

## House Amendments to Senate Bill No. 2633

TO THE SECRETARY OF THE SENATE:

THIS IS TO INFORM YOU THAT THE HOUSE HAS ADOPTED THE AMENDMENTS SET OUT BELOW:

### AMENDMENT NO. 1

Amend by striking all after the enacting clause and inserting in lieu thereof the following:

9           SECTION 1. This act shall be known and may be cited as the  
10 "Health Savings Accounts Act."

11           SECTION 2. As used in this act:

12                   (a) "Eligible individual" means the individual  
13 taxpayer, including employees of an employer who contributes to  
14 health savings accounts on the employees' behalf, who:

15                           (i) Is covered by a high deductible health plan  
16 individually or with his or her dependents as defined in this act;

17                           (ii) Is not covered under any health plan that is  
18 not a high deductible health plan, except for coverage for  
19 accidents, disability, dental care, vision care, longterm care,  
20 workers compensation insurance, insurance for a specified disease  
21 or illness, insurance paying a fixed amount per day per  
22 hospitalization and coverage for tort liabilities or liabilities  
23 relating to ownership or use of property; and

24                           (iii) Establishes, or on whose behalf is  
25 established, a health savings account.

26                   (b) "Deductible" means the total deductible for an  
27 eligible individual and all the dependents of that eligible  
28 individual for a calendar year.

29                   (c) "Dependent" means the spouse or child of the  
30 eligible individual as defined in Section 152 of the Internal  
31 Revenue Code subject to any additional modifications imposed by  
32 Section 223(d)(2) of the Internal Revenue Code.

33           (d) "Qualified medical expense" means an expense paid  
34 by the taxpayer for medical care described in Section 213(d) of  
35 the Internal Revenue Code.

36           (e) "High deductible health plan" means a health plan  
37 with:

38                 (i) In the case of self-only coverage, an annual  
39 deductible which is not less than One Thousand Dollars (\$1,000.00)  
40 and the sum of the annual deductible and other annual  
41 out-of-pocket expenses required to be paid under the plan for  
42 covered benefits does not exceed Five Thousand One Hundred Dollars  
43 (\$5,100.00).

44                 (ii) In the case of family coverage, an annual  
45 deductible of not less than Two Thousand Dollars (\$2,000.00) and  
46 the sum of the annual deductible and other annual out-of-pocket  
47 expenses required to be paid under the plan for covered benefits  
48 does not exceed Ten Thousand Two Hundred Dollars (\$10,200.00).

49                 (iii) The minimum annual deductible amounts and  
50 maximum annual out-of-pocket expense limits may be adjusted each  
51 year according to a cost-of-living adjustment as determined under  
52 Section 223(g) of the Internal Revenue Code.

53                 (iv) A plan shall not fail to be treated as a high  
54 deductible health plan by reason of failing to have a deductible  
55 for preventive care, or in the case of network plans, for having  
56 limits for out-of-pocket expenses or annual deductibles for  
57 services provided outside the network that exceed the limitations  
58 in this section.

59           (f) "Health savings account" or "account" means a trust  
60 or custodian established in this state pursuant to a health  
61 savings account program exclusively to pay the qualified medical  
62 expenses of an eligible individual or his or her dependents, but  
63 only if the written governing instrument creating the account  
64 meets the following requirements:

65                 (i) Except in the case of a rollover contribution,  
66 no contribution will be accepted unless it is in cash; or, to the  
67 extent such contribution, when added to the previous contributions

68 to the account for the calendar year, exceeds one hundred percent  
69 (100%) of the eligible individual's deductible or Two Thousand Six  
70 Hundred Fifty Dollars (\$2,650.00) for an individual or Five  
71 Thousand Two Hundred Fifty Dollars (\$5,250.00) per family,  
72 whichever is lower;

73 (ii) The trustee or custodian is a bank, an  
74 insurance company or another person approved by the United States  
75 Department of Treasury and the Commissioner of Insurance;

76 (iii) No part of the trust assets will be invested  
77 in life insurance contracts;

78 (iv) The assets of the account will not be  
79 commingled with other property except as allowed for under  
80 Individual Retirement Accounts; and

81 (v) Eligible individual's interest in the account  
82 is nonforfeitable.

83 (vi) The maximum dollar amounts in this subsection  
84 may be adjusted each year according to a cost-of-living adjustment  
85 as determined under Section 223(g) of the Internal Revenue Code.

86 (vii) Eligible individuals who have attained age  
87 fifty-five (55) before the end of the year may make additional  
88 catch-up contributions into the account in the amount determined  
89 in accordance with the following table:

90	2005.....	\$ 600.00
91	2006.....	\$ 700.00
92	2007.....	\$ 800.00
93	2008.....	\$ 900.00
94	2009 and thereafter.....	\$1,000.00

95 (g) "Health savings account program" or "program" means  
96 a program that includes all of the following:

97 (i) The purchase by an eligible individual or by  
98 an employer of a high deductible health plan; and

99 (ii) The contribution into a health savings  
100 account by or on behalf of an eligible individual or on behalf of  
101 an employee by his or her employer. The total annual contribution

102 may not exceed the amount of the plan's higher deductible or the  
103 amounts listed herein.

104 **SECTION 3.** (1) For taxable years beginning after January 1,  
105 2005, contributions may be made into a health savings account by  
106 or on behalf of a resident of Mississippi pursuant to Section 2(f)  
107 of this act.

108 (2) Except as provided in Section 5 of this act, or except  
109 as otherwise provided by law, the principal contributed to and the  
110 interest earned on a health savings account and money reimbursed  
111 to an eligible individual or an employee for qualified medical  
112 expenses shall be excluded from the taxable gross income of the  
113 account holder under Section 27-7-15.

114 **SECTION 4.** The trustee or custodian shall utilize the funds  
115 held in a health savings account solely for the purpose of:

116 (a) Paying the qualified medical expenses of the  
117 eligible individual or his or her dependents;

118 (b) Purchasing a health coverage policy certificate, or  
119 contract, for an eligible individual who is receiving unemployment  
120 compensation, is exercising continuation privileges under federal  
121 law or is purchasing a long-term care insurance contract; or

122 (c) Paying for health insurance other than a Medicare  
123 supplemental policy for those who are Medicare eligible. Funds  
124 held in a health savings account shall not be used to cover  
125 expenses of the eligible individual or his or her dependents that  
126 are otherwise covered, including, but not limited to, medical  
127 expense covered pursuant to an automobile insurance policy,  
128 worker's compensation insurance policy or self-insured plan or  
129 another employer-funded health coverage policy, certificate or  
130 contract.

131 **SECTION 5.** (1) Notwithstanding subsections (3), (4), (5) or  
132 (6) of this section, an eligible individual may withdraw money  
133 from his or her health savings account for any purpose other than  
134 a purpose described in Section 4.

135 (2) Subject to subsection (3) of this section, if the  
136 eligible individual withdraws money for any purpose other than a

137 purpose described in Section 4 at any other time, all of the  
138 following apply:

139 (a) The amount of the withdrawal is considered taxable  
140 gross income of the account holder under Section 27-7-15 in the  
141 tax year of the withdrawal.

142 (b) Interest earned on the account during the tax year  
143 in which a withdrawal under this subsection is made is considered  
144 taxable gross income of the account holder under Section 27-7-15.

145 (3) The amount of disbursement of any assets of a health  
146 savings account pursuant to a filing for protection under Title 11  
147 of the United States Code, 11 USCS 101 et seq. by an eligible  
148 individual or person for whose benefit the account was established  
149 is not considered a withdrawal for purposes of this section. The  
150 amount of a disbursement is not considered taxable gross income of  
151 the account holder under Section 27-7-15 and subsection (2) of  
152 this section does not apply.

153 (4) The transfer of an eligible individual's interest in a  
154 health savings account to an eligible individual's spouse or  
155 former spouse under a divorce or separation instrument shall not  
156 be considered a taxable transfer made by such eligible individual,  
157 and such interest shall, after such transfer, be treated as a  
158 health savings account with respect to which such spouse is the  
159 eligible individual.

160 (5) Upon the death of the eligible individual, the trustee  
161 or custodian shall distribute the principle and accumulated  
162 interest of the health savings account to the estate of the  
163 deceased.

164 (6) If an employee becomes employed with a different  
165 employer that participates in a health savings account program,  
166 the employee may transfer his or her health savings account to  
167 that new employer's trustee or custodian or to an individually  
168 purchased account program.

169 **SECTION 6.** Section 27-7-15, Mississippi Code of 1972, is  
170 amended as follows:

171           27-7-15. (1) For the purposes of this article, except as  
172 otherwise provided, the term "gross income" means and includes the  
173 income of a taxpayer derived from salaries, wages, fees or  
174 compensation for service, of whatever kind and in whatever form  
175 paid, including income from governmental agencies and subdivisions  
176 thereof; or from professions, vocations, trades, businesses,  
177 commerce or sales, or renting or dealing in property, or  
178 reacquired property; also from annuities, interest, rents,  
179 dividends, securities, insurance premiums, reinsurance premiums,  
180 considerations for supplemental insurance contracts, or the  
181 transaction of any business carried on for gain or profit, or  
182 gains, or profits, and income derived from any source whatever and  
183 in whatever form paid. The amount of all such items of income  
184 shall be included in the gross income for the taxable year in  
185 which received by the taxpayer. The amount by which an eligible  
186 employee's salary is reduced pursuant to a salary reduction  
187 agreement authorized under Section 25-17-5 shall be excluded from  
188 the term "gross income" within the meaning of this article.

189           (2) In determining gross income for the purpose of this  
190 section, the following, under regulations prescribed by the  
191 commissioner, shall be applicable:

192           (a) **Dealers in property.** Federal rules, regulations  
193 and revenue procedures shall be followed with respect to  
194 installment sales unless a transaction results in the shifting of  
195 income from inside the state to outside the state.

196           (b) **Casual sales of property.**

197           (i) Prior to January 1, 2001, federal rules,  
198 regulations and revenue procedures shall be followed with respect  
199 to installment sales except they shall be applied and administered  
200 as if H.R. 3594, the Installment Tax Correction Act of 2000 of the  
201 106th Congress, had not been enacted. This provision will  
202 generally affect taxpayers, reporting on the accrual method of  
203 accounting, entering into installment note agreements on or after  
204 December 17, 1999. Any gain or profit resulting from the casual  
205 sale of property will be recognized in the year of sale.

206                   (ii) From and after January 1, 2001, federal  
207 rules, regulations and revenue procedures shall be followed with  
208 respect to installment sales except as provided in this  
209 subparagraph (ii). Gain or profit from the casual sale of  
210 property shall be recognized in the year of sale. When a taxpayer  
211 recognizes gain on the casual sale of property in which the gain  
212 is deferred for federal income tax purposes, a taxpayer may elect  
213 to defer the payment of tax resulting from the gain as allowed and  
214 to the extent provided under regulations prescribed by the  
215 commissioner. If the payment of the tax is made on a deferred  
216 basis, the tax shall be computed based on the applicable rate for  
217 the income reported in the year the payment is made. Except as  
218 otherwise provided in subparagraph (iii) of this paragraph (b),  
219 deferring the payment of the tax shall not affect the liability  
220 for the tax. If at any time the installment note is sold,  
221 contributed, transferred or disposed of in any manner and for any  
222 purpose by the original note holder, or the original note holder  
223 is merged, liquidated, dissolved or withdrawn from this state,  
224 then all deferred tax payments under this section shall  
225 immediately become due and payable.

226                   (iii) If the selling price of the property is  
227 reduced by any alteration in the terms of an installment note,  
228 including default by the purchaser, the gain to be recognized is  
229 recomputed based on the adjusted selling price in the same manner  
230 as for federal income tax purposes. The tax on this amount, less  
231 the previously paid tax on the recognized gain, is payable over  
232 the period of the remaining installments. If the tax on the  
233 previously recognized gain has been paid in full to this state,  
234 the return on which the payment was made may be amended for this  
235 purpose only. The statute of limitations in Section 27-7-49 shall  
236 not bar an amended return for this purpose.

237                   (c) **Reserves of insurance companies.** In the case of  
238 insurance companies, any amounts in excess of the legally required  
239 reserves shall be included as gross income.

240           (d) **Affiliated companies or persons.** As regards sales,  
241 exchanges or payments for services from one to another of  
242 affiliated companies or persons or under other circumstances where  
243 the relation between the buyer and seller is such that gross  
244 proceeds from the sale or the value of the exchange or the payment  
245 for services are not indicative of the true value of the subject  
246 matter of the sale, exchange or payment for services, the  
247 commissioner shall prescribe uniform and equitable rules for  
248 determining the true value of the gross income, gross sales,  
249 exchanges or payment for services, or require consolidated returns  
250 of affiliates.

251           (e) **Alimony and separate maintenance payments.** The  
252 federal rules, regulations and revenue procedures in determining  
253 the deductibility and taxability of alimony payments shall be  
254 followed in this state.

255           (f) **Reimbursement for expenses of moving.** There shall  
256 be included in gross income (as compensation for services) any  
257 amount received or accrued, directly or indirectly, by an  
258 individual as a payment for or reimbursement of expenses of moving  
259 from one residence to another residence which is attributable to  
260 employment or self-employment.

261           (3) In the case of taxpayers other than residents, gross  
262 income includes gross income from sources within this state.

263           (4) The words "gross income" do not include the following  
264 items of income which shall be exempt from taxation under this  
265 article:

266           (a) The proceeds of life insurance policies and  
267 contracts paid upon the death of the insured. However, the income  
268 from the proceeds of such policies or contracts shall be included  
269 in the gross income.

270           (b) The amount received by the insured as a return of  
271 premium or premiums paid by him under life insurance policies,  
272 endowment, or annuity contracts, either during the term or at  
273 maturity or upon surrender of the contract.



274           (c) The value of property acquired by gift, bequest,  
275   devise or descent, but the income from such property shall be  
276   included in the gross income.

277           (d) Interest upon the obligations of the United States  
278   or its possessions, or securities issued under the provisions of  
279   the Federal Farm Loan Act of July 17, 1916, or bonds issued by the  
280   War Finance Corporation, or obligations of the State of  
281   Mississippi or political subdivisions thereof.

282           (e) The amounts received through accident or health  
283   insurance as compensation for personal injuries or sickness, plus  
284   the amount of any damages received for such injuries or such  
285   sickness or injuries, or through the War Risk Insurance Act, or  
286   any law for the benefit or relief of injured or disabled members  
287   of the military or naval forces of the United States.

288           (f) Income received by any religious denomination or by  
289   any institution or trust for moral or mental improvements,  
290   religious, Bible, tract, charitable, benevolent, fraternal,  
291   missionary, hospital, infirmary, educational, scientific,  
292   literary, library, patriotic, historical or cemetery purposes or  
293   for two (2) or more of such purposes, if such income be used  
294   exclusively for carrying out one or more of such purposes.

295           (g) Income received by a domestic corporation which is  
296   "taxable in another state" as this term is defined in this  
297   article, derived from business activity conducted outside this  
298   state. Domestic corporations taxable both within and without the  
299   state shall determine Mississippi income on the same basis as  
300   provided for foreign corporations under the provisions of this  
301   article.

302           (h) In case of insurance companies, there shall be  
303   excluded from gross income such portion of actual premiums  
304   received from an individual policyholder as is paid back or  
305   credited to or treated as an abatement of premiums of such  
306   policyholder within the taxable year.

307           (i) Income from dividends that has already borne a tax  
308   as dividend income under the provisions of this article, when such

309 dividends may be specifically identified in the possession of the  
310 recipient.

311 (j) Amounts paid by the United States to a person as  
312 added compensation for hazardous duty pay as a member of the Armed  
313 Forces of the United States in a combat zone designated by  
314 Executive Order of the President of the United States.

315 (k) Amounts received as retirement allowances,  
316 pensions, annuities or optional retirement allowances paid under  
317 the federal Social Security Act, the Railroad Retirement Act, the  
318 Federal Civil Service Retirement Act, or any other retirement  
319 system of the United States government, retirement allowances paid  
320 under the Mississippi Public Employees' Retirement System,  
321 Mississippi Highway Safety Patrol Retirement System or any other  
322 retirement system of the State of Mississippi or any political  
323 subdivision thereof. The exemption allowed under this paragraph  
324 (k) shall be available to the spouse or other beneficiary at the  
325 death of the primary retiree.

326 (l) Amounts received as retirement allowances,  
327 pensions, annuities or optional retirement allowances paid by any  
328 public or governmental retirement system not designated in  
329 paragraph (k) or any private retirement system or plan of which  
330 the recipient was a member at any time during the period of his  
331 employment. Amounts received as a distribution under a Roth  
332 Individual Retirement Account shall be treated in the same manner  
333 as provided under the Internal Revenue Code of 1986, as amended.  
334 The exemption allowed under this paragraph (l) shall be available  
335 to the spouse or other beneficiary at the death of the primary  
336 retiree.

337 (m) Compensation not to exceed the aggregate sum of  
338 Five Thousand Dollars (\$5,000.00) for any taxable year received by  
339 a member of the National Guard or Reserve Forces of the United  
340 States as payment for inactive duty training, active duty training  
341 and state active duty.

342 (n) Compensation received for active service as a  
343 member below the grade of commissioned officer and so much of the

344 compensation as does not exceed the maximum enlisted amount  
345 received for active service as a commissioned officer in the Armed  
346 Forces of the United States for any month during any part of which  
347 such members of the Armed Forces (i) served in a combat zone as  
348 designated by Executive Order of the President of the United  
349 States or a qualified hazardous duty area as defined by federal  
350 law, or both; or (ii) was hospitalized as a result of wounds,  
351 disease or injury incurred while serving in such combat zone. For  
352 the purposes of this paragraph (n), the term "maximum enlisted  
353 amount" means and has the same definition as that term has in 26  
354 USCS 112.

355 (o) The proceeds received from federal and state  
356 forestry incentives programs.

357 (p) The amount representing the difference between the  
358 increase of gross income derived from sales for export outside the  
359 United States as compared to the preceding tax year wherein gross  
360 income from export sales was highest, and the net increase in  
361 expenses attributable to such increased exports. In the absence  
362 of direct accounting the ratio of net profits to total sales may  
363 be applied to the increase in export sales. This paragraph (p)  
364 shall only apply to businesses located in this state engaging in  
365 the international export of Mississippi goods and services. Such  
366 goods or services shall have at least fifty percent (50%) of value  
367 added at a location in Mississippi.

368 (q) Amounts paid by the federal government for the  
369 construction of soil conservation systems as required by a  
370 conservation plan adopted pursuant to 16 USCS 3801 et seq.

371 (r) The amount deposited in a medical savings account,  
372 and any interest accrued thereon, that is a part of a medical  
373 savings account program as specified in the Medical Savings  
374 Account Act under Sections 71-9-1 through 71-9-9; provided,  
375 however, that any amount withdrawn from such account for purposes  
376 other than paying eligible medical expense or to procure health  
377 coverage shall be included in gross income.

378           (s) Amounts paid by the Mississippi Soil and Water  
379 Conservation Commission from the Mississippi Soil and Water  
380 Cost-Share Program for the installation of water quality best  
381 management practices.

382           (t) Dividends received by a holding corporation, as  
383 defined in Section 27-13-1, from a subsidiary corporation, as  
384 defined in Section 27-13-1.

385           (u) Interest, dividends, gains or income of any kind on  
386 any account in the Mississippi Affordable College Savings Trust  
387 Fund, as established in Sections 37-155-101 through 37-155-125, to  
388 the extent that such amounts remain on deposit in the MACS Trust  
389 Fund or are withdrawn pursuant to a qualified withdrawal, as  
390 defined in Section 37-155-105.

391           (v) Interest, dividends or gains accruing on the  
392 payments made pursuant to a prepaid tuition contract, as provided  
393 for in Section 37-155-17.

394           (w) Income resulting from transactions with a related  
395 member where the related member subject to tax under this chapter  
396 was required to, and did in fact, add back the expense of such  
397 transactions as required by Section 27-7-17(2). Under no  
398 circumstances may the exclusion from income exceed the deduction  
399 add-back of the related member, nor shall the exclusion apply to  
400 any income otherwise excluded under this chapter.

401           (x) Amounts that are subject to the tax levied pursuant  
402 to Section 27-7-901, and are paid to patrons by gaming  
403 establishments licensed under the Mississippi Gaming Control Act.

404           (y) Amounts that are subject to the tax levied pursuant  
405 to Section 27-7-903, and are paid to patrons by gaming  
406 establishments not licensed under the Mississippi Gaming Control  
407 Act.

408           (z) The amount deposited in a health savings account,  
409 and any interest accrued thereon, that is a part of a health  
410 savings account program as specified in the Health Savings  
411 Accounts Act created in Sections 1 through 5 of Senate Bill No.  
412 2633, 2005 Regular Session; however, any amount withdrawn from

413 such account for purposes other than paying qualified medical  
414 expenses or to procure health coverage shall be included in gross  
415 income, except as otherwise provided by Sections 4 and 5 of Senate  
416 Bill No. 2633, 2005 Regular Session.

417 (5) Prisoners of war, missing in action-taxable status.

418 (a) **Members of the Armed Forces.** Gross income does not  
419 include compensation received for active service as a member of  
420 the Armed Forces of the United States for any month during any  
421 part of which such member is in a missing status, as defined in  
422 paragraph (d) of this subsection, during the Vietnam Conflict as a  
423 result of such conflict.

424 (b) **Civilian employees.** Gross income does not include  
425 compensation received for active service as an employee for any  
426 month during any part of which such employee is in a missing  
427 status during the Vietnam Conflict as a result of such conflict.

428 (c) **Period of conflict.** For the purpose of this  
429 subsection, the Vietnam Conflict began February 28, 1961, and ends  
430 on the date designated by the President by Executive Order as the  
431 date of the termination of combatant activities in Vietnam. For  
432 the purpose of this subsection, an individual is in a missing  
433 status as a result of the Vietnam Conflict if immediately before  
434 such status began he was performing service in Vietnam or was  
435 performing service in Southeast Asia in direct support of military  
436 operations in Vietnam. "Southeast Asia," as used in this  
437 paragraph, is defined to include Cambodia, Laos, Thailand and  
438 waters adjacent thereto.

439 (d) "Missing status" means the status of an employee or  
440 member of the Armed Forces who is in active service and is  
441 officially carried or determined to be absent in a status of (i)  
442 missing; (ii) missing in action; (iii) interned in a foreign  
443 country; (iv) captured, beleaguered or besieged by a hostile  
444 force; or (v) detained in a foreign country against his will; but  
445 does not include the status of an employee or member of the Armed  
446 Forces for a period during which he is officially determined to be  
447 absent from his post of duty without authority.

448 (e) "Active service" means active federal service by an  
449 employee or member of the Armed Forces of the United States in an  
450 active duty status.

451 (f) "Employee" means one who is a citizen or national  
452 of the United States or an alien admitted to the United States for  
453 permanent residence and is a resident of the State of Mississippi  
454 and is employed in or under a federal executive agency or  
455 department of the Armed Forces.

456 (g) "Compensation" means (i) basic pay; (ii) special  
457 pay; (iii) incentive pay; (iv) basic allowance for quarters; (v)  
458 basic allowance for subsistence; and (vi) station per diem  
459 allowances for not more than ninety (90) days.

460 (h) If refund or credit of any overpayment of tax for  
461 any taxable year resulting from the application of subsection (5)  
462 of this section is prevented by the operation of any law or rule  
463 of law, such refund or credit of such overpayment of tax may,  
464 nevertheless, be made or allowed if claim therefor is filed with  
465 the State Tax Commission within three (3) years after the date of  
466 the enactment of this subsection.

467 (i) The provisions of this subsection shall be  
468 effective for taxable years ending on or after February 28, 1961.

469 (6) A shareholder of an S corporation, as defined in Section  
470 27-8-3(1)(g), shall take into account the income, loss, deduction  
471 or credit of the S corporation only to the extent provided in  
472 Section 27-8-7(2).

473 **SECTION 7.** This act shall take effect and be in force from  
474 and after January 1, 2005.

**Further, amend by striking the title in its entirety and  
inserting in lieu thereof the following:**

1 AN ACT TO PERMIT THE ESTABLISHMENT AND MAINTENANCE OF HEALTH  
2 SAVINGS ACCOUNTS; TO EXEMPT CONTRIBUTIONS FROM GROSS INCOME UNDER  
3 THE STATE INCOME TAX LAW; TO PRESCRIBE THE REQUIREMENTS OF AND  
4 RESTRICTIONS ON HEALTH SAVINGS ACCOUNTS; TO AMEND SECTION 27-7-15,  
5 MISSISSIPPI CODE OF 1972, TO EXCLUDE THE AMOUNT DEPOSITED IN A  
6 HEALTH SAVINGS ACCOUNT FROM GROSS INCOME UNDER THE STATE INCOME  
7 TAX LAW; AND FOR RELATED PURPOSES.

HR40\SB2633A.J

Don Richardson  
Clerk of the House of Representatives