

MINUTES

MONTANA HOUSE OF REPRESENTATIVES 54th LEGISLATURE - REGULAR SESSION

COMMITTEE ON BUSINESS & LABOR

Call to Order: By **CHAIRMAN BRUCE T. SIMON**, on January 26, 1995,
at 8:00 AM.

ROLL CALL

Members Present:

Rep. Bruce T. Simon, Chairman (R)
Rep. Norm Mills, Vice Chairman (Majority) (R)
Rep. Robert J. "Bob" Pavlovich, Vice Chairman (Minority) (D)
Rep. Vicki Cocchiarella (D)
Rep. Charles R. Devaney (R)
Rep. Jon Ellingson (D)
Rep. Alvin A. Ellis, Jr. (R)
Rep. David Ewer (D)
Rep. Rose Forbes (R)
Rep. Jack R. Herron (R)
Rep. Bob Keenan (R)
Rep. Don Larson (D)
Rep. Rod Marshall (R)
Rep. Jeanette S. McKee (R)
Rep. Karl Ohs (R)
Rep. Paul Sliter (R)
Rep. Carley Tuss (D)
Rep. Joe Barnett (R)

Members Excused: None.

Members Absent: None.

Staff Present: Stephen Maly, Legislative Council
Alberta Strachan, Committee Secretary

Please Note: These are summary minutes. Testimony and
discussion are paraphrased and condensed.

Committee Business Summary:

Hearing: SB 38, HJR 12, SB 67, HB 286, HB 310
Executive Action: HB 310, HB 257, HJR 12, HB 276

HEARING ON SB 38

Opening Statement by Sponsor:

SEN. STEVE BENEDICT, SD 30, Ravalli County said this bill was the
job investment act which was being presented at the request of
the Governor. The bill gives the Department of Commerce

investment authority over \$8 million in coal tax trust money. The department will create a revolving loan fund at the state level to complement the activities of private lenders. There have been several meetings with financial lenders to work out the details for this bill. It is important to note this bill is in no way intended to compete with financial institutions. But, rather to help make additional capital resources available to complete a financial package.

Proponents' Testimony:

Linda Reed, Governor's Office said she believed the Job Investment Act will become an important tool to the private lenders as they work to find ways to fulfill the financing needs of existing and new customers. It will be an important tool for the state to achieve the number one priority, job creation and business exploration. **EXHIBIT 1**

Riley Johnson, Small Business of Montana supported this bill.

Fred Flanders, President, Valley Bank supported this bill.

Tom Hopgood, Montana Independent Bankers Association said he supported this bill.

Ron Klaphake, President, Missoula Area Economic Development Corporation/Montana Economic Developers Association said he supported this bill.

Opponents' Testimony:

None.

Questions From Committee Members and Responses:

REP. DON LARSON questioned the treasure state endowment program. **John Noel, Director, Department of Commerce** said this is specifically geared to primarily water and sewer infrastructure programs. This program looks more like the community development block grant economic development portion. That program makes grants to the cities and counties to make loans to businesses. They do not have the requirement that the jobs are created for low or moderate income levels.

REP. NORM MILLS asked for clarification regarding the loans which would be handled directly by this new entity. **Mr. Noel** said there is no new organization in the department. This would be handled by the same people who handled the community development block grant. It will direct loans to businesses but does require the endorsement of a local government or economic entity and participation by a bank.

REP. VICKI COCCHIARELLA questioned the \$2 million requests and who would take advantage. **Mr. Noel** said the loans he had were

for an industrial park in Baker; \$200,000 firm in Havre; a pool manufacturer in Missoula. These are the kinds of projects that this will finance on soft assets.

REP. ROD MARSHALL questioned the failure of a business. **Mr. Noel** said depending on the particular deal and the type of security, the state would be the lowest person from the lenders' standpoint and would be ahead of any equity interest. There will be a security interest in everything the bank does not have a first position on.

REP. DAVID EWER said banks do not finance soft costs because there is a lot more risk. **Mr. Noel** said the banks will not finance soft assets but it depends upon the company, the length of time they have been in business, track record, etc. **REP. EWER** said the bill says the loan must be in conjunction with other sources and asked how many losses they anticipate from this program. **Mr. Noel** said they did not anticipate they would ever be in a parody position. He mentioned they would always be in a lean position or subordinate position. This is the glue that puts the deal together. At some point the collateral has the most risk. As far as losses go, in the economic development portion of the CDBG program, from its inception, it has a 13% failure rate. Since 1991 there have been zero failures and not one company that is delinquent in payments. Since 1992 the CDBG program has started and a loan loss reserve was built up to 3%.

REP. CHARLES DEVANEY said the bank in this type of program will probably make their contribution on the basis of their 7A guaranteed loans.

REP. DON LARSON asked what the balance of the coal tax trust fund is to date. **Mr. Noel** said it was in the neighborhood of \$500 million.

REP. JON ELLINGSON said 20% of the interest payments may be used for administrative costs. **Mr. Noel** said the law also states the department shall contract for the administration of these loans. Banks, local economic development organizations and others. These are funds which will reimburse these loans. \$160,000 will be adequate.

CHAIRMAN BRUCE SIMON asked if the loan review committee was going to be made up of individuals within the department. **Mr. Noel** said the same people who constitute the loan committee for the CDBG program will be the committee. **CHAIRMAN SIMON** said section 4 says the investment loans must be endorsed by a local government entity or local development corporation. **Mr. Noel** said the reason the wording was put into the bill was because they want to do projects that the community is in favor of. It eliminates any concern with respect to political favoritism.

CHAIRMAN SIMON asked if any kind of commitment was needed. **Mr. Noel** said the local development organizations are typically involved in these financing deals. They don't exist everywhere.

CHAIRMAN SIMON asked under what circumstances would the department envision that a project might be proposed and brought to the department where some local government said they did not want it. **Mr. Noel** said that if the local government did not want the services it would never get to the department in the first place.

CHAIRMAN SIMON asked if a loan were made up to \$100,000 the participation can be as high as 50%, so when it exceeds up to \$500,000 can it be up to 67%? **Mr. Noel** said the percentage of participation does not go up, it goes down. In a deal where they are investing no more than \$100,000 they do not require more than matching funds. If the deal gets bigger, the department's percentage drops.

CHAIRMAN SIMON said if the department's percentage of the deal goes down for loans over \$100,000, was it not increasing. The coal tax trust fund, which is administered by the Board of Investments, has a requirement on it for the board to invest 25% of that trust in in-state projects. There was a recent bill that took the Science and Technology portion and set it out by itself even though it is an in-state investment. It was indicated that it not included in in-state investments. The board will not include that in figuring out whether they have the 25%. Is this part of the 25%? **Mr. Noel** said the law gives the Board of Investments permission to invest up to 25%. It is permissive. In this particular case the board does not have the investment authority. If MSTTA is considered to be outside that 25%, he said he would consider this to also be outside the 25%.

CHAIRMAN SIMON asked if these investments would all be made within the state of Montana with Montana businesses. **Mr. Noel** said yes. They would all be for an operation located in Montana. The department might invest in Montana operations that happen to be owned by a company outside Montana.

Closing by Sponsor:

The sponsor closed.

HEARING ON HJR 12

Opening Statement by Sponsor:

REP. CHARLES DEVANEY, HD 97, Sheridan County said this bill sets the responsibility for the Legislative Council to review the Reigal-Neill Act passed by Congress in October 1994 to see what economic effects will be on the state and the consumers as well as industry.

Proponents' Testimony:

John Cadby, Montana Bankers Association said they do not fully understand the economic implications of the interstate financial commerce. A study is required in order to come back in 1997 to evaluate the economic effects on Montana. In a recent survey virtually all states are going to be in interstate branching. Montana was the last state in the nation to adopt interstate banking and it looks like Montana is going to be the first state to opt out of interstate branching. He said he wanted to know about the implications of that and its effect on consumers and customers. He then supplied a list of the members of the Montana Bankers Association. **EXHIBIT 2**

Opponents' Testimony:

Tom Hopgood, Montana Independent Bankers Association said he was not technically an opponent. They are neutral on this bill in view of the fact he is appearing as an opponent. This topic has been studied. There is a virtual library on the effects of interstate branching and if this resolution passes and is studied in the interim they will supply all of the material that they have to the study.

Questions From Committee Members and Responses:

REP. ALVIN ELLIS said he supports this legislation but asked if this study will be totally directed toward the economic impact on Montana and will it not include acquisition value of small banks for branches. **Mr. Cadby** said the interim study is directed and controlled by an interim body of legislators.

REP. JOE BARNETT asked if this resolution could be amended to include "those who agreed to pay for this." The testimony said they were willing to pay for this. **REP. DEVANEY** said there was no problem.

REP. DAVID EWER asked if the legislature was going to be the arbitrator or an indifferent or disinterested party to review this or is it appropriate to have the banking industry do their own presentation. **REP. DEVANEY** said the bank attorney said smaller banks are looking at the business advantages that can be gained with interstate branching.

REP. ELLIS asked if it were being considered to have an independent economic unit do the study. **REP. DEVANEY** said it was to add some credibility.

REP. MILLS said the committee had heard a commitment from the proponent that they would assist in the funding of this study. **Mr. Hopgood** said it may be considered.

REP. MARSHALL asked if the big money in banking is looking for branch banking and holding companies and absorbing the small

independent banks. If this group makes this survey is it likely it would be tainted from that study? **Mr. Hopgood** said yes. When there is an outside funding source there is that possibility.

CHAIRMAN SIMON said there had been some references made indicating that the Montana Bankers Association would be willing to provide some funds to fund this study so the legislative council could perform this study. Recognizing that it is an association and not a financial institution, oral representation might still be appropriate depending upon what happens with the bill. He asked then if they would say for the record it would be their intention to offer to fund this study through the legislative council. **Mr. Cadby** said the dollar amount for the legislative interim study typically would be between \$5,000-\$10,000. Based upon that assumption they agreed to fund the study.

Closing by Sponsor:

The sponsor closed.

HEARING ON SB 67

Opening Statement by Sponsor:

SEN. J.D. LYNCH, SD 19, Silver Bow County said he had brought two citizens to testify for this bill. Combined, these two citizens have over 80 years of insurance selling experience. People who have been in the business for 30 years must earn 10 credits per year of continuing education. Hopefully the term 75 will be removed and will insert 30 years without continuing education.

Proponents' Testimony:

John McKenna said he had been a representative with New York Life for 45 years. During that time he has not had any reprimands. He took a course last year costing \$125. The year before in first year commissions he earned \$500. The cost of the tuition is a little high. He said he had no objection to the continuing education. With the amount of insurance he sells and most of the people his age try to sell, it is not necessary. He said he studied every morning. He also receives courses from New York Life.

Kevin Shannon said he had been in the business for 33 years. He said he was a little more active in the insurance business because of the people serviced.

Opponents' Testimony:

Frank Coty, Deputy Insurance Commissioner said this bill has the potential to impact at least 891 agents in Montana. He discussed the various continuing education programs. Unfortunately, the

way the computer records are in the state, there is no way to implement this bill as it is. They do not have the capability of knowing who's been licensed for 35 years. This bill is anti-consumer, anti-senior citizen and should be killed.

Larry Akey, Association of Life Underwriters supplied amendments to this bill. **EXHIBIT 3** He said he wanted the record to reflect that he was a high-priced lobbyist so that he did have something to take back to his association. Insurance products in general are not a lot like other products in the market place. They are a commitment for some action in the future.

Roger McGlenn, Executive Director, Independent Insurance Agents Association of Montana said for many of the reasons already heard they stand in opposition of this bill.

Questions From Committee Members and Responses:

REP. ELLIS stated that testimony indicated this bill was anti-consumer and anti-senior citizen and isn't it also anti-big government and anti-authoritarian? **SEN. LYNCH** said this bill is absolutely an anti-big government and anti-nitpicking bill.

REP. ELLIS said he had outlined the fact that they can get this education many ways that they could clearly not have to put in any effort, so why oppose this bill. **Mr. Coty** said the main reason to oppose this bill is because it is anti-consumer and anti-senior citizen. The agent is able to choose what is best for them.

REP. LARSON asked if other professions exempt the older participants or licensees from continuing education. He also asked if the sponsor had seen the amendment. **SEN. LYNCH** said if this bill were amended to 30 years it should be in Montana. He opposed the amendments.

REP. BOB PAVLOVICH questioned the number of agents in Montana and if they are native Montanans. **Mr. Coty** said there is no way for them to know that. There is the potential impact of 891 agents. For those agents whose date of birth is in the computer system, there are 891 licensed agents that are over age 70. They cannot determine how many of those have been in the business for 35 years. There may be additional agents who don't have their date of birth in the computer system. **REP. PAVLOVICH** said in assuming there were 800 of these agents who were born and raised in Montana and have lived here and sold insurance for 35 years, don't you believe they are taking care of their customers if they have served all of their lives? **Mr. Coty** said no.

TAPE 1, SIDE B

REP. PAUL SLITER asked of the 891 agents is there any way of knowing how many consumers are affected by those agents. **Mr. Coty** said there are 27,000 potentially affected parties.

REP. COCCHIARELLA asked if the amendment had been reviewed. She said she had been an inactive licensee under this amendment and this bill creates a loophole. **Mr. Coty** said he had seen the amendment. The amendment is not just designed for the old folks but everyone out there and should be exempt. If the form was sent in saying the agent had not received a commission nor did they plan to sell, they are on an inactive list. **REP. COCCHIARELLA** questioned striking language in the amendment. **Mr. Akey** said the particular language does not change the age requirement. It would allow inactive agents over 70 years of age to be exempted from the requirement. They are not trying to create a loophole.

REP. EWER asked if his department already has the administrative procedures in place that tracks inactive agents. Since continuing education was not taken seriously why not just eliminate it? **Mr. Coty** said they did not have something in place that does this. Those agents who had not sold insurance in the previous 12 months should be excluded.

REP. ELLINGSON said he was concerned about the cost of continuing education for some of the older agents and asked if the continuing education requirements could be satisfied as they currently exist on a low or no cost basis. **Mr. Coty** said yes.

REP. ELLIS stated presently that there is no way to know who these people were. "Can't they authenticate who they are?" **Mr. Coty** said if the bill were to pass they could not do that. The agents would need to be required to prove their employment record and it would be easier to take the 10 hours of continuing education.

REP. MILLS questioned the intent to sell or service in the amendment. What is the difference between selling and servicing. **Mr. Coty** said in his mind selling new products and receiving first year commissions can be a wide variety of things from changing the votership, changing the beneficiary, putting things in trust, there are a wide variety of services. **REP. MILLS** then said that, to him, servicing was to have no requirement for continuing education. **Mr. Coty** disagreed.

REP. KARL OHS asked since when had continuing education been in effect. **Mr. Coty** said this was passed in the 1993 session and the first year of implementation was calendar year 1994. He then said that was one of the reasons why the insurance course was approved in 1993 because there was no form for agents to keep up. Many of the agents did that. They completed continuing education because they did not want to hurt their consumers. It is the agents that make no effort because there was no structure.

CHAIRMAN SIMON said the committee heard testimony from the Auditor's Office that they do not have records to show there has been licensing for the last 35 or 40 years. Those records would have all been kept in paper form by hand. Now there are computer

systems. If this bill were to pass, the burden of proof may fall on the insurance salesman when asked to prove that they held a license in Montana for the past 35 years. **Mr. Shannon** said this could be proven through the company in which he was employed. The continuing education credits were proven to them.

CHAIRMAN SIMON asked what would happen if an agent were to move around and not stay with the same company. How would they prove their employment? **Mr. Shannon** said they could contact the other companies in which they had been employed.

Closing by Sponsor:

The sponsor closed.

HEARING ON HB 286

Opening Statement by Sponsor:

REP. BOB PAVLOVICH, HD 37, Silver Bow County said this is a bill which clarifies the laws governing the relationship between brewers, beer importers and wholesalers. The substance of the bill appears on page 1. This bill will prohibit a brewer or importer from setting a price for a product sold at wholesale by a beer distributor. The distribution of alcoholic beverages is one of the most regulated industries in our community. The relationships between producers, wholesalers and retailers are subject to an enormous regulation by both the federal government and state government. The distribution of the alcoholic beverages is in a three-tier system. In that system, brewers are prohibited from controlling wholesalers and wholesalers are prohibited from controlling retailers. Federal and state laws in essence prohibited control over one tier by another. This bill will establish the prohibition by expressly forbidding brewers from setting the wholesale price on any product.

Proponents' Testimony:

Tom Hopgood, Montana Beer and Wine Wholesalers Association provided written testimony. **EXHIBIT 4**

Don Brocopp, explained the history of the three-tier system. He then indicated his support of this bill.

Bill Watkins, President, Zip Beverage stated in the ever-increasing competitive beer market, it is the responsibility of the distributors to provide the right price, timely delivery, a guarantee of freshness and an ongoing merchandising effort. He said they had a right to earn a fair margin on the items they present to retailers.

Opponents' Testimony:

Steve Browning, Anheuser Busch Companies said current state and federal laws already protect wholesalers, and these laws do not need changing. This proposal, if enacted, would unfairly restrain the commercial activities of brewers. **EXHIBIT 5**

Questions From Committee Members and Responses:

REP. LARSON said he wished to explore the relationship concerning retailers. Cosco apparently contacts Busch to buy a carload of beer if the price is right. **Mr. Watkins** said he was not obligated to sell at the price quoted but that is how the dialogue works. They have sales representatives that make corporate calls. They facilitate the purchase of their product through their system. **REP. LARSON** then asked when the beer left the brewery does it go directly to the purchaser? **Mr. Watkins** said the order passes through their warehouse.

REP. LARSON said small retailers are at the mercy of the large retailers. They are underselling the small business. As a bar owner, he said he could go to Cosco and buy beer for less than the wholesaler sells to him. **Mr. Watkins** said effectively when the price is posed to an individual the price is offered to everybody. **REP. LARSON** then asked if beer was sold to Cosco for the same price as it is sold to him. **Mr. Watkins** said yes, that is the way the system works.

REP. MARSHALL said it had been suggested to him that some of the bigger brewers go to the large grocery stores and request "X" many feet of shelving. To buy the shelving, the brewery is forced to pay the store a commission or price for the shelving and thereby not have to reduce the price of the product. **Mr. Watkins** said the grocery business sells their space. The alcohol business is prohibited from purchasing that space and has been since the days of prohibition. The brewery representatives will sell the service. They sell on time delivery, merchandising, the point of sale, the packaging. They do not purchase the space.

CHAIRMAN SIMON asked for an explanation of Anheuser Busch continuing to oppose this bill with this amendment. **Mr. Browning** said because the bill would still state that it is a violation of state law to set a price for a product. There is so much federal jurisprudence on this. There are lawyers in all of the major companies who are paid to make sure that they do not get themselves in situations where they are subjected to federal damages. They vigorously oppose this bill even with the amendment. There is no way they can support the bill where it has language in it about brewers setting prices.

REP. LARSON said in the last paragraph of his written testimony it discusses the affiliation of the Department of Revenue and the brewer/wholesaler relationship. **Mr. Browning** said it is complicated for an out-of-state entity to deal with a variety of

different entities. Dealing with the state can be difficult. They are subjected to someone who would raise a complaint and there follows an administrative proceeding of some type. It is costly and it is just an unnecessary complication that could not have otherwise been worked out between the two parties to the contract.

CHAIRMAN SIMON said he was still not clear. It seems as if the company would want to stay as far away from any kind of suggestion that they were somehow trying to force the setting of prices. This language says it is unlawful to coerce or attempt to coerce or persuade anybody the license to sell beer at wholesale to set prices. "You don't do that and you don't want to do that? Your people would want you to stay as far away as possible. You could, under this amendment, suggest some prices but not put any pressure on that wholesaler to do anything other than run their own business." Anheuser Busch would want to stay away from that situation as much as possible because there is so much federal law involved in this area. Any suggestion they might have in a position to leverage a wholesaler using coercion would be something they would want to avoid. **Mr. Browning** said if the amendment were to the law as currently written they would not have a problem with it. The problem they have is with the bill as written. With the underlying portions they cannot live with this. They would agree on a common sense reading. They want to do anything they can to avoid liability. They need to run their business.

CHAIRMAN SIMON said it was very curious when it is said that adding the words "set a price for a wholesale for any product" and it is unlawful to coerce, attempt to coerce or persuade a person licensed to sell beer at wholesale and with the price clause it almost sounds like they don't want it. It does not come across to him it is an illegal activity. Why would they object to this? **Mr. Browning** said he understood the question. After spending several hours reading six U.S. Supreme Court decisions regarding anti-trust law, "lawyers can make a thousand angels dance on a head of a pin." It is unbelievably complicated in that they must be very careful about what they do, what they say, what words are written. They say this bill is a real problem even with the amendment. **CHAIRMAN SIMON** said he felt he was hearing two different things but appreciated the testimony.

REP. ELLINGSON said Anheuser Busch was the only brewer here. All of the national brewing companies would be affected by this bill, yet they don't appear to have any problem. Is that a fair deduction that can be reached from the fact none of them are here opposing this bill? **Mr. Browning** said he did not think it was a fair conclusion. He said he had not spoken with the other brewers. The beer business is not a good business. Nationally, beer sales have been declining for some years. It is a tough business and is an enormously competitive business. A number of the brewers have a great deal of difficulty surviving. Their market shares are going down, their sales are going down, as is

their stock. Like many entities in America they are restructuring.

Closing by Sponsor:

The sponsor closed.

HEARING ON HB 310

Opening Statement by Sponsor:

REP. JOE BARNETT, HD 32, Gallatin County stated he was carrying this bill per the request of Montana Power Company. The purpose of this bill is to allow regulated utilities to recover the Montana Consumer Council (MCC) tax in the same timely manner as they are allowed to recover the Public Service Commission (PSC) tax. In the Public Service Commission funding statute, a regulated utility is allowed to recover immediately, through its rates and charges, any amounts paid in PSC taxes. However, though the MCC tax is the same nature and character as the PSC tax, a regulated utility may not recover the MCC tax until a general rate case is filed and a final PSC order has been issued. Because regulated utilities do not necessarily file a rate case every three years, they can be delayed in recovering the MCC tax for lengthy periods of time. This bill simply equalizes the way the MCC tax is recovered with the way regulated utilities are allowed to immediately recover the PSC tax.

Proponents' Testimony:

Tom Matosich, Montana Power Company supplied amendments which determine the funding statute for the MCC. The funding statutes impose taxes on regulated utilities in Montana to fund the PSC and the MCC. The PSC funding statute has language that says "All fees paid by the regulated company pursuant to this section are immediately recoverable by the regulated company in its rates and charges." The proposed amendment would allow the same immediate recovery in rates of the MCC tax. **EXHIBIT 6**

John Alke, Montana-Dakota Utilities said they supported this bill. In regard to the gas rates, there is the current MCC tax rate and the current PSC tax rate in place because there was a 1994 rate case. However, on the electric side, there has not been an electric rate case since 1986. The electric rates are the 1994 PSC tax rates in effect and the 1986 MCC rates in effect. Actually, they are over-collecting by over \$6,000 than is necessary but because of the difference in the tax statutes that is the way it goes. They do not feel the company nor the rate payers should make money from this tax. Whatever it is, that should be the rate and the only way to accomplish that is to keep the PSC tax provisions to the MCC tax.

Barbara Ranf, U.S. West stated she supported this bill as well.

Opponents' Testimony:

None.

Questions From Committee Members and Responses:

REP. LARSON asked how much this tax represents to the company. Mr. Matosich said in calendar year 1994, Montana Power paid about \$200,000 which is about \$122 million on the PSC tax. There is a tax increase however, that took place in October of 1994 which would make that amount about \$300,000-\$400,000 in 1995. REP. LARSON said if this tax rate of .06 versus 1% of the gross operating revenue, is this the MCC tax rate? Mr. Matosich said that is the calculation based upon the revenues. The percentage on the mileage is .08% as a tax rate.

Closing by Sponsor:

The sponsor closed.

EXECUTIVE ACTION ON HB 310

Motion: REP. BARNETT MOVED DO PASS ON HB 310.

Vote: Motion carried 18-0.

EXECUTIVE ACTION ON HB 257

Motion: REP. ELLINGSON MOVED DO PASS ON HB 257.

Motion/Vote: REP. ELLIS MADE A SUBSTITUTE MOTION TO TABLE HB 257. Motion carried 14-4 with REPS. ELLINGSON, PAVLOVICH, COCCHIARELLA and LARSON VOTING NO.

EXECUTIVE ACTION ON HB 276

Motion: REP. BOB KEENAN MOVED DO PASS ON HB 276.

Discussion:

REP. PAVLOVICH said the state of Montana does not have caddies. No one wanted a caddie at the Seniors' tournament in Butte. The day of the caddie is gone, not that he would not like them to come back because of the scholarships which are now available. He said this bill was not needed.

REP. KEENAN said caddies are illegal in the state with the child labor laws which are in effect. This obviously became a "hot button" and it crosses many people's convictions, principles or whatever may be. He regretted seeing the emotion which arose out of getting children jobs. That is just an interpretation. Some


people have principles against this bill and some people do not have problems. He said he felt the intentions of both sides which were heard yesterday are noble and honorable. The people from Eagle Bend are just trying to do what they think is the right thing. Father Lowney was also doing what he thought was right. This is not something which any of the members should put the mats up for, and he urged the committee to vote with principles and conviction and do what is right.

Vote: A roll call vote was taken which failed 8-10 with REPS. SIMON, PAVLOVICH, COCCHIARELLA, ELLINGSON, EWER, FORBES, LARSON, MCKEE, SLITER and TUSS voting no.

Vote: A vote was taken to TABLE HB 276. Motion carried 18-0.

ADJOURNMENT

Adjournment: 11:36 AM.


BRUCE T. SIMON, Chairman


ALBERTA STRACHAN, Secretary

BTS/ajs

HOUSE OF REPRESENTATIVES
BUSINESS AND LABOR COMMITTEE

ROLL CALL

DATE 1-26-95

NAME	PRESENT	ABSENT	EXCUSED
Rep. Bruce Simon, Chairman	X		
Rep. Norm Mills, Vice Chair, Maj.	X		
Rep. Bob Pavlovich, Vice Chair, Min.	X		
Rep. Joe Barnett	X		
Rep. Vicki Cocchiarella	X		
Rep. Charles Devaney	X		
Rep. Jon Ellingson	X		
Rep. Alvin Ellis, Jr.	X		
Rep. David Ewer	X		
Rep. Rose Forbes	X		
Rep. Jack Herron	X		
Rep. Bob Keenan	X		
Rep. Don Larson	X		
Rep. Rod Marshall	X		
Rep. Jeanette McKee	X		
Rep. Karl Ohs	X		
Rep. Paul Sliter	X		
Rep. Carley Tuss	X		



HOUSE STANDING COMMITTEE REPORT

January 26, 1995

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Mr. Speaker: We, the committee on **Business and Labor** report that **House Bill 310** (first reading copy -- white) **do pass**.

Signed: _____

Bruce Simon
Bruce Simon, Chair

1/26
Committee Vote:

Yes 15, No 0.

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HOUSE OF REPRESENTATIVES

BUSINESS AND LABOR COMMITTEE

ROLL CALL VOTE

DATE 1 - - 95 BILL NO. HB 276 NUMBER

MOTION: Do pass

NAME	AYE	NO
Rep. Bruce Simon, Chairman		✓
Rep. Norm Mills, Vice Chair, Maj.	✓	
Rep. Bob Pavlovich, Vice Chair, Min.		✓
Rep. Joe Barnett	✓	
Rep. Vicki Cocchiarella		✓
Rep. Charles Devaney	✓	
Rep. Jon Ellingson		✓
Rep. Alvin Ellis, Jr.	✓	
Rep. David Ewer		✓
Rep. Rose Forbes		✓
Rep. Jack Herron	✓	
Rep. Bob Keenan	✓	
Rep. Don Larson		✓
Rep. Rod Marshall	✓	
Rep. Jeanette McKee		✓
Rep. Karl Ohs	✓	
Rep. Paul Sliter		✓
Rep. Carley Tuss		✓

Senate Bill 38
Job Investment Act
Testimony
January 26, 1995
House Business and Labor Committee

Mr. Chairman and members of the Committee, I am Linda Reed and I represent the Governor's Office. My testimony this morning reflects both my opinions as the Senior Economic Development Advisor in the Governor's Office and my experiences as a bank president and commercial lender.

The Job Investment Act seeks administration of \$8 million of the permanent coal tax trust fund for the purpose of establishing a revolving loan fund, proceeds of which will be made available to businesses which are planning to expand and create or retain jobs. Loans will be made in partnership with private lenders, as the Job Investment Act will provide no more than 50% of the total financing required.

The need for this fund was identified from our experience with the Community Development Block Grant Program which is administered in the Department of Commerce. The federal dollars made available for economic development under the CDBG program have been in the range of \$2.5 million per year. Our experience shows that these funds are exhausted long before year end and in fact requests totaling 3 to 4 times the amount available are received. The Job Investment Act will augment these federal dollars.

In addition, the Job Investment Act is designed to overcome some of the limitations of the CDBG program. CDBG is a creation of the Department of Housing and Urban Development. As such, its original intent was to foster opportunities within the inner cities, specifically for those individuals whose skill level might only qualify them for low to moderate income jobs. We believe that all job creation is important and therefore there is no requirement that only low to moderate income jobs be created in order to qualify for the Job Investment Act funds.

HUD rules restrict the Department of Commerce from considering loans to businesses located in Billing, Great Falls, and the Indian Reservations. These communities qualify for their own CDBG funds; however, they are often spent on infrastructure projects rather than funding businesses. So restriction prohibits our participation in such projects as the ethanol facilities planned in Great Falls, as they lie inside the city limits.

By tradition, the CDBG funds have been disbursed as grants to local government entities who in turn lend the funds to local businesses. Loan repayments are paid back to the local government and are retained there to be re-loaned to that community's businesses. Some of our communities are very skilled at applying for CDBG funds and as a result concentrations are developing. The Job Investment

Act will be administered at the State level, with loan payments coming back to the State to be re-loaned. In this way we can insure that businesses within communities without mature economic development organizations have opportunities to access these funds.

This is not a subsidized program. Loans made will be at market rates or higher because it is our intent that this portfolio yield a sufficient return to match the earnings rate of the permanent coal tax trust and cover the costs loan servicing and loan reserve expense.

No additional staff within the Department of Commerce is contemplated. Loan servicing will be contracted with local banks or economic development corporations. Our projections include this expense. Loan monitoring will occur with our existing staff of Regional Development Officers who currently provide similar oversight of CDBG loans.

I believe the Job Investment Act will become an important tool to our private lenders as they work to find ways to fulfill the financing needs of existing and new customers. It will be an important tool for us, the State, to use to achieve our number one priority, job creation and business expansion.

On behalf of the Governor and the Montanans who will benefit from the jobs this program creates, I encourage your favorable consideration of the Job Investment Act. Thank you.

**MONTANA BANKERS ASSOCIATION
BANK MEMBERS**

EXHIBIT 2
DATE 1-26-95
HB HJR 12

Absarokee, United Bank *
Ashland, Cheyenne Western *
Baker, Bank of Baker
Belgrade, Valley Bank *
Belt, Belt Valley Bank *
Bigfork, Flathead Bank *
Big Sky, Big Sky Western Bnk
Big Timber, Citizens Bank
Billings
 Rocky Mountain Bancorp.
 First Citizens Bank
 First Bank
 Norwest Bank
 First Interstate Bank of Commerce *
Boulder, First Boulder Valley *
Bridger, Bank of Bridger
Browning, Blackfeet National Bank
Butte, First Citizens Bank
Cascade, Stockmens Bank *
Chinook, Western Bank
Choteau, Citizens State Bank
Columbia Falls, First Citizens Bank
Conrad, Farmers State Bank
Cut Bank, Farmers State Bank
Deer Lodge, First Security Bank
Denton, Farmers State Bank
Dillon, State Bank & Trust Co. *
Dutton, Dutton State Bank
Ekalaka, First National Bank
Ennis, First Madison Valley Bnk *
Fairfield, First National Bank *
Fairview, Fairview Bank
Forsyth, First State Bank
Fort Benton, First State Bank
Froid, First State Bank
Geraldine, Geraldine State Bank *
Glasgow
 First Community Bank
 Valley Bank
Glendive, First Fidelity Bank
Hamilton, Citizens State Bank
Hardin, Little Horn State Bank
Harlowton, Continental National Bnk *
Havre, First Security Bank
Helena
 Valley Bank
 Mountain West Bank *

Jordan, Garfield County Bank *
Kalispell
 BankWest *
 First Interstate Bancorp.
Laurel, First Security Bank
Lewistown, First National Bank
Libby, First National Bank *
Lincoln, First Bank *
Livingston, First Natl Park Bank
Malta
 First Security Bank *
 First State Bank
Manhattan, Manhattan State Bank
Missoula, First Security Bank
Philipsburg, Flint Creek Valley Bank *
Plentywood
 Montana State Bank
 Security St Bank
Polson, First Citizens Bank
Poplar, Traders State Bank
Red Lodge, U.S. National Bank
Ronan
 Valley Bank *
 Ronan State Bank
Roundup, First Security Bank *
St. Ignatius, Lake County Bank *
Scobey, Citizens State Bank
Seeley Lake, First Valley Bank
Shelby, First State Bank *
Sidney, First United Bank
Stanford, Basin State Bank
Terry, State Bank *
Thompson Falls, First State Bank
Three Forks, Security Bank *
Townsend, State Bank
Twin Bridges, Ruby Valley Natl Bnk *
Victor, Farmers State Bank *
Whitefish, Mountain Bank *
White Sulphur, First Natl Bank
Wolf Point
 Citizens 1st Natl Bank
 Western Bank *
Worden, Farmers State Bank

82 MBA MEMBERS + 63 Branches
*** Dual MBA & MIB Members = 30**

AMEND SENATE BILL 67, THIRD READING COPY

Offered to the House Business and Labor Committee
Prepared by the Montana Association of Life Underwriters

1. TITLE, line 4.

Following: "AN"

Insert: "INACTIVE"

2. Page 2, line 9.

Following: "(e)"

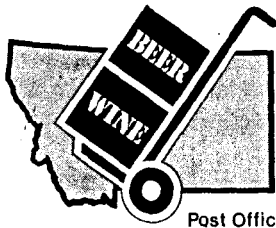
Strike: "a"

Insert: "an inactive"

3. Page 2, line 10.

Following: "standing"

Insert: ". For the purposes of this section, any licensee who certifies to the department on a form prescribed by the commissioner that the licensee has received no first year commissions during the preceding twelve months, and that the licensee does not intend to sell or service new or existing insurance policies in the next twelve months, may be considered an inactive licensee"



Montana
Beer & Wine
Wholesalers
Association

Post Office Box 124 • Helena, Montana 59624 • Telephone (406) 442-4451

EXHIBIT 4
DATE 1-26-95
HB HB 286

HB-286

January 26, 1995

HOUSE BUSINESS AND LABOR COMMITTEE
STATEMENT IN SUPPORT OF HB-286

The Montana Beer & Wine Wholesalers Association is composed of small businessmen and women from across the state. Our membership includes almost every beer and wine wholesaler in Montana.

The beer distribution industry is highly competitive as we see from watching prime TV or any sporting event. The "Right Beer Now," "Tastes Great-Less Filling" and "This Bud's For You" are household phrases.

The competition for market share is especially intense among local distributors. In any given community, you will probably find two or three or even four major beer distributors, one for Anheuser Busch, one for Miller, one for Heilman and one for Coors. The distributors compete for shelf space in stores, sponsorship of sporting and charity events and consumer loyalty. A key part of this competition is pricing products to sell at the wholesale level. For wholesalers to compete it is essential that they have absolute independence to set, maintain and when necessary, to change the wholesale price of their products to meet the conditions of the market.

On top of the competitive pressure which wholesalers have, each wholesaler must meet his or her payroll, pay the mortgage, service all the vehicles, maintain the warehouse, pay insurance

premiums and, most important, pay the brewery for his product. In short, it is the wholesaler who knows his business and knows his market and is best able to set the wholesale price of his product. The wholesaler should be able to sell his product without undue influence from the brewer or importer.

In this highly competitive industry, we have generally found that wholesalers' price increases do not exceed cost increases. In fact, recent years have seen the profit margin for beer wholesalers actually decrease as cost increases exceed price increases.

What we are attempting to clarify with this bill is that brewers or importers may not set or maintain wholesale prices and may not retaliate against wholesalers who do not follow a suggested wholesale price. What we are most concerned with is a predatory pricing practice called "reach back pricing."

Reach back pricing occurs when a brewery increases its price by, for example, 25¢ a case. The brewer suggests the wholesaler impose a 25¢ increase. The wholesaler, however, in response to his individual overhead or the competition in his individual market, decides that he must increase the price by 35¢. The brewer unilaterally determines the 35¢ increase to be improper as it would result in excessive profit to the wholesaler. To coerce the wholesaler to limit its price increase, the brewer retaliates by a further price increase. It is the retaliation we seek to prohibit.

We understand that certain breweries oppose this bill on the ground that if it is passed, it will prohibit breweries from

"suggesting" wholesale prices or from "discussing" wholesale prices with wholesalers.

We understand the brewers' need for market coordination and for brewer originated price promotions. It is advantageous for wholesalers to have brewers and importers "suggest" wholesale prices and for us, as wholesalers, to "discuss" wholesale prices with brewers. We do not intend that this bill will prohibit either price suggestion or discussion and we do not believe it is capable of that construction.

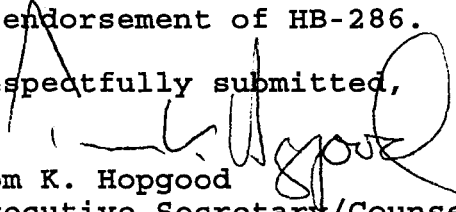
Nonetheless, to alleviate the expressed concerns, we would propose an amendment to provide that nothing in the beer statutes prohibits a brewer or importer from "suggesting" a wholesale price or from "discussing" wholesale prices with distributors.

Thus qualified, it is abundantly clear that we seek to prohibit only the truly coercive acts of brewers and importers, those acts which we can legitimately label as retaliatory.

This bill allows Montana businessmen and women to control their business and to compete fairly with one another in the market place. It fosters healthy competition without undue outside controls.

We ask your favorable endorsement of HB-286.

Respectfully submitted,


Tom K. Hopgood
Executive Secretary/Counsel

TKH/jb

House Committee on Business and Labor
Testimony by R. Stephen Browning
on House Bill 286
On behalf of Anheuser-Busch Companies
January 26, 1995

I appear today on behalf of Anheuser-Busch Companies (AB) to oppose HB 286. AB opposes HB 286 for two reasons: First, current state and federal laws already protect wholesalers, and these laws do not need changing; Second, this proposal, if enacted, would unfairly restrain the commercial activities of brewers, including my client.

Before explaining more about the basis of AB's opposition, it may be helpful to review briefly for the Committee the nature of the relationships that currently exist in Montana among brewers, beer wholesalers, and beer retailers. To describe these relationships, several key concepts are used, including the terms control, exclusive territories, three tier system, and reach-back pricing.

Control: Montana is a "control state", which means that beer sales are controlled by statute. Section 16-3-101, MCA, prohibits brewers, like AB, from selling beer within Montana except as allowed by Montana law.

Exclusive Territories: Beer wholesalers in Montana have "exclusive territories" in which they can sell a given brand to retailers as required by Section 16-3-222 MCA. That same statute provides that the sale of beer in Montana is governed by contractual agreements between the brewers and wholesalers.

Three Tier System: Montana's beer sales arrangement has been described as a "three-tiered system," which means that brewers and retailers are separated by wholesalers. Section 16-30-230 MCA requires that all out of state beer brought into Montana by brewers must go first to wholesalers, and wholesalers in turn sell to retailers.

Reach-Back Pricing: This is a situation where a brewer tells a wholesaler that a particular beer must be sold at a recommended price, and if the wholesaler exceeds that recommended price, then the brewer would

"reach back" and charge the wholesaler an additional amount equivalent to the excess price. For example, if a brewer raises its prices by, say, a nickel a case and recommends that the wholesaler charge no more than eight cents a case, and if the wholesaler charges a dime, then under a "reach back" the brewer would retroactively charge the wholesaler an additional two cents. Reach back pricing is currently illegal.

Anheuser-Busch honors the three tier system and does not set resale prices to be charged by wholesalers. Although AB will recommend prices to its wholesalers, it has never requested repayment of prices in excess of any wholesale price that Anheuser-Busch might have recommended.

Further, Anheuser-Busch does not engage in reach back pricing. Theoretically, "reach backs" involve the brewer retroactively increasing its prices, and raising the wholesaler's prices the full amount by which the wholesaler exceeded the brewer's recommended price. AB does not reach back on pricing.

HB 286 seeks to amend the Montana statute entitled "illegal acts by brewers." This law prohibits the alleged practices from which Montana's beer wholesalers are seeking protection. I point your attention to the actual text of the law, which is the non-underlined portions. The existing law, without the amendments suggested by HB 286, make it unlawful for brewers or their agents or representatives:

"to coerce or attempt to coerce or persuade any person licensed to sell beer at wholesale to enter into any agreement or to take any action that would violate or tend to violate any of the laws of this state or any rules promulgated by the department."

As will be pointed out, "price fixing" is illegal under federal law, and Montana law already prohibits brewers from engaging in illegal activities. In fact, as pointed out before, Montana law prohibits brewers from even selling to retailers, much less seeking to set prices to retailers.

Federal law prohibits brewers and other manufacturers from setting prices for products and to require the wholesaler to sell those products at a price set by the brewer. "Price fixing" is a crime under federal law. Price

fixing is not only a crime under federal law; it is also an antitrust violation that creates a cause of action for treble damages by private parties. Federal laws are very clear as to what constitutes "fixing or maintaining" resale prices, and any violations of those laws are already subject to this statute. These laws are not idle, toothless, and unused statutes. They are not like "spitting on the sidewalk" crimes. They are used, and they can cost defendants huge sums.

Thus, since it is already currently illegal under both state and federal law for brewers to set prices, HB 286 is unnecessary.

I have been told by AB's legal office that no national brewers engage in reach back pricing. Although there have been informal suggestions by wholesalers to the effect that other brewers besides Anheuser-Busch engage in reach back pricing, to my knowledge, no reach-back allegations have ever been formally made.

The reason that there is no reach-back pricing, likely, is because such practices are illegal under federal law, as well as under Montana state law. If in fact a brewer retroactively increases its prices to a wholesaler that has exceeded the brewer's recommended resale price, the wholesaler has a clear right of action under state and federal antitrust law. As noted previously, such an action would entitle the wholesaler to receive treble damages from the brewer.

Similarly, if a brewer were to raise a wholesaler's price the full amount by which the wholesaler has exceeded the brewer's recommendation that, too, would give the wholesaler a legal right of action under state and federal law to sue the brewer. That action would also entitle the wholesaler to receive treble damages from the brewer.

Also, if a brewer were to notify the wholesaler that it intends to raise the wholesaler's price every time the wholesaler raises its prices to retailers that, again, would be a violation of federal antitrust law.

Anheuser-Busch, like all manufacturers, experience increases in costs and examine the marketplace to determine whether its products are being sold at a price that would justify Anheuser-Busch raising its prices to meet increased costs. This is always done after a significant amount of time has passed since

the last price increase to allow AB adequate time to evaluate the effects of those price increases on the marketplace.

Anheuser-Busch would never raise its prices to take the full amount by which a wholesaler has exceeded a recommended price to a retailer. However, AB must retain its flexibility to determine how much it charges for its products. The actual price of products charged to retailers is entirely within the province of wholesalers, because, as noted before, Anheuser-Busch does not sell to retailers, only to wholesalers.

Another essential piece of information for the Committee to consider is the fact that there is effectively no competition among wholesalers in Montana. The reason for that is that by state law, wholesalers have been given exclusive territories, and those territories have been formally established by contract with the brewers. This situation occurred thirteen years ago, and since 1982 Montana beer wholesalers in Montana have exclusive control over the prices charged in their markets.

At the same time, Anheuser-Busch spends hundreds of millions of dollars annually advertising its products, which it does for the purpose of increasing sales of its products to retailers by AB wholesalers. Since wholesalers have the ultimate control over the price charged to retailers, it is essential that Anheuser-Busch at least maintain the right to recommend resale prices from wholesalers to retailers.

Anheuser-Busch's recommendations on resale prices would be based on information provided to Anheuser-Busch by its wholesalers, as well as AB's analysis of the marketplace. AB's wholesalers are free to follow or ignore AB's recommendations as they see fit.

However, under the language proposed by HB 286, even a resale price recommendation could be construed as a "attempt" to coerce or persuade a wholesaler to set a retail resale price. That would be another violation of Montana law.

It should also be pointed out that many AB wholesalers have retail accounts who sell in the territory of adjoining AB wholesalers. Those retailers typically will not feature any of our products in their ads unless they can get

a common price from the various wholesalers that service them. It is unlawful for wholesalers to meet and discuss these matters. Thus, Anheuser-Busch representatives gather the pricing information from the wholesalers and pass it on to the retailers. Under the revisions proposed by HB 286, AB's activities would be illegal. That is, any time that an AB field representatives would advise wholesalers with statements like "Buttreys will run our cases in their Sunday feature if they can get a price of \$7.80," AB would have committed a crime if HB 286 is enacted. And, this would impair AB's ability to effectively market its products in Montana.

In conclusion, Anheuser-Busch does not fix or maintain prices at which wholesalers resell AB's products. Nor does AB require wholesalers to meet any price. The language as proposed by HB 286, however, would prevent AB from even suggesting such a price. And it would prevent AB from arguing with its wholesalers that a lower price might in fact generate additional volume. Any such efforts of this type could be construed as an attempt to coerce or persuade the wholesalers and would be a violation of law under HB 286 as proposed.

Finally, and perhaps most damaging, HB 286 would further insert the Montana Department of Revenue into the brewer - wholesaler relationship. Such intrusion would enable any wholesaler who is dissatisfied with our pricing activities to put at risk our license to sell our products in Montana. Such an outcome is totally unacceptable to Anheuser-Busch, and therefore AB vigorously opposes this bill. Please vote do not pass on HB 286.

Thank you for the opportunity to present this testimony to the Committee.

EXHIBIT 6
DATE 1-26-95
HB 310

Tom Matosich
Montana Power
1-26-95

TESTIMONY FOR THE MCC TAX BILL

The purpose of the amendment to § 69-1-224 is simply to make it comparable to § 69-1-403. Section 69-1-224 is the determination of funding statute for the MCC. Section 69-1-403 is the determination of funding statute for the PSC. The funding statutes impose taxes on regulated utilities in Montana to fund the PSC and the MCC. The PSC funding statute has language that says "All fees paid by a regulated company pursuant to this section are immediately recoverable by the regulated company in its rates and charges." The proposed amendment would allow the same immediate recovery in rates of the MCC tax.

These taxes should be allowed the same rate relief because they are for the same purpose, the purpose of funding the regulation of utilities. One provides funding for the regulator, one provides funding to the MCC so that it may appear in all rate cases on behalf of consumers. The purpose of both entities is the regulation of utilities.

An example of the problem is the situation that occurred in 1994. The PSC tax was calculated and was reduced from the previous year. The MCC tax was calculated at the same time and was increased from the previous year by the same amount as the PSC tax was reduced. The tax changes should have offset each other resulting in no changes in rates. However, because of the statutory language, rates were reduced to accommodate the PSC tax reduction but the MCC tax increase will not cause a rate change until a final order in the rate case becomes effective. If a rate case was not pending, the tax increase would not be recovered in

rates until a rate increase request is made. In other words, the utility does not recover the tax increase in rates but pays the taxes, which results in a loss. Although the dollar amount is relatively small for a utility, there is no logical reason for treating these taxes differently.

HOUSE OF REPRESENTATIVES
VISITORS REGISTER

Business & Labor

DATE 1-26-95

BILL NO. SB38 SPONSOR(S) _____

PLEASE PRINT

PLEASE PRINT

PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	Support	Oppose
Gloria Palatchuk	Richland Development	✓	
Jon Abel	Commerce	✓	
Riley Johnson	NFIB	✓	
Tom Hogood	Mt. Indep Bank Assn		
Ron Klaphake	Mesa Area Econ Dev.	✓	

PLEASE LEAVE PREPARED TESTIMONY WITH SECRETARY. WITNESS STATEMENT FORMS
ARE AVAILABLE IF YOU CARE TO SUBMIT WRITTEN TESTIMONY.

HOUSE OF REPRESENTATIVES
VISITORS REGISTER

Business & Labor

DATE 1/26/95

BILL NO. HB 286

SPONSOR(S) Rep. Pavlovich

PLEASE PRINT

PLEASE PRINT

PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	Support	Oppose
Tom Hopgood	Mt. Beard Wine	✓	
Don Broccoli	Mt BEER & WINE	✓	
Steve Browning	Anheuser Busch		✓
Bill WATKINS	Mt BEER & WINE	✓	

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HOUSE OF REPRESENTATIVES
VISITORS REGISTER

Business & Labor

DATE 1-26-95

BILL NO. SB 67 SPONSOR(S) _____

PLEASE PRINT

PLEASE PRINT

PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	Support	Oppose
Bill Olson - Helena	AARP		✓
JOHN MCKENNA BUTTE	SELF	✓	
Kevin Shannon	Self	✓	
David L. Anderson	AARP		
LARRY AKEY	MT ASSOC OF LIFE UNDERWRITERS		✓
FRANK BUTTE	ST. Auditor		✓
ROYER McLENN	INDEPENDENT INS. AGENTS ASSOC. OF MT		

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HOUSE OF REPRESENTATIVES
VISITORS REGISTER

Business & Labor

DATE 1-26-95

BILL NO. HR 12 SPONSOR(S) _____

PLEASE PRINT

PLEASE PRINT

PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	Support	Oppose
Tom Hoggard	M. Indep. Bankers		✓

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HOUSE OF REPRESENTATIVES
VISITORS REGISTER

Business & Labor

DATE 1-26-95

BILL NO. HB 310 SPONSOR(S) _____

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PLEASE PRINT

PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	Support	Oppose
Tom Matosich	MPC	✓	
Barbara Kant	US WEST	✓	
John Alke	MOY	✓	

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ARE AVAILABLE IF YOU CARE TO SUBMIT WRITTEN TESTIMONY.