EXHIBIT 5
DATE 1-31-05
HB 419

Carl

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Sent: Sunday, January 30, 2005 8:09 PM
Subject: Opposed to HB 419

Dear Rep. Cohenour

I will be brief. I am writing to strongly oppose HB 419. Please remember the impact this will have on small businesses - higher risk and higher damages makes all small business pay higher premiums - that's a fact. Why make the lawyers and the insurance companies richer? We've seen the problems with runaway juries, and my opinion is that this bill will just make it more harmful to small businesses.

The Bozeman Chamber has a membership of 990 businesses and 95% of them have less than 10 employees. Passing this bill will **surely** cause **substantial harm** to the small business community in Bozeman.

Thank you for your consideration of my comments.

David Smith, IOM
President/CEO
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The Bozeman Area Chamber of Commerce, representing its membership, advocates economic vitality, high quality of life, and preservation of the free enterprise system, through leadership, vision and communication.