

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)

FIRST REGULAR SESSION

ONE HUNDRED AND NINTH LEGISLATURE

Legislative Document

No. 872

H. P. 694

House of Representatives, March 1, 1979

On Motion of Mr. Connolly of Portland, referred to the Committee on Education. Sent up for concurrence and ordered printed.

EDWIN H. PERT, Clerk

Presented by Mr. Marshall of Millinocket.

STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED
SEVENTY-NINE

**AN ACT to Provide Student Loans to Candidates for Practice of Chiropractic in
Maine.**

Be it enacted by the People of the State of Maine, as follows:

Sec. 1. 20 MRSA §§ 2245-2249, are enacted to read:

§ 2245. **Purpose**

The purpose of this chapter is to provide loans to persons who desire to enter the practice of chiropractic health in this State. The provision of student loans to candidates for the practice of chiropractic with incentives to return to practice in this State will promote the health, education and welfare of the people of Maine.

§ 2246. **State Chiropractic Loan Fund**

The State Chiropractic Loan Fund is established and appropriated to be used by the Commissioner of Educational and Cultural Services as a nonlapsing, revolving fund for carrying out this chapter. The fund shall initially be in the sum of \$25,000. Thereafter, the commissioner shall include in his biennial budget an appropriate request to fund the loan program at a level sufficient to provide for at least 6 new positions each year, to an overall total of 24 positions, at chiropractic schools approved by the Maine Board of Chiropractic Examiners. Moneys in the fund, not needed currently to meet the obligations of the commissioner under this chapter,

shall not lapse, but shall be deposited in the State Chiropractic Loan Fund Revolving Account and invested in such manner as the commissioner shall determine.

§ 2247. Eligibility for loans

An applicant shall be eligible for a loan under this chapter when the commissioner, after consultation with the Education Committee of the Maine Chiropractic Association, determines that:

1. **Residency.** The applicant has been a resident of this State for at least 3 years at any time prior to the date of application;
2. **Qualifications.** The applicant is attending, or will be attending at the time of the loan, a chiropractic college approved by the Maine Board of Chiropractic Examiners;
3. **Financial resources.** The applicant, in the absence of a loan, will be unduly burdened or deterred by financial considerations from beginning or completing his education at a chiropractic college; and
4. **Return to Maine.** The applicant has a genuine interest in returning to Maine to engage in the practice of chiropractic.

§ 2248. Selection

The selection of loan recipients shall be made from the eligible applicants by the commissioner after consultation with the Education Committee of the Maine Chiropractic Association.

§ 2249. Repayments

Each recipient of a loan under this chapter shall enter an agreement with the Department of Educational and Cultural Services that the recipient, upon completion of his professional education, shall enter the practice of chiropractic in the State and continue in that practice for a period of one year for each \$2,000 of loan granted and utilized.

All loans under this chapter shall be repaid within 12 years of the date of graduation from a chiropractic college with interest at the rate of 6% per year compounded semiannually except that:

1. **Delay in accrual of interest and principal.** No principal or interest shall accrue or become due for the years that the recipient attends chiropractic college and for one year thereafter;
2. **Interest and principal due immediately upon failure to perform agreement.** All principal and interest shall immediately become due in the case of a recipient who, in the absence of death or disability, fails to perform the agreement provided for in this section; and

3. Credit for practice within State. A credit at the rate of \$2,000 plus interest thereon shall be given to a recipient for each year in which the recipient actually engages in the practice of chiropractic in this State.

Sec. 2. Appropriation. The following sums are appropriated from the General Fund to carry out the purposes of this Act.

1979-80

EDUCATIONAL AND CULTURAL SERVICES,
DEPARTMENT OF

All Other

\$25,000

These funds shall be used to establish the State Chiropractic Loan Fund. Any funds remaining in this account on June 30, 1980 shall not lapse but as long as this fund is in existence shall carry forward.

STATEMENT OF FACT

This bill establishes a chiropractic loan program which will provide loans to persons who desire to enter the practice of chiropractic health in Maine. The provision of student loans to candidates for the practice of chiropractic with incentives to return to practice in this State will promote the health, education and welfare of the people of this State.