

June 6, 2005

Diving
 into
 debt?



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Top Story

Student credit card debt has ballooned at universities across America, leading some states to kick card companies off campus. But some educators say there is a better way to prevent students from earning a failing credit score.

SNCJ Spotlight

States, students getting wise to credit pros and cons

College is a place where most young people begin managing their first significant adult responsibilities. Over the last decade, that has come to include acquiring credit cards, with most studies indicating that approximately 80 percent of all college students now hold at least one. With that development has come what many consider a shocking increase in student debt, as the average college student now carries an outstanding monthly credit card balance of more than \$2,000.

The trend has spurred lawmakers in several states to bar or restrict credit card companies from soliciting on college campuses, with several more now considering similar action.

According to the National Conference of State Legislatures, CALIFORNIA, HAWAII, ILLINOIS, LOUISIANA, MISSOURI, NEW MEXICO, NEW JERSEY, PENNSYLVANIA, TENNESSEE, VIRGINIA, and WEST VIRGINIA all enacted some kind of restrictions on campus credit card marketing in 2004.

ARKANSAS and WASHINGTON followed suit this year as governors in those states signed legislation prohibiting credit card companies from plying their wares at state colleges. Many other states, including ARIZONA, KENTUCKY, MARYLAND, MINNESOTA, NORTH DAKOTA, NEW HAMPSHIRE, NEW JERSEY, NEW YORK, OREGON, RHODE ISLAND and TENNESSEE, are considering their own regulations.

Those actions, perhaps coupled with a greater emphasis by some universities on educating students about proper credit usage, appear to be at least slowing down the surge of student credit card use. According to a new report released in May by Nellie Mae, one of the country's top originators of students loans, the average outstanding balance on undergraduate credit cards fell to \$2,129 in 2004, a 7 percent drop from 2003's mark of \$2,327 and about 15 percent less than the \$2,700 average balance in 2000.

"The fact that average credit card usage has declined among undergraduates in the past three years can be viewed as a sign that the message to use credit responsibly is reaching its intended audience," says Mary O'Malley, Nellie Mae's vice president of marketing.

That is welcome news to many who oppose college students having access to easy credit.

"I cannot think of a single positive reason to market to students on campus," says Lou Robken, a Sacramento-based CPA. "For most students it is the first time in their lives away from home, the first step toward their ultimate independence. At this point most are 18 or over and in the eyes of the law they

The Week in Session

States in Regular Session: CA, DC, DE, LA, MA, MI, NC, NH, NJ, NY, OH, OR, RI, WI

States in Special Session: CA "a", ME "a", MN "a", OK "a"

States in Recess: IL, PA, US

States Projected to Adjourn: CT, NE, NV, VT

States in Special Session Projected to Adjourn: MS "b"

States Adjourned in 2005: AK, AL, AR, AZ, CO, FL, GA, HI, IA, ID, IN, KS, KY, MD, ME, MN, MO, MS, MT, ND, NM, OK, SC, SD, TN, TX, UT, VA, WA, WV, WY

States in Special Session Adjourned in 2005: AK "a", MS "a", UT "a", WI "a", WV "a", WV "b", WV "c"

Letters indicate special/extraordinary sessions

Source: State Net, 6/2/05

are adults, yet most of them do not even know how to balance a check book, let alone develop a budget.”

“Most students are not known for their financial savvy,” says Bruce Fenton, founder and President of Virginia-based Atlantic Financial Inc. “They’re just starting out, and having too much credit too fast can teach them really bad habits. What do you think the average college student buys when he gets a credit card as a freshman? Do they go to a job faire seminar? No, they more likely spend that money on recreational things, or in some other way they would not have done without the credit card. That’s great for the credit card company, but not for the purchaser.”

It is a habit with potentially dire and often life-long consequences for credit abusers. In an age where employers are digging deeper and deeper into an applicant’s history, experts like Fenton say big credit card debt can go a long way toward keeping a new graduate unemployed, which doesn’t make paying off that debt any easier. Even if the graduate scores the nice job with the big salary, bad credit can prevent them from renting an apartment or buying a car.

But some researchers question whether simply shutting off campus credit card solicitation is the best way to reverse the cycle of debt-building among some college students. Dr. Mary Pinto, associate professor of marketing at Penn State, Erie in PENNSYLVANIA, has studied student credit card use for years, and says most of the negative information about campus marketing is only anecdotal. She also says that just banning credit card companies on campus is missing the point.

“Is it a problem that companies come on campus and that they make it easier for kids to get cards that way? Yes, it is, particularly for freshman who are being exposed to a lot of things they did not see in high school,” she says. “But our data does not support that it makes a difference in how many cards these kids get or in the balances they carry.”

Pinto says a far bigger problem is direct mail marketing of credit cards to students, a point the Nellie Mae research supports. According to that study, undergraduates list direct mail solicitation as the primary source for selecting a credit card. Nellie Mae also backs up Pinto’s fears about freshman vulnerability, noting that 56 percent of undergraduates report getting their first credit card during their freshman year.

But while credit card debt can be a significant problem, Fenton notes that there are actually some advantages to students having a card if the holder uses 30 percent or less of the card’s available credit and keeps up with the payments.

“One of the few benefits of college students applying for credit is that it can help them start building a solid credit score many years ahead of those who do not attend college,” says Fenton. “If a student pays their balance consistently, having a

card can help their credit rating. Even if a student maxes a card out, as long as they pay it off they could actually still be better off with their credit score than the student who never got a card at all.”

Statistics show that most college-age people do manage their credit fairly well, although the numbers vary greatly. Nellie Mae, for instance, reports that only about 21 percent of students pay off their balances every month, while 11 percent admit to not making even minimum payments. A recent Junior Achievement poll, however, claims that 80 percent of college credit holders pay their entire balance every monthly.

Pinto says the best hope for ensuring that a college student stays out of credit card trouble is education, both through the institution and from home. Her research shows that students who get an early education in wise credit use from their parents tend to acquire fewer cards and maintain smaller balances than those students who don’t.

Many schools are also making more effort to bring their charges up to speed on credit pros and cons by offering courses on financial management for students. California State University, Fullerton, for example, offers a program that educates students on the ins and outs of personal finance — from opening a bank account and using a credit card to financing large purchases.

Nellie Mae’s O’Malley agrees that knowledge is the key in empowering students to make good choices.

Bird’s eye view



States challenge new mercury rules

A coalition of 12 states filed suit against the federal Environmental Protection Agency last month in hopes of stopping a new regulation that allows coal-fired power plants to buy their way around current mercury emissions laws. The new rule is part of an EPA mandate that ordered utilities to reduce mercury emissions by 70 percent by 2018. But some states object to a clause in those rules that allows plants that do not exceed a nationwide mercury emissions cap to sell “credits” to plants that do. Supporters say similar systems in other industries have reduced emissions that cause acid rain, but a recent federal report claims the new EPA system would not yield the expected mercury reduction until at least 2030. The accompanying map shows the 11 states involved in the litigation.





“The key to financial health for students during school and after graduation is being aware of what they borrow, when they borrow and how much they borrow, and understanding the costs and responsibilities associated with all types of borrowing, including credit cards,” she says.

— *By RICH EHISEN*

Budget & taxes

DEMS PITCH INCOME TAX HIKE IN CA: Last week, Democrats in the CALIFORNIA Assembly proposed raising income taxes for the state’s wealthiest residents to increase education funding by \$3.1 billion, setting up a potential summer budget battle with Republican lawmakers and Gov. Arnold Schwarzenegger (R). The tax hike proposal — which would reinstate the 10 and 11 percent income tax brackets (over the current top rate of 9.3 percent) temporarily put in place during the budget crisis of the early 1990s — is part of a larger budget plan for next fiscal year that Assembly leaders will work on with fellow Democratic leaders in the Senate before presenting to the full Legislature and the governor. As it stands now, the Dems’ plan differs pretty significantly from the revised budget proposed by Schwarzenegger last month. Although the governor’s plan would also increase education funding nearly \$3 billion over the current fiscal year, that’s \$3 billion less than the Democrats are calling for. Democrats say schools are owed the additional money because of a deal Schwarzenegger made with them last year, promising them a fair share of any new state revenues in exchange for taking an immediate \$2 billion cut. (Schwarzenegger’s budget directs new revenue primarily into transportation projects and debt reduction.) Another likely sticking point is that Schwarzenegger and the Republicans are adamantly opposed to a tax increase. The fact that the Dems have even suggested it is a major change from last year, when Gov. Gray Davis’ (D) recall and Schwarzenegger’s soaring popularity forced them to keep such ideas to themselves. But the Republican governor’s approval rating has been declining recently as a result of an intense advertising campaign by teachers, health care workers and other groups opposed to his budget. And Dems are taking full advantage of the governor’s change of fortune. They not only unveiled their tax hike proposal at the same Sacramento middle school where Schwarzenegger announced his deal with education officials last year, but they also took the opportunity to issue such verbal broadsides as “The governor broke his promise, but we won’t,” and “The governor has put a box around the budget

— a box that excludes revenues as an option. We believe it is now time to blow up that box” — a twist on one of the governor’s oft-quoted campaign pledges. (SACRAMENTO BEE, SAN FRANCISCO CHRONICLE, LOS ANGELES TIMES)

STATES STILL FACING BUDGET GAPS: Although states’ revenues have picked up with the recovering national economy, many still face budget problems that aren’t likely to be resolved by economic growth alone, according to a new report released last month by the Center on Budget and Policy Priorities, a think tank based in Washington, D.C. that focuses on policies affecting the poor. That study posits that states’ failure to update their tax systems to reflect the shift from a manufacturing-based to a service-based economy has placed many at risk of structural budget deficits, in which expenses chronically outstrip revenues. The states at greatest risk, according to the report, are ALASKA, ARKANSAS, COLORADO, FLORIDA, NEVADA, NEW MEXICO, PENNSYLVANIA, SOUTH CAROLINA, TENNESSEE, TEXAS and WYOMING. The states in the best financial shape are MINNESOTA, NEBRASKA, NEW JERSEY, NORTH DAKOTA, VERMONT and WISCONSIN. Robert Zahradnik, one of the report’s co-authors warned that at-risk states may soon find themselves in budget holes they can’t climb out of unless they expand their tax base and cease efforts to cut taxes. But Paul Prosofski, state government affairs manager for the anti-tax group Americans for Tax Reform, challenges that assertion. Prosofski says raising taxes won’t fix the states’ budget problems because the costs of programs like Medicaid are growing too fast to be offset by tax increases. He contends that states instead have to come up with innovative ways to reduce the costs of such programs while maintaining their quality. “We can’t fix it on the tax side,” said Prosofski. “We have to fix it on the spending side.” (STATELINE.ORG)

PA SLOTS PLAN GOES BUST: PENNSYLVANIA Gov. Edward Rendell’s (D) ambitious plan to use revenues from as many as 61,000 slot machines to reduce local school property taxes by \$1 billion a year was dealt a major blow last week when only a fifth of the state’s 500 school boards had opted in by a May 30 deadline. School boards balked at a provision of the plan that would make it more difficult for them to increase property taxes in the future. A disappointed Rendell said they’ll now have to come up with some other way to provide property tax relief. “It would be inequitable to allow people in just one-fifth of our districts to get property-tax relief,” he said. (NEW YORK TIMES)



BUDGETS IN BRIEF: State officials in **TENNESSEE** will begin sending out letters this week to residents who are being cut from TennCare. A federal appeals court gave the state the go-ahead to cut 226,000 people from the Volunteer State's expanded Medicaid program (ASSOCIATED PRESS, COMMERCIAL APPEAL [MEMPHIS]). • Democrats muscled a \$54 billion state budget through the **ILLINOIS** House and Senate last week. The plan, brokered by Gov. Rod Blagojevich (D), House Speaker Michael Madigan (D) and Senate President Emil Jones (D), includes a bail-out of Chicago's troubled Transit Authority, increased funding for schools and a healthy serving of pork projects (CHICAGO SUN-TIMES). • **FLORIDA** Gov. Jeb Bush (R) said last week that he is trying to convince legislative leaders to convene a special session to determine how to regulate slot machine gambling at racetracks and jai alai frontons in Broward County. The Legislature adjourned May 6 without settling the issue (ST. PETERSBURG TIMES). • **MISSISSIPPI** lawmakers passed a \$4.6-billion state budget last weekend and adjourned their special session. The budget increases education spending by \$145 million, but calls for cuts in most other state programs (SUN HERALD [BILOXI]).

Upcoming Elections

(06/02/2005 - 06/23/2005)

06/04/2005 Louisiana
Special Primary
Senate 006

06/14/2005 Florida
special general
House 007

06/14/2005 New Hampshire
Special Election
House Hillsborough 01

06/14/2005 Virginia
Primary Election
House (All)

— Compiled by *KOREY CLARK*

Politics & Leadership

PATAKI APPOINTEES FAIL TO SHIFT NY HIGH COURT RIGHT: When NEW YORK Gov. George E. Pataki (R) was given the opportunity in 2003, during his second term in office, to appoint four judges to the state's highest court — the Court of Appeals — many logically expected the seven-member body to swing to the political right. After all, the Republican governor had frequently complained in his first term about activist judges that he said were too protective of the rights of criminal defendants. But things didn't turn out the way the court watchers had predicted — or Pataki had probably hoped. Since January of last year, defendants in criminal cases have been winning about 31 percent of the time, which is even better than their success rate in 2001 (22 percent), when the court was still dominated by Democratic appointees. Moreover, the high court has handed prosecutors some high profile



and cities with similar displays. “The court can’t really conceive of an option that will have bulldozers all over the country tearing these things down,” he said. The court’s ruling is expected before the end of the month. (SAN ANTONIO EXPRESS-NEWS)

SINE DIE: TEXAS lawmakers were busy this year, sending 1,370 bills to Gov. Rick Perry (R), including a \$140-billion state budget, a proposed constitutional amendment to ban gay marriage that will go before the voters in November and a measure requiring minors to obtain parental consent for an abortion. They even managed to garner some national attention by attempting to ban sexy cheerleading in high schools. But for the third time in three years the Legislature failed to reform the state’s school finance system and cut property taxes, signature issues for Gov. Perry that also went unresolved in both the 2003 regular session and a special session last year. Although observers say legislative leaders Lt. Gov. David Dewhurst and House Speaker Tom Craddick — both Republicans — deserve much of the blame for the repeated failures, they will likely open Perry up to GOP challengers in next year’s gubernatorial primary. And although some of Perry’s other key legislative issues did pass, including workers’ compensation reform, an overhaul of the state’s troubled Child Protective Services system and limits on asbestos lawsuits, none of them are likely to resonate with voters as much as school property tax relief. (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS, SAN ANTONIO EXPRESS-NEWS, HOUSTON CHRONICLE).

POLITICS IN BRIEF: OKLAHOMA lawmakers returned to the Capitol last Tuesday for a special session on workers’ compensation reform. Gov. Brad Henry (D) called the session when it became clear the House and Senate weren’t going to have time to act on a proposed compromise bill before the end of the regular session on May 27 (ASSOCIATED PRESS, SHAWNEE NEWS-STAR). • For the first time since 1988, VIRGINIA Democrats and Republicans will be holding their statewide primaries on the same date, June 14. Consequently, voters, who are not required by state law to identify with a particular party, will have to specify whether they want a Democratic or Republican ballot when they arrive at their polling place. Election officials fear that imposition could hurt turnout (RICHMOND TIMES-DISPATCH). • All 72 of the NEW HAMPSHIRE legislators tested for mercury in a clinical study two months ago showed some level of the neurotoxin in their bod-

Upcoming Stories

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

- Opting out - the battle over No Child Left Behind

- Will phone companies soon be moving into cable TV?

- The brave new world of WiMax, and how states want to control it

And many more...



ies, although none exceeded federal guidelines. The results of the study released two weeks ago — part of a national campaign to raise awareness about mercury in the environment — came as a House committee was considering legislation to curtail mercury pollution from two coal-fired power plants in the Granite State (CONCORD MONITOR). • A Democratic press office in the CONNECTICUT state Capitol building was broken into over the Memorial holiday weekend. But office staff said the intruders only took some spare change and medication (ASSOCIATED PRESS, NEW HAVEN REGISTER).

— *Compiled by KOREY CLARK*

Governors

EHRlich BARS MD FROM CHALLENGING EPA: MARYLAND Gov. Robert L. Ehrlich Jr. (R) has barred attorney general J. Joseph Curran Jr. from joining a host of other states in legally challenging new federal regulations that environmental groups say will hinder efforts to curb air pollution from coal-fired power plants. (See *Bird's eye view*) An Ehrlich spokesperson referred all questions about the matter to the Maryland Dept. of the Environment, saying the governor is merely following their scientific advice. MDE spokesperson Julie Oberg said they are also worried that new Bush administration regulations for controlling mercury emissions are not strong enough, but that they believe a face-to-face meeting with new EPA administrator Stephen Johnson to request stronger national rules would be more productive. Oberg said that should that meeting not go well, the Old Line State could still join the likes of NEW YORK, CALIFORNIA and MASSACHUSETTS in suing to force the EPA to strengthen their mercury emissions regulations. Johnson has not yet agreed to such a meeting. (BALTIMORE SUN)

GOVS WON'T JOIN FEDS TO CUT MEDICAID: The executive committee of the National Governors Association (NGA) has decided not to join a federal Health and Human Services Department commission designed to devise ways to cut \$10 billion from the joint state-federal Medicaid program. ARKANSAS Gov. Mike Huckabee (R), the NGA vice-chairman, said governors feel they have already made so much progress in developing their own list of cost-saving recommendations that they would only be duplicating their efforts by joining the HHS commission. Huckabee said the NGA will release details of its plan later this month. (WASHINGTON POST)



GOVS WAX POETIC, HUMOROUS FOR GRADS: More than half of the nation’s 50 governors spoke at college commencement ceremonies last month. Most stuck to a fairly upbeat message similar to that of LOUISIANA Gov. Kathleen Blanco (D), who told Southern University graduates they were beginning “a journey that will take you places you cannot yet imagine.” WASHINGTON Gov. Christine Gregoire (D) waxed a bit nostalgic, recalling for Washington State grads a time when a blackberry was “just a piece of fruit” and “you never had to worry about what someone might find if they ‘Googled’ you.” Others, like IOWA Gov. Tom Vilsack (D) urged students to look for “simple joys” in life while MONTANA Gov. Brian Schweitzer (D) called on grads to be “great ambassadors” for the Treasure State. UTAH Gov. Jon Huntsman (R), however, took a decidedly different view, telling the grad class at Snow College in Ephraim that he was “under no illusions that you will remember anything I say. Indeed, I have been told commencement speakers bear certain parallels to the corpse at a viewing. You are needed for the ceremony, but no one expects much from you.” For the record, 15 Democrats and 11 Republicans spoke at graduation ceremonies, with PENNSYLVANIA Gov. Ed Rendell (D) and WEST VIRGINIA Gov. Joe Manchin III (D) each earning top honors by speaking at three each. (STATELINE.ORG)

Quote...

“The guy’s smart, big and strong. Makes the decisions. And you know, not without controversy, but he’s led that state.”

— **Former President George Bush on why he thinks his son, FLORIDA Gov. Jeb Bush (R), should make his own run at the presidency.**

GOVERNORS IN BRIEF: Former CONNECTICUT Gov. John G. Rowland (R), currently doing time in a federal prison in PENNSYLVANIA on corruption charges, is keeping busy by teaching a class to his fellow inmates on how to polish a resume and interview for a job. According to the prison’s pastor, about two dozen inmates have signed up for the weekly sessions. Rowland entered the facility on April 1 and is expected to serve at least 10 months of his one-year sentence (NEW YORK TIMES). • **FLORIDA** Gov. Jeb Bush (R) laughed off prodding from

... unquote

“Oh, Lord. I love my father.”

— **The response from FLORIDA Gov. Jeb Bush (R), who continues to emphatically deny he will seek the White House in 2008. (ST. PETERSBURG TIMES)**

former President George Bush that suggested he seek his father’s old job in the White House. The elder Bush made the comments during an appearance on CNN’s Larry King show last week. Bush Sr. also said “nobody believes” Jeb’s constant claims that he is not interested in being president (ST. PETERSBURG TIMES). • **UTAH** Gov. Jon Huntsman Jr. (R) abandoned a controversial plan to keep private the amount

of taxpayer dollars the Beehive State promises to individual companies in exchange for relocating to or expanding in the state. Huntsman had sought a legal opinion from the state attorney general on a plan to stop divulging all of the figures in lieu of revealing only the tax breaks given to companies that actually do relocate to the state. An administration spokesperson says they are now looking into a plan that would provide even greater public disclosure than is currently required (SALT LAKE TRIBUNE). • **NEW YORK** Gov. George E. Pataki (R) proposed a plan to turn the Erie Canal and the land along its shores into a waterfront greenway that is linked to similar eco-friendly tracts to its east and west. Environmentalists quickly embraced the idea, saying it would improve both the upstate economy and the quality of the Canal and its surrounding areas. A task force made up of representatives from several state agencies and localities will further examine the idea and give Pataki a set of final recommendations within six months (NEW YORK TIMES).

— *Compiled by RICH EHISEN*

Hot issues

B **USINESS:** The **NORTH CAROLINA** Senate endorses legislation that would require businesses to inform customers when their financial records have been stolen. It heads to the House (WINSTON-SALEM JOURNAL). • Still in **NORTH CAROLINA**, the House kills a proposal to raise the Tar Heel State's minimum wage from \$5.15 to \$6.15 per hour (WINSTON-SALEM JOURNAL) • **MICHIGAN** Gov. Jennifer Granholm (D) signs a measure that allows diners to take home unfinished bottles of wine from Wolverine State restaurants. The "Merlot to Go" law requires opened bottles to be resealed by restaurant staff and carried in the vehicle trunk (LANSING STATE JOURNAL). • The **ILLINOIS** House approves a measure that would bar retailers from selling violent or sexually explicit video games to anyone under age 18. It moves to Gov. Rod Blagojevich (D), who has said he will sign it (CHICAGO TRIBUNE). The **OREGON** Senate votes for a proposal to cap rates charged by payday loan companies at 15 percent. The measure now heads to the House (STATESMAN JOURNAL [SALEM]). • **TEXAS** Gov. Rick Perry (R) signs into law a revamped workers' compensation system that creates new physician networks similar to those found in commercial health plans. The Lone Star State has the third-highest workers' compensation costs in the nation (SAN ANTONIO EXPRESS-NEWS).



CRIME & PUNISHMENT: The **TEXAS** House and Senate endorse legislation that would create a state commission responsible for investigating suspected problems in Lone Star State crime labs. The measure heads to Gov. Rick Perry (R) for consideration (HOUSTON CHRONICLE).

- A federal court rules that judges should consult federal sentencing guidelines when determining prison terms. The decision will also allow all federal inmates whose convictions are under appeal to challenge their sentences. The court estimates the decision could affect thousands of inmates across the nation (BILLINGS GAZETTE).
- **OHIO** Gov. Bob Taft (R) signs a measure that requires a domestic violence offender to appear before a judge for a review of the circumstances and risks of the case before being able to receive bail. It takes effect in August (CINCINNATI ENQUIRER).

ALABAMA Gov. Bob Riley (R) signs a bill requiring consumers seeking pseudoephedrine-based products to show identification and sign a register before purchasing them. Pseudoephedrine, a major component in many over-the-counter cold and allergy pills, is also used to make illegal methamphetamine (BIRMINGHAM NEWS).

EDUCATION: The **LOUISIANA** House okay's HB 178, which would ban anyone who has been convicted of a sexual offense from being hired at any public or private Pelican State school. It heads to the Senate (TIMES-PICAYUNE [NEW ORLEANS]).

- The **OREGON** Senate kills a measure that would have allowed former prostitutes to teach in the Beaver State school system if at least seven years had passed since their last conviction (STATESMAN JOURNAL [SALEM]).
- Saying it feared violating current federal law, the **NEBRASKA** Legislature rejects a measure that would have allowed the children of illegal immigrants to pay in-state tuition rates at Cornhusker State public universities (LINCOLN JOURNAL STAR).
- The **ILLINOIS** House approves legislation that would require all Prairie State high school students to take and pass at least two years of science,

In the Hopper

State Net's database tracks tens of thousands of bills in all 50 states at any given time. Here's a snapshot of what's in the legislative works:

Number of 2005 prefiles last week: 127

Number of 2005 Intros last week: 1,272

Number of bills enacted/adopted last week: 1,625

Number of 2005 prefiles to date: 32,670

Number of 2005 Intros to date: 147,840

Number of enacted/adopted overall in 2005: 27,017

— Compiled By JAMES ROSS
(Measures current as of 6/2/05)
Source: State Net

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Once around the statehouse lightly

S **SECOND BEST.** They want to move the portraits of 15 UTAH governors from their current second floor perch to a “Hall of Governors” on the more spacious first floor. “They” are state architects, artists and lawmakers responsible for decorating the Capitol once the ongoing seismic retrofit is finished. But as *The Salt Lake Tribune* reports, not everyone is happy with the move. Under the Beehive dome, the second floor is the *main* floor; the first floor is — well — one flight down. More significant, there isn’t room in the “Hall” for portraits of all the governors; some will have to be boxed, stored and rotated onto the walls at a later date. Those involved have some time to figure out a compromise because the building doesn’t reopen until 2008.

VANITY PLATE OF THE MONTH graces a black 2002 Audi in WASHINGTON state and reads: “C9H13N.” For the uneducated among us, *The Seattle Times* informs us that this combination of letters and numbers can be translated into the chemical formula for methamphetamine. There is some confusion, however, for one medical index lists a similar — but slightly different — variation for the no-no drug. No doubt, however, that the exact combo is a formula for many compounds, including amphetamine. So what? It’s against the law in Washington to make reference to drugs or alcohol on one’s vanity license plate, and this plate may or may not violate the law — depending on which reference book you use. And why wasn’t this potential infraction discovered when the driver applied for the plate? Because he (or she) described the combo as a formula for red food coloring — which it clearly is not. State officials have not decided whether to request revocation of the plate.

THE LONG HELLO. When TENNESSEE’s deputy finance director stepped into a Capitol elevator recently, little did he know that he had entered the twilight zone. According to The Associated Press, Jerry Adams was on his way home after a long Sunday at work when the elevator broke, leaving him stranded between floors. Not to worry, thought Adams, I’ll just pick up the lift’s emergency phone and call for help. Thirteen hours later, he was freed. Seems that the state had neglected to pay the bill for the elevator’s phone, and the line was dead. Adams pressed the emergency bell every five minutes — until a cleaning crew finally heard the clamor and rescued him about four in the morning. Adams lives alone, and so no one missed him. Apparently, he also doesn’t own a cell phone.



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