

SCOMM

#34:24

**AK Industrial
Development
Authority
(terms used)**

HOUSE BILL NO. 620, by Reps. Koponen and Herrmann. Redefines "business enterprise" as used in relation to the Alaska Industrial Development Authority (AIDA) to mean ". . . a single proprietorship, corporation, firm, partnership, or other association of persons organized in any manner, for any business purpose, [other than on a nonprofit basis]."

Language is added to the definition of "project" to include, as a "project" under AIDA, ". . . (D) a public service facility including a (i) student, cooperative, or other nonprofit housing facility; (ii) social services facility; (iii) school, pre-school, or nursery facility; (iv) clinic or health center; of (v) multi-purpose community center;".

Provides Act takes effect July 1, 1984.

Introduced February 13 and referred to the House Special Committee on State Loans, Finance.

Alaska State Legislature

Representative Niilo Koponen

FAIRBANKS
Box 252
Fairbanks, Alaska 99707
479-6782

JUNEAU
Pouch V
Juneau, Alaska 99811
465-4992

MEMORANDUM

TO: Rep. Uehling, Loans Chair, and other Loans Committee members

FROM: Representative Niilo Koponen

RE: HB 620

DATE: April 17, 1984

In 1977 Greater Fairbanks Family Headstart ran into the problem of obtaining longterm financing for the purchase of a facility because Headstart was a non-profit facility. I was the director of the Greater Fairbanks Headstart at that time. Greater Fairbanks Family Headstart had been the consistent recipient of the Federal contract for Headstart services for several years. Although occupying our own facility would have been more desirable in many respects, without a potential source for longterm financing we found ourselves restricted to locating in rental facilities at a greater cost to the government.

More recently, the Hillcrest Home for Boys in Fairbanks has been faced with a similar problem. Hillcrest is federally chartered and has 160 acres of federal land which can be used only for juvenile male care. The Hillcrest facility is 80% complete, but Hillcrest needs a longterm loans source to finish the facility.

In looking for a solution to these types of problems, allowing AIDA to provide longterm financing for loans seems to be the most logical choice. As noted in the 3/23/84 House Research Report, none of Alaska's other special state loan programs contain prohibitions regarding making loans to non-profits with the exception of programs which loan only to individuals, and the nonconforming and rural owner occupied housing assistance loan programs. The other alternative is continued reliance on direct grants with all of the problems which that entails.

Since House Bill 620 was introduced, I have been contacted by Play 'n Learn, the largest childcare provider in Fairbanks. Play 'n Learn has 3 facilities and would like to build another. According to its director Ms. Patty Merrit, to do this they need a longterm financing source. They have sufficient collateral to satisfy the local bank, but there is no program for a longterm financing for a non-profit such as themselves. Ms. Merrit investigated the federal Small Business Administration program but found that it is available to non-profits only if they are a native American organization or an organization of or for the handicapped.

Alaska State Legislature

FOUCH V
JUNEAU, ALASKA 99811
907/465-4821



REPRESENTATIVE RICK UEHLING
CHAIRMAN
REPRESENTATIVE WALT FURNACE
REPRESENTATIVE NILO KOPONEN
REPRESENTATIVE JERRY WARD
REPRESENTATIVE RON WENDTE

House Special Committee on State Loans

Memorandum

Date: April 19, 1984
To: Members, House Special Committee on State Loans
From: Rep. Rick Uehling, Chairman
Subject: Questions from hearing on HB 620 - AIDA

The following questions are those brought to the Committee by Mr. Bert Wagnon, Executive Director of the Alaska Industrial Development Authority, relating to the addition of non-profit groups as eligible participants in the AIDA programs.

1. A review of the general status of non-profits dealing with credit status/ratings as it would pertain to conventional loans.
2. How would you foreclose on a non-profit entity for non payment of a loan?
3. Can the organization/trustees of a non-profit entity personally guarantee a loan?
4. Upon liquidation of a non-profit, what happens to the assets of the entity?
5. Can you identify any unique constraints about making loans to non-profits?
6. Are there differences between various kinds of non-profits, such as those which are "503(c)" and those which are not, which would make a difference in their being acceptable for consideration under the AIDA program?
7. Where do most non-profit entities get their funds now?

Mr. Wagnon will be in touch with an accountant from Peat Marwick & Mitchell, and the Committee staff will contact Legal Affairs. We hope to have answers to the questions for our meeting at 5 p.m. on Tuesday, April 24th.

/as

A handwritten signature, likely of the Chairman, Rick Uehling.

DRAFT

Memorandum

Date: April 18, 1984
To: Rep. Rick Uehling
From: Alaire Stanton, Committee Aide
Subject: Questions from hearing on HB 620 - AIDA

The following questions are those brought to the Committee by Mr. Bert Wagnon, Executive Director of the Alaska Industrial Development Authority, relating to the addition of non-profit groups as eligible participants in the AIDA programs.

1. A review of the general status of non-profits dealing with credit status/ratings as it would pertain to conventional loans.
2. How would you foreclose on a non-profit entity for non payment of a loan?
3. Can the organization/trustees of a non-profit entity personally guarantee a loan?
4. Upon liquidation of a non-profit, what happens to the assets of the entity?
5. Can you identify any unique constraints about making loans to non-profits?
6. Are there differences between various kinds of non-profits, such as those which are "503(c)" and those which are not, which would make a difference in their being acceptable for consideration under the AIDA program?
7. Where do most non-profit entities get their funds now?

Mr. Wagnon will be in touch with an accountant from Peat Marwick & Mitchell, and it was suggested that the Committee pursue the answer to the above questions from Legal Affairs.

/as



ALASKA STATE LEGISLATURE
HOUSE OF REPRESENTATIVES
RESEARCH AGENCY

Pouch Y, State Capitol
Juneau, Alaska 99811
(907) 465-3991

March 23, 1984

MEMORANDUM

TO: Representative Niilo Koponen

FROM: Jay Livey *JS*
Legislative Analyst

RE: Eligibility of Nonprofit Organizations for State Loan Programs
Research Request 84-077

Lisa McLaren of your staff asked that we determine which State loan programs are allowed to make loans to nonprofit organizations.

The State loan programs listed below have no statutory or regulatory prohibitions that preclude loans to nonprofit organizations. However, nonprofit organizations would be required to meet all of the loan criteria of these programs. It is possible that some nonprofits would find it difficult to meet these loan eligibility requirements.

State loan programs that do not exclude nonprofit organizations are:

- Municipal Bond Bank
- Agriculture Revolving Loan Fund - *Have NOT*
- Alaska Medical Facility Authority - *1 loan to Fairbanks hospital*
- Alternate Technology and Energy Revolving Loan Fund
- Bulk Fuel Revolving Loan Fund
- Child Care Revolving Loan Fund
- Commercial Fishing Revolving Loan Fund
- Fisheries Enhancement Revolving Loan Fund
- Mining Loan Fund
- Power Project Fund - *Does loan to electrical coops*
- Rural Electrification Revolving Loan Fund
- Residential Energy Conservation Fund - *Nothing in regs to preclude it. hasn't happened yet*
- Historical District Revolving Loan Fund

*ARC - is giving loan extension
but not approving any
new loans*

Community and Regional Affairs' Housing Assistance Loan Fund (HALF) is able to make loans to nonprofit organizations through its rural non-owner occupied program. Although no loans to nonprofit organizations have been made through this program, there has been one loan to a municipality. HALF has two other programs, the nonconforming and rural owner occupied programs, that cannot loan to nonprofit organizations because of owner occupancy requirements.

*Has not given
any loans to
a non-profit
(has 2 to 1
municipality) but
has no problem
doing so*

Representative Koponen
March 23, 1984
Page 2

Two loan programs, the Alaska Housing Finance Corporation and the Scholarship Revolving Loan Fund, can only make loans to individuals. All organizations, whether profit or nonprofit, are ineligible for these loans.

If you have questions or require additional research, please contact me.

JL

to adoption of the resolution, the position of the persons as a member shall be transferred to the first one of the following state officers who is not then acting as a member and would not be prohibited from voting on the resolution because of the same prohibi-

tion: commissioner of administration, attorney general, commissioner of revenue, commissioner of health and welfare, commissioner of labor, commissioner of public works, commissioner of public safety."

Sec. 44.88.212. Fees charged by authority. (a) An application fee may not be charged for an application for authority participation in a loan under AS 44.88.158.

(b) The commitment fee for a loan commitment by the authority may not exceed two percent of the principal amount of the loan. (AS 44.88.085; § 34 ch 115 SLA 1981)

Editor's notes. — This section was originally enacted as AS 44.88.085 and was renumbered by the revisor of statutes pursuant to AS 01.05.031(b).

Sec. 44.88.220. Definitions. In AS 44.88.010 — 44.88.220

(1) "authority" means the Alaska Industrial Development Authority created by AS 44.88.010 — 44.88.220;

(2) "business enterprise" means a single proprietorship, corporation, firm, partnership, or other association of persons organized in any manner, for any business purpose, other than on a nonprofit basis;

(3) "federal agency" means the United States and any officer, department, agency or instrumentality of the United States;

(4) "governing body of a political subdivision" means, when used with respect to the location of a project, the council of a city if the project is to be located in a city in the unorganized borough, or the assembly if the project is to be located in an organized borough or a unified municipality;

(5) "project" means

(A) a plant or facility used or intended for use in connection with making, processing, preparing, or producing in any manner, goods, products or substances of any kind or nature or in connection with developing or utilizing a natural resource, or extracting, smelting, transporting, converting, assembling or producing in any manner, minerals, raw materials, chemicals, compounds, alloys, fibers, commodities and materials, products or substances of any kind or nature, any plant or facility used or intended for use as an industrial park or in connection with air and water transportation, or any plant or facility for the prevention, limitation or control of air or water pollution, for the disposal of sewage or solid waste, for the local furnishing of gas, or for the furnishing of water;

(B) a plant or facility used or intended for use in connection with a business enterprise;

(C) commercial activity by a small enterprise;

(6) "plant" or "facility" means real property, whether above or below mean high water, or an interest in it, and the buildings, improvements

and structures or include fixtures, personal property is attached to agreed not to remove the state for the project include work in project

(7) Repealed by

(8) "project cost aggregate costs of the construction, without limitation of property, and, in connection buildings and improvements to and from the project systems to the site limitation, the costs during or after construction costs related to the engineering of the the authority, administration to be used in construction, replacement and expenses which necessary to finance the

(9) "project application proposing to

(A) use or occupy

(B) agree to permit

(10) "real property including, without limitation, interests, uses, leases,

(11) "lease" includes used as a verb, the simple title, including agreements to use or

(12) "small enterprise project applicant with reporting period ending authority for a loan;

(13) Repealed by

(14) Repealed by

(15) Repealed by

(16) "commercial involving stock in existing indebtedness

and structures constructed or to be constructed on or in it, and may include fixtures, machinery, and equipment on it or in it, and tangible personal property, regardless of whether the tangible personal property is attached to or connected with real property, if the owner has agreed not to remove the tangible personal property permanently from the state for the period the authority sets; "plant" or "facility" does not include work in process or stock in trade;

(7) Repealed by § 70 ch 106 SLA 1980;

(8) "project cost" or "cost of a project" means all or any part of the aggregate costs determined by the authority to be necessary to finance the construction, expansion, or acquisition of a project, including without limitation the cost of acquiring real or tangible personal property, and, in connection with real property, the cost of constructing buildings and improvements, the cost of constructing means of access to and from the project, the cost of constructing extensions of utility systems to the site of the project; the cost of a project includes, without limitation, the cost of financing the project, interest charges before, during or after construction, expansion, or acquisition of the project, costs related to the determination of the feasibility, planning, design or engineering of the project and, to the extent determined necessary by the authority, administrative expenses, the cost of machinery or equipment to be used in the operation of the project and expenses of installation, replacement or rehabilitation, and all other costs, charges, fees and expenses which may be determined by the authority to be necessary to finance the construction, expansion, or acquisition;

(9) "project applicant" means a business enterprise or enterprises proposing to

(A) use or occupy a project; or

(B) agree to permit others to use or occupy a project;

(10) "real property" means land and rights and interests in land, including, without limitation, interests less than full title such as easements, uses, leases, and licenses;

(11) "lease" includes, when used as a noun, an interest in, or when used as a verb, the transfer of an interest in, property less than fee simple title, including, without limitation, when used as a noun, agreements to use or occupy property;

(12) "small enterprise" means a business enterprise which is a project applicant with gross income of \$10,000,000 or less for its annual reporting period ending immediately before the application to the authority for a loan;

(13) Repealed by § 51 ch 115 SLA 1981.

(14) Repealed by § 51 ch 115 SLA 1981.

(15) Repealed by § 51 ch 115 SLA 1981.

(16) "commercial activity" includes work in process or activity involving stock in trade, accounts receivable, or the refinancing of existing indebtedness, subject to the provisions of AS 44.88.158. (§ 1 ch

FEB 2 1984



ALASKA INDUSTRIAL DEVELOPMENT AUTHORITY

1577 "C" STREET • SUITE 304 □ ANCHORAGE, ALASKA 99501-5177 □ (907) 274-1651

January 30, 1984

Representative Rick Uehling
Alaska State Legislature
Pouch V
Juneau, Alaska 99811

Dear Representative Uehling:

As you may recall, this fall a hearing was held by a subcommittee on loans and there was considerable discussion on assistance to the small borrowers.

Our SBA purchase program has been active in this area and a bill is pending in the legislature which would perhaps be of assistance to some Alaskans. We support the intent of this bill, but would like to offer a technical amendment which would read as follows:

*Sec. 2. AS 44.88.159(c) is amended to read:

(c) The interest rate on a loan purchased by the authority with money in the small enterprise loan account that is not from the proceeds of the sale of a series of bonds is the lesser of (1) the prevailing prime rate adopted by the United States Small Business Administration, or (2) [EQUAL TO] the most recent index of Aa corporate bond yield averages as published by Moody's Investors Service. However, if the interest rate established in accordance with this subsection would be less than 10 percent, the interest rate on the loan is 10 percent.

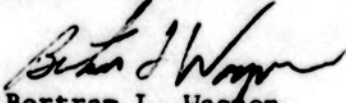
Our reason for suggesting such an amendment is that it is possible that someone might construe the existing language to be interpreted to mean that once the lesser of 1 or 2 fell below 10% no loans could be made. Our suggested alternative would hopefully clarify any such ambiguity.

Representative Uehling
January 30, 1984
Page 2

The effect of this bill would be to reduce our purchase rate on SBA loans from the present 12.7% to 11%. The Authority feels this is a responsible piece of legislation in that we only purchase the U.S. Government guaranteed portion and the yield should reflect the risk as well as move with the market which it does under S.B. 254.

If I can answer any questions please advise.

Sincerely,

A handwritten signature in cursive script, appearing to read "Bertram L. Waggon".

Bertram L. Waggon
Executive Director

BLW:mr

Sectional Analysis of SBA Bill

Section 1: This section deletes the reference to a project, as defined in AS 44.88.220. This deletion is requested to ensure that there is no difficulty with the Authority purchasing the SBA guaranteed portion of working capital and inventory loans. Presently, it could possibly be interpreted that the Authority is prohibited from buying these loans because of the project description of AS 44.88.220(6).

Section 2: This section is an effort to resolve the difficulty of differential rates being applied to the same loan program. Presently the maximum rate allowed by the U.S. Small Business Administration (SBA) on loans guaranteed by them is the prevailing prime rate plus: 2-1/4% if the loan is less than seven years; or 2-3/4% if the loan is longer than seven years. The present AIDA "buy rate" for the SBA guaranteed portion is Moody's Aa corporate index - in essence, AIDA is loaning funds to the banks at this rate. The bank may then add 1-1/2% to this rate for loans under \$100,000, or 1% to this rate for loans over \$100,000. Generally, there has not been a problem, but with two different rates, particularly one being a "short term" rate (SBA/Prime) and one being a "long term" rate (AIDA/Moody's Aa) the potential exists for the rates to be such that AIDA effectively cannot buy these loans. For instance, the present (mid-March) rates are: Prime = 10.5%; Moody's Aa = 12.4%. For a loan of less than 7 years, the SBA ceiling is 12.75% (10.50% + 2.25%). AIDA will "buy" this loan (i.e. provide funds to the bank) at 12.4%, and allow the bank to charge 1 to 1-1/2% in excess of the 12.4%. Since the SBA ceiling is lower, it will be the effective rate. So the bank would have to loan funds to the borrower at 12.75%, and get funds from AIDA at 12.4%. This spread is inadequate to induce the bank to sell SBA loans to AIDA. This does not mean that a bank will not make an SBA loan based upon some other source of funds, however it does significantly lessen the possibility that a bank will make an SBA loan (the SBA estimates that AIDA purchases 70% of all new SBA guaranteed loans in Alaska).

A simple way to eliminate this problem would be to tie the AIDA rates to prime. However this could create a situation where a borrower was confronted with rates in excess of 20% (prime exceeded 20% during 1980 and 1981, and peaked at 17% during 1982). Section 2 represents a compromise. It sets the AIDA buy rate at the lesser of prime, or Moody's Aa, with a 10% floor. This should allow AIDA to "stay in the SBA business" even if Moody's Aa exceeds prime, as in the example, but still protects the borrower from the egregious rates that could result from being strictly tied to prime. The rationale for the 10% floor is that if rates drop below 10%, AIDA assistance should not be needed.

Suggested amendment for S.B. 254 is: (see attached page)

*Sec. 2. AS 44.88.159(c) is amended to read:

(c) The interest rate on a loan purchased by the authority with money in the small enterprise loan account that is not from the proceeds of the sale of a series of bonds is the lesser of (1) the prevailing prime rate adopted by the United States Small Business Administration, or (2) [EQUAL TO] the most recent index of Aa corporate bond yield averages as published by Moody's Investors Service. However, if the interest rate established in accordance with this subsection would be less than 10 percent, the interest rate on the loan is 10 percent.

Our reason for suggesting such an amendment is that it is possible that someone might construe the existing language to be interpreted to mean that once the lesser of 1 or 2 fell below 10% no loans could be made. Our suggested alternative would hopefully clarify any such ambiguity.

Introduced: 4/14/83
Referred: Labor and Commerce
and Finance

1 IN THE SENATE

BY JOSEPHSON AND V. FISCHER

2

SENATE BILL NO. 254

3

IN THE LEGISLATURE OF THE STATE OF ALASKA

4

THIRTEENTH LEGISLATURE - FIRST SESSION

5

A BILL

6

For an Act entitled: "An Act relating to loans made or purchased by the
Alaska Industrial Development Authority; and provid-
ing for an effective date."

8

9

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:

10

* Section 1. AS 44.88.158(b) is amended to read:

11

(b) The authority may use money in the small enterprise loan

12

account to purchase the guaranteed portion of a loan made by a private

13

financial institution after June 30, 1981, to a small enterprise [TO

14

PAY THE COST OF A PROJECT, AS DEFINED IN AS 44.88.220], if the loan is

15

guaranteed by the United States or an agency or instrumentality of the

16

United States, including, but not limited to, the Small Business

17

Administration, the National Marine Fisheries Service, and the Farmers

18

Home Administration.

19

* Sec. 2. AS 44.88.159(c) is amended to read:

20

(c) The interest rate on a loan purchased by the authority with

21

money in the small enterprise loan account that is not from the pro-

22

ceeds of the sale of a series of bonds is equal to the lesser of (1)

23

the prevailing prime rate adopted by the United States Small Business

24

Administration, or (2) the most recent index of Aa corporate bond

25

yield averages as published by Moody's Investors Service, except that

26

an interest rate established under this subsection may not be less

27

than 10 percent.

28

* Sec. 3. This Act takes effect immediately in accordance with AS 01.-

29

10.070(c).

HB 620

Representative Uehling moved and asked unanimous consent that Rule 23 of the Uniform Rules (the five-day rule) be waived so that the House Special Committee on State Loans can hold a hearing on HOUSE BILL NO. 620 (relating to the Alaska Industrial Development Authority; effective date) on April 17, 1984.

There being no objection, it was so ordered.

HB 599

Representative Lindauer asked that his name be removed as co-sponsor to HOUSE BILL NO. 599 (relating to the investment policy of the Alaska permanent fund board; effective date).

ENGROSSMENTHCSSB 453(Jud)amH

HCSSB 453(Jud)amH was engrossed, signed by the Speaker and the Chief Clerk and transmitted to the Senate for consideration.

ANNOUNCEMENTS

Governor's Prayer	Gold Room	7:30 a.m., 4/19
Breakfast		
Speaker, Mr. Clark Gruening		
(Tickets available from		
the Governor's Office)		

Revisions to Weekly Schedule

STATE AFFAIRS	Capitol 102	1:15 p.m., 4/16
Added:		
HJR 76	Assignment to Alaska of the	
	rapid deployment light	
	infantry division	

HCS CSSB 438(L&C)

Representative Ringstad, Chairman
Representative Uehling
Representative Szymanski

The Chief Clerk was instructed to so notify the Senate.

SSHB 63

SSHB 67

Representative Lindauer moved and asked unanimous consent that the following bills be withdrawn:

SPONSOR SUBSTITUTE FOR HOUSE BILL NO. 63
(establishing priority uses of fishery resources)

SPONSOR SUBSTITUTE FOR HOUSE BILL NO. 67
(relating to fishing and hunting)

There being no objection, it was so ordered.

HJR 76

Representative Abood moved and asked unanimous consent that Rule 23 of the Uniform Rules (the five-day rule) be waived so that the State Affairs Committee can hold a hearing on HOUSE JOINT RESOLUTION NO. 76 (relating to the assignment to Alaska of the rapid deployment light infantry division) today, April 16, 1984.

Representative M.M. Miller objected and stated he would withdraw his objection if notice of hearing on HJR 76 had been published in the April 16 - 22, 1984 Committee Meeting Schedule as required by Rule 23. With this understanding, the five-day notice was waived.

STATE OF ALASKA 1984 LEGISLATIVE SESSION
FISCAL NOTE

Revision Date: _____

REQUEST

Bill/Resolution No. H.B. 620
Title: An Act Relating to the
Alaska Industrial Development Authority
Sponsor: Koponen & Herrmann
Requestor: _____
Date of Request: _____

FISCAL DETAIL

Agency Affected: Dept. of Commerce & Econ Dvlpmnt
Program Category Affected: Alaska Industrial
Development Authority
BRU, Program or Subprogram(s) Affected: _____

EXPENDITURES/REVENUES: (Thousands of Dollars)

	FY 84	FY 85	FY 86	FY 87	FY 88	FY 89
OPERATING						
100 PERSONAL SERVICES						
200 TRAVEL						
300 CONTRACTUAL						
400 SUPPLIES						
500 EQUIPMENT						
600 LAND & STRUCTURES						
700 GRANTS, CLAIMS						
800 MISCELLANEOUS						
TOTAL OPERATING	-0-	-0-	-0-	-0-	-0-	-0-
CAPITAL	-0-	-0-	-0-	-0-	-0-	-0-
REVENUE	-0-	-0-	-0-	-0-	-0-	-0-

FUNDING: (Thousands of Dollars)

GENERAL FUND						
FEDERAL FUNDS						
OTHER						
TOTAL	<u>NONE</u>					

POSITIONS:

FULL-TIME						
PART-TIME						
TEMPORARY	<u>NONE</u>					

SOURCE OF FUNDS TO OFFSET FISCAL IMPACT OF BILL:

ANALYSIS: Attach a separate page for analysis

Prepared By: Bill Wagoner
Division: AK. Encl. 100 RCT 1011
Approved by Commissioner: [Signature]
Agency: _____

Phone: 274-1651
Date: 2/21/84
Date: _____

Distribution (by Agency preparing fiscal note):

Legislative Finance
Legislative Sponsor
Requestor
Office of Management and Budget
Impacted Agency(ies)

12/1/83

Play N Learn Inc.

☐ Downtown
547 7th Ave.
452-5997

☐ West
1/4 mi. Chena Pump Rd.
SR Box 10540
479-5711

☐ Babies
1908 Pioneer Way
479-4243

☒ Corporation
SR Box 10540
479-0900

March 20, 1984

Representative Rick Uehling
State of Alaska
Pouch V
Juneau, AK 99811

Dear Representative Uehling:

As chairperson of the House Special Committee in Loans, I want to encourage you to pass HB 620 this session. Non-profit corporations should have equal access to loans, provided they can meet the necessary criteria. It is most frustrating to me to be told that non-profits should "get grants" or "receive government aid" rather than pay their own way. However, the lack of loan programs available to non-profit corporations leaves little choice.

HB 620 makes good sense. It jeopardizes no one; it costs nothing and it frees non-profits from the need to always ask for government support.

The enclosed letters (approximately 80) are from other Fairbanks residents who support HB 620. Together we urge your quick action.

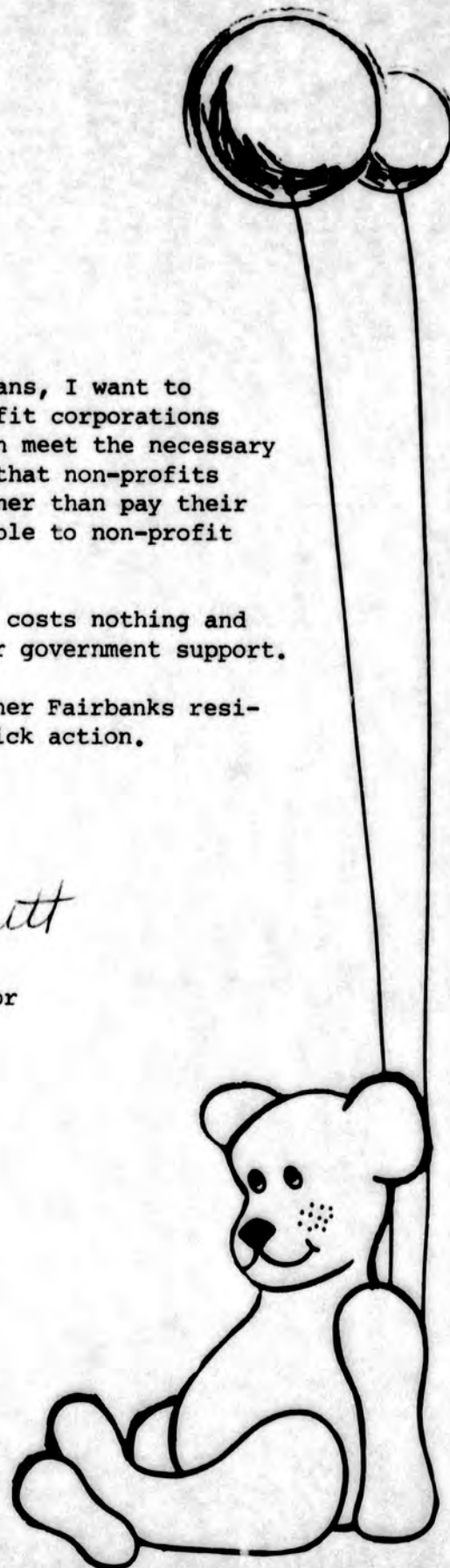
Thank you!

Sincerely,

Patty Meritt

Patty Meritt
Executive Director

cc: Interior delegation
House Loan Committee Members



March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Jane g. Hargis SR 50131 Fairbanks AK 99701
Kathleen Hildebrand 211 Clarkson Dr. Fbks. 99701
Sandra Garbowski SR 61090A Fbks 99701
Lisa Stages S.R. Box 31447 Fbks AK 99701
Barbara O. (Moran) P.O. Box 80136 Fbks AK 99708
Caroline Polow S.R. 30750 Fairbanks AK

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Barbara A. Regan
P.O. Box 2024
Fairbanks, Alaska
99707

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,


5190 Amherst #42
FORS AK 99101
* 419-7501

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Paul Thompson
P.O. B 1542 NOME
AK 99762

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Jennifer Ackerman
202 Sandwich Rd. Apt. 306
Anchorage, AK 99501

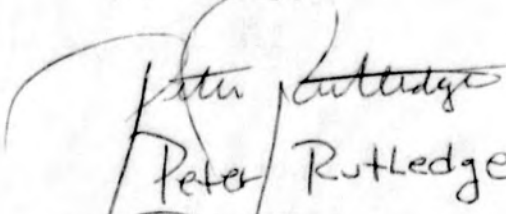
March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,


Peter Rutledge
P.O. Box 80681
College AK 99708

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Debbie Hayward
Box 55346
North Pole, AK. 99705

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Kathy Haggert

4675 6th Street

San Bruno, AK 99701

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Lynn Manners

4246-5 599th St.

Ft. Wainwright AK 99703

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Rae Blackwelder.

P.O. Box 83005
Fairbanks AK 99708.

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Hellinde S. Vye

4246-6 395th St

Ft. Wainwright

AK

99703

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Tanya Waters
3714 Mitchell Ave.
Fairbanks, AK - 99701
Tanya Waters

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Debra K Todd

4246-6 599th St

Ft. Rainier, AK

99703

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Respectfully,
Rose Marvel 4117-4 8th St. Ft. Wainwright 99703

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Kathryn Harrod
SR 20970

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Regina J. H.
Box 80176
College, AK
99708

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Jamara Humbright

Box 60774

FAIRBANKS, AK

99706

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

John L. Conrad
S.R. 10150 B
Fairbanks AK
99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Ruth D. Althoff

S-R-10150 B

Fairbanks AK 99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Paul W. Smith
PO Box 2813
FBX 99707

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Patricia C. Reynolds
7.4 mile Chena Ridge
P.O. Box 80843
Fairbanks, AK 99708

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Janne K Petter

Box 74927

Fbhs 99707

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Luci Abuita

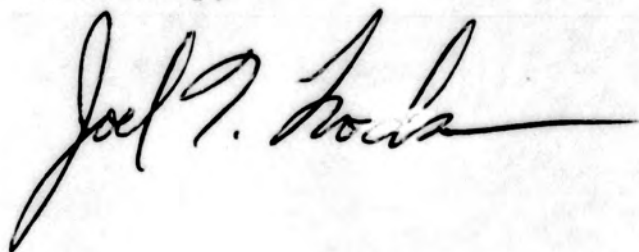
March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

A handwritten signature in dark ink, appearing to read "Joel P. Lewis". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Dally Resano
P.O. Box 60704
Fairbanks, AK
99706

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Fran Zarling
S.R. 20036D
58 Raven
Fairbanks, AK 99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Shelby Leonard

SR Box 10356A

Fairbanks, ak. 99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Paula L.
4718 Palo Verde

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Jimmy B. Jepsen
126 Allegheny Way
Fairbanks, AK
452-2135

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Cindy Lee
4718 Palo Verde
Fairbanks, Alaska
99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Mary Matthews

MARY MATTHEWS

S.R. 20123K

FAIRBANKS AK 99701

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Sharon A Miller
2135 Totem Dr
FBKS AK
99701

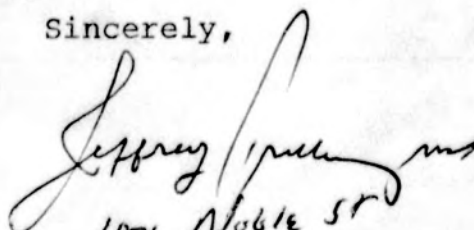
March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,


1001 Noble St
Fairbanks, AK 99701

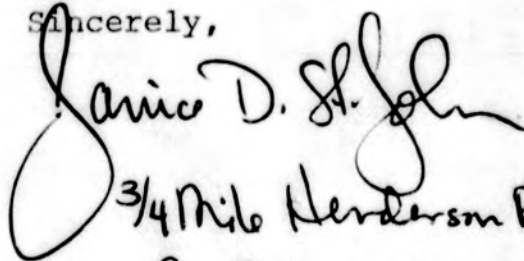
March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,


3/4 Mile Henderson Rd F666
Box 81324 College 99708

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Ronnis Skatteford

3965 GEIST RD APT C-7
FAIRBANKS AK 99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Mrs. & Mrs. Ralton D. Drake

4950 A Drake

Fairbanks, AK 99701

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Lama Bare
4950 A Drake
Fairbanks, Alaska
99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Faige M. Ruth

*Faige M. Ruth
916 4th Ave.
Fairbanks, AK
99701*

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Thomas H. Rutb
916 4th AVE
FBKS, AK
99701

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Nolly Enson
SR Box 40621
Fairbanks, Ak.
99701

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Dennis Emerson
S.R. Box 40621
Fairbank, Alaska
99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

P. J. Meritt
P.O. Box 8
Salcha AK
99714

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Kathy Nunan

S.R. Box 10346.6

Fairbanks, Alaska 99701

Beavers

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Jeanne M Mureles
854 E YAK Estates
Fairbanks, AK
99701

Beavers

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Jeanne Mirelis
854 E YAK Estates
Fairbanks, AK
99701

Beavis

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

*Gloria Dite
1425 Ash
Fairbanks, AK 99701*

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Cathy L. Davis
1/4 Mile Army Rd.
Fairbanks

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Richard J. Davis

1/4 mile Army Rd.

PO Box 80942

Fairbanks, AK 99708

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Kathleen B. Sanders
5190 Amherst
Jkt, AK.

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Paul Byrne
P.O. Box 2358
Fbks. Ak.

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Fony Dodge
P.O. Box 73616
Fairbanks, Ak.
99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Lee & Jeanne Mirele
854-E Yak Estates
Fairbanks, AK. 99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Darlette Bowell
5002 Dartmouth #14
Fairbanks, Alaska 99701

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Aleck Y. Chastain
Box 82964
Fairbanks, Ak.
99703

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Margaret A. Pitka
5190 Amherst dr, #13
Fairbanks, Alaska
99701

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Bob Chastant

Box 82964

Fairbanks,

Alaska

99708

BEAVERS

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Michelle Wood
3605 Reval
Ibks, Ak 99701

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Roberta L. Hermann
1010 Cushman 622-6
Fblcs, Alc 99701

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Nancy Morgan

SR 10351

Fairbanks 99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

John Della

P.O. Box 81123

College, Ak.

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,



Glen Wagner

1408 20th Ave

FAKS AK 99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Cynthia M. Barchant
P.O. Box 83865
71345, AK 99708

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Julie Burton
POB 61315
Fairbanks, AK 99706

Rawlinson

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Alma E. Rawlinson

SR 31194-0

FAIRBANKS, AK. 99701

Carl Weed

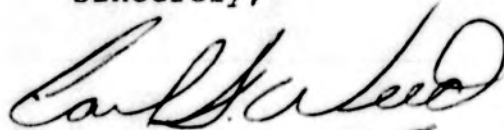
March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,



P.O. Box 465

F.B.K.S. AK

99707

Thomas W Rogers

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Thomas W Rogers

1638 Cowles Apts

Fairbanks, AK 99501

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Shawna D. Lockhart

P.O. Box 73711

Fairbanks AK 99707

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Thomas K. Bachert

Thomas Bachert

758A NMSH

University of Alaska

Fairbanks, AK 99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Karen R. Cross
SR BOX 51252
Fairbanks, AK 99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Marilyn Miller

604 Dist

Fairbanks, AK

99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Stephanie Lee Tyler
754-G NMSH UAF
Fairbanks, AK 99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Brendo H. Keep
P.O. Box 61153
FBK, 99706

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Valerie J. Reger
P.O. Box 81054
Fairbanks, AK 99708

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely, *Paula Widener*
1554 21st APT#2
Fairbanks AK 99701

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Jonna H. Weed

Jonna H. Weed

pers 465

Seward, Al
99707

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely, Pamela Widener
1554 21st APT #2
Fairbanks AK 99701

David Gordon

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

David Gordon

S.R. 60727-TA

Fairbanks AK 99701

14 March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

A handwritten signature in cursive script, reading "Daniel L. Callahan", followed by a long horizontal flourish line.

Daniel L. Callahan

P.O. Box 1621

Fairbanks, AK 99702

March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,

Susan Fuchs
Box 1515
Fair AK. 99707

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Ron Montelone
4205 York

Fairbanks AK 99701

March 1984

Dear Alaska Legislator,

As a parent with children enrolled in a non-profit child care program, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend to non-profit organizations. I believe that non-profit organizations should have equal access to funds for borrowing, provided they meet the financial criteria, as private businesses.

Please lend your support to this bill, which would cost the State nothing extra but would encourage growth and development in our communities.

Sincerely,

Chia Ross-Baker
726 A Chandalar
Fairbanks, Ak. 99701

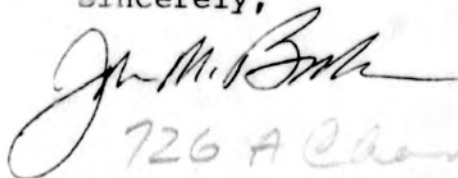
March 1984

Dear Alaska Legislator,

As a citizen concerned about non-profit child care centers, I support the passage of HB 620. It is my understanding that this bill would allow the Alaska Industrial Development Authority to lend funds to non-profit organizations. I believe that these organizations should have equal access to funds for borrowing, provided they meet the same financial criteria, as businesses organized for profit.

I urge you to lend your support to this bill, which would cost the State nothing but would encourage growth of vital services in our communities.

Sincerely,



726 A Chondalau

Fairbanks 99701