MINUTES OF THE
SENATE COMMITTEE ON COMMERCE AND LABOR

Seventy-fourth Session
May 15, 2007

The Senate Committee on Commerce and Labor was called to order by Chair Randolph J. Townsend at 8:13 a.m. on Tuesday, May 15, 2007, in Room 2135 of the Legislative Building, Carson City, Nevada. The meeting was videoconferenced to the Grant Sawyer State Office Building, Room 4412E, 555 East Washington Avenue, Las Vegas, Nevada. Exhibit A is the Agenda. Exhibit B is the Attendance Roster. All exhibits are available and on file in the Research Library of the Legislative Counsel Bureau.

COMMITTEE MEMBERS PRESENT:

Senator Randolph J. Townsend, Chair
Senator Warren B. Hardy II, Vice Chair
Senator Joseph J. Heck
Senator Michael A. Schneider
Senator Maggie Carlton

GUEST LEGISLATORS PRESENT:

Assemblyman David Bobzien, Assembly District No. 24
Assemblywoman Barbara E. Buckley, Assembly District No. 8

STAFF MEMBERS PRESENT:

Kelly S. Gregory, Committee Policy Analyst
Lori Johnson, Committee Secretary
Wil Keane, Committee Counsel
Scott Young, Committee Policy Analyst
Laura Adler, Committee Secretary

OTHERS PRESENT:

Susan E. Lee, Deputy Attorney General, Civil Division, Office of the Attorney General
Mechele L. Ray, Executive Director, Private Investigator's Licensing Board, Office of the Attorney General
Keith L. Lee, Board of Medical Examiners; State Contractors' Board

Samuel P. McMullen, Association of Condominium Hotels
Robert A. Ostrovsky, Nevada Lenders Association
Scott Scherer, Dollar Loan Center
William R. Uffelman, Nevada Bankers Association
Michael Sullivan, Gentry Finance/Royal Management
Terry Graves, Koster Financial
Hatice J. Gecol, Ph.D., Director, Nevada State Office of Energy, Office of the Governor
Scott Craigie, Energy Services Company, Incorporated
Rebecca Wagner, Commissioner, Public Utilities Commission of Nevada
Judy Stokey, Nevada Power Company; Sierra Pacific Power Company

CHAIR TOWNSEND:
We will open the hearing on Assembly Bill (A.B.) 531.

ASSEMBLY BILL 531 (1st Reprint): Makes certain changes to provisions concerning the Private Investigator's Licensing Board. (BDR 54-513)

SUSAN E. LEE (Deputy Attorney General, Civil Division, Office of the Attorney General):
The bill will correct an inherent conflict of interest in the way the statute is now written. We are here to support A.B. 531, since my office introduced it. As it is currently written, the *Nevada Revised Statute* (NRS) 648.020 requires the Attorney General (AG) or her designee to act as the chairperson of the Private Investigator's Licensing Board (PI Board). At the same time, the AG's Office is charged under the NRS 228 with the duty of acting as legal counsel for the Executive Branch of the government, which includes licensing boards.

In the case of the Private Investigator's Board, this has resulted in a situation in which the Attorney General is both the chairperson of the Board and the legal counsel for the Board. The PI Board is the only one in which this is the situation.

CHAIR TOWNSEND:
How long have you been with the Attorney General's office?

MS. LEE:
I have been with the AG's office four years.

CHAIR TOWNSEND:
We saw this over time, we tried to help them and this may do that.

Ms. Lee:
There is one other change this would create. Currently, the money taken in by the Board goes into the Attorney General's special fund. This bill would create a separate fund specifically for the Board. Other than that, our relationship with the Board would not change.

SENATOR CARLTON:
Would this fund be patterned after how the funds are taken care of with the other boards? Would it be the same type of scheme?

MS. LEE:
That is correct.

SENATOR CARLTON:
We are removing the executive director from classified service and allowing that person to be at will for the Board?

MS. LEE:
I misspoke before about the fund.

MECHELE L. RAY (Executive Director, Private Investigator's Licensing Board, Office of the Attorney General):
I believe we will still be within the State's financial system. Our monies will not be the same as other boards which are not part of the State accounting system, and I think we will still be that way.

SENATOR CARLTON:
As far as changing the classification of the executive director, did I read that correctly?

MS. RAY:
That is correct. It removes the position from the unclassified pay bill and puts it within the NRS 648, and is set by the Board.

CHAIR TOWNSEND:
Did this bill go to the Assembly Committee on Ways and Means?

MS. RAY:
Yes it did.

CHAIR TOWNSEND:
Did they address the issue regarding this new fund?

MS. RAY:
They did not appear concerned with it as written.

CHAIR TOWNSEND:
What is the fiscal note to the State?

SENATOR HECK:
There is no fiscal impact on the Attorney General's office and no impact on the board.

CHAIR TOWNSEND:
We will take this up at our workshop session tomorrow. Is there an effect on the State that the Senate Committee on Finance needs to know about?

MS. LEE:
That is my understanding. I have only been representing the Board for about a year.

CHAIR TOWNSEND:
We will close the hearing on A.B. 531 and go into the work session. We will hear A.B. 1.

ASSEMBLY BILL 1 (1st Reprint): Revises provisions governing the portfolio standards established by the Public Utilities Commission of Nevada for certain providers of electric service. (BDR 58-115)

Originally this bill was aimed at the renewable portfolio standard regarding renewable energy. It is now part of the renewable energy-efficiency side of the renewable energy portfolio standard. It is my understanding that Elko is where this occurs for the school district and the hospitals. This resolves Ormat's concerns, which is our largest geothermal developer.

SENATOR HARDY MOVED TO DO PASS A.B. 1.

SENATOR CARLTON SECONDED THE MOTION.

THE MOTION CARRIED UNANIMOUSLY.

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CHAIR TOWNSEND:
We will hear A.B. 7. This is a prefiled bill.

ASSEMBLY BILL 7 (1st Reprint): Provides that certain public utilities have the burden of proving that costs sought to be recovered in deferred accounting proceedings were the result of reasonable and prudent practices and transactions. (BDR 58-280)

Assemblywoman Barbara Buckley drafted this bill after the Nevada Supreme Court ruling two years ago. As I remember, there was no testimony against this bill nor for it, except for her. We will come back to it.

We will take up A.B. 103.

ASSEMBLY BILL 103 (1st Reprint): Revises provisions regarding general rate applications filed by public utilities. (BDR 58-564)

CHAIR TOWNSEND:
This is the Public Utilities Commission of Nevada's bill. As I remember, this is the hybrid test year. Is that right, Mr. Young?

SCOTT YOUNG (Committee Policy Analyst):
"That is correct."

CHAIR TOWNSEND:
It allows the Commission, upon application by a utility, to do two things. This bill moves the general rate application filing to every 36 months instead of every 24 months, so there are not so many general rate filings. The important language is on page 4, line 36, and continues on page 5, paragraph (a).

My notes reflect that this was the Commission's bill testified to by Chairman Soderberg. There was no opposition from either the Consumer's Advocate or the company.

SENATOR HARDY MOVED TO DO PASS A.B. 103.

SENATOR SCHNEIDER SECONDED THE MOTION.

THE MOTION CARRIED UNANIMOUSLY.

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CHAIR TOWNSEND:
Let us look at A.B. 249.

ASSEMBLY BILL 249 (2nd Reprint): Revises provisions relating to dispensing opticians. (BDR 54-547)

CHAIR TOWNSEND:
Senator Carlton, you have a proposed amendment to this bill (Exhibit C).

SENATOR CARLTON:
Under section 1.7, we are adding a different period to allow for the possibility that the prescription expiration date may not be two years.

SENATOR HARDY MOVED TO AMEND AND DO PASS A.B. 249.

SENATOR HECK SECONDED THE MOTION.

THE MOTION CARRIED UNANIMOUSLY.

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CHAIR TOWNSEND:
We will hear A.B. 385.

ASSEMBLY BILL 385 (1st Reprint): Makes various changes concerning the practice of medicine. (BDR 54-356)

CHAIR TOWNSEND:
There were concerns expressed by Senator Carlton. Now there is an additional cleanup amendment proposed by Senator Heck (Exhibit D).

SENATOR HECK:
The amendment does not address that issue. It addressed the issue regarding the injection of cosmetic or chemotherapeutic agents that we had yesterday. The issue became clear that without the language, the Board of Medical Examiners did not have the authority to police these issues. Yet, we had taken it out of the mock-up to put in the interim study.

What is now in the proposed amendment is to take out the reference to cosmetic agents and allow that to go through to the study, but state that a chemotherapeutic agent can only be injected by somebody who is licensed under Title 54 of the NRS within their scope of practice. Then we went on to define what a chemotherapeutic agent is; this would be the Botox.

Anything that is available by prescription has to be injected by somebody who is licensed under Title 54 of the NRS. It will continue to allow the cosmetic industry to do what they do, and that will still go forward to the interim period when the Legislative Committee on Health Care will look at that in more detail.

CHAIR TOWNSEND:
Mr. Lee, maybe you can help me here. Are there individuals who are not appropriately licensed who are doing this kind of thing? Are there individuals who are being supervised by appropriately licensed people? As I remember the testimony, you felt you did not have the jurisdiction to promulgate the regulation to capture someone to include them as persons who could either discipline or persons who could be brought up to appropriate educational standards.

KEITH L. LEE (State Board of Medical Examiners; State Contractors' Board):
Yes, your statement is correct. Senator Heck shared his language with me and it addressed our concerns. This achieves a needed balance. We can study the cosmetic portion during the interim, but it gives us the ability and authority to assure that chemotherapeutic and prescription drug injections are done by those who are licensed and qualified to do so.

CHAIR TOWNSEND:
When I hear the term, chemotherapeutic, I become sensitive as many people do since most of us have had either a friend or family dealing with cancer and that treatment is very serious. But these are injections. Are they different, are they non-cancer-driven treatments? Is that a term used generically? Why is a chemotherapeutic agent classified as a prescription drug?

SENATOR HECK:
Chemotherapy or chemotherapeutic agent is more of a generic term for any drug utilized in a treatment. It has become most associated with cancer therapy, because we always hear about chemotherapy as one of the most common afflictions suffered by people who are injected with otherwise toxic chemicals to try to kill the cancer. In this case, the generic term is referring primarily to Botox, which is a chemical biological agent being used for cosmetic purposes. It would also cover any other injectable chemotherapeutic agent that was available by prescription only.

SENATOR CARLTON:
I would like an example of a dangerous drug, because we have two different listings and I would like to understand the difference. What is dangerous?

SENATOR HECK:
In statute, in the pharmacy chapter there are two classifications of drugs: controlled substances and dangerous drugs. Controlled substances are those that are scheduled to have some kind of addiction potential. Dangerous substances are basically every other drug that requires a prescription, other than a controlled substance. So, any drug that you would have to have a prescription for is classified as a dangerous substance in our pharmacy chapter.

SENATOR CARLTON:
Antibiotics, anti-inflammatories; I am trying to get a picture.

SENATOR HECK:
Everything, including those two categories. If it requires a prescription, it is considered a dangerous substance.

SENATOR CARLTON:
Is there anything out there that is being injected that does not require a prescription?

SENATOR HECK:
There is; the collagen-type agents. Those are not by prescription. That is what has been taken out of this bill and is allowed to continue until it is looked at in the interim study.

CHAIR TOWNSEND:
Could you go a little further on the collagen issue? If it is not a prescription, then what is it?

SENATOR HECK:
It is a natural or semisynthetic material that is injected into various parts of the body to get rid of wrinkles and give increased fullness to parts of the body.

When we first heard the bill, I brought up another issue I had not seen in the mock-up (Exhibit E). In section 15.5, page 12, line 5, A.B. 385, where reference is made to "the Board," I request that be changed to the American Osteopathic Association, Bureau of Osteopathic Education. That is the equivalent of the Accreditation Council for Graduate Medical Education Board in the other chapter.

CHAIR TOWNSEND:
We need to make that change. Chapter 633 of the NRS is the osteopathic statute. The motion would be to amend and do pass A.B. 385 with proposed amendment 3944, including the change in section 15.5 regarding the osteopathic chapter, as well as Senator Heck's proposed amendment 4039, Exhibit D, regarding clarifying language on the Board of Medical Examiners' ability to review dangerous and prescription drugs such as chemotherapeutic agents classified as prescription drugs.

SENATOR HECK MOVED TO AMEND AND DO PASS A.B. 385.

SENATOR HARDY SECONDED THE MOTION.

THE MOTION CARRIED. (SENATOR CARLTON VOTED NO.)

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CHAIR TOWNSEND:
Mr. McMullen, how close are we on working through the proposed amendments to A.B. 431?

ASSEMBLY BILL 431 (1st reprint): Establishes provisions governing condominium hotels. (BDR 10-1056)

SAMUEL P. MCMULLEN (Association of Condominium Hotels):
We have done a lot of work in the last 24 hours making sure of the proposed amendments suggested by Assemblywoman Buckley. I think most of the amendments are in good shape now. I am in contact with the legal department and it looks like we will have something in the next day or two.

I would like to put on the record that the president of the Board of Dispensing Opticians saw the rework of A.B. 249 and said they have no problem with it.

I want to clarify and make sure one thing is not changed. Currently, a store can figure out the prescription from lenses to make a pair of sunglasses for someone. The president wanted to be sure nothing we do here changes that practice as it is better for the consumer.

CHAIR TOWNSEND:
I think what Senator Carlton was trying to do was have a better dialogue between the patient and practitioner with regard to their individual set of lenses and prescription. I think her language has done that.

MR. MCMULLEN:
As long as that was her intent, then that is fine.

CHAIR TOWNSEND:
Let us take up A.B. 592.

ASSEMBLY BILL 592 (1st Reprint): Provides for contracting licenses for the abatement or removal of asbestos. (BDR 54-1200)

CHAIR TOWNSEND:
A technical amendment was presented (Exhibit F). My notes reflect no opposition. There is a recommendation to amend page 2, line 37, to delete paragraph (a), and amend paragraph (b).

Mr. Lee, the bill would now give the State Contractors' Board the authority to adopt regulations establishing a specific limit on the amount of asbestos that a licensed contractor with a license that is not classified for the removal of asbestos may abate or remove pursuant to subsection 4.

MR. LEE:
We have seen it. In talking with the sponsor, the purpose is the Board will adopt regulations so there will be some incidental removal of asbestos in virtually every remodeling job or job of that nature. The Board will adopt regulations saying this much is okay without a special classification, but if you are in the business of removing asbestos, then you need to have that classification.

CHAIR TOWNSEND:
How new does the building have to be before you stop running into asbestos?

MR. LEE:
I have no idea.

SENATOR CARLTON:
I believe it is around 30 years to 35 years of age.

SENATOR CARLTON MOVED TO AMEND AND DO PASS A.B. 592.

SENATOR SCHNEIDER SECONDED THE MOTION.

THE MOTION CARRIED UNANIMOUSLY.

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CHAIR TOWNSEND:
Let us go back to A.B. 7.

ASSEMBLY BILL 7 (1st Reprint): Provides that certain public utilities have the burden of proving that costs sought to be recovered in deferred accounting proceedings were the result of reasonable and prudent practices and transactions. (BDR 58-280)

CHAIR TOWNSEND:
The notes Mr. Young found indicate the following groups spoke in favor of the bill: Mr. Gold from AARP, Chairman Soderberg of the Public Utilities Commission of Nevada who sponsored the bill, Mr. Witkoski from the Bureau of Consumer Protection, Ms. Jacobson from Southwest Gas Company and Mr. Brooks from Nevada Power Company.

SENATOR SCHNEIDER MOVED TO DO PASS A.B. 7.

SENATOR CARLTON SECONDED THE MOTION.

THE MOTION CARRIED UNANIMOUSLY.

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CHAIR TOWNSEND:
Ms. Gregory, please hand out the proposed amendments mock-up to A.B. 478 and we will get started (Exhibit G, original is on file in the Research Library).

ASSEMBLY BILL 478 (1st Reprint): Revises provisions governing loans and loan services. (BDR 52-394)

CHAIR TOWNSEND:
The vast majority of testimony put forward in some of the proposals, was by the individuals here. I found a couple of things in the amendments I did not think were tight enough based on their proposals. One thing that should be noted is every bill I have seen so far, no matter who has introduced it, has the provisions in it regarding the John Warner National Defense Authorization Act for Fiscal Year 2007, Public Law 109-364, or any regulation adopted pursuant thereto providing a codification of that. If, in fact, you violate the federal law, you would also be violating state law.

ROBERT A. OSTROVSKY (Nevada Lenders Association):
We prepared amendments which, I believe, are contained in the mock-up of proposed amendments requested by Chair Townsend. We will run through the amendments.

CHAIR TOWNSEND:
It is my understanding, based on discussions with the sponsor, that these and other amendments were presented in the House of origin.

MR. OSTROVSKY:
Yes, our amendments were presented in the Assembly. These amendments contain all the provisions of the John Warner Act as requested by the sponsor.

SCOTT SCHERER (Dollar Loan Center):
Most of my comments relate to our proposed amendments. Where I am aware of differences, I will try to point those out. You should have received a handout covering all the sections of the mock-up with brief summaries (Exhibit H).

Section 2 of the proposed amendment to A.B. 478 takes out the definition of high-interest loan and restores the distinction between chapters 604A and 675 of the NRS. The same is for section 3 relating to that provision and going back to short-term loan.

Section 4 is truth in lending requirements and restores the definition term of short-term loan.

Section 5 is deleted, and the current law will remain as is. Each place where it says deleted, deletes the section of the bill, but keeps current law as is.

Section 6 keeps the military requirements as well as section 16 which protects the military language, and only adds the language "not withstanding any other provision of law ... ."

The banking exemption is preserved in section 13.

Section 19.5 changes 210 days to 1 year for a title loan that is fully amortized and the title loan companies expressed interest in this.

Sections 26 and 27, again, deal with the military language; specifically, on the penalties imposed and the enforcement of the military language.

Sections 28 and 29 are where language is put into the NRS 675 to provide the protections for consumers taking out installment loans under that chapter. Section 29 repeats the evader language and provides authority over someone who might seek to evade by any means; especially subsection 3 on page 19.

Section 30 is the substantive changes to the NRS 675. Starting on line 15 it provides that the loans in chapter 675 of the NRS have to be fully amortized so there is no balloon payment at the end.

Section 31 provides for a limitation on late fees of not more than $30 or 5 percent of the defaulting payment, and also limits how long interest can be collected after default to 75 days.

Sections 32 and 33 apply the military language to the NRS 675 loans.

Section 34 provides for no prepayment penalties. The borrower may pay the loan or an extension in full at any time without paying additional interest or a prepayment fee, and requires the licensee to provide evidence the loan has been paid in full.

MR. SCHERER:
Section 35 provides for no prepayment penalties for partial payments. If someone wants to make partial repayments to reduce their rate of interest or the amount of interest, they can do that and the licensee has to do that without penalty.

Section 36 provides a borrower a 24-hour right of rescission, which is current law in the NRS 604A. If they do rescind the loan, the other language covers what evidence they have to give the borrower that the loan was rescinded.

Section 37 provides that for an installment loan, you cannot take a written authorization for an electronic transfer of money or a postdated check as collateral for a loan made under the NRS 675. There would be no deferred deposit loans under the NRS 675; all of those would be under the NRS 604A.

Section 38 requires that before the licensee attempts to collect a defaulted loan, they have to provide written notice to the borrower of the default. That has to be done not later than fifteen days after the date of default. They cannot

commence any attempt to collect that debt until 30 days after the date of default.

Section 39 provides the 25-percent cap for expected growth of the income of the borrower. That is similar to what is already in the NRS 604A. A couple of provisions have been added to the NRS 675 where the licensee would not be allowed to make a loan of less than $1,000, so we would only be talking about the larger loans. It would also not allow making a loan with an interest rate of more than 300 percent.

Section 40 provides for bilingual contracts for someone who is Spanish-speaking, and that the documents and loan agreements and all notices have to be in Spanish. That is already a requirement in the NRS 604A and this would also provide it in the NRS 675 to provide protection to consumers to be sure they understand the notices and documents provided.

Section 41 requires the licensee to post in a conspicuous place in any business location a notice stating their fees, a notice stating an installment loan should be used for essential financial needs only and referring customers with financial difficulties to professional credit counseling. Additionally, it requires a notice stating the telephone number of the licensee and the toll-free number of the Office of the Commissioner of the Division of Financial Institutions to handle concerns or complaints of borrowers. On lines 44 and 45 it gives authority to the Commissioner to adopt regulations prescribing the form and size of the notices.

Section 42 would allow a loan that could accept the title to a vehicle as collateral.

Section 43 provides the banking exemptions, and picks up some of the language used elsewhere in the bill and also put it in the NRS 675.

MR. SCHERER:
Section 45 provides for certain disclosures that have to be made to a borrower, such as loan agreement and information as set forth on lines 21 through 36. It also requires the licensee to provide the borrower with a receipt each time a payment is made and provide certain information on the receipt. Subsection 3 limits the returned-check fees that can be charged by a licensee to a single fee of not more than $25 regardless of the number of times the check is presented

for payment or when the electronic transfer of money fails, so they could not keep charging multiple fees each time a check was submitted and not paid.

Sections 46 and 47 make technical changes to existing language in the NRS 675. Current language in the NRS 675 allows for an agreement for a loan for an indefinite term and interest in any amount agreed to between the licensee and the borrower. This would make that subject to these provisions in sections 31 and 39 that limit what a licensee can do regarding interest rates and terms of loans.

Section 48 makes additional technical changes to harmonize the current law with the new provisions.

Sections 49 and 50 delete the language of the first reprint of A.B. 478.

Sections 51, 52 and 53 are existing language that changes some of the effective dates to October 1, 2007.

CHAIR TOWNSEND:
What is the purpose of the effective date change?

MR. OSTROVSKY:
The members of my association felt that no matter what final form the legislation took, it would take some time to comply. If some of the NRS 675 licensees decide they should operate under chapter 604A of the NRS or are otherwise required to operate as such, in most cases there are some issues relative to licensing at the local level as well as the fact they would have to modify their offices substantially. The NRS 675 lenders generally do not deal in cash payments. Usually those loans are given in the form of a check as opposed to the NRS 604A licensees which frequently give cash. You will find that the NRS 604A licensee locations usually have a glass partition as opposed to the NRS 675 lenders that look and act more like a bank or business not related to cash. They felt they needed time to make some changes in order to comply.

The differences between the amendment originally proposed by myself and other members of the industry were modified in your form of the amendment. Particularly in section 39, you added what is now lines 16 and 17 on page 21, which limits loan origination amount and the percentage rate that can apply,

andthe NRS 604A has no limitations on interest rates or on loan amounts to my knowledge.

CHAIR TOWNSEND:
I looked at what banks currently do on short-term loans, and tried to get as close as possible, given the risk that the NRS 675s face. One was larger loan amounts, because you cannot easily borrow money from a bank unless it is for significant money. I looked at the interest rates they charge and considered how they look to you. I know that the last time I asked this question, that 25 percent of your gross income was a measure they use for a mortgage. The $25 for insufficient funds is what the average bank charges.

I looked at those four things to get them closer to what banks do to bridge that gap. Based on what I saw in the bill, I thought that would tighten things in a manner that would categorize these based on consumer need and what the risk was relative to those, so that each category of the NRS 604A and 675 was smoother for some of our mortgage lenders, financial institutions and our nationally chartered banks as to how they operate. If you look at it on the spectrum, they were not so jerky, there was more of a flow. That is the reason I put those there so the Committee could have the debate on that issue.

MR. OSTROVSKY:
I know that at the time of the original hearing, there were other amendments. The sponsor of the bill had technical amendments, and I think the banking association had an amendment.

WILLIAM R. UFFELMAN (Nevada Bankers Association):
Page 18, line 43 of the mock-up, Exhibit G, there should be a comma and "subsidiary" after the word "affiliate." That was in other mock-ups and other amendments. It made it in on page 4, but fell out on page 18 and should be added.

CHAIR TOWNSEND:
Mr. Scherer, is this language closer to the type of regulation you see in other states as opposed to the language originally proposed, or is it apples to oranges?

MR. SCHERER:
I did not put this amendment together or draft the original, so I did not do a lot of research on the language of other states. We worked with Assemblywoman Buckley's concepts and the consumer protections in the NRS 604A, and offer those same consumer protections in the NRS 675, while maintaining the distinction between the two chapters.

CHAIR TOWNSEND:
Senator Carlton, when I first came to Nevada many years ago, one of the standard practices of the industry in which you work was when you received a check from your employer, you also got a couple of free drink tokes, and a lot of people gave their paychecks back in a couple of days.

SENATOR CARLTON:
That does not happen any longer. You are not allowed to leave an employee area while in uniform. You are not allowed to game on the property unless you get permission. Definitely, you are not allowed to play "Megabucks." With the elimination of family-owned businesses and going to corporate-owned businesses, a lot of things have changed.

CHAIR TOWNSEND:
So, it is much more of a corporate-policy type of approach?

SENATOR CARLTON:
In the 13 years I have been at Treasure Island, you are no longer allowed to cash your paycheck on property and need to go to another property to cash your paycheck. I think that was a wise decision. Also, ATM machines are on property and available to employees to deposit paychecks. You can also deposit your tip money so you are not walking in the parking lot at 2 a.m. with money in your pocket.

CHAIR TOWNSEND:
The purpose of my question was to find out if there are other jurisdictions that have a similar scheme to which we could get some input on whether it was or was not effective.

Mr. Sullivan, you have an amendment to section 2 of A.B. 478, which in the original language the term used is "high-interest loan." It means a loan made to a customer pursuant to a loan agreement, which in its original terms charges an

annual percentage rate of more than 40 percent. The term " ... includes without limitation any single-payment loan, installment loan or open-ended loan which, under its original terms, charges an annual percentage rate of more than 40 percent ... does not include a deferred deposit loan, a refund anticipation loan or a title loan."

MICHAEL SULLIVAN (Gentry Financial/Royal Management):
We are in support of the amendment Mr. Ostrovsky talked about. We presented these other ideas as you were formulating the bill to give other thoughts on where our company could go. We are in support of their amendment and there is no need to consider ours.

TERRY GRAVES (Koster Financial):
I submitted an amendment addressing my client's problems with the limit of terms in section 5, (Exhibit I). Mr. Ostrovsky's amendment addresses that issue. I want to make sure we are still on the record with our amendment.

ASSEMBLYWOMAN BARBARA E. BUCKLEY (Assembly District No. 8):
There was one line that did not make it into my technical amendment that was recommended by Judge Salcedo and other lenders that are following the law (Exhibit J). The Legal Division was to include it in the mock-up so you had one document. I can give you that one line, which is an addition to the NRS 604A.485. At the end of paragraph 1, "the sum of all amounts collected pursuant to paragraphs (a) to (d) must not exceed the principal amount of the loan."

CHAIR TOWNSEND:
Was your reference to the NRS 604A.485?

ASSEMBLYWOMAN BUCKLEY:
Correct. I can forward it in writing to Scott Young.

CHAIR TOWNSEND:
I want to make sure if we have one of those sections actually in the bill.

ASSEMBLYWOMAN BUCKLEY:
The reason that came about is the judge pointed out that he had a contract for 7,300 percent. The concern was that there should be an additional safeguard to make sure the amounts and fees can never exceed what you borrow. If you

borrow $200, you should be paying back no more than $200 in interest plus paying the principal.

CHAIR TOWNSEND:
Your language is in section 22.5, page 14, referencing NRS 604A.485.

ASSEMBLYWOMAN BUCKLEY:
That is correct.

I appreciate and I see where you are going. However, having studied evasion for two years, the problem is they will issue loans for $1,001. They will change the term of the loan to five years. You will still have that amount of interest piling up. If I have learned anything from this, I do not want to do this again.

We already passed a consumer protection law and when you have to go back, it is like Groundhog Day; it is not fun. If we are not careful in the way we are wording this, these companies will exploit it. Why bother providing consumer protection, if it turns out to be industry protection. That is all this is today.

If we do not have a loan term amount that is limited, what you will have is the interest piling up year after year; they will have a five-year loan term. They thought nothing of changing their 2-week practice, their 30-day loan practice, to be more than a year to get out of the basic protections we prepared.

We have most of the industry following the law. At what point are they going to say forget it, and we may see a ballot initiative. We can set reasonable rules; we are trying to do it without setting usury limits, which this State repealed. If we cannot do it by setting reasonable terms and reasonable provisions, that is what will happen next.

CHAIR TOWNSEND:
The proposed language in section 39, the NRS 675 says, "A licensee shall not make a loan that requires any monthly payment that exceeds 25 percent of expected gross monthly income ... . Make a loan of less than $1,000; or make a loan which has more than a 300 percent annual rate of interest ... ." It goes on to talk about the presentation of the 25 percent of the gross.

Is it our understanding that what you are saying is there should be another paragraph in the bill saying the loan will not be for more than "X"; "X" being a period of time?

ASSEMBLYWOMAN BUCKLEY:
That is what my original bill does. If you go to this particular section and put yourself in a baiter's shoes, here is what they do. The 25 percent of the gross monthly income is a routine protection. If it was a typical financial institution, that would work; but these folks will loan $200, so the payment will always be under 25 percent.

CHAIR TOWNSEND:
This says you cannot loan less than $1,000. I picked that because it is more like bank practices, but I may not be right on that.

ASSEMBLYWOMAN BUCKLEY:
Let us assume they are like banks and we are working with section 39. Let us say the loan is for $1,200. What they will do is have the loan period be five years or ten years, so someone is paying that interest for years and years. The interest will not be capped by the loan amount.

CHAIR TOWNSEND:
I understand your position. The problem is that is a standard business practice across the industry for everything. People who borrow money for the purpose of buying a product, buy a payment. Whether it is for cars, appliances or anything, they buy a payment. They do not look that it has been dragged out and their payment is forever. That is part of the mental thing I am trying to work through. I am not disagreeing with you; I am saying that is how people back into these things. If they really thought about what they were paying for a house, they might think differently. I am not sure these folks look at it that way. They need the $200 or the $1,200.

ASSEMBLYWOMAN BUCKLEY:
This is also something where you do not end up with anything; you do not end up with a car or a house. You may pay an awful lot of interest for a 30-year loan at 7 percent, but you will never be able to get that loan if you are in a cycle of debt on a short-term loan.

CHAIR TOWNSEND:
Are you saying a time frame is important in order to keep people from going into that cycle?

ASSEMBLYWOMAN BUCKLEY:
That is correct. Without a time frame, they will use that as the next way to drive a truck through it. They will also stop loaning under $1,000. That is another unintended consequence. The other part of it is, there are no protections on loans. Are you saying it will only be for the NRS 675 lenders, otherwise they have to go in the NRS 604A? If you do not have my protections tightening up the NRS 604A lenders that are in my bill and my amendment, then that would not work either.

CHAIR TOWNSEND:
We can go back and review that. I am trying to get the dialogue going.

ASSEMBLYWOMAN BUCKLEY:
Is this the first this amendment has been out? I know the first portion was presented at the hearing.

CHAIR TOWNSEND:
All I did was take the original thing and look at and throw in these couple of things.

ASSEMBLYWOMAN BUCKLEY:
I will certainly look at it.

CHAIR TOWNSEND:
Let us go back to the NRS 604A section. For the sake of this discussion, go to page 10 of the proposed amendment. Do we end up with the same problem we had before where the original term of the loan on line 10 may be up to 210 days then is moved to one year?

ASSEMBLYWOMAN BUCKLEY:
I do not know whose amendment that was about the 210 days. I worked with the title loan industry and they agreed to leave this alone.

CHAIR TOWNSEND:
Under that language, it may be up to, but you cannot go over. Is that correct?

ASSEMBLYWOMAN BUCKLEY:
That is correct.

CHAIR TOWNSEND:
There is no balloon; it has to be amortized.

ASSEMBLYWOMAN BUCKLEY:
Right.

CHAIR TOWNSEND:
Are all the things that are in here are not subject to any extension?

ASSEMBLYWOMAN BUCKLEY:
That is right. If we have learned anything from our previous consumer protections, it is that without a time limit on it, we will see those same examples you got in the contract of paying $1,800 on a $200 loan. If it is changed to $1,000, someone will be paying $6,000 on that loan.

CHAIR TOWNSEND:
The tough part, as you know, is the one example you gave where they took the original loan, which was probably $200 and maybe $700 in interest, and they rolled it into the next bombshell.

ASSEMBLYWOMAN BUCKLEY:
If the lenders were under the law we passed last Session and did not evade it by changing the contract terms, they would not have been able to do that.

CHAIR TOWNSEND:
The responsibility of the borrower is to look at the contract that states the interest is going to be 800 percent or 900 percent with the same lender. They should see the lender down the street if they still have their problem because they cannot pay it off. There is a certain responsibility there. I cannot imagine signing something that draconian; that is part of my concern.

ASSEMBLYWOMAN BUCKLEY:
In that case, you remember, it was the same lender.

CHAIR TOWNSEND:
I know. If they offer you that, would not you take a copy of that and go down the street to see if the other guy could beat it? I sure would.

ASSEMBLYWOMAN BUCKLEY:
Well, you are not everybody. The scope of this problem is amazing. You are having people who will never be able to buy cars or houses; they are filing bankruptcy. We are not talking about 10 or 20 people. In justice court alone there are tens of thousands of people.

CHAIR TOWNSEND:
I will have Mr. Keane look at it and clean it up, then we can e-mail it to you. We will close A.B. 478 and open Senate Bill (S.B.) 437.

SENATE BILL 437 (1st Reprint): Revises provisions concerning generation and consumption of energy. (BDR 58-232)

Assemblyman Bobzien, we have your bill regarding net metering and energy. The main purpose of bringing you here was to accommodate the Nevada State Office of Energy and the Lieutenant Governor's office who had asked for amendments for the purposes of putting things in statute that affected them.

We wanted to give you the opportunity to respond. First, we do not just tack outside amendments on people's bills. At least the sponsor has an opportunity to find out whether it is a friendly amendment or not. Second, we wanted to go through your bill with you regarding what we had already processed in the large bill that is being processed in the Senate Committee on Finance today.

Committee, I had an amendment printed on the energy bill to remove the two provisions that added cost, as perceived by the Committee on Finance. One was the public buildings issue, and the other was the Leadership in Energy and Environmental Design standard for residential construction. Without affecting the bill's essence out of the Finance Committee, I told them that was the easiest solution and then they did not have to deal with policy.

Mr. Young, you may be able to remind me, because the energy bill has been gone so long. We tried to equate Senator Titus's bill, Assemblyman Bobzien's bill and the large energy bill to make it equal in terms of net metering of one megawatt. Is this the consistent language?

SCOTT YOUNG (Committee Policy Analyst):
The language on net metering in A.B. 178 and S.B. 437 is the same.

ASSEMBLY BILL 178 (1st Reprint): Revises provisions relating to net metering and energy. (BDR 58-1054)

CHAIR TOWNSEND:
There are three proposed amendments to the bill. One is proposed by Senator Schneider, one by the Office of Energy and one by the Office of the Lieutenant Governor.

HATICE J. GECOL, PH.D. (Director, Nevada State Office of Energy, Office of the Governor):
We are asking Assemblyman Bobzien to include the amendment in his bill as a friendly amendment (Exhibit K). It will allow my office to pursue private grants and establish a private/public partnership. When we were part of the Department of Business and Industry, we had this language included, but when we moved about eight years ago to the Governor's Office, we lost this language. My office is funded through federal grants as are the classified employees, but the grants have been reduced and this amendment would allow us to pursue private grants.

CHAIR TOWNSEND:
It is my understanding this amendment is not adding anything new. This is something you had and it went away. Assemblyman Bobzien, that is something the energy office brought to me, because when we moved them around, they lost their ability to do that. Now, if that is not considered friendly, I respect that. We are not going to make any decisions today, but I wanted you to hear her explanation and any questions the Committee may have.

ASSEMBLYMAN DAVID BOBZIEN (Assembly District No. 24):
I consider that a friendly amendment.

CHAIR TOWNSEND:
Assemblyman Bobzien has worked on these issues during his campaign. He was trying to address a number of energy issues. I will wait on the Lieutenant Governor's amendment, because rather than me trying to explain it, I think he or a member of his staff should do that.

Senator Schneider's proposed amendment is on page 3 of his handout (Exhibit L).

SENATOR SCHNEIDER:
With the handout are a couple of articles: The CBS News published *The Christian Science Monitor* article, "Bye-Bye, Incandescent Bulb?" (Exhibit M), and another one from the Hearst Newspapers (Exhibit N). In the articles, both General Electric and Philips Electronics Corporation are saying do not outlaw a technology like the incandescent lightbulb. General Electric supports a policy to drive improved energy standards in all lighting products, regardless of the technology. Basically, that is what this amendment does; it drives our standards up. Eventually, incandescent lightbulbs will go away. The new technology, whatever that may be, the fluorescent lights or light-emitting diode (LED) lights, will take over in the future.

In an article I presented earlier, Philips supports moving forward with the new technology in lightbulbs. That is what this bill does. If we converted from incandescent bulbs in Nevada, we would save half or better of a new coal-fired power plant in the Ely area. We would eliminate the pollution from about 160,000 automobiles.

This is a positive thing that is moving nationally. Australia has already gone in this direction. Ontario, Canada, has gone this way. All of Canada is looking at going this way, and the European Union is looking at this as we speak. A half-dozen states have already approved this type of legislation, and we need to get on board.

VICE CHAIR HARDY:
Would this prohibit the selling of incandescent lightbulbs? Does this not only require the State to purchase the new lightbulbs, but also prohibit the selling of the incandescent bulbs by anybody?

SENATOR SCHNEIDER:
What it will do, at the retail level, is have the retailers phase in the new lightbulbs. There are phase-in dates in the amendment of July 1, 2011, January 1, 2012, then January 1, 2016. After that, we have to have better lumens per watt; that is what this bill does. It moves us upward to where the new lightbulbs will not produce as much heat; they will be more energy efficient with the light.

Currently, the lights above us in this committee room are the new fluorescent light bulbs. These lights use around 30 percent less electricity than the other type and give off about 90 percent less heat.

ASSEMBLYMAN BOBZIEN:
My initial response was a bit skeptical because I was under the impression the amendment would expressly ban one technology. Upon further review and research and finding the articles the Senator referenced, this does not ban one technology in favor of another. This merely sets a higher standard that industry must then respond to. I think we will see further development of compact fluorescents. There are some problems with those bulbs: mercury, some of the waste issues, the need for recycling infrastructure, etc. To dictate that one technology must be adopted over another is not the way to go. However, if we set a high standard for efficiency, lumens per watt, which this amendment does, I think this gives industry the latitude to help us meet our energy challenges.

VICE CHAIR HARDY:
Does anybody know if this technology is moving toward 25 lumens per watt that is not fluorescent? Is there anything on a parallel track to achieve that, so we do not have the net effect of zeroing in on one type of technology?

MR. YOUNG:
> My understanding is that unless you significantly improve the incandescents, they probably would not meet the standard, but that is not to say that they could not. The trend of the technology seems right now to be towards both the compact fluorescent lights, as you have above you, and also the LEDs. Those two technologies seem to be the ones that meet these kinds of standards or are most likely to. But, as Mr. Bobzien correctly mentioned, the standard in the amendment does not ban any

technology. If incandescent bulbs could be improved to meet these standards, they would also qualify.

VICE CHAIR HARDY:
I guess if they want to stay in business, they will.

ASSEMBLYMAN BOBZIEN:
The paragraph above the highlighted section in Exhibit M article reads, "But the venerable incandescent may have life in it yet. General Electric Co. said ... that by 2010 it would make an incandescent bulb twice as efficient as today's ... ."

I think the industry is recognizing the movement in this direction, and they are saying we can do this, we can rise to this technology.

SENATOR SCHNEIDER:
When I was at IKEA in San Diego a few months ago, they have a whole lighting section with all LED lights. It is amazing. You can touch the lightbulbs and they are not hot. These little lights give off a tremendous amount of light. Basically, the incandescent lights have been so cheap. They have been making the same basic bulb for a hundred years, so what is the point of changing if you can make them cheap. This is like putting seatbelts in cars, we have to step up and mandate better. Private industry will be there to meet the challenge.

DR. GECOL:
This amendment is a responsibility to my office, so we would like the opportunity to submit our fiscal note for that.

VICE CHAIR HARDY:
I will make a note of that for the Chair.

SENATOR HECK:
I will comment on the compact fluorescent lightbulb (CFL) issue. We have seen a lot of bills in the Senate Committee on Natural Resources revolving around trying to decrease mercury emissions, and limiting the amount of mercury put into the environment in Nevada, and CFLs contain mercury. What is the issue or potential problem associated with that and the disposal of those bulbs if we start going strictly to CFLs?

ASSEMBLYMAN BOBZIEN:
You raise an important point. In fact, in my initial response to the amendment, I was very concerned, given that issue. I think the time frame given to the Office of Energy to develop these regulations will more than adequately allow them address that issue.

MR. YOUNG:
> I happened to obtain some information in that regard from Howard Geller at the Southwest Energy Efficiency Project. Mr. Geller acknowledged there is a minute amount of mercury in the CFLs. However, there are two other things he asked the Committee to consider. One is that it can be contained by recycling, but he also pointed out that the incandescents contain lead that goes into the same landfills. His other point was, to the extent that electric generation plants burn coal, you also have an emission of mercury as a byproduct of that combustion. To the extent that CFLs or more efficient forms of lighting would reduce the need for combustion of coal, he felt there would be an offset in the mercury you get in the CFLs.

SENATOR HARDY:
Proving once again, that nothing is as simple as it seems when we consider legislation such as this. That is an excellent point and there should be discussion about recycling. It sounds like there should be recycling regardless of the technology.

SCOTT CRAIGIE (Energy Services Company, Incorporated):
We are pleased with what the energy policy advisor has distributed and think that should go forward. We are in favor of A.B. 178, just as we were in favor of S.B. 437. I want to establish that the same language in S.B. 437 is in A.B. 178.

I would like to run through the Assembly bill. Page 3, line 23 has the utility being allowed to require the customer-generator to install, at their own cost, an energy meter, etc. Upgrades are the responsibility of the company that is building this system. Paragraph (b) states that, except as otherwise provided, they may charge a customer-generator the money that it cost that is the customer-generator must pay his or her own way into the system. In subsection 4 the Commission requirement is identical to what is in the Senate bill, as is all of the language on page 4; at the top it is new.

Page 5 and page 6 has the key language that is most important. In summary, the value of the excess electricity must not be used to reduce any other fee or charge imposed by the utility if the cost of purchasing and installing a net-metering system was paid for in all or in part by the utility, the electricity generated in the net-metering system shall be theirs. In paragraph (b) of subsection 3, it is entirely borne by the customer-generator, allowing the customer that builds the system, similar to the one being built at the prison, and that money accrues to that customer; to the prison. That language is identical and the purpose for bringing it here is the same reason we came on S.B. 437. We want the legislative record clear that so long as the customer group builds every piece of the infrastructure connecting to the system, then the customer group gets the benefit of that electricity. We see it that way.

ASSEMBLYMAN BOBZIEN:
I am in agreement with the lightbulb amendment, in particular because it does not ban one technology over another, but merely sets a high standard for efficiency that industry will respond to.

CHAIR TOWNSEND:
I will walk through this and let the Committee decide what they want to do. There is a proposed amendment from the Lieutenant Governor's Office to add sections 3 and 4 (Exhibit O).

Commissioner, the reason I asked you to come forward is not to make a judgment on this language. I want to know, since they are talking about bonds for renewable energy projects, is that something the PUCN oversees, deals with when someone makes an application, or is that a relationship in the case of a merchant provider who has a relationship with our current incumbent utility? Do you see any role in this bonding area for the PUCN in any way, shape or form? Do you understand what Mr. Witkoski is trying to do with this language?

REBECCA WAGNER (Commissioner, Public Utilities Commission of Nevada):
To answer is no. The Commission has not participated in this portion. In my previous capacity as director of the Office of Energy, we looked into this and it is through the Department of Business and Industry that has the renewable energy development bonds. That is where that has functioned and we do not, because there is an issue with being able to get bonds. That is my understanding that is the more appropriate.

CHAIR TOWNSEND:
That is done through the Department of Business and Industry. Can they do that now?

MS. WAGNER:
Correct. To my knowledge, yes. There was some hang-up, from my recollection, with federal tax law. It is under the Department of Business and Industry.

CHAIR TOWNSEND:
Dr. Gecol, what can or cannot you do?

DR. GECOL:
If you look at the language of the NRS 701.170, subsection 5, it says, the energy office "will assist developers of renewable energy generation projects in preparing and making requests to obtain money for development through the issuance of industrial development revenue bonds pursuant to NRS 349.400 to 349.670." This is already statutory obligation for the Office of Energy. As a matter of fact, we have requested a position to fulfill this obligation through the Governor's budget. This is already a statutory obligation for the Energy Office to work with Department of Business and Industry to do this, and we are already doing that. Because of that, we do not see any other reason to create another or duplicate this effort.

CHAIR TOWNSEND:
The sense I am getting is there is a disconnect between your office and the Office of the Lieutenant Governor. You do not have to answer, but that is the sense I am getting. If this is so important to everybody, people should come forward. I cannot help anybody if no one is in the room.

Committee, why not process this the way it is, depending on Assemblyman Bobzien's things. We will take the Lieutenant Governor's issue about bonds at another time, perhaps on the Floor. Assemblyman Bobzien, are you okay with Dr. Gecol's proposal regarding the Office of Energy, and okay with the lightbulb?

ASSEMBLYMAN BOBZIEN:
Yes, and yes.

CHAIR TOWNSEND:
Under A.B. 178 an act relating to energy, is the language dealing with net metering conforming to S.B. 437? The Committee already processed language that is slightly different than yours regarding the wind-energy issue. It is consensus language that we worked on with the Bureau of Consumer Protection, the Commission, the utility and the school district.

JUDY STOKEY (Nevada Power Company; Sierra Pacific Power Company):
We did work with the school district and with this Committee on the wind pilot program. It is a little different than the demonstration program and the language in S.B. 437 is what we came up with.

CHAIR TOWNSEND:
Let us try to correspond this language to S.B. 437 on the wind as well as the net metering, and then depending on your wishes, regarding the two amendments. We will take these up one at a time as there is concern by the Legal Division regarding the Office of Energy's language necessitating the clarity brought to subsection 7 to include the language that would state "as is previously authorized or appropriated" so you cannot keep spending, even though you may raise it. It has to be part of the budget process and the Interim Finance Committee's process. What is the normal language used?

MR. KEANE:
"The Legislative Counsel recommended that we insert at the appropriate place, 'within the limits of the Legislative appropriation and other money authorized for the expenditure for this purpose'."

CHAIR TOWNSEND:
If that is all right Committee, then we will make sure we follow the guidelines of the Legislative Counsel Bureau.

Senator Schneider, you also have proposed language and Assemblyman Bobzien has seen this language. This Committee has had multiple presentations on this. Mr. Keane, do you see anything in this language that would give you concern of which we need to be aware?

MR. KEANE:
No, the language looks good.

SENATOR HARDY:
Dr. Gecol did indicate she thought there might need to be a revisiting of the fiscal note because they are being required to adopt regulations.

CHAIR TOWNSEND:
Let me help you here. Do not spend a lot of time on fiscal notes, if you are going to do this anyway. I will help you with that, if you will tell us what it is.

DR. GECOL:
If you are willing to do the hearings, recommendations, the workshop and the staff, then we do not need a fiscal note.

CHAIR TOWNSEND:
How much is the fiscal note going to be?

DR. GECOL:
We have not drafted it yet, but based on what we put forth for S.B. 437 in adopting the regulation, probably around $5,000 to $6,000.

CHAIR TOWNSEND:
Is that for the purpose of the bill?

DR. GECOL:
It is for adopting the regulation and doing the necessary workshops and hearings and the effect on the State. We are talking about Senator Schneider's amendment.

CHAIR TOWNSEND:
I would suggest getting a sharper pencil, because if we cannot do a regulation for less than $6,000, I do not know what we are doing.

DR. GECOL:
We usually hire a consultant, because my office does not have the staff to do this.

CHAIR TOWNSEND:
Do not come into this Committee or the Finance Committee and ask for a consultant. That is what you are there for. If you need help, the Governor's Office will give it to you. You want to know why the renewable energy task

force is in such financial trouble, it is because they have a consultant. Please do not do something like that. We will write the regulation for you, you hold a hearing and it will be fine. I know your problem and I think we can help you out.

DR. GECOL:
As long as the hearing workshop expenses are covered, we are fine with it.

CHAIR TOWNSEND:
Committee, what is your pleasure? We already mirrored the language on net metering in S.B. 437. We would like to have the wind component for the pilot project for the school district.

MR. YOUNG:
"The school program is okay as it is. It is just the wind demonstration project, which is separate and distinct from the school project."

CHAIR TOWNSEND:
Are we still going to mirror the language from S.B. 437?

MR. YOUNG:
"For the wind demonstration program, yes."

> SENATOR SCHNEIDER MOVED TO AMEND AND DO PASS A.B. 178 WITH WIND LANGUAGE TO REFLECT PREVIOUS ACTIONS OF THE COMMITTEE, TO INCLUDE SENATOR SCHNEIDER'S AMENDMENTS, THE OFFICE OF ENERGY'S AMENDMENT, GO ON RECORD THAT WE WILL DO EVERYTHING WE CAN TO REDUCE THE COST OF THE OFFICE OF ENERGY HEARING AND PROVIDE WHATEVER LEGAL RESOURCES WE CAN TO THE OFFICE OF ENERGY.
>
> SENATOR HARDY SECONDED THE MOTION.
>
> THE MOTION CARRIED UNANIMOUSLY.

* * * * *

CHAIR TOWNSEND:
There being no further business before the Senate Committee on Commerce and Labor, this meeting is adjourned at 10:51 a.m.

RESPECTFULLY SUBMITTED:

_____
Laura Adler,
Committee Secretary

APPROVED BY:

_____
Senator Randolph J. Townsend, Chair

DATE:_____