Chair Dembrow, Vice-Chair Olsen, members of the Committee: For the record, my name is Harvey Ginsburg.

Thank you for your time working on this critically important issue and for the opportunity to submit my testimony.

I strongly support SB 1530. Opponents of the bill object to the financial cost they will bear if this measure passes. It is true, there is a cost for government action.

Please let me share an analogy. I have been a health insurance broker in Lane County for 35 years. When the Affordable Care Act went into effect in 2014, my annual income over the next two years went down by about 24%.

We can focus on the very real income loss to the agent community, or we can focus on the wider benefits to Oregon: Now, every policy in Oregon is guaranteed issue, has prescription coverage, preventative services, there are no pre-existing condition limitations... And about 400,000 Oregonians have coverage who previously had none.

Likewise, the enactment of SB 1530 will have a higher cost for some, but the wider benefits are significant and essential. We want cleaner air; we want corporate polluters to pay for the pollution they create. And we need the estimated 50,000 clean energy jobs which the bill will create as we reduce carbon pollution.

I am asking that you make SB 130 as effective as possible in reducing

our CO2 emissions, put it into effect as quickly as possible, and have it defer to the best available science to deliver a meaningful response to global warming.

Please remember that the battle lines today are not between those who believe in climate change and those who deny it. They are between those who act, and those who do not.

Thank you for your time and your action.

Sincerely,

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