

Act Number: 09-023
Bill Number: 6327
Senate Pages: 1615, 1657, 1659 **3**
House Pages: 1342-1343, 1544-1545 **4**
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**CONNECTICUT
GENERAL ASSEMBLY
SENATE**

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page 42, Calendar 259, Senate Bill 802, I move to
remove from the foot and mark PR.

THE CHAIR:

Without objection.

SENATOR LOONEY:

Good. Thank you, Mr. President.

A couple of changes of markings, Mr. President.
On calendar page 10, Calendar 389, House Bill 6327,
previously marked go, Mr. President, I would move to
place that item on the Consent Calendar.

THE CHAIR:

There's a motion on the floor to place the item
on consent. Seeing no objection, so ordered.

SENATOR LOONEY:

Thank you, Mr. President. On calendar page 26,
Calendar Number 86, Senate Bill 458, also previously
marked go, I would move to place that item on the
Consent Calendar.

THE CHAIR:

Motion is on the floor for consent. Seeing no
objection, so ordered.

SENATOR LOONEY:

Thank you, Mr. President. And on calendar page
28, Calendar 144, Senate Bill 849, previously marked

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Calendar page 6, Calendar 245, Substitute for House Bill 6266.

Calendar page 7, Calendar 272, Substitute for Senate Bill 1040.

Calendar Page 8, Calendar 359, Senate Bill 1082.

Calendar page 10, Calendar 389, Substitute for House Bill 6327; Calendar 391, Substitute for House Bill 5930.

Calendar page 11, Calendar 395, Substitute for House Bill 5297; Calendar 403, House Bill 6462.

Calendar page 12, Calendar 414, Senate Bill 905.

Calendar page 13, Calendar 416, Senate Bill 998; Calendar 432, Substitute for Senate Bill 1020.

Calendar page 15, Calendar 457, Substitute for House Bill 6356.

Calendar page 16, Calendar 460, Substitute for House Bill 6301; Calendar 465, Senate Bill 963.

Calendar page 18, Calendar 487, Senate Bill 707; Calendar 489, Substitute for Senate Bill 810.

Calendar page 21, Calendar Number 506, Senate Bill 1136; Calendar 507, Senate Bill 1141.

Calendar page 22, Calendar 515, Substitute for Senate Bill 832.

Calendar page 23, Calendar 524, Substitute for

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Have all Senators voted?

If all Senators have voted, please check the machine. The machine will be locked, the Clerk will call the tally.

THE CLERK:

Motion is on adoption of Consent Calendar Number 1. Total number voting, 36; those voting yea, 36; those voting nay, 0; those absent/not voting, 0.

THE CHAIR:

Consent Calendar Number 1 passes.

Senator Looney.

SENATOR LOONEY:

Thank you, Mr. President. Mr. President, I would move that all items referred to various committees from the chamber today be transmitted to those committees immediately.

THE CHAIR:

Without objection, so ordered, sir.

SENATOR LOONEY:

Thank you, Mr. President. Mr. President, also, would announce that we will be convening tomorrow about -- at 11:30 a.m., it's our intention to pick up with bills that had previously been marked "go" today. So I would move that all items previously marked go

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The ayes have it. The resolution is adopted.

Will the Clerk please call Calendar Number 81.

THE CLERK:

On page 3, Calendar 81, House Bill Number 6322,
AN ACT CONCERNING THE LEGISLATIVE COMMISSIONERS'
RECOMMENDATIONS FOR TECHNICAL REVISIONS TO THE PUBLIC
SAFETY STATUTES, favorable report of the Committee on
Public Safety.

DEPUTY SPEAKER McCLUSKEY:

The Chair recognizes Representative Olson of the
46th.

REP. OLSON (46th):

Thank you, Mr. Speaker, and what a pleasure it is
to see you on the dais today. Mr. Speaker, I move the
following items to the consent calendar for action
later today. The Calendar Numbers are 81, 82, and
184. Thank you, Mr. Speaker.

DEPUTY SPEAKER McCLUSKEY:

Thank you, madam. The motion before us is to
place the following items on the consent calendar for
action later in the day. They are Calendar Numbers
81, 82 and 184. Is there any objection to the motion?
Is there any objection? If not, hearing none, those
items will be placed on the consent calendar for

HB 6193
HB 6327

action later today.

Will the Clerk please call Calendar 228.

THE CLERK:

On page 16, Calendar 228, substitute for House Bill Number 5297, AN ACT CONCERNING THE STATUS OF THE MONEY FOLLOWS THE PERSON PROJECT, favorable report of the Committee on Human Services.

DEPUTY SPEAKER McCLUSKEY:

Representative Serra of the 33rd.

REP. SERRA (33rd):

Thank you, Mr. Speaker. I move the joint -- favorable joint report of the -- hold one second. I got the wrong file.

I move that -- the joint favorable report and the passage of the bill.

DEPUTY SPEAKER McCLUSKEY:

Thank you. The question before the Chamber is on acceptance of the --

REP. SERRA (33rd):

On adoption.

DEPUTY SPEAKER McCLUSKEY:

-- committee's favorable report and adoption of the resolution -- or excuse me, passage of the bill.

Will you remark?

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SPEAKER DONOVAN:

Representative Olson.

REP. OLSON (46th):

That's better, Mr. Speaker. Thank you.

Mr. Speaker, we are now going to be voting on the Consent Calendar that we moved earlier. The items on the Consent Calendar that were moved were items 81 -- Calendar Number -- pardon me -- 81, 82, and 184.

HB6322
HB6193
HB6327

Thank you, Mr. Speaker.

SPEAKER DONOVAN:

The question before us is on passage of the bills on today's Consent Calendar. Will you remark? Will you remark? If not, staff and guests please come to the well of the House. Members take their seats. The machine will be open.

THE CLERK:

The House of Representatives is voting by roll call. Members to the chamber. The House is voting today's Consent Calendar by roll call. Members to the chamber, please.

SPEAKER DONOVAN:

Have all the members voted? Please check the machine to make sure

rgd/med
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your vote has been properly cast. If all members have voted, the machine will be locked. The Clerk please take a tally. Clerk, please announce the tally.

THE CLERK:

On today's Consent Calendar.

Total Number Voting	144
Necessary for Passage	73
Those voting Yea	144
Those voting Nay	0
Those absent and not voting	7

SPEAKER DONOVAN:

Consent calendar passes. Any announcements or introductions? Representative Mioli. Representative Mioli.

REP. MIOLI (136th):

Thank you, Mr. Speaker.

SPEAKER DONOVAN:

Could I please have everyone's attention, please. Representative Mioli, please proceed.

REP. MIOLI (136th):

Thank you. For a point of personal Italian privilege.

SPEAKER DONOVAN:

Please proceed, Representative.

**JOINT
STANDING
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mhr BANKS COMMITTEE

February 24, 2009
10:00 A.M.

go back and forth between the public and department heads, and like with municipal officials. And we're going to start off with someone whose name I believe is Steve Bucci.

Good morning. Take your time.

STEVE BUCCI: Good morning, Representative Barry, members of the committee.

Thank you, very much, for allowing me to come in and speak with you today about Bill Number 6327. This bill regards An Act Concerning Surety Bonds For Debt Adjusters, and it has a lot to do with what you just were talking about in terms of helping Connecticut residents with financial counselling.

And I am with an organization called "Money Management International." There are folders that were passed out to you to give you some information about our organization. We are a nonprofit 501(c)(3) financial counselling agency that has been in Connecticut for over four decades now. We have worked with the Banking Department to come up with a change to legislation requiring surety bonding for people in our industry that make it more affordable, which will allow us to put more money into counselling and education than we could otherwise.

This bill that is before you passed both Houses last year unanimously; it got tied up at the last minute in the House when an amendment was added onto it. By the time the amendment was taken off, it was too late for the bill to pass, so it has to be brought up again.

I'd like to give you some information about what we do in Connecticut and how this bill is going to help us. Last year, Money Management

International handled over 85,000 in-bound calls from -- from residents who were experiencing various forms of financial difficulty. Among the counselling and education programs that we offered last year, we counselled over 3300 families with regard to bankruptcy, over 4000 for debt and budget assistance, another 3000 for delinquent mortgage counselling, similar to what the CHFA folks were talking to you about.

We also did over 1100 reverse-mortgage counselling sessions, and we also educated through presentations and classes over 4800 residents in 228 different venues, one of which is the entire class of the University of New Haven. When they come in every year, we get information to them on the wise use of credit and -- and how not to get in trouble while they're in school.

The bill, itself, is going to change the requirements for bonding. It will save us approximately \$35,000 a year, which is a substantial sum for a nonprofit. That's going to allow us to continue to do more for the people here as opposed to giving more money to an insurance company, which quite honestly probably doesn't need it. And there is adequate discretion in this bill for the Commissioner to make any adjustments to the bonding that they feel is required. This just sets a floor that's different from the floor that is currently there. As I said, we've worked with the Banking Department on this. They are in support of it. We're in support of it. We'd like to spend that money on helping people in Connecticut as opposed to paying an insurance company. And I think that's all I have to say.

Any questions? I'd be glad to answer them.

REP. BARRY: Thanks, a lot, Steve.

And, yeah, there was a procedural hiccup last year that I -- yeah, that's just the way the process unfolds up here sometimes, and your bill was a victim of that. But I don't see any reason why this wouldn't have the same legs it did last year. So I have met with you a couple times in -- in -- in private, and I don't have any questions to ask of you. But if anyone else has questions, please go ahead.

Hearing none, thank you, very much, for coming up here and taking your time, once again.

STEVE BUCCI: Thank you.

SENATOR DUFF: Thank you.

Representative Abercrombie.

Good morning.

CATHY ABERCROMBIE: Good morning.

Good morning, Representative Barry, Senator Duff, and members of the Banks Committee.

Thank you for the opportunity to testify on House Bill 6479, An Act Concerning The Use Of Payroll Debit Cards. You have my written testimony, but I'd like to just break this down as to what's going on. I was contacted by a constituent who works for a food chain, and they were told that they had to do direct-deposit; if not, they were going to be given a debit card, a debit credit card to do their payroll checks. So this person applied for the direct-deposit, and for some reason the direct-deposit never went through. This person wasn't aware of it; they thought that their checks were being automatically deposited, because when the debit had come in