

MAINE STATE LEGISLATURE

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**STATE OF MAINE
115TH LEGISLATURE**

SECOND REGULAR SESSION

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

MAY 1992

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**ONE HUNDRED AND FIFTEENTH LEGISLATURE
SECOND REGULAR SESSION**

**JOINT STANDING COMMITTEE
BILL SUMMARIES**

MAY 1992

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 far right of the title. Various types of final action are abbreviated as follows:

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

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, 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" adds manufactured housing that is in compliance with HUD standards to the housing that is eligible for State certification.

LD 2248 An Act to Clarify Maine's Rent-to-own Laws

PUBLIC 787

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
CARROLL D	OTP-AM	H-1033
RICH		H-1132 SHELTRA
POULIOT		

SUMMARY

This bill regulates many aspects of the rent-to-own industry, including:

1. Contract disclosure requirements, including the cash price of the merchandise, the total of payments necessary to acquire ownership of the property, and consumer rights upon default and reinstatement.
2. Price limitations – LD 2248 places a cap on total rent-to-own charges of 2 times the stated cash price of the property.
3. Late-payment grace periods, rights of reinstatement, and notice of default and right to cure requirements.
4. Rent-to-own advertising disclosure requirements.

Committee Amendment "A" replaces the original bill. The changes reflected in this amendment strengthen the consumer protection aspects of the bill placing strict limitations on rental purchase pricing and on other allowable charges associated with rental purchase agreements. The amendment applies specific sections of the Maine Consumer Credit Code to rental-purchase agreements and additionally applies the Maine Fair Debt Collection Practices Act, the Maine Revised Statutes, Title 32, chapter 109-A, subchapter I to the collection practices of rental-purchase merchants.

House Amendment "A" (H-1132) to Committee Amendment "A" makes minor changes in the civil action rights of an aggrieved consumer.

**LD 2266 An Act to Amend the Laws Governing the Practice of
Hairdressing**

**PUBLIC 728
EMERGENCY**

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
GOODRIDGE	OTP	
HOGLUND		

SUMMARY

This bill removes the requirement that persons licensed to practice barbering, cosmetology, manicuring or aesthetics must maintain or be employed in a licensed shop in order to practice on persons in their residences.