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ROLL NUMBER

DESCRIPTION

4041

2001 SENATE INDUSTRY, BUSINESS AND LABOR

SCR 4041

2001 SENATE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. SCR 4041

Senate Industry, Business and Labor Committee

Conference Committee

Hearing Date February 28, 2001.

Tape Number	Side A	Side B	Meter #
1	x		4.9 to 32.1
2	x		(4.7 to 17.0
Committee Clerk Signature <i>Doris E. Perez</i>			

Minutes:

The meeting was called to order. All committee members, except Senator Tollefson, present. Hearing was opened on CSR 4041 to study the financial impact of credit card fees imposed on public institutions of higher education and the social effects of credit card debt on young adults. **Senator Tim Mathern**, District 11, co sponsor. In 1988 eighty one percent of students had received their first credit card by the end of their freshman year, seventy percent of all undergraduate students have at least one credit card. Revolvers (those who carry balances on their cards) have an average balance of over \$2,000 and twenty percent have debts of over twenty thousand dollars. The study will show how credit card use is impacting college students and the university system, and determine those areas that might b negative and what can be done about that. Presented amendment to delete lines 7 to 12 on page one so as not to misinform regarding the dollar amounts.

Senator Espgaard: I see this as two studies, one on the impact on the institution' business office

and the other has to do with the social responsibilities of the students. These two issues are combined here.

T Mathern : Both issues are so enmeshed both need to be studied together to get the broader picture.

Jeff Hoffman, on his own behalf. Written testimony attached. Distributed copies of White Paper on Credit Card Usage and Debit. Urges do pass.

Senator D. Mathern: Main focus should be stopping the marketing of the mailing lists in campus? Are you looking at any kind of educational process regarding credit card usage?

J Hoffman: Three main areas to study: impact on public institutions of higher education budget and the ND taxpayer, social effect on young adults and the soliciting practices of credit card companies on campus.

Senator Espegard: Public demands credit cards, question is how long you have to watch them before they get a credit card? When do you stop protecting them?

J Hoffman: As far as protection is concerned: soliciting practices on campus should be studied. Students, senior citizens, newlyweds are targeted, everybody without money.

Senator Espegard: If study finds that there is a lot of debt and solicitation, what legislation would you propose?

J Hoffman: Possible appropriation of funds form general school trust fund for the initiation of high school education programs.

Duane Emmel, Financial Counselor, The Village Family Service Center, in favor. Written testimony attached.

Senator Espegard : I think key is education, where and when do we start.

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Senate Industry, Business and Labor Committee

Bill/Resolution Number SCR 4041

Hearing Date February 28, 2001.

D Emmel: There is also a problem with solicitation practices.

No opposing testimony. Hearing closed.

Tape 2-A- 14.7 to 17.0

Discussion held. **Senator Mathern:** Motion: do pass. **Senator Klein:** Second.

Roll call vote: 6 yes; 0 no; 1 absent, not voting. Motion carried.

Senator Krebsbach: Motion: do pass as amended. **Senator Mathern:** Second.

Roll call vote: 6 yes; 0 no; 1 absent, not voting. Motion carried.

Floor assignment: **Senator Every.**

PROPOSED AMENDMENTS TO SCR #4041

Prepared for Senator T. Mathern

Page 1, remove lines 7 through 12

Renumber accordingly

REPORT OF STANDING COMMITTEE (410)
February 28, 2001 4:16 p.m.

Module No: SR-34-4553
Carrier: Every
Insert LC: 13123.0101 Title: .0200

REPORT OF STANDING COMMITTEE

SCR 4041: Industry, Business and Labor Committee (Sen. Mutch, Chairman) recommends **AMENDMENTS AS FOLLOWS** and when so amended, recommends **DO PASS** (6 YEAS, 0 NAYS, 1 ABSENT AND NOT VOTING). SCR 4041 was placed on the Sixth order on the calendar.

Page 1, remove lines 7 through 12

Renumber accordingly

2001 HOUSE INDUSTRY, BUSINESS AND LABOR

SCR 4041

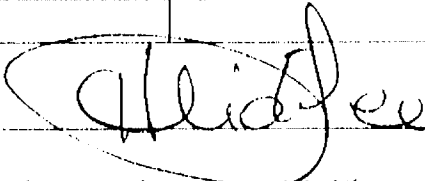
2001 HOUSE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. SCR 4041

House Industry, Business and Labor Committee

Conference Committee

Hearing Date March 13, 2001

Tape Number	Side A	Side B	Meter #
1	X		13.5-28.6
Committee Clerk Signature 			

Minutes: Chairman R. Berg, Vice-Chair G. Keiser, Rep. M. Ekstrom, Rep. R. Froelich, Rep. G. Froseth, Rep. R. Jensen, Rep. N. Johnson, Rep. J. Kasper, Rep. M. Klein, Rep. Koppang, Rep. D. Lemieux, Rep. B. Pietsch, Rep. D. Ruby, Rep. D. Severson, Rep. E. Thorpe.

Sen. Tim Mathern: Sponsoring bill for the Legislative Council to study the financial impact of credit card fees imposed on public institutions of higher education. We want to look at dollar amounts and effects of this. We don't want to change this, just study it. This is a mode of convenience for registration on both the administration and the students. Convenience is worth an extra charge. The problem is student management of money to pay off credit cards. We need to make sure this doesn't cause a social effect.

Rep. Ruby: This takes people's responsibility for money out of their hands.

Chairman Berg: We'll close the hearing on SCR 4041.

2001 HOUSE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. SCR 4041(B)

House Industry, Business and Labor Committee

Conference Committee

Hearing Date March 14, 2001

Tape Number	Side A	Side B	Meter #
2	X		32.4
		X	-25.5
Committee Clerk Signature <i>Wick Lee</i>			

Minutes: Chairman R. Berg, Vice-Chair G. Keiser, Rep. M. Ekstrom, Rep. R. Froelich, Rep. G. Froseth, Rep. R. Jensen, Rep. N. Johnson, Rep. J. Kasper, Rep. M. Klein, Rep. Koppang, Rep. D. Lemieux, Rep. B. Pietsch, Rep. D. Ruby, Rep. D. Severson, Rep. E. Thorpe.

Rep. Lemieux: I move a do not pass.

Rep. Ruby: I second.

13 yea, 2 nay, 0 absent Carrier Rep. M. Klein

Date: 3-14-01
Roll Call Vote #: 1

2001 HOUSE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. SCR 4041

House Industry, Business and Labor Committee

Legislative Council Amendment Number _____

Action Taken Do Not Pass

Motion Made By Lemieux Seconded By ~~Others~~ Ruby

Representatives	Yes	No	Representatives	Yes	No
Chairman- Rick Berg	✓		Rep. Jim Kasper	✓	
Vice-Chairman George Keiser	✓		Rep. Matthew M. Klein	✓	
Rep. Mary Ekstorm		✓	Rep. Myron Koppang	✓	
Rep. Rod Froelich	✓		Rep. Doug Lemieux	✓	
Rep. Glen Froseth	✓		Rep. Bill Pietsch	✓	
Rep. Roxanne Jensen		✓	Rep. Dan Ruby	✓	
Rep. Nancy Johnson	✓		Rep. Dale C. Severson	✓	
			Rep. Elwood Thorpe	✓	

Total (Yes) 13 No 2

Absent 0

Floor Assignment Rep M. Klein

If the vote is on an amendment, briefly indicate intent:

REPORT OF STANDING COMMITTEE (410)
March 14, 2001 2:46 p.m.

Module No: HR-44-5629
Carrier: M. Klein
Insert LC: . Title: .

REPORT OF STANDING COMMITTEE

SCR 4041, as engrossed: Industry, Business and Labor Committee (Rep. Berg, Chairman) recommends DO NOT PASS (13 YEAS, 2 NAYS, 0 ABSENT AND NOT VOTING). Engrossed SCR 4041 was placed on the Fourteenth order on the calendar.

2001 TESTIMONY

SCR 4041

**North Dakota Senate
Industry, Business and Labor Committee
Chairman Duane Mutch
February 28, 2001**

Thank you, Honorable Chairman and Honorable Committee Members:

This testimony will be brief, but I feel it is important to express to you, my concerns for the potential credit card problems our state's economy, state taxpayers, and young adults are facing or may be faced with in the future.

The Credit Card in America is one of the most commonly used methods of payment. Because of its popularity, the shareholders of the credit card companies are investing heavily in the business.

These card companies have now established student marketing offices, which aim to buy or skim what should be confidential student mailing lists or e-mail addresses, set up numerous booths during high traffic times during the school year, and even go as far as bargaining with local bookstores to insert applications in newly purchased textbooks.

A financial counselor will ask if it really is a financial business that offers a valuable service, or maybe suggest that it is a burden for some. National statistics state that the increase of credit card applications on the college campus is causing a growing problem. They are exhausting university budgets as well as the individual student.

According the North Dakota University System (NDUS) mission statement:

The primary objective of all campuses is to help individuals increase their intellectual, social, personal, career, and moral development. The institutions prepare students for productive activity, open their minds to alternative ways of

