Legislative History for Connecticut Act

SB 81 PA 106 1984

House 1814 - 1820 (7)

Senate 663-667, 807 (6)

Labor 13-16, 53, 57-58, 59 (8)

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CONNECTICUT
GEN. ASSEMBLY
HOUSE

PROCEEDINGS
1984

VOL. 27
PART 5
1492-1893

DEPUTY SPEAKER FRANKEL:

The bill as amended is passed.

CLERK:

Calendar page 11, Calendar No. 291, File No. 55, Substitute for Senate Bill No. 81, AN ACT CONCERNING MUNICIPAL EMPLOYEES RETIREMENT SYSTEM, as amended by Senate Amendment Schedule "A". Favorable Report of the Committee on Labor and Public Employees.

REP. FAVREAU: (24th)

Mr. Speaker.

DEPUTY SPEAKER FRANKEL:

Rep. Favreau.

REP. FAVREAU: (24th)

I move acceptance of the Joint Committee's Favorable Report in passage of the bill in concurrence with this Senate.

DEPUTY SPEAKER FRANKEL:

The question is on acceptance in passage in concurrence with this Senate. Will you remark, madam?

REP. FAVREAU: (24th)

Yes, thank you, Mr. Speaker. This bill revises the municipal employees retirement fund. It brings it into conformity with the State employees retirement fund

except for one unique provision. In that regard, Mr. Speaker, the Clerk has Senate Amendment "A", LCO No. 2542. Would the Clerk please call the amendment and may I explain it?

DEPUTY SPEAKER FRANKEL:

The Clerk has LCO No. 2542 previously designate Senate "A". Would the Clerk please call the amendment only.

CLERK:

LCO No. 2542 previously designated Senate Amendment Schedule "A", offered by Sen. Smith of 8th District.

DEPUTY SPEAKER FRANKEL:

Is there objection of summarization? Hearing none, you may proceed, Rep. Favreau.

REP. FAVREAU: (24th)

Thank you, Mr. Speaker. This amendment deals with the one aspect of the bill that does not make the MERF Fund parallel to the SERF Fund. What it does exactly is allow that when funds are transferred from a town that is a non-member of MERF into the MERF Fund, if the municipality agrees to it, then not only the employee portion would be transferred, but also the employer portion.

The language of the amendment makes this permissive

rather than mandating. It softens the requirement, and I move its passage.

DEPUTY SPEAKER FRANKEL:

Will you remark on the adoption of Senate "A"? Senate "A" has been moved for adoption. Will you remark on its adoption? If not, all those in favor, please signify by saying aye.

REPRESENTATIVES:

Aye.

DEPUTY SPEAKER FRANKEL:

Those opposed, nay. The ayes have it. House "A" is adopted. It is ruled technical. Will you remark further on this bill as amended by Senate "A"?

REP. FAVREAU: (24th)

Mr. Speaker.

DEPUTY SPEAKER FRANKEL:

Rep. Favreau.

REP. FAVREAU: (24th)

This bill has 4 other provisions, all of which bring the municipal employees retirement fund in conformance with the State employees retirement fund. One of the provisions that we're discussing today would give a 5% annual interest that will be paid on the employee contributions to the system when the contributions

are withdrawn. A second provision prohibits the deductions of certain workers compensation payments from the MERF disability fund which are really intended to compensate people for an injury and not really provide survival expenses.

The third section of this bill, which also conforms to the SERF practice, would prohibit double-dipping by not allowing those who become MERF members after October 1, 1984, to buy MERF time for military service if the military service time already qualifies them for a federal pension.

And fourth, lay-offs of 90 days or more will no longer be considered interruptions in service, but will be labeled continual service.

This is a technical revision to the MERF Bill and I urge its passage.

DEPUTY SPEAKER FRANKEL:

Will you remark further on this bill as amended by Senate "A"?

REP. ROTHMAN: (111th)

Mr. Speaker.

DEPUTY SPEAKER FRANKEL:

Rep. Rothman.

REP. ROTHMAN: (111th)

A question through you to the proponent of the bill, please.

DEPUTY SPEAKER FRANKEL:

Please frame your questions, madam.

REP. ROTHMAN: (111th)

May I just be very sure this is permissive legislation to the municipalities. Is that correct?

DEPUTY SPEAKER FRANKEL:

Rep. Favreau.

REP. FAVREAU: (24th)

The Senate amendment is permissive legislation to the municipalities. The rest of the bill will affect the MERF system, but participation in MERF is strictly voluntary by municipalities.

DEPUTY SPEAKER FRANKEL:

Rep. Rothman, you have the floor.

REP. ROTHMAN: (111th)

Thank you, Mr. Speaker.

DEPUTY SPEAKER FRANKEL:

Will you remark further on this bill as amended by Senate "A"? If not, would the staff and guests please come to the well. Members, please take your seats. The machine will be opened.

CLERK:

The House of Representatives is now voting by roll. Would the members please return to the Chamber immediately. The House of Representatives is now voting by roll. Would the members please return to the Chamber immediately.

DEPUTY SPEAKER FRANKEL:

Have all the members voted? Have all the members voted? If so, the machine will be locked. The Clerk will please take a tally.

REP. BENNETT: (104th)

Mr. Speaker.

DEPUTY SPEAKER FRANKEL:

Rep. Bennett.

REP. BENNETT: (104th)

In the affirmative.

DEPUTY SPEAKER FRANKEL:

Will the Clerk please note that Rep. Bennett of the 104th has cast his vote in the affirmative. Rep. Niedermeier.

REP. NIEDERMEIER: (134th)

Mr. Speaker, may I please be recorded in the affirmative?

DEPUTY SPEAKER FRANKEL:

Will the Clerk please note that Rep. Niedermeier of the 134th has cast her vote in the affirmative.

CLERK:

Senate Bill 81, as amended by Senate Amendment Schedule "A".

Total number voting	137
Necessary for passage	69
Those voting yae	137
Those voting nay	0
Those absent and not voting	14

DEPUTY SPEAKER FRANKEL:

The bill as amended is passed.

CLERK:

Calendar page 11, Calendar No. 310, File No. 158, Substitute for Senate Joint Resolution No. 42, RESOLUTION CONCERNING THE RECOMMENDATION OF THE COMMISSIONER OF CLAIMS WITH REGARD TO THE CLAIM OF JOSEPH P. KENNY. Favorable Report of the Committee on Judiciary.

REP. RITTER: (2nd)

Mr. Speaker.

DEPUTY SPEAKER FRANKEL:

Rep. Ritter.

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1976 and renewed three times since. That law was allowed to lapse February 27, 1984, and the United States Senate has passed a bill that would allow surcharges of up to five percent.

I think it is a shame, Mr. President, that Congress has not acted on an issue that so clearly affects consumers of the United States. Congress must act to reinstate the ban because the present system is satisfactory as it now stands. There is no need, Mr. President, to modify a system that works and I urge adoption of the resolution.

THE CHAIR:

Will you remark further? If not, the issue before the chamber is adoption of the resolution. All in favor signify by saying Aye. Those opposed Nay. The Ayes have it. THE RESOLUTION IS ADOPTED.

SENATOR DORR:

Thank you, Mr. President.

THE CLERK:

Page one of today's calendar, under the heading of Favorable Reports, Cal. 59, File 55. Substitute for Senate Bill No. 81. AN ACT CONCERNING THE MUNICIPAL EMPLOYEES RETIREMENT SYSTEM. Favorable report of the Committee on Labor and Public Employees.

The Clerk has amendments.

THE CHAIR:

Senator Harper.

SENATOR HARPER:

Thank you, Mr. President. I move acceptance of the Joint Committee's favorable report and passage of the bill.

THE CHAIR:

The Clerk will call the amendment.

THE CLERK:

The Clerk has Senate Amendment Schedule "A". LCO 2542, Senator Reginald Smith.

THE CHAIR:

Senator Reginald Smith.

SENATOR REGINALD SMITH:

I move the adoption of the amendment and request permission to summarize.

THE CHAIR:

Any objection to the waiving of the reading? Hearing none, proceed, Senator.

SENATOR REGINALD SMITH:

Basically, this amendment is fairly straightforward. It would allow that employees may transfer retirement benefits to the municipal's employees retirement fund for employment

service previously accrued with the state or a municipality and the change to this amendment introduces that this would only be done if the state or municipality voluntarily chooses to transfer such retirement benefits. Thank you.

THE CHAIR:

Will you remark further? Senator Harper.

SENATOR HARPER:

I would just go on record in support of the amendment.

THE CHAIR:

Will you remark further? If not, the issue is adoption of Senate Amendment Schedule "A". All those in favor will signify by saying Aye. Those opposed Nay. The Ayes have it. SENATE AMENDMENT "A" IS ADOPTED.

THE CLERK:

The Clerk has Senate Amendment Schedule "B". LCO No. 2715; that amendment has been Withdrawn. LCO No. 2716 also has been Withdrawn.

THE CHAIR:

Senator John Matthews.

SENATOR JOHN MATTHEWS:

Mr. President, both those amendments are Withdrawn, sir.

THE CHAIR:

Thank you. Senator Harper, on the bill as amended by Senate "A".

SENATOR HARPER:

Mr. President, this bill will revise portions of the Municipal's Employees Retirement Fund relating to withdrawal of contributions, purchase of service credits, withdrawal of contributions, deduction of workers compensation from retirement benefits and the definition of continuous service. The attempt here is to make the merit system similar to the State Employees Retirement System. More specifically, the bill would grant a five percent annual interest on contributions withdrawn by members who leave the system. Secondly, it would prohibit the deduction of certain workers compensation payments from MERF/disability retirement benefits. It would prohibit individuals who become MERF members beginning October 1, 1984 from purchasing military service credits for years to which they are entitled to a federal pension. It would require that when a nonMerf town's employees transfer contributions to the Merf system, the employer share addition to the employee's share shall be transferred. That was just amended to say that it is a voluntary action. And lastly, it would classify layoffs to more than ninety days as continuous service instead of as a break in

SERvice. If there is no objection, I move the item to the Consent Calendar.

THE CHAIR:

Is there any objection to moving the bill as amended to the Consent Calendar? If not, so ordered.

Senator Schneller.

SENATOR SCHNELLER:

Mr. President, a few minutes ago, we passed a joint resolution 52, expressing sympathy on the death of Carmine Lavieri. I would move for suspension of the rules to allow transmittal to the House immediately.

THE CHAIR:

Is there any objection to suspending the rules for immediate transmittal? Hearing none, it is so ordered.

THE CLERK:

Cal. 82, File 103. Substitute for Senate Bill No. 140. AN ACT CONCERNING ACCESS TO PUBLIC MEETINGS AND RECORDS. Favorable report of the Committee on Government Administration and Elections. The Clerk has an amendment.

THE CHAIR:

Senator Daniels.

ROll call and then give your attention because the Consent Calendar is quite lengthy today.

THE CLERK:

An immediate roll call has been called for in the Senate. Will all senators please take their seats. An immediate roll call has been called for in the Senate. Will all senators please be seated.

THE CHAIR:

The Clerk will proceed to list the Consent Calendar for today. Mr. Clerk.

THE CLERK:

The following is today's Consent Calendar:

Page one - Cal. 59. Page two - Cal. Nos. 82, 83, 84, 85 and 86. Page three - Cal. 118. Page four - Cal. 147. Page five - Cals. 150, 153, 158. Page six - Cals. 159, 160, 161, 162 and 164. Page eight - Cals. 171, 173 and 174. Page nine - Cals. 175, 176, 178 and 179. Page ten - Cals. 180, 182, 184 and 185. Page eleven - Cals. 189, 190 and 191. Page twelve - Cals. 193 and 194. Page thirteen - Cals. 197, 198, 199, 200 and 202. Page fourteen - Cals. 203, 204, 206 and 207. Page fifteen - Cals. 210 and 212. Page sixteen - Cals. 213 and 218. Page seventeen - Cals. 219, 220, 221 and 224. Page eighteen - Cal. No. 225. Page twenty-two - Cals.

SB81 - SB140
SB306 - SB316
SB286 - SB338
SB277 - SB261
SB358 - SB410
SB322 - SB323
SB327 - SB330
SB479 - SB228
SB387 - SB133
SB509 - SB196
SB393 - SB155
SB343 - SB348
SB291 - SB67
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SB447 - SB21
SB69 - SB87
SB268 - SB434
HB5096 - HB5108
HB5140 - HB5595
HB5092 - HB5058
HB5733 - HB5653
HB5676 - HB5746
HB5638 - SB23
SB7 -

JOINT
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MS. BUCKNELL: (continued)
Mr. McCarthy raised, I think the idea in the bill is not to have the Labor Department provide those services, but to utilize other agencies. For example, the Department of Human Resources had day care money available for AFDC recipients. So it's important that there be a connection between the two departments on that training function.

REP. KINER: Thank you, Sue, are there any other questions from the committee members? Thank you very much. Bernard McLaughlin, representing the Retirement Division.

MR. BERNARD MC LAUGHLIN: Thank you. I'm Bernie McLaughlin Director of the State Retirement Commission and I'm testifying in support of Raised Committee Bill 81. An Act Concerning the Municipal Employees Retirement System. The changes in this proposed bill are designed to correct inequitable situations and are patterned after the changes that were made in the state employees retirement system as a result of collective bargaining in public act 83-533 which codified the state pension agreement.

Specifically, line by line, line 26, this change proposes that if a municipality lays off an employee for a period in excess of 90 days and subsequently reemployees that individual, he or she will not be considered as having a break in service for purposes of meeting the minimum requirement of having 10 years continuous service in order to receive a pension. Presently, if an employee is layed off for more than 90 days, he or she must accrue 15 years of service before being eligible to retire.

Line 67 - 70 and 110 - 112. These changes propose municipal employees' retirement funds a and b respectively, that if an employee receives a specific endeminity award from workers' compensation because of a total or partial loss of bodily function, any retirement allowance will not be reduced by that award. This is consistent with the provisions of the state employees retirement system and is based upon the fact that a specific endeminity award is not a wage replacement but is based on the percentage loss of bodily function.

Lines 134 - 138. This change closes the loop hole that

MR. MC LAUGHLIN: (continued)
presently allows a member to receive credit in a municipal employees retirement fund for periods of military service which he or she is also using to receive a federal pension. This eliminates double dipping. Double dipping was eliminated in state employees retirement system in 1975. Lines 170-180, this change provides that an employee will receive 5% annual interest on their contributions. This is consistent with the recent change in the state employees retirement system providing 5% annual interest on contribution balances. In raised Committee Bill 81, there is a need for a technical correction which we have already brought up with the legislative commissioner's office.

On lines 171 and 173, the word fiscal should be added before year in both places. An example of the problem this will eliminate, in the municipal employees' retirement fund, an employee must have 10 continuous years of service in order to receive a pension. In many cases an older employee is hired and he or she works less than 10 years. Upon termination is entitled to only a refund of contributions without interest.

Lines 198 - 200, provides that beneficiaries of deceased members will also receive a refund of the member's contribution plus 5% interest. Lines 220 - 222, provides that a former employee who withdraws his or her contributions and interest from municipal employees retirement fund and who subsequently is reemployed in a position covered by the municipal employees retirement fund would have to restore the refunded contributions and interest to receive credit for that past service.

Lines 233 - 235 provide that an that draws from a municipal employees retirement system and the employee elects a refund, he or she will receive the contribution balance plus 5% annual interest. Lines 252, 253, and 264. This change is to correct an error that resulted from last year's legislation involving transfers between municipal employee's retirement fund and the state employees retirement system. In particular this change provides that an employee can receive credit for previous service within municipality that did not participate in municipal employees retirement system. By the transfer of the employees contribution balance

MR. MC LAUGHLIN: (continued)
including any interest and that previous employers contribution to the municipal employees retirement fund, the key here is the previous employers contributions. Because of the erronous change last year, in order to obtain this credit, the employees contribution balance including any balance is transferred to the municipal employees retirement system and the new employee municipality must make up the past service liability with the former employee municipality. So we're talking about a real issue of equity and not passing on the past service cost to the new employer for past service. Thank you.

REP. KINER: Mr. McLaughlin, I have one question then followed by Rep. Belden. What general impact do you feel all these items will have on the solvency of the fund.

MR. MC LAUGHLIN: The municipal employees retirement system is fully funded. It is one of the few systems throughout the nation that's fully funded as a public system. There are some items here that will save money. There are some items here that will cost money and presently we're asking for an actuarial review. And I was in touch with the state retained actuary today and we still don't have a cost figure on it. But there's both savings and cost.

REP. KINER: I assume that by the time this bill hits the floor there will be some kind of impact statement, however, on this --

MR. MC LAUGHLIN: Hopefully by the end of the week.

REP. KINER: I'm sure there will be. Rep. Belden.

REP. BELDEN: Yes, just a clarification on your comments on lines 252 - 254, I guess. Did I understand you to indicate that if in fact an employee transfers that currently the municipality has to make up the balance for the money owed for the time when there were no payments made. Is now going to forgive the municipality or is the employee that is transferring going to have to pay it.

MR. MC LAUGHLIN: It does not affect the employee at all. It puts the employer's share of the cost where it belongs. When an employee presently transfers, it puts it back

MR. MC LAUGHLIN: (continued)
where it was last year before the law was changed inadvertently. When an employee presently transfers the new employing municipality is picking up the former employer municipality share of the cost for that past service period and it truly doesn't belong with the new employer, it belongs with the old employer and we're trying to get it back there.

REP. BELDEN: Would there be a transfer say from the state to even the old employer benefits have to be transferred into the other pension system, to share --

MR. MC LAUGHLIN: Right, this would not be a transfer between the municipal and the state employees retirement system. This involves municipalities that do not participate in the municipal retirement system which is optional. And what we're saying is those municipalities should transfer what they normally had put in for that person as their employer cost for the period that he or she worked. They should send that over and we should put that in the municipal employees trust fund.

REP. BELDEN: We will be able to get a copy of your written comments that you had this afternoon?

MR. MC LAUGHLIN: Yes, sir.

REP. BELDEN: Thank you.

REP. KINER: Thank you. Sherry Weady.

MS. SHERRY WEADY: My name is Sherry Weady. I'm executive assistant to Attorney General Joe Lieberman. He has asked me to give testimony today to your committee in support of Raised Committee Bill 5183, An Act Concerning Day Care Centers in New State Buildings and Raised Committee Bill 5193, An Act Concerning Child Day Care Services for State Employees. I appreciate this opportunity to address the Labor and Public Employees Committee concerning two significant bills to encourage the use of child day care facilities by state employees. I am in complete agreement with the child care task force chaired by Rep. Doreen DelBianco which recommends passage of these

MR. FERRUCCI: (continued)
is certainly in order we feel. I would also like to support Senate Bill 81, which is a bill dealing with providing a number of improvements to the retirement plan bringing it in line somewhat with the benefits or improvements that were made to the State employees relation, State employees retirement fund.

And namely, the three areas that I think are most appropriate deal with the layoff language where if an employee is laid off for more than 90 days in the calendar year, they would not be penalized and would be considered if they're recalled as continuing their employment. Also, the provision that would not again penalize a retiree for their retirement alone if in fact such an individual is receiving a specific indemnity award from worker's compensation, not weekly benefits but a specific award. Currently, the language is such that any award from worker's compensation is a deductible amount from the retirement. This would hopefully repair that inequity.

The third area is providing 5% interest be paid to any member of the fund if they choose to withdraw their funds from the funds. We also would support House Bill 5186 dealing with job sharing information. I need not dwell on that so long as we have information. It is an area that needs to be looked at quite a bit more, and if the Permanent Status on Women will provide that information, we'll readily accept and support them gathering it up for us. The day care field, both House Bill 5183 and 5193, are proposals that our union would support, and I would say that any endeavor to provide day care services for State employees would be a welcome situation.

I must tell you that not too many years ago I provided union services, collective bargaining services for predominantly State workers in our prisons and jails, namely the correctional officer staff, which are probably 90 or so percent male employees. In recent years, our union has won the right to represent nearly 7,000 clerical employees, and I've now had an assignment working with that bargaining unit and have had the opportunity in the last year or so to canvass, poll, attend local union meetings, and hear the concerns that are raised

MS. WEINSTEIN: (continued)
self sufficiency for these women and their families.

It is incumbent upon the State of Connecticut to do all in its power to help reverse the trend of the feminization of poverty. Thus, NCJW strongly supports Committee Bill 97. Thank you.

SEN. HARPER: Thank you. Any questions of the committee? BettyTianti, AFL-CIO. Betty Tianti? Mike, is Betty Tianti in the hall? Pardon me?

: She's not here.

SEN. HARPER: Joy Bylan.

JOY BYLAN: Good afternoon. Can you hear me? I'm Joy Bylan from the Connecticut Employees Independent Union and I'd like you address you --

SEN. HARPER: I think you'll have to bring the mike closer. Thank you.

MS. BYLAN: Sen. Harper, Rep. Kiner, and members of the committee, I'm Joy Bylan from the Connecticut Employees Independent Union. And, with me today is Michael Champee, a retired employee of the Mattabassett District in Cromwell.

I'm here specifically to speak about your Bill No. 81, concerning the Municipal Employees Retirement System. I wish to just speak briefly on the specific indemnity offset.

We represent the employees at the Mattabassett District in Cromwell, along with other municipalities. We're a division of the CEUI. Mr. Michael Champey was an employee of the district and injured himself in November of 1976. He received workers' Compensation payments until June of '78 when his compensation stopped. There were complications with his case because a second injury had occurred which was related to the first. However, the insurance carrier disagreed.

He also had other employment-related problems at the time because he was prematurely discharged and his insurance benefits had ceased, necessitating an abitration hearing and a formal comp case.

MS. BYLAN: (continued)

Between the time that his comp stopped in June of '78 and the ultimate settlement of his case, he received two advances and the case was settled for $28,000 in July of 1980. Mr. Champey sustained permanent damages to his back and arm, and the entire settlement represented specific indemnity payments. While he was waiting the settlement of his comp case, he had applied for his disability pension through the system and he collected approximately $2,300 in pension benefits for a period of 14 months.

Since July of '80, he's been unable to collect one cent of pension benefits and he won't be able to under the present law until July of 1986. The $28,000 he received was lost time from work which was in dispute along with specific indemnity. It was not meant to provide his living expenses, which it has done since 1980.

As you know, specific indemnity under the workers' comp law is a payment for loss of use of one's body for pain and suffering, and for the lifetime inconvenience of not being able to perform normal daily tasks. The state statute 5-170(c) currently provides an offset for specific indemnity, and we urge that the municipal statute be amended to do likewise.

I'd also just like to make a brief remark on the Senate Bill 75 concerning the insurance portions for the state employees. And I'd like to say that I hope the committee will stop this. We have many retired state employees whose small pension checks barely cover their insurance. And, in some cases, does not cover their insurance benefits. If the percentage was increased, perhaps we could justify that. Thank you.

SEN. HARPER: Thank you both. Any questions? Okay. Betty Tianti, AFL-CIO.

BETTY TIANTI: Thank you, Senator Harper, Rep. Kiner. My name is Betty Tianti, and I'm the Secretary-Treasurer of the Connecticut State AFL-CIO. I'm happy to testify before the members of the Labor and Public Employees Committee today. And I will try to keep my remarks very brief.

MS. TIANTI: (continued)

Basically I would like to address several of the bills that you have before you. But, I won't go into a great deal of detail, but I would associate my remarks with those of George Springer, President of the State Federation of Teachers, and Michael Ferrucci, who has testified on several of the bills before you. Basically, the act concerning the -- let me see if I can get -- let me get my bills straight. The Senate Bill 81, which is An Act Concerning the Municipal Employees Retirement System; the H.B. 5183, An Act Concerning the Day Care Centers in New State Buildings; H.B. 5186, which is An Act Concerning the Distribution of Information on Job Sharing for State Employees and Teachers; H.B. 5187, An Act Concerning Retirement Benefits for Part Time Teachers; and H.B. 5193, An Act Concerning Child Day Care Services for State Employees.

In each of those bills, as I said, I would associate my remarks with those of the prior speakers. I would now like to say a few words on a number of the other bills. Senate Bill 73, An Act Concerning Exemptions from Minimum Wage Laws for Employees of Camps and Resorts. I would urge you to not consider this bill favorably. It's an issue that was before you last year. The current state statute exempts from coverage of the minimum wage law any employees of camps and resorts when that facility is open only for a six-month period.

What this would do would be to exempt the exemption from minimum wage for year-round facilities. And I think minimum wage is minimum enough that we should not go further than what the current law provides. And I would urge you strongly to box the bill at the appropriate time.

The next bill I would like to address is Senate Bill 74, An Act Concerning the Distribution of Information of Governmental Assistance Programs to the Unemployment Compensation Claimants. I understand, Mr. Chairman, the concerns of many unemployed workers who go to the unemployment comp office and cannot, perhaps, received all of the information that they might desire on other services that might be afforded by the state or private agencies. I had indicated to the co-chairs, and I have with me a leaflet, a brochure, which we compiled of I think a fairly complete compilation of a variety of services that are available.