# MAINE STATE LEGISLATURE

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### **ACTS AND RESOLVES**

AS PASSED BY THE

## Ninety-ninth Legislature

OF THE

### STATE OF MAINE

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### PUBLIC LAWS

OF THE

## STATE OF MAINE

As Passed by the Ninety-ninth Legislature

1959

**CHAP. 80** 

'X-ray Shoe-fitting Machines.

Sec. 20-B. X-ray shoe-fitting machines. No shoe-fitting device or machine which uses fluoroscopic, X-ray or radiation principles shall be operated or maintained. Whoever violates the provisions of this section shall be punished by a fine of not more than \$100.' (1959, c. 363, § 47)

Effective September 12, 1959

#### Chapter 79

AN ACT Relating to Retail Installment Contract Under Motor Vehicle Sales Finance Law.

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

R. S., c. 59, § 257, repealed and replaced. Section 257 of chapter 59 of the Revised Statutes, as enacted by section I of chapter 386 of the public laws of 1957, is repealed and the following enacted in place thereof:

'Sec. 257. Extending retail installment contract. At the request of the buyer, the holder of a retail installment contract may extend the scheduled due date of all or a part of any installment or installments and in consideration thereof may contract for and receive from the buyer a finance charge, computed on the sums extended for the period of the extension, at an effective annual rate not in excess of that charged in the original contract, plus documentary fees expended incidental to the extension and the cost of continuing over the period of the extension insurance coverage and other benefits provided in the original contract.

If the extension is made by agreement to refinance the unpaid balance of the original contract and provide a new schedule of payments, the holder may contract for and receive from the buyer in consideration thereof a finance charge, at an annual effective rate not in excess of that charged in the original contract, computed on the sum of the unpaid time balance of the original contract, plus delinquency and collection charges accrued, documentary fees expended incidental to the extension and the cost of continuing over the period of the extension insurance coverage and other benefits provided in the original contract; but after deduction of a refund credit on the original contract of not less than that to which the buyer would be entitled under section 256 had he prepaid in full, except that the holder shall not be allowed the acquisition cost of \$25. The buyer shall be furnished a copy of such an agreement, signed by the parties thereto, containing the description and amount of each item above used in the computation of the new time balance, the new time balance and the new schedule of payments.'

Effective September 12, 1959

### Chapter 80

AN ACT Relating to Regulations of Insurance Commissioner Under Unfair Methods of Competition and Trade Practices Act.

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

R. S., c. 60, § 158-A, additional. Chapter 60 of the Revised Statutes is amended by adding a new section 158-A, to read as follows:

CHAP. 82

PUBLIC LAWS, 1959

'Sec. 158-A. Regulations. The commissioner may adopt and amend reasonable regulations necessary to effect the purposes of sections 146 to 158.'

Effective September 12, 1959

#### Chapter 81

AN ACT Relating to Weekly Payment of State Officials With Annual Salaries.

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

R. S., c. 15-A, § 53, amended. Section 53 of chapter 15-A of the Revised Statutes, as enacted by section 1 of chapter 340 of the public laws of 1957, is amended by adding a new sentence, to follow the first sentence, to read as follows:

'Any state officer, whose salary is established at an annual rate, shall receive weekly a sum which will, in the year's aggregate, most nearly equal the annual rate.'

Effective September 12, 1959

#### Chapter 82

AN ACT Relating to Unfair Methods of Competition and Trade Practices.

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

Sec. 1. R. S., c. 60, § 146, amended. Section 146 of chapter 60 of the Revised Statutes is amended to read as follows:

'Sec. 146. Purpose. The purpose of sections 146 to 158 is to regulate trade practices in the business of insurance in accordance with the intent of Congress as expressed in the Act of Congress of March 9, 1945 (Public Law 15, 79th Congress), by defining or providing for the determination of all such practices in this State which constitute unfair methods of competition or unfair or deceptive acts or practices, by defining or providing for the determination of all such practices in other states by residents of this State which constitute unfair methods of competition or unfair or deceptive acts or practices, and by prohibiting the trade practices so defined or determined.'

Sec. 2. R. S., c. 60, § 148, amended. Section 148 of chapter 60 of the Revised Statutes is amended by adding at the end, a new sentence, as follows:

'No resident of this State shall engage in any other state in any trade practice which is defined in sections 146 to 158 as, or determined pursuant to sections 146 to 158 to be, an unfair method of competition or an unfair or deceptive act or practice in the business of insurance.'