

April 14, 2008

Caring for Family



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● The next issue of
 ● Capitol Journal will be
 ● available on April 28th.
 ●

Top Story

NEW JERSEY is set to become the third state in the nation to adopt a paid family leave law.

But funding issues may keep other states from following suit.

SNCJ Spotlight

States ponder family leave

Sometime in the very near future NEW JERSEY Gov. Jon Corzine (D) will pen his signature to AB 873, a measure that will make the Garden State the third in the country to adopt a paid family leave law. Whether any other state soon follows his lead is still very much open to debate.

Since 1993, federal law has required employers with 50 or more workers to allow those employees to take up to 12 weeks a year off to care for a seriously



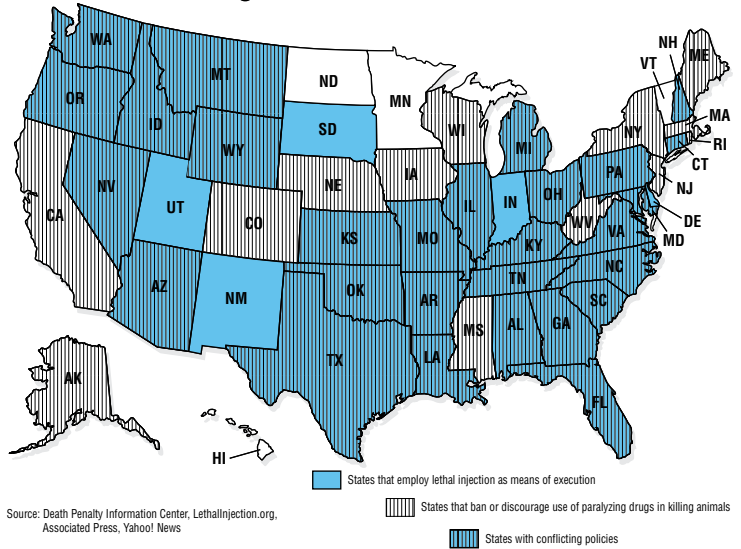
ill child, parent or spouse. The flip side for business owners is that they are not on the hook to pay the missing worker for that time off.

More than 30 states have since then tinkered around with their own laws, usually to add additional conditions for taking unpaid time off. According to the National Conference of State Legislatures (NCSL), in states like OHIO and DELAWARE employers must offer six weeks of unpaid leave for parents who adopt a child. In MONTANA, however, public employers are required to provide only 15 days of time off for the birth or adoption of a child, while private employers have no obligation at all. Some states have broadened the leave allowance to include other activities. In MASSACHUSETTS, for instance, workers are entitled to take 24 hours of leave during any 12 month period to participate in their kids' school activities or to take them or other relatives to medical appointments, while ILLINOIS allows up to eight hours for such leave.

In 2004, CALIFORNIA became the first state to require employers to allow their workers to take extended time off with pay in order to care for a sick relative or tend to a newborn or adopted child. The Golden State law allows public and private employees to collect 55 percent of their regular income, up to a maximum of \$882 per week for six weeks. The program is paid for by employees through an additional payroll tax that averages out to about \$46 annually per worker. Workers can still take the full 12 weeks off if they need it, but the six weeks of paid time runs concurrently.

WASHINGTON was next up, approving a measure last year that grants Evergreen State employees up to five weeks of paid leave at a maximum of \$250 per week. The problem, however, is that lawmakers have yet to determine a permanent funding stream, leaving the plan's targeted 2009 start date in jeopardy. As it stands

Bird's eye view



States' lethal injection method not fit for animals

Executions are on hold across the country while the U.S. Supreme Court considers a challenge to KENTUCKY's preferred method of capital punishment: lethal injection. Thirty-five of the 36 states with the death penalty currently utilize that form of execution, involving a three-drug combination that first sedates, then paralyzes and finally stops the heart of the recipient. The major criticism of the procedure is that the third drug in the series has the potential to cause extreme suffering, masked by the paralyzing drug, if the anesthetic is not administered properly. For that reason, 42 states either explicitly or implicitly ban the use of paralyzing drugs, or alternately encourage anesthetic-only procedures, in euthanizing animals, according to a study released this month by the Death Penalty Clinic at the University of California, Berkeley School of Law.





now, it appears voters will be asked to approve a payroll tax similar to the one CALIFORNIA uses to fund its program. But that alone will not ensure the program starts on time, as state tax officials say they will need up to two years to work out a system for collecting the money. The measure also does not cover time off for a worker’s own illness or a sick relative, elements that were stripped from the measure in order to gain support from the state’s business community.

Although efforts have been made to spur similar legislation in many other states, the kind of funding challenges experienced in WASHINGTON have mostly prevented states from jumping on the bandwagon. ILLINOIS House Bill 1683, for instance, which would provide workers with 67 percent of their wages up to \$383 per week, has languished in committee for more than a year.

The NEW JERSEY measure follows CALIFORNIA’s lead, paying for its system through workers’ payroll deductions. Under the new law, workers will pay about \$33

per year, but will be eligible to collect up to two-thirds of their pay, to a maximum of \$524 a week. Workers who try to game the system with false claims will face penalties of up to 90 days in jail and a \$1,000 fine.

Garden State business groups vigorously opposed the measure, saying it constitutes an unfair tax

on workers and places business at a disadvantage with their out of state competition. “Employers are extremely upset about this,” said Joan Verplanck, president of the NEW JERSEY Chamber of Commerce. “Every business organization in the state has made the business case. If we’re trying to grow ourselves out of this immense hole we’re in through the economy...this is probably the wrong way to do it.”

Legislative opponents like Republican Sen. Christopher “Kip” Bateman agreed, saying it would severely harm the state’s smaller businesses. “I have to ask ‘why now,’” said Bateman. “This is the wrong time to pass this bill that will send more businesses out of NEW JERSEY. Maybe at the right time, in the right economy, this would be the right bill.” Another Republican, Sen. Kevin O’Toole, tried and failed to get approval for an amendment to exempt businesses with fewer than 50 employees.

Some Democrats also found fault with the statute because businesses with fewer than 50 employees would not be required to keep jobs open to workers who take the leave. Sen. Nia Gill (D) voted against the bill, saying “I did not come here to strip people of their right of access to the courts.”

Ultimately, however, bill co-sponsor and Senate Majority Leader Stephen Sweeney (D) was able to sway enough lawmakers to get it passed. Sweeney appealed to lawmakers with his own story of needing to take time off to be with his daughter,

“Every business organization in the state has made the business case. If we’re trying to grow ourselves out of this immense hole we’re in through the economy...this is probably the wrong way to do it.”



now 14, who was born with Down Syndrome and spent her first 75 days of life in intensive care. “I know this type of leave time is necessary, because I’ve been there myself. In my case, I had an understanding employer, but I can’t say the same for all of New Jersey’s workers,” Sweeney said. “This bill would signify a new day for the

“This bill would signify a new day for the state’s workforce, in that the needs of families will be put before the needs of business owners.”

state’s workforce, in that the needs of families will be put before the needs of business owners.”

Sweeney also had strong support from Corzine, who ruminated on his own recent stint in the hospital following a near fatal traffic accident.

“I feel more strongly, in the context of my own experience, that people are served well by having their family near them and supportive of them in periods of great stress,” Corzine said. “My family could afford that. Not all families would be able to. This is actually focused very clearly on those who are in the modest and moderate income levels.”

(STAR-LEDGER [NEWARK], PHILADELPHIA INQUIRER, SEATTLE POST-INTELLIGENCER, STATE NET).

— *Compiled by RICH EHISEN*

Budget & taxes

STATE MORTGAGE RELIEF EFFORTS LITTLE HELP: As the number of home foreclosures continues to rise, nine states, including ILLINOIS, MARYLAND, NEW YORK and OHIO, are initiating programs to help subprime borrowers refinance their homes. But officials in those states are finding that the refi programs aren’t helping much because those applying for them are generally in such bad financial shape that they don’t qualify, and those who could qualify are seeking assistance elsewhere, like the Federal Housing Administration.

Despite relaxing its underwriting guidelines and running an eight-week radio ad campaign to boost awareness about its program, OHIO has refinanced only 37 loans. MARYLAND has assisted only 18 homeowners since beginning its “Lifeline” refinance program in June. NEW YORK has had even less success, refinancing just three loans since starting its “Keep the Dream” program in September. The FHA refinanced 145,000 mortgages over that same period.

Congress is working on a mortgage relief bill that could authorize states to issue \$10 billion in tax-exempt bonds to fund mortgage assistance programs. Currently,



states are only allowed to use tax-exempt bonds to provide assistance for first-time home buyers and those who buy homes in poor neighborhoods. But state officials aren't too optimistic about that measure either.

"It adds another tool for us," said Clarence J. Snuggs, deputy secretary of MARYLAND's Department of Housing and Community Development. "But I don't think refinancing is going to resolve the lion's share" of the foreclosure problems, he added. "Restructuring [loans] is going to be the place where most people get relief." (WALL STREET JOURNAL)

FEDS AIM TO REDUCE STATES' REGULATORY POWER: Last month the U.S. Department of Treasury proposed a series of reforms to the country's financial oversight system, some of which call for federal takeover of areas long-regulated by states.

One proposal, for instance, provides for the creation of a federal mortgage commission with the power to set minimum licensing standards for brokers, an issue states are currently working on with Congress. Another recommendation is to increase federal oversight of state-chartered banks. And another is to establish an optional federal insurance charter, potentially infringing on states authority to set rates and inspect policies, among other things.

The proposals were ostensibly aimed at modernizing the regulatory process. They were included in a report entitled "The Department of the Treasury Blueprint for a Modernized Financial Regulatory Structure." But at least one — the plan to set up a federal mortgage commission — also seemed to be punishment for state regulators, on whom the report lays much of the blame for the current trouble in the mortgage industry.

State-regulated brokers and lenders originated over half of the loans at the center of the crisis, according to the report. "These mortgage originators are subject to uneven degrees of state-level oversight (and in some cases limited or no oversight)," the report states.

A spokesman for the Conference of State Bank Supervisors, which represents state bank regulators, conceded that state regulation had been uneven but said the report failed to credit efforts states have made to improve oversight, such as passing

The week in session

States in Regular Session: AK, AL, AZ, CO, CT, DC, DE, FL, HI, IA, IL, KY, LA, MA, MI, MN, MO, MS, NE, NH, NY, OH, OK, SC, TN, US, VT

States in Perfunctory Session: IL
Special Sessions "a"-s

States in Budget Hearings: NJ

States in Veto Session: KY

States in Special Session: WI "c", WI "d"

States in Recess: KS, PA, RI, WI

Special Sessions in Recess: CA "a", CA "b", PA "a", VA "a"

States Currently Prefiling or Drafting for 2009: MT

States Projected to Adjourn: GA, MD

States in Special Session Projected to Adjourn: AK, KY

States Adjourned in 2008: GA, ID, IN, MD, ME, NM, SD, UT, VA, WA, WV, WY

State Special Sessions Adjourned in 2008: AR "a", CT "a", LA "a", LA "b", OR "a", NC "b", WV "a"

Letters indicate special/extraordinary sessions

— Compiled By JAMES ROSS
(session information current as of 04/11/2008)
Source: State Net database

predatory lending laws and creating a national online database that enables states to share regulatory information about mortgage firms that operate in multiple states.

Bob Brammer, spokesman for Iowa Attorney General Tom Miller (D), who heads a subprime mortgage lending task force for the National Association of Attorneys General, also took exception to the Treasury Department's plan.

"It takes power away from the states and gives it to the federal government," he said. "The states are some of the most important regulators and law enforcement people throughout the brewing home foreclosure crisis." (STATELINE.ORG)

BUDGETS IN BRIEF: The U.S. House Energy and Commerce Committee's health panel unanimously passed a bill last week that would impose a moratorium on seven rules that states say will shift billions of dollars in Medicaid costs on them. A spokeswoman for the Centers for Medicare and Medicaid Services said the Bush administration would oppose any moratorium on the pending regulations, but Rep. Joe Barton (R-TEXAS) said that because the measure focuses on combating fraud, he's "reasonably confident" the president won't veto it (WALL STREET JOURNAL). • **NEW YORK** lawmakers approved a \$121.7 billion budget last week that boosts spending above the rate of inflation and funnels large sums into public education, health care and business development. Gov. David A. Paterson (D) said the budget wasn't perfect, but it was the best that could be managed in the aftermath of the Spitzer scandal and resignation (NEWSDAY). • **NEW YORK** Gov. David A. Paterson (D), however, declared that he's going to slash 5 to 10 percent — up to \$12 billion — from next year's budget because this year's was "too big and too bloated" (NEW YORK POST). • The **FLORIDA** House adopted a budget amendment last week that will freeze state subsidies for pro sports franchises for one year. The measure is expected to save the state \$20 million in the 2008-09 budget year, for which the state is currently projecting a \$3 billion deficit (SOUTH FLORIDA SUN-SENTINEL). • Budget officials in **IOWA** have raised the state's revenue projection for the current and coming fiscal years by \$127 million. The Hawkeye State's strong agricultural economy has enabled it to buck the national economic trend in the other direction (DES MOINES REGISTER). • Before wrapping up its session last week, the **MARYLAND** General Assembly passed legislation raising taxes on the state's wealthiest residents. The "millionaires tax" creates a new tax bracket of 6.25 percent on annual incomes of \$1 million or more (WASHINGTON POST). • **ALABAMA** Attorney General Troy King has filed suit against the U.S. Department of Interior seeking to bar it from allowing the Poarch Creek Indian tribe from expanding its gambling operation (MONTGOMERY ADVERTISER). • A district judge in **TEXAS** has declared the \$5-per-customer fee on strip club patrons that went into effect this year — dubbed the "pole tax" — unconstitutional. The judge ruled that the measure, "while furthering laudable goals, violates the First Amendment to the United States Constitution and is therefore invalid" (AUSTIN AMERICAN-STATESMAN).

— *Compiled by KOREY CLARK*

Politics & leadership

BULLET TRAIN BOUND FOR CA BALLOT: A measure tentatively scheduled for CALIFORNIA's November ballot will ask voters to approve a \$10 billion bond offering for a 220-mph bullet train that would speed passengers from Los Angeles to San Francisco or vice versa in about 2.5 hours. Similar proposals were readied for and then withheld from ballots in 2004 and 2006, to make way for a \$15 billion budget-bailout bond measure and a \$37.3 billion infrastructure bond package, respectively.

With voters just having approved those issues, and the state now facing a \$16 billion budget deficit, it might not seem the right time to make a pitch for more borrowing. But supporters say the \$10 billion price tag — which would provide initial funding for the \$42 billion project — is a lot smaller than the \$82 billion it would likely cost to upgrade the state's freeways and airports to accommodate the increased travel demand of the 13.5 million more residents expected in the next 20 years.

"The only money ever spent by Californians [on this project] will be \$10 billion, and we think that will make it highly attractive to voters even in these tough financial times," said Rod Diridon, executive director of the Mineta Transportation Institute.

"To believe this makes economic sense, you'd have to be foolish."

The CALIFORNIA High-Speed Rail Authority, the measure's sponsor, says it has also secured federal matching funds and other public and private funding, and promises a profit margin of 30-40 percent.

Critics say the plan merely copies the high-speed trains of Europe and Asia only without the proven demand.

"To believe this makes economic sense, you'd have to be foolish," said James Moore, director of the transportation and engineering program at the University of Southern California. He said that in Europe, where the cost of gasoline is higher, trains make more economic sense for longer trips. But in the United States, "autos cover shorter trips better and airlines capture longer trips — that doesn't leave room for high-speed rail to compete. The economic plan crumbles at the touch."

Mehdi Morshed, executive director of the CALIFORNIA High-Speed Rail Authority counters that the definition of commuting is changing.

"The old model is people going to factory jobs from 8 to 5...now people are driving 150 miles from one place to another two to three times a week for work, recreation, travel, once-a-week meetings — this generation is changing, and so will the next," she said.

And Gov. Arnold Schwarzenegger (R) supports the idea for a variety of reasons, including its potential for creating jobs and lowering greenhouse-gas emissions, and he believes the economic considerations will sway voters.



“This is really going to happen this time,” said Sabrina Lockhart, a spokeswoman for the governor. (CHRISTIAN SCIENCE MONITOR)

IL HOUSE TAKES CONSTITUTIONAL JAB AT GOV: The ILLINOIS House voted last week to place a constitutional amendment on the November ballot granting voters the right to recall state officeholders who are incompetent or unethical. The action was driven by lawmakers’ disgust with Gov. Rod Blagojevich (D), who’s administration has been targeted by numerous federal investigations. “This is about cronyism and corruption and stopping it,” said Rep. Jack Franks (D), the measure’s chief sponsor. “How many of our governors have to go to jail before we wake up?” he said. Some House members had reportedly toyed with the idea

“How many of our governors have to go to jail before we wake up?”

of trying to impeach Blagojevich, but settled for the constitutional amendment route instead because the governor’s close relationship with Senate President Emil Jones (D) makes impeachment an

impossibility. The prospects for the recall measure might not be much better. It still has to pass through Jones’ chamber. And although he indicated he hadn’t read the bill yet, he joked that if it made Democrats in the House eligible for recall, “I’ll support it.” (CHICAGO SUN-TIMES)

POLITICS IN BRIEF: The MICHIGAN Democratic Party has given up on the idea of a do-over presidential primary or caucus to replace the Jan. 15 vote nullified by the Democratic National Committee. But state Democratic Party Chairman Mark Brewer and DNC Chairman Howard Dean said they expect to reach an agreement to seat delegates from MICHIGAN and the other state in electoral limbo, FLORIDA, before the national convention (DETROIT FREE PRESS).

— *Compiled by KOREY CLARK*

Governors

K AINE’S SIGNATURE OVERHAULS VA MENTAL HEALTH SYSTEM: VIRGINIA Gov. Tim Kaine (D) signed more than two dozen bills into law last week, ushering in a sweeping overhaul of the Old Dominion’s mental health system. The slew of signings came just a week short of the one-year anniversary of the mass shooting at VIRGINIA Tech University in which a mentally ill student shot and killed 32 students and faculty members before killing himself. Dozens more students were wounded in the attack.

Hot issues

BUSINESS: The **NEW JERSEY** Senate endorses AB 873, which would allow Garden State workers to take up to six weeks of leave at reduced pay to stay home to care for a new child or sick relative. It moves to Gov. Jon Corzine (D), who has said he will sign the bill into law. **CALIFORNIA** is the only other state currently with a paid family leave law. A similar law takes effect in **WASHINGTON** in 2009 (PHILADELPHIA INQUIRER). • The **LOUISIANA** Supreme Court rejects a lower court ruling that said insurance companies should have covered flood damages caused by levee breaches during Hurricane Katrina. The court refused a claim that language used in homeowner policies to exempt insurers from covering such damage was ambiguous (TIMES-PICAYUNE [NEW ORLEANS]). • The **ARIZONA** House approves SB 1185, a measure to allow consumers to place a freeze on their credit report. The bill moves to Gov. Janet Napolitano (D) for review (ARIZONA REPUBLIC [PHOENIX]). • The **FLORIDA** Senate approves a bill that would allow employees to have firearms in their parked cars as long as they also have concealed-weapons permits. The measure shoots off to Gov. Charlie Crist (R), who has indicated he will sign it into law (MIAMI HERALD). • The **PENNSYLVANIA** House endorses five bills that would collectively increase oversight of real estate appraisers, allow banking regulators to quickly disclose discipline taken against mortgage brokers and bankers, make information about delinquent loans more readily available, ban prepayment penalties for loans of \$197,000 or less and create a single type of license for all mortgage originators. The quintet of bills now moves to the Senate, which has already passed similar measures (PHILADELPHIA INQUIRER). • The **COLORADO** House approves HB 1141, which would require developers of 50 or more single-family homes to show local governments in their land-use permitting applications they have enough water for the proposed development. The measure faces a final House vote before it can move to the Senate (PUEBLO CHIEFTAIN).

CRIME & PUNISHMENT: The **NEBRASKA** Legislature endorses LB 736, legislation that would require first- and second-offense drunk drivers to have their vehicle equipped with an ignition interlock device. Interlocks prevent the vehicle from starting if the driver has alcohol on their breath. It moves to Gov. Dave Heineman (R) for review (OMAHA WORLD-HERALD). • An **ARIZONA** Senate panel kills HB 2660, which would have allowed crime victims to sue the producers of books, movies, music and video games that could be seen as encouraging sexual violence or other crimes. Lawmakers said the measure would violate First Amendment free speech rights (ARIZONA DAILY STAR [TUCSON]).



EDUCATION: The **NEW YORK** Legislature rejects a proposal to tie teacher tenure to student test scores. Lawmakers also ensured the matter will not come up for consideration again for at least two years (NEW YORK TIMES). • **WISCONSIN** Gov. Jim Doyle (D) signs legislation that will allow online schools to collect the same state aid as brick and mortar schools. The measure also caps enrollment for the virtual outlets (MILWAUKEE JOURNAL SENTINEL). • **COLORADO** Gov. Bill Ritter (D) signs SB 73, legislation that requires college textbook publishers to disclose the price of their books and other course material that goes with it, to “unbundle” books from those with extra items, and disclose any changes they have made from one edition to the next (PUEBLO CHIEFTAIN). • The **MARYLAND** General Assembly unanimously approves SB 849, a bill requiring Old Line State schools to provide disabled students with access to sports programs, either among themselves or with able-bodied students. It goes to Gov. Martin O’Malley (D) for review (BALTIMORE SUN).

Upcoming stories

Here are some of the topics you will see covered in upcoming issues of the State Net Capitol Journal:

- **Budget blues**
- **The trouble with hemp**
- **The plastic bag dilemma**

ENVIRONMENT: The **MARYLAND** House kills SB 309, a measure that would have required the state to cut carbon emissions 25 percent by 2020 and 90 percent by 2050. Opponents feared the bill would cost the state too many jobs (BALITMORE SUN). • **FLORIDA** wildlife officials remove the bald eagle from the state’s endangered species list. Officials say they counted more than 1,100 eagle nests in the Sunshine State last year, compared with just 88 in 1973 when the bird was first listed as endangered (ORLANDO SUN-SENTINEL). • A **KANSAS** environmental panel rejects a proposal for the Sunflower State to implement its own greenhouse gas emissions standards. The Greenhouse Gas Policy Committee of the **KANSAS** Energy Council says any such standards should come only from the federal government (LAWRENCE JOURNAL-WORLD).

HEALTH & SCIENCE: The **IOWA** Legislature approves HF 2212, a bill that would ban smoking in most Hawkeye State public places. Smokers would still be able to light up in certain parts of gambling casinos and most outdoor venues. It moves to Gov. Chet Culver (D) for review (DES MOINES REGISTER). • The **NEBRASKA** Legislature endorses LB 245, which would require all Cornhusker State communities of 1,000 or more to fluoridate their drinking water. It moves to Gov. Dave Heineman (R) for review (LINCOLN JOURNAL-STAR).

IMMIGRATION: The **PENNSYLVANIA** Senate approves SB 9, which would require that anyone receiving public services or benefits to show proof



they are a U.S. citizen or legal resident. The measure moves to the House (PHILADELPHIA INQUIRER). • State Police in **ARKANSAS** agree to be trained by U.S. Immigration and Customs Enforcement officials on how to examine and detect forged identity documents carried by suspected illegal immigrants. The State Police were authorized for the training in 2005, but had declined to do so until now (LOG CABIN DEMOCRAT [CONWAY]).

SOCIAL POLICY: The **OKLAHOMA** Senate endorses SB 1878, a measure that would protect the jobs of doctors who refuse to perform abortions, bans lawsuits that claim a baby would have been better off aborted, and requires women to undergo an ultrasound examination before she could have an abortion. The bill moves to Gov. Brad Henry (D) for review (TULSA WORLD). • **ARIZONA** Gov. Janet Napolitano (D) vetoes HB 2263, a measure that would have specified what judges must consider when deciding if a minor is mature enough to have an abortion without parental consent. Napolitano said the law is “unnecessary” because the matter has already been decided in federal courts (ARIZONA REPUBLIC [PHOENIX]). • Still in **ARIZONA**, Napolitano also vetoes HB 2769, which would have enacted a state law banning late-term or “partial-birth” abortion. Napolitano said the procedure is already banned by federal law (ARIZONA REPUBLIC [PHOENIX]).

POTPOURRI: The **NEW YORK** Assembly kills a proposal to enact a “congestion pricing” plan that would have charged drivers \$8 to enter certain parts of Manhattan during peak hours (NEW YORK TIMES). • The **ILLINOIS** House rejects a proposal that would have barred Prairie State residents from purchasing more than one handgun per month. Opponents said the measure would inconvenience consumers who want to buy several guns at a time. Supporters say they will attempt to bring the bill back for another vote (CHICAGO TRIBUNE).

In the hopper

At any given time, State Net tracks tens of thousands of bills in all 50 states, the US Congress and the District of Columbia. Here's a snapshot of what's in the legislative works:

Number of prefiles last week: 350

Number of Intros last week: 1,435

Number of bills enacted/adopted last week: 1,308

Number of prefiles to date: 17,785

Number of Intros to date: 71,097

Number of bills enacted/adopted overall to date: 11,256

— Compiled By JAMES ROSS
(measures current as of 04/10/2008)
Source: State Net database

— Compiled by RICH EHISEN



GAME ON NOW: Come March every year, water cooler talk in America turns to serious business: filling out brackets for the NCAA basketball tournament. Everyone it seems is in an office pool, from hardcore hoops “experts” to the person who chooses winners because they like a school’s colors. Left unsaid in all the madness is that such pools are technically illegal. That could soon change in CALIFORNIA, where the *San Jose Mercury News* reports that Republican Assemblyman Kevin Jeffries has introduced a bill to decriminalize low-dollar sports betting pools. Jeffries said he was inspired by two constituents, including a 73-year-old grandmother, who were arrested for running a \$50 football pool at their local Elks Lodge. The only comment as the measure passed its first committee hearing came from chairman Alberto Torrico, who jokingly asked if “we can charge the district attorney with a felony” for prosecuting the grandmother.

— *By RICH EHISEN*

In case you missed it

In the April 7 SNCJ, we examined the issue of stranger-originated life insurance, a billion dollar annual business. But insurers say the practice is both distasteful — literally wagering on human life — and rife for abuse. Now several states are looking to send it to an early grave.

In case you missed it, the article can be found on our Web site at http://www.statenet.com/capitol_journal/04-07-2008/html



Editor: Rich Ehisen — capj@statenet.com

Associate Editor: Korey Clark — capj@statenet.com

Editorial Advisor: Lou Cannon

Correspondents: Richard Cox (CA), Steve Karas (CA), Bruce McKeeman (CA), Jeff Kinnison (CA), Chelsea Wolfe (CA), Linda Mendenhall (IL), Lauren King (MA) and Ben Livingood (PA)

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