

MINUTES

## SENATE COMMERCE & HUMAN RESOURCES COMMITTEE

**DATE:** Tuesday, March 04, 2014

**TIME:** 1:30 P.M.

**PLACE:** Room WW54

**MEMBERS PRESENT:** Vice Chairman Patrick, Senators Cameron, Goedde, Guthrie, Martin, Lakey, Schmidt and Ward-Engelking

**ABSENT/ EXCUSED:** Chairman Tippetts

**NOTE:** The sign-in sheet, testimonies and other related materials will be retained with the minutes in the committee's office until the end of the session and will then be located on file with the minutes in the Legislative Services Library.

**CONVENED:** **Vice Chairman Patrick** called the meeting to order at 1:30 p.m. He welcomed all.

**S 1273** **Continuation of Relating to Worker's Compensation for Firefighters** continued from the meeting of February 20, 2014, was presented by Rob Shoplock, Executive Vice President of the Professional Fire Fighters of Idaho. **Mr. Shoplock** gave a brief overview of the bill, which he called the "firefighter's cancer bill". He said this bill addresses the nearly impossible burden of proving occupational diseases associated with firefighting within the worker's compensation system. He said that in the process of drafting this bill, some language was reworked. He said that he met with Representatives and Senators and received input from all stakeholders. After meeting with Senator Bair, it was decided that another Office of Performance Evaluation (OPE) study was not necessary. **Mr. Shoplock** said that physicals cost approximately \$750. Studies have shown that exposure to smoke does cause cancer in firefighters. **Mr. Shoplock** asked for support from the Committee for this bill.

**Senator Cameron** said he was supportive in general of the bill. He mentioned that many legislators represent volunteer fire departments in their districts and wondered why volunteer firefighters couldn't be included in this bill. **Mr. Shoplock** said that none of the studies included the volunteer firefighters, and the cost of physicals were of concern to those departments. He said he thought the cost of worker's compensation premiums would skyrocket. **Mr. Shoplock** remarked that several states have insured volunteer firefighters. He disclosed that there is a high turnover with volunteer firefighters. **Senator Cameron** wanted to know whether there was a way physicals could be done that would not dramatically affect insurance rates. He wanted to find a "common ground." **Senator Cameron** stated that since firefighters are exposed to cancer-causing smoke, worker's compensation should apply to both career and volunteer firefighters. **Mr. Shoplock** said he agreed. He pointed out there is an active volunteer firefighter in the city of Eagle who has been with the department for quite some time, but who has not been on a fire call for 13 years, and if the volunteer firefighter was to be included in this bill, they would be covered.

**Senator Martin** asked about page 2, line 38 of the bill referring to leukemia. He wanted to know whether after six years of employment, if a firefighter was diagnosed with the disease, would he have to prove that the disease was a result of being a firefighter or would the firefighter have to prove whether the disease came from another source. **Mr. Shoplock** emphasized that if a firefighter were a non-tobacco user, a worker's compensation claim would be filed. However, if a physician says that the disease is not job-related, the burden of proof shifts back to

the firefighter.

**Senator Cameron** asked whether the initial employment medical screening examination outlined on page 2, line 27, was the same as a yearly physical. **Mr. Shoplock** said his own entry-level physical was much more in-depth than a yearly physical. **Senator Cameron** and **Mr. Shoplock** discussed whether or not there was a concern raised about this bill from the Industrial Commission. **Mr. Shoplock** said the bill was brought before the Industrial Commission and all felt this was a good, comprehensive document.

**Senator Goedde** remarked that it appears that Idaho already has presumptive statutes for occupational diseases, such as heart, lung, and infectious diseases. He wanted to know if that was prior to the insertion of Section 14. **Mr. Shoplock** said that question would be better answered by the worker's compensation attorney, Richard Owen. He said he believed there was a ruling from the Attorney General, as well as comments from Representative Luker, about whether presumption existed, but would defer to the attorney.

**TESTIMONY:**

**Gary Rohwer**, representing the Idaho State Fire Commissioner's Association (Association), past president, and Fire Commissioner from the Rural Fire District, referred to the letter he previously sent to the Committee and revealed there has been opposition to the bill as currently drafted due to two primary reasons. The first reason is that not all firefighters are covered and the second reason is the Association does not have a good understanding of what the true fiscal impact will be on the districts. The Association wants all firefighters to be covered. He remarked the majority of firefighters in the State are volunteers. The diagnosis must occur within a reasonable time frame. He stated their goal should be to come up with a mechanism that would service the whole industry. **Senator Goedde** asked Commissioner Rohwer if physicals were provided for paid staff. **Commissioner Rohwer** indicated that physicals were provided for both paid firefighters and volunteers. **Senator Goedde** asked how much additional cost would be involved in bringing the physicals up to the level that is suggested in the pending legislation. **Commissioner Rohwer** said "\$700 multiplied by 570 people, which is nearly \$400,000." He emphasized the total budget in his district is \$600,000, and the \$400,000 would be a significant chunk out of their tax base. **Vice Chairman Patrick** commented that he was surprised at the \$700 fee. **Commissioner Rohwer** replied he did not know how well an entry-level physical of any type would predict the onset of cancer in the future.

**Danny Renfro**, Board Member of the Idaho State Fire Commissioner's Association and a Commissioner at the Wilder Fire Department, stated that he thought it was wrong to state that one group can have worker's compensation, while the other group could not. He emphasized that when firefighters go into a burning building, they all go in together and are not two separate groups. They work as a team and they all perform the same duties. There should not be two separate classes of firefighters that are both working to come to the same end.

**Richard Owen**, a lawyer in Nampa who represents firefighters, spoke about presumption. **Mr. Owen** commented that without presumption, his job before the Industrial Commission is to prove how many times a firefighter has been exposed to smoke, what is in the smoke exactly, and how does that cause cancer. He disclosed that without presumption, he was not sure he could prove his case. In order to win a case, he had to prove how many times a firefighter was at a scene inhaling smoke, what kind of products were burning, what kind of chemicals were involved in the smoke, along with a long list of things. Without the presumption, he has to prove all of those things. The Industrial Commission (Commission) is not going to make an assumption that because a firefighter is at a scene for his 30

years, he is going to inhale enough smoke of a certain kind to get cancer. That is up to the firefighter to prove. **Mr. Owen** remarked there have been studies conducted about professional firefighters and the studies have been discussed at Commission meetings. He disclosed that without presumption the Association will have a very difficult, if not impossible, time trying to prove that one of these cancers was caused by the firefighter's work. He emphasized the presumption that is in place in Idaho Code § 72-438 is partial presumption. The Code says that the diseases listed in Subsection 12 on page 2, line 10, "Cardiovascular or pulmonary or respiratory diseases of a paid fireman", those are presumed to be at work and the firefighter actually came into contact with those hazards. It does not prove causation. A firefighter still has to prove that these exposures lead to these problems.

**Senator Goedde** commented that Mr. Owen was talking about the difficulty in collecting enough evidence to prove that a firefighter contracted this disease while in the employment of a fire department. He remarked that the employer has a difficult job in trying to track the other number of hours a day that the firefighter is out on their own and not in the employment of the district, not to mention all the opportunities that the person may have had to be exposed to hazardous chemicals or any other carcinogenic substances. He thought that burden would be much greater for the employer rather than for the firefighter and he asked for Mr. Owen's comments. **Mr. Owen** said he respectfully disagreed. He outlined cases where presumption has been applied to a case and they were rebutted by a single doctor's letter that said the disease was not caused by work. He gave examples, such as the firefighter was a drinker or engaged in some other type of activity, such as riding motorcycles or exposure to gas in the garage at home, and mentioned that any of those things by themselves rebut the presumption.

**Senator Schmidt** asked Mr. Owen for his legal opinion and said that in reading the definition of firefighters on page 2, lines 22 through 24, "if he fought fires for the forest service for five years, was he a firefighter?" **Mr. Owen** answered that a firefighter would have to work more than five years to qualify for any of these protections.

**Senator Cameron** asked Mr. Owen to explain the levels of presumption from the current standard we have today. **Mr. Owen** explained that an employee had to prove that they were actually exposed and a risk of injury had been sustained. They also had to prove the risk of injury sustained was peculiar to the occupation or employment. The first two items would not have to be proven if a firefighter qualified under any of the other categories under Idaho Code § 72-438. However, firefighters would still have to prove they had at least 60 days of exposure to the risk, that notice was given within 60 days when told by a physician there was a problem, and that the risk faced at work actually caused the problem. **Senator Cameron** said that in this proposed legislation, "we take it all the way to presumption. Did we consider it to be a partial presumption?" **Mr. Owen** said they used models from 21 states and a partial was not considered. **Senator Cameron** asked if a partial presumption would be less costly to fire districts and the Commission. **Mr. Owen** remarked that it was possible, but he did not have the expertise to answer the question. One comment was if the definition of firefighter remains the same, it would be less costly to have a partial presumption. If volunteers are included, he said he thought "that skews the conclusion" because of the lack of physicals and exposures. **Senator Cameron** queried "how can a physical determine whether there is a propensity or a genetic disposition for cancer?" **Mr. Owen** said that a physician would have to answer that question.

**Mr. Shoplock** said he has learned patience and persistence and thanked the Committee. He appreciated all of the conversations. The studies that are used put firefighters at one-and-a-half to two times more likely for certain cancers. He

emphasized that for the firefighters that he represents, that this is the right thing to do. When an illness is caused by work, the avenue to take care of it should be through worker's compensation and not private insurance.

**Senator Martin** said he had a general question on the fiscal impact regarding an expected premium increase from 2.3 percent to 7.8 percent. He said it did not seem like Mr. Shoplock was estimating that there would be much cost and asked Mr. Shoplock to address his concerns. In response to the question, **Mr. Shoplock** remarked this draft legislation came from New Mexico and the National Council on Compensation Insurance (NCCI) who quoted nearly the same increase in worker's compensation premiums. New Mexico has not seen an increase and actually had a claim that went through and never saw an increase. When Vermont passed their legislation, which is more comprehensive, premiums were reduced in consecutive years and they believe it is the "healthy worker" effect.

**Senator Guthrie** referred to page 2, line 25, "If a firefighter is diagnosed with one or more of the following diseases after the period of employment" and commented that if a firefighter was diagnosed with brain cancer after 9 years, this is not applicable, but if it is after 11 years it is applicable. He asked if his understanding was correct. **Mr. Shoplock** said that was correct and the employee would have to testify before the Commission and try to prove their case.

**Senator Goedde** said he attended the fire chief's meeting in Coeur d'Alene and the chief from Sandpoint indicated that 93 percent of the fire departments were volunteer. What percentage of personnel were volunteers versus professional? **Mr. Shoplock** replied that to the best of his knowledge there are roughly 6,000 volunteers and 1,100 to 1,200 professional firefighters.

**Senator Cameron** asked "how could a physical determine that a person has a propensity or lack of a propensity for cancer." **Mr. Shoplock** remarked they do not do swab tests. A baseline questionnaire is used which covers family history, previous occupations, and changes in habits. He indicated the comprehensive physicals have increased dramatically. He disclosed that according to the physicians at Johns Hopkins, they are saying the average firefighter is up to two times more likely to contract those types of cancers. **Senator Cameron** said the figure of \$700 per physical was mentioned and asked Mr. Shoplock to describe what was included in the physical. **Mr. Shoplock** answered that the physical included fasting blood work. He said there are over 50 different things that are looked at in the blood test. A urine sample, spirometry, chest xrays, a comprehensive testicular exam for males and a comprehensive breast exam for females, treadmill tests, EKG, stretching, coordination, and eye testing are also included as part of the physical.

**Senator Guthrie** asked Mr. Shoplock if he had any data on how many hours of exposure to smoke volunteer firefighters had versus professional firefighters. **Mr. Shoplock** revealed he was not aware of any data on volunteer firefighters, but that he had asked for the data for the past four years and what language they would like changed. He commented he has not done much research on the volunteer departments.

Letters of support were received from the Eagle Fire Department, Gary Stillwell, Commission Chairman; Northern Lakes Fire Protection District, Dean S. Marcus, Fire Chief; Coeur d'Alene Fire Fighters L710; Spirit Lake Professional Firefighters Local 4336, Matthew T. Wier, President International Association of Fire Fighters; Justin Capaul, Kootenai County Fire Rescue Local 2856; Richard Nordstrom, President of Kootenai County Fire Rescue Administration; and Daniel M. Ryan, President, North Idaho Fire Chief's Association.

E-mails were received from Edward Morris, Twin Falls; David "Rudy" Rudebaugh, President, Board of Commissioners, Timberlake Fire Protection District in support of this bill.

An e-mail was received from Louis K. Monson, Volunteer Firefighter/EMT, Murphy Reynolds Wilson Fire District in opposition to this bill.

**MOTION:**

**Senator Martin** moved that **S 1273** be sent to the floor with a **do pass** recommendation. **Senator Ward-Engelking** seconded the motion.

**Senator Lakey** commented that he supported the motion. This was the first step, that everyone has the same goal, and that if the volunteer firefighters want to be included they should bring appropriate language forward next year. **Senator Martin** agreed and was in support of the bill.

**Senator Goedde** disclosed that he is on the Board of the State Insurance Fund (Fund) and that is the entity that will be adjudicating these claims if they go to the Commission. He remarked he was amazed when Mr. Owen said that a single doctor's letter could refute the assumption of presumption. **Senator Goedde** explained that every policyholder that has a policy from the Fund will pay the additional cost of the investigation in trying to refute presumption. That is not a cost that will be associated with a particular classification. The cities or departments that employ firefighters will not see an increase in rate because of that. Every policyholder will see an increase. He agreed with Senators Lakey and Martin that we are faced with a huge inequity. Volunteer departments typically don't have the same quality of gear as paid departments. If the department pays for the chief's physical, he is going to have coverage and the people he is sending into the fire will not, which disturbs him. This is a step that may need to be taken.

**Vice Chairman Patrick** commented that the Association worked on the bill over the years and if there was a desire to include the volunteers, they should come forward to add onto the bill.

**Senator Guthrie** indicated he was in favor of the motion and commented that a fair amount of research has been done. There is an opportunity for evidence to be challenged with the burden of proof on the firefighter or their family, and he thought this bill would require some followup in subsequent years, but it was a good first step.

The motion carried by **voice vote**. Senator McKenzie will carry the bill on the floor of the Senate.

**Relating to Payday Loans** was presented by Senator Heider. **Senator Heider** outlined this legislation which would require that no additional fees shall be collected by the lender for renewal of loans. A limit of 25 percent of the monthly gross income of the borrower will be the maximum of any payday loan, as proven by the borrower. The borrower may present a pay stub or sign in writing that this loan does not exceed 25 percent of their gross monthly income. Payday lenders shall not present the borrower's check more than twice to the depository institution. This bill allows borrowers to enter into an extended payment plan to complete their payments at no additional charge.

**Senator Heider** remarked he had worked with payday lenders and with users of payday lending. This bill benefitted borrowers. He explained that sometimes people cannot make payments on a loan. The option is to make another payment and then the fees increase. The fees continue to increase so that all the borrower is doing is making payments to keep the loan intact. **Senator Heider** described that with this bill, the loan can be converted to an extended loan with no interest and no fees. This bill provides an "out" for those caught in the cycle. Loans are for short-term financial needs. The intent was never to run payday lenders out of the State.

**Vice Chairman Patrick** asked what if the borrower took out a loan, but never came back to make a payment. **Senator Heider** answered the borrower was under the same obligation to the lender to pay back the loan.

**Senator Guthrie** questioned the additional renewal fee of \$20 and asked "if the loan was converted to an extended payment, were there no fees?" "What would be the motivation to pay the \$20 and renew the loan?" He commented it appeared that borrowers would convert their loan to an extended loan. **Senator Heider** mentioned that most borrowers renew their loans every two weeks and pay the renewal fee, which add up. He said the benefit is to convert the loan to an extended payment loan and the borrower would be able to pay the loan off over an extended period of time without incurring additional fees. **Senator Guthrie** commented that if interest is 36 percent on \$1,000, the borrower would pay \$360 if they had the loan for a year. He wanted to know if interest would accrue on the additional months. In response to the question, **Senator Heider** explained that was the way the banks work, but payday lenders do not work that way. Payday lenders charge every time the loan is renewed. Fees are charged at the beginning of the loan and not over a monthly time schedule. If the loan was due and payable in two weeks, and the borrower wanted to renew it, the fee would be another \$360. **Senator Guthrie** asked Senator Heider to clarify his example of someone borrowing \$1,000 at 36 percent interest for a month, that would be \$30, plus the \$20 fee. He remarked that if a borrower converts to an extended loan, the lender can charge no more than \$50 for the entire year and there is no additional opportunity for interest. **Senator Heider** reiterated that was not the way a payday lender worked. He explained that the loan fees are collected at the inception of the loan and it is not like a conventional bank loan. Under the proposed bill, a borrower can convert the loan to an extended payment plan.

**TESTIMONY:** **Steve Thomas**, Consumer Lending Alliance, testified that Idaho Title Loans makes predominantly title loans. Ten or 15 percent of the loans they make are payday loans, in addition to title loans. He thought the bill was generous and raised the bar on the industry in favor of the borrower. He was here in support of the bill because of the fairness and openness of the process. The extended payment plan and the 25 percent payment cap are the two main virtues of this bill and the proposed legislation helps with a cleaner audit trail.

**Senator Guthrie** asked that if he was a borrower of money that was due in two weeks, and he paid the fees up front, but he extended the loan for the year, would he only owe on the principal and the fee. **Mr. Thomas** said that as a matter of law, there is no interest but a fee. If the borrower cannot make the payment, there is a choice. The borrower can either renew the loan up to three times or switch over to the extended payment plan for one year. If a borrower chooses the extended payment plan, no money would be owed other than the principal with no additional fees. **Senator Guthrie** asked "why would payday lenders give up what they are going to make in two weeks and agree to take an extended loan, when the client is high risk." **Mr. Thomas** replied that the bill is not perfect for payday lenders, but it brings clarity. Payday lenders do not want to have to go to collection with a borrower. They want to help the borrowers pay the loan off. The statutory cap is \$1,000, the average loan is \$372 and the average period is 18 days. **Senator Guthrie** asked if the initial service cost would be increased to mitigate the probability of more extended loans and a loss in revenue. **Mr. Thomas** said that he could not predict the future and there is competition in the industry. **Senator Martin** asked Mr. Thomas "if the bill passes, what will be the effect upon the industry?" **Mr. Thomas** replied that he thought that some of the less "sterling" members of the industry may drop out.

**Senator Schmidt** asked if there was a current limit that the industry sets for 25 percent of a borrower's income. **Mr. Thomas** replied there was no rule or statute establishing such a number, but there is a custom in practice of about that level.

**Ken Scholz**, Caldwell, Idaho, commercial appraiser, Board Member of the Planning and Zoning Commission, Caldwell, said the payday loan business was an intolerable situation and it is shameful that these predatory lenders have been allowed to operate untethered to prey upon the poor, uneducated and elderly. He said that at least 13 other states have done something about the situation and made payday loan companies illegal or not feasible. Many of the other states that allow these lenders have capped interest rates that limit how much consumers can be charged and Idaho has done nothing. He said he opposes the bill.

**Kathryn McNary** of Caldwell, said she was from a low income family that needed the basics. She said she has no health care coverage and does not buy some of her medications due to this fact. She took out a payday loan and got deeper into debt, losing her vehicle because of it. She said there was a need to cap the interest rate and extend the time of the loan. She was opposed to the bill.

**Terry Sterling**, Executive Director of the Idaho Community Action Network, testified that payday loans were a problem and there needed to be a statewide solution. She remarked the real problem is eroding the little resources that poor working families have and impacting the quality of life in Idaho. She said the Pew Charitable Trust recommends that states take three steps that will stop the predatory behaviors: Limit the payments to an affordable percentage of a borrower's income, such as 5 percent, spread the costs evenly over the life of the loan, and guard against harmful repayment or collections practices. She was opposed to the bill.

**Frank Monasterio**, representing the Voice of the Poor, which is the advocacy arm

of the Society of St. Vincent de Paul, spoke in opposition to the bill because he said it does not constitute real reform that protects Idahoans from predatory lenders. He said that hard working families, especially those that are struggling, need protection from unscrupulous lending practices. Payday lending restrictions should include usury limits, reasonable lending caps, and loan terms that take into account a consumer's ability to repay. He summarized that **S 1314** Section 3, has provisions on loan amounts based on a borrower's gross income but does not stop the debt trap. When all of the fees and interest payments, as well as the employment taxes are considered, a borrower could owe more than 50 percent of their bi-weekly income to a payday lender. Neither does the bill's Section 4 provisions on payment plans stop the debt trap. Data from states with similar provisions show that payment plans have not provided effective relief. Lenders seem to discourage their use. States that collect data on repayment plan usage report that fewer than 3 percent of eligible borrowers utilize the extended payment plans. He urged the Committee to put off acting until the Federal Consumer Financial Protection Bureau has established a national rule on payday and other types of small dollar credit.

**Senator Schmidt** indicated that what he was hearing from those who opposed the bill was that they did not think it went far enough, and would those in opposition like to have the bill defeated? **Mr. Monasterio** said that was what they are urging the Committee to do. **Senator Schmidt** stated there would be less protections than there are now and asked if that was what Mr. Monasterio was asking for. **Mr. Monasterio** remarked these protections are essentially ineffective altogether and they would create the appearance of protection, when, in fact, no protection has come into effect that would be useful in preventing the enormous damage that the industry fosters.

**Ruby Mendez**, Idaho Community Action Network intern, read testimony from JoAnn of Caldwell, who could not come to the meeting today. She said her husband was a gambler and took out loans from several payday lenders. The result was they were \$10,000 in debt and lost their home. Today they are still paying off the loans. Payday lenders do not cross-reference loans, which allowed her husband to take out numerous loans. She was in opposition to the bill.

**Cristina McNeil**, realtor, testified in opposition to the bill. She said the poverty rate in Boise was 19.2 percent. Payday lenders do not tell a prospective borrower that when they apply for a mortgage loan, it is denied even though the payday loan was paid in full. She said that 80 percent of people who apply are denied a mortgage loan.

**Michael Larsen**, Consumer Finance Bureau Chief, Department of Finance (Department), testified in support of the bill. He commented he was fully aware there is opposition to payday lending. The Department regulates the industry of payday lending. He said he wanted to emphasize that financial literacy was a high priority for the Department. This bill would help protect borrowers. At the outset of this process, Senator Heider asked the Department to work with him and gather some information from other states as to how they addressed some of the issues heard today. The Deputy Attorney General looked at areas where Idaho law could be improved upon to help payday loan borrowers. There were some people who thought the law did not go far enough. He said there was a lot of misunderstanding as to how the product worked.



**Senator Goedde** commented that if Mr. Larsen was supporting this bill, the Department must think this is an improvement. **Mr. Larsen** replied that the proposed bill takes positive steps, and adds additional consumer protections that would help borrowers who find themselves in trouble with this product.

**Trent Matson**, Government Affairs Director for Moneytree Lending, testified in support of the bill. He said the extended payment plan does work and helps to eliminate a cycle of debt. He said that **S 1314** improves upon consumer protections, provides the Department of Financial Institutions with better enforcement standards and maintains a viable, regulated industry.

**Krista Bustamante**, Idaho Community Action Network, testified in opposition to the bill. She recommended an amendment with a rate cap. She said the bill does not go far enough and does not allow enough protection.

Letters were received in opposition to the bill from Mayor John Bechtel, City of Wilder and Mayor Garret L. Nancolas, City of Caldwell. A petition was received in opposition to the bill from the Idaho Community Action Network.

**Senator Heider** summarized and said that payday loans charge a tremendous percentage, but the benefit is that it is the only fee a borrower will pay if they decide to amortize the loan and this bill gives a borrower an out. He urged approval by the Committee.

**MOTION:** **Senator Martin** moved that **S 1314** be sent to the floor with a **do pass** recommendation. **Senator Cameron** seconded the motion.

**Senator Martin** urged all who opposed the bill to work with the Department to come up with better language and that this bill is a modest start.

**Senator Lakey** said he appreciated the collaborative effort and the testimony, but he was not going to support the motion because he did not think this was an area in which the government should dictate in the free market.

**Senator Guthrie** commented that if the bill passes, we will be looking at extended loans, but he said it will be mitigated by increasing the up front costs, and he does not support the motion.

**Vice Chairman Patrick** said he thought the language of the bill was generous. He supports the motion.

**ROLL CALL VOTE:** **Vice Chairman Patrick** called for a roll call vote. **Senators Cameron, Martin** and **Vice Chairman Patrick** voted **aye**. **Senators Guthrie, Lakey, Schmidt** and **Ward-Engelking** voted **nay**. The motion **failed**.

**S 1359** **Relating to Exemption from Coverage from Worker's Compensation Law** was continued to the next meeting.

**ADJOURNED:** There being no further business, **Vice Chairman Patrick** adjourned the meeting at 3:12 p.m.

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Senator Patrick  
Vice Chair

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Linda Kambeitz  
Secretary