

# MAINE STATE LEGISLATURE

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**STATE OF MAINE  
115TH LEGISLATURE**

**FIRST REGULAR SESSION  
AND  
FIRST SPECIAL SESSION**

**BILL SUMMARIES  
JOINT STANDING COMMITTEE  
ON  
BUSINESS LEGISLATION**

**AUGUST 1991**

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**ONE HUNDRED AND FIFTEENTH LEGISLATURE  
FIRST REGULAR SESSION  
AND  
FIRST SPECIAL SESSION  
JOINT STANDING COMMITTEE  
BILL SUMMARIES  
AUGUST 1991**

This document is a compilation of the bill summaries prepared by this office for the Joint Standing Committees and Joint Select Committees of the Maine Legislature. The volume is organized alphabetically by committee; within each committee, the summaries are arranged by LD number. A subject index is provided at the beginning of each committee's summaries.

All adopted amendments are listed, by paper number (e.g., H - 584 or S - 222), together with the sponsor for floor amendments. Final action on each bill is listed to the right of the title. Various types of final action are abbreviated as follows:

<b>PUBLIC XXX</b>	<i>Chapter # of enacted Public Law</i>
<b>P&amp;S XXX</b>	<i>Chapter # of enacted Private &amp; Special Law</i>
<b>RESOLVE XXX</b>	<i>Chapter # of enacted Resolve</i>
<b>CON RES XXX</b>	<i>Chapter # of Constitutional Resolution passed by both Houses</i>
<b>EMERGENCY</b>	<i>Enacted law takes effect sooner than 90 days</i>
<b>CARRIED OVER</b>	<i>Bill carried over to 2nd Session</i>
<b>FAILED EMERGENCY ENACTMENT</b>	<i>Bill failed to get 2/3 vote</i>
<b>ONTP</b>	<i>Ought Not to Pass report accepted</i>
<b>LVWD</b>	<i>Leave to Withdraw report accepted</i>
<b>INDEF PP</b>	<i>Bill Indefinitely Postponed</i>
<b>DIED BETWEEN BODIES</b>	<i>House &amp; Senate disagree; bill died</i>
<b>VETO SUSTAINED</b>	<i>Legislature failed to override Governor's Veto</i>
<b>UNSIGNED</b>	<i>Not signed by Governor within 10 days</i>
<b>DIED ON ADJOURNMENT</b>	<i>Action incomplete when 1st session ended</i>

These summaries were prepared by the analyst or analysts assigned to the committee. But, this document was produced by the efforts of all the office staff, including secretaries: Charlene Raymond and Valarie Parlin, and especially Laurette Knox who coordinated preparation of the overall document.

If you have any suggestions or comments on these summaries, please let us know.

Committee Amendment "A" does the following:

1. Changes from 30 business days to 21 calendar days the time within which a credit reporting agency must respond to a consumer complaint;
2. Makes it even clearer that a consumer may choose whether to provide a social security number;
3. Establishes a 60-day period during which a consumer who has been turned down for credit may request disclosure of the consumer's file without charge;
4. Limits the liability of a credit reporting agency that responds to a telephone inquiry from a consumer when the credit reporting agency has utilized reasonable procedures to ensure proper identification of the consumer;
5. Allows credit report items, deleted following dispute and investigation, to be added back into a consumer's file if the items are subsequently verified as accurate by the credit reporting agency;
6. Authorizes the Bureau of Consumer Credit Protection to register credit reporting agencies operating in the State;
7. Provides that credit reports will reflect the name of the original debtor; and
8. To allow preparation by credit reporting agencies, creditors and regulators, provides for an effective date of January 1, 1992.

House Amendment "A" clarifies that users must request social security numbers only in connection with initial credit applications and not for prescreening operations or for routine review of credit reports for existing customers of the users.

**LD 573**

**An Act to Expand the Availability of Automatic Liens to Certain Businesses**

**PUBLIC 41**

**SPONSOR(S)**  
KILKELLY  
HOLLOWAY

**COMMITTEE REPORT**  
OTP

**AMENDMENTS ADOPTED**

**SUMMARY**

A lien is an interest in property to secure the payment of debt. Chapter 629 of Title 10 deals with watches, jewelry, clothes, appliances and musical instruments that are left for repair or servicing. This bill adds furniture, photographs, artwork, sports equipment and photographic equipment to the list of items on which the servicing or repairing organization has a lien contingent on the payment of its charge for service or repair.

**LD 581**

**An Act to Require Each Person Licensed for the Practice of Funeral Service to Participate in Continuing Professional Education**

**PUBLIC 117**

**SPONSOR(S)**  
BALDACCI

**COMMITTEE REPORT**  
OTP-AM

**AMENDMENTS ADOPTED**  
S-66

**SUMMARY**

This bill requires continuing education for funeral directors, with the requirements to be under the supervision of the State Board of Funeral Service.