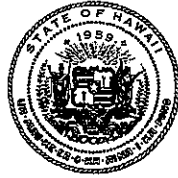


**NEIL ABERCROMBIE**  
GOVERNOR

**BRIAN SCHATZ**  
LT. GOVERNOR



**FREDERICK D. PABLO**  
DIRECTOR OF TAXATION

**RANDOLF L. M. BALDEMOR**  
DEPUTY DIRECTOR

STATE OF HAWAII  
**DEPARTMENT OF TAXATION**  
P.O. BOX 259  
HONOLULU, HAWAII 96809  
PHONE NO: (808) 587-1530  
FAX NO: (808) 587-1584

## **HOUSE COMMITTEE ON FINANCE**

### **TESTIMONY OF THE DEPARTMENT OF TAXATION REGARDING HB 796 RELATING TO TAXATION**

**TESTIFIER:** FREDERICK D. PABLO, DIRECTOR OF TAXATION  
(OR DESIGNEE)  
**COMMITTEE:** FIN  
**DATE:** FEBRUARY 25, 2011  
**TIME:** 11:00AM  
**POSITION:** DEFER TO DBEDT; CONCERNS

---

This measure limits the claiming of certain income tax credits to eighty percent of a taxpayer's tax liability and delays the credits that were limited by the eighty percent limit until 2016. This measure only applies to certain business credits, such as the film credit and the renewable energy credit, for multifamily and commercial properties.

The Department of Taxation ("Department") defers to the Department of Business, Economic Development and Tourism as to the impact on the economy of limiting and delaying these credits. The Department notes that the film credit, the capital goods excise tax credit, and in some cases, the renewable energy credit, are refundable credits so limiting the credit to eighty percent of tax liability may significantly impact these credits. For example, most film production companies will have no taxable income due to the exemption in Hawaii Revised Statutes section 235-9. Therefore, limiting the film credit to eighty percent of tax liability will mean that this credit is essentially repealed for most film production companies.

The bill results in a revenue gain of approximately \$50 million for fiscal year 2012, \$42 million for fiscal year 2013, \$36 million for fiscal year 2014, \$32 million for fiscal year 2015. However, this bill will result in a revenue loss of approximately \$112 million in fiscal year 2016 and \$48 million in fiscal year 2017.



No. 1 Capitol District Building  
250 South Hotel Street, Suite 508  
P.O. Box 2359  
Honolulu, Hawaii 96804  
Telephone: (808) 587-3830

Written Statement of

**Karl Fooks**  
President

Hawaii Strategic Development Corporation

before the  
**HOUSE COMMITTEE ON FINANCE**  
February 25, 2011  
11:00 AM  
State Capitol, Conference Room 308

In consideration of  
**HB 796 RELATING TO TAXATION**

Chair Oshiro, Vice Chair Lee and Members of the Committee on Finance:

The Hawaii Strategic Development Corporation (HSDC) opposes HB 796, which reduces certain allowable credits for taxable years beginning on January 1, 2011 and ending on December 31, 2015.

With respect to tax credits that provide incentives for investment in important sectors of Hawaii's economy, HB 796 will impact tax credits already earned by investors for capital they have invested in Hawaii. Continually and retroactively changing the economic contract the State of Hawaii offered to investors to attract their investment capital will only reinforce Hawaii's reputation as an unattractive investment destination. For innovative Hawaii businesses to start-up, expand and create high-wage opportunities for Hawaii residents, they require access to investment capital. This bill discourages investment in Hawaii businesses and will encourage Hawaii entrepreneurs to locate their businesses elsewhere.

Thank you for the opportunity to submit testimony on this bill.



## **TESTIMONY IN OPPOSITION TO HB 796**

***To: House Finance Committee***

***From: SolarCity***

***Hearing on February 25, 2011***

Chair Oshiro and Members of the Committee:

Thank you for the opportunity to provide testimony regarding HB 796.

SolarCity is a full service provider of photovoltaic (PV) solar power systems for homeowners, businesses, not-for-profit organizations, and government entities. SolarCity provides integrated PV solar system design, financing, installation, leasing, maintenance, and monitoring services, and is the nation's leading solar service provider, with more than 1,100 employees and more than \$700 million in project financing to date.

Pursuant to contracts already signed, SolarCity is launching the installation of PV systems on numerous residential and commercial rooftops in Hawaii this month. These solar projects will create hundreds of green jobs in Hawaii. The financing for these projects was modeled on - and is critically dependent on - the existing state Renewable Energy Technologies Income Tax Credit under section 235-12.5. The tax credit allows SolarCity to offer immediate savings to customers, including the state government itself, with no capital investment, resulting in long-term reduction of energy costs.

HB 796 would jeopardize SolarCity's Hawaii projects by limiting the tax credit to a portion of the taxpayer's tax liability for the taxable year in which the credit is claimed beginning with the 2011 tax year. SolarCity strongly opposes HB 796 because limiting the tax credit in this way would change the rules in the middle of the game, creating unacceptable regulatory uncertainty that may upend the financing for SolarCity's projects and could lead the company to terminate its significant investments in Hawaii.

In reliance on the continued existence of the tax credit, SolarCity invested significant time and resources to negotiate and enter into contracts to design, finance, install, maintain and monitor rooftop-mounted solar systems in Hawaii and undertook investments necessary to implement these projects. Among other



things, SolarCity has relocated employees to Hawaii, leased a commercial warehouse in Mililani, Oahu, and has begun hiring in Hawaii, with open positions for significant numbers of PV installers, permitting and inspection coordinators, and warehouse employees. These are necessarily local positions that cannot be outsourced and that are not dependent on the location of manufacturing.

SolarCity's projects include the installation of PV systems on thousands of residential housing units on various islands, including at Hickam Air Force Base and at Island Palm Communities, which is the U.S. Department of Defense's largest military family housing privatization project. SolarCity also will be installing PV systems for the Maui Arts & Cultural Center, the University of Hawaii, and the Hawaii Department of Transportation.

SolarCity understands that the Legislature faces a challenging budget situation. Contracts for SolarCity's Hawaii projects, which will create hundreds of green jobs in the state, would not have been executed without the existence of the tax credit, however, and the introduction of HB 796 has forced the company to reconsider its planned expansion in the state. The Renewable Energy Technologies Income Tax Credit for installation of solar systems on all types of property should be excluded from the proposed claim limitation.

Thank you for the opportunity to provide testimony in opposition to HB 796.

Very truly yours,

/s/

Sanjay Ranchod  
Director of Government Affairs



TO: House Committee on Finance  
Honorable Representative Marcus Oshiro, Chair  
Honorable Representative Marilyn B. Lee, Vice Chair

RE: Testimony Opposing HB 796 Relating To Taxation.

Testimony is 3 pages long.

HEARING: Friday, February 25, 11:00 a.m., Room 308

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Chairman Oshiro and members of the Committee:

I appreciate this committee's consideration of HB796, and welcome this opportunity submit testimony in opposition to the bill in its current form.

My name is Larry Gilbert, and I am the Managing Partner and Chief Executive of Kairos Energy Capital LLC. Kairos Energy Capital is a Hawai'i merchant bank that focuses entirely on providing and arranging funding for renewable energy projects. We have become one of the leading experts in Hawai'i in solar project financing. Notable financing which we have completed include solar panels on all of the Neighbor Island airports for the State of Hawai'i Department of Transportation (one of the largest solar project financings done in Hawai'i) and the recent refinancing of the Hawi Wind Farm on the Big Island.

HB796 proposes limiting use of all business tax credits to 80% of a taxpayer's Hawai'i tax liability, as a means to help resolve the State's current budget crisis. My testimony today relates to the application of HB796 to the Hawai'i Renewable Energy Technology Investment Tax Credit under HRS Section 235 -12.5 ("Renewable Energy Credit").

The effect of HB796 in its current form on the Renewable Energy Credit is to serve layoff notices on a large number of the over 500 Hawaii men and women currently working in the solar industry in Hawaii, and to freeze almost every investor-financed solar project currently in development or under consideration in this State. While these words may seem alarmist, they are true.

#### **Freezing of Financing Capital for Solar and Wind Projects**

HB796 in its current form would have the effect of freezing investor capital for solar project at a time when it is just beginning to flow more freely and the industry is blossoming and creating jobs. This freezing would occur because the bill has:

- **Unclear Effect on Refundable Renewable Energy Credit**
- **Retroactive Effect on Projects Already in Development or Completed**

(1) Refundable Credit: The provision of the Renewable Energy Credit allowing investors to obtain a refund of the credit was created due to an acute lack of Hawai'i investors able to use the non-refundable credit against Hawai'i tax liability. The effect was to make Hawai'i attractive to mainland renewable energy investors, and significant amounts of mainland capital are now coming to invest in Hawai'i projects and create Hawai'i jobs. Without this refundable provision, these investment dollars will stop coming.

HB796 does not specifically address how the refundable aspect of the Renewable Energy Credit would be affected, but one logical way to read HB796 is that if an investor has no Hawai'i tax liability, then the credit would be capped at 80% of zero, and therefore **the refundable portion of the credit would be eliminated entirely**, and not be available until 2016.

Since HB796 creates uncertainty around its effect on the refundable credit, investors will simply suspend all activity in Hawai'i until that uncertainty is resolved. This will have the effect of freezing all investor-financed projects in their tracks, immediately.

To rectify this, HB796 should be amended to add a new section preceding section (f) on page 4 that says

“( ) The limitation on credit claims in this Section shall not affect a taxpayer's right to a refund under Section 235-12.5(g).”

(2) Retroactive Effect: HB796 as written applies to credits generated “on or after ... January 1, 2011.” Section (d) of the bill goes even further, to affect credits generated in prior years which have been carried forward. Because investors have already committed to and in some cases funded and even completed projects this year in reliance on the Renewable Energy Credit, the mere act of even proposing to retroactively alter that credit will be viewed by the investment community as a breach of faith by the State.

The Hawaii renewable energy tax credit was a means for the State to partner with private capital by incentivizing investors to put money into renewable energy projects which would otherwise be unprofitable or marginally profitable by providing them with tax relief. And “private capital” does not just mean banks, insurance companies and other investors—it includes homeowners and small businesses who are weighing decisions about whether or not to make a major investment to move toward renewable energy. When there is a threat that the rules of that relationship between the State's incentive and private capital's investment may suddenly change, the private capital instantly freezes until the threat is resolved one way or the other.

The effect of that capital freezing is that the projects are stopped in their tracks. And once stopped, some of the projects will never be restarted. And with upcoming projects stopped, solar companies – which have been one of the few bright spots in a construction industry mired in the recession – must begin laying off workers and cutting costs.

These effects will happen very quickly. Unlike other construction projects, solar projects are built very quickly—a residential solar system may be installed in only one or two days, and even a large commercial project may only take a few weeks. So the mere fact that this bill is pending in its current form could result in layoffs beginning as early as March or April, and the entire industry being decimated by the time the Legislature adjourns.

HB796 should be amended so as not to affect credits on any project where construction is commenced on or before December 31, 2011. This would give the State a chance to reap the benefits of investment dollars already in motion to create jobs and reduce our dependency on imported oil, and investors a chance to plan accordingly.

Thank you for the opportunity to submit this testimony, and please feel free to contact me if I can be of further assistance.

Larry Gilbert  
Managing Partner  
Kairos Energy Capital LLC  
55 Merchant Street, Suite 1560  
Honolulu, HI 96813  
Tel 808 457-1600  
Email: [LGilbert@kairosenergycapital.com](mailto:LGilbert@kairosenergycapital.com)



# TAXBILLSERVICE

126 Queen Street, Suite 304

TAX FOUNDATION OF HAWAII

Honolulu, Hawaii 96813 Tel. 536-4587

SUBJECT: INCOME, tax credit limit

BILL NUMBER: HB 796

INTRODUCED BY: Say

**BRIEF SUMMARY:** Adds a new section to HRS chapter 235 to provide that for taxable years beginning on or after January 1, 2011 and ending before January 1, 2016, no claim for business credit, including carryover credit from a prior tax year, shall exceed 80% of a taxpayer's tax liability under HRS chapters 235, 239, 241, and 431, except for the following tax credits:

- (1) section 235-15 (relating to a tax credit for child passenger restraint systems);
- (2) section 235-55 (relating to a credit for resident taxpayers);
- (3) section 235-55.6 (relating to a credit for care expenses of dependents);
- (4) section 235-55.7 (relating to a credit for low-income household renters);
- (5) section 235-55.85 (relating to a credit for low-income refundable food/excise taxes);
- (6) section 239-6.5 (relating to a credit for lifeline telephone services);
- (7) any credit against any tax required by the Constitution or the laws of the United States; and
- (8) section 235-12.5 for a renewable energy technology system installed in a single-family residential property

Any business tax credit generated from January 1, 2011 to December 31, 2015, shall be subject to the credit claim limitation. Any such business credit that is unclaimed during that period because of the credit claim limitation may be used against a taxpayer's tax liability in the tax years beginning on or after January 1, 2016, until exhausted. Any business credit generated and applicable to a taxable year beginning before January 1, 2011, that resulted in a credit carryover, shall be subject to the limitation on credit claims; provided that any provision creating a waiver of a tax credit by failing to make a claim within a specified period of time for any business tax credit, any business tax credit carryover generated and applicable to a taxable year beginning before January 1, 2011, may be used against a taxpayer's tax liability in the taxable years beginning on or after January 1, 2016, until exhausted.

In determining the priority for credit claims made pursuant to this section, credits generated during taxable years beginning on or after January 1, 2011, and ending before January 1, 2016, shall be claimed first, and credits generated in taxable years beginning prior to January 1, 2011, shall be claimed thereafter; provided that, with regard to any business tax credit properly claimed for a taxable year beginning before January 1, 2011, the specified period of time established to exhaust that business tax credit shall be tolled until such time that business tax credits accrued for the period beginning January 1, 2011, and ending before January 1, 2016, have been exhausted.

**EFFECTIVE DATE:** Tax years beginning after January 1, 2011

STAFF COMMENTS: This is another alternative to generating additional revenue in the short term to help deal with the state's budget shortfall. Given that this proposal would reduce the amount of tax liability that could be offset with tax credits and not a hike in tax rates, the tax increase that this measure would impose falls on select groups of individuals and businesses. Whether or not this reduction and suspension of tax credits will produce sufficient revenues to make up the shortfall will have to be examined in more detail with information from the department of taxation. The only possible questionable reduction is the credit for taxes paid to another jurisdiction as that reduction may violate federal constitutional provisions. Lawmakers should seek an opinion from the attorney general on this particular credit.

While the measure proposes to limit "business credits" and excludes the credits delineated in the measure, it is questionable why the credit for a child passenger restraint system is excluded from the credit limitation. While there are laws requiring the use of a child passenger restraint system, a tax incentive is unnecessary to encourage their use. It, along with those business tax credits that would be limited in application under this proposal, should be seriously considered for repeal.

Digested 2/24/11

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 1:58 PM  
**To:** FINTestimony  
**Cc:** atiller@sunetric.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Alex Tiller  
Organization: Sunetric  
Address:  
Phone:  
E-mail: [atiller@sunetric.com](mailto:atiller@sunetric.com)  
Submitted on: 2/24/2011

Comments:  
I strongly oppose this.

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 5:29 PM  
**To:** FINTestimony  
**Cc:** kekukuna@yahoo.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Kekukuna Irvine  
Organization: Individual  
Address:  
Phone:  
E-mail: [kekukuna@yahoo.com](mailto:kekukuna@yahoo.com)  
Submitted on: 2/24/2011

### Comments:

These bills are not in the best interest of the people of Hawaii. They allude to making Renewable energy harder to attain and creates more barriers for people who are interested in installing renewable energy technologies. This does not help Hawaii become more energy independent nor does it help our state become more environmentally responsible. For a state that depends on tourism for its economic welfare, we should be pushing more and providing more resources and avenues for People, businesses, and the government to create a sustainable future that will promote the beauty and value of Hawaii. I don't understand how the government could make a stand on becoming more energy independent and environmentally responsible and then attempts to sabotage and road block the execution of that plan through irresponsible and poor legislation. Seems like people want certain controls over this thriving resource and the people who support it, for god knows what. What is the purpose of these bills? What are these bill trying to accomplish? What are the existing problems in the current legislation regarding renewable energy and how does these bills solve these problem? They seem to cause more problems than to be solving. Very suspicious. I'm very dissatisfied with the judgment and expertise of our legislators in regards to bills like these. I expect greater discernment and wisdom from our elected officials. "Ua mau ke ea o ka aina i ka pono!"

## **FINTestimony**

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:21 PM  
**To:** FINTestimony  
**Cc:** stejeda@sunetric.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Sebastian Tejeda  
Organization: Individual  
Address:  
Phone:  
E-mail: [stejeda@sunetric.com](mailto:stejeda@sunetric.com)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:27 PM  
**To:** FINTestimony  
**Cc:** jvallerosr@sunetric.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: John Vallero Sr.  
Organization: Individual  
Address:  
Phone:  
E-mail: [jvallerosr@sunetric.com](mailto:jvallerosr@sunetric.com)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:33 PM  
**To:** FINTestimony  
**Cc:** donlof@hawaiiantel.net  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Donald Lofland  
Organization: Individual  
Address:  
Phone:  
E-mail: [donlof@hawaiiantel.net](mailto:donlof@hawaiiantel.net)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:35 PM  
**To:** FINTestimony  
**Cc:** myongjv@yahoo.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Myong Vallero  
Organization: Individual  
Address:  
Phone:  
E-mail: [myongjv@yahoo.com](mailto:myongjv@yahoo.com)  
Submitted on: 2/24/2011

Comments:



## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:38 PM  
**To:** FINTestimony  
**Cc:** hbelofsky@gmail.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Haley Belofsky  
Organization: Individual  
Address:  
Phone:  
E-mail: [hbelofsky@gmail.com](mailto:hbelofsky@gmail.com)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:38 PM  
**To:** FINTestimony  
**Cc:** rpericas@sunetric.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Rachael Pericas  
Organization: Individual  
Address:  
Phone:  
E-mail: [rpericas@sunetric.com](mailto:rpericas@sunetric.com)  
Submitted on: 2/24/2011

Comments:

## **FINTestimony**

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**m:** mailinglist@capitol.hawaii.gov  
**sent:** Thursday, February 24, 2011 3:09 PM  
**To:** FINTestimony  
**Cc:** matthew@ocupop.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Matthew McVickar  
Organization: Individual  
Address:  
Phone:  
E-mail: [matthew@ocupop.com](mailto:matthew@ocupop.com)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:05 PM  
**To:** FINTestimony  
**Cc:** tberger@sunetric.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Tamara Berger  
Organization: Individual  
Address:  
Phone:  
E-mail: [tberger@sunetric.com](mailto:tberger@sunetric.com)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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n: mailinglist@capitol.hawaii.gov  
Sent: Thursday, February 24, 2011 3:04 PM  
To: FINTestimony  
Cc: chad@chadchristopherdesign.com  
Subject: Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: chad christopher  
Organization: Individual  
Address:  
Phone:  
E-mail: [chad@chadchristopherdesign.com](mailto:chad@chadchristopherdesign.com)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:13 PM  
**To:** FINTestimony  
**Cc:** russwinkelman@hotmail.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Russ Winkelman  
Organization: Individual  
Address:  
Phone:  
E-mail: [russwinkelman@hotmail.com](mailto:russwinkelman@hotmail.com)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:52 PM  
**To:** FINTestimony  
**Cc:** ryouree@sagenetworks.net  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Robert Youree  
Organization: Individual  
Address:  
Phone:  
E-mail: [ryouree@sagenetworks.net](mailto:ryouree@sagenetworks.net)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:47 PM  
**To:** FINTestimony  
**Cc:** brettphillips@hawaii.rr.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Brett Phillips  
Organization: Individual  
Address:  
Phone:  
E-mail: [brettphillips@hawaii.rr.com](mailto:brettphillips@hawaii.rr.com)  
Submitted on: 2/24/2011

Comments:



## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 4:26 PM  
**To:** FINTestimony  
**Cc:** mschwabenland@yahoo.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Mike Schwabenland  
Organization: Individual  
Address:  
Phone:  
E-mail: [mschwabenland@yahoo.com](mailto:mschwabenland@yahoo.com)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 4:15 PM  
**To:** FINTestimony  
**Cc:** finandandy@hawaii.rr.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Darsi Jackson  
Organization: Individual  
Address:  
Phone:  
E-mail: [finandandy@hawaii.rr.com](mailto:finandandy@hawaii.rr.com)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:55 PM  
**To:** FINTestimony  
**Cc:** ppowers@hawaii.rr.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Patrick Powers  
Organization: Individual  
Address:  
Phone:  
E-mail: [ppowers@hawaii.rr.com](mailto:ppowers@hawaii.rr.com)  
Submitted on: 2/24/2011

Comments:

## **FINTestimony**

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 3:59 PM  
**To:** FINTestimony  
**Cc:** kirkcumplings1@yahoo.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Kirk Cummings  
Organization: Individual  
Address:  
Phone:  
E-mail: [kirkcumplings1@yahoo.com](mailto:kirkcumplings1@yahoo.com)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 4:30 PM  
**To:** FINTestimony  
**Cc:** vanessa@iwado.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Vanessa Schwabenland  
Organization: Individual  
Address:  
Phone:  
E-mail: [vanessa@iwado.com](mailto:vanessa@iwado.com)  
Submitted on: 2/24/2011

Comments:

## FINTestimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 24, 2011 4:32 PM  
**To:** FINTestimony  
**Cc:** mandmmaui@yahoo.com  
**Subject:** Testimony for HB796 on 2/25/2011 11:00:00 AM

Testimony for FIN 2/25/2011 11:00:00 AM HB796

Conference room: 308  
Testifier position: oppose  
Testifier will be present: No  
Submitted by: Mary Schwabenland  
Organization: Individual  
Address:  
Phone:  
E-mail: [mandmmaui@yahoo.com](mailto:mandmmaui@yahoo.com)  
Submitted on: 2/24/2011

Comments: