MINUTES

MONTANA SENATE 55th LEGISLATURE - REGULAR SESSION

COMMITTEE ON LABOR & EMPLOYMENT RELATIONS

Call to Order: By SENATOR DALE MAHLUM, who served as Chairman in place of SENATOR TOM KEATING, on January 23, 1997, at 1:00 P.M., in 413/415

ROLL CALL

Members Present:

Sen. Dale Mahlum, Served As Chairman (R)

Sen. Thomas F. Keating, (R)
Sen. James H. "Jim" Burnett, Vice Chairman (R)

Sen. Sue Bartlett (D)

Sen. Steve Benedict (R)

Sen. C.A. Casey Emerson (R)

Sen. Debbie Bowman Shea (D)

Sen. Fred Thomas (R)

Sen. Bill Wilson (D)

Members Excused: NONE

Members Absent: NONE

Staff Present: Eddye McClure, Legislative Services Division

Gilda Clancy, Committee Secretary

Please Note: These are summary minutes. Testimony and

discussion are paraphrased and condensed.

Committee Business Summary:

Hearing(s) & Date(s) Posted: SB 185; 1/20/97

Executive Action: SB 62 Do Pass As Amended, SB

120 Do Pass As Amended

HEARING ON SB185

Sponsor: SENATOR J.D. LYNCH, SD 19, Butte

Don Judge, Montana State AFL, CIO Proponents:

Lorna Frank-Karn, Montana Farm Bureau

Opponents: Nancy Butler, State Fund

Opening Statement by Sponsor:

SENATOR J.D. LYNCH, SD 19, Butte, explained in his legislative career, nothing has offended him more than the payroll tax. tax has been terribly unfair, he has never supported it on the employer's part and he opposed it on the employees part. With all the changes which have been made, the Workers' Compensation system is in pretty good shape. They suggested in the paper that the funded self was willing to consider eliminating the payroll tax on both the employers and the employees. He had the Fund set a reasonable date to eliminate the tax, he originally had 1997, then was informed it was 1998, only to find out it was set for 1999. He believes the employees of Montana have paid their share of the employers' insurance long enough. He also thinks the employers of Montana, some who aren't even near the Fund have paid their fair share long enough. Those who are enjoying their insurance policy should be paying it and not those who are not. SEN. LYNCH said he realizes SEN. BENEDICT has a more comprehensive bill coming before the Committee. Most everyone at the table agrees there is an unfairness with the payroll tax on both the employers and the employees of this state. SEN. LYNCH'S bill is an attempt to remedy that injustice. He hopes the Committee realizes we have other bills before them which address this problem.

Proponents' Testimony:

Don Judge, Montana State AFL, CIO, said they made it clear several years ago when the payroll tax was first initiated in the 1991 legislative session that they felt it was unfair for workers in the state to bear a portion of the cost of providing employers in the state with immunity from lawsuits arising out of work place accidents and injuries. That situation has not changed. Montana is still one of your very small handfull of states that does tax employees to pay for any portion of the cost of their Workers' Compensation coverage and the employer limited liability provided thereunder. With the early termination of the payroll taxes currently on our priority list, there are concerns that we have with the other legislation that will be proposed. looking at the history of this, when this legislation was initially passed, they said that the Fund and the deficit were not in as bad as shape as had been proclaimed by the state which brought that issue to the legislature. Mr. Judge states that they were right. It is not going to take until the year 2007 to pay out the debt. The deficit would go down much more quickly than anticipated. They were right about that. What they did not anticipate was in addition to the massive cuts in benefits that had been enacted in the 1993 and 1995 legislature, cuts which in some cases amounted to more than 50% for insured workers, that employers would be given substantive reduction in their payroll premium taxes, amounting to more than 35% over a two-year period alone. Mr. Judge said we should have repealed this tax a long time ago. It's an onerous tax, it is not a tax which is welcomed by Montana workers out there. They concur with SEN. LYNCH'S attempt to repeal it.

Lorna Frank-Karn, Montana Farm Bureau, is in support of SB 185. They always thought this tax should be eliminated as soon as the Fund gets to the point it is no longer in the red. From the testimony given by SENATOR LYNCH that will be very soon, so they are in favor of this bill and hope it will get a Do-Pass recommendation.

Opponents' Testimony:

Nancy Butler, State Fund, said this bill ends the payroll tax on everyone, employers, employees, and self-employed on January 1, 1998. This leave the Old Fund about \$160 million short to pay Old Fund claims. The bill does not clearly require the State Fund to take on that Old Claim liability. The statutes are repealed but she is not sure repealing this separation necessarily puts the two back together again. SB 67 runs the payroll tax out at least one more year. Without that additional payroll tax the State Fund itself, if they were combined, would be in financial jeopardy. They request the Committee take the opportunity to review SB 67 first and not pass this bill.

Questions From Committee Members and Responses:

SENATOR DEBBIE SHEA asked Nancy Butler in the event SB 67 does pass, what types of restraints it removes from the State Fund. Ms. Butler responded she believes the restraint would be they would no longer be responsible for administering the Old Fund. It would also cause the Fund more problems in the long run, as there would not be any money to pay claims.

SEN. STEVE BENEDICT asked Nancy Butler if it is correct that this bill does not merge the Old and New Fund. Ms. Butler answered this is correct. The bill repeals the statutes which created the separation, but she is not sure if simply taking that separation away puts the liability back with the State Fund. She thinks we need a statute to state Old Fund claim liability should go to the current state fund to take care of claims.

SEN. BENEDICT asked if they would still have the tail in the Old Fund, regardless, without having the operating authority to manage the tail? Ms. Butler said this is correct.

SEN. CASEY EMERSON asked Nancy Butler said he received some different figures from the Workers' Compensation people and would like to find out which set of figures is true. He asked if Ms. Butler could give him something in writing in regards to the fiscal year ending June 30. Ms. Butler said she would do that. SEN. TOM KEATING asked Nancy Butler for clarification if they have annulled the bonds in the Old Fund. Ms. Butler answered they had. The Board of Investments has taken the dividend declared by the State Fund, Board of Directors and annulled all

the outstanding bonds. SEN. KEATING asked if they had a lump sum that is paying off the bonds as they come due. Ms. Butler answered that is right. SEN. KEATING asked if the Old Fund is not bonded anymore. Ms. Butler responded that is correct. SEN. KEATING asked what the current balance of the Old Fund is. Ms. Butler said it is \$198 million by the end of Fiscal Year June 30, 1997. SEN. KEATING asked if we repeal or eliminate the payroll tax, what is left to pay off the Old Fund liability? Ms. Butler responded there is not a large cash balance in the Old Fund account right now, so there would be whatever payroll tax is collected up to the date it is repealed, then that would be all, unless the State Fund declared additional dividends that went to the Old Fund. SEN. KEATING asked if the Old Fund is still an obligation of the State Fund. Ms. Butler answered basically the Old Fund is an obligation of the state. SEN. KEATING said he understood that but the language of the separation was that when the state had a certain level of reserve that a portion of that would be dedicated to the retirement of the Old Fund. Ms. Butler said this is correct. An additional statute is that if a dividend is declared and have the assets to do so, but instead of it going to policyholders, until the Old Fund is all paid it is required by law that dividend go to the Old Fund.

Closing by Sponsor:

SEN. LYNCH stated that this request is several months old, it is not something he put in last week. He wished the Fund would have told him the technical problems and he would have been happy to address them. It seems to him that something is inherently wrong if he buys and insurance policy that protects him and prevents anyone from suing him, that his rates are going down but he still requires his neighbor who has no interest in it to pay part of his insurance policy. SEN. LYNCH said he would do anything to solve this dilemma. He would work with the Fund to amend it, he wishes they would have talked to him earlier, but he does not desire to cause any trouble for the Fund. He is minimal to any changes, but hopes we can eliminate any gross misjustice to the employers and employees in the State of Montana.

{Tape: 1; Side: A; Approx. Time Count: 1:19 P.M.}

NOTE: SENATOR TOM KEATING RESUMED CHAIR.

EXECUTIVE ACTION ON SB 62

<u>Amendments</u>: Amendments distributed by Eddye McClure. (EXHIBITS 1-4)

Motion: SEN. STEVE BENEDICT MOVED DO PASS SB 62 WITH
AMENDMENTS.

<u>Discussion</u>: SEN. BILL WILSON offered SEN. BENEDICT'S amendment to SB 62. (EXHIBIT 1)

SEN. BENEDICT on page 3, line 15, after the second "expenses", he would like the words "as set forth in department rules and", "as specified in the rehabilitation plan". This gives some comfort that the Department would adopt rules as far as the rehabilitation claims excluding the travel and living expenses.

Vote: (EXHIBIT 1) MOTION to AMEND SB 62 CARRIED UNANIMOUSLY by voice vote.

<u>Discussion</u>: SEN. BENEDICT also offered the amendment requested by SEN. SPRAGUE (EXHIBIT 2). That amendment is on page 1, line 28. Following "made" we would strike "on or before July 1 of" and following "year" we would insert "upon an assessment by the department". SEN. BENEDICT said SEN. SPRAGUE and Chuck Hunter felt that this is an important amendment to add.

Chuck Hunter, Department of Labor & Industry, stated the old language required insurers to pay them on the previous fiscal year which ended June 30 by July 1, the following day. This allows the Department time to gather the information, send the assessment, and give them time to pay the bill.

<u>Vote</u>: (EXHIBIT 2) MOTION to AMEND SB 62 CARRIED UNANIMOUSLY by voice vote.

<u>Discussion</u>: SEN. WILSON moved that his one, possibly two amendments be added to SB 62. (EXHIBIT 3) He said the first amendment is simple and fair. Page 3, line 7 is the reason for this amendment. Since we have stricken the language that a plan has to be filed with the Department, all he is asking is to insert language on page 3, line 1. Line 30, page 2 begins, "a rehabilitation plan is agreed upon by the injured worker and the insurer and a written copy of the plan is provided to the worker", is the new language as proposed by SEN. WILSON since they cannot access the plan from the Department.

SEN. BENEDICT asked if they could segregate the two amendments. One is "a written copy of the plan is provided to the worker" and the other is "excluding travel and living expenses". He doesn't have any problem at all with a written copy of the plan provided to the worker.

<u>Motion</u>: CHAIRMAN KEATING moved to segregate. He then asked for questions from the Committee.

<u>Discussion</u>: CHAIRMAN KEATING asked SEN. WILSON who writes the plan of the written copy provided to the worker. SEN. WILSON said the plan is agreed upon by the insurer. CHAIRMAN KEATING then asked if there was any other place in the statutes that provide written copy for the worker. SEN. WILSON answered not that he could see.

<u>Vote</u>: MOTION that AMENDMENT NUMBER 1 (EXHIBIT 3) be added to SB 62 CARRIED UNANIMOUSLY by voice vote.

<u>Discussion</u>: CHAIRMAN KEATING stated the Committee should now discuss number 2. (EXHIBIT 3)

<u>Motion</u>: **SEN. WILSON** moved that this amendment be added as segregated but open to discussion. He stated he is not sure this amendment necessary. He said he and **Eddye McClure**, **Legislative Services Division**, found in the code and found that money for these things were provided elsewhere and that this amendment might not be necessary but he was not sure.

<u>Discussion</u>: Chuck Hunter was asked by CHAIRMAN KEATING to comment on this issue. Mr. Hunter stated the section in the bill states that certain rehabilitation expenses would be payable automatically under the rehab. plan, but it does exclude travel and relocation expenses. There is another section in the law called "auxiliary rehabilitation expenses", he thinks it is section 1025. That is a section insurers have traditionally used when they decide to pay those expenses, they are payable under section 1025. So this makes it an issue of agreement between the insurer and the injured worker.

CHAIRMAN KEATING asked Mr. Hunter if the other one was an optional payment. Mr. Hunter responded it is.

CHAIRMAN KEATING asked if the language here were to exclude travel and living expense, does the paragraph the new language on page 3 require the payment of travel and living expenses. The amendment strikes the exclusion of travel and living expenses. If that is struck, does it make those expenses mandatory in the rehab plan? Mr. Hunter answered that he does not know. He has not seen the language of the amendments. That is probably a matter of some legal interpretation and he did not see it to know.

CHAIRMAN KEATING said the language states that the worker is entitled to receive payment for tuition, fees, books, and other reasonable and necessary re-training expenses as set forth by Department rules as specified in the rehabilitation plan. We are taking out the phrase "excluding travel and living expenses".

Mr. Hunter offered his opinion that this would not mandate their payment or make them subject to an agreement. If the parties wanted to agree to that they could, but it would not mandate their payment.

SENATOR WILSON said he would like two opinions on this, first he believes Nancy Butler might take exception to this so maybe she could talk and also Russell Hill. Nancy Butler she believes section 1025 of the Workers' Compensation Act provides for up to \$4,000 for expenses paid for reasonable travel and relocation expenses to serve for employment in a new location and implement a new rehabilitation plan or attend an on-the-job training program. Her understanding of this language is that this is for tuition, fees and book rehabilitation expenses. The language "excluding travel and living expenses" is there because it is

covered in another section of law, where those expenses were covered.

CHAIRMAN KEATING said his question was, if they strike "excluding travel and living expenses" in the amended bill, then they would be included in the rehabilitation plan, or at least the injured worker could claim the travel and living expenses in the plan.

Nancy Butler, State Fund, responded she believed the injured worker can do that right now under the auxiliary benefits.

CHAIRMAN KEATING said he understands that, but the excluding language is in there for a reason and if we strike that excluding language, does that put those travel and living expenses into the assumption in that paragraph. Ms. Butler responded not in her opinion. CHAIRMAN KEATING asked if she is saying it will not override the auxiliary language. Ms. Butler responded that is not the way she would apply it, she would say there are two separate sections and inform the claims department to take care of tuition, fees and books in one section and travel in the other.

CHAIRMAN KEATING said so this means if we strike travel and living expenses, it won't have any affect. Ms. Butler said she did not think so. SEN. WILSON asked the Chairman if they could have Russell Hill's opinion on this matter. Russell Hill, Montana Trial Lawyers' Association, said he agreed with both Mr. Hunter and Ms. Butler. He said when he testified on this bill, referring to the language "in addition", he had confused the issue a little. He stated in his testimony he was wrong, his testimony didn't distinguish between rehab. benefits and rehab. expenses.

SEN. WILSON said after listening to the arguments he will withdraw the motion of the segregated amendment.

CHAIRMAN KEATING asked SEN. WILSON if his motion was still before the floor. SEN. WILSON responded yes.

SEN. THOMAS said it seems to him that with the section 1025, this excluding language that SEN. WILSON is taking out, that language in the bill wipes 1025 out. With the language still in the bill, 1025 does not apply because it is excluded. Maybe some insurers would say we will take care of those things out of 1025, others probably wouldn't. It seems fairly reasonable to pass the amendment, because then we are saying we are not excluding this. And you can agree to pay on 1025, but we are not dictating it either way.

SEN. BENEDICT stated he is not sure, these are the finer points of law which he is not real comfortable with. But it seems to him if you take excluding travel and living expenses out of the bill, then you are opening up a guessing game as to what the courts will do as opposed to when you put them in law, then you are saying that these need to be dealt with in another section of

law in 1025. You are explicitly saying that in this bill. In order to talk about travel and living expenses, you need to go to 1025, so he would feel much more comfortable leaving this in the bill rather than striking it. Then you are giving clear direction to the court.

Eddye McClure asked Nancy Butler if there have been some cases under 1007 where travel and living expenses have tried to be claimed as re-training. Ms. Butler responded the reason the exclusion language is here is because rather than claiming travel and living expenses under 1025, they have tried to be claimed under 1007. Ms. Butler responded she believes they wanted to clarify they were not paying travel twice. She believes if we make an amendment that says, "excluding travel and living expenses" that are covered pursuant to 1025, that would still leave those benefits available, they would not be mandated to be in the plan, but they would still be available to workers. Ms. McClure asked if for the ones not covered in 1025, could we possible put that in? Ms. Butler responded if they agreed. If there is some kind of living or travel which wasn't covered in 1025, she believes the insurer can make the decision.

George Wood, Montana Self-Insurers' Association, stated for clarification for the Committee, remember where this arose. First of all, the regulations regarding the payment of rehabilitation came out of the old SRS. They had their rules which said, "this is what you pay". They did not pay travel and those things because it was in 1025 and that is where we got it. But they did not have the authority to pay the travel expenses. That was one of the reasons 1025 was passed. He agrees with what Ms. Butler says, he believes we need the exclusion in there and also call attention that they are available in 1025 because it still exists.

SEN. SUE BARTLETT said going back to the amendment SEN. WILSON withdrew, she was hearing from these people instead of striking the phrase, what might be done in an amendment to make it clear is to leave in "excluding travel and living expenses", but add to that, "covered under section 1025". SEN. WILSON said they were discussing that. CHAIRMAN KEATING asked if after that if it says, "as set forth by Department rules, or specified in the rehabilitation plan"? Eddye McClure asked Ms. Butler what we would be setting forth. Ms. Butler answered what is being set forth is, what are reasonable tuition fees, books, and what are these other reasonable and necessary re-training expenses or guidelines for all those things. Ms. McClure said she believes she can weave those two together if the Committee will allow her to merge those.

<u>Motion</u>: SEN. WILSON moved this amendment before the Committee as stated by Ms. McClure.

<u>Vote:</u> It was **UNANIMOUSLY CARRIED** carried by voice vote that **AMENDMENT NUMBER 2 (EXHIBIT 3)** be **ADDED TO SB 62.**

<u>Discussion</u>: SEN. KEATING asked SEN. BARTLETT to propose her amendment to SB 62.

Motion: SEN. BARTLETT moved that the amendment identified as requested by SEN. BARTLETT, page 5, line 12. This is the section which speaks to a situation in which an insurer believes a worker is unreasonably refusing to cooperate with the rehabilitation plan. The insurer may terminate the benefits and it requires a 14-day notice to terminate those benefits. This amendment requires this notice be written to both the worker and the Department. (EXHIBIT 4)

<u>Discussion</u>: SEN. BENEDICT fully supported SEN. BARTLETT'S amendment, the reason being it is a good business decision for both the insured and the insurer to make sure the terms of any agreement are in writing and it seems like the language is a little bit vague and will allow the insurer to notify an insured by phone, or other means of communication which could not be proven. SEN. EMERSON also supports this.

<u>Vote</u>: AMENDMENT (EXHIBIT 4) CARRIED UNANIMOUSLY on a voice vote. The MOTION SB 62 DO PASS AS AMENDED CARRIED UNANIMOUSLY. (EXHIBIT 5)

{Tape: 1; Side: B; Approx. Time Count: 1:46 P.M.}

EXECUTIVE ACTION ON SB 120

Amendments: SEN. DALE MAHLUM proposed amendments to SB 120. (EXHIBIT 6) He stated this bill was re-written to make it easier to read. SEN. MAHLUM asked Chuck Hunter to explain this. Mr. Hunter said they took the language of the bill which tried to clarify when wages were due on certain situations such as theft or terminations. They tried to take that language and conform public and private sector termination pay to be the same. They tried to clarify when wages were due based upon when the employee leaves, when the employee is terminated for cause, and when the employee is terminated for theft. Each of those sections is separate now and reads separately. The payment dates would be the same for both public sector and private sector under all those conditions. They hope the language flows a lot better than the original statutes.

SEN. MAHLUM stated the employee has no problem, he still gets paid if misappropriated funds which belong to the employer are found, and that money can be set aside. When the judge finds the employee has agreed in writing the withholdings are taken out. This does not happen too often. As a matter of fact, employee misappropriation of funds is about 3 or 4% of employees in the retail business. In the U.S. 60% of all misappropriation of funds or stolen funds are done internally while 40% are done externally by shoplifting. It is a national statistic and we are trying to make sure the person who does misappropriate funds, the

employer has a chance to get some of this money back from them. He calls this his "bad apple" bill because there is sometimes a bad apple in the barrel. He has had it happen many times.

CHAIRMAN KEATING asked if there was sufficient change in this to have another public hearing. SEN. MAHLUM said he does not think so.

SEN. DEBBIE SHEA asked SEN. MAHLUM if the concerns for the employee were satisfied in this amendment, if he doesn't turn out to be the "bad apple" you thought he was. SEN. MAHLUM responded, yes, it states, "if the employee is found not quilty or if the employer withholds an amount in excess of the value of the theft, the court may order the employer to pay the employee the withheld amount plus interest". SEN. SHEA asked if the words "may order", should read "shall order". It was discussed by Eddye McClure and decided that it is permissive now, and it is the current language. SEN. SHEA asked if it was discussed what they would do with those wages in the meantime. SEN. MAHLUM responded they did talk about that, and what they decided was instead of going to the County Attorney and letting them have the \$400 to \$600, after taxes were paid, the employer will have the money to pay. This is not a bill which has anything to do with trying to not pay an employee. The money will be held with the employer. SEN. SHEA stated that obviously there is a "bad apple" in the group of employers as well so that is her concern. SEN. MAHLUM responded the majority of the local businesses in Montana are pretty good, they are small business and he does not have a problem with that. SEN. BENEDICT said he believes our laws have a lot of dealings with the employer if he is wrong in this case, as well as the employee wronging the employer. The laws are on the books but they are not filled. He said he was in this position last year and it is a difficult thing to say, "here's your check, and you owe me all that plus another several thousand dollars". If I do not give that check out, I could be in deep trouble and that would be taken up by the county.

Motion: SEN. MAHLUM MOVED SB 120 DO PASS. HE ALSO MOVED A DO PASS ON THE AMENDMENT (EXHIBIT 6).

<u>Discussion</u>: CHAIRMAN KEATING asked for further discussion or comments on the amendment. SEN. BENEDICT said he felt the amendment makes a much better bill and tightens things up a lot. He believes the employee protections are covered in the last two sections of the amendment.

SEN. THOMAS stated that the (i) section of the amendment wipes the whole thing out. This has no affect. Charges will not be filed within 15 days for \$400. They won't be filed in 15 months. He realizes the intent is there, but was this discussed a lot?

SEN. MAHLUM responded they did. As a matter of fact, the case he had was done within 24 hrs. and there was no problem at all with

it. SEN. THOMAS asked if he filed the charges. SEN. MAHLUM answered he did.

SEN. THOMAS stated in this language, it says there needs to be filing in court and from his understanding of the situation he went through, he did not do that nor did he understand he could, that had to be done through the County Attorney. He said he made a complaint of sorts which falls into this arena because it was following a signed confession, but there have been no charges brought. It was foreign to him to go that, he found out he can not prosecute. SEN. BENEDICT said there is the possibility of going to small claims court himself, and if it is a court of jurisdiction also and then anything above \$1,500 the County Attorney will respond to.

SEN. THOMAS asked if this isn't a criminal incident, you cannot file that in small claims court. SEN. BENEDICT answered he did not know why you couldn't, you are not asking for criminal charges but asking for restitution from the employee. This is not about charging someone with theft so he will get thrown in jail.

CHAIRMAN KEATING said they are talking about only one paycheck. SEN. THOMAS said he understands that, but wants to know what the court of competent jurisdiction is. He doesn't believe it is small claims. Eddye McClure said when they did separation for pay before, she is not sure where they filed. SEN. THOMAS said he would register his thoughts on this.

CHAIRMAN KEATING suggested to SEN. THOMAS if he determined that the phrase "if no charges are filed in a court of competent jurisdiction" does negate the balance of the intent here, and you find that out, you may want to amend it on the floor. If it turns out that small claims court is court of competent jurisdiction, then that will handle the matter because an employer would not have a problem, it does not require an officer or a county attorney to file in small claims. An employer himself can file. SEN. THOMAS responded following that sentence of competent jurisdiction against an employee within 15 days of the filing of the report with the local law enforcement agency, drawing the line between those two things, we are still in the criminal world. He is really not sure so he will look into it. SEN. SHEA asked SEN. THOMAS if it says right in the law that they have to file within that time period, does he think the County Attorney would not do that? SEN. THOMAS said they just don't do it, they have a hundred other things which are apparently more important. He asked SEN. MAHLUM when he said filing, did he mean that he made it to the police and or did he make a filing in small claims court. SEN. MAHLUM responded the police were with the agency that found out the problem. The employee admitted he did this, so the testimony was written down and signed. MAHLUM took it right to the County Attorney's office and one of those Deputy County Attorneys took it right away. SEN. THOMAS asked if they did it. SEN. MAHLUM said that is right.

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<u>Vote</u>: The MOTION to add this amendment (EXHIBIT 6) to SB 120 was unanimously carried by the Committee by voice vote.

<u>Discussion</u>: SEN. KEATING asked for discussion regarding the motion that SB 120 is a do pass as amended.

<u>Vote</u>: The MOTION SB 120 DO PASS AS AMENDED CARRIED UNANIMOUSLY BY VOICE VOTE.

ADJOURNMENT

Adjournment: 2:06 p.m.

SEN. THOMAS F. KEATING,

KEATING, Chairman

GILDA CLANCY, Secretary

GC/TFK