

MINUTES OF THE MEETING
BUSINESS & INDUSTRY COMMITTEE
MONTANA STATE SENATE

MARCH 3, 1979

The meeting of the Business and Industry Committee was called to order by Chairman Frank Hazelbaker on the above date in Room 404 of the State Capitol Building at 10:00 a.m.

ROLL CALL: All members were present.

HOUSE BILL 108: Chairman Hazelbaker called on Representative Edward Lien, sponsor of House Bill 108 to explain the bill to the Committee. This bill is an act to amend section 33-2-302, MCA, relating to surplus line insurance procurement.

PROPOSERS OF HOUSE BILL 108: Mrs. Josephine Driscoll of the Insurance Department, stated they are in support of House Bill 108.

Mr. Boyce Clarke, Helena, representing the Independent Insurance Agents of Montana, stated they, too, are in support of HB 108.

There was a question and answer period from the Committee.

Chairman Hazelbaker closed the hearing on House Bill 108.

HOUSE BILL 606: Representative Howard Ellis, sponsor of House Bill 606 was unable to be present at the opening of the hearing because of a conflict in hearings. Representative Harold Gerke appeared in Representative Ellis's place and explained HB 606 to the Committee. This bill transfers the functions of the Board of Real Estate to a newly created Board of Realty Regulation and attaches the new board to the Department of Business Regulation rather than the Department of Professional and Occupational Licensing.

PROPOSERS OF HOUSE BILL 606: Representative Robert Sivertsen explained the bill further to the Committee.

Mr. Cliff Christian, representing the Montana Association of Realtors, stated they support HB 606. However, they oppose the proposed move of the new board from the Department of Professional and Occupational Licensing to the Department of Business Regulation. Mr. Christian's testimony is attached. Mr. Christian also offered some amendments to House Bill 606. These amendments are attached.

Representative Ellis, sponsor of HB 606, arrived at the hearing and spoke in support of the bill.

Mr. Robert Cummins, Chairman of the Board of Real Estate, spoke in support of HB 606. His testimony is attached.

OPPOSERS OF HOUSE BILL 606: Mr. George Bousilman, Director of the Office of Budget and Program Planning, stated they have a concern with moving the board to the Department of Business Regulation.

Mr. Ed Carney, representing the Department of Professional and Occupational Licensing, stated they neither support nor oppose the bill. They are concerned with the proposed move of the board from their department to the Department of Business Regulation. Mr. Carney stated that 19 percent of the funds for the department were provided by the Board of Real Estate.

There was a question and answer period from the Committee.

Senator Regan wanted to know how many boards are currently under the Department of Occupational Licensing.

Mr. Carney stated there are currently 31 boards under the department.

Chairman Hazelbaker asked Representative Sivertsen about House Bill 846 which deals with laws relating to real estate and wondered if this bill should be held up until the Committee could look at HB 846.

Representative Sivertsen stated he saw no reason for holding House Bill 606.

Senator Lowe asked Representative Sivertsen about the makeup of members of the Real Estate Board.

Representative Sivertsen stated that he felt the board should be made up of three members from the real estate profession and two members who are consumers.

Representative Gerke made closing remarks in support of the bill. He stated the board is not now a quasi-judicial board.

Chairman Hazelbaker closed the hearing on House Bill 606.

HOUSE BILL 660: Representative Patricia Gesek, sponsor of HB 660, explained the bill to the Committee. This bill requires a disability insurance policy that does not cover mental health care to conspicuously state that fact.

There were no other proponents to House Bill 660 present at the hearing.

OPPONENTS TO HOUSE BILL 660: Mrs. Josephine Driscoll from the Insurance Department stated they oppose HB 660 because it would duplicate what is already required by the present law. Mrs. Driscoll also stated that the bill does not address Blue Cross and Blue Shield in the state.

Ms. Rita Theisen, attorney for the Insurance Department, distributed some exhibits which are attached to the minutes.

Mr. Les Loble II, representing the American Council of Life Insurance, stated they are in opposition to House Bill 660.

There was a question and answer period from the Committee.

Mrs. Gesek made concluding remarks to the Committee in support of House Bill 606. She stated that she felt people should be aware of the exclusions in an insurance policy when they purchase it, and often the exclusions are printed in too fine a print.

Senator Regan asked Mrs. Driscoll if the Insurance Department would be willing to work with Mrs. Gesek on some more effective language.

Mrs. Driscoll stated that she does not feel it is that big of a problem at the present time.

Chairman Hazelbaker called the hearing on House Bill 606 closed.

HOUSE BILL 791: Representative Dennis Nathe, sponsor of HB 791, explained the bill to the Committee. This bill is an act to adopt a variable contract law authorizing life insurance companies to establish separate accounts to provide for variable life insurance policies and variable annuity contracts.

PROPONENTS OF HOUSE BILL 791: Representative Nathe asked Mr. Les Loble, representing the American Council of Life Insurance, to explain the bill further to the Committee.

Mr. Loble stated that this law has been adopted in 47 other states, but only 38 states are marketing this product.

Mrs. Driscoll stated the Insurance Department was not taking any position on this bill.

OPPONENTS OF HOUSE BILL 791: Mr. Ed Sheehy, Jr., representing the Montana Association of Life Underwriters, stated they oppose HB 791. They find it difficult to explain what variable life insurance is, and the consumer would find it difficult to understand.

Chairman Hazelbaker asked Mr. Loble to make closing remarks. Mr. Loble stated this was merely enabling legislation.

Chairman Hazelbaker closed the hearing on House Bill 791.

DISPOSITION OF HOUSE BILL 791: Senator Dover made a motion that House Bill 791 be concurred in. Senator Kolstad seconded the motion. A Roll Call Vote was taken. The Committee voted 6-4 that HOUSE BILL 791 BE CONCURRED IN.

Senator Dover will carry House Bill 791 on the floor.


DISPOSITION OF HOUSE BILL 108: Senator Dover made a motion that House Bill 108 be concurred in. Senator Lowe seconded the motion. The Committee voted unanimously that HOUSE BILL 108 BE CONCURRED IN.

Senator Dover will carry House Bill 108 on the floor.

DISPOSITION OF HOUSE BILL 660: Senator Dover made a motion to table House Bill 660. A Roll Call Vote was taken on the motion. The vote tied 5-5. Senator Dover then made the motion that House Bill 660 be not concurred in. A Roll Call Vote was taken on this motion. The Committee voted 7-3 that HOUSE BILL 660 BE NOT CONCURRED IN.

No executive action was taken on HB 606 at this meeting.

ADJOURN: There being no further business, the meeting was adjourned at 11:48 a.m.



Senator Frank Hazelbaker, Chairman

ROLL CALL

BUSINESS & INDUSTRY COMMITTEE

46TH LEGISLATIVE SESSION - - 1979

Date March 3

[illegible]

STANDING COMMITTEE REPORT

March 3, 1979

MR. President:

We, your committee on Business and Industry

having had under consideration House Bill No. 108

Respectfully report as follows: That House Bill No. 108

Lien (Dover)

BE CONCURRED IN

DO PASS

g/c

STANDING COMMITTEE REPORT

March 3, 1979

MR. President:

We, your committee on Business and Industry

having had under consideration House Bill No. 660

Respectfully report as follows: That House Bill No. 660

BE NOT CONCURRED IN
~~HOUSE~~

STANDING COMMITTEE REPORT

.....March 3,..... 19 79.....

MR. President:.....

We, your committee on.....Business and Industry.....

having had under considerationHouse..... Bill No. 791.....

Nathe (Dover)

Respectfully report as follows: That.....House..... Bill No. 791.....

BE CONCURRED IN

~~DO PASSE~~

SENATE COMMITTEE BUSINESS & INDUSTRYDate Mar. 3, 1979 Bill No. 791 Time 11:40

NAME	YES	NO
Pat M. Goodover, Vice Chairman		✓
Chet Blaylock	✓	
Harold Dover	✓	
Tom Hager	✓	
Allen Kolstad	✓	
Bill Lowe	✓	
John Mehrens	✓	
Bob Peterson		✓
Pat Regan		✓
Frank Hazelbaker, Chairman		✓

Margorie Nichols
Secretary

D. H. H. H.
Chairman

Motion: House Bill 791 Do Pass 6-4

(include enough information on motion--put with yellow copy of committee report.)

SENATE COMMITTEE BUSINESS & INDUSTRY

Date Mar. 3, 1979 Bill No. 660 Time 11:45

NAME	YES	NO
Pat M. Goodover, Vice Chairman	✓	
Chet Blaylock		✓
Harold Dover	✓	
Tom Hager	✓	
Allen Kolstad		✓
Bill Lowe		✓
John Mehrens		✓
Bob Peterson	✓	
Pat Regan		✓
Frank Hazelbaker, Chairman	✓	

Margie Nichols
Secretary

D. H. H. H.
Chairman

Motion: Table HB 660 5-5

(include enough information on motion--put with yellow copy of committee report.)

SENATE COMMITTEE BUSINESS & INDUSTRY

Date March 13, 1979 Bill No. 660 Time 11:46

NAME	YES	NO
Pat M. Goodover, Vice Chairman	✓	
Chet Blaylock	✓	
Harold Dover	✓	
Tom Hager	✓	
Allen Kolstad		✓
Bill Lowe	✓	
John Mehrens		✓
Bob Peterson	✓	
Pat Regan		✓
Frank Hazelbaker, Chairman	✓	

Margaret Nichols
Secretary

J. H. Hall
Chairman

Motion: HB 660 Do Not Pass 7-3
(Do Not Concur (In))

(include enough information on motion--put with yellow copy of committee report.)

NAME: Cliff Chambers DATE: 11-1-79

ADDRESS: 221 N. 5th St. Minneapolis

PHONE: 444-4577

REPRESENTING WHOM? MT. Pleasant Community

APPEARING ON WHICH PROPOSAL: H.R. 101

DO YOU: SUPPORT? ☒ AMEND? ☒ OPPOSE? ☐

COMMENTS: _____

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

NAME: Josephine M. Kriscall DATE: 3-5-79

ADDRESS: Mitchell Blag-

PHONE: 449-2956

REPRESENTING WHOM? As Asst. E. U. Sonney on behalf

APPEARING ON WHICH PROPOSAL: NB 108

DO YOU: SUPPORT? ☒ AMEND? ☐ OPPOSE? ☐

COMMENTS: _____

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

NAME: W. Boyce Clarke DATE: 3-3-79

ADDRESS: Helena

PHONE: 442 6887

REPRESENTING WHOM? Ind. Ins. Agents of Mont.

APPEARING ON WHICH PROPOSAL: HR 108-

DO YOU: SUPPORT? ☒ AMEND? ☐ OPPOSE? ☐

COMMENTS: Concur with flexibility provided-

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

AMENDMENTS TO HOUSE BILL NO. 606

Amend title

Title, line 7

Strike: "BUSINESS REGULATION"

Insert: "PROFESSIONAL AND OCCUPATIONAL LICENSING"

1. Page 1, lines 22 and 23

Strike: "regulation of the real estate industry be transferred to"

2. Page 1, line 24

Strike: "business regulation"

Insert: "professional and occupational licensing be established to regulate the real estate industry"

3. Page 4, line 18

Strike: "business regulation provided for in 2-15-1801"

Insert: "professional and occupational licensing provided for in Title 2, chapter 15 part 16"

4. Page 7, line 22

Strike: "business regulation provided for in 2-15-1801"

Insert: "professional and occupational licensing provided for in Title 2, chapter 15, part 16"

5. Page 8, line 14

Strike: "business regulation provided for in 2-15-1801"

Insert: "professional and occupational licensing provided for in Title 2, chapter 15, part 16"

6. Page 11, lines 9 and 10

Following: "part" on line 9

Strike: line 9 through "1" on line 10

Insert: "16"

TESTIMONY ON HB 606
Board of Realty Regulation
Senate Business and Industry Committee
March 3, 1979

Chairman Hazelbaker and Committee Members:

I am Robert Cummins, Chairman of the Board of Real Estate.

The Board of Real Estate's testimony on HB 606 has been and continues to be very simple -- PROTECT THE PUBLIC.

The public can be protected by assuring that the Board has adequate public representation and adequate funding to carry out its testing and licensing functions and its investigating function.

After spending months of study and tens of thousands of taxpayer dollars auditing the Board of Real Estate, the Legislative Audit Committee recommended that 3 of the 5 Board members be PUBLIC members. This decision is a sound one arrived at after months of analysis and without lobbying pressure from an industry that wants to regulate itself.

In previous hearings on bills affecting the Board of Real Estate during this session, personalities on the Board have tended to become an issue. Since the present members of the Board will be terminated on or before July 1, attention should be directed toward relevant issues. At issue is whether it would be in the public interest to allow the industry to regulate itself? Such an arrangement has never been shown to be workable in any other industry. There is no reason to believe that the real estate industry would be any different.

Lobbyists for the Montana Association of Realtors (MAR) have claimed that the real estate industry is so complex that only licensees are capable of regulating their peers. The Board does not share this view, since the Board proved to be effective in regulating the industry from 1963 through 1976 with two licensees. At pre-legislative strategy sessions, MAR wanted all Board members to be licensees. Upon learning that State law requires that the non-voting chairman of the Board be a public member, they agreed to push for "only" 4 licensees, including 3 Realtors, on the Board. When HB 286 was soundly discredited, the Realtor Association retrenched to a position of demanding that "only" 3 of the 5 Board members be licensees. This has been the make-up of the Board since 1977.

In 1977, the number of licensees on the Board was increased from 2 to 3. Following this change in the voting structure of the Board, very few licenses have been suspended or revoked even though the number of complaints against licensees has increased substantially. The reason for the small number of license suspensions and revocations is due to the broker members on the Board finding it next to impossible to second the motions by the one public voting member for suspension or revocation of licenses.

To have a voting balance on the Board, 3 of the 5 members must be PUBLIC representatives. Since one of the public members must be the non-voting chairperson, this leaves 2 public voting members to offset the voting power of the 2 industry members. If there are 3 licensees on the Board the industry representatives control the vote and the Board. Therefore, if there are 3 licensees on the Board, there may as well be 4 or even 5 licensees because the industry would, in essence, be left to regulate itself.

Two licensees on the Board should be enough to present the industry's point of view during discussions and hearings. Having no more than 2 licensees on the Board would also be compatible with the intent of the Real Estate License Act of 1963 -- protection of the public. Based on the experience of the present Board, it would be ludicrous to expect that a Board dominated by licensees would protect the public better than a Board comprised of at least 3 public members.

The Board is concerned about the welfare of the public if the industry is left to regulate itself. We would, therefore, propose that HB 606 be amended to assure that at least 3 members of the new Board be public representatives. We propose the following amendment. On page 2, line 10, replace the number "Two" with the number "Three." The amended sentence would then read, "Three members shall be representatives of the public..."

The other concern of the Board with HB 606 deals with appropriation for Board operations. For the past few years the Board has been underfinanced at the same time that the Board's earmarked revenue fund balance has grown substantially. As a result, only the testing and licensing functions of the Board have been properly carried out. Requests by the Board for per-

mission to hire investigators to properly investigate complaints against licensees were denied until late in 1978. The Board is now in a position to conduct field investigations into charges made against licensees. We therefore support the provision in the Bill that allows the new Board to adopt a schedule of fees that is reasonably related to the cost incurred in regulating the real estate industry. But we would prefer to see that the pre-1977 schedule of maximum fees are incorporated into HB 606. This schedule would set the maximum fee for: each examination -- \$50; each original broker's license -- \$50; each annual renewal of a broker's license -- \$50; each original salesman's license -- \$25; etc. (Sec. 66-1934, R.C.M. 1947.) Charging this level of fees would generate adequate income to meet Board expenses that are anticipated to be in the range of \$180,000-200,000 per year during the coming biennium.

Our only concern with having no maximum level on the fees that could be charged is that the industry representatives on the Board may view high fees as a means of "getting rid of part-time and inactive licensees." We do not know if this is the ulterior motive for the \$150 maximum fees allowed in HB 846 that will appear before this Committee soon. But we do know that this level of fees is far in excess of any reasonable level of fees needed to generate funds required to finance the Board.

In summary, the present Board believes that it is crucial for the protection of the public that a majority of the new Board members be representatives of the public. We also believe that the interests of the part-time licensees would be protected by incorporating a schedule of maximum fees that the Board could charge into the Bill. Hopefully, the members of this Committee share our interest in preserving the spirit of free enterprise in the real estate industry. A strong free enterprise system benefits both the honest, hard-working licensees and the public -- the ultimate consumer of services offered by the industry and its licensees.

NAME: Ed Raim DATE: 5-2-77

ADDRESS: 26 Tully - Albany

PHONE: 449-2237

REPRESENTING WHOM? Dept of P&L

APPEARING ON WHICH PROPOSAL: HP 136

DO YOU: SUPPORT? AMEND? — OPPOSE?

COMMENTS: To have Bd. of P&L, Reg. Co. in

remain in Dept of P&L

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

NAME: Josephine M. Arissee DATE: 3-3-79

ADDRESS: Mitchell Bldg

PHONE: 449-2996

REPRESENTING WHOM? Asst. Supt.

APPEARING ON WHICH PROPOSAL: HB 660

DO YOU: SUPPORT? _____ AMEND? _____ OPPOSE? ☒

COMMENTS: _____

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

	Percentage of Maximum Surgical Benefit		Percentage of Maximum Surgical Benefit
TONSILECTOMY & ADENOIDECTOMY		TUMORS OR CYSTS (Continued)	
Dependent children	15%	Each additional	8%
Insured or spouse	20%	Pilonidal Cyst	
Mastoidectomy	35%	Drainage	10%
Mastoidectomy, radical	50%	Excision	30%
TUMORS OR CYSTS (not specified elsewhere)		UROLOGICAL SURGERY	
Benign tumors, excision of		Cystoscopy, diagnostic with or	
Face, neck, genitalia, hands or		without biopsy	
feet		without passage of tube into	
One	10%	ureter	10%
Each additional	6%	with passage of tube into ureter ...	15%
Malignant tumors, excision of		Kidney, removal of all or part	60%
Face, lip or skin		Prostate, removal of all or part	
One	15%	Perineal	60%
		Suprapubic	50%
		Transurethral	60%
		Signoidoscopy	3%

EXCLUSIONS

This policy does not cover any loss caused by or resulting from: (1) declared or undeclared war or any act thereof; or (2) suicide or any attempt thereat, or any intentionally self-inflicted injury while sane; or (3) any mental or nervous disorder except with respect to benefits for total or partial disability; or (4) service in the armed forces of any country or international authority; or (5) routine physical examination or rest cure; or (6) normal pregnancy, childbirth or abortion except as specifically provided under the "Pregnancy Benefit"; or (7) tonsilectomy or adenoidectomy, except as specifically provided under the "Surgical Benefit".

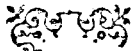
Upon notification to the Company of the entry of a Covered Person into the armed forces of any country or international authority, the Company will return to the Insured pro rata all premiums paid for any portion of the period of such military service.

LIMITATION - WAITING PERIOD

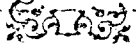
This policy does not cover any loss caused by or resulting from sickness until (30) days have elapsed from the Policy Date of this policy.

PRE-EXISTING CONDITIONS NOT COVERED FOR TWO YEARS

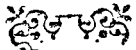
Any injury which is sustained before the Policy Date of this policy will not be covered hereunder until two years after the Policy Date of this policy. Any sickness or disease which is first manifested before the Policy Date of this policy will not be covered hereunder until two years after the Policy Date of this policy.



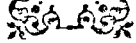
EXCLUSIONS



This policy does not cover losses caused by or resulting from: (1) War or act of war declared or undeclared; (2) pregnancy, abortion, childbirth or miscarriage, except complications of pregnancy which will be covered to the same extent provided in this policy for sickness; (3) mental disorder; (4) confinement in any facility contracted for or operated by the United States Government for the treatment of members or ex-members of the armed forces; (5) intoxication or the influence of any drug or narcotic unless administered on the advice of a physician.



DEFINITIONS

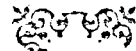


"Sickness" wherever used in this policy means sickness or disease which is first manifested on or after the date of issue while this policy is in force.

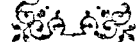
"Manifested" wherever used in this policy means the existence of symptoms which would cause an ordinarily prudent person to seek medical attention.

"Injury" wherever used in this policy means bodily injury caused by an accident occurring while this policy is in force and resulting in hospital confinement directly and independently of all other causes.

"Hospital" wherever used in this policy means a legally operated institution (other than



COVERED PERSONS



Covered persons are named in the policy schedule or in endorsements which may be added after issue. Persons eligible for coverage under this policy are you, your spouse and your unmarried, dependent children under age 19. Eligible persons may be added to coverage after the date of issue upon proper application.

The effective date of coverage for persons added after the date of issue of this policy will be the date of issue of the endorsement adding the person to the policy. The term "date of issue" when used in reference to persons added after the date of issue of the policy will refer to the date of issue of such endorsement.

If you and your spouse or you and a dependent child are covered persons under this policy, a child born of you and your spouse or adopted while this policy is in force will become a covered person without evidence of insurability, from and after the moment of birth or adoption, if you give written notice to us within 31 days of such birth or adoption and you pay the required premium. Such newborn or adopted child will not be covered for routine nursing or routine well baby care.

Coverage for a dependent child will end on his or her 19th birthday. Coverage will not end if the child is incapable of self-sustaining employment because of mental retardation or physical handicap provided you submit proof of such incapacity to us within 31 days of such child's 19th birthday. The child shall continue to be eligible for coverage for as long as this incapacity continues.

If we accept a premium for a covered child which would continue coverage beyond the normal date when such child's coverage ends, coverage for such child will continue for the period to which such premium applies.

PART 1 -- DEFINITIONS

Injury shall mean accidental bodily injury sustained by a covered person while this policy is in force with respect to such person. Any one injury shall include all injuries sustained by such person as a result of any one accident.

Sickness shall mean a sickness, disease or disorder of a covered person which first manifests itself, subject to the Time Limit on Certain Defenses provision, more than thirty days after the effective date of coverage and while this policy is in force with respect to such person. Any one sickness shall include all complications arising therefrom or recurrences thereof. This definition shall also include conditions named in the application if confinement for such conditions shall commence more than ninety days after the effective date of coverage for such person.

Covered person shall mean any person designated as a covered person in the Policy Schedule or included by amendment added to the policy.

Confined or Confinement shall mean admitted, upon the recommendation of a physician, to a skilled nursing home for care for which a charge for room and board is made which the covered person, or his or her estate, is required to pay. Confinement must have commenced within 14 days of discharge from a hospital following an admission of at least 3 consecutive days as a result of the same injury or sickness.

Skilled Nursing Home shall mean an institution recognized as such by the state in which it is located and which is regularly engaged in providing to in-patients: (A) continuous skilled nursing services and related care, and (B) rehabilitation services. Such services shall be provided under the regular supervision of a physician, graduate registered nurse, or medical staff. A daily medical record must be kept of each patient and such patient shall receive a planned program of observation and treatment by a physician other than the proprietor or an employee of such skilled nursing home, which is in accordance with existing standards of medical practice for the injury, or sickness causing confinement.

A physician must be available to furnish necessary medical care in case of emergency and there shall be appropriate methods and procedures for the dispensing and administering of drugs and biologicals.

This definition shall not include an institution which is primarily engaged in the treatment and care of mental diseases, tuberculosis, alcoholism, or drug addiction, a rest home, home for the aged, or unit of a rest home, hospital or other institution which provides primarily custodial care or any care classified as other than skilled nursing care. It may however, be a distinct portion of a hospital or other health care institution in which the majority of the beds and areas are devoted to providing the care listed under (A) and (B) above.

Skilled Nursing Services and rehabilitation services shall mean only those services furnished to patients who require medical or nursing care pursuant to a physician's order which: (1) require the skills of technical or professional personnel such as a registered nurse, a licensed practical nurse, a physical therapist, an occupational therapist, a speech pathologist, an audiologist or similar disciplines; and (2) are provided either directly by, or under the supervision of, such personnel.

Hospital shall mean an institution recognized as such by the state in which such institution is located and which has a laboratory, x-ray equipment and an operating room where surgical operations may be performed (or has a formal arrangement with another facility for such procedures), and which maintains permanent and full-time facilities for the care of overnight resident patients under the supervision of a physician. This definition shall not include a rest home, extended care facility, convalescent nursing home, home for the aged or units of hospitals which provide primarily custodial care.

Physician shall mean any person other than the Insured, or member of his or her immediate family, who is licensed by the state to treat the type of injury or sickness causing the disability for which claim is made.

Medicare shall mean the Health Insurance for the Aged Act, Title XVIII of the Social Security Amendment of 1965 as then constituted or later amended.

Period of Confinement -- A skilled nursing home confinement commencing while this policy is in force, which follows a previous such confinement, will be deemed a continuation of the previous confinement unless the subsequent confinement is the result of an entirely different injury or sickness, or unless the confinements are separated by six (6) months or more.

PART 2 -- SKILLED NURSING HOME EXPENSE BENEFIT

If as a result of injury or sickness a covered person shall be confined within a skilled nursing home for at least 100 days during which confinement skilled nursing services have been rendered continuously and for which benefits have been provided through payment of all eligible expenses in excess of the deductible by Medicare Part A, the Company will pay for each day of confinement from the 101st day through the 365th day of continued confinement, and while skilled nursing services are continued, at the rate of the Daily Benefit specified in the Policy Schedule.

PART 3 -- EXCLUSIONS

~~This policy does not extend to or cover any confinement which results from: (a) neurosis or mental disturbances of any kind; or (b) confinement in any institution which would otherwise be covered hereunder, unless a charge is made by such an institution which the covered person, or their estate, is required to pay~~

PART 4 -- TERMINATION OF COVERAGE

In the event of the death of the Insured while this policy is in force, the spouse, if a covered person under this policy, will then become the Insured under this policy. In the event the Insured's spouse is not such a covered person, this policy shall terminate.

The termination of coverage for any covered person or the termination of this policy shall be without prejudice to any pending claim.

✓ (5) The style, arrangement and over-all appearance of the policy shall give no undue prominence to any portion of the text, and every printed portion of the text of the policy and of any endorsements or attached papers shall be plainly printed in light-faced type or a style in general use, the size of which shall be uniform and not less than ten (10) point with a lower case unspaced alphabet length not less than one hundred and twenty (120) point (the "text" shall include all printed matter except the name and address of the insurer, name or title of the policy, the brief description, if any, and captions and subcaptions);

✓ (6) The exceptions and reductions of indemnity shall be set forth in the policy and, other than those contained in sections 40-4004 to 40-4026, inclusive, of this chapter, shall be printed, at the insurer's option, either included with the benefit provision to which they apply, or under an appropriate caption such as "Exceptions," or "Exceptions and Reductions," except that if an exception or reduction specifically applies only to a particular benefit of the policy, a statement of such exception or reduction shall be included with the benefit provision to which it applies;

✓ (7) Each such form, including riders and endorsements, shall be identified by a form number in the lower left-hand corner of the first page thereof;

✓ (8) The policy shall contain no provision purporting to make any portion of the charter, rules, constitution or bylaws of the insurer a part of the policy unless such portion is set forth in full in the policy, except in the case of the incorporation of, or reference to, a statement of rates or classification of risks, or short-rate table filed with the commissioner.

History: En. Sec. 352, Ch. 236, L. 1959; Sec. 1, Ch. 74, L. 1973; Sec. 1, Ch. 83, L. 1974.

✓ 40-4002.1. Coverage of newborn under family policy. (a) Each policy of disability insurance or certificate issued thereunder, which in addition to covering the insured, also covers members of the insured's family shall contain a provision granting immediate accident and sickness coverage, from and after the moment of birth, to each newborn infant of any insured.

✓ (b) The coverage for newborn infants shall be the same as provided by the policy for the other covered persons; provided, however, that for newborn infants there shall be no waiting or elimination periods. A deductible or reduction in benefits applicable to the coverage for newborn infants is not permissible unless it conforms and is consistent

NAME: Les Loble 4 DATE: 3-3-79

NAME: Les Loble ⁴ DATE: 3-3-79

ADDRESS: 716 Power House

PHONE: 442 6807

REPRESENTING WHOM? American Council of Life Insurance

APPEARING ON WHICH PROPOSAL: *HS 660*

DO YOU: SUPPORT? _____ AMEND? _____ OPPOSE? _____

COMMENTS: _____

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

NAME :

DATE :

ADDRESS :

PHONE :

REPRESENTING WHOM?

APPEARING ON WHICH PROPOSAL:

DO YOU: SUPPORT?

AMEND?

OPPOSE?

COMMENTS:

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

NAME: Josephine M. Driscoll DATE: 3-3-79

ADDRESS: Mitchell Berg

PHONE: 449-2996

REPRESENTING WHOM? Ms. Dept

APPEARING ON WHICH PROPOSAL: HB 791

DO YOU: SUPPORT? _____ AMEND? _____ OPPOSE? _____

COMMENTS: no position

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

NAME: Ed Sheehy, Jr DATE: 3/3/79

ADDRESS: 2031 11th Ave Helena

PHONE: 442-9930

REPRESENTING WHOM? Mont. Assoc. of Life Underwriters

APPEARING ON WHICH PROPOSAL: HB 791

DO YOU: SUPPORT? _____ AMEND? _____ OPPOSE? ☒

COMMENTS: _____

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

COMMENTS ON H.B. 606

MR. CHAIRMAN, MEMBERS OF THE COMMITTEE MY NAME IS CLIFF CHRISTIAN, REPRESENTING THE MONTANA ASSOCIATION OF REALTORS.

THE REAL ESTATE INDUSTRY HERE IN MONTANA IS A HIGHLY COMPLEX ONE. EVERYDAY, REALTORS AND REAL ESTATE AGENTS ARE REPRESENTING THEIR CLIENT IN THE SALE OF HOMES, TAX FREE EXCHANGES, AND THE MARKETING OF FARMS, RANCHES AND BUSINESSES THAT ROUTINELY SELL FOR MILLIONS OF DOLLARS. MEMBERS OF THE COMMITTEE, REALTORS AND OTHER LICENSEES ARE INVOLVED IN THE LARGEST FINANCIAL TRANSACTION IN A FAMILIES LIFETIME. BECAUSE OF THIS PARTICIPATION, EXPERIENCE AND EXPERTISE IN THE FIELD OF REAL PROPERTY SALES ARE ESSENTIAL ELEMENTS NEEDED ON THE NEW BOARD OF REALTY REGULATION. THE CURRENT PROPOSAL IN H.B. 606 TO HAVE 3 LICENSEES AND 2 LAY MEMBERS SITTING ON THE BOARD, WE FEEL, PROVIDES AN EXCELLENT MIX OF EXPERIENCE AND PUBLIC REPRESENTATION THAT IS CERTAINLY IN THE PUBLIC INTEREST. WE TAKE STRONG EXCEPTION TO HAVING A MAJORITY OF LAY MEMBERS SITTING ON THIS (OR ANY OTHER) BOARD; FOR THE BOARD OF REAL ESTATE HAS SINCE ITS ENACTMENT HAD A MAJORITY OF LAY MEMBERS ON THE BOARD, WITH A TRACK RECORD THAT IS CONSTANTLY BEING CHALLENGED BY THE LEGISLATURE, THE PRESS AND THE PUBLIC AT LARGE.


THE MONTANA ASSOCIATION OF REALTORS ALSO ^{Supports}~~SUPPORTS~~ THE REMAINDER OF H.B. 606, WITH ONE VERY STRONG EXCEPTION. THAT EXCEPTION IS THE PROPOSED ADMINISTRATIVE MOVE OF THE NEW BOARD FROM THE DEPARTMENT OF

PROFESSIONAL AND OCCUPATIONAL LICENSING TO THE DEPARTMENT OF
BUSINESS REGULATION.

THE DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL LICENSING, WE FEEL,
HAS BEEN AN EXCELLENT UMBRELLA DEPARTMENT FOR THE BOARD OF REAL ESTATE
MR. CARNEY, AND HIS STAFF, HAVE OVER THE PAST SEVEN YEARS, BECOME
VERY KNOWLEDGEABLE ON THE INTRICACIES OF THE LAWS, RULES AND REGULATIONS
ADMINISTERED BY THE BOARD OF REAL ESTATE. TO DENY THIS^{NEW} BOARD,
ALREADY ESTABLISHED ADMINISTRATIVE EXPERTISE, WE FEEL, DEFINETLY IS
NOT IN THE PUBLIC INTEREST. TO MOVE THIS NEW BOARD, THAT WILL NEED
ALL THE KNOWLEDGE AND SKILL IT CAN MUSTER, AWAY FROM A GOOD DEPARTMENT
THAT IS FAMILIAR WITH LICENSING AND REGULATING^{OF} PROFESSIONS, WILL
DEAL A CRIPPLING BLOW WHICH IS TOTALLY UNNECESSARY.

CONSEQUENTLY, MR. CHAIRMAN, WE OFFER THESE ADMENDMENTS, WHICH AMENDS
ALL LANGUAGE IN H.B. 606 NECESSARY TO PLACE THE BOARD OF REALTY
REGULATION BACK UNDER THE DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL
LICENSING. WE HOPE THAT YOU WILL SERIOUPLY CONSIDER THESE ADMENMENTS,
AND GIVE H.B. 606 A DO PASS AS AMENDED.

THANK YOU,


CLIFF CHRISTIAN
EXECUTIVE VICE PRESIDENT
MONTANA ASSOCIATION OF REALTORS

AMENDMENTS TO HOUSE BILL NO. 606

Amend title

Title, line 7

Strike: "BUSINESS REGULATION"

Insert: "PROFESSIONAL AND OCCUPATIONAL LICENSING"

1. Page 1, lines 22 and 23
Strike: "regulation of the real estate industry be transferred to"
2. Page 1, line 24
Strike: "business regulation"
Insert: "professional and occupational licensing be established to regulate the real estate industry"
3. Page 4, line 13
Strike: "business regulation provided for in 2-15-1801"
Insert: "professional and occupational licensing provided for in Title 2, chapter 15 part 16"
4. Page 7, line 22
Strike: "business regulation provided for in 2-15-1801"
Insert: "professional and occupational licensing provided for in Title 2, chapter 15, part 16"
5. Page 8, line 14
Strike: "business regulation provided for in 2-15-1801"
Insert: "professional and occupational licensing provided for in Title 2, chapter 15, part 16"
6. Page 11, lines 9 and 10
Following: "part" on line 9
Strike: line 9 through "l" on line 10
Insert: "16"

HERSHEL CARPENTER
Broker



March 1st, 1979

Senator, Frank Hazelbaker
Senate Business and Industry Committee
Helena, Montana

Dear Senator Hazelbaker:


On Saturday March 3rd your committee will be hearing HB 606 which will create a Board of Realty Regulation within the Bureau of Business Regulation.


We fully support the concept of the Board of Realty Regulation as proposed in HB 606 with one exception. We feel that the Board should remain in the Department of Professional and Occupational Licensing.


The need for regulation of this vital industry to protect the public interest is readily apparent. At the same time, the complexity of the law pertaining to real estate and the licensing of real estate salespeople and brokers is great. We feel this requires that members of the Board have a working knowledge of the real estate profession and the laws that cover the industry.

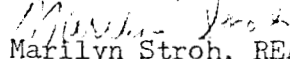
We respectfully urge that the bill be reported out with a do pass recommendation and an amendment that it remain in the Department of Professional and Occupational Licensing.

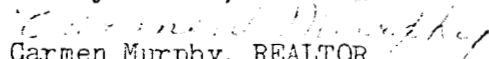
Sincerely,


Ray Atteberry, REALTOR


Ira M. Bakken, REALTOR


Tom Lehman, REALTOR


Marilyn Stroh, REALTOR


Carmen Murphy, REALTOR

Glyn Verzatt, REALTOR



LANDMARK OF BOZEMAN

P.O. Box 714 - 720 W. Babcock
Bozeman, MT 59715

406-556-1321



BOZEMAN BOARD OF REALTORS
P. O. BOX 1095
BOZEMAN, MONTANA 59715

March 1, 1979

Senator Frank Hazelbaker
Senate Business and Industry Committee
Helena, Montana

Dear Senator Hazelbaker:

On Saturday March 3rd, your committee will be hearing HB 606 which reconstitutes the Sunseted Board of Real Estate.

On behalf of the Board of Directors of the Bozeman Board of REALTORS, I urge you and your committee to favorably review the bill with one change. We feel that the new Board of Realty Regulation should remain in the Department of Professional and Occupational Licensing rather than be created in the Bureau of Business Regulation.

We feel that it is imperative that the real estate profession be regulated to insure that the public interest be protected as mandated by the statutes of Montana. These statutes that bear on real estate and on the licensing of real estate brokers and salespersons are involved and complex, and we feel that a knowledge of the profession is essential and composition of the new Board of Realty Regulation should reflect a mix of experience as well as bipartisan lay people. Consequently, we favor the proposed mix of 3 licensees and 2 lay people.

Thank you for your concern and attention to this very important bill.

Sincerely,

Ray Atteberry
Ray Atteberry, President
Bozeman Board of REALTORS



HELEN JOHNSON, Realtor

416 North Seventh • P.O. Box 1067 • Telephone (406) 586-5472
BOZEMAN, MONTANA 59715

March 1, 1979

Senator Frank Hazelbaker, Chairman
and Members
Senate Business & Industry Committee
Senate Office Building
Helena, MT 59601

Gentlemen,

We, of this office, urge you to keep the Board of Real Estate
under Professional Licensing.

We strongly support 606 as amended.

We feel that people knowledgeable regarding Real Estate
transactions should be responsible for protecting the public,
namely buyers and sellers, and that the large area this covers
justifies our remaining under Professional Licensing.

We favour the membership of the board including three Real
Estate Brokers and two laymen.

Thank you for your consideration.

Sincerely,

Helen Johnson, Broker

HJ:lf



COOK - BELL REAL ESTATE

Telephone: (406) 586-3

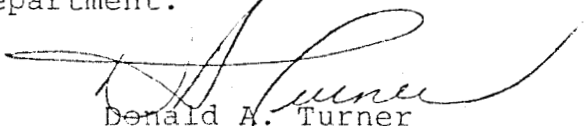
611 W. Main • Bozeman, Montana 59715

March 2, 1979

Senator Frank Hazelbaker
Chairman, Business & Industry Committee
Montana Senate, Helena, MT 59601

Dear Sir:

The Owners and Employees of Cook-Bell Real Estate are in support of House Bill 606, but request that it be amended to read that the Board of Real Estate should be regulated under the Professional and Occupational Licensing Department versus the Business Regulation Department.



Donald A. Turner
Broker/Owner

Bozeman

phone 587-4538

REALTY

SERVICE - HONESTY - ACTION

703 West Mendenhall — Bozeman, Montana 59715



GLENN BUSS
BROKER
PHONE 536-2288

March 1, 1979

Senator Frank Hazelbaker
Montana Senate
Helena, MT

RE: Real Estate Senate Bill 606

Dear Senator Hazelbaker:

We respectfully ask your consideration in passing
S.B. 606 with the following amendments: That we REALTORS
be left under the Department of Professional Licensing
and NOT the Bureau of Business.

Sincerely yours,

Glenn A. Buss

John Austin

Nina Johnson
Lynne Gardner

CW



Sundance

Realty & Investment Inc.

Member: Multiple Listing Service
Chamber of Commerce

28 February 1979

Senator Frank Hazelbaker
Capitol Station
Helen, MT 59601

Dear Senator Hazelbaker:

We are writing you in favor of Senate Bill #606 supporting the concept of the three realtors-two laymen board. However, we feel it to be in the best interest of Montana's Realtors to be under the Department of Professional Licensing, and not the Department of Business Regulations. We would support an amendment leaving us under the Department of Professional Licensing as we now are.

Thank you for your consideration concerning this much needed bill.

Sincerely,

Sundance Realty & Investment, Inc.

Dan Henderson *Dan Henderson*
Dennis Hardin *Dennis Hardin*
Helen Richey *Helen Richey*
Shirley Wise *Shirley Wise*
Suzanne Allen *Suzanne Allen*
Mary Jo Jackson *Mary Jo Jackson*
Jim Biram *Jim Biram*

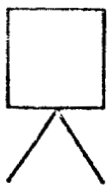
pe

Business Phone: 587-5471

2304 W. Main

P.O. Box 905

Bozeman, MT 59715



(BOX K)

LAND
CO.

GARY E. FRANCE
BROKER

P.O. BOX 45
BELGRADE, MONTANA 59714
OFFICE: 406-388-4797
RES.: 406-388-6007

February 28, 1979

Senator Frank Hazelbaker
Montana State Senate
Helena, MT 59061

Dear Senator;

We at the Box Lazy K Land Co.'s office here in Belgrade are taking this opportunity to write you stating our support of Senate Bill 606.

We would however suggest that the bill be amended to retain the Real Estate Board's operation under the Department of Professional and Occupational Licensing and not under the Department named in the bill as it is now written.

Your consideration on the matter will be appreciated.

Sincerely,

Gary France--Broker

Gary France

Sue Whiteman--Salesperson

"Sue" Whiteman

Joe Eblen--Salesperson

Joe R. Eblen



Real Estate Brokers, Inc.

PERSONAL PROFESSIONAL SERVICE

DONNA J. STRAND, Broker

BEA FLANSAAS, Broker,

MIMI CAMPBELL, Broker

March 1, 1979

Senator Frank Hazelbaker
Chairman
Business and Industry Committee
State Capitol Building
Helena, Montana

Dear Senator Hazelbaker:

We are in accord and support HB 606 with one exception. That exception being that the new Board of Realty Regulation be taken out of the Business Regs Department and placed into the Department of Professional Occupations and Licensing.

Sincerely,

Donna J. Strand *Bea Flansaas* *Mimi Campbell*

Donna J. Strand
Broker

Bea Flansaas
Broker

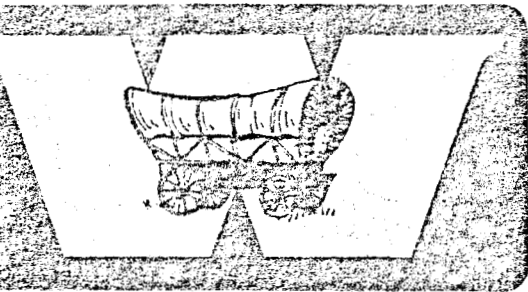
Mimi Campbell
Broker

Stephanie Sabo

Stephanie Sabo
Broker

mc/ms





WAITE & COMPANY

BOX 430

140 E. MAIN STREET

TELEPHONE: 586-3351

URANCE PIONEERS • ESTABLISHED 1880

BOZEMAN, MONTANA 59715

February 28, 1979

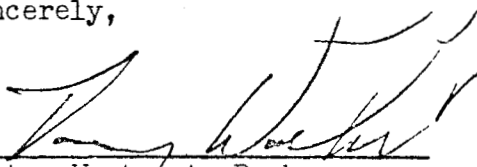
Senator Frank Hazelbaker
Chairman
Senate Business & Industry Committee

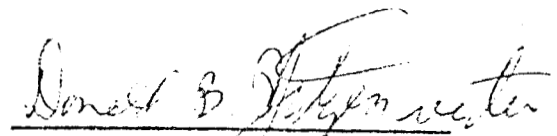
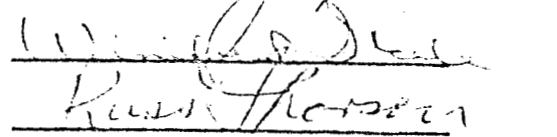
Dear Frank:

We would appreciate your favorable consideration of House Bill 606. We would, however, wish the Board of Real Estate to be under the direction of the Department of Professional and Occupational Licensing.

Thank you.

Sincerely,


Burton Wastcoat, Broker.



Professional Building
6 W. Montpelier
Helena, MT 59705
(406) 587-0605

March 1, 1979


Mr. Frank Hazelbaker, Chairman
Senate Business and Industry Committee
Capital Station
Helena, Montana 59601

Dear Mr. Hazelbaker,

We would like to support the passage of House Bill 606 with an amendment that the Board of Real Estate be kept under the Department of Professional Occupations and Licensing.

As professionals in the real estate field, we feel the public interest would be better served with this amendment.

Sincerely,


Laura K. Hanson, Broker


Jerry R. Gossel, Salesman



HAYNES REAL ESTATE

P.O. BOX 521, BOZEMAN, MONTANA 59715

PHONES 406 586-3377 — 587-4732

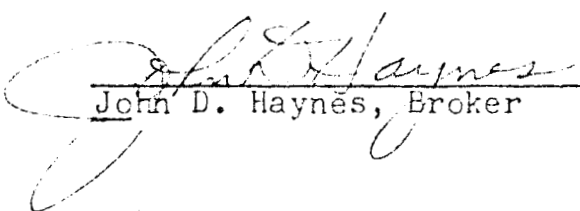
Feb. 28, 1979

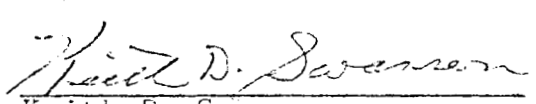
Senator Frank Hazelbaker
Montana State Senate
Helena, Mont. 59601

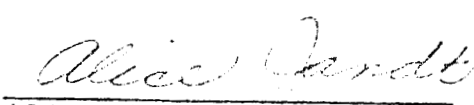
Dear Senator Hazelbaker:

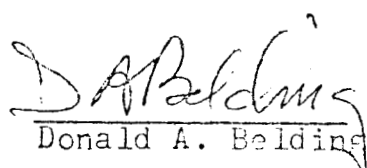
This is to advise that we are in favor of Senate Bill #606. We would, however, ask that it be ammended to state that the Board of Real Estate be placed under the Department of Professional Licensing and not the Department of Business Regulations.

Sincerely,


John D. Haynes, Broker


Keith D. Swanson


Alice Jandt


Donald A. Belding





HOMES—ACREAGES—RANCHES—COMMERCIAL PROPERTIES—RENTALS—MANAGEMENT

PAUL K. DUDLEY—REALTOR

BOX 1068

PHONE 586-9586

BOZEMAN, MONTANA 59715

February 28, 1979

Senator Frank Hazelbaker
Capital Station
Helena, Montana 59601

Dear Sir:

We, the undersigned, are in favor of H.B. 606 if it is amended, to leave it under the Department of Professional and Occupational Licensing, and not put it under the Department of Business Regulations.

ACTION REALTY, formerly
PAUL K. DUDLEY & ASSOCIATES

Robert L. Adams
Robert L. Adams

Paul K. Dudley
Paul K. Dudley

Helen F. Frank
Helen F. Frank

Paul J. Stark
Paul J. Stark

RLA:drd

MEMBER

LOCAL—STATE—NATIONAL ASSOCIATION OF REALTORS AND FARM AND LAND INSTITUTE

NATIONAL MARKETING INSTITUTE

**ROSENTHAL
REALTY**

19-No.-10th Avenue
BOX 309
BOZEMAN, MONTANA 59715
Area Code 406 587-5158



Residential - Commercial - Investment Properties

February 28, 1979

Senztor Frank W. Hazelbaker
Chairman, Business and Industry Committee
Montana Senate
Helena, Montsna 59601

Dear Senator Hazelbaker:

We wish to be on record that we favor the passage of House Bill No. 606 forming the Board of Realty Regulation.

We strongly recommend that the Bill as written be amended, and that the Board be placed under the direction of the Professional Occupation and Licensing Department instead of Department of Business Regulation.

Sincerely yours,

John W. Butcher-Helena
Ed Rice
Dan Henry
William H. Truitt
Jerry Kinkade
Janet L. Leger
Barbara Hayden



Associated Agency Inc.


February 28, 1979

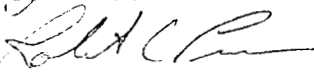
Senator Frank Hazelbaker
State Capital
Helena, MT 59601

Dear Senator Hazelbaker,

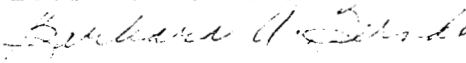
We at Associated Agency are in favor of SB 606 if amended to place the Board of Real Estate under the Department of Professional & Occupational Licensing.

Thank you for considering our views on this important bill to the Real Estate Profession.

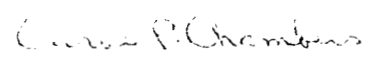

Jack C. Blair

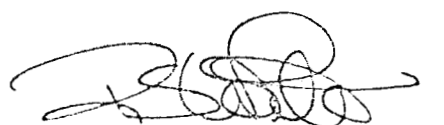

Robert C. Pearson

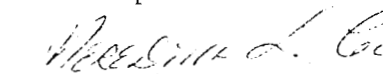
Barbara A. Berndt

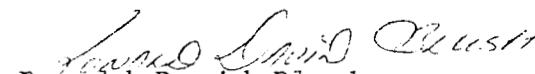

Richard R. Mayfield


Carol P. Chambers

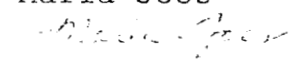

Bradley J. Bean

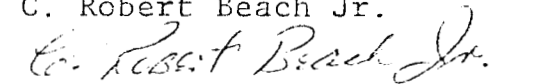

Randolph S. White

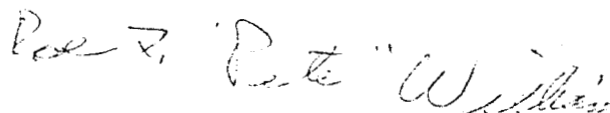

Meredith L. Cox


Ronald David Blush

Marla Joos


C. Robert Beach Jr.


Roe F. (Pete) Williams





Triple Creek Realty

3/1/79

Jack Greenway,
President
Montana Assn. of
REALTORS

Dear Jack:

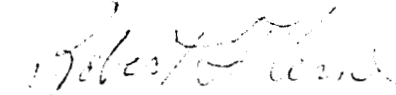
Please use this letter in any manner you see fit to secure passage of H. B. 606 as it is now written with one exception:

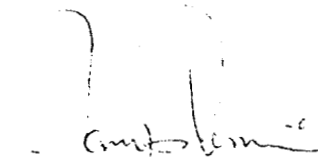
We would like to have the Real Estate Board under the jurisdiction of the Board of Occupational and Professional Licensing rather than being under the Department of Business Regulation as presently required in HB 606.

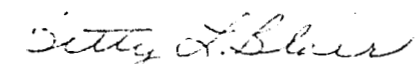
Thanks for your work in our behalf.

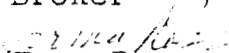
Those of us in town have signed this letter, and those not here have asked us to say they also agree with the letter.

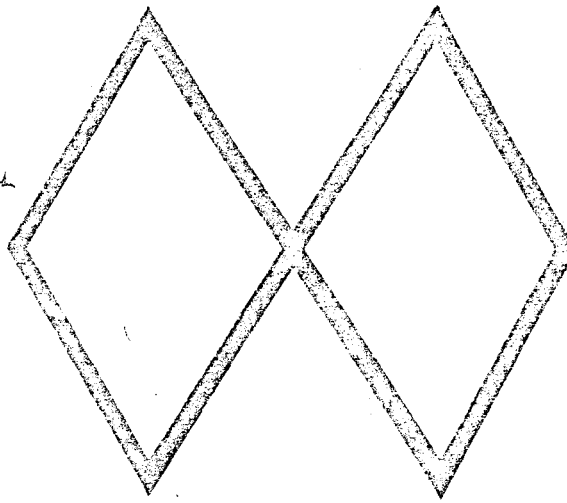
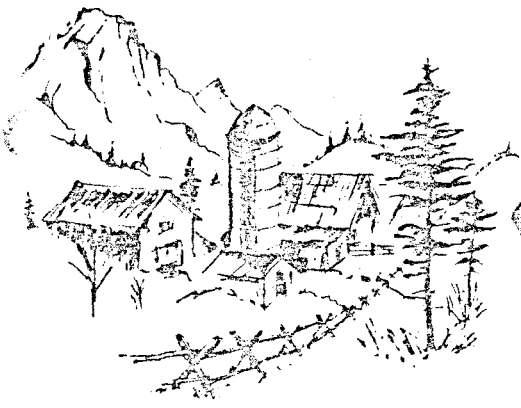
Sincerely,


Robert F. Kern
Broker


James Phennicie
Broker


Betty Blair
Broker


Erma Ross
Broker



**DOUBLE
DIAMOND**
PROPERTIES
AND INSURANCE

POST OFFICE BOX 38 • BOZEMAN, MONTANA 59715 • (406) 587-9213

March 2, 1979

Montana State House of Representatives

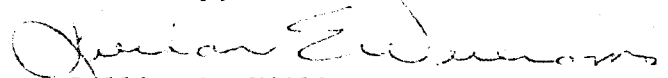
Re: House Bill 606 regarding administration of matters pertaining to the licensing and monitoring of persons in the real estate industry

As a matter of past practice, I have found, in the operation of a real estate brokerage office, that I have been able to obtain informed, immediate answers to questions concerning policy, legal interpretations and general directives concerning the day-to-day problems, as well as unusual occurrences in the real estate profession.

With reference to the proposal that such administration be assigned to the Department of Business Regulation rather than remaining under the direction of the Department of Professional and Occupational Licensing, my concern is that a Board of Realty Regulation operating under a vast blanket of business regulation may become so diluted as to personnel with the intrinsic knowledge required, not to mention the direct authority to decide, that matters requiring immediate resolution may become bogged down in the morass of hierarchy unanswerably anonymous to our licensed profession.

Other structuring of said House Bill 606 seems to cover in a fair and equitable manner the constitution of a new board to administer real estate related matters, but I fail to understand the underlying motivation for enlarging and expanding a department to the point where it may become unwieldy in the handling of items peculiar to the real estate professions' day-to-day needs and requirements.

Sincerely,


Lillian E. Williams
Broker-Owner



Insurance & Realty Center



P.O. BOX 1070 • 29 WEST MAIN • BELGRADE, MONTANA 59714 • (406) 388-4227

March 1, 1979

Mr. Frank Hazelbaker
Capitol Station
Helena, Mt. 59601

RE: HB 606

Dear Mr. Hazelbaker:

We ask that House Bill 606 be accepted with one amendment---
that the Board of Real Estate be kept under the Department
of Professional Occupations & Licensing not put under the
Department of Business Regulations.

Thank you for your consideration.

Sincerely,

Curtis J. Backlin, BROKER

Curtis J. Backlin

Jim Lether, REALTOR

Jim Lether

Terri Lether, REALTOR

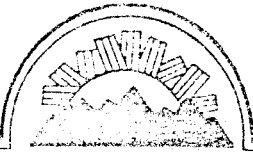
Terri Lether

Bruce Kania, REALTOR

Bruce Kania

Peg Potter, REALTOR

Peg Potter



MARIAN R. COOK

real estate
investment

February 28, 1979


Mr. Frank Hazelbaker
Senate, Capitol Station
Business and Industry
Helena, Montana 59601

Dear Mr. Hazelbaker:

We are in favor of House Bill 606 and would like it accepted with one amendment - that the Board of Real Estate be kept under the Department of Professional Occupations and Licensing.

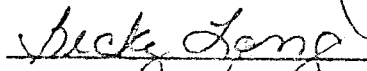
Sincerely,

Marian R. Cook



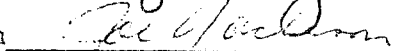
Broker - Owner

Becky Long



Salesperson

Joe Jackson



Salesperson

Celie Penwell



Salesperson

Dave Stephens



Salesperson



REALTY WORLD — Land Office
628 West Main, Bozeman, MT 59715
Telephone: (406) 587-3164



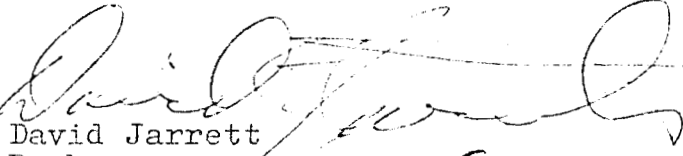
February 28, 1979

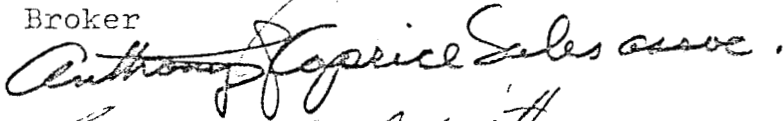
Senator Frank Hazelbaker, Chairman
Senate Business & Industry Committee
Helena, Montana


Dear Senator:

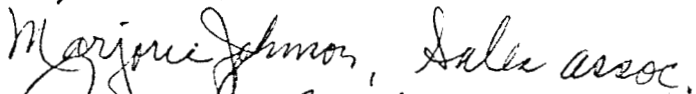
We would like to express our support of HB 606 with one amendment. We would urge that the Board of Real Estate remain with the Department of Professional Occupations and Licensing.

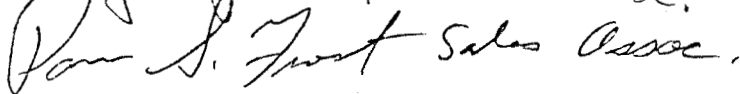
Sincerely,

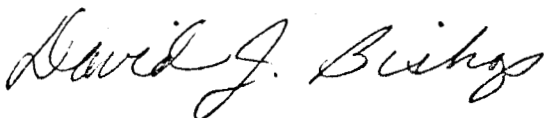

David Jarrett
Broker


Anthony J. Price Sales Assoc.


James H. Smith
Gemma Radabaugh


Marjorie Johnson, Sales Assoc.


Don S. Frost Sales Assoc.


David J. Buehler

Each office is independently owned and operated.





613 WEST LAMME — BOZEMAN, MONTANA 59715

February 28, 1979

Frank Hazelbaker
Chairman of the
Business and Industrial Committee
State Capital Building
Helena, Montana

Gentlemen:

This is to inform you that House Bill Number 606 has our complete support. However we definately would like to see this bill amended so the Board of Real Estate would remain with The Department of Professional and Occupational Licensing.

Sincerely,

James H. Radcliffe
James H. Radcliffe

Owner - Broker

JHR:acr

HOMESTEAD REALTY

127 WEST MAIN • BOZEMAN, MONTANA 59715 • PHONE (406) 587-3108



February 28, 1979

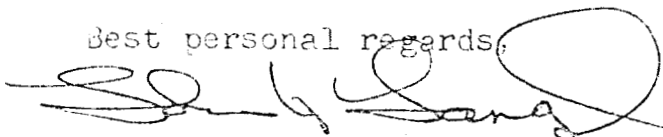
Mr. Frank Hazelbaker
Business and Industry
Helena, Montana 59601

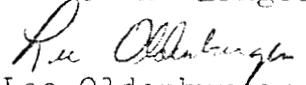
Dear Mr. Hazelbaker,

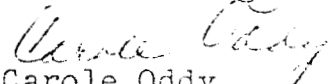
We, the undersigned, approve the passage of House Bill #606 with the exception being that the new Board of Real Estate regulations should be placed under the Department of Professional and Occupational Licensing rather than in the Department of Business Regulations.

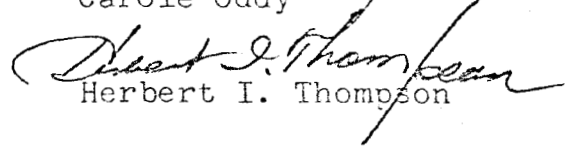
Thank-you for your cooperation and consideration in this matter.

Best personal regards,


Thomas H. Langel


Lee Oldenburger


Carole Oddy


Herbert I. Thompson

March 1, 1979

Mr. Frank Hazelbaker
Capital Station
Helena, MT 59601

Dear Mr. Hazelbaker,

Regarding House Bill #606 we the undersigned, my associates and I, would like to voice our opinion through you in support of H.B. #606 with the following amendment - that the Board of Real Estate be kept under the Department of Professional Occupation and Licensing and not under the Business Regulatory Agencies.

Thanking you in advance:

Paul D. Lytle, Broker
Charles Swenson, Sales Associate
Jim Loessberg, Sales Associate
Thomas Blake, Sales Associate
Jan McAndrew, Sales Associate

Paul D. Lytle
Charles Swenson
Janice L. McAndrew
Jim Loessberg
Tom Blake

CENTURY REALTY
COMPANY, INC.

P.O. Box 1414
2304 W. Main
Bozeman, Montana 59715

Each office independently owned and operated.

406 587 066

28 FEB 1979

HON. FRANK HAZEBAKER

WE SUPPORT H.B. #606

WITH AN AMMENDMENT
RETAINING JURISDICTION
BY THE DIVISION OF
PROFESSIONAL & OCCUPATIONAL
LICENSING,

D. Heath
Eugene A. Bergh
Sam H. [unclear]
John [unclear]

REALTOR

BILLINGS BOARD OF REALTORS

Executive Offices:
1015 Broadwater, Suite 20
Billings, Montana 59102
Phone 248-5150

President:

HELEN M. MAHNKE

Executive Secretary

PEGGY KVISLEN

THE UNDERSIGNED MEMBERS OF THE BILLINGS BOARD OF REALTORS SUPPORT H.B. #606 BUT WOULD LIKE TO HAVE THE BOARD OF REALTY REGULATION UNDER THE DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL LICENSING.

Edith Zerk

Charles Jones

Pat Anderson

Letty Stratton

Katharine L. Myers

Arden & Matthew

Don F. King
Esq.

But Cook

Sam. R. M.

1907

L. Grant M.D.

Dale R Miller

Geo M. Boyer

Paul C. Jones

Elinor K. Sherah

Gloria Menhard

Marilyn H. Flaherty

John J. Hartley

Chas. Seal

Carol Dexter

Philip Thomas

Paul M. L.

Dean K. Howz

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

Sept 73 74

Chas E Pearson

Toni McCullough



REALTOR

BILLINGS BOARD OF REALTORS

Executive Offices:
1015 Broadwater, Suite 20
Billings, Montana 59102
Phone 248-5150

President:

HELEN M. MAHNKE

Executive Secretary

PEGGY KVISLEN

THE UNDERSIGNED MEMBERS OF THE BILLINGS BOARD OF REALTORS SUPPORT H. B. #606
BUT WOULD LIKE TO HAVE THE BOARD OF REALTY REGULATION UNDER THE DEPARTMENT OF
PROFESSIONAL AND OCCUPATIONAL LICENSING.

Thayer L. Keller
John R. ...
Al Kader
Roger M. Cook
Paul A. ...
Bill Egan
James ...
Jaqueline Stannerson
Donna ...
Shirley ...
Terrence ...
Martin ...
Mark ...
Donald ...
John ...

C. S. ...
Patty L. ...
1941 ...
Lee ...
Sharon ...
Edward ...
Patricia ...
Patricia ...

10/10/11 8:00 AM

James M. Mahnke

James M. Mahnke

James M. Mahnke

James M. Mahnke

James M. Mahnke

James M. Mahnke

James M. Mahnke

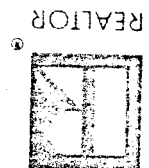
James M. Mahnke

James M. Mahnke

James M. Mahnke

THE UNDERSIGNED MEMBERS OF THE BILLINGS BOARD OF REALTORS SUPPORT H. B. #506 BUT WOULD LIKE TO HAVE THE BOARD OF REALTY REGULATION UNDER THE DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL LICENSING.

President:
HELEN M. MAHNKE
Executive Secretary
PEGGY KVISLEN



BILLINGS BOARD OF REALTORS

Executive Offices:
1015 Broadwater, Suite 20
Billings, Montana 59102
Phone 248-5150

SENATE Business & Industry COMMITTEE

BILL

VISITORS' REGISTER

DATE 3-3-79

Please note bill no.

(check one)

NAME

REPRESENTING

BILL #

SUPPORT | OPPOS:

OPPOS:

<i>Dale Dinning</i>	<i>Business Rec. Data</i>	<i>H B 606</i>	
<i>Pete H. Hansen</i>	<i>Mont. Insurance Dept</i>	<i>H B 105</i>	
<i>El Healy, Jr.</i>	<i>Mont. Assoc of Life Underwriters</i>	<i>660,791</i>	<i>#B791</i>

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY