



NEW HAMPSHIRE LIBERTY ALLIANCE

GOLD STANDARD

HB 121 NAY OTP
HB 472 NAY IS
HB 549 NAY OTP
SB 87 YEA OTP
SB 91 NAY OTP/A
SB 112 NAY OTP
SB 154 NAY IS
SB 189 NAY OTP/A



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SENATE SESSION - WEDNESDAY, JANUARY 3, 2018

SB 87-FN, relative to on-premises sales by liquor manufacturers.

Commerce: OTP 5-0

PRO-LIBERTY: This bill authorizes a liquor manufacturer to sell its product directly to customers at its separate licensed location without having to purchase the product from the liquor commission.

- This is a modest improvement in the freedom of commerce for liquor manufacturers in that it allows manufacturers to sell products they produce directly to the consumer without first having to cycle the product through the liquor commission.
- The state should not interfere in private commerce between manufacturers and customers.

SB 87

**YEA
OTP**

SB 91, relative to the title loan default process.

Commerce: OTP/A 5-0

ANTI-LIBERTY: This bill interferes in private contracts and provides a financial incentive for borrowers to default on title loans.

- As amended, this bill prevents a lender from allowing interest to accrue on title loans 60 days after the borrower has been declared in default, unless the borrower cures such default. An unintended consequence of this is that it may increase the costs of title loans for borrowers who repay loans in a timely manner (to allow lenders to recoup the lost interest that previously could potentially be recouped from selling the asset securing the loan).
- Borrowers who get into trouble with title loans will now have a financial incentive to allow default and repossession to continue rather than attempt to cure the loan as interest accrual will cease at 60 days if they remain in default but will resume if the borrower attempts to cure the default.

SB 91

**NAY
OTP/A**

SB 189-FN, requiring insurance policies to cover 3-D mammography.

Commerce: OTP/A 5-0

ANTI-LIBERTY: This bill impacts NH residents' access to affordable health insurance.

- This bill is unnecessary as the NH insurance department has already taken the position that the Affordable Care Act mandates that policies cover the procedures in the bill (www.nh.gov/insurance/media/pr/2016/documents/060616_2.pdf).
- Hyper-regulation of the insurance market has already dramatically limited health insurance choices in NH. Anthem and AMBetter insurance already have indicated that their policies cover 3D mammography.
- Coverage mandates prevent consumers from making choices about the level of coverage that they can afford and may result in families choosing no insurance instead of insurance that would meet 99% of their potential needs.

SB 189

**NAY
OTP/A**

HB 549-FN, relative to beverage vendor fees.

Commerce: OTP 4-1

ANTI-LIBERTY: This bill increases maximum annual fees for beverage manufacturers by more than 7x.

- Currently, the maximum annual fee for a beverage vendor is \$1,920 per year. This bill increases the maximum annual fee to \$15,000. While this is offset slightly with lower fees for small manufacturers, the step increases in this bill are significant and represent a barrier to growth for manufacturers.

HB 549

**NAY
OTP**

SB 112, establishing a council on the creative economy.

Election Law and Internal Affairs: OTP 4-1

ANTI-LIBERTY: This bill creates a permanent council designed to identify opportunities to spend state and federal dollars to promote the creative economy.

- Creative economy is a term coined by John Howkins in 2001 to describe economic systems where value is based on novel imaginative qualities rather than the traditional resources of land, labor, and capital. While economic interaction in this space is exciting, the last thing that creativity needs is the state to define it, fund it, and regulate it.
- Government interference in the creative economy partially deprives it of a price mechanism where the prices of goods and services are impacted by the price elasticity of demand. The state is poor at predicting future trends and will tend to suppress creativity by starving it of resources and labor in order to meet the demands of the central planners.

SB 112

NAY OTP

SB 154, making oral contraceptives available without a prescription.

Health and Human Services: Interim Study 4-0

PRO-LIBERTY: This bill would allow anyone over 18 years of age to purchase oral contraceptives without a prescription.

- Limitations on access to medications are paternalistic. Studies indicate that women are able to accurately self-screen for contraindications for oral contraceptive use (www.ncbi.nlm.nih.gov/pmc/articles/PMC2615461).
- Research indicates that women who have access to oral contraceptives without prescription continue to receive preventive health screenings at a high rate (www.ncbi.nlm.nih.gov/pubmed/22520645).
- Vote NAY Interim Study - YEA OTP.

SB 154

NAY IS

HB 472, permitting qualifying patients to cultivate cannabis for their own therapeutic use.

Health and Human Services: Interim Study 4-0

PRO-LIBERTY: This bill permits qualifying patients and registered caregivers to cultivate cannabis for therapeutic use.

- Qualified patients and caregivers in all three neighboring states are protected from arrest if they cultivate a limited supply of cannabis. In Massachusetts, Maine, and five other states, all adults 21 years of age and older may now legally cultivate more cannabis plants than would be allowed under this bill. Currently, patients in New Hampshire are limited to purchasing cannabis at one of four dispensaries, and personal cultivation of cannabis is a felony offense.
- The House has voted five times since 2009 to grant patients this freedom, and there is no reason the House should change its position now.
- Vote NAY Interim Study - YEA OTP.

HB 472

NAY IS

HB 121, relative to the maximum optional fee for transportation improvements charged by municipalities when collecting motor vehicle registration fees.

Public and Municipal Affairs: OTP 3-2

ANTI-LIBERTY: This bill increases the maximum optional transportation improvements fee that may be charged by municipalities when collecting motor vehicle registration fees.

- The proposed increase (100%) is nearly double the compounded rate of inflation since the initial fee was established.
- NH drivers are already over-taxed. Further taxing NH drivers will not solve the problem. Responsible budgeting is the best approach to funding transportation improvements.

HB 121

NAY OTP