

**MINUTES OF THE
SENATE COMMITTEE ON COMMERCE AND LABOR**

**Seventy-fourth Session
February 20, 2007**

The Senate Committee on Commerce and Labor was called to order by Chair Randolph J. Townsend at 8 a.m. on Tuesday, February 20, 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 Maggie Carlton

COMMITTEE MEMBERS ABSENT:

Senator Michael A. Schneider (Excused)

GUEST LEGISLATORS PRESENT:

Senator John J. Lee, Clark County Senatorial District No. 1

STAFF MEMBERS PRESENT:

Kelly Gregory, Committee Policy Analyst
Wil Keane, Committee Counsel
Jeanine Wittenberg, Committee Secretary
Scott Young, Committee Policy Analyst
Lori Johnson, Committee Secretary

OTHERS PRESENT:

George Ross, Nevada Self-Insurers Association

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Jack Schreiner, Builders Insurance Company; Nevada Contractors Insurance Company
Robert A. Ostrovsky, Employers Insurance Company of Nevada
Ira Spector, Nevada Chapter of the International Association of Rehabilitation Professionals
Rose E. McKinney-James, Clark County School District
Wayne Carlson, Public Agency Compensation Trust
Chas Nort, President, Nevada Alternative Solutions, Incorporated
Craig Coziahr, Training and Rehabilitation Coordinator, Pro Group Management, Incorporated
John Wiles, Division Counsel, Division of Industrial Relations, Department of Business and Industry
Barbara Gruenewald, Nevada Trial Lawyers Association
John E. Jeffrey, Southern Nevada Building and Construction Trades Council
Donna Sweger, Supervising Deputy, Nevada Attorney for Injured Workers, Department of Business and Industry
Richard Daly, Laborers International Union of North American Local No. 169
Ronald P. Dreher, Government Affairs Director, Peace Officers Research Association of Nevada

CHAIR TOWNSEND

Let us start with the following bill draft requests (BDRs): BDR 54-761 and BDR 53 257.

BILL DRAFT REQUEST 54-761: Repeals residency requirements for members of the Real Estate Commission. (Later introduced as [Senate Bill 120](#).)

SENATOR HECK MOVED TO INTRODUCE BDR 54-761.

SENATOR CARLTON SECONDED THE MOTION.

THE MOTION CARRIED. (SENATOR SCHNEIDER WAS ABSENT FOR THE VOTE.)

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BILL DRAFT REQUEST 53-257: Makes various changes to provisions relating to benefits for certain workers with injuries. (Later Introduced as [Senate Bill 119](#).)

SENATOR HECK MOVED TO INTRODUCE BDR 53-257.

SENATOR CARLTON SECONDED THE MOTION.

THE MOTION CARRIED. (SENATOR SCHNEIDER WAS ABSENT FOR THE VOTE.)

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CHAIR TOWNSEND:

I will open the hearing on S.B. 100.

SENATE BILL 100: Requires an insurer or third-party administrator who pays workers' compensation to an employee or a dependent of an employee to deposit the compensation directly into the account of the employee or dependent under certain circumstances. (BDR 53-465)

SENATOR MAGGIE CARLTON (Clark County Senatorial District No. 2):

This is a very simple bill which allows the workers' compensation check to be automatically, electronically deposited instead of being mailed.

GEORGE ROSS (Nevada Self-Insurers Association):

We appreciate the goal of this bill, getting the workers' compensation check into the hands of the injured worker as soon as possible. We have reservations about setting up this type of automatic deposit if the injured worker is only temporarily disabled, since he will not be receiving the checks on a long-term basis. It takes at least two time-reporting periods to set up electronic deposit. By the time we go through that process, the worker will probably not be receiving workers' compensation anymore.

SENATOR CARLTON:

If I were an injured worker and knew that my disability period was going to be temporary, I would not opt for this type of payment plan. This bill does not mean all payments must be made electronically, it is only meant to offer access to electronic payment if the injured worker so desires.

MR. ROSS:

If we extend direct-payment options to short-term, temporarily injured workers, it becomes a large administrative task. Nevada Self-Insurers Association believes the current system to be adequate.

SENATOR CARLTON:

Do these companies have electronic payroll systems in place? If so, should not injured workers have the same choice regarding their workers' compensation payment?

MR. ROSS:

Most companies offer automatic payroll depositing. We feel this choice is unnecessary for a temporarily injured worker, since that pay is from a different source and for a short amount of time.

SENATOR HECK:

Does the same problem affect payments to a worker who is on total permanent disability?

MR. ROSS:

To my knowledge, this is mainly a problem setting up electronic deposits for short-term, temporarily disabled workers.

SENATOR HARDY:

Did you put together a proposed amendment for the language you would like to be changed? Why do we need a law to make employers offer direct deposit? I understand there is an administrative cost to process payment for temporary situations but I cannot believe it is that much of an issue.

MR. ROSS:

I will consult my client about drafting language that would exclude short-term payments.

JACK SCHREINER (Builders Insurance Company; Nevada Contractors Insurance Company):

I am a board member and previous owner of S & C Claims Services, a third-party administrator (TPA) company. Out of roughly 1100 companies that we represent in the State of Nevada, 99 percent of them are in the construction industry. This probably would not be a large problem as 80 percent of the

represented injured workers probably would not want the option of direct deposit.

By statute, the TPA cannot release a compensation check until a D-6 form has been received by us that states that the injured worker has not worked during the last 14-day period. I do not know what happens in the casino industry, but in our industry we do not receive this D-6 form until a couple of days before their paycheck would be issued. This requirement for electronic deposit could actually slow down the process.

ROBERT A. OSTROVSKY (Employers Insurance Company of Nevada):

The reason we did not implement direct deposit is that the agency liked to see the injured worker every two weeks. In that visit we were able to make sure that he was still "disabled." Speaking as an insurance company, we need to move beyond that type of thinking. On behalf of Employers Insurance we have no concerns arranging long-term permanent total disability or surviving-spouse payments electronically. We will require time in order to bring our systems into line, in order to comply with payments issued electronically for short-term temporary partially disabled workers. The compensation period for temporary disability payments is usually for short periods of time, averaging seven to ten days. Our payroll check system is not connected to our administrative check system where we issue the workers' compensation payments. There is one advantage to completing this requirement. If the insurer overpays the compensation electronically; it is a simple process to debit back to our account.

IRA SPECTOR (Nevada Chapter of the International Association of Rehabilitation Professionals):

Speaking for injured workers, we are in favor of this bill. It will reduce the workers' costs for getting to the office to pick up a check and also the cost of payroll-cashing fees. We are proud to support it.

ROSE E. MCKINNEY-JAMES (Clark County School District):

We are here asking for some consideration on this bill, we have the same issues with short-term, lost-time claims of temporarily injured workers. Two to four weeks is the average time of a temporary workers' compensation claim. With such a small period of time it does not seem to be efficient to get direct deposit set up and then switch back to the original payroll system.

Senator Hardy, you indicated that you were looking for language for a potential amendment. One suggestion for consideration would be to remove the word "shall" set forth in section 1, subsection 2, and replace it with "may." This would provide some flexibility to the TPA. Another suggestion would allow "shall" to remain, but provide some language that exempts the insurer or TPA who is not equipped to handle this type of direct-deposit request. Hopefully, you understand that we are not opposed to the bill's concept. Due to our inability to offer this service, we oppose the bill in this form.

SENATOR CARLTON:

Does the Clark County School District not issue direct deposit checks for their workers in any form?

Ms. MCKINNEY-JAMES:

We do issue electronically deposited payroll checks. Workers' compensation payments are not integrated with our payroll system.

SENATOR CARLTON:

Is it the case that, the employee who is already receiving direct payroll deposit, cannot have his temporary compensation benefits electronically deposited to the same checking account to which you process standard payroll payments?

Ms. MCKINNEY JAMES:

What I am told by my client, is that while payroll direct deposit is available; there is not currently a system in place for lost-time benefits to be directly deposited. One of the options the district is exploring is the logistics of providing a replenishable debit card in lieu of a paper check. We are working towards updating our payment options.

SENATOR CARLTON:

I have a problem understanding why an entity as large as Clark County School District is not able to accommodate these workers at least on a long-term basis. Could you provide me with the details and the exact nature of the problem?

Ms. MCKINNEY-JAMES:

I will be happy to provide more detailed information to you.

WAYNE CARLSON (Public Agency Compensation Trust):

We have the same concerns about not being able to issue short-term, temporarily disabled payments electronically. Those payments are handled administratively, rather than as a payroll function. We are talking about a small number of workers who would be affected by this bill. Most of our employees elect sick-leave pay in lieu of workers' compensation in order to continue their normal paycheck and benefits without disruption.

CHAS NORT (President, Nevada Alternative Solutions, Incorporated):

One of the major concerns I have with this bill as a TPA, is that our interaction with injured workers will be further reduced if we directly deposit their checks. Our objectives, besides having them come to the office to pick up their check, is to visit with the injured worker, to check their progress to see how the doctors are treating them and we perform administrative duties such as filling out continuing-compensation forms.

SENATOR HARDY:

Certainly there has to be regulation or statute that provides periodic evaluation of the injured worker. I can see timing the delivery of checks with administrative duties, but that should not prevent offering the benefit of direct deposit for those checks.

MR. NORT:

Periodic checks are required by the doctors for physical examinations. In eliminating the need to personally pick up their checks, we lose some of the control factor. The workers risk significant benefit penalties if they do not comply with the 14-day reporting period.

CRAIG COZIAHR (Training and Rehabilitation Coordinator, Pro Group Management, Incorporated.):

Our employers want us to be aggressive about helping the temporarily injured worker return to work. In keeping the paper check and requiring them to visit us to receive payment, we can address return-to-work issues in a timely fashion. If we could leave the short-term, temporarily injured workers out of this bill, it would alleviate our concerns.

SENATOR HARDY:

In the interest of full disclosure, I want to let everyone know that I am President of the Associated Builders and Contractors of Nevada. I am also employed by

them full time. Legal counsel has advised me that as long as I make the disclosure, I need not abstain from any votes concerning the construction industry. My company employs two full-time paid lobbyists, Bill Gregory and Randy Robison, plus a volunteer, Steve Hill. All of these disclosures are on file with the director's office, as required.

JOHN WILES (Division Counsel, Division of Industrial Relations, Department of Business and Industry):

I would like to clarify the issue relevant to the discussion on S.B. 100. The Division recently adopted a regulation that requires the insurer or TPA to mail compensation, be it temporary or permanent disability, if the claimant so directs. The days of requiring the claimant to physically appear to obtain their compensation are history.

SENATOR TOWNSEND:

Thank you for bringing that regulation to our attention. Senator Carlton's bill is an attempt to give the injured worker the same benefit we afford workers receiving standard payroll checks. In today's electronic world, it is hard to believe that it would require such effort. I am concerned about the fact that injured workers are allowed to trade sick time, but I am told that is provided for in statute. I think that the companies here, working together, should be able to find some common ground to accommodate the temporarily injured worker. The effective date for compliance is not until January 1, 2008.

SENATOR CARLTON:

I would like to see every company make provisions to offer this benefit, the temporarily injured will probably not elect to do so, but they certainly have the right to be provided this option.

SENATOR TOWNSEND:

Mr. Carlson, can you give Senator Carlton and Kelly Gregory your telephone numbers so you can work together to propose some options. We may need to add some permissive language and consult with the various companies regarding their reimbursement methodology. We should be able to get that done and come back to this bill on Thursday. We will close the hearing on S.B. 100. Senator Lee is here now, so we will open the hearing on S B. 54.

SENATE BILL 54: Revises provisions governing industrial insurance to create a presumption of intoxication or use of a controlled substance under certain circumstances. (BDR 53-803)

SENATOR JOHN J. LEE (Clark County Senatorial District No. 1):

I present S.B. 54 on insurance regulation. As a group of contractors, we banded together to form a self-insured insurance group. That company, Builders Insurance is now a full-service insurance company and as small business owners, we feel some risk-management situations should be covered by statute.

MR. SCHREINER:

Currently the statute now holds, as a rebuttable presumption, that if a worker is injured and tests positive, the intoxication will be deemed the proximate cause of the accident. Rebuttal is offered in this example. A worker is on the bottom floor of a building and something drops off the top floor which injures him. He takes a drug test in which he tests positive. Since we can prove that his impairment did not cause his injury, he would have a compensable action. Today, if a worker refuses a drug test when injured, the employer may take disciplinary action, even termination, but if impairment is unproven by the absence of a test, there is no penalty with regard to the compensable claim.

Last year, our insurance company that deals primarily with the construction industry, had 4,000 claims. In 125 of these claims, the injured worker directly refused to take a drug test, yet we were still liable and settled claims for large sums of money. We feel that most of these refusals are due to the intoxication or drug use of the worker. By not testing, the proximate cause of the injury is left in question therefore holding us liable for the damages. In addition to the direct refusals, there are a greater number of claims with indirect refusals. The injured worker waits until the weekend to go to the emergency room when they will no longer test positive. Even termination is not a heavy enough penalty to induce some workers to take a drug test. In southern Nevada, construction jobs abound, whether you have a substance problem or not.

To alleviate this disadvantage, we are asking you to put some "teeth" in this statute if the worker refuses a drug test. To put this into perspective, in the state of California, if you are stopped for suspected drunken driving and refuse an intoxication test, you will automatically forfeit your driver's license. The requirement we are asking for should not impact or deny any benefits to legitimately injured workers or deny immediate, initial, medical care to an

impaired worker. The impact should only be felt by the worker who is trying to circumvent the system.

SENATOR CARLTON:

Since you are asking to leave the regulatory enforcement up to the employer, see section 1, subsection 4, paragraph (b) which states "in accordance with the post accident drug testing policy of the employer," can you give me an example of what that policy would consist of? Is it possible the employee might face unpaid time off while waiting for tests to come back?

SENATOR LEE:

Our risk-management company sets up the employee policies and manuals. As for the wait time for testing and resuming work, I would have to get back to you on that specific question.

SENATOR HECK:

If the injured worker refuses the drug test, but the examining physician believes the injured worker to be intoxicated and so indicates on the C-4 form, does that alleviate the problem for you?

MR. SCHREINER:

Most of our decisions to fight claims are based on what we think we can prove positively. We occasionally bring in other workers or the foreman to testify as to the state of the injured worker. The hardest case to prove is the injured worker who directly refuses to submit to a drug test. Presently, a refusal is not considered a direct violation of policy. In answer to Senator Carlton's question about forced time off while waiting for test results, if a worker tests positive for drug or alcohol intoxication, the claim is forwarded to an medical review officer (MRO) which takes approximately five days for the result. I have never had a situation where a worker is not allowed to continue working, if he is so able, while waiting for the test results.

SENATOR HECK:

As a doctor, I am also a certified MRO. The issue is if you get a verified positive test, at least for drugs, you still may not be able to prove a worker was actually impaired at the time of injury. The test is qualitative not quantitative. If someone had smoked marijuana three days prior to the accident, he may still test positive and be denied his claim even if he was not actually impaired.

MR. SCHREINER:

The standard of under the influence is 15 nanograms for marijuana, which we agree is small, although any use of controlled drugs is illegal, in any quantity. For instance, a methamphetamine user who uses the drug on Friday night and comes to work on Monday is not obviously impaired, he is still considered to be under the influence.

SENATOR HECK:

We are talking about whether workers' compensation is denied due to a positive drug test, so we may need to look at the standards of influence again.

MR. SCHREINER:

Under-the-influence standards have been decided and acknowledged. We are not here today to change the established standards. We are asking for a tougher penalty for refusing a drug test. The trial lawyers use this lack of a statutory requirement to win large awards for a worker, who in all likelihood caused his accident by being intoxicated.

SENATOR HECK:

Employers who work federal jobs are successful in maintaining this presumptive policy. If the nonfederal employer follows that same policy, would we achieve the same results?

MR. SCHREINER:

This policy appears to work for federal contractors. Our group, which is not federally regulated, believes that the court would not uphold our decision to deny, unless there is a State statute in effect.

MR. OSTROVSKY:

My client does not have a position on this bill. We will administer claims based on legislation that determines the appropriate public policy in regard to personal intoxicants. Asking every employer to create their own policy would create confusion among workers.

My suggestion is to have the Division of Industrial Relations (DIR) adopt standard regulations statewide. That should resolve Senator Carlton's concern and maintain consistency throughout the State.

CHAIR TOWNSEND:

In S.B. 54, we would change section 1, lines 27, 28 and 29 to make the DIR the regulatory agency instead of mandating employer testing policy.

MS. MCKINNEY-JAMES:

We support this bill. We have safety standards that currently require us to test some of our employees, such as police officers and bus drivers, but we have had some cases in which the injured worker has refused. In an effort to strengthen our ability to manage our workers' compensation program, we welcome this help.

BARBARA GRUENEWALD (Nevada Trial Lawyers Association):

Workers' compensation is a balance between the employee and employer that is addressed in statute as it presently exists. Section 2 of S.B 54 already holds that compensation is not payable if injury is caused by employee intoxication. The focus should remain on the actual causation which is good public policy. For example, an ironworker was injured when a large iron beam had fallen on him while working on a project at the University of Nevada. He was 32 years old and using a walker when he came in to see me. He had tested positive for drugs so he was denied benefits. Because the law holds that the presumption of intoxication is rebuttable, we were able to prove that his impairment was not the causation of the injury. This proposed bill changes the focus from causation to whether he took the drug test.

In another case, a high school student suffered a groin injury when playing football at school. He was later injured at his part-time job and taken to the hospital. At the hospital, he was asked to provide a urine test which, due to his groin injury, he could not perform. He was not intoxicated so he asked to have a blood test. His employer said blood tests were too expensive and only urine tests constituted policy, therefore he was denied benefits. The emphasis on taking the tests rather than causation is wrong.

CHAIR TOWNSEND:

I want to go back to the example of the ironworker who did not cause his accident. In this bill section 2, subsection 1, paragraph (c) states, "Compensation is not payable ... for an injury ... unless rebutted by evidence to the contrary." Is your testimony that this present law is adequate as is?

MS. GRUENEWALD:

Yes, further testimony regarding this ironworker's case is that the cause was faulty mechanical equipment. Our position is that the law is good public policy as it stands. If you change it as requested, the only determining factor is whether the worker takes the drug test. That focus on the test also raises other questions. Who will be responsible for administering the test? If the injured worker is unconscious at the hospital, who should be held responsible to make sure that test is performed? What kind of tests are permissible, only urine tests? I am asking that the Committee stick with the proven public policy of causation.

SENATOR HECK:

I think we are missing the separate issue of workers who are impaired and responsible for causing their own injury, but refuse to take the test. I agree we have set good public policy by focusing on causation, but this does not solve this other issue of people trying to circumvent the system. If someone is unconscious, that would not be considered a refusal.

I administer several drug-testing programs, and by far, the best regulations come from chapter 49, part 40 of the Code of Federal Regulations (CFR). The questions that were raised in today's Committee have already been answered in that CFR. Leaving policy up to the individual employer does not provide a level playing field. We should base future policy on the solid evidence of what works in federal policy. I agree that the most logical move is to leave this to the DIR to promulgate regulations.

SENATOR HARDY:

I agree with Senator Heck, the current policy is good, but I disagree that this is an expansion of current policy. I see this as a clarification of possible loopholes that currently exist. We need to close a loophole in an already good public policy.

MS. GRUENEWALD:

In doing so, you are entering into the private contract of employment between the employer and employee. Why not have the employer drug test regularly to get rid of employees who are intoxicated before they injure themselves? This proposed regulation is too harsh a remedy.

SENATOR HARDY:

I do not think we are advocating governmental interference in the private contract of employee/employer. We need to find a happy medium and provide a remedy. I agree with Mr. Ostrovsky's suggestion to have the DIR regulate this policy.

JOHN E. JEFFREY (Southern Nevada Building and Construction Trades Council):

In addition to my work with the Trades Council, I also work with trial lawyers. As a short historical perspective, the workers' compensation system was instituted to protect the employer against massive lawsuits that were being brought against employers. Workers' compensation was proposed to try to treat the injured workers fairly without having to battle each claim in court, which is good public policy.

Senator Lee talked about balance and I would disagree that balance is being achieved within this regulation. The injured worker is responsible to prove his case while the employer is getting comparatively cheap liability insurance. Benefits for the worker are getting harder to achieve and the amounts are substandard. When we first debated this impairment issue, we were concerned that any level of drugs or alcohol would be cause for denial. We may be able to prove later that the impairment was not the causation. If you really want to impose a fair drug and alcohol policy, there should be established levels of what really constitutes impairment and causation. This proposed bill just gives another hammer to the TPAs to deny more claims. The policy as it exists today is unfair. If you go out to lunch and have a beer and get hit crossing the street going back to work, you would be denied any workers' compensation. As far as I am aware, the bill sponsors have not consulted any of the lawyers who deal with injured-worker cases.

SENATOR HECK:

I just want to clarify my previous comments. I do not think that an employer adopted drug-testing policy should interfere in collective bargaining. My suggestion of getting the DIR involved was solely to provide consistent employer policy.

DONNA SWEGER (Supervising Deputy, Nevada Attorney for Injured Workers, Department of Business and Industry):

Our Department asked for clarification of section 1, subsection 4, paragraph (b), with regard to employer drug-testing policy. Our manager, Nancyann Leeder

suggested additional wording regarding the effective period for getting the test done. She also asked for a provision to include a remedy for the indirect refusal where the injured workers do not seek immediate attention if impaired at time of accident.

CHAIR TOWNSEND:

Senator Lee, could you talk with Mr. Bremner at the DIR, to discuss our suggestions and then get back to the committee.

RICHARD DALY (Laborers International Union of North America Local No. 169):

Most of the issues we had with this bill have been addressed. Our organization wants a drug-free workforce. We think the issue of drug testing needs to be done on a regular basis, to make sure impaired workers do not pose a problem. It seems that to us testing time frames need to be worked out but other than that, we support making our workers drug-free.

CHAIR TOWNSEND:

We discussed the issues associated with the small utilities bill so let us take a vote on S.B. 86.

SENATE BILL 86: Revises provisions regulating utilities that furnish water or provide sewage disposal services. (BDR 58-554)

SENATOR CARLTON MOVED TO AMEND AND DO PASS S.B. 86.

SENATOR HARDY SECONDED THE MOTION.

THE MOTION CARRIED. (SENATOR SCHNEIDER WAS ABSENT FOR THE VOTE.)

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CHAIR TOWNSEND:

I now open the hearing on S.B. 3.

SENATE BILL 3: Revises various provisions relating to the death benefits payable to surviving spouses of certain police officers and firefighters. (BDR 53-244)

CHAIR TOWNSEND:

We have a mock-up of an amendment to S.B. 3 ([Exhibit C](#)).

RONALD P. DREHER (Government Affairs Directors, Peace Officers Research Association of Nevada):

Our specific and only intent in this bill is to remove the remarriage penalty not redefine "killed in the line of duty." In the proposed amendment to S.B. 3, section 1, subsection 3, paragraph (b), we are concerned that the definition may affect compensation benefits of chapter 617 of the *Nevada Revised Statutes* (NRS), regarding benefits for heart and lung disabilities.

WIL KEANE (Committee Counsel):

The bill as written now in subsection 3, paragraph (b) other benefits already being paid under workers' compensation would not be affected. We can clarify that by simply stating that this does not eliminate any other compensation under chapter 617 of the NRS.

SENATOR TOWNSEND:

As we have all seen from some Nevada Supreme Court arguments, we need to make every effort that the statutory language is absolutely clear on its face. Wil, can you please make sure this language is definitive.

MR. KEANE:

We will clarify those lines.

SENATOR CARLTON:

Going back to the remarriage penalty, in the proposed amendment of S.B. 3, Please clarify the line 17 of subsection 3, paragraph (b) "Does not include any death which is made compensable only by chapter 617 of NRS." Two firefighters go into a burning building, one firefighter dies at the scene, and one is exposed to smoke inhalation and dies two years later. The second firefighter's spouse is not subject to the remarriage penalty, but the spouse of the firefighter who died at the scene is subject to the remarriage penalty.

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WIL KEANE:

That is how the bill presently reads.

CHAIR TOWNSEND:

Is there any further comment today? Hearing none, I will adjourn the meeting of the Senate Committee on Commerce and Labor at 9:40 a.m.

RESPECTFULLY SUBMITTED:

Lori Johnson,
Committee Secretary

APPROVED BY:

Senator Randolph J. Townsend, Chair

DATE: _____