycker indicated that the farmers in

his area, found the coverage of the state hail insurance to be adequate enough to recover partial costs.

Ron Young - "We need to increase the coverage 80-90 bushel to the acre in our area is \$50 that will cover our fertilizer and our herbicide. We haven't utilizing the program, but if you give us a little higher coverage we'll start utilizing this program. The reserves are adequate in the program to cover this."

Terry Minow stated that the State Hail Insurance program has helped particularly in the years when they lose their entire crop to hail. "The farmers need to insure their crops for more then \$24 an acre, to pay for expenses they have incurred."

Alvin Zinne stated that his family has used state hail insurance for 71 years. Mr. Zinne explained that the coverage has not been increased for 9 years. He also explained that \$24 was less than 20% for the needed coverage. "The cost of production has gone up." He urged the committee to pass HB 616. Mr. Zinne discussed the State Hail Board brochure. See exhibit 33 and 40 for additional testimony.

Larry Johnson - "We wish to go on record as supporting the state hail program an increase in coverage. We have had a great deal of calls from the public on this issue, especially the high risk areas."

Kay Norenberg stated that WIFE supported HB 616.

Gary Dyer - "I would like to encourage your support of this bill. I would like to point out, on behalf of the State Hail Board, our board has not paid any role in the introduction or promotion of this bill. We felt it would be more appropriate to leave this promotion to the farmers that use this program...This is a very efficient program. The only criticisms of the program is the coverage is not adequate enough and the people, who are opposing it, have trouble competing against it." See exhibit 21.

Robert Taylor - See exhibit 30.

Merle Mullok - "I would like to testify in support of the State Hail Program and I think the state Board has done a tremendous job...The program is self sustaining. It doesn't cost the state one red penny. The only real criticism is that farmers should feel they need to subsidized the hail insurance industry in the state. I

don't think that is necessary."

Charles Lee - See exhibit 29.

Hugo Tureck - "I support this bill for several reasons.
(1) Nobody requires farmers to take this insurance.
That's a choice we get to make. (2) It's a way the
farmer insures themselves. It doesn't cost the state
anything." See exhibit 25.

Richard Wilson I support HB 616

Ben Campbell - See exhibit 26.

Mark Rasmussen - "I think it is highly appropriate for this
state to provide a function that allows a coverage to
be available to all producers regardless of the area in
which they live. I urge you to pass HB 616."

Alfred Daens - See exhibit 27.

Rod Boling - See exhibit 28.

Representative DeMars submitted letters as testimony for the
record.

Tammy Valentine from Moccasin, Montana
Donald and Pauline Taylor from Lewistown, Montana
Grace and Russell Hodge from Moccasin, Montana
Bruce and Pam Von Bergen from Moccasin, Montana
Dale Cecile from Moccasin, Montana
Mary Cecile from Moccasin, Montana
Frank V. Cecile from Moccasin, Montana
Wilson and Nancy Stuk
Robert and Emily Taylor from Lewistown, Montana
Jack and Arlene Wright from Moccasin, Montana
Robert and Betty Taylor
James E. Knop from Denton, Montana
Greg and Karen Grove from Moccasin, Montana
Kenneth H. Engellant from Geraldine, Montana
Thomas Spika from Moccasin, Montana
Lawrence Heirs
Tom and Jackie DeMars from Winifred, Montana
Viktor Kolar from Hobson, Montana

Testimony:

Opponents:

Riley Johnson - "We rise in opposition to 616 because we
feel it would create an imbalance between the public
and private sectors that now today have a balance. We

are also supporting a safety net program...If state wants to act like a self insured private insurance program, it can act like one by paying the same overhead in premiums taxes and sales commissions and even earn a profit for some of its stockholders. See exhibits 22 and 23 for further testimony.

Don Peterson - "Why can't private companies be as competitive as the State. We pay about 18% in commission, the State Hail doesn't have to do that. We pay two seventy-five hundredths premium tax which the State doesn't have to pay that much. Then we have to pay to the state guarantee fund. The state doesn't have to do that. We can't compete with the State if the coverage is raised per acre."

Donald Bedker - "Hail insurance is unlike any other insurance. It starts in the spring and ends in the summer. It maintains an army of adjusters. It conducts ongoing research for better understanding of plants. It has excellent rapport with its customers...It depends upon repeat of business. Private industries compete by deviating from the rates, offering fire insurance, and give cash discounts. I don't know of any other insurance where you can get full coverage during the insurance period and never pay a dime...This is not a good bill."

Vicki Fasbender indicated she has worked in the crop insurance for the past 8 years. Ms. Fasbender explained the policies received and what counties participated in a crop/hail insurance program. See exhibit 5.

Ray Dodds explained fact sheets on hail insurance. See exhibit 22.

Bob Nelson - See exhibit 31.

Roger McGlenn indicated IIAM opposed the increase coverage that HB 616 proposed.

Sam Ashland urged the committee to oppose HB 616.

Bob Burns stated that 80% to 90% of his business was working for farmers and ranchers. Mr. Burns stated he did not work for an insurance company and he urge to committee to do not pass HB 616.

Bob Anderson wanted to go on record as opposing HB 616. See exhibit 36.

Bill Zocher explained exhibit 32.

Questions From Committee Members: Senator Devlin - "Is it the board that makes you decide to pay a rebate?" Gary Dyer - "A consultant in Helena. They make a recommendation each year."

Senator Devlin - "Who does you adjusting?" Gary Dyer - "We hire adjusters in the summertime."

Senator Devlin - "When was the last time this (coverage) was raised?" Senator Galt stated the year was 1975.

Senator Thayer - "Last year, the state fund collected \$2.13 million in premiums and paid out 1.54 million plus a 30% rebate. My calculations, the state fund paid out \$49,000 more than they took in. This is not counting the expenses it took to run the program. Is this extraordinary thing? This one year you paid out more money than you took in or does this go on all the time?" Mike Murphy - "The difference there is made up from interest earnings associated with reserve funds to make up that balance."

Senator Williams - "Maybe you can tell us what percent of the hail insurance business is taken." Riley Johnson - "Look on the sheet with the percentages." See exhibit 22.

Closing by Sponsor: Representative DeMars closed

HEARING ON HOUSE BILL 413

Presentation and Opening Statement by Sponsor:

Representative Westlake, House District 76, stated, "HB 413 was an act to remove the authority of the Department of Natural Resources and Conservation to apply to the District Courts for a mandatory appointment of a water commissioner in a source or area where a final decree has been issued." See exhibit 34.

List of Testifying Proponents and What Group They Represent:

Jo Brunner representing the Montana Water Resource Association.

Carol Mosher representing the Montana Stockgrowers Association and the Montana CattleWomen Association

Andy Neal representing the Montana Farm Bureau

Marvin Barber representing the Agriculture Preservation Association

List of Testifying Opponents and What Group They Represent:

None

Testimony:
Proponent:

Jo Brunner - See exhibit 35.

Carol Mosher wanted to go on record as supporting HB 413.

Andy Neal - "We too urge your support of HB 413.

Marvin Barber - "We support Representative Westlake on this bill."

Questions From Committee Members: None

Closing by Sponsor: Representative Westlake closed.

The hearing was closed. Executive action will be taken at a later date. Due to the lack of time, Representative Westlake was requested to attend for executive on HB 413 for questioning.

ADJOURNMENT

Adjournment At: 3:01 P.M.



SENATOR TOM BECK, Chairman

TB/jj

ROLL CALL

AGRICULTURE COMMITTEE

DATE 3/10/89

51st LEGISLATIVE SESSION 1989

NAME	PRESENT	ABSENT	EXCUSED
SENATOR HUBERT ABRAMS	✓		
SENATOR GARY AKLESTAD	✓		
SENATOR ESTHER BENGTON	✓		
SENATOR GERRY DEVLIN	✓		
SENATOR JACK GALT	✓		
SENATOR GREG JERGSON	✓		
SENATOR GENE THAYER	✓		
SENATOR BOB WILLIAMS	✓		
SENATOR TOM BECK	✓		

Each day attach to minutes.

BILL SUMMARY-SENATE AGRICULTURE COMMITTEE

MARCH 10, 1989

413, 399

PREPARED BY DOUG STERNBERG, COMMITTEE STAFF

HB 399 Section 1: requires a possessory property interest, as well as exclusive property rights in groundwater development works, as part of the exception to groundwater appropriation

Section 2: requires proof of unappropriated water at the proposed point of diversion as a part of permit issuance criteria; includes "reasonable availability" in amount criteria; requires proof of a possessory interest or written consent of the person with a possessory interest as a part of permit issuance criteria

Section 3: requires an applicant's proof of a possessory property interest, or the written consent of the person with a possessory property interest, in order for approval of a change in appropriation right (see p. 11, lines 17-20 for amendment)

Section 4: deletes "decree" requirement from law mandating suitable headgates; deletes "registered mail" requirement from notice provisions; makes minor changes in grammar

Section 5: extends present agency rulemaking authority

Section 6: provides immediate effective date

HB 413 Section 1: makes discretionary rather than mandatory ("shall" to "may", p. 2, line 21) appointment of a water commissioner upon application by both the DNRC and one or more holders of valid water rights; allows costs to DNRC if it applies for appointment of a water commissioner

Section 2: provides an immediate effective date

HB 616 Section 1: raises from \$24 to \$32 the amount of insurance that may be written on each acre of grain on nonirrigated land and from \$48 to \$56 per acre on irrigated land

Section 2: raises from \$24 to \$32 the amount payable for loss per acre of grain on nonirrigated land and from \$48 to \$56 per acre of irrigated land

Section 3: extends present agency rulemaking authority

Section 4: provides an immediate effective date

HB 650 Section 1: allows an irrigation district board of commissioners to establish by petition one or more subdistricts; outlines information required in the petition

Section 2: establishes notice requirements for a hearing on the petition

Section 3: provides hearing requirements

Section 4: allows creation of a subdistrict following hearing; establishes a procedure for petition review

Section 5: provides for alteration of subdistrict acreage and determination of taxable area in the same manner as for irrigation districts

Section 6: provides for dissolution of subdistricts in the same manner as for irrigation districts

Section 7: allows a district to sell bonds to government entities by negotiation and without public advertisement or solicitation of bids

Section 8: allows the board of commissioners to acquire lands and property for the operation of a subdistrict; requires a majority of subdistrict landholders to approve property acquisition

Section 9: extends board authority to furnish sufficient water to subdistricts

Section 10: extends board authority over property of subdistricts

Section 11: allows board disposition of property that substantially benefits a subdistrict

Section 12: provides for equitable apportionment of water to a subdistrict; allows board disposal of surplus subdistrict water

Section 13: extends definition of "distribution system" to subdistricts

Section 14: limits indebtedness incurred on behalf of a subdistrict

Section 15: allows issuance of negotiable fully registered bonds or negotiable coupon bonds to establish a reserve for payment of principle and interest on irrigation district bonds

Section 16: establishes petition requirements for bonds issued on behalf of subdistricts

Section 17: establishes bond issuance procedures on subdistrict bonds

Section 18: provides refunding bond requirements on subdistrict bonds

Section 19: extends bond lien provisions to subdistrict bonds; extends lien applicability from 8 years after maturity to time of discharge of obligations

Section 20: revises bond sale notice provisions to include exception for bonds sold under sec. 7

Section 21: extends tax and assessment provisions for paying bonds and interest to subdistrict bonds

Section 22: includes added subdistrict lands in land obligated for payment of bonded indebtedness

Section 23: includes all subdistrict lands in payment of charges for works and federal and state contracts

Section 24: establishes procedure for subdistrict levies

Section 25: includes subdistricts in procedure for determining irrigable area

Section 26: includes subdistrict land in tax liens

Section 27: requires preparation of list of subdistrict land

Section 28: includes nonirrigable subdistrict land as nontaxable

Section 29: includes subdistrict landholders in petition process for judicial review of board actions

Section 30: extends to subdistricts burden of costs upon issuance of bonds

Section 31: includes subdistrict landowners in objection process when a determination is made of irrigable area or tax rate per acre

Section 32: includes subdistrict land in restrictions on reduction of taxable acreage

Ex. #1
3-10-89

law

Section 33: codifies new secs. 1-7 in irrigation district

Section 34: standard saving clause

Section 35: standard severability clause

Section 36: provides immediate effective date

SENATE AGRICULTURE

EXHIBIT NO. 2

DATE 3/10/89

BILL NO. HB 399

HB399 O'KEEFE MAR. 10, 1989

MONTANA WATER RESOURCES ASSOCIATION, JO BRUNNER, EXEC. SEC.

SENATE AG. COMM. SUPPORT X AMEND OPPOSE

MR. CHAIRMAN, MEMBERS OF THE COMMITTEE _____

The Montana Water Resources Association wishes to go on record as in support of HB399, as amended in third reading.

Our early opposition to the bill had to do with the trial change in appropriation rights and as that has been eliminated, we remove our opposition.

Thank you,

UNITE AGRICULTURE
EXHIBIT NO. 3
DATE 3/10/89
BILL NO. HB650

HB650 Rep. Swysgood Mar. 10, 1989

Montana Water Resources Association

Jo Brunner, Executive Secretary

The Montana Water Resources Association supports Representative Swysgoods HB650.

A great many of our members are Irrigation Districts. Last session the Association sponsored a bill that allowed our districts to offer for sale to the State of Montana, bonds for financing improvements to their entities.

Several of our irrigation district members are interested in creating a subdistrict within their district. Since much of the provisions in this bill are actual reflections of the laws concerning bonding and indebtedness procedure by Irrigation Districts, they are familiar to them, and in agreement with the safeguards concerning participation by the landowners, the bonding procedures, the indebtedness incurred, repayment and other provisions. The methods provided within this bill are in accordance with their understanding of the necessities to accomplish the purpose.

We ask a do pass.

Dorsey Whitney
Board
Mac Van Ellingron - Boye

SENATE JOURNAL
EXHIBIT NO. 4
DATE 3/10/89
BILL NO. HB 650

SUMMARY OF LC 143
(Creation of a subdistrict within an irrigation district)

From time to time it is advantageous to make major improvements such as installation of a gravity irrigation system in an irrigation district. However, there are instances when only a specific area of an irrigation district will be benefitted. In these instances, it is appropriate that the cost of making such improvements be borne by only those individuals benefitting from the improvements and not the entire district.

This legislation expands and clarifies existing statutory provisions that an irrigation district may form a subdistrict, similar in concept to a special improvement district within a municipality. Upon petition, the Board of an irrigation district may form a subdistrict which has the same authorities and limitations as the district in matters related to construction procedures and authorities; financing alternatives and procedures; as well as collection and taxation authorities. These subdistricts are usually created for the implementation of a project and its members are financially responsible for the project. ~~However, the subdistrict is administered under the authority of the district and in the final analysis, the responsibility lies with the full district.~~ Again, this is analogous to the municipalities' responsibility with a special improvement district.

This bill also provides for the establishment of a reserve for the payment of irrigation district bonds as would reasonably be required to market the bonds, and clarifies that bonds purchased by the State or Federal Government is not included in the debt limitations of a district. These provisions apply to bonds sold for a subdistrict or for the entire district.

POLICIES RECEIVED

POLICIES RECEIVED

1987

1986

County	# of Policies	Amount	County	# of Policies	Amount
1. Beaverhead	21	\$ 11,833.97	29. McCone	312	\$ 326,379.03
2. Big Horn	20	30,196.00	30. Meagher	5	3,830.40
3. Blaine	52	96,980.14	31. Mineral		
4. Broadwater	1	136.80	32. Missoula		
5. Carbon	8	1,895.71	33. Musselshell	13	13,797.98
6. Carter	22	18,836.74	34. Park	1	576.46
7. Cascade	51	50,464.41	35. Petroleum	5	6,132.00
8. Chouteau	259	367,031.32	36. Phillips	53	40,178.86
9. Custer	39	29,297.96	37. Pondera	102	114,039.06
10. Daniels	21	12,164.60	38. Powder River	34	31,156.77
11. Dawson	152	119,444.95	39. Powell		
12. Deer Lodge			40. Prairie	69	31,772.63
13. Fallon	88	55,419.84	41. Ravalli		
14. Fergus	329	280,523.75	42. Richland	158	146,988.87
15. Flathead	1	568.17	43. Roosevelt	30	20,744.48
16. Gallatin	2	932.00	44. Rosebud	32	49,992.90
17. Garfield	66	86,546.68	45. Sanders		
18. Glacier	16	14,304.40	46. Sheridan	103	66,906.31
19. Golden Valley	19	14,411.73	47. Silver Bow		
20. Granite			48. Stillwater	24	28,779.57
21. Hill	142	152,128.86	49. Sweet Grass	3	2,038.43
22. Jefferson	2	1,090.08	50. Teton	208	168,025.88
23. Judith Basin	166	164,867.55	51. Toole	94	129,810.45
24. Lake			52. Treasure	7	3,881.63
25. Lewis & Clark	1	2,041.20	53. Valley	30	21,259.20
26. Liberty	179	192,474.78	54. Wheatland	34	48,324.74
27. Lincoln			55. Wibaux	33	28,346.33
28. Madison	4	1,350.72	56. Yellowstone	23	27,803.08
Total	1,665	\$1,705,042.36	Total	1,373	\$1,312,965.06
Grand Total			Grand Total	3,038	\$3,018,007.42

County	# of Policies	Amount	County	# of Policies	Amount
1. Beaverhead	10	\$ 8,676.00	29. McCone	288	\$ 296,056.76
2. Big Horn	15	31,240.80	30. Meagher	6	3,108.00
3. Blaine	49	87,009.45	31. Mineral		
4. Broadwater	1	561.60	32. Missoula		
5. Carbon	5	1,441.44	33. Musselshell	14	13,173.89
6. Carter	24	32,906.98	34. Park		
7. Cascade	51	42,425.97	35. Petroleum	9	10,524.00
8. Chouteau	259	400,229.03	36. Phillips	57	38,086.39
9. Custer	49	38,304.97	37. Pondera	95	110,394.87
10. Daniels	17	16,779.44	38. Powder River	41	35,806.89
11. Dawson	126	102,840.23	39. Powell		
12. Deer Lodge			40. Prairie	57	30,063.78
13. Fallon	93	60,446.05	41. Ravalli		
14. Fergus	319	286,001.36	42. Richland	135	123,046.08
15. Flathead	1	604.57	43. Roosevelt	18	10,630.24
16. Gallatin	5	2,665.42	44. Rosebud	19	43,099.21
17. Garfield	65	78,017.78	45. Sanders		
18. Glacier	8	8,878.73	46. Sheridan	79	51,826.09
19. Golden Valley	25	22,644.35	47. Silver Bow		
20. Granite			48. Stillwater	22	33,965.43
21. Hill	138	140,387.21	49. Sweet Grass		
22. Jefferson	2	1,211.04	50. Teton	205	163,485.50
23. Judith Basin	170	166,697.36	51. Toole	74	125,493.70
24. Lake			52. Treasure	9	5,562.98
25. Lewis & Clark	2	2,047.68	53. Valley	37	26,054.06
26. Liberty	175	204,743.56	54. Wheatland	34	52,420.03
27. Lincoln			55. Wibaux	33	34,138.51
28. Madison			56. Yellowstone	20	24,520.32
Total	1,609	\$1,736,741.52	Total	1,252	\$1,231,456.73
Grand Total			Grand Total	2,861	\$2,968,198.25

DATE 3/10/89
BILL NO. HB 6616

Ex. #5
3/10/89
H0616

LIST OF MONTANA COUNTIES

POLICIES RECEIVED

PS 2

1988

County	# of Policies	Amount	County	# of Policies	Amount
1. Beaverhead	<u>25</u>	<u>16,817.43</u>	29. McCone	<u>188</u>	<u>179,996.52</u>
2. Big Horn	<u>22</u>	<u>61,680.80</u>	30. Meagher	<u>2</u>	<u>3,004.80</u>
3. Blaine	<u>40</u>	<u>49,602.92</u>	31. Mineral		
4. Broadwater	<u>3</u>	<u>1,587.86</u>	32. Missoula		
5. Carbon	<u>6</u>	<u>2,115.77</u>	33. Musselshell	<u>13</u>	<u>14,903.91</u>
6. Carter	<u>3</u>	<u>3,558.40</u>	34. Park	<u>2</u>	<u>5,674.75</u>
7. Cascade	<u>56</u>	<u>49,170.27</u>	35. Petroleum	<u>5</u>	<u>4,688.64</u>
8. Chouteau	<u>252</u>	<u>308,564.47</u>	36. Phillips	<u>52</u>	<u>41,050.09</u>
9. Custer	<u>15</u>	<u>7,522.80</u>	37. Pondera	<u>107</u>	<u>102,003.08</u>
10. Daniels	<u>8</u>	<u>2,970.71</u>	38. Powder River	<u>19</u>	<u>19,647.95</u>
11. Dawson	<u>86</u>	<u>67,572.64</u>	39. Powell		
12. Deer Lodge			40. Prairie	<u>20</u>	<u>10,480.93</u>
13. Fallon	<u>8</u>	<u>2,376.36</u>	41. Ravalli		
14. Fergus	<u>323</u>	<u>272,435.12</u>	42. Richland	<u>52</u>	<u>46,703.52</u>
15. Flathead	<u>1</u>	<u>578.30</u>	43. Roosevelt	<u>19</u>	<u>15,585.40</u>
16. Gallatin	<u>4</u>	<u>1,333.17</u>	44. Rosebud	<u>17</u>	<u>28,290.47</u>
17. Garfield	<u>42</u>	<u>60,471.12</u>	45. Sanders		
18. Glacier	<u>33</u>	<u>33,442.88</u>	46. Sheridan	<u>54</u>	<u>34,498.96</u>
19. Golden Valley	<u>16</u>	<u>13,218.16</u>	47. Silver Bow		
20. Granite			48. Stillwater	<u>32</u>	<u>33,133.90</u>
21. Hill	<u>85</u>	<u>71,890.03</u>	49. Sweet Grass	<u>4</u>	<u>1,904.24</u>
22. Jefferson	<u>1</u>	<u>807.84</u>	50. Teton	<u>203</u>	<u>156,969.93</u>
23. Judith Basin	<u>187</u>	<u>167,431.20</u>	51. Toole	<u>93</u>	<u>109,506.31</u>
24. Lake			52. Treasure	<u>2</u>	<u>2,660.40</u>
25. Lewis & Clark	<u>4</u>	<u>2,032.56</u>	53. Valley	<u>15</u>	<u>6,031.02</u>
26. Liberty	<u>78</u>	<u>73,781.17</u>	54. Wheatland	<u>20</u>	<u>25,010.96</u>
27. Lincoln			55. Wibaux	<u>5</u>	<u>3,433.86</u>
28. Madison	<u>2</u>	<u>917.28</u>	56. Yellowstone	<u>20</u>	<u>20,393.07</u>
Total	<u>1,300</u>	<u>1,271,879.26</u>	Total	<u>944</u>	<u>864,108.71</u>
			Grand Total	<u>2,244</u>	<u>2,137,451.97</u>

SENATE AGRICULTURE

EXHIBIT NO. 6

DATE 3/10/89

BILL NO. HB 686

March 8, 1989

Representative Gene Demars

I am writing in regard
to house bill 616. I am
in favor of raising the
state hail guarantee from
\$24 to \$32 per acre.

Sincerely,
Tommy Valentine
Hc 96 Box 48

Moccasin, MN

59462

SENATE AGRICULTURE

EXHIBIT NO. #17

DATE 3/10/89

BILL NO. HB 616

Moccasin Mt.

March 9, 1989

Gene Nemars

Dear Sir:

*We are in favor
of State Mail Ins House Bill
616*

Thank-you

Val K. Leule

SENATE AGRICULTURE

EXHIBIT NO. # 8

DATE 3/10/89

BILL NO. HB 616

Moccasin Mt.

March 9, 1989

Gene Demars

Dear Sir:

*I am in favor of
State Mail Inc. House Bill 616*

Thank - you

Mary A. Cease

SENATE CULTURE

EXHIBIT NO. 9

DATE 3/10/89

BILL NO. HB 616

Wocassin, Mt.

March 9, 1989

Gene Messers

Dear Sir:

We are in favor of
State Mail Ins. House Bill 616

Thank-you
Frank V. Cichy

SENATE AGRICULTURE

EXHIBIT NO. 10

DATE 3/10/39

BILL NO. HB 616

Dear Rep. De Mars,

Wilson & I are in
favor of House Bill 616
regarding State Hail Insurance.
Please vote for House Bill
616. Thank you.

Wilson Stuk
Nancy Stuk

SENATE AGRICULTURE

EXHIBIT NO. 11

DATE 3/10/89

BILL NO. HB 616

3-9-89

REP. GENE DEMARS:

WE ARE IN FAVOR
OF STATE HAIL INSURANCE,
HOUSE BILL 616.

Thank you

Robert W. Taylor
Emily M. Taylor

Rt. 2 Box 2265
LEWISTOWN, MT
59457

SENATE ENDOUSE

EXHIBIT NO. 12

DATE 3/10/89

BILL NO. HB616

MOCCASIN, MT

3-9-89

DEAR GENE,

WE ARE IN FAVOR
OF BILL 616 IN REGARD
TO STATE HAIL INSURANCE,

THANK YOU -

JACK AND
ARLENE
WRIGHT

SENATE AGRICULTURE
EXHIBIT NO. 13
DATE 3/10/89
BILL NO. HB616

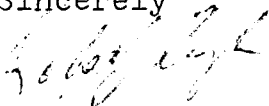
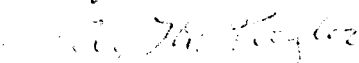
March 6, 1989

The Honorable Gene DeMars
Montana House of Representative
Capitol Station
Helena, Mt. 59620

Dear Gene:

We are writing this letter in support of your Bill to raise the coverage on State Hail Insurance. Even though it has been amended downward to thirty two dollars per acre it will help.

Sincerely

Robert J. Taylor
Betty M. Taylor

SENATE AGRICULTURE

EXHIBIT NO. 14

DATE 3/10/89

BILL NO. HB 616

Mar. 9, 1989
Denton, Md.

Rep Gene Demors
Helena, Md.

Dear Mr. Demors,

This letter is to inform you
that we support your H. B. 616
the hail ins. bill. We need it.

James E. Kuop
Denton Md.

DATE _____
BILL NO. _____

SENATE AGRICULTURE

EXHIBIT NO. 15

DATE 3/10/89

BILL NO. HB 616

March 1989

Dear Mr. Demars,

We are in favor of the

State Soil House Bill # 616. We think
it is most important to Montana.

Sincerely yours

Greg & Karen Grove
Moccasin, MT
59462



First State Bank

P.O. BOX 279 / FORT BENTON, MONTANA 59442

SENATE AGRICULTURE

EXH. BIT NO. 16

DATE 3/10/89

BILL NO. HB 616

TELEPHONE (406) 622-3351

DATE: 3-9-89

FAX No. (406) 622-3657

FAGSIMILE TRANSMITTAL CONTROL SHEET

2 Number of pages transmitted, including Control Sheet

From: Ken Engellant Ph: _____
Chouteau County Commissioner
Fort Benton MT

Sender: First State Bank Ph: 406-622-3657
Box 279
Fort Benton MT

TO: FAX No: 406-444-4800
Senate Ag Committee
ATTN: Gene DeMars
Helena, MT

IF ANY PAGES ARE MISSING OR INCOMPLETE. PLEASE CONTACT THE SENDER IMMEDIATELY.

Ex. #16
3/10/89
HB 616

March 9, 1989

TO: Senate Ag. Committee
RE: HB 616 on State Hail Insurance

I am a wheat and barley farmer near Geraldine, MT., which is located in Chouteau County. Our farm is located in an area that is historically a high risk area for hail.

I did testify in person before the house Ag Committee in favor of HB 626 on Feb. 17, 1989, but due to other commitments cannot attend the Senate hearing.


I have been a farmer for 12 years and in that length of time I have been hailed out completely (i.e. 100%) twice and also have had several losses ranging from 20 to 60%. Without the State Hail Insurance program there is a good chance that I would not be in business as a farmer today, or at least I would be much more heavily in debt.

I feel that the loss payment increase which HB 616 would provide is justified and is to be applauded as a positive step for Montana's beleaguered grain farmers and a benefit that the Montana Legislators could be very proud of.

From a consumer's point of view the State Hail program is an excellent, hassle free system which is administered through the county assessor's office and is held in high regard by the farmers, the public and by the county personnel involved.

I urge you to support HB 616.

Sincerely,


Kenneth H. Engellant
Chouteau County Commissioner

Joe Spika

KOLIN, MONTANA

Registered Brand

- J S
Right Rib

March 9, 1989

Rep Gene Demars
Helena Montana

SENATE AGRICULTURE

EXHIBIT NO. 17

DATE

3/16/89

HB 616

Sir:

We are writing to let you know we are in favor of House Bill 616 & hoping you can successfully see it through the house. It is more realistic to recent costs of farming and we feel state insurance fund could absorb the higher cost of losses.

Thanking you we remain
Sincerely interested grain farmer
Joe Spika

Tom Spika
Box 80
Morrison MT 59462

SENATE AGRICULTURE

EXHIBIT NO. 18

DATE 3/10/89

BILL NO. HB 616

March 7, 1989
Denton, MT.

Sirs,

I am writing in support of House Bill 616, to raise the per acre limits on State Hail Insurance. This raise is needed to help adjust for inflation and the increased cost of farming.

Many cities and towns have entered into a self insurance program during the last few years, to avoid the excessive cost of insurance. The State Hail Ins. is that self insurance for farmers.

It is seldom you have the opportunity in the State legislature to provide a service for the voters, at no cost to the State. In HB 616 you have this opportunity.

Please vote for HB 616.

Thank You
Laurence Hess

P.S.

The State Hail Ins. actually contributes some money to the general fund each year.

SENATE AGRICULTURE

EXHIBIT NO. 19

DATE 3/10/79

BILL NO. HB 616

Mar. 8th - 1979

Representative - Gene De Mars,

We are unable to attend to testify in person for House Bill No. 616 (State Fails Insurance), so we sent you our written support on House Bill 616. We definitely believe this is an advantageous Agriculture Bill - Good Luck getting it passed.

Sincerely,
Tom + Jackie De Mars
Box 64
Winifred, Mt.
59489

SENATE AGRICULTURE

EXHIBIT NO. 20

DATE 3/10/89

BILL NO. HB 666

March 9, 1989

Dear Gene

I am in favor of bill 616
to increase the state hail insurance

yours truly
Tobias Kolar
Box 337
Hobart, Mo.

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 CROPS 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. A HAIL POLICY WITH A PRIVATE INSURANCE AGENT OFFERS 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 10% SHARE OF THE TOTAL MARKET IN 1976 TO OVER 30% OF THE MARKET IN 1988.

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 30% 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 RAISE LIABILITY LIMITS, BEGIN FULL COVERAGE OF CROP DAMAGE, AND OFFER OPTIONS ON COVERAGE AS DO PRIVATE 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. IS THE STATE OF MONTANA PREPARED TO HANDLE THE IMPACT OF PRIVATE COMPANIES LEAVING THE STATE?

7. STATE HAIL INSURANCE DOES NOT PAY PREMIUM TAX TO THE GENERAL FUND. PRIVATE INSURANCE DOES PAY PREMIUM TAX TOTALLING \$124,000 IN 1988 TO THE STATE'S GENERAL FUND. THIS INCOME COULD BE LOST TO THE STATE.

8. STATE HAIL INSURANCE "REBATES" EXCESS FUNDS TO PARTICIPANTS. IT IS ILLEGAL FOR PRIVATE INSURANCE TO "REBATE". THE STATE REBATED 70% OF THE PREMIUMS IN 1987 AND 30% OF THE PREMIUMS IN 1988.

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

10. IN 1988 THE STATE LOST \$34,192 IN STATE INCOME TAXES ON THE HAIL BUSINESS THE STATE WROTE. THE STATE WOULD ALSO LOSE THE INCOME TAX PAID BY ADJUSTORS WORKING FOR THE PRIVATE COMPANIES IF THE STATE HAIL BOARD CONTINUALLY ENCROACHES ON THE PRIVATE INDUSTRY. ALSO AFFECTED WOULD BE THE BUSINESS COMMUNITIES ACROSS THE STATE WITH THE LOSS OF AGENTS SPENDING THEIR EARNED COMMISSION DOLLARS IN THEIR LOCAL AREAS. ALSO AT RISK IS THE MONEY SPENT BY ADJUSTORS IN MONTANA COMMUNITIES WHILE ADJUSTING CLAIMS. COMPANIES EMPLOY OVER 100 LOSS ADJUSTORS AT AN AVERAGE PER DIEM OF \$85 PER DAY PLUS EXPENSES. CAN THE STATE AFFORD TO LOSE THIS MONEY?

11. WHAT IS IT COSTING THE STATE OF MONTANA TO RUN THE STATE HAIL BOARD? WHAT IS THE COST OF COMMITTEE EXPENSES, FULL-TIME STAFF, OFFICE EXPENSES, 2% TO COUNTY ASSESSORS OFFICES, LOSS ADJUSTING AND OTHER HIDDEN EXPENSES?

12. THE STATE HAIL BOARD FUNDS NO MONEY TOWARDS DEVELOPMENT OF CROP HAIL PROCEDURES. THE PRIVATE INDUSTRY FINANCIALLY SUPPORTS MSU EXPERIMENTATION. PRESENT DAY ADJUSTING PROCEDURES HAVE ALL BEEN DEVELOPED BY THE PRIVATE INDUSTRY. THE STATE HAIL BOARD SENDS THEIR HAIL ADJUSTORS TO PRIVATE INDUSTRY SCHOOLS. CURRENTLY THE PRIVATE COMPANIES HAVE FUNDED \$45,000 TO CONDUCT A HIGH HANGER EXPERIMENT TO STUDY THE EFFECTS OF ADDITIONAL WIND LOSS POTENTIAL AFTER A HAIL STORM.

13. IF A PERSON PURCHASES STATE HAIL INSURANCE FOR \$24 PER ACRE ON 100 ACRES AND THAT 100 ACRES IS TOTALLY DESTROYED BY HAIL. THE INSURED WOULD COLLECT \$2400 (THE FULL AMOUNT OF LIABILITY) PLUS RECEIVE A REBATE ON HIS PREMIUM OF UP TO 70% (1987) FROM THE STATE OF MONTANA. THIS AFTER COLLECTING THE FULL LIABILITY OF A 100% LOSS ON HIS STATE HAIL INSURANCE POLICY.

14. HB-616 WOULD ALLOW A 35% INCREASE OF EXISITING LIABILITY LIMITS ON THE STATE HAIL POLICY. THIS INCREASE IF APPROVED BY THE SENATE WILL AUTOMATICALLY DECREASE THE VOLUME WRITTEN BY PRIVATE INDUSTRY FROM THE 4 MILLION WRITTEN IN 1988 TO A PROJECTED 2.6 MILLION (35% REDUCTION) FOR 1989.

15. THE PRIVATE COMPANIES' FIGURES INDICATE TO MAINTAIN A HAIL BUSINESS IN MONTANA A MINIMUM OF \$600,000-\$650,000 VOLUME MUST BE WRITTEN IN HAIL INSURANCE. NOT ALL CROP INSURANCE COMPANIES WRITE INSURANCE IN OTHER LINES OF INSURANCE, SOME COMPANIES OFFER HAIL AND MULTI-PERIL CROP INSURANCE ONLY AND SOME COMPANIES WRITE ONLY HAIL INSURANCE. THE STATE OF MONTANA WILL LOSE SOME PRIVATE INSURANCE COMPANIES CURRENTLY DOING BUSINESS AND GENERATING MONEY IN THE STATE IF HB-616 IS PASSED.

16. HOW CAN THE STATE HAIL BOARD PAY OUT MORE THAN IT TAKES IN IN A YEAR? IN 1988 THE STATE HAIL PREMIUM WAS 2.13 MILLION, AND THE STATE HAIL BOARD PAID OUT 1.54 MILLION FOR LOSSES. A 30% REBATE OF PREMIUM WAS PAID TO THE INSUREDS. 30% OF 2.13 MILLION IS \$639,000. 2.13 MILLION LESS 1.54 MILLION IS \$590,000. WHERE DID THE ADDITIONAL \$49,000 REBATED TO THE INSUREDS COME FROM? HOW WERE THE EXPENSES OF OPERATING THE STATE HAIL PROGRAM PAID?

17. PLEASE VOTE "NO" ON HB-616!

RAIN & HAIL INSURANCE SERVICE, INC.

Minium Premium Necessary to Maintain Office in Great Falls, MT.

\$600,000 Premium

123,000 - Fixed office & salary expenses
(regardless of premium written)

372,000 - 62% Montana Average loss ratio when \$600,000 is written

108,000 - 18% Agents Commission on \$600,000.00

16,500 - 2.75 Premium tax on \$600,000.00

619,500 Total Expenses

19,500 in the red if only \$600,000 premium is written

	UPPER LOWER	SHAMEON LOWER CHIEF	Sold by State
CHANDLER 9	125	94	75% 400,229
McCONE 9	81	22	27% 296,056
Fergus 10	135	60	44% 286,001
Liberty 8	51	13	25% 204,743
Judith Basin 10	57	2	3% 166,697
TETON 8	61	40	65% 163,485
Hill 8	86	50	58% 140,387
Toole 8	56	17	30% 125,493
Richland 9	70	30	42% 123,046
Pondera 8	46	28	60% 110,394
Dawson 9	72	18	25% 102,820
Blaine 8	135	32	23% 87,009
ZARFIELD 9	140	0	0% 78,017
gallon 9	53	0	0% 60,446
catland 10	40	6	15% 52,420

RATE GROUP INDEX

TOWN-SHIP	RANGE	RATE GROUP	TOWN-SHIP	RANGE	RATE GROUP	TOWN-SHIP	RANGE	RATE GROUP
13 CASCADE								
16N	4E	700	19N	1E	700	21N	7E	950
16N	5E	700	19N	2E	700	21N	1W	700
16N	6E	700	19N	3E	700	21N	2W	700
16N	7E	850	19N	4E	1100	22N	1E	750
16N	1W	700	19N	5E	1100	22N	2E	750
16N	2W	600	19N	6E	1000	22N	3E	900
16N	3W	750	19N	7E	1050	22N	4E	1100
17N	1E	700	19N	8E	850	22N	5E	1000
17N	2E	700	19N	1W	750	22N	6E	1000
17N	3E	750	19N	2W	700	UNSURVEYED 700		
15 CHOUTEAU								
19N	9E	1200	23N	10E	1000	26N	7E	500
19N	10E	1200	23N	11E	1100	26N	8E	500
19N	11E	1050	23N	12E	1050	26N	9E	500
19N	12E	1100	23N	13E	1150	26N	10E	500
20N	8E	800	23N	14E	900	26N	11E	500
20N	9E	800	23N	15E	600	26N	12E	500
20N	10E	800	23N	16E	800	26N	13E	600
20N	11E	900	23N	17E	750	26N	14E	650
20N	12E	900	24N	3E	800	26N	15E	650
20N	13E	900	24N	4E	800	26N	16E	850
20N	14E	1100	24N	5E	900	26N	17E	650
20N	15E	1100	24N	6E	650	27N	3E	850
21N	5E	1000	24N	7E	650	27N	4E	800
21N	6E	1000	24N	8E	700	27N	5E	800
21N	7E	1050	24N	9E	1250	27N	6E	700
21N	8E	800	24N	10E	1300	27N	7E	600
21N	9E	800	24N	11E	950	27N	8E	550
21N	10E	800	24N	12E	700	27N	9E	500
21N	11E	1300	24N	13E	750	27N	10E	500
21N	12E	1250	24N	14E	800	27N	11E	500
21N	13E	1100	24N	15E	800	27N	12E	500
21N	14E	1100	24N	16E	750	27N	13E	500
21N	15E	1100	24N	17E	900	27N	14E	550
22N	5E	850	25N	3E	900	27N	15E	600
22N	6E	850	25N	4E	1050	27N	16E	650
22N	7E	1050	25N	5E	900	27N	17E	500
22N	8E	1100	25N	6E	500	28N	7E	600
22N	9E	800	25N	7E	500	28N	8E	600
22N	10E	1000	25N	8E	500	28N	9E	500
22N	11E	1300	25N	9E	750	28N	10E	500
22N	12E	1300	25N	10E	900	28N	11E	500
22N	13E	1100	25N	11E	600	28N	12E	500
22N	14E	1000	25N	12E	500	28N	13E	500
22N	15E	1000	25N	13E	55C	28N	14E	500
22N	16E	800	25N	14E	750	28N	15E	650
23N	3E	800	25N	15E	700	29N	9E	700
23N	4E	800	25N	16E	850	29N	10E	500
23N	5E	900	25N	17E	900	29N	11E	500

RATE GROUP INDEX

TOWN-SHIP	RANGE	RATE GROUP	TOWN-SHIP	RANGE	RATE GROUP	TOWN-SHIP	RANGE	RATE GROUP
15 CHOUTEAU								
23N	6E	800	26N	3E	900	29N	12E	500
23N	7E	800	26N	4E	80C	29N	13E	500
23N	8E	900	26N	5E	750	29N	14E	500
23N	9E	1200	26N	6E	65C			
17 CUSTER								
ALL 1500								
19 DANIELS								
33N	44E	1000	34N	50E	650	36N	47E	700
33N	45E	850	34N	51E	600	36N	48E	700
33N	46E	700	35N	44E	800	36N	49E	750
33N	47E	650	35N	45E	800	36N	50E	600
33N	48E	650	35N	46E	750	36N	51E	600
33N	49E	600	35N	47E	600	37N	43E	650
33N	50E	700	35N	48E	700	37N	44E	750
33N	51E	700	35N	49E	600	37N	45E	950
34N	44E	950	35N	50E	750	37N	46E	500
34N	45E	850	35N	51E	600	37N	47E	600
34N	46E	800	36N	43E	700	37N	48E	700
34N	47E	650	36N	44E	750	37N	49E	650
34N	48E	650	36N	45E	800	37N	50E	650
34N	49E	650	36N	46E	850			
21 DAWSON								
13N	53E	1200	16N	53E	1350	19N	50E	1000
13N	54E	1200	16N	54E	1400	19N	51E	1200
13N	55E	1350	16N	55E	1450	19N	52E	1250
13N	56E	1150	16N	56E	1100	19N	53E	1100
13N	57E	1100	16N	57E	900	19N	54E	700
13N	58E	1000	16N	58E	1200	19N	55E	700
14N	51E	1150	17N	50E	1250	19N	56E	700
14N	52E	1200	17N	51E	950	20N	50E	900
14N	53E	1500	17N	52E	1100	20N	51E	800
14N	54E	1500	17N	53E	700	20N	52E	1100
14N	55E	1500	17N	54E	1100	20N	53E	800
14N	56E	1300	17N	55E	1000	20N	54E	700
14N	57E	1250	17N	56E	1200	20N	55E	700
14N	58E	1150	17N	57E	900	20N	56E	700
15N	51E	1150	17N	58E	950	21N	50E	1200
15N	52E	1400	18N	50E	1200	21N	51E	1100
15N	53E	1500	18N	51E	1150	21N	52E	1000
15N	54E	1500	18N	52E	1200	21N	53E	750
15N	55E	1450	18N	53E	1100	21N	54E	650
15N	56E	1400	18N	54E	900	21N	55E	700
15N	57E	1200	18N	55E	700	22N	50E	1400
15N	58E	1200	18N	56E	1000	22N	51E	1400
16N	51E	1200	18N	57E	900	22N	52E	1000
16N	52E	1250	18N	58E	950	23N	50E	1350

DATE	INDUSTRY PREMIUM	STATE PREMIUM	STATE % BUSINESS	STATE % REBATE	STATE \$ REBATE
1976	\$ 11,108,000	\$ 1,299,000	10%		
1977	6,736,000	0,949,000	12%		
1978	9,933,000	1,512,000	13%		
1979	9,361,000	1,189,000	11%	15%	\$ 178,350
1980	9,641,000	1,209,000	11%		
1981	18,127,000	1,987,000	9%		
1982	21,012,000	2,179,000	9%	51%	1,111,290
1983	16,310,000	2,178,000	12%	20%	435,600
1984	14,328,000	2,370,000	14%	90%	2,133,000

***** LIABILITY LIMITS ARE NOW \$24.00 *****

1985	4,933,000	2,185,000	31%	30%	655,500
1986	11,556,000	2,986,000	21%	60%	1,791,600
1987	8,495,000	3,180,000	27%	70%	2,226,000
1988	<u>4,512,000</u>	<u>2,137,000</u>	32%	30%	<u>641,100</u>
TOTALS	\$146,052,000	25,360,000			9,190,000

x .0275
4,016,430

x .0275 no premium tax paid
679,900

PREMIUM TAX PAID TO STATE BY INDUSTRY:

\$4,016,000

25,360,000
x .18 no commission paid
4,564,800
x .08 no state tax on agent income
365,184

LOST REVENUE

9,190,000
679,900
365,184

TOTAL \$10,235,084

(This sheet to be used by those testifying on

SENATE AGRICULTURE
a bill.)

EXHIBIT NO. 23

DATE 3/10/89

HB 616
DATED: 3-10-89

NAME: Riley Johnson

ADDRESS: 534 N. Last Chance Gulch #202

PHONE: 442-2107

REPRESENTING WHOM? Crop Insurance Coalition

APPEARING ON WHICH PROPOSAL: HB-616

DO YOU: SUPPORT? _____ AMEND? _____ OPPOSE? X

COMMENT: Would create an imbalance to present program that is working well as a safety net for farmers. And that is why state hail insurance was created for in 1917 - as a safety net - not as an insurance company. Increasing 35% liability limits on state program will decrease private sector by 35% and will cause private firms to re-evaluate positions in Montana. If private firms withdraw, either from all-County participation or from the state entirely, it will force the state hail Board to become a full-fledged insurance carrier - and all the problems that accompany such a decision. Vote "No" on HB-616.

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.



SENATE AGRICULTURE

EXHIBIT NO. 24DATE 3/10/89BILL NO. HB 616*The Big Sky Country*

MONTANA HOUSE OF REPRESENTATIVES

REPRESENTATIVE GENE DeMARS

HOUSE DISTRICT 29

HELENA ADDRESS:

CAPITOL STATION
HELENA, MONTANA 59620
PHONE: (406) 444-4800

HOME ADDRESS:

R.R. 1, BOX 22
COFFEE CREEK, MONTANA 59424

COMMITTEES:

AGRICULTURE, LIVESTOCK &
IRRIGATION
FISH & GAME
BUSINESS & ECONOMIC
DEVELOPMENT, VICE CHAIRTESTIMONY OF REP. GENE DeMARS
FOR THE SENATE AGRICULTURE, LIVESTOCK & IRRIGATION COMMITTEE
HOUSE BILL 616
Friday, March 10, 1989

Chairman Beck, Members of the Committee:

The State Hail Insurance Program was set up by the Legislature in 1917 by Senator Dan O'Shea from Carbon County because private insurance companies refused to write hail insurance in Big Horn and Powder River counties. In many other counties, the rates were as high as 18% which producers simply could not afford. This still exists today with counties that have a commercial rate of 15% and the state's highest rate is at 10%.

Grain producers were unable to obtain hail insurance and were forced into starting their own self insurance pool. This program is totally voluntary, and has run for 72 years with low overhead, refunding excess premiums to the policyholders in good years. It's totally self-supporting with no cost to the state's general fund. This program pays a 1.5% administrative charge to the state general fund on the total premiums collected and 2% to the counties for issuing the policies. This totally voluntary program shows that coverage can be offered at reasonable

Pg 2
EX 211

Rep. DeMars
Testimony - HB616
Page -2-

rates with the total bill being paid by the participating producers. The Montana grain producers are asking for this increase in coverage to try and keep this supplemental insurance current with the high cost of production. The State Hail Insurance Program is rolling into its 72nd year of operation, serving many generations of Montana grain growers. Legislative support of this program will keep this vital program in place for generations to come.

3rd reading 81-17 House of Rep.

GD:bd

(This sheet to be used by those testifying on a bill.)

NAME: Ben Campbell

DATE: 3/10/89

ADDRESS: Box 76, Coffee Creek, MT 59424,

PHONE: 567-2442

REPRESENTING WHOM? Myself

APPEARING ON WHICH PROPOSAL: H.B. 616

DO YOU: SUPPORT? X AMEND? _____ OPPOSE? _____

COMMENT: I support this House Bill 616 for the reason that this Insurance is the only insurance that some farmers can get and to raise the returns to cover the higher costs of farming due to inflation. This insurance does not deter me from using hail insurance from private companies. My insurance needs are dictated by my cash flow, crop conditions, moisture conditions and grain prices.

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

(This sheet to be used by those testifying on

EXHIBIT NO. 27

DATE 3/10/89

BILL NO. HB616

DATE: 3-10-89

NAME: Alfred Fournier

ADDRESS: Durston

PHONE: 567-7225

REPRESENTING WHOM? Myself

APPEARING ON WHICH PROPOSAL: H. B. 616

DO YOU: SUPPORT? Yes AMEND? _____ OPPOSE? _____

COMMENT: we need this bill to keep up with inflation. we have so much money in savings now that we provide, \$240 per acre is just way behind times. State land won't cover expenses, we still have to take in with old line car to. Comparing the cost between the two. Old line gas is \$7.50 per acre and state land is \$240 per.

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

(This sheet to be used by those testifying on a bill NO. 29

DATE 3/10/89

BILL NO. HB 616

NAME: Charles R Lee DATE: Mar 10, 1989

ADDRESS: Box 305 Denton, Mt.

PHONE: 567-2557

REPRESENTING WHOM? Agriculture

APPEARING ON WHICH PROPOSAL: HB 616

DO YOU: SUPPORT? X AMEND? _____ OPPOSE? _____

COMMENT: Increase in needed because of inflation.
Most farmers do agree that State Soil
Ins. is advantages and needs to be increased.
Agriculture is our ^{biggest} industry in this state
and I think farmers should have all the
support in the state.
I am for this HB 616 as it does not
increase taxes for anybody!!

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

(This sheet to be used by those testifying on a bill.)

ART NO. 30

DATE 3/10/89

BILL NO. HB 616

NAME: Robert Taylor

DATE: 3-10-89

ADDRESS: Denton Mont

PHONE: 462-5681

REPRESENTING WHOM? _____

APPEARING ON WHICH PROPOSAL: HB 616

DO YOU: SUPPORT? AMEND? _____ OPPOSE? _____

COMMENT: I think it is time to raise the coverage on the State Hail Ins. to be made in line with the cost of production. My lending institute insists on coverage to cover losses and I have used State Hail insurance to supplement my insurance with private companies. P&N insurance buying would not change, only the coverage would be better with increased coverage from State Hail with less money ^{spent} for premiums.

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

**CROP HAIL MANAGEMENT****Dependable Agribusiness Protection**

March 10, 1989

Senator Tom Beck, Chairman
Senate Agricultural Committee
Capitol Complex
Helena, Montana 59620

On behalf of the Mountain States Insurance Company, the only domestic company left in Montana, I rise in opposition to HB-616. Two years ago our president, M.K. Felt, indicated to this committee the concerns he has about the anti-business atmosphere of the legislative session. His concern today is that a similar atmosphere might prevail.

I stand here today to inform you that if this increase should take place in the liability limits of the state hail insurance program, it will be a matter of time before we as an insurance company will be forced to move our firm to another geographical market place. This would mean that there would no other insurance company domiciled in Montana. Arizona and Colorado have indicated they will welcome our firm.

If this happens, the Kalispell area will be losing some 20 jobs and an annual payroll of over \$300,000.

We cannot afford to remain in this state without having an opportunity to expect a reasonable profit. By allowing these recommended increases in the state hail program, it is a definite adverse selection against insurance companies.

Information has been provided to you indicating that a minimum of \$600,000 of premium volume must be maintained to operate a branch office for hail writing companies. If the increase is allowed, based on a 35% increase in state hail coverage limits, it would automatically decrease private hail coverage by 35% also. 1988 private hail coverage would decrease from \$4 million to \$2.6 million. Based on this assumption, the \$600,000 premium requirement would allow for a maximum of 4 or 5 operating companies in Montana. That would be down from today's total operating companies of 22.

I do not feel you would like to see these things happen in Montana, or to see the negative impact they would have on the agricultural committee of our state; not to mention the impact on the financial restraints of the state's general fund. If

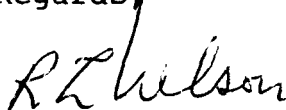
Ex. #31

3/10/89

HB 616

these impacts are not a factor in your consideration, then I suggest you open the state program up to "no limits" on covered and create Montana's own insurance company...as we cannot continue to fight this same battle each session.

Regards,



Robert L. Nelson, Branch Mgr.
Crop Hail Management
P.O. Box 2645
Great Falls, Montana 59403
727-4111

SENATE AGRICULTURE

MONTANA

SHERIDAN

8.00 to 10.00

ROOSEVELT

7.50 to 9.50

RICHLAND

8.50 to 12.00

WIBAUX

8.50 to 11.50

FALLOM

11.50 All Townships

CARTER

11.50 All Townships

NORTH DAKOTA

EXHIBIT NO. 32

DATE 3/10/89

BILL NO. DIVIDE #B666

6.50 to 13.00

WILLIAMS

6.50 to 11.50

MCKENZIE

9.00 to 11.50

GOLDEN VALLEY

9.50 to 13.00

SLOPE

13.50 All Townships

BOWMAN

14.00 All Townships

Ex #32
3/10/89

COMPARISON OF BASIC HAIL RATES FOR BORDERING COUNTIES FOR THE YEAR OF 1966

MONTANA	SHERIDAN	7.50 to 10.50
	ROOSEVELT	7.00 to 10.00
	RICHLAND	8.00 to 14.00
	WIBAUX	7.50 to 13.00
	FALLOH	13.00 All Townships
	CARTER	10.50 All Townships

	NORTH DAKOTA	DIVIDE	7.50 to 14.00
		WILLIAMS	6.50 to 12.00
		MCKENZIE	9.00 to 11.00
		GOLDEN VALLEY	9.00 to 13.50
		SLOPE	13.50 All Townships
		BOWMAN	14.00 All Townships

COMPARISON OF BASIC HAIL RATES FOR BORDERING COUNTIES FOR THE YEAR OF 1986

Ex. #32
3/10/89

MONTANA	SHERIDAN	6.00 to 12.00
	ROOSEVELT	5.50 to 12.00
	RICHLAND	8.00 to 13.50
	WIBAUX	9.00 to 13.00
	FALLON	10.00 to 15.00
	CARTER	9.00 to 15.00

NORTH DAKOTA	DIVIDE	8.00 to 14.00
	WILLIAMS	6.50 to 12.90
	MCKENZIE	10.00 to 12.00
	GOLDEN VALLEY	11.00 to 14.00
	SLOPE	15.00 All Townships
	BOWMAN	15.00 All Townships



Governor Stan Stephens
 STATE OF MONTANA
 DEPARTMENT OF AGRICULTURE
 BOARD OF HAIL INSURANCE

Everett M. Snortland
 Director of Agriculture

Bruce W. Meyer
 Program Manager

Gary L. Dyer (Chairman)
 Brady, Montana 59416

Troy Martin
 Winifred, Montana 59489

Allan Schillinger
 Vida, Montana 59274

Andrea "Andy" Bennett
 State Auditor
 Helena, Montana 59620

OPERATION BUDGET

Personal Service	\$113,537.00
Contracted Service	6,318.00
Supplies & Materials	2,146.00
Communications	7,204.00
Travel - Adjusters	19,983.00
rent	3,576.00
Repair & Maintenance	2,096.00
Other Expenses	99.00
Equipment	2,000.00
TOTAL BUDGET FY '89	\$156,969.00
5% Payment to Counties	42,749.04
Administrative Charge by Centralized Services	32,061.78
	21,820.33
TOTAL EXPENSES FOR OPERATION	\$253,600.15

1988

The 1988 crop season was an average year for the State Hail Board with the premium collected at \$2,137,451.97 for a total of 244 policies.

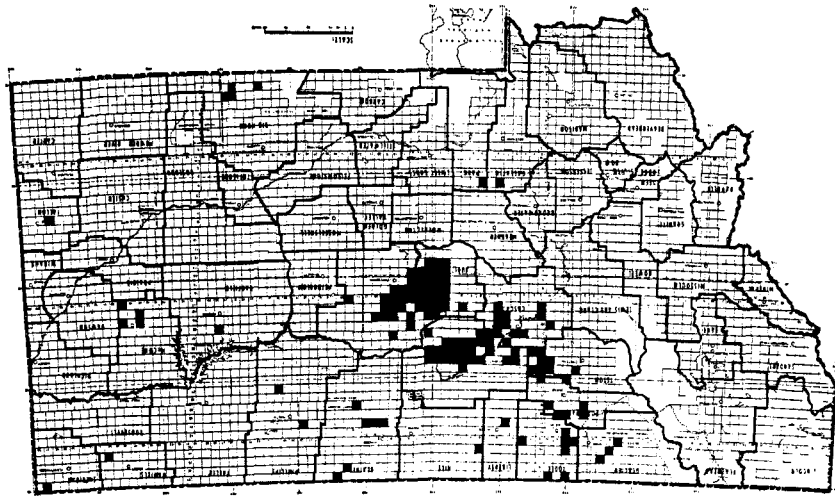
The growing season was as unpredictable as usual with parts of the state turning hot and dry early and getting no moisture and other parts receiving just enough to keep their crops growing. When Mother Nature, as usual, dropped a little moisture with a lot of hail in the areas of Fergus, Judith Basin and Chouteau counties. The producer in the Geraldine area reported that the hail stones were as big as softballs so just imagine the damage to the crops.

There were 400 losses reported for the growing season which was average in numbers. The payout was high for a total of \$2,137,451.97 for the 1988 crop season. The map on the back page gives a better representation of the areas that had hail in the state. The total income for the Hail Board was \$2,137,451.97. Interest on our funds held in reserve for bad years earned \$289,640.95. From the \$2,137,451.97 income the Board paid the counties \$42,749.04 and the state general fund \$32,061.78 and \$21,820.33 to the department as required by law. There was also \$1,541,108.10 paid for the 400 losses in 1988. Hail losses were reported on 31 days.

As provided by law, an actuarial evaluation of the reserve was conducted in 1988. The evaluation determined that a reserve amount of \$4,060,000.00 was necessary to absorb all reasonably anticipated catastrophic losses.

71 YEAR SUMMARY

Total Risk Written	\$559,811,983.24
Premium Charge	48,504,754.72
Losses Paid	32,368,544.46
Policies Issued	144,299
Total Acres Insured	40,962,434
Average Acres Per Policy	283.87
Loss Ratio	64.7%
Number of Losses Paid	30,192
Total Refunds Paid	12,422,517.84
Total Paid to Counties	589,734.58
Total Paid to State General Fund	863,296.87



896T

It is the duty of county assessors to furnish producers with full information on State Hail Insurance. This pamphlet is issued for the purpose of helping them do so. It furnishes information on the operations of the State Hail Insurance Division.

HAIL INSURANCE IS A NECESSARY COST OF RAISING GRAIN

As soon as your crops show a prospect of a fair yield, you should see your assessor and apply for State Hail Insurance. This pamphlet was issued by the

STATE BOARD OF HAIL INSURANCE
 Agriculture/Livestock Building
 Sixth & Roberts, Capital Station
 Helena, MT 59620
 Telephone 444-2402

BUSINESS SUMMARY FOR 1988

Total Risk Written	\$24,692,264.56
Premium Charge	\$ 2,137,451.97
Losses Paid	\$ 1,541,108.10
Policies Issued	2,244
Acres Insured	1,116,578
Average Acres Per Policy	497.58
Acres Reported Damaged	146,883
Losses Filled	400
Days with Hail	31
Loss Ratio	72.1%
Average Rate Charged	8.6%

INVESTMENTS

AMOUNT INVESTED	INT. RATE	MATURITY DATE	INTEREST RECEIVED
\$ 0.00		Terminated	\$ 28,556.50
3,587,500.00	7.30%	08/01/88	\$ 261,084.45
	6.05%	Optional	
TOTAL INVESTMENTS		TOTAL INTEREST RECEIVED	\$289,640.95

*Average Rate for Investments



The Big Sky Country

SENATE AGRICULTURE
EXHIBIT NO. 34
DATE 3/10/89
BILL NO. HB 413

MONTANA HOUSE OF REPRESENTATIVES

March 10, 1989

Testimony:

Senate Agriculture Committee

Sen. Tom Beck - Chairman

Sen. Gerry Devlin - Vice Chairman

Mr. Chairman and members of the Committee, I am Vernon Westlake, Rep. H.D. #76, in Gallatin County. I thank you for the opportunity to appear before the Committee this afternoon.

I have for your consideration, H.B. 413, entitled: "AN ACT REMOVING AUTHORITY OF THE DEPARTMENT OF NATURAL RESOURCES AND CONSERVATION TO APPLY TO THE DISTRICT COURT FOR MANDATORY APPOINTMENT OF A WATER COMMISSIONER IN A SOURCE OR AREA WHERE A FINAL DECREE HAS BEEN ISSUED;"

The bill simply deletes the existing Sub-section 2 of Section 1, page 2, lines 10-17. Starting on lines 18-25, on page 2 and continuing on line 1, page 3, inserts:

"WHEN THE EXISTING RIGHTS OF ALL APPROPRIATORS FROM A SOURCE OR IN AN AREA HAVE BEEN DETERMINED IN A FINAL DECREE ISSUED UNDER CHAPTER 2 OF THIS TITLE, THE JUDGE OF THE DISTRICT COURT MAY UPON APPLICATION BY BOTH THE DEPARTMENT OF NATURAL RESOURCES AND CONSERVATION AND ONE OR MORE HOLDERS OF VALID WATER RIGHTS IN THE SOURCE APPOINT A WATER COMMISSIONER. THE WATER COMMISSIONER SHALL DISTRIBUTE TO THE APPROPRIATORS, FROM THE SOURCE OR IN THE AREA, THE WATER TO WHICH THEY ARE ENTITLED."

Then, on lines 16-18, adds new language:

"THE JUDGE MAY INCLUDE THE DEPARTMENT IN THE APPORTIONMENT OF COSTS IF IT APPLIED FOR THE APPOINTMENT OF A WATER COMMISSIONER UNDER SUBSECTION (2)."

The Bill passed the House on Third Reading, 89-2, with no changes or questions.

I will emphasize that this Bill only deals with the appointment of water commissioners in sources or areas where final decrees have been issued. I make this point since there is pending legislation for appointment of a water commissioner in sources or areas where temporary or temporary preliminary decrees have been issued, and other statutes or sections in the statutes will apply.

Thank you, Mr. Chairman and Committee. I will try to answer any questions the Committee might have.

SENATE AGRICULTURE

EXHIBIT NO. 35

DATE 3/10/89

BILL NO. HB413

HB413 WESTLAKE MARCH 10, 1989

MONTANA WATER RESOURCES ASSOCIATION, JO BRUNNER, EXEC. SEC.

SENATE AG. COMMITTEE SUPPORT X AMEND OPPOSE

Mr. Chairman, members of the committee-----the Montana Water Resources Association wishes to go on record as in support of HB413. in its 2nd printing, 3rd reading form.

Our Association supports the use of water commissioners and we also support the need for having more than one requestor for such commissioners.

We ask that you do pass HB413.

Thank you.

March 9 - 1987
SENATE AGRICULTURE

EXHIBIT NO. 37

DATE 3/10/89

EXH. NO. 918,616

Mr. DeMare,

We are FOR house bill 616
to raise the state refund on state
hail insurance from \$24 to \$32.

Please vote for this bill on
our behalf.

Bruce Lynn Van Bergen
HC 90 - Box 24
Mechanic Mt 59462

SENATE AGRICULTURE

EXHIBIT NO. 38

DATE 3/10/89

BILL NO. HB 616

Moccasin

March 9 - 1989

Rep. De Mars

Helena, MT 59629

Dear Rep. De Mars

Please be advised that we
are in favor of HB. 616 to
increase payment of hail
insurance from 24-32%.

I thank you for your
consideration -

Grace + Russell Hodge

SENATE AGRICULTURE

EXHIBIT NO. 39

DATE 7/10/89

BILL NO. 410616

3-9-89

REP. GENE DEMARS:

WE ARE IN FAVOR
OF STATE HAIL INSURANCE,
HOUSE BILL 616.

THANK YOU.

Donald J. Taylor
Pauline Taylor
Rt. 2 Box 2265
LEWISTOWN, MT
59457

(This sheet to be used by those testifying on

EXHIBIT NO. 36

DATE 3/10/89

BILL NO. HB 616

DATE: 3-10-89

NAME: Robert M. Anderson

ADDRESS: Robert M. Anderson

PHONE: 406-452-7522

REPRESENTING WHOM? Harold Lawrence

APPEARING ON WHICH PROPOSAL: 616

DO YOU: SUPPORT? AMEND? OPPOSE?

COMMENT:

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

(This sheet to be used by those testifying on a bill.)

SENATE AGRICULTURE

EXHIBIT NO. 40

DATE HB 616

BIDDATE 3-10-89

NAME: ALVIN W. ZINNE

ADDRESS: Pyrgote Mt. 59074 or Box 124 Goodview Mt 59015
↓

PHONE: 568-2580 667-2249

REPRESENTING WHOM? ZINNE Bros

APPEARING ON WHICH PROPOSAL: 616

DO YOU: SUPPORT? AMEND? OPPOSE?

COMMENT:

I recommend the Bill pass

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

COMMITTEE ON Agriculture

VISITORS' REGISTER

NAME	REPRESENTING	BILL #	Check One	
			Support	Oppos
Larry Johnson	Montana Grain Growers	HB616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Larry (Christman)	Montana Grain Growers	HB616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Randy Stucky Anderson	Crop Insurance	616	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Riley Johnson	Crop Insurance Coalition	616	<input type="checkbox"/>	<input checked="" type="checkbox"/>
R L Nelson	Mountain States Ins	616	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Richard Hitchcock		616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Beel Hank	Montana Grain Growers	616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MIKE WATERS	MONTANA GRAIN GROWERS	616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CHUCK MERJA	Montana Grain Growers	616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
RAUDY Johnson	" " "	616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Max E. Nield	" " "	616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Ben Campbell	" " "	616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Alfred Town	" " "	616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Chuck Lee	" " "	616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Bob Blum		616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Robert Taylor		616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Jean Askelund	Crop Ins. Coal	616	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Beth Sparty	MGGG	616	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Jeff Bryant	Flax Ins	616	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Bill Zahner	Blahish Crop Hard	616	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Ray Dodson	Crop Ins. Hill	616	<input type="checkbox"/>	<input checked="" type="checkbox"/>
W. Bruce H. H. H.	Contractors Ins Co	616	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Don Peterson	F-P Assoc	616	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Bob Burns	Ins. Ins.	616	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Reid Stuart	Dye Talary & Judge	616	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Jim Bjelland Jr.	Montana Grain Growers	616	<input checked="" type="checkbox"/>	<input type="checkbox"/>

DATE

3/10

2/3

COMMITTEE ON

Agriculture

VISITORS' REGISTER

NAME	REPRESENTING	BILL #	Check One	
			Support	Oppose
Law J. Phelps	Mt. Grain Growers Ass	616	✓	
Ray Dyer	Seed Mail Board	616	✓	
Harold Nasher	Mt. Seattle Farmer	399		X
Ron de Young	Mt. Farmers Union	616	✓	
David Sago	Mt. Grain Growers	616	✓	
Alvin W. Young	ZINKE BROS	616	✓	
Morris Taylor	A P A	40399		✓
Roger McBlenn	TEAM	HB 616		✓
William C. Harburt	Harburt Agency	413-616		✓
Jack Chiles	Northern Ins Agency	HB 616		✓
Clare J. Stueper	Northern Ins. Agency	HB-616		✓
R. R. Rumm	HWRA	399 413 65		✓
Everett Knottland	Dept of Ag	616		
Tony M. Munn	Salt O	616	✓	
Valerie Kucera	Farm Bureau	HB 399		✓
Vicki Fashender	Stroud Crop	616		✓
Richard E. Wilson	Self	616	✓	
Ken J. Fugate	Self	616	✓	
Mark Muller	Self	616	✓	
Mark Rasmussen	Mont. Grain Growers	616	✓	
VERNON L. WESTLAKE	REP H.D. 76	413	✓	
Larry Narschberg	WIFE	616	✓	
John W. Pottas	HD 97	HB 616		X
Donna M. J. J. J.	DN RC	HB 399	X	
Roger DeBruycker	Dist 13	HB 616	X	
Barney Barnett		HB 616		X

