

Good afternoon, Committee Members  
I understand HB 1398 is to be heard Monday.

This bill would bring back transparency to all citizens of North Dakota. Up unto this point members of the North Dakota Newspaper Association along with the ND Insurance Department have been working to work out a compromise, however since a reasonable compromise could not be obtained, thus the reason for HB 1398.

Since the beginning of North Dakota newspapers which stretches almost 139 years for the Napoleon Homestead, newspapers have been the 'go-to' medium for finding beneficial and accurate information. For years the Napoleon Homestead has been proud to be able to provide information to readers on all levels, be it news, photos, advertising or public notices. Over the years I've had folks stop by the office, call or email seeking an official copy or replica of the newspaper as they were fact checking or researching something. As it is our business to inform the public, we are happy to assist when we can in hopes of providing beneficial information.

As a small-town newspaper owner, I take the responsibility of providing public notices to the general public as an honor and privilege. An informed citizen is an educated one, and when we as newspaper folks provide information, we are also assisting in educating the general public. HB 1398 would also be part of the education process.

HB 1398 is just one more way of keeping the general public informed through a neutral medium. HB 1398 does not cost the state of North Dakota any funds and the cost to insurance companies for complying with this law would roughly be \$250 per year per company. This is a small fee to pay for the ability to do business in North Dakota and to allow citizens of this state the ability to read for themselves in their local papers about the financial position of an insurance company.

Thank you for your time and consideration as I am requesting a do pass on HB 1398.

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