

# MAINE STATE LEGISLATURE

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LEGISLATIVE RECORD

OF THE

*One Hundred and Third  
Legislature*

OF THE

STATE OF MAINE

Volume III

June 16 to July 8, 1967

Index

1st Special Session

October 2 and October 3, 1967

2nd Special Session

January 9 to January 26, 1968

KENNEBEC JOURNAL  
AUGUSTA, MAINE

**HOUSE**

Friday, June 16, 1967

The House met according to adjournment and was called to order by the Speaker.

Prayer by the Rev. Mr. Arthur Christopher of Augusta.

The journal of yesterday was read and approved.

**Papers from the Senate  
Reports of Committees  
Leave to Withdraw**

Report of the Committee on Appropriations and Financial Affairs on Bill "An Act to Authorize the Establishment of a Regional Vocational Education Center in Aroostook County and the Issuance of Not Exceeding One Million Five Hundred Thousand Dollar Bonds of the State of Maine for the Partial Financing Thereof" (S. P. 188) (L. D. 423) reporting Leave to Withdraw.

Came from the Senate read and accepted.

In the House, the Report was read and accepted in concurrence.

**Ought to Pass  
Tabled Until Later in Today's  
Session**

Report of the Committee on Judiciary reporting "Ought to pass" on Bill "An Act relating to Issuing of Parking System Revenue Bonds and Water and Sewer System Revenue Bonds by Municipalities" (S. P. 541) (L. D. 1398)

Came from the Senate with the Report read and accepted and the Bill passed to be engrossed.

In the House: On motion of Mr. Berman of Houlton, tabled until later in today's session pending acceptance.

Report of the Committee on Senatorial Reapportionment reporting "Ought to pass" on Bill "An Act Describing Indian Voting Districts" (S. P. 639) (L. D. 1645)

Came from the Senate with the Report read and accepted and the Bill passed to be engrossed.

In the House the Report was read and accepted in concurrence, the Bill read twice, and assigned the next legislative day.

**Ought to Pass with  
Committee Amendment**

Report of the Committee on Industrial and Recreational Development on Bill "An Act Defining Industrial Project under Industrial Building Authority Law" (S. P. 34) (L. D. 33) reporting "Ought to pass" as amended by Committee Amendment "A" submitted therewith.

Came from the Senate with the Report read and accepted and the Bill passed to be engrossed as amended by Committee Amendment "A".

In the House, the Report was read and accepted in concurrence and the Bill read twice. Committee Amendment "A" was read by the Clerk and adopted in concurrence, and the Bill assigned for third reading the next legislative day.

**Divided Report**

Majority Report of the Committee on Judiciary on Bill "An Act to Abolish Imprisonment for Debt" (S. P. 376) (L. D. 989) reporting same in a new draft (S. P. 680) (L. D. 1710) under title of "An Act to Abolish Imprisonment for Debt and to Revise the Laws Relating to Disclosures of Debtors" and that it "Ought to pass"

Report was signed by the following members:

Messrs. MILLS of Franklin  
HILDRETH of Cumberland  
—of the Senate.

Messrs. FOSTER  
of Mechanic Falls  
HEWES of Cape Elizabeth  
BRENNAN of Portland  
DAREY

of Livermore Falls  
BERMAN of Houlton  
—of the House.

Minority Report of same Committee reporting "Ought not to pass" on same Bill.

Report was signed by the following members:

Mr. HARDING of Aroostook  
—of the Senate.

Messrs. DANTON  
of Old Orchard Beach  
QUINN of Bangor  
—of the House

Came from the Senate with the Majority Report accepted and the Bill passed to be engrossed.

In the House: Reports were read.

On motion of Mr. Berman of Houlton, the Majority "Ought to pass" Report was accepted in concurrence, the New Draft read twice and assigned for third reading the next legislative day.

#### Divided Report

Majority Report of the Committee on Towns and Counties reporting "Ought not to pass" on Bill "An Act relating to County Audits and County Capital Reserve Accounts" (S. P. 460) (L. D. 1136)

Report was signed by the following members:

Messrs. COUTURIER  
of Androscoggin  
MILLS of Franklin  
Mrs. SPOUL of Lincoln  
—of the Senate.  
Messrs. FARRINGTON of China  
WIGHT of Presque Isle  
ROBERTSON of Brewer  
MEISNER  
of Dover-Foxcroft  
—of the House.

Minority Report of same Committee reporting "Ought to pass" on same Bill.

Report was signed by the following members:

Messrs. NADEAU of Sanford  
CROMMETT  
of Millinocket  
SNOWE of Auburn  
—of the House.

Came from the Senate with the Majority Report accepted.

In the House: Reports were read and the Majority "Ought not to pass" Report was accepted in concurrence.

#### Final Reports

Final Report of the following Joint Standing Committees:

Industrial and Recreational Development  
Senatorial Reapportionment  
Taxation

Came from the Senate read and accepted.

In the House, the Reports were read and accepted in concurrence.

#### Non-Concurrent Matter

Bill "An Act Establishing Maximum Legal Interest Rate on Personal Loans in Excess of Two Thousand Dollars" (H. P. 345) (L. D. 493) which was passed to be engrossed as amended by Committee Amendment "A" in the House on May 22.

Came from the Senate passed to be engrossed as amended by Committee Amendment "A" and Senate Amendment "A" in non-concurrence.

In the House: The House voted to recede and concur with the Senate.

#### Non-Concurrent Matter

An Act relating to Additional Appeals under Liquor Laws (H. P. 1185) (L. D. 1685) which was indefinitely postponed in the House on June 12.

Came from the Senate passed to be enacted in non-concurrence.

In the House:

The SPEAKER: The Chair recognizes the gentleman from Portland, Mr. Brennan.

Mr. BRENNAN: Mr. Speaker, I move that we recede and concur.

The SPEAKER: The gentleman from Portland, Mr. Brennan, moves that the House recede from its former action and concur with the Senate.

Mr. Benson of Southwest Harbor requested a division.

The SPEAKER: The Chair recognizes the gentleman from Portland, Mr. Brennan.

Mr. BRENNAN: Mr. Speaker and Members of the House: This bill had a unanimous "Ought to pass" Committee report. All the bill does is it eliminates one step in the appeal process and that's to the Commission. It also provides for a trial in the county where the alleged violation takes place; it further provides for a trial de novo. Also it clears up ambiguities in the present appeal process. Now, it's not a wet-dry issue. As I said the other day, many members of the Committee consistently vote dry and they voted for this bill — it's just a bill for due process. I hope you vote to recede and concur.

The SPEAKER: The Chair recognizes the gentleman from Southwest Harbor, Mr. Benson.

Mr. BENSON: Mr. Speaker and Members of the House: When the gentleman from Portland, Mr. Brennan, says that all this does is bypass the Commission, I think he said quite a lot. Actually the Commission is responsible for licensing and reviewing licenses and I think that they should be responsible in this area, and I think this would be a very serious omission. This is my bill; the redrafted measure which is before us now is hardly recognizable, as I said the other day. I certainly hope that you will not go along with the motion to recede and concur and will ultimately adhere.

The SPEAKER: The Chair recognizes the gentleman from Eliot, Mr. Hichens.

Mr. HICHENS: Mr. Speaker and Members of the House: I would concur with Representative Benson. This is a bill that was made up in that Committee for their own purposes; it is completely a lawyer's bill and bypasses the Hearing Commissioner's position. I want to go on record as advising you and imploring that you go along with your decision the other day.

The SPEAKER: The Chair recognizes the gentleman from Houlton, Mr. Berman.

Mr. BERMAN: Mr. Speaker and Members of the House: On this bill I did not intend to speak, but when the Committee of which I am House Chairman is under attack I think that I should rise to the occasion.

Very simply stated, as Mr. Brennan has so well expressed, that this bill only goes to due process, which means that every citizen of this State and people coming into Maine are afforded equal protection under the laws. Now if you don't want to give people equal protection under the laws you go right along with the gentleman from Eliot, Mr. Hichens and with Mr. Benson, but if you do think we should give people equal protection under the laws you should go along with Mr. Brennan from Portland.

The SPEAKER: The Chair recognizes the gentleman from Old Town, Mr. Binnette.

Mr. BINNETTE: Mr. Speaker, I would like to pose a question through the Chair. I didn't get the full gist of this bill, but I'm wondering if I'm correct in assuming that the bill had the unanimous consent of all the lawyers?

The SPEAKER: The gentleman from Old Town, Mr. Binnette, poses a question through the Chair to any member of the Judiciary Committee who may answer if they choose, and the Chair recognizes the gentleman from Portland, Mr. Brennan.

Mr. BRENNAN: Mr. Speaker, in answer to the question, it was a unanimous Committee Report.

The SPEAKER: The Chair recognizes the gentleman from Portland, Mrs. Carswell.

Mrs. CARSWELL: Mr. Speaker, an inquiry of the gentleman from Portland, Mr. Brennan, please. Isn't it so in the case where a person from out of State might be stopped for a supposed liquor violation, isn't it so that the Hearing Commissioner is so loaded down with cases that it takes a long time before he apparently gets to it? In the meantime—the individual might not be guilty at all. Why I say this is, when we had some of our nursing home hearings and other hearings this seemed to be one of the big complaints that this man is so loaded down that people's cases are pending for a good length of time.

The SPEAKER: The gentleman from Portland, Mrs. Carswell, poses a question through the Chair to any member who may answer if they choose, and the Chair recognizes the gentleman from Portland, Mr. Brennan.

Mr. BRENNAN: Mr. Speaker, in answer to the question there is a substantial docket but I don't think there's any great, great delay.

May I speak on the rest of the bill again?

The SPEAKER: The gentleman may proceed, this will be a second time speaking on the bill.

Mr. BRENNAN: Mr. Speaker and Members of the House: One of the more important provisions is that if a violation takes place say in Aroostook County under the present law, the violator, if he

wants to appeal, he has to come down to Augusta. Under this bill, the appeal would go to the Superior Court in Aroostook, which makes a lot of sense.

The SPEAKER: The Chair recognizes the gentleman from Eliot, Mr. Hichens.

Mr. HICHENS: Mr. Speaker and Members of the House: I would refer back to my statements of the other day. The law now provides that appeals from decisions of the Administrative Hearing Commissioner be made to the Liquor Commission and to the Superior Court. However, while the appeal is being made, the decision of the Hearing Commissioner is in full force and effect. Under this bill, the decision of the Hearing Commissioner is suspended during appeal. I think the same that if this bill goes into effect the decision of the Hearing Examiner will carry no weight at all and the constant appeals will be another Jimmy Hoffa trick to keep the day of judgment from the offenders forever. Our Hearing Examiner is not noted for harsh sentences; he is known to be fair and honest, he does not suspend licenses without just or reasonable cause. However, under this bill, an offender would be foolish if he can not appeal. He might effectively appeal until his license ran out of old age.

Mr. Binnette of Old Town was granted permission to speak a third time.

Mr. BINNETTE: Mr. Speaker and Members of the House: When this Judiciary Committee consisting of lawyers will all agree, in my mind, that must be a good bill, for that is something unusual.

The SPEAKER: The Chair recognizes the gentleman from Cumberland, Mr. Richardson.

Mr. RICHARDSON: Mr. Speaker and Members of the House: As an individual, I think it should be made perfectly clear that perhaps, unfortunately, not all the lawyers are on the Judiciary Committee and perhaps as Shakespeare's admonition or through his characterization that the first thing to do would be to kill all the lawyers, is good advice. I must

say to you, however, that I agree with my friend from Southwest Harbor, Mr. Benson, and I think that this process designed by the Judiciary Committee is perhaps even more cumbersome than the procedure we already have. I just want the record to be clear that for the benefit of my friend from Old Town, Mr. Binnette, not all the lawyers are in agreement on this matter.

Mr. Brennan of Portland was granted permission to speak a third time.

Mr. BRENNAN: Mr. Speaker and Members of the House: I would just say that the gentleman from Eliot, Mr. Hichens is clearly wrong when he says under the present law, your license is not suspended pending appeal. Under the present law, if you appeal the suspension does not take place. Just to repeat that again, I would like to restate that the gentleman from Eliot, Mr. Hichens is clearly wrong in regards to the present law. Under the present law, if your license is suspended and you appeal and file your papers timely the suspension does not take effect; this is clear. Also, the reason why we're for this bill is if you appeal now to the Liquor Commission, the Liquor Commission is usually not composed of lawyers and not in a position to rule on complicated, evidentiary matters. It's actually just a waste of time. This bill, if it's passed, would only streamline and expedite the appeal process.

The SPEAKER: The Chair recognizes the gentleman from Old Orchard Beach, Mr. Danton.

Mr. DANTON: Mr. Speaker and Members of the House: I had not intended to speak on this matter but apparently there seems to be an awful lot of confusion. At the present time, if the licensee has been ordered in suspension of license by the Hearing Administrator, he may appeal and pending this appeal he continues to do business. His appeal goes to the Liquor Commission and if the finding is against the licensee, again, the licensee may appeal to the Superior Court and he continues to do business. His license is valid pending appeal. Now, this is the

present law. The law under the bill presented by —

So, in effect, what we have in our law books today is that a licensee, though he has received a suspension of license by the Hearing Administrator, is entitled to two subsequent appeals, one to the Liquor Commission and the other one to the Superior Court. The bill as sponsored by the able gentleman from Southwest Harbor, Mr. Benson, would allow a licensee to appeal from the Hearing Administrator's decision to the Liquor Commission and it would end there. The Judiciary Committee felt that there should be one body, a formal body such as the Superior Court, that should hear the facts and the evidence in the matter. So, instead of having the Commission as the last body of appeal, they put in there — they inserted in there, the Superior Court. This is what the whole matter is about. I have no strong feelings one way or the other about it, but it would seem to me that it would be more expeditious to reduce it to two bodies of appeal — to two bodies instead of three and if this were really and truly a lawyers' bill, we would move for indefinite postponement of all bills and keep it the way it is because now the lawyers have an opportunity to present themselves three times.

The SPEAKER: The Chair recognizes the gentleman from Lewiston, Mr. Jalbert.

Mr. JALBERT: Mr. Speaker and Members of the House: I move we insist and ask for a Committee of Conference.

The SPEAKER: The Chair would advise the gentleman the motion to recede and concur has a priority motion.

Mr. JALBERT: Adhere, I'm sorry, Mr. Speaker.

The SPEAKER: Is the House ready for the question? The Chair will order a vote. All those in favor of the House receding from its former action and concurring with the Senate will vote yes; those opposed will vote no. The Chair opens the vote.

A vote of the House was taken.

51 having voted in the affirmative and 68 having voted in the

negative, the motion did not prevail.

Mr. Jalbert of Lewiston then moved that the House insist and ask for a Committee of Conference.

Mr. Benson of Southwest Harbor then requested a division.

The SPEAKER: A vote has been requested on the motion to insist. All those in favor of the House insisting and asking for a Committee of Conference will vote yes and those opposed will vote no. The Chair opens the vote.

A vote of the House was taken.

48 having voted in the affirmative and 69 having voted in the negative, the motion did not prevail.

Thereupon, the House voted to adhere.

From the Senate: The following Order:

ORDERED, the House concurring, that when the Senate and House adjourn they adjourn to meet on Monday, June 19, at one o'clock in the afternoon. (S. P. 693)

Came from the Senate read and passed.

In the House, the Order was read and passed in concurrence.

#### Orders

The SPEAKER: The Chair recognizes the gentleman from Cumberland, Mr. Richardson.

Mr. RICHARDSON: Mr. Speaker, I would inquire if the House is in possession of Senate Paper 496 L. D. 1258, An Act Creating The University of the State of Maine?

The SPEAKER: The answer is in the affirmative.

The Chair recognizes the gentleman.

Mr. RICHARDSON: Mr. Speaker, I move that we reconsider our action of yesterday whereby this Bill was passed to be engrossed.

Thereupon, on motion of Mr. Benson of Southwest Harbor tabled pending the motion to reconsider and specially assigned for Tuesday, June 20.

Mr. Bragdon of Perham presented the following Order and moved its passage:

ORDERED, that the House of Representatives declares a vacancy to exist in the representation in this House in the town of Brunswick on account of the death of the Honorable Charles R. Lowery, and be it further

ORDERED, that a copy of this Order, certified by the Clerk of the House, be sent to the Governor, the Secretary of State, and the Chairman of the Board of Selectmen of the town of Brunswick in which the vacancy exists.

The Order received passage.

The SPEAKER: The name of the Honorable Charles Lowery will be stricken from the rolls of the House, and the Chair will advise the House at this time that the elected membership of the House now stands at one hundred and fifty.

#### House Reports of Committees Leave to Withdraw

Mr. Berman from the Committee on Judiciary on Bill "An Act relating to Amount of Damages for Tortious Conduct of Charitable Corporations" (H. P. 606) (L.D. 850) reported Leave to Withdraw.

Report was read and accepted and sent up for concurrence.

#### Ought Not to Pass

Mr. Hewes from the Committee on Judiciary reported "Ought not to pass" on Bill "An Act relating to Consent to Adoption" (H. P. 673) (L. D. 945)

Report was read and accepted and sent up for concurrence.

#### Ought to Pass in New Draft New Draft Printed

Mr. Wight from the Committee on Towns and Counties on Bill "An Act relating to Annual Estimates for County Taxes in Penobscot County" (H. P. 616) (L. D. 858) reported same in a new draft (H. P. 1217) (L. D. 1730) under title of "An Act relating to Annual Estimates for County Taxes" and that it "Ought to pass"

Report was read and accepted, the New Draft read twice and assigned the next legislative day.

#### Ought to Pass with Committee Amendment

Mr. Bragdon from the Committee on Appropriations and Financial Affairs on Bill "An Act to Authorize Bond Issues in the amount of \$14,000,000 to Provide Funds for School Building Construction under the Provisions of Section 3457 of Title 20, R. S." (H. P. 300) (L. D. 435) reported "Ought to pass" as amended by Committee Amendment "A" submitted therewith.

Report was read and accepted and the Bill read twice.

Committee Amendment "A" was read by the Clerk as follows:

COMMITTEE AMENDMENT "A" to H. P. 300, L. D. 435, Bill "An Act to Authorize Bond Issues in the Amount of \$14,000,000 to Provide Funds for School Building Construction Under the Provisions of Section 3457 of Title 20, R. S."

Amend said Bill by striking out in the Title the figure "\$14,000,000" and inserting in place thereof the figure '\$4,380,000'

Further amend said Bill by striking out in the 4th line of section 1 (same in L. D. 435) the figure "\$14,000,000" and inserting in place thereof the figure '\$4,380,000'

Further amend said Bill by striking out all of the last sentence of section 3.

Further amend said Bill by striking out in the 9th line of section 7 (same in L. D. 435) the figure "\$14,000,000" and inserting in place thereof the figure '\$4,380,000'

Committee Amendment "A" was adopted and the Bill assigned for third reading the next legislative day.

#### Divided Report

Majority Report of the Committee on Business Legislation reporting "Ought Not to Pass" on Bill "An Act Providing for a Truth-in-Lending Act" (H. P. 781) (L. D. 1143)

Report was signed by the following members:

Messrs. MacLEOD of Penobscot.  
KATZ of Kennebec  
—of the Senate.

Messrs. SCOTT of Wilton  
TRASK of Milo  
SCOTT of Presque Isle



HARRIMAN of Hollis  
—of the House.

Minority Report of same Committee on same Bill reporting same in a new draft (H. P. 1215) (L. D. 1728) under title of "An Act relating to Truth-in-Lending and Disclosure of Interest and Finance Charges in Retail Sales" and that it "Ought to pass"

Report was signed by the following members:

Mr. HARDING of Aroostook  
—of the Senate.

Messrs. SULLIVAN of Portland  
FECTEAU of Biddeford  
GAUTHIER of Sanford  
—of the House.

Reports were read.

The SPEAKER: The Chair recognizes the gentleman from Wilton, Mr. Scott.

Mr. SCOTT: Mr. Speaker, I move the acceptance of the Majority "Ought not to pass" Report.

The SPEAKER: The gentleman from Wilton, Mr. Scott, moves that the House accept the Majority "Ought not to pass" Report.

The Chair recognizes the gentleman from Brewer, Mr. Robertson.

Mr. ROBERTSON: Mr. Speaker and Ladies and Gentlemen of the House: This particular measure is one that is one of my favorite babies. It's one that I have been working on for a number of months; it's one that a number of distinguished and qualified individuals have been working on for a month, and then some. One thing that I have got to say—if I tend to be a little bit lengthy, please excuse me; I will try not to be but I have got to try to bring out the reason for this bill and why you ladies and gentleman should pass it.

One of the classic theories of economics holds that the healthiest market is one where competition is given a free rein. Now there are certainly benefits — following along this theory, and one of them is the lowest possible prices to buyers. Certainly we agree that there should be competition. Only through competition can a buyer gain access to the information he needs to make an intelligent choice among competing items. This opin-

ion is a refinement of thinking among those who favor an open market.

Now certainly the rapid technological developments of the past sixty years have caused a general reassessment of the old theory of caveat emptor. This at one time was a commercial principle. I think that is a thing of the past.

Now many economists reviewing the state of the marketplace, view the consumer credit area as one of the last outposts of caveat emptor. These men believe that free competition in consumer credit area is being seriously hindered by the lack of disclosure. Since consumer credit is now over a billion-dollar item of our great society, they say it should be subject to a reasonable degree of competition. Credit should be extended to the borrower in an atmosphere in which both creditor and borrower are in possession of the facts about costs. This would lead to free competition which in turn would minimize the cost of credit. The remedy for the present situation is simple — it is for us to require that extenders of all types of credit state the finance charges in readily understandable and comparable terms. This theory put into practice, ladies and gentlemen, is a truth in lending bill similar to the one you have now before you. Now this bill has come out in redraft, which is 1728 and which you all have on your desks.

This important piece of legislation promises substantial savings for millions of our constituents who purchase a diversity of items daily on the installment plan. This bill calls for disclosure by the seller of the price he is charging for credit or in the case of a lending institution the cost of borrowing money from that institution in a true simple annual interest rate. This, I think you are familiar, is a detail that is not generally explained to the buyer or to the consumer and I'm sure if the rate is disclosed it is far higher than he ever could imagine sometimes in his wildest nightmares. Friends, if this rate is fully disclosed, the consumer can shop around for a lower rate if he feels the cost of borrow-

ing from the company to which he goes is excessive. In possible dollar savings, the truth-in-lending bill may well be one of the most important issues to come before this Legislature, as far as the constituents that you represent in the State of Maine are concerned. The important and impressive selling point of this measure is that it has the endorsement and is in the platform of both the Republican and the Democratic Party. What more indication is needed to emphasize the importance of this issue?

We the sponsors of this bill realize that truth-in-lending is not easy to explain in simple terms, and yet it is easily workable. Once the initial hurdle is accomplished and its beneficiaries, the public, accept the fact that they are for the first time being made aware of the high rate of interest they are paying for loans and through installment buying I am sure its popularity will rapidly increase. You will recall that a Massachusetts truth-in-lending bill went into effect January 1. Their law, enacted by the 1966 Legislature requires banks, credit companies and stores in the Commonwealth to publish the simple annual interest rate on loans and various transactions. It is intended to assure that borrowers and installment plan purchasers are informed of the amounts they actually pay in interest. In effect for the first time, banks, credit companies, stores and other concerns will be speaking the same lingo. Now this is working fine in Massachusetts.

Now to some of you folks and probably to the Committee, those who signed the Minority Report, this might have seemed like an adventure in finance, but I sincerely believe it's time the State of Maine started being progressive in this field and provided the protection to the consumer that he rightfully deserves and to force the lender to disclose the facts and not hide behind the present law which gives him the authority to charge what the traffic allows without requiring that he pass on accurate and factual information to the borrower. The modern finance lingo is so diversified and entangled in

technicality that it's almost impossible to compare rates on a specific amount unless you were extremely well versed in the terminology and habits of each of these institutions. They all tell a different story in glowing terms, except they conveniently forget to disclose the true annual interest the one way in which loans can be compared. Ladies and gentlemen this is the whole purpose of this bill.

Now I have had distributed and placed on your desks a form which is a form of an actual transaction in the State of Massachusetts. It shows you how simple this particular thing is, how simple it is to operate. It merely shows the amount of the loan, the finance charges, the total amount, and it is eventually figured out to be 9.68 percent and it's signed by the borrower and he walks out. It's that simple.

Many retailers today attempt to provide this information, but they don't provide in the manner that you can understand. The term revolving or open-end credit plan, which is included in this plan, under which the total amount of credit is to be utilized, the dollar amount of the finance charge to be assessed, and the repayments, the amount of payment, and finally the interest is shown.

Now this particular bill before you deals only with truth-in-lending in the installment sales division which accounts for about 80 percent of our purchases, and I think the buyer is entitled to have the facts of this transaction clearly stated in order that he may be fully aware of the total amount he is paying when he buys a washing machine or hot water tank or what have you. He is entitled to know the truth about this transaction.

Now there have been many many promoters of this particular type of truth in lending in other states, and particularly important among these have been the banks. Now the banks are very happy with this in Massachusetts; even the loan companies are happy with it in Massachusetts. There is no complaint, they are all resigned to it, they're telling the truth. There-

fore the truth doesn't actually hurt, they're kind of happy about it.

Now some of you may assume that the lender or the borrower is told that sort of facts; he is not, ladies and gentlemen, you and I know this is the case. He may be told of a few finance charges, the insurance charge, he may be told of his monthly payment. That's the important thing they tell him; they don't tell him how long. He never stops to figure out he's paying 36 percent interest, that he's paying two or three hundred dollars insurance—far beyond the amount that he necessarily should have. He isn't told these facts.

Now this law would require that he be told in simple terms what he is being charged for. You know about the violations and legalized usury that is present in this State; I'm not going to tell you. At least you should be aware of it because most of us are borrowers. You have seen the false advertising in which there is an indication that the rates are simple to understand. They are. One that may look simple to you in dollars and cents figures out to be thirty or thirty-six percent. Never do you see in the advertisements of these institutions what they are going to charge for insurance, what that consumer is going to be forced to take out to cover the particular property they're going to mortgage. Never do they state the true annual interest rate.

The regrettable part of this picture is the fact that the institutions who have been found to violate the regulation and put their clients on a life time contribution plan to the lending institution, find as their victims the poor, the unsuspecting, the down and out laborer who they in their friendly way convince to sign a packet of forms; tell him his payments will be \$55 a month, and with a friendly handshake send him on his merry way. Somehow they neglected to tell him the important things. And that's what we intend to force them to tell ladies and gentlemen.

We as a Legislature have an obligation to protect those who fall as victims to these agents, we have an obligation to regulate the costs of borrowing money within

reasonable bounds and secondly, we must realize that we are overdue with a regulation that will require those who buy or borrow to clearly and concisely state the true costs and the simple interest. Somehow, I cannot believe that this is expecting too much.

Now I'm going to close very shortly and I don't want to bore you with this, but it is a complicated subject—at least I think I understand it thoroughly. I think the people who have studied it understand it thoroughly.

The truth-in-lending is actually a bill that would assist in the promotion of economic stabilization by requiring the disclosure of finance charges in connection with the extension of credit. The formulation of this bill has been worked out not by me alone—it has been worked out by a team, a qualified team of attorneys, referees in bankruptcy, the University of Maine Law School, accountants, the Maine Merchants Association. Yes, they have approved this bill, and others in the field of lending and business. We've all worked together for months. This isn't something that came up overnight, ladies and gentlemen—this has been studied thoroughly. We feel that the team that studied this is well rounded; we feel that they are eminently qualified to present this bill before you today. It has been arduously studied, in my opinion, by a qualified group that would be as well or better qualified than any group this Legislature could appoint to study in this field of finance; and I can assure you that the hours put into this study have far exceeded any group that could be appointed by your Legislature, because they wouldn't have the time, the opportunity nor the money to put into this for study.

I can readily understand what this busy committee might have experienced in trying to determine what to do in the case of this bill. However, I can assure you that it has been studied and it has been sent to the Attorney General's Office, has been approved for legality. We have eliminated any questions that might exist in it.

This measure is in conformity with our present law.

Again, ladies and gentlemen, this item is in the platform of the Democratic Party; this item is in the platform of the Republican Party. I hope each member of each party intends to substantiate and stand behind the platform. I don't believe in ripping the platform up one plank to a time and sending it down the river to die. I believe that if we put these planks in we have decided to support them. And that's why this bill is before this Legislature, because it is in both your platforms.

The people of Maine expect to take action on this protection. Are we going to let them down, ladies and gentlemen? I can assure you that I am not. Will we have the intestinal fortitude to display the same courage and pass along this long overdue measure to the people of Maine, or are we going to send to study and procrastinate for two years, four years? This idea of sending to study is merely a way of killing a bill. You know that and I know that. And I don't care what Committee you appoint to study, you aren't going to find a more qualified committee than the members which I have studied with on this individual bill.

I am going to close, but in my humble and inexperienced way I have attempted to defend this bill before this Legislature. Never have I stood to discuss a measure with greater seriousness, with greater intent. This is a good bill. It is part of the package of bills to free the slaves of the lending institutions who seek through unscrupulous ways to reap a financial harvest at the expense of the working man. Ladies and gentleman, if we are going to rob our fellow citizens please be gentlemen enough to tell them about it. Thank you.

**THE SPEAKER:** The Chair recognizes the gentleman from Portland, Mr. Scribner.

**MR. SCRIBNER:** Mr. Speaker, Ladies and Gentlemen of the House: We have before us this morning two items, the item which we are presently considering and the next item on the calendar—they are two bills dealing with the

same subject. The bill sponsored by the gentleman from Brewer, Mr. Robertson, deals with retail installment credit. The next item which is the bill which I sponsored applies to truth-in-lending on loans; and the comments that I make will apply to both of these items.

Today, personal debt is edging close to \$250 billion a year in this country; mortgage debts approximately \$140 billion, and consumer credit is about 65 billion. Various devices are used to conceal from the consumer just what he is required to pay. Department stores ordinarily provide credit at the rate of 1½ percent a month, which works out at about 18 percent a year. The financing of an automobile will cost the consumer at least 12 percent. Often it is very much more. But he ordinarily thinks he is getting credit at an interest rate of 5 or 6 per cent. Small loan companies, with stated charges of two to three per cent interest per month, are actually receiving from 24 to 36 per cent interest. The "add-on" or "discount" methods used by commercial banks make the effective rate of interest nearly double that which the consumer or borrower believes he is paying.

These two bills require two simple pieces of information from those who are in the business of lending credit; first, the total dollar amounts of the cost of the money and, second, the expression of this amount as a true annual interest rate.

The bill does not control credit. All it asks is that the consumer be told the truth. The reduction of consumer credit financing charges to a common standard or yardstick will enable every borrower to shop around for credit as he now shops for the best trade-in for his old car or the lowest price for a new one. It would also help him to decide whether it would not be wiser for him to draw down on his savings account, on which he is receiving three or four per cent interest, rather than to finance a new purchase through consumer credit, which might well cost him 12, 18, 24, or 36 per cent interest or more.

A number of objections were raised about the bill. It was said that such truthful information would merely "confuse" the consumer. But even the opponents found it very difficult indeed to bring forward valid objections, for they could hardly oppose in any serious way merely giving the consumer the truth, which was all these two bills called for.

Consumers do get accurate information on some types of transactions. As a saver in a credit union, commercial bank, or savings and loan association, the dividend and interest rates are stated in terms of the true annual rate. But when the same person buys on the installment rate or commonly borrows on personal credit, the rate is more often than not expressed in a quite different way which obscures the true interest rate.

As a borrower from most credit unions, the consumer does receive the true interest rate. As a home owner his interest rate on a mortgage is quoted at the true annual rate. If he reads the financial pages he sees that the price of credit extended to business firms is invariably quoted in terms of simple annual interest rates.

Yet, as an installment borrower or buyer the average consumer is usually denied such accurate credit-price information—information which a business man demands in order to make intelligent decisions.

These two bills merely ask that the consumer be afforded the same information in the same terms as the wholesaler or retailer of credit demands for himself when he seeks to borrow money.

We live in a world in which our children can compute and recite the batting averages of their favorite ball players. Our young university graduates are well versed in the complex mathematics of inter-space flight. And we have people that can compute the mathematics that are necessary to put a man on the moon. Yet the great majority of our citizens are unaware of or are unable to decipher the rates of interest they are charged with respect to ordinary consumer credit transactions.

In fact, too often the average borrower does not even receive the necessary information from the lender to be able to perform the simple arithmetic himself that is involved in determining what the true annual interest rate is.

All we ask is that the consumer be told the truth.

The SPEAKER: The Chair recognizes the gentleman from Wilton, Mr. Scott.

Mr. SCOTT: Mr. Speaker and Members of the House: I want to compliment the gentleman from Brewer, Mr. Robertson, for his presentation. He is very dedicated to his cause and he and his co-sponsors of this legislation have done a wonderful job. I have enjoyed working with him very much. I am in sympathy with what they are trying to do. I think where I differ with their aims is the timing on the matter.

There have been three so-called truth-in-lending bills before our Committee. One of these was sponsored by the Maine Retail Merchants Association. At the hearing they immediately presented us with a raft of changes. This bill before us, L. D. 1728, is a redraft of L. D. 1143, sponsored by the gentleman from Brewer, Mr. Robertson. This was redrafted twice by Mr. Spanogle of the University of Maine Law School, and when it appeared that the Committee did not wish to go along with this one member of the Committee volunteered to come up with something overnight, which is the bill before you. For anything as involved as this is, I submit to you this is hasty.

To give you an idea of the magnitude of this type of legislation, a subcommittee of the U.S. Senate Banking and Currency committee has been working on this type of legislation for seven years. At the present time they have over 5,000 pages weighing about nine and a half pounds, I understand. It is indicated that the full committee will soon report this bill to the Floor. But just think of it! It took them seven years of study. It took many changes to get to this point. And by the way, Senator Muskie has had a great deal to say about this legislation,

as he has been on the sub-committee from the start.

Enactment of a state law at this time would result in wasteful and expensive duplication. As you undoubtedly know, the National Conference of Commissioners on Uniform State Laws, which has already produced the Uniform Commercial Code, has been working on the Uniform Consumer Credit Code for some little time. They have recently produced their fourth draft and it seems to be quite certain that they will live up to their promise to have a final draft ready for distribution in the fall of 1967, so that consideration of the implementation of this will be ready for the states by January of 1968.

On this subject there have been some very poor and unworkable, unrealistic, unfair and untrue so-called "truth-in-lending" laws enacted in haste. I believe that this particular type of proposal encompasses so many different areas of our business and financial economy that equitable decisions cannot be hastily resolved.

The gentleman from Brewer, Mr. Robertson, stated that the Maine Retail Merchants Association was 100 percent behind this bill. I can assure you that they are not 100 percent behind this bill, I have a letter right here that says that they are not. In fact, the bill has just been published and they have not had time to go over it. I hope that you will support the majority of the committee "ought not to pass."

The SPEAKER: The Chair recognizes the gentleman from Hollis, Mr. Harriman.

Mr. HARRIMAN: Mr. Speaker and Members of the House: I think everybody on the Business Legislation Committee was of the opinion that some type of legislation, if possible, should be passed on truth-in-lending. We felt that interest rates, if possible, should be shown. We think it was good intent and a good cause, but to expect this Committee in five months to come up with a bill which it has taken Washington seven years to work on, and they still haven't come up with an answer, I think it was an impossibility in the first place.

The revolving credit part of this bill I think it is mathematically impossible to predict an interest rate before the loans started and I would like to make further comments about the Massachusetts law that was mentioned by Representative Robertson.

I have notes that I took during the hearing on this bill and one other on truth-in-lending and Mr. John Rodney, who is the attorney for the Massachusetts Bankers Association was to attend the hearing that was to be held in Washington and he had this to say about the Massachusetts bill.

He said that a private survey of the bank showed that the people were disinterested in the interest charges but they were interested in what their dollar costs were. That they would rather know, in dollars and cents what they were going to pay for a loan, rather than interest charges. He also said that this bill was poorly drafted, that it came under the undergraduate Boston College review, and he did not think it should be passed at this time, but we should wait for Federal regulation.

The SPEAKER: The Chair recognizes the gentleman from Sanford, Mr. Nadeau.

Mr. NADEAU: Mr. Speaker and Members of the House: I am convinced that people don't know the interest rates they are paying. This is one of the hearings I went to and in answer to some of the statements that have been made, I would like to say as far as notes at the hearing, you could write them all day. It all depends on which side and what stand you are taking. If you just pick up one particular point you know how you stand as an individual. But I feel that if we're actually here to protect our people, and I honestly feel that in your town and my town and your city and my city, there have been people that have been bilked. Now, I have here a ruling, and this happens to be a bankruptcy man from Bangor. But this is concerning someone right here in Augusta and I won't mention their name because they live right here in Augusta. But, I would like you representatives from Augusta to

take note of this. And this person here, they have ruled that they did not have to pay this loan company, it's Liberty incidentally, and this is only one of the many that they've had of a large amount and this was why they made this ruling, he cited the law, there is no statutory limitation whatsoever upon the rate of interest which may be charged on loans of money in excess of \$2,500 in Maine.

Now we all know these abuses. Then, there's nothing wrong. If that bill only did one thing, only protected one of your constituents, you have done something. The only effect this will have, it will lead people to know the truth and let them know the full disclosure of what the interest will be. Now we know what goes on. This happens in car buying, furniture buying, they say, look, just sign here, it's 6 per cent and that's it. But you know it's not 6 per cent.

The only effect that has been noted are that people become aware of the amount of interest they are paying and they will pay their bills faster. Now, I think that this is as important as any bill that we may pass this season and I honestly feel that if you stop and think just for one moment and think about the people that you know, your neighbors possibly, your friends and some of your constituents, especially some of these young married couples—you will know that they have been taken, they are being taken and they will continue to be taken, and the passage of this bill will protect some of them.

Now, I try to be honest, in fact I know I'm honest. I can say that trying to be honest cost me maybe \$4,000 this past year. I did it in a real estate deal, of course I did it in the insurance field just so I could speak against these so-called crooked insurance men, if I may use that term. The fact, that that doesn't tell you the truth, he says, tear up this policy this is no good. That's why I got a license. I did the same thing in real estate because I got taken when I bought my house. I'm not ashamed to admit it. So I attempted to sell real estate and I'm still doing so and I can tell you how I was

approached by people who said—"Look, how would you like to pick up \$500 to \$1,000 practically every ninety days."

Well, you know, having bills of my own I kind of thought about it—but do you know when it came to the final test, I couldn't tell this young couple, and many others after that, get your second mortgage money. Because, you know what was in that contract? And I read it for them, it stated that even if you came into a windfall and won one of those sweepstake bills that we tried to pass in here—so you won the New Hampshire Sweepstake, you couldn't pay them back even if you wanted to. That was in the fine print. Thank God there are some honest states.

However, and I know I have lost at least nine cases just because I wouldn't put these young couples through a second mortgage. You people think about that. You know some in your own towns that are going through this. Now, it came to my attention last Sunday, I had a young girl who came down to my house, pregnant, mind you, expecting a baby on July 16. She wasn't there because her husband was going to Vietnam but she was there to show me their repayment book of a loan company—and this incidentally, is going to be investigated if I have to pay for it. In this particular loan, this loan company is so sharp they didn't even put the name on the receipt who they were. It's not even worth the paper, but it did state that she was paying \$33 a month. Now get this, even when she paid in advance, because that's when her bill comes from Uncle Sam two weeks before she was paying in advance, they didn't reduce the interest payment and for 30 months mind you, they have already overpaid the loan and they only have 14 more months to go. Isn't that wonderful? They have overpaid it already and they have 14 more months to go. Boy, that must be quite a law, especially when they don't put their names on it. That's only one of them, I can give you hundreds of cases, but you people realize and I know you are going to go along with the good and able

man, a good Republican, from Brewer, Mr. Robertson. This is one time that this bill is correct.

The SPEAKER: The Chair recognizes the gentleman from Sanford, Mr. Gauthier.

Mr. GAUTHIER: Mr. Speaker and Members of the House: As a signer of the Minority "Ought to pass" report, I hate to differ with my good friend on the Committee, Representative Scott of Wilton. The last redraft took several evenings and this was done by a hard working lawyer on our Committee which I assure you wants to protect the people. This bill is a much needed and long overdue disclosure of interest. This bill is for the protection and for the best interest of the borrowers of the State of Maine. This bill would not only require that the retailer disclose the finance charges and true interest rates, on a transaction, but it would also eliminate the false advertising that some of our leading institutions promotes in magazines, papers and on billboards. Instead of stating rates and payments in such a way that the borrower will be thoroughly confused, the true interest will have to be shown in a clear and concise manner. The history of truth-in-lending has always been when the opposition could not present a good argument that it should not be enacted, let's make a further study.

Of course those who lend, especially those who do not want their customers to know how much it is costing them to borrow money, will make every attempt to defeat a truth-in-lending bill. If there is nothing to hide from the public, why should anyone be opposed to telling the truth to his customers when he is selling him merchandise or loaning money?

Let's protect the borrowers of our State and extend to them the protection to which they are entitled. Let's make the seller honest by disclosing the truth regarding the finance charges regardless of how ridiculous they may be. This bill has been thoroughly studied, the reasons for such a measure have been thoroughly studied, it has been determined beyond a question that this bill is needed

and is a good piece of legislation. I sincerely hope that you will protect your constituents and vote to accept the Minority in new draft, "Ought to pass" report.

The SPEAKER: The Chair recognizes the gentleman from Presque Isle, Mr. Scott.

Mr. SCOTT: Mr. Speaker and Members of the House: As a signer of the Majority "Ought not to pass" Report on this, I feel I should state my position. We have had a very good committee this year and we have worked hard. We've had some ten or twelve bills and complicated bills before our Committee in regard to small loans, truth-in-lending and so forth. They have conflicted with each other, they have increased the work of our Committee to try to eliminate the conflicts. We have been accused of being a do-nothing legislature by some of the news media. I do not agree. This House has recently passed, by overwhelming vote, two measures in regard to small loan laws. Now the able Senator from Aroostook, Senator Harding, has stated in our Senate that these bills will correct 80 percent of these small loan abuses. I think this is a major accomplishment. Now we all know that the title —

The SPEAKER: The Chair will interrupt the gentleman just for a moment—I was busy with a note, but he must not refer to anyone in the other branch to persuade the decision of this House. The gentleman may proceed.

Mr. SCOTT: I apologize, Mr. Speaker, I made a mistake.

Now we all know that the title of a book is very important and is very carefully selected to sell the book. The title of these bills "truth-in-lending" is a very fine title and a catchy one. Now every member of our Committee, and I believe every member of this House, are in favor of some legislation along these lines. We're all in favor of truth on this floor and truth in lending or anything else. But our Committee has had a terrible toll. For instance, 986 received lengthy hearings, an open hearing and a closed hearing, and when we came in here and passed it through the House I think we



had ten amendments on it, some of which were mine which I believe improved the work and took care of the abuses. The idea of this bill is good. Nobody is against it, but as a responsible member of this Legislative Committee, I cannot in good conscience pass out a bill which I have had a few minutes to see in a fourth or fifth redraft. Now I'm not — I think it was Wednesday night we had a few minutes to see the final redraft and I just cannot go along with it.

The idea of the bill is splendid but we cannot, in the time that we have had, come up with a proper bill; so I will have to vote against this particular bill although I am for the principle.

The SPEAKER: The Chair recognizes the gentleman from Sanford, Mr. Gauthier.

Mr. GAUTHIER: Mr. Speaker, I'd like to move that when the vote is taken it is taken by a roll call.

The SPEAKER: The Chair recognizes the gentleman from Portland, Mr. Scribner.

Mr. SCRIBNER: Mr. Speaker and Members of the House: I'd like to point out a couple of items to the Committee—one is the Committee had some reservations about the details of these two bills. I'd like to point out that Mr. Robertson from Brewer and myself had these two bills submitted to the Attorney General, and I have here a memorandum from Leon V. Walker, Jr., Assistant Attorney General. It states as follows: "I've checked the contents of these bills and find no conflict between the bill and other related laws."

I believe that this will answer some of the questions that some of the Members of the House might have in their own mind regarding these particular bills. We did take that step and the Attorney General's office spent several days reviewing them.

As far as the Federal regulations go and the work that's been done in Massachusetts, I'd like to also point out that our neighbors in Nova Scotia have truth-in-lending. I don't know how long it's going to be but we're going to wait for all of our neighbors to have this be-

fore we take this important step, but that the bills that we have before us today we've had the benefit of all of this work that has been done in the Congress, their reports, records from Massachusetts, items from various financial institutions and how they've dealt with this, and we've had the benefit of this in preparing this legislation that is presented before you today. It is not hastily drawn and we've had the resources to go over all of this legislation in search for conflicts and in order to insure that the definitions were clear and concise.

I'd like to read to the members of the House, inasmuch as quite a great deal has been mentioned about Massachusetts, an article from the Saturday, April 15, 1967, edition of the Christian Science Monitor. It's entitled "Bay State takes truth-in-lending law in stride," by Ian D. Burman who is the financial writer.

"An installment-loan customer took the statement of annual interest a bank loan officer handed him, crumpled it, and tossed it into a nearby waste basket.

'I don't need to look at that,' he emphasized. 'I know I can trust you people.'

Not all borrowers are reacting to the new truth-in-lending law in Massachusetts with such dramatic faith in lenders. Most, however, are receiving the new disclosures lenders must give with little question. And lenders have not noticed a change in loan volume that they can attribute to the new law.

That is the conclusion gained from a survey by this newspaper of lenders and consumer representatives in the Boston area.

Massachusetts was the first state to enact a truth-in-lending law. The state of Washington followed, and consumer groups in several other states are pushing similar laws.

Meanwhile, the Senate Banking and Currency Committee now is holding truth-in-lending hearings. Washington observers see a federal law likely this year or next.

Thus, Massachusetts with a truth-in-lending law operating for 3½ months gives the rest of the nation its first peek at how well truth-in-

lending works. And lenders are quick to offer their appraisals.

#### Costs disclosed

Typical is the comment of John E. Wilkinson, executive vice-president of the Charlestown Savings Bank.

'Many didn't know they were paying 10 to 12 percent interest, but telling them does not bother them. The public more or less trusts the bank.'

But the survey did disclose that in a few instances borrowers are turning down high-interest loans and shopping around for better rates.

One South Boston woman agreed to buy a bedroom set for \$300. She was then told that she would be paying interest at an annual rate of 31 percent. She canceled the order and looked around until she found another loan at 12 percent.

Since the Massachusetts truth-in-lending law went into operation at the beginning of the year, lenders have had to tell borrowers not only finance charges in dollars and cents, but also what the charges equal in annual interest rates.

The purpose, say the law's proponents, is to make it easier for borrowers to compare the costs of different types of loans by having the costs of all loans given in annual interest rates.

#### Credit Sampled

But lenders were cold to the proposal. Stating annual interest rates makes loans sound costly.

A 5-percent-per-hundred auto loan, for instance works out to almost double in equivalent annual interest — 9.23 percent. And under the law lenders have to give customers a statement with higher-sounding annual interest in bold type.

Customers are borrowing less now than a few months ago. But the decline seems to come from the general economic slowdown rather than the new information borrowers are getting.

The Federal Reserve Bank of Boston collects installment-credit figures from a sample of 11 banks

in the Boston area. Installment loans in February were down 1.6 percent from the month before.

The drop, however, goes along with a rate of decline that started last October. The figures did not sharpen their downturn with the beginning of truth-in-lending during January and February.

Answers from the bankers this newspaper surveyed bear out the statistics. 'We haven't lost a single loan because of it and I've heard no complaints,' commented William D. Oakley, assistant vice-president in the personal-loan department of the First National Bank of Boston.

Bankers, of course, with installment loan rates usually under 12 percent, appear the least upset by the new law.

Mr. Ellis, vice-president in charge of Household Finance Corporation's northern division. 'I know of no specific cases where the new information we're giving customers has caused them to turn loans down.'

Speaking for the area's retail merchants, Dean C. Cushing, executive vice-president of the Boston Retail Trade Board, stated that retailers have seen no 'appreciable difference' in their credit volume since the law went into effect.

Though their business is still good, lenders are not without complaints. Retailers, for example, feel the present wording of law forces them to state higher annual interest rates on some revolving credit accounts than is actually the case.

And bankers complain that the new law has added to their costs. Said one Boston banker: 'It caused a great deal of expense for new forms and computer programs, and explaining true interest to customers adds two or three minutes to many transactions.'

But there are no complaints from the representatives of consumer organizations. In fact, they are tickled pink.

'For the first time people are now actually interested in rates' bubbled Dermont P. Shea, executive secretary of the Massachusetts Consumers Council. 'And they are becoming aware that there are alternative sources of credit.' "

The SPEAKER: The Chair recognizes the gentleman from Bangor, Mr. Quinn.

Mr. QUINN: Mr. Speaker and Members of the House: I wish to stand in support of this fine bill sponsored by Mr. Robertson, the gentleman from Brewer.

Truth-in-lending. Presently it's the usual practice in these conditional sales contracts or other contracts to merely set forth in these contracts totals — and very little information. I've had occasion in the past as an attorney to have people come to me with some of these contracts, to interpret the contract for them. There was such a lack of information in the contract it was impossible, and the only way we could get information to give the client an idea of what he had signed and what obligation he was under was to go to the merchant himself and go through all the details of the transaction.

Now this bill of Mr. Robertson's will do away with that kind of a situation. This bill only requires two things; it requires an expression of the truth and it requires ceasing to forcefully advertise two very important things, because it's those false advertisements that appear in the papers and appear on the billboards that attract people to these merchants, and when they go to these merchants and make a transaction they come away with an obligation that they do not understand, and requiring a very heavy financial return from them — much more than they would have undertaken if they had received all of the information.

Now, this bill has been referred to as being complicated. I will agree that the first two pages of this bill is complicated and necessarily has to be, because it contains the definitions, it defines all the various transactions that will be affected by this bill, and because of the nature of that it is complicated; but once you get beyond the definitions and get into the body of the bill it is simple. All it asks for in installment purchase or in revolving contracts that are on time payment is that that seller will give to that buyer the following information in writing: The cash price of the property purchased or the service required;

the amount to be credited on down payment; the difference between those amounts; the insurance and many of the purchasers don't know there's an insurance clause attached as an overhead — the insurance charges, individually itemized which are to be paid by the installment buyer, with the types and coverages of the various insurance terms; the amount of official fees charged; the personal bill that's owed; the finance charge expressed in terms of dollars and cents, and the percentage of the finance charge bears to the principal balance; the time balance and the amount due at all times after each payment.

Now that is not very complicated. The little simple form will contain all of that information, signed by the seller, and the buyer will have his contract in simple terms so that he can show it to anybody and they can explain it to him if he does not understand it.

Now, what's wrong about that? Why shouldn't our citizens have that information? Why should we be afraid that merchants should disclose this information to them?

Now I understand that this similar proposition is before the Congress of the United States and has already been passed by the State of Massachusetts. I'm going to revert back again once more to the second proposition that I said—the advertising phase. Sellers shall not in any advertisement, publication, display, broadcast, solicitation or representation make any false, misleading or deceptive statement.

I wonder how many of you folks have traveled along the countryside and seen some of these large billboards that set forth attractive information to get loans and purchase goods? Now much of that material is false and misleading, and the State of Massachusetts in passing their law — there's an article that appeared in the Globe of March of this year, and it referred to that same kind of advertising, and as a result of the Act in Massachusetts, quote: "The disappearance of these adds is one of the more obvious manifestations of the two truth-in-lending laws enacted by the Legislature last year." Now apparently the fact

that Massachusetts passed it — started cleaning up this outdoor advertising. These laws known as the Retail Installment Sales Act — and that is what this one is that we are considering now, and the Truth-in-Lending Act which is the second matter, required basically that a person making an installment purchase or taking out a loan, to be given two pieces of information—the dollar amount of the finance charge and the simple annual interest rate. The Truth-in-Lending Act also includes the provision that advertisements for loans must state the simple annual interest rate. The premise behind those laws is that the consumer by acknowledging the dollar cost and interest rate of a loan or installment purchase will be able, by comparison, to shop and therefore be able to save himself some money, because he can shop knowing what each of the merchants has to offer and what they're actually going to charge in principal, price and interest and overhead payments.

Now they also, in this statement that this bill will require, it requires the interest charge, either monthly or annually rates, and the rate of interest and the amount of interest in bold face type. Now that brings to my mind another thing, many of these sales contracts that I have examined have very fine print, hard to read. Some of the most important conditions of the contract. Now this bill would require their doing away with such practice and that people will get in bold face type the exact information of the transaction, in simple terms so they will understand them. Why should we not give this information to our citizens? Why should we refrain from giving them?

Now, ladies and gentlemen of the House, we owe it to our constituents, the people of Maine, to require that such complete information will be furnished to them for their knowledge and protection. I hope you support the gentleman from Brewer in a very good bill.

The SPEAKER: The Chair recognizes the gentleman from Portland, Mr. Healy.

Mr. HEALY: Mr. Speaker and Members of the House: I am going to be very brief, I'm just as hot as everybody else here. But this reform is long, long overdue, just as the bill we bought yesterday relative to the usury interest that the small finance companies have been sacking the people with. Now it has been very ably explained by both sides, and in conclusion it has my blessing.

The SPEAKER: The Chair recognizes the gentleman from Madawaska, Mr. Levesque.

Mr. LEVESQUE: Mr. Speaker and Members of the House: I think the basic issue probably this morning here is, does this House want to delay any action for another two years in anticipation that the Federal Government will have a standard regulation for all the states? I think probably this House this morning can stand in unity in defending the action of the debate that's been going on this morning, that there is an actual and immediate need for this type of legislation.

The SPEAKER: The Chair recognizes the gentleman from Wilton, Mr. Scott.

Mr. SCOTT: Mr. Speaker and Members of the House: I think we are all somewhat in agreement that we need this type of legislation, but when we put it on the books we want the best law in the country, a uniform law. As I have stated to you before, this law is practically ready and I have a copy here now. This will be ready for January '68 and if I'm not wrong we'll be back here in January '68 at a special session and there is plenty of time, six months, when we can enact this law and do it in a man-fashion and businesslike way.

The SPEAKER: The Chair recognizes the gentleman from Bangor, Mr. Quinn.

Mr. QUINN: Mr. Speaker and Members of the House: The motto of this State is *Dirigo*, "We Lead." We don't have to sit back and wait and see what the other states do.

The SPEAKER: The Chair recognizes the gentleman from Brewer, Mr. Robertson.

Mr. ROBERTSON: Mr. Speaker and Members of the House: I'm going to say just two or three words and sit down. It's too hot to argue. I just want to say that this Federal law has been procrastinated for years and years and years. It will not be here in '68. If we have it in '75, we're going to be very, very fortunate. This has been studied thoroughly by an eminently qualified Committee, you have heard Judge Quinn interpret it. It is difficult. Any measure is going to be a little bit difficult to explain it if it's going to be worthwhile. To me, the issue here this morning is, do you want the people of the State of Maine to know the truth, or do you want to keep them in the dark for the next ten years? Do you want to defend the planks in the platform of your party or do you want to wash them down the drain? Ladies and gentlemen, that's the issue before you. Let's let the people of Maine know the truth, let's make the lender tell the truth. Let's enlighten our citizens. Thank you.

The SPEAKER: The Chair recognizes the gentleman from Auburn, Mr. Snowe:

Mr. SNOWE: Mr. Speaker and Members of the House: When we have to start passing legislation to protect people from themselves, I think we're in a pretty tough situation. I hope we accept the Majority "Ought not to pass" report.

The SPEAKER: The Chair recognizes the gentleman from Portland, Mr. Conley.

Mr. CONLEY: Mr. Speaker and Members of the House: Seeing as this L. D. has been put forth in both parties' platform this year, I think that it is urgent that we pass this bill today. I notice that when the gentleman, Mr. Harriman, spoke, he said that in five months time they had a very difficult time trying to put this bill together. And yet, the gentleman from Wilton, Mr. Scott has just shown us a copy of a bill that he says we can put before the 103rd Legislature in special session next January and come up with a fine bill. Well, if we couldn't do it in five months, in his estimation,

how in the Lord's name would we be able to do it in three or four days? I hope that we take action on this bill today and pass it for the people of this great state.

The SPEAKER: The Chair recognizes the gentleman from Sanford, Mr. Nadeau.

Mr. NADEAU: Mr. Speaker and Members of the House: The gentleman, my seatmate here, just got out the Bangor paper and in this paper it states that one thousand people are on the doorstep of jails because of these loan companies. This is what the Bangor paper just said and it's right here. Now, there's going to go some more of your tax money if we have to end up by putting them in jail. Now, I'd like to answer Mr. Scott. Mr. Scott made a remark that his committee had numerous bills, so, he admits this he is concerned. There is need for this legislation. Even if there had been one percent of it, there would have been need of it. Now, I'm positive that you realize there must be hundreds of your constituents in your own backyard who are in the claws of these companies. Now, in good conscience, I ask you, are you thinking of your own individual interest because of this stand or position you might hold today? Because of your fortunate investments, or are you thinking of the people back home who are having a tough time living? Please protect them.

The SPEAKER: The Chair recognizes the gentleman from Pittsfield, Mr. Susi.

Mr. SUSI: Mr. Speaker and Members of the House: I came in this morning fully planning to go along with my very good friends in Business Legislation who have signed the "ought not to pass" report, in respect for their reservations concerning the technicalities of this bill and their concern that perhaps in every detail these technicalities weren't correct. In the meantime I've been thinking of my own experience and observation through the years concerning this subject and at this time I'm going to support the "Ought to pass" report in New Draft.

I come from an area like many of us do, which is pretty much

rural, abuses aren't as great in these rural areas certainly as they would be in the more urban areas but, one experience I would like to bring to your attention, we had a very respectable furniture company that operated for many years in our home town. It was eventually taken over by one of these high volume furniture outfits that operated out of one of the cities here in the State, they spent more money on their advertising than they did on the junk that they sold. Obviously, their only interest was to get hold of this high interest paper.

A fellow who had been the manager for many years of the respectable firm that had been taken over by this high volume outfit stayed on for a short time with the new outfit. Shortly after they took over I asked him how he liked his new experience and the fellow made it clear in no uncertain terms that he was to be with them for a very short time. He told one of his first experiences where a poor working family came in and on one of these time payment deals, bought several hundred dollars worth of furniture, livingroom, bedroom, kitchen sets and all that. They delivered it some thirty miles away on a day that it was raining hard. The man was working, his wife was working, the children were at school. He looked in their house, there was no place to put it; he called the head office of this outfit and asked what to do. The head office said, wait a minute, they came back to the phone and said, they've signed the contract, set it off on the lawn. And they set off this several hundred dollars worth of furniture on the lawn, in the driving rain, and went off and left it. He said, I think you can understand why I can't stay with this outfit.

I think you can understand why I can't arouse any sympathy for these kind of people. If there is a little doubt about the technical aspects of this bill, frankly, I just can't get too concerned about it.

The SPEAKER: The Chair recognizes the gentleman from Eagle Lake, Mr. Martin.

Mr. MARTIN: Mr. Speaker and Members of the House: I have no intentions of prolonging the debate to any great length, but there are a few points that have been raised that I would like to discuss with you. One of these is that we should perhaps wait for a Federal law to be passed, and I think if all of us in this House remember and recall some of the statements that were made by the Majority Party during the last campaign and are still being made by members of both parties today, in that we should prevent the encroachment of the Federal Government upon the states. And my answer to this is, why? Why, is the Federal Government passing laws, which they are now doing, which apparently means that the states are losing their rights. And the reason for this of course, is that the states are refusing to act. Now, if we are going to wait for the Federal Government to pass a law on truth-in-lending, then perhaps this is another area in which the Federal Government should act immediately.

Second, some people of us say that an annual percentage rate is too difficult to compute. The average salesman could not possibly figure it out. I am sure all of us are aware that financing houses have forms that can be used to compute the rates, quick and accurate answers can be obtained by simply using the tables which are issued by financial publishing houses. You also hear the argument that revolving charge accounts should not have been included because, under the annual rate requirements, it is too precise or it is too difficult to arrive at a precise figure. This is not so. In most cases the law would maintain that it would be sufficient for retail stores to multiply the periodic rate by the number of periods per year. For example, if the monthly rate was 1.5%, the customer would be told that the annual rate would be 1.5 times 12, or 18%. I am somewhat amazed by the remarks made by the gentleman from Auburn, Mr. Snowe, in saying that we are not here to protect the public. Let me make this

comment. Perhaps we should not be protecting the public. Perhaps it is true that they should be smart enough to realize what is going on. But perhaps this is the answer. Perhaps we should prevent the banks or lending institutions of Maine from misleading and lying to the public. If we don't want to do it any other way. And I certainly hope that you vote for this bill now, and not next year.

The SPEAKER: The Chair recognizes the gentleman from Belgrade, Mr. Sahagian.

Mr. SAHAGIAN: Mr. Speaker: If I'm in order, I wish to move for the previous question.

The SPEAKER: For the Chair to entertain a motion for the previous question it must have the consent of one third of the members present. All those in favor of the Chair entertaining the motion for the previous question will vote yes; those opposed will vote no. The Chair opens the vote.

A vote of the House was taken.

The SPEAKER: Obviously, a sufficient number having voted, the previous question will be entertained. The question now before the House is, shall the main question be put now? Which is debatable for five minutes by any one member. All those in favor of the main question being put now will say yes; those opposed, no.

A viva voce vote being taken, the main question was ordered.

The SPEAKER: The main question is on the motion of the gentleman from Wilton, Mr. Scott, that the House accept the Majority "Ought not to pass" Report. The yeas and nays have been requested. For the Chair to order a roll call it must have the expressed desire of one fifth of the members present and voting. All those desiring a roll call will vote yes; those opposed will vote no, and the Chair opens the vote.

A vote of the House was taken, and more than one fifth of the members present having expressed a desire for a roll call, a roll call was ordered.

The SPEAKER: The pending question is on the motion of the gentleman from Wilton, Mr. Scott, that the House accept the Majority "Ought not to pass" Report on Bill

"An Act Providing for a Truth-in-Lending Act," House Paper 781, L. D. 1143. If you are in favor of accepting the Majority "Ought not to pass" Report you will vote yes; if you are opposed you will vote no. The Chair opens the vote.

### ROLL CALL

YEA—Bunker, Crosby, Durgin, Farrington, Harriman, Huber, Humphrey, Lincoln, Meisner, Noyes, Rackliff, Rideout, Sahagian, Scott, C. F.; Scott, G. W.; Shute, Snow, P. J.; Snowe, P.; Soulas, Thompson, Trask.

NAY — Allen, Baker, E. B.; Baker, R. E.; Bedard, Belanger, Beliveau, Benson, Berman, Bernard, Binnette, Birt, Boudreau, Bourgoin, Bragdon, Brennan, Brown, Buck, Burnham, Carey, Carrier, Carroll, Champagne, Clark, Conley, Cornell, Cottrell, Couture, Crockett, Crommett, Curran, Cushing, Danton, Darey, Dickinson, Drigotas, Drummond, Dudley, Dunn, Eustis, Evans, Ewer, Fecteau, Fortier, Foster, Fraser, Fuller, Gaudreau, Gauthier, Giroux, Hall, Hanson, B. B.; Hanson, H. L.; Hanson, P. K.; Harnois, Hawes, Haynes, Healy, Henley, Hennessey, Hewes, Hodgkins, Hoover, Hunter, Immonen, Jalbert, Keyte, Kilroy, Kyes, Lebel, Levesque, Lewin, Lewis, Littlefield, Lycette, Martin, McNally, Miliano, Minkowsky, Mosher, Nadeau, J. F. R.; Nadeau, N. L.; Pendergast, Philbrook, Pike, Porter, Prince, Quinn, Richardson, G. A.; Richardson, H. L.; Robertson, Ross, Sawyer, Scribner, Shaw, Starbird, Susi, Tanguay, Townsend, Trumana, Waltz, Watts, Wheeler, White, Wight, Williams, Wood.

ABSENT —Bradstreet, Carswell, Cookson, Cote, D'Alfonso, Dennett, Edwards, Gill, Harvey, Hichens, Hinds, Jameson, Jannelle, Jewell, Maddox, McMann, Payson, Quimby, Robinson, Rocheleau, Roy, Sullivan.

Yes, 21; No, 106; Absent, 22.

The SPEAKER: Twenty-one having voted in the affirmative and one hundred and six in the negative, the motion does not prevail.

Thereupon, the Minority "Ought to pass" Report was accepted, the

New Draft read twice and assigned for third reading the next legislative day.

### Divided Report

Majority Report of the Committee on Business Legislation reporting "Ought not to pass" on Bill "An Act Providing for Disclosure of Interest and Finance Charges on Loans" (H. P. 964) (L. D. 1465)

Report was signed by the following members:

Messrs. MacLEOD of Penobscot  
HARDING of Aroostook  
KATZ of Kennebec

—of the Senate.

Messrs. TRASK of Milo  
GAUTHIER of Sanford  
SCOTT of Wilton  
SCOTT of Presque Isle  
HARRIMAN of Hollis  
PECTEAU of Biddeford

—of the House.

Minority Report of same Committee reporting "Ought to pass" on same Bill.

Report was signed by the following member.

Mr. SULLIVAN of Portland

—of the House.

Reports were read.

The SPEAKER: The Chair recognizes the gentleman from Wilton, Mr. Scott.

Mr. SCOTT: Mr. Speaker and Members of the House: I move acceptance of the Majority "Ought not to pass" Report.

The SPEAKER: The Chair recognizes the gentleman from Portland, Mr. Scribner.

Mr. SCRIBNER: Mr. Speaker and Members of the House: This particular measure is virtually identical to the previous one, which we have just had a great deal of debate on. It applies the same formula, the same description of the contract to loans. The previous one covered retail installment contracts and I hope the House will vote to defeat the motion to accept the "Ought not to pass" report and I request a roll call.

The SPEAKER: The Chair recognizes the gentleman from Brewer, Mr. Robertson.

Mr. ROBERTSON: Mr. Speaker and Members of the House: I

stand here before you in humbleness and thankfulness for the fine support you have shown and the fine judgment I feel we have shown in accepting for the first reading this bill which we have just considered. We went half way with this bill, and that was the installment sales. The second bill, now before you, covers the loan situation in exactly the same bill; Massachusetts split them up into two bills, so we split them up into two bills. This is the second part of the package. We aren't going to argue on it. The same arguments apply, the same study went into it. It's the same bill with the exception of it covers the loan companies, on the individual loan, instead of installment sales. I sincerely hope that you folks will go along with this portion of the measure and that you will vote against the motion of the gentleman from Wilton, and I would ask for a roll call.

The SPEAKER: Is the House ready for the question? The pending question is on the motion of the gentleman from Wilton, Mr. Scott, that the House accept the Majority "Ought not to pass" Report. The yeas and nays have been requested. For the Chair to order a roll call it must have the expressed desire of one fifth of the members present and voting. All of those desiring a roll call will vote yes; those opposed will vote no, and the Chairs opens the vote.

A vote of the House was taken, and more than one fifth of the members having expressed a desire for a roll call, a roll call was ordered.

The SPEAKER: The pending question is on the motion of the gentleman from Wilton, Mr. Scott, that the House accept the Majority "Ought not to pass" Report on L. D. 1465. If you are in favor of accepting the Majority "Ought not to pass" Report you will vote yes; if opposed you will vote no. The Chair opens the vote.

### ROLL CALL

YEA—Bunker, Crosby, Durgin, Farrington, Fuller, Harriman, Huber, Humphrey, Lincoln, Noyes, Pike, Rackliff, Rideout, Ross,



Scott, C. F.; Scott, G. W.; Shute, Snow, P. J.; Snowe, P.; Soulas, Thompson, Trask, White, Wight.

NAY — Allen, Baker, E. B.; Baker, R. E.; Bedard, Belanger, Beliveau, Benson, Berman, Bernard, Binnette, Birt, Boudreau, Bourgoin, Bragdon, Brennan, Brown, Buck, Burnham, Carey, Carrier, Carroll, Champagne, Clark, Conley, Cornell, Cottrell, Crommett, Curran, Cushing, Danton, Darey, Dickinson, Drigotas, Dudley, Dunn, Eustis, Evans, Ewer, Fecteau, Fortier, Foster, Fraser, Gauthier, Giroux, Hall, Hanson, B. B.; Hanson, H. L.; Hanson, P. K.; Harnois, Haynes, Healy, Henley, Hennessey, Hewes, Hodgkins, Hoover, Hunter, Keyte, Kilroy, Kyes, Lebel, Levesque, Lewin, Lewis, Littlefield, Martin, McNally, Miliano, Minkowsky, Mosher, Nadeau, J. F. R.; Philbrook, Porter, Prince, Quinn, Richardson, G. A.; Richardson, H. L.; Robertson, Sawyer, Scribner, Shaw, Starbird, Susi, Tanguay, Townsend, Truman, Waltz, Watts, Wheeler, Williams, Wood.

ABSENT—Bradstreet, Carswell, Cookson, Cote, Couture, Crockett, D'Alfonso, Dennett, Drummond, Edwards, Gaudreau, Gill, Harvey, Hawes, Hichens, Hinds, Immonen, Jalbert, Jameson, Jannelle, Jewell, Lycette, Maddox, McMann, Meisner, Nadeau, N. L.; Payson, Pendergast, Quimby, Robinson, Rocheleau, Roy, Sahagian, Sullivan.

Yes, 24; No, 91; Absent, 34.

The SPEAKER: Twenty-four having voted in the affirmative and ninety-one in the negative, the motion to accept the Majority "Ought not to pass" Report does not prevail.

Thereupon, the Minority "Ought to pass" Report was accepted, the Bill read twice and assigned for third reading the next legislative day.

#### Divided Report Tabled and Assigned

Majority Report of the Committee on State Government reporting "Ought not to pass" on Bill "An Act Enabling Municipalities to Create Historic Districts and to

Provide for the Preservation of Historic Buildings and Places" (H. P. 856) (L. D. 1269)

Report was signed by the following members:

Mr. STERN of Penobscot  
—of the Senate.  
Messrs. DENNETT of Kittery  
WATTS of Machias  
RIDEOUT of Manchester  
Mrs. CORNELL of Orono  
Mr. STARBIRD  
of Kingman Township  
—of the House.

Minority Report of same Committee on same Bill reporting same in a new draft, (H. P. 1216) (L. D. 1729) under same title and that it "Ought to pass"

Report was signed by the following members:

Messrs. WYMAN of Washington  
LUND of Kennebec  
—of the Senate.  
Messrs. PHILBROOK  
of South Portland  
MARTIN of Eagle Lake  
—of the House.

Reports were read.

(On motion of Mr. Birt of East Millinocket, tabled pending acceptance of either Report and specially assigned for Tuesday, June 20.)

#### Senate Paper Out of Order

From the Senate: The following Order:

ORDERED, the House concurring, that notwithstanding the Joint Order previously passed by the 103rd Legislature directing the Committee to file final reports by June 16th (S. P. 683), said order shall not apply to the Joint Committee on Appropriations and Financial Affairs (S. P. 689)

Came from the Senate read and passed.

In the House, the Order received passage in concurrence.

#### Passed to Be Engrossed

Bill "An Act relating to Compensation of Complaint Justices of the District Court" (S. P. 434) (L. D. 1088)

Was reported by the Committee on Bills in the Third Reading, read the third time, passed to be engrossed and sent to the Senate.

### Third Reader Amended

Bill "An Act to Establish the Division of Municipal Affairs in the Executive Department" (H. P. 1184) (L. D. 1686)

Was reported by the Committee on Bills in the Third Reading and read the third time.

Mr. Brennan of Portland offered House Amendment "A" and moved its adoption.

House Amendment "A" was read by the Clerk as follows:

HOUSE AMENDMENT "A" to H. P. 1184, L. D. 1686, Bill, "An Act to Establish the Division of Municipal Affairs in the Executive Department."

Amend said Bill by striking out all of the emergency preamble.

Further amend said Bill by striking out all of sections 7, 8 and 9 and inserting in place thereof the following:

'Sec. 7. Appropriation. There is appropriated out of any moneys in the State Treasury not otherwise appropriated, to the Division of Municipal Affairs, for the fiscal year ending June 30, 1968, the sum of \$18,600 and for the fiscal year ending June 30, 1969, the sum of \$24,400, or so much thereof as may be necessary for the purposes set forth in this Act. The breakdown shall be as follows:

Department	1967-68	1968-69
<b>EXECUTIVE DEPARTMENT</b>		
Division of Municipal Affairs		
Personal Services (2)	\$13,500	\$19,000
All Other	3,750	5,000
Capital	1,350	400
Total	\$18,600	\$24,400

House Amendment "A" was adopted and the Bill passed to be engrossed as amended and sent to the Senate.

Bill "An Act Placing the Indian Voting District with Representative Class Districts" (H. P. 1208) (L. D. 1720)

Was reported by the Committee on Bills in the Third Reading and read the third time, passed to be engrossed and sent to the Senate.

### Third Reader Tabled and Assigned

Bill "An Act relating to Boat Registration" (H. P. 1212) (L. D. 1724)

Was reported by the Committee on Bills in the Third Reading and read the third time.

(On motion of Mr. Ross of Bath, tabled pending passage to be engrossed and specially assigned for Tuesday, June 20.)

### Amended Bills Third Reader

#### Tabled Until Later in the Day

Bill "An Act Providing for the Registration of Land Surveyors" (S. P. 550) (L. D. 1447)

Was reported by the Committee on Bills in the Third Reading and read the third time.

On motion of Mr. Shaw of Chelsea, the House voted to reconsider its action of yesterday whereby Committee Amendment "A" was adopted.

The same gentleman then offered House Amendment "A" to Committee Amendment "A" and moved its adoption.

House Amendment "A" to Committee Amendment "A" was read by the Clerk as follows:

HOUSE AMENDMENT "A" to COMMITTEE AMENDMENT "A" to S. P. 550, L. D. 1447, Bill, "An Act Providing for the Registration of Land Surveyors."

Amend said Amendment by striking out all of the 5th paragraph and inserting in place thereof the following: '\$1663. Other legally recognized professions not affected

This chapter shall not be construed to affect or prevent the practice of any other legally recognized profession nor prevent any professional engineer from engaging in the practice of land surveying.'

The SPEAKER: The Chair recognizes the gentleman from Waterville, Mr. Carey.

Mr. CAREY: Mr. Speaker and Members of the House: This amendment in effect kills the bill. It would allow electrical, mechanical, chemical, aeronautical, heating and ventilating engineers to practice surveying without registration. Again I would point out that all professional engineers are

not qualified to do survey work. Just as engineers are not allowed to practice dentistry without examination or certification, so should they not be allowed to practice surveying. Engineering and surveying are cousins — not brothers.

It is hard to understand why engineers across the road should fear this bill so much. While engineering courses in our universities do not offer that much surveying, it is hoped that the vocational schools will instruct in this subject. It is possible that some of our engineers may be found out as incapable if they had to take an exam, but for two years these same engineers that have this fear can register without exam. It would seem then that their only fear would be their being found incapable after certification.

I would move indefinite postponement of House Amendment "A."

The SPEAKER: The Chair recognizes the gentleman from Ellsworth, Mr. McNally.

Mr. McNALLY: Mr. Speaker and Members of the House: I've read this amendment over and I would like to pose a question to someone who would answer it. It says, "Other legally recognized professions not affected. This chapter shall not be construed to affect or prevent the practice of any other legally recognized profession." Doesn't that mean that the doctors and the lawyers and any other people that's considered to be in a profession can be a surveyor?

The SPEAKER: The Chair recognizes the gentleman from Chelsea, Mr. Shaw.

Mr. SHAW: Mr. Speaker, I'd like to have the House know what they're voting on so I would like to read into the record some of the facts. Under the registering of professional engineers, for the practice of professional engineering it says, —"that the term practice of professional engineering shall be held to mean any professional service such as consultation, investigation, evaluation, planning, design, or responsible supervision of construction in connection with any public or private utilities, structures, buildings, machines, equipment,

processes, works or projects wherein the public welfare or the safeguarding of life, health or property is concerned or involved where such professional service requires the application of engineering principles and data."

Under the definition of professional engineer. "The term professional engineer shall mean a person who by reason of his knowledge and mathematics, the fiscal sciences and the principles of engineering acquired by professional education and practical experience is qualified to engage in engineering practices as defined."

Now under the educational requirements it says: "a graduate of an engineering curriculum of four years or more approved by the Board as being of satisfactory standing with a specific record of an additional four years or more of experience in engineering work of a grade and character which indicates to the Board that the applicant may be competent to practice engineering shall be admitted to an eight-hour written examination. The fundamentals of engineering have an eight-hour written examination in the principles and practice of engineering. On passing such examinations the applicant shall be granted a certificate of registration to practice engineering in this state provided he is otherwise qualified."

That means that in order to be a professional engineer in this state you have to have a college degree and you have to work out a four-year term before you can even take the test for the job. Also there is a provision in here which provides that if any professional engineer is convicted of fraud he will lose his license. I can't believe that a chemical or mechanical engineer would endanger his license by doing something he isn't qualified to do. That means that civil engineers have to be licensed twice to practice their work.

A comparable situation would be compelling lawyers to register as accountants to do tax work, or as real estate brokers to settle estates. I don't believe this is sensible and I hope the House agrees with me, and I request the yeas and nays.

The SPEAKER: The Chair recognizes the gentleman from Harpswell, Mr. Prince.

Mr. PRINCE: Mr. Speaker and Members of the House: I certainly don't want to belabor this bill, but I think if we take a look at the committee amendment it would answer a lot of the questions that I think may be in doubt as the gentleman from Chelsea, Mr. Shaw.

I'd like to read a part of Committee Amendment "A" — "Any person who within two years after the effective date of this Act, files with his application a registration as a land surveyor, his affidavit stating that he has engaged in land surveying prior to the effective date of this Act, and he includes in the affidavit the evidence of his land surveying experience satisfactory to the Board, upon payment to the total fee he shall be eligible for registration as a land surveyor without written examination, and shall be registered by the Board. Any person applying for registration under this section shall submit with his application references as stated in Section 1681."

It seems to me that this should make any surveyor who thinks he is qualified, qualified.

The purpose of this bill as I see it is to offer a better service in the surveying industry, and guarantees and offers an authentic service that the property owner or a municipality should have, or protection in our courts.

I have been told that many surveys that have had to come to court, surveys that have been made by men who are inexperienced, may I say, when questions were asked in the court on the intricacies of calculations and magnetic deviations they had to be explained by a professional surveyor. It seems to me that this bill has a tendency to keep those that are qualified now as surveyors and the professional surveyors in line. And it also checks the continuance of some surveyors who are not qualified, and I hope that the amendment that has been presented by Mr. Shaw will not pass.

The SPEAKER: The Chair recognizes the gentleman from Kingman Township, Mr. Starbird.

Mr. STARBIRD: Mr. Speaker and Members of the House: I won't belabor this point very long either. We voted on this yesterday or the day before. I do not think the whole bill is needed, I therefore move for its indefinite postponement. I believe a roll call has already been requested—if not I ask for one.

The SPEAKER: The gentleman from Kingman Township, Mr. Starbird, now moves the indefinite postponement of the Bill and its accompanying papers.

The Chair recognizes the gentleman from Waterville, Mr. Carey.

Mr. CAREY: Mr. Speaker, I too have read the law pertaining to the registration of professional engineers, and in his recitation this morning the gentleman from Chelsea, Mr. Shaw, not once mentioned the word survey or surveying, simply because it is not in the law pertaining to professional engineers.

Should they be negligent in a survey job they would not have to fear the loss of their engineering certificate simply because surveying is not covered by their certificate, and I disagree with the gentleman when he says you have to be a college graduate to become a professional engineer. The law is written so that a man with twelve years experience after passing the examination can become a professional engineer.

The SPEAKER: The pending question is the motion of the gentleman from Waterville, Mr. Carey, that House Amendment "A" to Committee Amendment "A" be indefinitely postponed.

A roll call has been requested. For the Chair to order a roll call it must have the expressed desire of one fifth of the members present and voting.

The Chair recognizes the gentleman from Kingman Township, Mr. Starbird.

Mr. STARBIRD: Mr. Speaker, may I make a parliamentary inquiry?

The SPEAKER: The gentleman may pose his inquiry.

Mr. STARBIRD: I moved that the bill and all its accompanying papers be indefinitely postponed.

The SPEAKER: The Chair would advise the gentleman that amendments have priority over every motion.

All of those who desire a roll call will vote yes; those opposed will vote no, and the Chair opens the vote.

A vote of the House was taken, and more than one fifth of the members present having expressed a desire for a roll call, a roll call was ordered.

The SPEAKER: The Chair recognizes the gentlewoman from Orrington, Mrs. Baker.

Mrs. BAKER: Mr. Speaker and Members of the House: I support the motion of the gentleman from Waterville, Mr. Carey, to indefinitely postpone this amendment and would urge all to vote yes.

The SPEAKER: The Chair will open the vote. The pending question is on the motion of the gentleman from Waterville, Mr. Carey, that House Amendment "A" to Committee Amendment "A" be indefinitely postponed. If you are in favor of indefinite postponement of House Amendment "A" to Committee Amendment "A" you will vote yes, if you are opposed you will vote no. The Chair will close the vote.

### ROLL CALL

YEA—Allen, Baker, E. B.; Beard, Belanger, Benson, Bernard, Birt, Boudreau, Bourgoin, Bragdon, Buck, Bunker, Burnham, Carey, Carrier, Carswell, Champagne, Clark, Cornell, Cottrell, Crockett, Crosby, Cushing, Darey, Dickinson, Drigotas, Dunn, Eustis, Ewer, Fecteau, Fortier, Fraser, Fuller, Gauthier, Giroux, Hall, Hanson, B. B.; Harnois, Harriman, Haynes, Healy, Henley, Hennessey, Hewes, Hodgkins, Hoover, Huber, Immonen, Jalbert, Keyte, Kilroy, Kyes, Lewin, Lewis, Lincoln, Littlefield, McNally, Meisner, Miliano, Minkowsky, Noyes, Pendergast, Prince, Quinn, Rackliff, Richardson, G. A.; Richardson, H. L.; Rideout, Robertson, Ross, Sawyer, Scott, C. F.; Scott, G. W.; Shute, Snow, P. J.; Snowe, P.; Soulas, Susi, Townsend, Trask, Truman, Waltz, Watts, Wheeler, White, Wight.

NAY—Baker, R. E.; Beliveau, Berman, Binnette, Brown, Carroll, Conley, Cote, Curran, Drummond, Dudley, Durgin, Evans, Farrington, Foster, Hanson, H. L.; Hanson, P. K.; Humphrey, Hunter, Label, Levesque, Martin, Mosher, Nadeau, J. F. R.; Philbrook, Pike, Porter, Shaw, Starbird, Thompson, Williams, Wood.

ABSENT—Bradstreet, Brennan, Cookson, Couture, Crommett, D'Alfonso, Danton, Dennett, Edwards, Gaudreau, Gill, Harvey, Hawes, Hichens, Hinds, Jameson, Janelle, Jewell, Lycette, Maddox, McMann, Nadeau, N. L.; Payson, Quimby, Robinson, Rocheleau, Roy, Sahagian, Scribner, Sullivan, Tanquay.

Yes, 86; No, 32; Absent, 31.

The SPEAKER: Eighty-six having voted in the affirmative and thirty-two in the negative, the motion to indefinitely postpone House Amendment "A" to Committee Amendment "A" does prevail.

The question now is the adoption of Committee Amendment "A." Is it the pleasure of the House to adopt Committee Amendment "A"?

The motion prevailed.

The SPEAKER: The Chair recognizes the gentleman from Kingman Township, Mr. Starbird.

Mr. STARBIRD: Mr. Speaker, I now move the indefinite postponement of this bill and all its accompanying papers.

The SPEAKER: The gentleman from Kingman Township, Mr. Starbird, now moves the indefinite postponement of this L. D. 1447 Bill "An Act Providing for the Registration of Land Surveyors" and its accompanying papers.

The Chair recognizes the gentleman from Enfield, Mr. Dudley.

Mr. DUDLEY: Mr. Speaker, I would like to offer an amendment that is being printed, it is a short amendment and I would be glad to read it to the House. It is momentarily going to be—it is being reproduced at the moment.

The SPEAKER: The Chair would advise the gentleman that it must be reproduced before it is presented to the House.

The Chair recognizes the gentleman from Fort Kent, Mr. Bourgoïn.

Mr. BOURGOÏN: May I have this matter set aside for later in the day's session?

The SPEAKER: The gentleman from Fort Kent, Mr. Bourgoïn, now moves that this matter be tabled until later in today's session. Is this the pleasure of the House?

(Cries of "No")

A viva voce vote being doubted by the Chair, a vote of the House was taken.

76 having voted in the affirmative and 46 having voted in the negative, the tabling motion did prevail.

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Bill "An Act relating to a Power of Sale in a Mortgage and Sale under a Power in a Mortgage" (H. P. 365) (L. D. 512)

Was reported by the Committee on Bills in the Third Reading and read the third time.

The SPEAKER: The Chair recognizes the gentleman from Houlton, Mr. Berman.

Mr. BERMAN: Mr. Speaker and Members of the House: This is a very serious matter. Yesterday I had hoped that the House would not buy this very radical departure from our present law, it would not open a Pandora's box. I did not go into as much detail yesterday as I could have. I will try to be reasonably brief today, but members of the House, if you will study carefully L. D. 512, which I have done, you will find that the small loan companies, the loan sharks and other financial institutions are coming in the back door when you have said no on a companion bill that they could not come in the front door. First off, on the very first page of this L. D. 512 you will see that people will no longer be restricted in foreclosure proceedings to a \$25.00 charge to be charged against the luckless mortgagor's equity. The wording is now taken out so far as any monetary figure is concerned.

Now if this is something that the House wants to buy with its eyes wide open for the people of the State of Maine, so be it. Frankly, I am very proud of my colleague from Old Orchard, Mr. Dan-

ton, who was bright enough and fair-minded enough to see what the results of this bill which I frankly would term a wolf in sheep's clothing, could do, when he voted ought not to pass.

Now I know that the other members of the Committee are very honorable gentlemen, and they want to be kind, but Mr. Danton and myself first and foremost wanted to safeguard the general public. The proponents of the bill, to sweeten up the measure, slipped in the word corporate in the Committee amendment before the word mortgagor, but I say that if you let them slip in the word corporate today, the next time around you will see them slip it out, and this bill will apply to everyone in the State of Maine as well as to corporations. I say this advisedly, the very large profits, and they are large profits of lending institutions in Maine, and I won't bore you by going into a section called Maine's business as spelled out in some detail March 28, 1967 in the Daily Kennebec Journal, these people will be enriched by the bill and the borrowers will be made poorer.

This morning you will have a chance to take your choice; to protect the public and vote for indefinite postponement, or to enrich the lenders. I would therefore move indefinite postponement of this bill, all its accompanying papers and when the vote is taken I respectfully request a division.

The SPEAKER: The gentleman from Houlton, Mr. Berman, now moves the indefinite postponement of this bill.

The Chair recognizes the gentleman from Cape Elizabeth, Mr. Hewes.

Mr. HEWES: Mr. Speaker and Ladies and Gentlemen of the House: I and seven other members of the Judiciary Committee were opposed to indefinite postponement of this bill. This bill would apply only to corporations. As I understand, the good gentleman from Houlton, Mr. Berman's fears, they mainly are that eventually the law may be changed again in the future to apply to individuals, but that is not the case under the existing bill. I am in favor of the existing bill which ap-

plies to corporations only and I hope you will vote against indefinite postponement of this bill. Thank you.

The SPEAKER: The Chair recognizes the gentleman from China, Mr. Farrington.

Mr. FARRINGTON: Mr. Speaker and Members of the House: It amuses me to see the nonconcern about the business world, the truth-in-lending bill, I wonder just how far we can go in this respect and also on this measure in thinking that this House can control the business world to this degree. Having been a businessman for some time I am sure that we realize that without business we don't have employment and without business we don't have taxes. This particular measure I think is very much needed. I say this in all sincerity having been involved in many corporations in past years. There is a need to step in at opportune times so that both stockholders of corporations and also the loaning institutions will come out of the entire situation with a much better financial picture.

I think insofar as wanting to be the champion of the people, many times we rather should look at the business aspect and think that they who are in the business field deserve the protection and deserve the right to the area in free enterprise in the truest sense of the matter. We seem here in this House to be leading towards the individual, but looking at everything in a proper perspective who are these people who are in business; they also are individuals. Now I think this law on corporations, foreclosure and sale in six months should go through for the protection of all. Thank you.

The SPEAKER: The Chair recognizes the gentleman from Mechanic Falls, Mr. Foster.

Mr. FOSTER: There is one thing that I hope I have learned in this session of legislature is to live with the majority rule. We have had this matter discussed yesterday, the majority passed upon it and it was the law that was passed. I was wondering if my good Brother from Houlton whether when he gets a jury verdict, whether he tries to do something the fol-

lowing evening and tries to get another hearing the following morning. If he had been around as long as I have, he knows that that is a lot of nonsense. I give this body the same credit and hold it in the same respect as I would a jury. Yesterday, after hearing the debates, you have made your decision, and now I have only one remark to make, I hope I don't repeat myself. It is that this is entirely different from an ordinary mortgage where the individual is involved. There you have a situation where a person goes to a bank and he gets his — makes his application and signs the papers and the notes and so forth, and its perfunctory, it's all set out for them; but when you take a corporation, go into a bank — as I said yesterday, they usually are surrounded by experts, legal experts, and as I said yesterday, that I have been representing banks for over a quarter of a century and I am awfully particular when a corporation comes in to make sure that the Board of Directors know what they are doing, in fact I insist upon their having a meeting and the clerk giving a certification that somebody is authorized to make application and they have to have a meeting and somebody is authorized to sign. Often times the corporations aren't satisfied with the general practitioner, they go and seek out an expert in this line. There is nobody being deceived. All they are doing is asking for a privilege of making an agreement in their mortgage, a mortgage is nothing more, just a contract, satisfactory, it's a mutual agreement; the bank agrees to it, the corporation agrees to it, the Board of Directors agrees to it, the lawyer knows that they're protected, and it says that in effect that if a corporation, if it is a speculative enterprise and it goes sour it means only this, that the bank doesn't have to sit around and twiddle its thumbs for a whole year, and often times have the property deteriorate, the windows broken out and so forth for a whole year, they don't have to wait, the banks can and the corporation can in effect say well, if we go sour, we don't make our payments, we know we can't make our payments, why you

can sell it and get what you can out of it and give us the difference, what's wrong with permission. It's permitting the corporation and the bank to make their own agreement. Why should anybody attempt to step in and try to control that part of the business world? Thank you.

The SPEAKER: The Chair recognizes the gentleman from Rumford, Mr. Beliveau.

Mr. BELIVEAU: Mr. Speaker, Ladies and Gentlemen of the House: I rise in support of the pending motion for indefinite postponement and I will just discuss this very briefly with you. This bill certainly is a very radical departure from our existing practices regarding foreclosure. It has been suggested that it is only permissive, but I can envision the situation where this permissive legislation could lead to compulsion, particularly in the case of small corporations. Although the bill clearly outlines that it is permissive for both parties to negotiate and they can agree as to whether or not they want this power of sale to be included in the mortgage, but let us briefly consider the situation where you have a small corporation that is negotiating with a lending institution and the bank says we will not loan you the money unless we have this clause in the mortgage, and so it places the small corporation in a very difficult negotiating position. If you want the money you must agree to this, and if they do not agree to it they will not receive a loan. I can envision situations where it would place a small corporation and probably many of their large corporations too who are — who need the money badly and will be compelled to accept this clause although they may not want it, so I strongly urge you people to support the pending motion for indefinite postponement.

The SPEAKER: The Chair recognizes the gentleman from Houlton, Mr. Berman.

Mr. BERMAN: Mr. Speaker and Members of the House: I appreciate the very kind words and assistance of my very good friend from Rumford, Mr. Beliveau. Mr. Foster has made mention to jury verdicts and what I would do in respect to jury verdicts. I will say

to the ladies and gentlemen of this House that I have been reasonably successful before juries, not because I'm all that right but I very seldom take a case before a jury that I don't believe in. And this is a case that I believe in with all my heart, that this bill, being a very radical departure from our present law, should not be put on our law books.

If this bill should pass, here's what would happen. If a mortgagor happened to be so unfortunate as to be in default and hard pressed for money, all that the mortgagee would have to do would be, under this power of sale, give him a little more than twenty-one days before the property—or give the company a little more than twenty-one days before the property were put up on the auction block. Now, when property is put up on the auction block on very short notice, the property very seldom brings anywhere near—anywhere near what it's worth. So, envision, not the twenty-one days, but envision thirty days, or forty days, this property is brought to the auction block. Someone bids in on the property far below its actual value, then what happens? The people who would be holding the mortgage, or the institution that would be holding the mortgage would then proceed to bring an action for deficiency against the mortgagor. Now, I say that this law would work a great injustice upon the people of the State of Maine. That this bill, if you permit it to pass, is just the beginning. The power of sale legislation has been around here for a long, long time and previous Legislatures, in their wisdom have seen fit to put thumbs down on this radical departure from our very fundamental law. I hope this House today will see fit to put thumbs down on this radical departure from our very fundamental law.

The SPEAKER: The Chair recognizes the gentleman from Eagle Lake, Mr. Martin.

Mr. MARTIN: Mr. Speaker and Members of the House: This week I personally have supported the small loans bills and today I supported the truth-in-lending bill. I



have to disagree with my friend from China, Mr. Farrington, it's certainly not my intent to put the business world out of production. However, I do support the motion made by the gentleman from Houlton, Mr. Berman, for this very reason. I would hope that this House would keep the scales of justice even and I would hope that this House would not tip them in favor of those who are the money-lenders.

The SPEAKER: The Chair recognizes the gentleman from China, Mr. Farrington.

Mr. FARRINGTON: Mr. Speaker and Members of the House: I think that the Representative, Mr. Berman of Houlton, brought out a very good point, regarding the value of property, property that there is no hopes of salvaging by operating or continuing to operate a business. I think both the owner as well as the loaning institution stands to lose a substantial amount of money if this is prolonged for a year instead of being closed out immediately. There is always two sides of the coin, I realize this, but the business world today is such that I think those in the business of loaning money as well as for the protection of those who are borrowing the money, we should liberalize on this one year extension and go for six months. I sincerely believe this would enhance the entire financial picture. I know it would encourage banks to make loans where in many cases they would not. I listened to argument two years ago from our good friend whose brother is now in the House, Mr. Truman, and I think some of the things that he said was well taken, well founded.

The SPEAKER: The Chair recognizes the gentleman from Livermore Falls, Mr. Darey.

Mr. DAREY: Mr. Speaker and Members of the House: This bill was argued yesterday, there is little more that I could say except I would like to bring out the fact that there was a full hearing before the Committee and it was the majority that agreed to go along with the bill only after proper and accepted amendments were made with the result you have the end

result before you under filing H-424. Again, I wish to emphasize that this does not in any way apply to private individuals or private mortgages. It cannot in any way be construed as otherwise. I would be violently opposed if it was, the same as I was a week or so ago in the bill which shortened the period of foreclosure and I gave you the reasons why I felt that way. This entire bill on page 3, the heart of it, is in the last page "wherein a corporation is the mortgagor," now the only way that an individual could be brought into this is if that individual were to incorporate; would you incorporate to take out a mortgage on your home? Of course you wouldn't.

Now the Committee worked hard on this amendment and we've taken out all the objectionable features and I respectfully urge that we vote against indefinite postponement.

The SPEAKER: The Chair recognizes the gentleman from Brewer, Mr. Robertson.

Mr. ROBERTSON: Mr. Speaker and Members of the House: I am not going to belabor this issue at all. I am a little fellow, I represent the little fellow. I don't stand very large either, come to think of it. But, actually, I also represent one of the largest corporations, not in this House, but I am with one of the larger corporations in the State of Maine. I'm not concerned about them in this particular bill. I'm not concerned about the little fellow, it doesn't affect him. I do feel, however, ladies and gentlemen, after reading it that it is somewhat discriminatory and could be detrimental to the small corporation who might experience difficulty in getting temporary financial help, particularly should he find himself in financial straits for a short period of time. For that reason I would like to go along with the gentleman from Houlton, Mr. Berman.

The SPEAKER: The pending question is the motion of the gentleman from Houlton, Mr. Berman, that Bill "An Act relating to a Power of Sale in a Mortgage and Sale under a Power in a Mortgage," H. P. 365, L. D. 512 be in-

definitely postponed. All those in favor of indefinite postponement will vote yes and those opposed will vote no and the Chair opens the vote.

A vote of the House was taken.

47 having voted in the affirmative and 58 having voted in the negative, the motion did not prevail.

Thereupon, the Bill was passed to be engrossed as amended by Committee Amendment "A" and sent to the Senate.

#### **Finally Passed Constitutional Amendment**

Resolve Proposing an Amendment to the Constitution to Increase Credit of State for Guaranteed Loans for Recreational Purposes (S. P. 158) (L. D. 329)

Was reported by the Committee on Engrossed Bills as truly and strictly engrossed.

The SPEAKER: The Chair recognizes the gentleman from Denmark, Mr. Dunn.

Mr. DUNN: Mr. Speaker and Members of the House: Presently we have a \$40 million guarantee fund for the Maine Building Authority and \$10 million for the Recreational Authority. Now, this would raise the \$10 million to 17. This is a charge against the credit of the State and I dislike very much seeing these charges enlarged, particularly in view of the excessive amount of bond issues that we are considering. So I am going to vote no and hope that somebody joins me.

The SPEAKER: This being a Constitutional Amendment under the Constitution it requires for its final passage the affirmative vote of two-thirds of the House. All of those in favor of its final passage will vote yes; those opposed will vote no, and the Chair opens the vote.

A vote of the House was taken, 67 voting in the affirmative and 37 in the negative.

The SPEAKER: The Chair recognizes the gentleman from Lewiston, Mr. Jalbert.

Mr. JALBERT: Mr. Speaker, is the motion debatable?

The SPEAKER: The Chair would advise the gentleman that a vote

has been taken and is on the score board. It is not debatable at this time.

Mr. JALBERT: It is not a roll call vote. I would ask for a roll call and speak to my motion.

The SPEAKER: The gentleman from Lewiston, Mr. Jalbert, requests a roll call and would speak to his motion and the gentleman may proceed.

Mr. JALBERT: Mr. Speaker and Members of the House: I think that this is a measure that would prove to be very beneficial if our State is to progress in the areas that we are attempting it to progress according to the pattern and I certainly would hope that this measure would have final passage so that the people could decide for themselves in referendum whether they would want to go into this program. And I urge you all to vote for this measure.

The SPEAKER: The Chair recognizes the gentleman from Hampden, Mr. Littlefield.

Mr. LITTLEFIELD: Mr. Speaker and Members of the House: I concur with the remarks of the gentleman from Lewiston, Mr. Jalbert. This bill came before our Committee, received an "Ought to pass" report. May I state that the Recreational Authority became law by the act of the 102nd Legislature to guarantee loans for recreational purposes up to \$10 million. So far as I know, this \$10 million could be used on one project. This bill came before our Committee to raise the amount for State credit for guaranteed loans from \$10 million to \$25 million. There was no opposition to the bill, but our Committee has taken these bills in and taken them apart and passed them out here as we thought they should pass. The Committee Amendment to the bill has reduced the amount to \$17 million and a limit has been set to the amount that can be used for one project. At the time of the hearing the Recreational Authority had made commitments amounting to some \$8.5 million. They had applications for \$4 million more and there were a possible \$12 million more inactive projects, which in all amounted to \$25 million guaranteed

that was requested in the bill. Of course, making the \$17 million in the bill made it necessary to refuse to guarantee some of the projects. During the past session, I opposed the Recreational Authority, but talking against it at the 102nd Session was not of avail. The fact of the matter now is that we have the Recreational Authority and through this bill the Committee has tried to make it workable and useful to the State, and I would request that the bill be passed.

The SPEAKER: The Chair recognizes the gentleman from Madawaska, Mr. Levesque.

Mr. LEVESQUE: Mr. Speaker and Members of the House: I would like to pose an inquiry to any member of the Committee if they choose to answer. Would this money be used in the Winter Olympics that is presently being discussed and debated to be coming into the State of Maine at some future date?

The SPEAKER: The gentleman from Madawaska, Mr. Levesque, poses a question through the Chair to any member of the Committee who may answer if they desire.

The Chair recognizes the gentleman from Hampden, Mr. Littlefield.

Mr. LITTLEFIELD: Mr. Speaker and Members of the House: If the Maine Recreational Authority had some of this money to guarantee loans I believe that the program would be helped. Whether he would have money under this amount beyond the loans that are already committed to guarantee I couldn't say—that would have to be answered by Mr. Allen, the Commissioner.

The SPEAKER: The Chair recognizes the gentleman from Madawaska, Mr. Levesque.

Mr. LEVESQUE: Mr. Speaker and Members of the House: If this is going to be part of the program to promote the Winter Olympics toward final point of coming to the State of Maine, I think it is quite obvious to me that they have already spent a considerable amount of money in promoting this project for the Winter Olympics to come to Maine, so therefore I would say that it is imminent that this partic-

ular document receive passage to more or less guarantee that if the State of Maine still is in the race for the Winter Olympics that we further give it some assurance.

The SPEAKER: The Chair recognizes the gentleman from Denmark, Mr. Dunn.

Mr. DUNN: Mr. Speaker and Members of the House: It is my understanding that eight million of the ten million dollars presently with this Committee has been allotted to one project. Now perhaps someone can say whether that is the area in question. I'm not sure, but eight million I believe is tied up in one project.

The SPEAKER: The Chair recognizes the gentlewoman from Portland, Mrs. Carswell.

Mrs. CARSWELL: Mr. Speaker and Members of the House: If we intend to continue to advertise as "Vacationland" I would suggest that we pass this bill. We have already created this Commission; now we can't leave it high and dry. Thank you.

The SPEAKER: The Chair recognizes the gentleman from Portland, Mr. Conley.

Mr. CONLEY: Mr. Speaker and Members of the House: In reference to the remarks made by the gentleman from Denmark, Mr. Dunn, that eight million dollars was tied up on one project, if my memory serves me correctly, this means that there is 12 million dollars; 4 million dollars put in by the company that is involved here and 8 million dollars put in by the State to guarantee this loan. I think a 12 million dollar proposition in the State is pretty good business and I think we should go along with the bill.

The SPEAKER: The Chair recognizes the gentleman from Manchester, Mr. Rideout.

Mr. RIDEOUT: Mr. Speaker, I think the one commitment that has been made, as Mr. Conley said, 8 million dollars for the development of the Sugarloaf area which not only would be used for Winter Olympics but would also be a project that would be very valuable to our four-season recreational development and I think this is very necessary for the State of Maine.

The SPEAKER: The Chair recognizes the gentleman from Bath, Mr. Ross.

Mr. ROSS: Mr. Speaker and Members of the House: I would just like to point out that the original bill called for raising it from 10 million to 25 million, but it has been amended down to 17 million by an amendment which is filed under S-258.

The SPEAKER: The Chair recognizes the gentleman from Old Orchard Beach, Mr. Danton.

Mr. DANTON: Mr. Speaker and Members of the House: As co-sponsor of the bill in the 102nd Legislature which established the Authority in question now, I am very happy to know the investment was made in the northern part of the State as compared to my part of the State. I am very happy that the Authority has been used to promote our skiing areas, and as I understand this investment may very well make Maine the ski capitol of the United States.

I am in favor of this legislation and I urge all of you to support it. Thank you.

The SPEAKER: For the Chair to order a roll call it must have the expressed desire of one fifth of the members present and voting. All of those desiring a roll call will vote yes, and those opposed will vote no, and the Chair opens the vote.

A vote of the House was taken and more than one fifth of the members present having expressed a desire for a roll call, a roll call was ordered.

The SPEAKER: The pending question is the final passage of Resolve Proposing an Amendment to the Constitution to Increase Credit of the State for Guaranteed Loans for Recreational Purposes. This being a Constitutional Amendment under the Constitution it requires for its final passage the affirmative vote of two-thirds of the House. All of those in favor of its passage will vote yes, those opposed will vote no, and the Chair opens the vote.

#### ROLL CALL

YEA — Allen, Baker, E. B.; Beard, Belanger, Beliveau, Benson, Bernard, Binnette, Birt, Boudreau,

Bourgoin, Brennan, Brown, Buck, Bunker, Burnham, Carey, Carroll, Carswell, Champagne, Clark, Conley, Cornell, Cote, Cottrell, Crockett, Crommett, Curran, Cushing, Danton, Darey, Dickinson, Drigotas, Eustis, Evans, Ewer, Farrington, Fecteau, Fortier, Foster, Fraser, Fuller, Gauthier, Giroux, Hall, Hanson, B. B.; Hanson, H. L.; Hanson, P. K.; Haynes, Healy, Hennessey, Hewes, Hodgkins, Hoover, Humphrey, Hunter, Immonen, Jalbert, Keyte, Kyes, Lebel, Levesque, Lewin, Lewis, Littlefield, Martin, Meisner, Minkowsky, Mosher, Nadeau, J. F. R.; Nadeau, N. L.; Noyes, Porter, Rackliff, Richardson, G. A.; Richardson, H. L.; Rideout, Robertson, Ross, Sawyer, Scott, C. F.; Scott, G. W.; Scribner, Shaw, Shute, Snow, P. J.; Snowe, P.; Soulas, Susi, Tanguay, Thompson, Trask, Truman, Waltz, Watts, Wheeler, White, Wood.

NAY — Baker, R. E.; Bragdon, Dunn, Durgin, Harriman, Henley, Huber, Lincoln, Lyeette, McNally, Pendergast, Philbrook, Pike, Prince, Quinn, Wight.

ABSENT — Berman, Bradstreet, Carrier, Cookson, Couture, Crosby, D'Alfonso, Dennett, Drummond, Dudley, Edwards, Gaudreau, Gill, Harnois, Harvey, Hawes, Hichens, Hinds, Jameson, Jannelle, Jewell, Kilroy, Maddox, McMann, Miliano, Payson, Quimby, Robinson, Rochelneau, Roy, Sahagian, Starbird, Sullivan, Townsend, Williams.

Yes, 98; No, 16; Absent, 35.

The SPEAKER: Ninety-eight having voted in the affirmative and sixteen in the negative, ninety-eight being more than two thirds, the Resolve receives its final passage, it will be signed by the Speaker and sent to the Senate.

#### Constitutional Amendment

Resolve Proposing an Amendment to the Constitution Insuring Payment of Industrial Loans to Fisheries and Agriculture (H. P. 1035) (L. D. 1501)

Was reported by the Committee on Engrossed Bills as truly and strictly engrossed.

The SPEAKER: The Chair recognizes the gentleman from East Millinocket, Mr. Birt.

Mr. BIRT: Mr. Speaker and Members of the House: The previous bill which we have just enacted continued a program that is presently on our statutes.

My understanding of this Constitutional Amendment would allow opening up into another area. This goes into the area of Fisheries and Agriculture, and it would seem to me that we are beginning to go more and more into marginal industries and if we continue to do this, I, like others who have mentioned this, are somewhat afraid of what it might eventually do to the credit of this state, and I do know that in many areas that as the credit of state goes from triple-A or double A, and we enjoy a triple-A rating right now, down to possibly B or unrated there can be a difference of as much as a half to three quarters of a cent on our interest charges, and I would certainly hope that the House at this time does not go into the area of insuring payment of industrial loans in the fisheries and agricultural area.

The SPEAKER: The Chair recognizes the gentleman from Kennebunkport, Mr. Pendergast.

Mr. PENDERGAST: Mr. Speaker and Members of the House: This Constitutional Resolve is connected with L. D. 33, which was sent to the State Supreme Court by the other Branch last week. Now if the court does not go along with agriculture and fishing vessels coming under the umbrella of the Maine Industrial Building Authority, then L. D. 1501 would be needed to have this idea ratified by the people of the state in a referendum. Therefore, I urge you to go along with this measure because of this reason. Thank you.

The SPEAKER: The Chair recognizes the gentleman from Denmark, Mr. Dunn.

Mr. DUNN: Mr. Speaker and Members of the House: I am not as much concerned with the fisheries in this as I am with the agriculture. If you noticed the amendment on L. D. 33 that was mentioned, it's defining industrial project and part of it is—any new or used agricultural machinery and equipment for agricultural

purposes of a value of not less than \$10,000 whether or not used on a farm—and I think all of us, we drive by farms and we see valuable equipment left out to the weather, and I think it would be a grave mistake to get into this guaranteeing loans for farm machinery. I think we should steer clear of this.

The SPEAKER: The Chair recognizes the gentleman from Norway, Mr. Henley.

Mr. HENLEY: Mr. Speaker and Members of the House: Very briefly, quite some time ago when some bill I mentioned—something was said about socialism. I mentioned creeping socialism. If the state keeps on guaranteeing loans of everybody and anybody we will have it not creeping, but galloping.

The SPEAKER: The Chair recognizes the gentlewoman from Portland, Mrs. Carswell.

Mrs. CARSWELL: Mr. Speaker, I would like to pose a question to anybody that may answer. It would seem to me after having read section 14A, that this could be quite valuable insofar as helping those farmers who may want to change from growing potatoes to the sugar beet industry. I understand that the equipment that is needed is rather expensive, and perhaps this might be helpful to the convention—I'm not sure.

The SPEAKER: The Chair recognizes the gentleman from Solon, Mr. Hanson.

Mr. HANSON: Mr. Speaker and Members of the House: I probably should speak on the standpoint of agriculture on this bill. I'm not going to. My concern is primarily with the fishing industry. I think that we're all aware of foreign competition in the fishing industry, even the Russians and the Japanese are coming over into our waters and taking our fish—of course they're anybody's fish—and the Canadians are expanding their fishing industry and it is a serious problem with the American industry to build new trawlers and druggers and one thing and another, and I would feel that this bill would be of a considerable amount of benefit to the fishing industry.

In reference to one remark that the gentleman from Denmark, Mr.

Dunn, did make as to farm equipment—farm machinery lying out in the fields. I would have to agree with him that this is a widespread practice, but I can assure that gentleman and you people here in the House that the value of farm machinery depreciates faster from obsolescence than it does from the elements. The equipment that lays out in the field if it were housed and kept immaculately clean would soon be outdated by new innovations and the cost of housing this equipment is prohibitive—it just doesn't make sense — farm machinery actually — aside from the looks of it, as long as it's oiled and greased why it works very well regardless of whether it's rusty or brightly painted. Thank you.

The SPEAKER: The Chair recognizes the gentleman from Lewiston, Mr. Jalbert.

Mr. JALBERT: Mr. Speaker and Members of the House: Since we've created — gone into the aspects of these programs such as MRA, and MIB, Maine Industrial Building Authority and Maine Recreational Authority and these programs, I'd like to ask any member if he would know of at any time the State by insuring these programs, know of any time when the State has lost money?

The SPEAKER: The Chair recognizes the gentleman from Hampden, Mr. Littlefield.

Mr. LITTLEFIELD: Mr. Speaker, I asked that very question of the Maine Industrial Building Authority, and they have lost no money.

Now before our Committee we had a bill similar to this insuring payment of industrial loans to fisheries and agriculture and the bill is to define whether these are — the lines of business are allowable under the Maine Industrial and Building Authority, and there is a request for a definition from the Supreme Court whether the Industrial loans to fisheries and agriculture can come under the Maine Industrial Building Authority.

Now, may I say that the Maine Industrial Building Authority, when it was organized, was to help development in these various places and each session we keep adding to it. We added terminals and

wharves one year and then research and development and now the fisheries or documented vessels need help with the fishing going on out in the Atlantic Ocean and the expense of raising potatoes in Aroostook County has gone up, the labor question has had something to do with it and those farmers are required to buy expensive machinery costing 12 and \$14,000 so this amendment would enable them to make loans and continue their business, so I think it would be a good bill.

The SPEAKER: The Chair recognizes the gentleman from Houlton, Mr. Lycette.

Mr. LYCETTE: Mr. Speaker and Members of the House: My impression is that as far as Aroostook farmers are concerned and I'd fight for them to the finish because I used to work for three or four years on a farm for nothing but my board, but it is apparent to me that as a whole that they can get plenty of loans, we have potatoes running out of our ears every year. I would like to ask Mr. Hanson, or anyone else who would care to answer, if they cannot get loans through the Small Business Administration.

The SPEAKER: The gentleman from Houlton, Mr. Lycette, poses a question through the Chair to the gentleman from Solon, Mr. Hanson, who may answer if he desires.

The Chair recognizes that gentleman.

Mr. HANSON: Mr. Speaker and Members of the House: Actually, loans are available from a number of different sources depending on the need and the use for which it is intended, not only from the Small Business Loans, though, frankly in my farming experience I know of a few farmers that have obtained loans from Small Business in other types of farming probably, but from the FHA and from the Production Credit, Land Banks and things of that nature, but if you recall, I did not argue in favor of this bill from the standpoint of agriculture because, in the agriculture with which I am familiar, we don't seem to have this need. I can appreciate though, that in other areas of agriculture, there would be a considerable need and

probably a great deal of benefit. I did argue from the standpoint of the fishing industry. Thank you.

The SPEAKER: The Chair recognizes the gentleman from Biddeford, Mr. Truman.

Mr. TRUMAN: Mr. Speaker and Members of the House: In answer to the question posed by the gentleman from Houlton, Mr. Lycette, loans are available through the SBA but at this time they are extremely tight due to the Government's policy of tightening up on these loans due to the Vietnam question.

The SPEAKER: The Chair recognizes the gentlewoman from Portland, Mrs. Carswell.

Mrs. CARSWELL: Mr. Speaker and Members of the House: I doubt if there is much value in arguing this much further because there is a referendum attached and those people who will need these loans for agriculture and fishing will finally tell us yes or no whether the bill is necessary, so I would think that we would get on to voting for this and get out of here before it's Christmas time.

The SPEAKER: The Chair recognizes the gentleman from Mars Hill, Mr. Dickinson.

Mr. DICKINSON: Mr. Speaker and Members of the House: The situation facing Aroostook farmers and threatening their existence has been very well described by the gentlewoman from Portland, Mrs. Carswell and the gentleman from Hampden, Mr. Littlefield so I won't take up any more time to belabor that angle of it. I would only point out that I have been very closely associated with agriculture over the years and that it has been my assignment to try to find labor to harvest this potato crop, and that job is getting to be very very difficult. We have had to depend on Canadian labor which is being restricted and there is some question in my mind as to whether we will be able to obtain any Canadian labor in the future. This leaves anyone who would continue in the potato industry, the business of growing potatoes, no choice but to invest in potato harvesters which involve the expenditure of several thousand dollars. I do think we

should give serious consideration to passing some legislation that would enable these farmers to stay in the business.

It is my understanding that the passage of this legislation would enable those in agriculture to be in a better position to approach such agencies as SBA and others. I thank you.

The SPEAKER: The Chair recognizes the gentleman from Bristol, Mr. Lewis.

Mr. LEWIS: Mr. Speaker and Members of the House: As a member of the Committee on Recreation and Industry, I was one who signed the Ought to pass report, I was particularly interested in the fishing angle connected with this because I think we all are familiar with the antiquity of our fishing fleet. This measure would cover two very important phases of our economy. I was not so blind or so selfish as to eliminate from my mind what this might do for agriculture, however, and I would certainly urge the passage of this bill.

The SPEAKER: The Chair recognizes the gentleman from Harpswell, Mr. Prince.

Mr. PRINCE: Mr. Speaker and Members of the House: I want to concur with the remarks made by Representative Lewis and it is true that the fishing fleet in the State of Maine is in very poor condition, other than our sardine fleet, I think all boats can be classified as quite terrible. The demands that are being made for fish are great. The protein diet in the United States is a very important issue and with the foreign fleets that are fishing off our shores, and with the foreign countries having money to buy these fish, the United States market is not as great as it used to be, so, to encourage more fish to be caught, it is necessary to have better equipment and I believe that our Congress is going to make that possible, but anything that the State of Maine could do to make it possible for fishermen who are capable and qualified to be able to purchase a beam trawler, a dragger, or a seiner of some sort that runs into a lot of money, something that he could not get a loan for himself, something that perhaps a fish company would not

go in debt for, if this can be made possible through this act, I am very much for it.

The SPEAKER: The Chair recognizes the gentleman from Bath, Mr. Ross.

Mr. ROSS: Mr. Speaker and Members of the House. I would just like to point out to the House that this does not increase the amount of bonds that can be authorized in the present amount.

The SPEAKER: The Chair recognizes the gentleman from Norway, Mr. Henley.

Mr. HENLEY: Mr. Speaker and Members of the House: Along the same vein as Mr. Prince, the gentleman just previously spoke about the plight of the fishing industry. I read recently an article in Readers Digest of some lobster fishermen on a small island off the coast of Maine who had adopted a lot of State children. Somewhere in the article it stated that the lobster profession was very lucrative, that many of those fishermen on that island paid a far greater income tax than a lot of professional men including lawyers and attorneys, that is just an item that I wanted to mention. but I ask a question to the proponents of this bill. Where is it going to end? Why, if we can subsidize the fisherman for a boat, why can we not subsidize a gentleman who wants to buy a \$10,000 truck to haul logs? Are we going to also back up the loan of a person who wants to buy a small beer store? It seems to me we got to draw the line somewhere. This is as I have stated before, it's not creeping socialism, it's galloping socialism. And then, sooner or later, we're going to subsidize the man who can't make quite enough money and he wants to buy a new car, the banks won't give him the credit and these same loan companies that we have talked about, he's going to have problems; so are we in the Legislature going to issue bonds to guarantee his loans? I say, we kind of got to draw the line somewhere, and I feel that the State's credit is a sacred trust and I don't think that we should pass it about indiscriminately.

The SPEAKER: The Chair recognizes the gentleman from Lubec, Mr. Pike.

Mr. PIKE: Mr. Speaker and Members of the House: I have two doubts about this bill. One has not been mentioned and that is that it changes the technical methods that the Industrial Building Authority uses. Previously, there had to be a local corporation set up and a loan be made to that and there's a certain sense of community responsibility back of this loan. Now, as a fellow who knows very little about agriculture and quite a little more about fishing, it seems to me that this Commission is not very well suited to handle these small loans directly to the borrowers whom they can't possibly know very well. That's one point.

I think it would mean a considerable reorganization in the Authority. The other one is, I draw on my background of fishing, and I suspect the little I know about agriculture, the loans that would get to the Authority wouldn't be very good loans. They would be the loans that had been refused after being shopped around and if I know anything about fishing boats, they'd be of extremely doubtful validity. In this case, of course, the Authority would have to see that adequate insurance was kept, would have to know something about the character of the people, and I have real doubts about the validity of this sort of thing down to the \$10,000 business which is peanuts compared to the scale of things they've been in. I'm afraid I'm going to have to vote against this.

The SPEAKER: The Chair recognizes the gentleman from Waterville, Mr. Fortier.

Mr. FORTIER: Mr. Speaker and Members of the House: In answer to the doubt of the Representative from Lubec, Mr. Pike, he must remember that this program is going to be handled by the same people who are presently handling the program and they don't have to loan this money. I think they have demonstrated their responsibility by making the program a profitable program. I think the crux of the matter is in the ques-



tion that Representative Jalbert posed, which would indicate that this agency is a profitable agency and hasn't lost money. And, I sat on the Committee that heard this bill and anytime you can get Mr. Littlefield from Hampden to agree to extend the State's credit or to spend some of the State's money, you must have a good program.

The SPEAKER: The Chair recognizes the gentleman from Kennebunkport, Mr. Pendergast.

Mr. PENDERGAST: Mr. Speaker and Members of the House: At the hearing it was brought out regarding the agriculture—this was brought out here today, they are primarily talking about the potato harvester which costs ten thousand or more.

Now in the fishing vessel end of this bill which I am most interested in, the need seems to be for the 80 to 150 foot vessels — this is a ground-fish dragger that could drag fish in the spring and fall and ground-fish in the summer.

Regarding the documented fishing vessels, just as for instance, a half a million dollar documented vessel it would qualify for a federal subsidy. Now the way this is done there are three bids from foreign yards, and three bids from U.S. yards, and let's say for argument here that the total U.S. price is half a million dollars for this particular vessel. If it can be built in a foreign yard for \$250,000 — in other words, half that cost, the United States Government would subsidize the \$250,000, which still leaves a balance of another quarter of a million to be raised by the owners. The thinking was that perhaps the State could guarantee the loan to say to 80 percent through the MIBA. This seems reasonable to me, but this will be decided by the Court we hope by next week.

I might remind everybody that this was also in our Party Platform lengthy as it was, and I hope you will go along with this measure.

The SPEAKER: The Chair recognizes the gentlewoman from Orono, Mrs. Cornell.

Mrs. CORNELL: Mr. Speaker, and Members of the House: I would just like to correct some-

thing that has just been said. This particular bill was very similar to another one which was heard before a different Committee. This bill here was heard by State Government and came out of Committee unanimous "Ought to pass."

The SPEAKER: The Chair recognizes the gentleman from Lewiston, Mr. Jalbert.

Mr. JALBERT: Mr. Speaker, I move the previous question.

The SPEAKER: For the Chair to entertain a motion for the previous question it must have the consent of one third of the members present. All of those in favor of the Chair entertaining a motion for the previous question will vote yes, those opposed will vote no, and the Chair opens the vote.

A vote of the House was taken, and more than one third having voted for the motion for the previous question, the motion was entertained.

The SPEAKER: The question now before the House is shall the main question be put now, which is debatable for no more than five minutes by any one member.

The Chair recognizes the gentleman from Auburn, Mr. Snowe.

Mr. SNOWE: Mr. Speaker, I would question a quorum.

The SPEAKER: Question a quorum? The gentleman questions a quorum. The Chair will poll the House, and will every member in his seat vote yes.

A poll of the House was taken, 100 voted in the affirmative.

The SPEAKER: Obviously, there is a quorum present.

Mr. Dickinson of Mars Hill requested a roll call.

The SPEAKER: All those in favor of the main question being put now will say yes, those opposed, no.

A viva voce vote being taken, the main question was ordered.

The SPEAKER: A roll call has been requested. For the Chair to order a roll call it must have the expressed desire of one fifth of the members present and voting. All those desiring a roll call will vote yes, those opposed will vote no and the Chair opens the vote.

A vote of the House was taken, and more than one fifth of the

members present having expressed a desire for a roll call, a roll call was ordered.

The SPEAKER: The pending question is on the final passage of Resolve Proposing an Amendment to the Constitution Insuring Payment of Industrial Loans to Fisheries and Agriculture, H. P. 1035, L. D. 1501. This being a Constitutional Amendment a two-thirds vote of the House is necessary. Those in favor of the final passage of this Resolve will vote yes, those opposed will vote no and the Chair opens the vote.

### ROLL CALL

YEA — Allen, Baker, E. B.; Baker, R. E.; Bedard, Belanger, Benson, Berman, Bernard, Binnette, Bourgoin, Brennan, Bunker, Burnham, Carey, Carroll, Carswell, Champagne, Clark, Conley, Cornell, Cottrell, Crockett, Crommett, Curran, Cushing, Darey, Dickinson, Drigotas, Evans, Farrington, Fecteau, Fortier, Fraser, Fuller, Gauthier, Giroux, Hanson, B. B.; Hanson, H. L.; Hanson, P. K.; Healy, Hennessey, Hodgkins, Huber, Humphrey, Jalbert, Keyte, Kilroy, Lebel, Levesque, Lewin, Lewis, Littlefield, Martin, Minkowsky, Nadeau, N. L.; Noyes, Pendergast, Philbrook, Porter, Prince, Richardson, H. L.; Rideout, Ross, Sawyer, Scott, C. F.; Scott, G. W.; Scribner, Snowe, P.; Soulas, Starbird, Tanguay, Thompson, Truman, Watts, Wheeler, White.

NAY — Birt, Brown, Buck, Cote, Dunn, Durgin, Eustis, Ewer, Hall, Haynes, Henley, Hewes, Hoover, Hunter, Immonen, Lincoln, Lyette, McNally, Meisner, Mosher, Nadeau, J. F. R.; Pike, Quinn, Rackliff, Robertson, Shaw, Shute, Susi, Trask, Waltz, Wight, Wood.

ABSENT — Beliveau, Boudreau, Bradstreet, Bragdon, Carrier, Cookson, Couture, Crosby, D'Alfonso, Danton, Dennett, Drummond, Dudley, Edwards, Foster, Gaudreau, Gill, Harnois, Harriman, Harvey, Hawes, Hichens, Hinds, Jameson, Jannelle, Jewell, Kyes, Maddox, McMan, Milano, Payson, Quimby, Richardson, G. A.; Robinson, Rocheleau, Roy, Sahagian, Snow, P. J.; Sullivan, Townsend, Williams.

Yes, 76; No, 32; Absent, 41.

The SPEAKER: The Chair will announce the vote. Seventy-six having voted in the affirmative and thirty-two in the negative, seventy-six being more than two-thirds, this Resolve receives final passage. It will be signed by the Speaker and sent to the Senate.

### Passed to Be Enacted Bond Issue

An Act to Authorize the Creation of the Maine State Park and Recreation Area Fund and the Issuance of Not Exceeding Four Million Dollar Bonds of the State of Maine for the Financing Thereof (S. P. 14) (L. D. 30)

Was reported by the Committee on Engrossed Bills as truly and strictly engrossed. In accordance with the provision of Section 14 of Article IX of the Constitution a two-thirds vote of the House being necessary, a total was taken. 90 voted in favor of same and 10 against, and accordingly the Bill was passed to be enacted, signed by the Speaker and sent to the Senate.

### Passed to Be Enacted

An Act Providing for Paid-up Life Insurance Coverage for State Employees and Teachers (S. P. 236) (L. D. 561)

An Act relating to Exemption of Property from Attachment and Execution (S. P. 538) (L. D. 1389)

An Act relating to Membership of the Advisory Council of the Department of Economic Development (S. P. 671) (L. D. 1702)

An Act Revising the Laws Relating to Arson (S. P. 675) (L. D. 1705)

An Act Increasing Salaries of the Several County Attorneys and Their Assistants (H. P. 700) (L. D. 981)

An Act relating to Pensions for Members of the Police Department and Fire Department of the City of Auburn and Their Beneficiaries (H. P. 925) (L. D. 1357)

An Act relating to Approval of Plans and Competitive Bids under Bureau of Public Improvements Law (H. P. 1127) (L. D. 1600)

Were reported by the Committee on Engrossed Bills as truly and strictly engrossed, passed to be enacted, signed by the Speaker and sent to the Senate.

**Orders of the Day**

On motion of Mr. Richardson of Cumberland,

Adjourned until Monday, June 19, at one o'clock in the afternoon.