

California Commission
on
Health and Safety and Workers' Compensation

MINUTES OF MEETING

Meeting Day and Date: Thursday, September 14, 1995

Meeting Location: State Building
455 Golden Gate Avenue
First Floor Auditorium, Room 1194
San Francisco, CA 94102

Commission Members Present:

Chairman Robert B. Steinberg
Commissioner Robert H. Alvarado
Commissioner James J. Hlawek
Commissioner Leonard McLeod
Commissioner Tom Rankin
Commissioner Gregory Vach

Commission Members Absent:

Commissioner Gerald O'Hara
Commissioner Kristen Schwenkmeyer

Commission staff:

Christine Baker, Executive Officer of the Commission

Welcome and Announcements

The meeting was called to order at 10:00 am by Chairman Robert B. Steinberg.

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New Commissioner

Chairman Steinberg extended a welcome on behalf of the Commission to new Commissioner Robert Alvarado, who was appointed by Governor Pete Wilson to represent organized labor. Mr. Alvarado was appointed to fill the position of former Commissioner Jim R. Green, who resigned from the Commission effective March 23, 1995.

Robert Alvarado is a business representative for the Bay Counties District Council of Carpenters serving since 1986 and is currently the Chief Administrative Officer of that organization. Since 1993, Mr. Alvarado has also served on the Contractor's State Licensing Board.

Commissioner Alvarado was administered the oath of office by Chairman Steinberg.

Adoption of Minutes

Chairman Steinberg asked for a motion regarding the minutes of the Commission meeting on June 8, 1995, which had been submitted for approval by Christine Baker. Commissioner Hlawek moved that the minutes be adopted, Commissioner Vach seconded the motion, and the motion passed unanimously.

Executive Officer's Report

Chairman Steinberg called upon Executive Officer Christine Baker to present her report on the status of the various Commission projects and activities.

National Symposium

Ms. Baker reported that she attended the National Symposium on Workers' Compensation and the Workers' Compensation Research Group meeting in New Jersey during the week of July 15 through July 19, 1995. Ms. Baker stated that the meetings were extremely productive and well worth attending. She was able to make contacts with key people in other states who expressed appreciation for the Commission's attendance and are very interested in California's programs.

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Ms. Baker said that the research group's interests centered around monitoring the key components of the state reforms. West Virginia, Florida and Oregon had prepared papers proposing a framework for monitoring the impact of their Legislative reforms. Ms. Baker provided a description of Oregon's and Florida's programs stating that California may want to develop a similar plan.

Budget

Ms. Baker reported that the Commission funding remains on the same basis for 1995-96 as in the previous fiscal year. She said that a goal for this year would be to attempt once again to obtain another funding source for the Commission and not have to rely upon the collection of workers' compensation audit penalties by the Division of Workers' Compensation (DWC).

DWC Control Language

Ms. Baker reported that Assembly Bill 903 was signed by the Governor. This bill adjusts the funding for the Division of Workers' Compensation for 1995-96 and imposes certain provisions. Details of this legislation were transmitted by Ms. Baker in a letter to the Commissioners on August 8, 1995.

DWC Task Force Meetings

Ms. Baker reported that the Division of Workers' Compensation had recently held several meetings pursuant to its Simplification Project. The subjects of these meetings included dispute resolution procedures, medical issues, benefit notices, audit procedures, and uninsured employers fund procedures. She said that she had attended the Dispute Resolution and Benefit Notices meetings.

Ms. Baker stated that the goals of the DWC Dispute Resolution meeting were to develop uniform procedures in DWC district offices; revise WCAB rules to incorporate electronic communication technology; conduct a complete review of all WCAB rules with input from the community; and design new forms to reflect and integrate all tracks.

Ms. Baker said that the DWC Benefit Notices meeting was a working meeting in which participants tried to develop language for benefit notices that would streamline the current benefit notice program and still provide enough information on benefit notices to inform the injured worker accurately and efficiently.

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Ms. Baker called the Commission's attention to the copy of the minutes of these meetings which were included in their informational packets for further detail. In conclusion, she said that the meetings are going well.

Commissioner Vach brought to the attention of the other Commissioners that there was a meeting being held today (September 14, 1995) on the claims adjudication portion.

WCIRB Public Hearing

Ms. Baker reported that she attended a public hearing in San Francisco on August 24, 1995 where the Workers' Compensation Insurance Rating Bureau (WCIRB) proposed an average increase of 18.7% in the pure premium rates for 1996. She said that the pure premium rates that are being proposed are only advisory -- an insurer is not required or obligated to use either the proposed or approved pure premium rates in establishing the rates it will charge. The proposed pure premium rates are based on:

- (1) insurer losses incurred during 1994 and prior accident years valued as of March 31, 1995,
- (2) the impact on losses of the benefit increases effective July 1, 1996, and
- (3) insurer loss adjustment expenses for 1994 and prior years.

Ms. Baker also reported that the WCIRB recommended adding several new classifications including a quick printer classification for copy service work and a separate classification for video production. In the electronics industry, five classifications have been changed, and six new classifications were created in the area of telephone apparatus.

Ms. Baker stated that in addition, the bureau is recommending amendments to the "California Workers' Compensation Uniform Statistical Reporting Plan-1005" and the "Miscellaneous Regulations for the Recording and Reporting of Data" with respect to new and renewal policies with anniversary dates on or after January 1, 1996. This package goes to Insurance Commissioner Chuck Quackenbush for approval and then to the office of administrative law and to the Secretary of State, to be effective January 1, 1996.

Ms. Baker reported that employers voiced approval of the need for the revisions to the classifications. However, Julianne Broyles from the California Chamber of Commerce, Willie Washington from the California Manufacturers Association and

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Mark Gerlach, a consultant to the California Applicants' Attorneys Association, all felt that the 18.7% recommended increase was much too high, particularly since the numbers of claims are going down.

The Bureau attributed the increases to the additional reporting requirements of the reform, the special investigative units, the increased need for medical bill review, and to additional documentation required by the employers' bill of rights. WCIRB also advised that the medical inflation in Workers' Compensation was higher than the Consumer Price Index.

Commissioner Vach raised several questions regarding pure loss ratios.

Fraud Commission

Ms. Baker reported that she attended a meeting of the Fraud Commission in order to present an update of the methodology to assess employers to fund the activities of the Fraud Commission. She also informed the Commission that this function has now been transferred to DWC.

At the meeting, it was reported by Clarke Walker, Chief of the Fraud Division of the Department of Insurance that:

- Fraud Division arrests for 1994-95 totalled 163 -- up 41 percent over the previous fiscal year.
- Suspected fraudulent claims increased from 1990 to 1994, then began to decline. In 1993-94 there were 7,285 suspected fraudulent claims which decreased 45 percent to 4,004 in 1994-95. This descent can be attributed to efforts by the Fraud Division and local district attorneys to combat the mill operators. He cited the Kaplan and Amerimed cases.
- Fraud Division's workers' compensation caseload has more than doubled from 452 in 1993-94 to 1,028 in 1994-95.
- 32 District Attorneys will be funded under the local assistance program in 1995-96, including new counties Marin, San Bonito, and Placer.
- Special Investigation Unit (SIU) compliance is at 99% - the 1995-96 SIU forms were sent to all insurers at the end of June and are due back in September.

Ms. Baker reported on the discussion generated at this meeting. She said that Commissioner Little remarked that the Legislature appears to have gotten the

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impression that there were a number of insurance companies that were cutting back on their SIU activities primarily because of the open competitive environment. Mr. Walker responded that most of the major carriers that write most of the business are in very good compliance. However, companies that are out of state are not reporting suspected fraudulent claims. Mr. Markey expressed concern about the utilization and coordination of investigative resources between the Fraud Division and the local district attorneys.

Members of the Fraud Commission were concerned that, with the elimination of the minimum rate law, the Fraud assessment methodology would need to be changed. Otherwise, fewer monies would be collected than estimated. This is because the current methodology for both the user funding and fraud assessments is predicated upon the assumption that the best estimate of the current workers' compensation premium is what was paid in the past. With the elimination of the minimum rate law, this is no longer the case. There was also discussion among meeting participants on how to handle shifts from self-insured status to insured status, particularly in the public sector.

In response to these concerns, Ms. Baker reported that the DIR Directors' Office has sent letters to interested parties in the workers' compensation community regarding drafting emergency regulations to address this issue.

DIR is also working with Dave Bellusci of the WCIRB to determine the best method to estimate future premiums. They advised that they will come up with a formula of estimating future premiums.

Additionally, a meeting with interested parties and the DIR Director took place to address the concerns.

The Fraud Commission also heard reports from the District Attorneys in several counties. Chairman Steinberg asked if anything was said about the conviction rate. Commissioner Vach responded that he had heard that the conviction rate was also up but not by the same numbers as the charges.

Status of the Revision to the Permanent Disability Rating Schedule

Ms. Baker reported that the Manager of the DWC Disability Evaluation Unit had advised her as to the status of the revision to the Permanent Disability Rating Schedule (PDRS).

She said that DWC is in the process of analyzing the impact of the proposed PDRS revision. The Division randomly selected about 2200 cases containing ratings

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performed in 1993 from files stored in the DEU offices statewide according to the proportionate number of ratings generated by those offices. After two training sessions on how to use the new schedule, DEU shut down and re-rated the files, recording both the original rating in total, and the new rating using the proposed schedule.

DWC has completed collecting and data-entering the surveys. The DEU Manager has indicated that the Research Unit has all the information they need to begin their analysis by the middle of this week. The intent is to determine the overall effect of the proposed rating schedule as well as the individual impact on categories of injuries such as upper extremities, lower extremities and backs.

Report on Commission Projects

Injured Worker Project

Ms. Baker provided a status report on the Information Services to Injured Workers project that is being conducted jointly by UC Berkeley's LOHP and Survey Research Center (SRC).

She reported that project members met with Division of Workers' Compensation Information and Assistance Officers from Southern California in Long Beach on June 6, 1995. The purpose of this discussion was to ascertain the I&A Officers' perspective on information services provided by the state including the quantity and types of requests received from injured workers, resources that are made available to injured workers, and the type of efforts and activities I&A Officers are involved in which facilitate dispute resolution. The I&A discussion also contributed background for the injured worker focus groups and assisted in determining the most relevant areas to cover in those focus groups.

The project team used random number lists to select injured workers to contact about focus group participation. For each of the six focus groups, the team needed to find and enroll 12 interested and eligible persons. The expectation was that 8 to 10 injured workers would ultimately attend each focus group session. Participants are each paid \$45 plus parking cost reimbursement for a 2-hour focus group meeting. The focus group meetings were held during July, August and September.

Ms. Baker reported that the next meeting of the Services to Injured Workers Study Advisory Committee is scheduled for Tuesday, October 17, 1995 in San Francisco.

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Upon request from Chairman Steinberg, Ms. Baker confirmed that the Injured Worker study is an 18 month project with a report due sometime within the next calendar year.

Chairman Steinberg then commented that there was less than 50% attendance rate at the initial Focus Group sessions.

Ms. Baker replied that the study has since reexamined the screening process and removed some of the variables in order to bring in a larger pool of injured workers. When asked if she thought a good range in sampling of injured workers was now being reached, Ms. Baker replied yes. However, she remarked that they will only reach those injured workers who are willing to participate so there's always going to be some caveat in terms of who decides to participate in the study.

Commissioner Vach asked if the sessions are truly representative or are they people who have had very unfortunate experiences with the system. Ms. Baker replied that she thought they were representative of both sides.

Medical-Legal Project

Ms. Baker provided a status report on the Medical-legal study which is being conducted by the UC Berkeley Survey Research Center.

She reported that the Medical-Legal project requires data from the WCIRB's Permanent Disability Survey. She said that she has been meeting with Frank Neuhauser, the project director, and Dave Bellusci, executive vice president of the WCIRB, to discuss the Commission's information requirements and the procedures required to gain access to the data. These include a request from the Commission to the Department of Insurance and a second request from the Department of Insurance to the WCIRB.

Ms. Baker stated that the request for data is currently being processed by the WCIRB and plans are underway for the electronic transfer of this data during the month of September.

The most recent component of the ongoing WCIRB Permanent Disability Survey has just been completed and this data will be available to the project team in November.

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Vocational Rehabilitation Project

Ms. Baker provided a status report on the Vocational Rehabilitation Reform Project being conducted by the UC Berkeley Survey Research Center (SRC).

She reported that the review of Vocational Rehabilitation literature has been completed.

The first meeting of the Vocational Rehabilitation Project Advisory Committee was held on July 26, 1995 at UC Berkeley.

Part of the discussion centered on the plans to derive data on rehabilitation cases in the Division of Workers' Compensation. The original study design proposed drawing a stratified sampling of rehabilitation claim files based upon the population of closed cases in the Rehabilitation online computer system.

However, it was determined that

- the DWC Rehabilitation Unit does not enter Rehabilitation cases with an injury date in 1994 or later unless the claim is involved in the dispute resolution process, and
- under current regulations, the 1994 claims can be discarded after 90 days. (However, the 1994 claims are temporarily being retained by the Rehabilitation unit pursuant to an agreement arranged by Ms. Baker.)

During the advisory committee meeting, other approaches were discussed by which closed Rehabilitation cases could be selected for the study.

The revised method for obtaining a sample of closed cases includes the participation of Rehabilitation Unit staff in the district offices. Each month the Rehabilitation staff will ship to UC Berkeley all closed cases where the injury occurred from 1992 through 1994 and where the injured workers social security number ends in zero.

Project director Frank Neuhauser met with Otis Byrd, Acting Manager of the DWC Rehabilitation Unit, on August 15, 1995 to finalize those procedures. The project staff will write instructions for the drawing of this sample and will periodically visit Rehabilitation district offices to insure the quality of the sampling.

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Loss Control Services Project

Ms. Baker provided a status report on the Assessment of Loss Control Services project that is being conducted by the School of Health and Social Work at the California State University at Fresno.

She reported that a Project Advisory Committee, consisting of interested members from the workers' compensation community, is being formed. The first meeting is scheduled for Wednesday, September 27, 1995 in San Francisco.

Ms. Baker said that she met with the project director and David Bellusci of the WCIRB to discuss data collection for the study. Data needed from the WCIRB includes insurers' premium base, employer payroll, loss per claim, frequency of claims per payroll dollar, and employer SIC industry classification.

It was determined that data for the pre-reform period (1991-1994) was currently available but that the corresponding data for the post-reform period (1995-1996) would not be available until late 1997 or early 1998.

Since the statistical analyses comparing pre-reform with post-reform data cannot yet be performed, Ms. Baker said that the project director has proposed that the original research schedule be altered and that the study be conducted in two phases.

The first phase will consist of background research (currently being completed), the development and pilot-testing of data collection instruments, and the collection and analysis of data from the pre-reform period. This work should be completed by May 1997.

The second phase, which will begin in late 1997 or early 1998 and be completed later that year, will consist of the collection and analysis of post-reform data in comparison with pre-reform data.

Ms. Baker stated that this adjustment to the project schedule is not expected to change the total cost of the project or the amount of time expended on project tasks.

In the ensuing discussion, several Commissioners expressed concern about the delay in results of this project until late 1997 or 1998. Ideas were solicited from other Commissioners and audience members about shortening the timeline in order to see quicker results.

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One Commissioner stated that the timeline may naturally be compressed as the data is collected. Some questions can be answered earlier in the collection process and others can not.

It was suggested by a Commissioner and an audience member simply to ask the employers about their loss control services. Although it would not be data that can be banked on, it would identify developing trends.

Among the questions that were suggested to be asked were:

- How many insurers are laying off people?
- Have the budgets of the Loss Control Units changed?
- Do you pay more or less for Loss Control?
- Does the Targeted Inspection Program make a difference?

When asked when the next Loss Control Advisory Committee Meeting would be held, Ms. Baker reported that it would be held on September 27, 1995.

Chairman Steinberg suggested that the Loss Control issue be revisited at the next Commission meeting on October 12, 1995 following the Advisory Committee meeting on September 27, 1995.

Commissioner Vach asked if any Commissioners objected to his attending the Advisory Committee meeting. No objections were raised.

Commissioner Rankin asked if it were possible to find a labor person to serve on the Advisory Committee. He said that he would suggest someone.

Ms Baker concluded the discussion by stating that she will have met with the committee by the next Commission meeting and will have more to report on the Loss Control Project at that time.

Commission Symposium

Ms. Baker reported that Commission staff has been making plans for the proposed Symposium tentatively scheduled for April 1996 in San Francisco. She defined the purposes and objectives of the Symposium as follows:

- Identify and clearly articulate challenges faced by participants in the California workers' compensation system.

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- Characterize and evaluate external environmental factors affecting the California workers' compensation system.
- Assemble an expert panel drawn from the national workers' compensation community to propose solutions -- derived from each panel member's experiences -- for California. Emphasize jurisdictions where reform efforts appear to be working. Analyze the components leading to the reported successes and suggest possible applications in California.
- Use the experience of other states or alternate workers' compensation programs to predict the outcomes of recent California legislative changes such as competitive rating and collective bargaining agreements.
- Keep interested parties influential in the system abreast of national workers' compensation developments.

Ms. Baker suggested charging a minimal fee of approximately \$100 per person to cover the Commission expenses.

A Commissioner asked if there was an alternative plan if there was a problem in generating enough money to cover the Commission's expenses. Ms. Baker stated that the out-of-state travel blanket could be used as a supplement.

Commissioner Rankin moved that Commission staff proceed with plans to conduct the Symposium. Commissioner McLeod seconded the motion and it was carried unanimously.

Grant Projects

Ms. Baker reported that the 1994 grant projects have just passed the half way point. The Commission has received most of the required reports from the grant recipients and expects the remainder very soon. She said that five of the grant recipients have completed all required reports and an invoice for payment of the second half of the grant has been forwarded to the DIR Accounting Unit. The remaining four grant recipients still have some reports to file before the second payment can be issued. She stated that Commission staff have been in close contact with all grant recipients and all projects have been reported to be running smoothly.

In response to a question by Chairman Steinberg about the recovery of unused grant moneys, Ms. Baker reported that previously awarded grant recipients were audited and unused money was identified as refundable to the Commission. To date, \$143,140.83 in unused grant moneys has been identified as refundable and \$90,454.79

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has been collected. She stated that Commission staff are continuing to contact grant recipients requesting refunds or an explanation of expenditures.

Grant Library

Ms. Baker reported that the backlog of requested products in the grant library has been completely eliminated. Approximately 10 requests for grant products are processed each week. Most of these requests come from insurance companies or from risk management personnel in both the private and public sectors.

She said that with the Commission approval, Cal-OSHA will assume the "lending library" function and would be responsible for mailing out grant products upon request. The Commission staff would still maintain the grant contracts and monitor the progress of grant projects.

The Commissioners agreed to transfer the lending library to Cal-OSHA but stipulated that the Commission monitor the lending function and retain the right to take back the Library in the event of backlog.

Proposed Study Plan For Permanent Disability

Ms. Baker reported that the Commission staff had prepared and submitted a draft plan for a possible study of the issue of permanent disability. She said that it included a method for defining the issues, analyzing the current system in California and contrasting it with those in other states.

Chairman Steinberg said that he had briefly reviewed the proposal but didn't have a chance to examine it in detail. He commented that he does believe the area is worthy of analysis but wanted to be sure that everyone is in step on how to go about the project. He solicited the views of other Commissioners.

Commissioner Vach noted that according to the proposed timelines the Commission would have an issue paper available for the Symposium. He commented that that would be an interesting time to bring it out as well as an opportunity for useful critique. He said that he thought we should get moving on the project because this is a big issue and the methodology seemed to be appropriate.

Commissioner Rankin said that he hadn't had the time to look at the proposal thoroughly and suggested that the Commission take a better look at it. To avoid delay while still allowing the Commissioners to take a closer look, he suggested

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proceeding with the first step and hold a public hearing on the issue without adopting the whole plan.

After being told by Ms. Baker that the timelines would not be substantially impaired by a short delay, Chairman Steinberg suggested holding approval of the proposal over to the next meeting to allow all Commissioners to review the proposal carefully. This was agreed to by the rest of the Commissioners.

Health and Safety Courses on the Internet

Ms. Baker reported that in response to expressed interest by several Commission members, Commission staff had developed a proposal to make health and safety and workers' compensation courses taught in state universities and colleges available on the Internet. A data base of this kind would provide an efficient and accurate system that would be accessible to the public free of charge. Such a public information service does not already exist.

As proposed, the service would provide the name of the college or university, information on degree and certification programs, course names and descriptions, schedule of classes, tuition costs (if any), and referrals and/or instructions on how to obtain additional information.

In addition, the Commission could also provide a compendium of this data base information in printed form for those members of the public without access to the Internet.

The cost of such a proposal would consist of a one time \$9,980 start up cost and a yearly maintenance cost of \$2,740.

Ms. Baker stated that there would be a presentation on the Internet and the Commissioners may wish to vote on the issue after the demonstration.

When questioned who would benefit from such a database, Ms. Baker replied that it could be used by employers to provide health and safety training to its employees.

Commissioner Rankin moved to proceed with the project, Commissioner McLeod seconded, and the motion was carried unanimously.

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Other Business

Commissioner Rankin suggested that because he had to go back to Sacramento that *Other Business* be taken up before the Internet demonstration.

Ms. Baker informed the Commission that the State Building at 455 Golden Gate Ave. was closing and could not be the site for the November meeting. Staff was unable to find an alternative meeting spot free of charge in San Francisco. She reported that alternative meeting spaces had been reserved in both Los Angeles and Sacramento and asked the Commission which location they would prefer for the November meeting. The Commission voted to hold the November meeting in Sacramento.

Commissioner Rankin took this time to comment that an issue of future discussion should be how the WCIRB operates given that they have proposed the biggest increase in some time at the same time the community has seen the big decline in claims. He stated that he knows it is less important now due to open rating but still believes that it is an issue worthy of Commission discussion. Commissioner Rankin said that the other thing that comes up as a result of their proposal is the issue of increased medical treatment costs. He stated that the Commission should look at why that is happening.

Commissioner Vach said that another area to watch is the minimum rate and competition issues. He said that the Commission has not heard anything in quite some time about where the problems are that might be created as a result. He stated that although he was sure the Insurance Commissioner was tracking this issue, the premium rating issue is still a question for him.

Commissioner Vach announced that the Industrial Medical Council was holding a meeting in two weeks (September 20, 1995) on the standards for Neuromuscular skeletal protocols. He said that he hadn't received anything on this issue and would like to get a copy of any available material. There was some testimony on this issue by the IMC in May, and Commissioner Vach understood that it was one of their big problem areas.

Chairman Steinberg said that these issues will be followed up at the next meeting. No other business was reported.

Public Comments

There were no comments from the public.

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Internet Demonstration

Chairman Steinberg called a ten minute break to allow the Office Automation Group in the Department of Industrial Relations to set up projector equipment for their presentation on the Internet.

Following the break Jim Culbeaux, Office Automation Coordinator for the Department of Industrial Relations, proceeded with the Internet demonstration. He introduced Mark Maynard who was operating the Macintosh.

Mr. Culbeaux explained that DIR's access to the Internet began with the California Home Page which went on line earlier this year. This was followed by the DIR Home Page.

On the DIR Home Page, the mission of the Department is described and the six main areas of responsibility of the Department are outlined.

He showed the Commissioners where a "page" has been developed for the Commission on Health and Safety and Workers' Compensation within the DIR Home Page. The information contained on the CHSWC page includes the annual report, the grant product availability catalog, and a listing of Commission members. Mr. Culbeaux displayed these products and demonstrated how they are linked on the Internet. He explained that the CHSWC page is available under the Workers' Compensation as well as the Division of Occupational Safety and Health categories of the DIR Home Page.

Mr. Culbeaux stated that to date the server has logged about 300 accesses to the Commission's Home Page. However, he explained that one person might generate several accesses by accessing several files within the page. Therefore, 300 accesses does not translate to 300 persons.

Mr. Culbeaux concluded by stating that the address for DIR's home page is www.dir.ca.gov.

Commissioner Vach asked how many other states were putting information on line. Ms. Baker replied that most states are not as computerized as California, but that she was sure there was going to be a fast move toward Internet access.

Commissioner Vach asked if the Commission had E mail on the Internet. Mr. Culbeaux replied that the Commission does not but the Executive Officer, Christine Baker does.

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Commissioner Vach asked how much of the California Labor Code was available on the Internet. Mr. Culbeaux replied that the entire California Labor Code was available through the Internet. However, DIR does not maintain it -- it has simply been linked to DIR's Home Page.

Commissioner Vach asked if rules and regulations for DIR and other various Departments would also be available on line. Mr. Culbeaux replied that there is some question about making that information accessible because of a contract with Barclays. Providing that information may infringe on their copyrights. It is an issue that is currently being discussed.

Future Meetings

The next meeting of the Commission will be held at 10 am on Thursday, October 12, 1995, in the Auditorium -- room B109 -- in the State Building located at 1350 Front Street in San Diego.

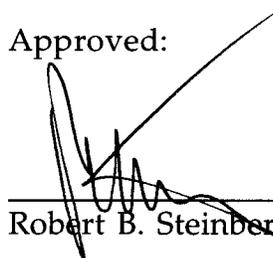
The November meeting of the Commission will be held in Sacramento.

Adjournment

The meeting was adjourned at 11:45 am by Chairman Steinberg.

Attachment: Meeting agenda

Approved:



Robert B. Steinberg, Chairman

10/12/95

Date

Respectfully submitted,



Christine Baker, Executive Officer