MINUTES

MONTANA HOUSE OF REPRESENTATIVES 53rd LEGISLATURE - REGULAR SESSION

COMMITTEE ON BUSINESS & ECONOMIC DEVELOPMENT

Call to Order: By CHAIRMAN STEVE BENEDICT, on January 27, 1993, at 9:00 A.M.

ROLL CALL

Members Present:

Rep. Steve Benedict, Chair (R)

Rep. Sonny Hanson, Vice Chair (R)

Rep. Bob Bachini (D)

Rep. Joe Barnett (R)

Rep. Ray Brandewie (R)

Rep. Vicki Cocchiarella (D)

Rep. Fritz Daily (D)

Rep. Tim Dowell (D)

Rep. Alvin Ellis (R)

Rep. Stella Jean Hansen (D)

Rep. Jack Herron (R)

Rep. Dick Knox (R)

Rep. Don Larson (D)

Rep. Norm Mills (R)

Rep. Bob Pavlovich (D)

Rep. Bruce Simon (R)

Rep. Carley Tuss (X)

Rep. Doug Wagner (R)

Members Excused: REP. ELLIS and REP. LARSON

Members Absent: None

Staff Present: Paul Verdon, Legislative Council

Claudia Johnson, Committee Secretary

Please Note: These are summary minutes. Testimony and

discussion are paraphrased and condensed.

Committee Business Summary:

Hearing: HB 252 & HB 243

Executive Action: HB 190, HB 243, HB 252 & SB 45

HEARING ON HB 252

Opening Statement by Sponsor:

REP. BOB BACHINI, House District 14, Havre, said this is an act prohibiting the Department of Commerce and local jurisdictions

that enforce any building code provisions from collecting permit, licensing, or inspection fees from a residential homeowner who is personally doing repair or replacement work on the homeowner's residence. The fee allowed under current law is a percentage of what a general contractor would charge to do the job. He said it isn't right when a homeowner is doing their own repair and charged the fee usually paid by a contractor. Rep. Bachini said these homeowners should not be penalized for enhancing their own homes. He realized that the local governments might be hurt because they rely on some of these fees to continue their operations. Rep. Bachini offered an amendment to make the fee a maximum of \$10 for the inspection.

Proponents' Testimony:

None

Opponents' Testimony:

James Kembel, Administrator, Public Safety Division, Department of Commerce, said he is against the bill. Current statutes allow government entities not to charge for their services if they so choose, but they do need a way to pay for their services. Mr. Kembel presented written testimony. EXHIBIT 1

Nancy Griffin, Executive Officer, Montana Building Industry Association, said for the reasons offered by Mr. Kembel, the building association also opposes HB 252. She said this bill may encourage local jurisdictions not to make unnecessary inspections. The building codes are in place for health and safety reasons. Ms. Griffin presented written testimony. EXHIBIT 2

Bruce McCandless, representing the city of Billings, said for the philosophical and practical reasons already given, the city of Billings also opposes HB 252. He gave specific examples of how this would affect the city of Billings. The uniform building codes are there to protect the present property owner, but also protects future owners of those buildings. He said without adequate inspections there isn't any guarantee to future owners. He said permit or building fees are not necessarily an onerous requirement. A building permit fee in Billings for re-roofing averages about \$40, and the remodeling of a home that was burned averaged \$75. The city of Billings issued about 2,000 permits in 1992 for homeowner repair and remodel, which equals about \$60,000 to \$80,000 in building permit fees. He said this is equivalent to the pay for two Billings police officers, or two fire fighters or two inspectors. He said the alternative would be to raise the permit fees on everything else to make up for revenue lost if this bill goes through. Mr. McCandless said the city of Billings opposes HB 252 and recommends a do not pass.

Richard Nisbet, Director of Public Works for the city of Helena, distributed written testimony. It states that as much as a 15

percent overall reduction could be anticipated. The city's general fund is already supported for 25 to 35 percent of their annual operating budget. The proposed legislation would shift an additional burden onto the general taxpayer from where it is now collected as a "user" fee. **EXHIBIT 3**

Jeff Jenkins, Building Official for the city of Great Falls, said in their inspections they have seen possible building failures, electrical fires, contaminated water, and admission of sewer gases in the structures, with the majority of these under homeowner projects. SEE EXHIBIT 4

Bob Murphy, Business Manager of Local Union 185, International Brotherhood of Electrical Workers, said he is opposed to HB 252 for the following reasons; if someone does their own work and then sells the house, the next owner is not protected. He said there are many code changes every year in the electrical system. They have classes for licensed electricians that usually last for 8 hours on the code changes, and stated the homeowner doesn't have this information.

Dick Swingley, Fire Marshal for the city of Great Falls, said that 80% of lives lost to fire occur in one and two family dwellings. He said that the objectives of inspections conducted as part of code enforcement help to insure reasonable life-safety conditions within a structure and are intended to prevent fires from occurring. He distributed written testimony. EXHIBIT 5

Craig A. Kerzman, Building official of the city of Kalispell, faxed over written testimony of his opposition to HB 252. EXHIBIT 6

Informational Testimony:

None

Questions From Committee Members and Responses:

Rep. Dowell asked Richard Nisbet about the liability aspects referred to by the city attorney if the inspections were only in the city limits or do they go outside the city limits? Mr. Nisbet said only in the city limits. They do have a contract to provide services to East Helena also.

Rep. Brandewie asked Rep. Bachini who would pay the extra costs to the city if they pass this bill? Rep. Bachini said that is the reason for his amendment of \$10 to cover the cost of inspection.

Rep. Barnett asked Rep. Bachini if most of the repair and remodeling done raises the tax evaluation of the property? Rep. Bachini said that is correct, and some of that tax could be used to offset the cost.

Rep. Mills asked Rep. Bachini about the bill the committee had the other day that stated only electricians could do electrical work, and now this bill says that a homeowner can do their own work. Rep. Bachini said a homeowner is allowed to do repair work on their own residence.

Rep. Simon asked Rep. Bachini if his amendment for a \$10 permit would cover all of the inspections of a new addition, i.e., electrical, plumbing, framing inspection, and so forth? Rep. Bachini said this bill only applies to repair or replacement. When he had the bill drafted, it was not his intention to cover all inspections with only a one \$10 fee.

Rep. Cocchiarella asked Rep. Bachini if it was possible for someone to purchase a permit fee to make repairs and it isn't their home? Rep. Bachini said if a person hires an individual to do their repair work, they still have to abide by the building codes and fees allowed by law. Rep. Bachini said there are crooks operating in Montana now that are not paying their permit fees, but said there will always be people that operate that way.

Closing by Sponsor:

Rep. Bachini said he is in support of building and safety codes, and said this bill does not rid the state of building codes.

HEARING ON HB 243

Opening Statement by Sponsor:

REP. WILLIAM "RED" MENAHAN, House District 67, Anaconda, said this bill states that real estate brokers and sales personnel who have been licensed for 20 years or more will be exempt from continuing education requirements.

Proponents' Testimony:

None

Opponents' Testimony:

Jack Moore, Chairs the Board of Realty Regulation of Montana, said he sat in the House for 10 years, and worked very hard to provide the continuing education for people in the real estate industry. The industry has improved considerably because of it. The board requires only 15 hours every 2 years, because laws change. He stated his strong opposition to HB 243.

Rep. Ray Brandewie, House District 49, Big Fork, said he has been a licensed real estate broker since 1981. His license is expired at this time, and said that even in little ole' Montana, laws are changing constantly. He carried this bill in the House in 1987 that made these changes for the continuing education for the 15

hours. As it presently stands, a person doesn't have to prove they even learned anything in those 15 hours. He urged the committee to not pass HB 243.

Helen Garrick, Board of Realty Regulation, Missoula, said it has been with great difficulty to get the 15 hours of continuing education passed in 1987, and was supported by 75% of the licensed agents. She said they have tried to make the information available to all the citizens throughout Montana by a caravan going throughout the state showing videos and giving correspondence courses. She distributed a document on Title 37-51-204 in regard to educational programs and continuing education along with letters from various people in opposition of HB 243. SEE EXHIBIT 7

Steve Mandeville, Chairman for Montana Association of Realtors, said this bill reflects on the image of the real estate brokerage industry. They have tried to give the industry a professional image and fact through education. He said continuing education is simply an attachment to the renewal of the license. He said if one is going to stay in the job for more than 20 years, that person should pay the renewal fee and involve themselves in the education process. He supports more education, not less.

Marsha Allen, Board of Realtors, Broker/Owner, urged the committee to vote no on HB 243.

Bill Stinchfield, Real Estate Broker/Owner, said he opposes HB 243. He said there has not been a time when he has attended classes that he didn't learn something.

Al Ahmann, Real Estate Broker/Owner, said he owes it to the agents he oversees, and the public to have continuing education.

Ken Hoovestal, Real Estate Broker/Associate, Great Falls, said it is his personal feeling that this bill has been watered down too far from the intent of the original bill.

Rep. Stella Jean Hansen, Houses District 57, asked to be on record in opposition of HB 243.

Informational Testimony:

None

Questions From Committee Members and Responses:

Rep. Bachini asked Helena Garrick about the federal changes that are taking place all the time, if this bill went through would it exempt real estate agents from keeping up with the federal changes? Ms. Garrick said no, this is only way to become aware of the changes taking place at the federal level.

Rep. Barnett asked Rep. Menahan if after a person receives a master's degree in the educational field, does the state require that person to go on and receive additional training before they can have their certificate renewed? Rep. Menahan said the board of public education states they have to take 6 credits every 5 years. Rep. Barnett thought he was going to go the other way, but Rep. Menahan said that was the old law, and current law now requires the 6 credit hours every 5 years.

Closing by Sponsor:

Rep. Menahan closed.

EXECUTIVE ACTION ON HB 190

Motion: REP. TUSS MOVED HB 190 DO PASS.

<u>Discussion</u>: Rep. Simon moved to adopt amendment #1. The question was called. Voice vote was taken. Motion CARRIED unanimously. EXHIBIT 8

<u>Motion/Vote</u>: Rep. Tuss made the motion to adopt amendment #2 on page 8, line 22, to change the inactive status from 7 consecutive years to 2 consecutive years, and make it consistent throughout the bill. The question was called. Voice vote was taken.

Motion CARRIED unanimously. EXHIBIT 12

Motion/Vote: Rep. Simon moved to adopt amendment #3, to remove the full year allowed for a licensee to procure their license. He felt that a person in that profession would be alert to take care of their license in the 60 days allowed in the current law. Rep. Simon's motion is to strike section 2 and section 5 of the bill, and leave the existing language as is.

<u>Discussion</u>: Rep. Sonny Hanson said he opposes this amendment. He said the other boards allow a full year for a licensee to renew their license. There have been circumstances where a financial situation did take awhile to get the money together; if they had been under the 60-day time period, they would have lost their business.

Rep. Cocchiarella stated her opposition to the amendment.

Rep. Herron said he opposes the amendment.

<u>Motion/Vote</u>: Rep. Brandewie called the question on amendment #3. Voice vote was taken. Motion FAILED 1 - 17 with Rep. Simon voting yes.

Motion/Vote: REP. STELLA JEAN HANSEN MOVED HB 190 DO PASS AS AMENDED. Rep. Pavlovich called the question. Voice vote was taken. Motion CARRIED with Reps. Wagner, Simon Bachini, Pavlovich, Herron, Brandewie, and Mills voting no. EXHIBIT 12

Vote: HB 190 DO PASS AS AMENDED. Motion CARRIED 11 - 7.

EXECUTIVE ACTION ON HB 243

Motion: REP. PAVLOVICH MOVED HB 243 DO PASS.

<u>Discussion</u>: Rep. Barnett said in defense of Rep. Menahan who has a master's degree plus 45 credit hours, has reached a point where he almost can't go any further. He was trying to state that a realtor who has been in the business for 20 plus years and reads and is working continuously, that requiring them to have these additional credits is a waste of everyone's time.

Rep. Knox said this bill is contradictory of what the realtors want and said he would support a table motion.

Rep. Brandewie said that real estate is not like teaching. He said this is such a dynamic industry with federal regulations changing constantly, that the continuing education is the only way they can get the information to these people.

Motion/Vote: REP. DAILY MADE A SUBSTITUTE MOTION THAT HB 243 BE TABLED. Voice vote was taken. Motion CARRIED with Reps. Bachini, Pavlovich, Dowell and Barnett voting no.

Vote: HB 243 BE TABLED. Motion CARRIED 14 - 4.

EXECUTIVE ACTION ON HB 252

Motion: REP. BACHINI MOVED HB 252 DO PASS.

<u>Discussion</u>: Rep. Bachini moved to adopt amendment that the maximum fee allowed for a homeowner to do his own repairs be \$10. Paul Verdon, Legislative Council, said the title of the bill states an act prohibiting the department from collecting permit licensing or inspection fees. He said if this is amended the way Rep. Bachini wants it to be, the committee will be doing the opposite of what the bill states and will not fit into the scope of the bill.

Motion/Vote: REP. BACHINI MOVED THAT HB 252 BE TABLED. Voice vote was taken. Motion CARRIED unanimously.

Vote: HB 252 BE TABLED. Motion CARRIED 18 - 0.

EXECUTIVE ACTION ON SB 45

Motion: REP. BRANDEWIE MOVED SB 45 BE CONCURRED IN.

<u>Discussion</u>: Rep. Stella Jean Hansen said this bill deals only with the body at the crematory, not the person's organs.

<u>Discussion</u>: Rep. Ellis wanted to adopt an amendment. He said the amendments re-enforce a person's rights to be cremated, to a ground burial, or whatever. He said it is in law already if a person wants to be cremated or wants a ground burial, they need to entrust to someone or the funeral home the money for the disposition of their remains.

Rep. Brandewie said he doesn't agree with the amendment. It deals only with the pre-need authorization of cremation. He said the committee is making a public policy decision that affects people.

Chairman Benedict said he doesn't agree with the amendments either. The committee is making a major public policy shift, and felt it should be put before the public before it is made policy.

Rep. Simon said this amendment will provide some direction for the family as to what they want.

Motion/Vote: Rep. Brandewie called the question to adopt Rep.
Ellis's amendment. Roll call vote was taken. Motion FAILED 9 9. EXHIBIT 8

<u>Discussion</u>: Rep. Pavlovich said he would not carry the bill without the amendment.

Chairman Benedict asked if there was a substitute motion to place this bill into a subcommittee to create a committee bill? Chairman Benedict said it will take a two-thirds vote of the committee.

Rep. Sonny Hanson said he was going to make the motion to table the bill.

Rep. Cocchiarella said this bill was brought before the committee because the funeral directors and crematories need this language in law, and the board needs some regulation.

Motion/Vote: Rep. Sonny Hanson moved to table SB 45. Roll call
vote was taken. Motion FAILED 1 - 17 to table SB 45.

Motion/Vote: REP. PAVLOVICH MOVED SB 45 BE CONCURRED IN. Voice vote was taken. Motion CARRIED unanimously.

Vote: SB 45 BE CONCURRED IN. Motion CARRIED 18 - 0.

Motion/Vote: REP. PAVLOVICH MADE THE MOTION TO CREATE A COMMITTEE BILL THAT WILL DEAL WITH PRE-NEED AUTHORIZATION FOR THE DISPOSITION OF THE REMAINS.

HOUSE BUSINESS & ECONOMIC DEVELOPMENT COMMITTEE

January 27, 1993

Page 9 of 9

<u>Discussion</u>: Paul Verdon, Legislative Council, said that Rep. Pavlovich's motion for a committee bill will allow an individual to direct the disposition of his/her remains.

<u>Motion/Vote</u>: The question was called. Voice vote was taken. Motion **CARRIED** unanimously.

<u>Vote</u>: MOTION CARRIED 17 - 1 TO CREATE A COMMITTEE BILL THAT WILL ALLOW FOR PRE-NEED AUTHORIZATION FOR THE DISPOSITION OF HIS/HER REMAINS with Rep. Wagner voting no.

Chairman Benedict announced that Rep. Pavlovich, Rep. Simon and Rep. Barnett will form the subcommittee to create a committee bill on pre-need authorization of the disposition of a person's remains.

ADJOURNMENT

Adjournment: 11:30 A.M.

STEVE BENEDICT, Chair

LAUDIA JOHNSON, Secretary

SB/cj

HOUSE OF REPRESENTATIVES 53RD LEGISLATURE - 1993 BUSINESS AND ECONOMIC DEVELOPMENT COMMITTEE

ROLL CALL

DATE 1-27-93

NAME	PRESENT	ABSENT	EXCUSED
REP. ALVIN ELLIS			V
REP. DICK KNOX			
REP. NORM MILLS			
REP. JOE BARNETT			
REP. RAY BRANDEWIE	~		
REP. JACK HERRON	<u> </u>		
REP. TIM DOWELL	V		
REP. CARLEY TUSS	V		
REP. STELLA JEAN HANSEN			
REP. BOB PAVLOVICH	V		
REP. VICKI COCCHIARELLA			
REP. FRITZ DAILY			
REP. BOB BACHINI	V		
REP. DON LARSON			~
REP. BRUCE SIMON	レ		
REP. DOUG WAGNER	V		
REP. SONNY HANSON, VICE CHAIRMAN	V		
REP. STEVE BENEDICT, CHAIRMAN			

HR:1993

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HOUSE STANDING COMMITTEE REPORT

January 27, 1993 Page 1 of 2

Mr. Speaker: We, the committee on Business and Economic Development report that House Bill 190 (first reading copy -white) do pass as amended .

Signed:	esta, esta,		
	Steve	e Benedict	, Chair

And, that such amendments read:

1. Title, line 6.

Following: "LICENSURE"

Insert: "OF LICENSED SOCIAL WCRKERS AND"

2. Title, line 13.

Strike: "EFFECTIVE DATES"

Insert: "AN APPLICABILITY DATE"

3. Page 5, line 1.
Following: "of"

Insert: "or under a contract with"

4. Page 5, line 2. Following: "agency"

Insert: "," Strike: "or"

5. Page 5, line 3.
Following: "institution"

Insert: ", or a health care facility licensed under the provisions of Title 50, chapter 5,"

6. Page 6, lines 3 through 3.

Strike: subsection (4) in its entirety

7. Page 8, line 22.

Page 9, lines 14 and 21.

Page 10, line 14.

Strike: "7"

Insert: "2"

3. Page 11, line 4.
Strike: "1993"

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Insert: "1994"

9. Page 11, lines 5 and 6. Strike: section 11 in its entirety

HOUSE STANDING COMMITTEE REPORT

January 27, 1993
Page 1 of 1

Mr. Speaker: We, the committee on <u>Business and Economic</u>

<u>Development report that Senate Bill 45</u> (third reading copy -blue) <u>be concurred in</u>.

Signed: Steve Benedict, Chair

Carried by: Rep. Brandewie

Committee Voter Yea <u>19</u>1 Yo <u>11</u>,

EXHIBIT_/
DATE 1-27-93
HB 252

BUILDING CODES BUREAU PUBLIC SAFETY DIVISION DEPARTMENT OF COMMERCE

TESTIMONY CONCERNING HB252

PRESENTED BY W. JAMES KEMBEL, ADMINISTRATOR, PUBLIC SAFETY DIVISION

The bill proposes to exempt homeowner's doing repair or replacement work on their residence, from permit fees pertaining to building systems, electrical systems and plumbing systems. At the same time the bill does not delete the responsibility of the government entities from their need to insure the safety of the installations.

The results of this change is that government entities enforcing the construction standards must look to other sources to cover the costs of inspecting the repair and replacement work of these homeowners. This could mean higher fees for other customers or a dependence of the code agencies on tax dollars.

The current statutes do permit government code enforcement agencies to set their own fees. Therefore if a local government wanted to they could choose to issue building permits for no charge.

Government entities can't choose to not inspect the subject type work, since they are still responsible for the safety of the buildings occupants and that of the surrounding property. For example an improperly installed replacement water heater can become an unguided missile which not only endangers the building occupants but that of persons outside of the building. The installation of too many layers of roof coverings can collapse a buildings roof structure.

In closing we would summarize that current statutes allow government entities to not charge for their services if they so choose; inspection of this type of work is still required and government entities need a way to pay for the services.

mebuilders Assoc. of Billings 252-7533

W. Montana Home Builders Assoc. 55-8181

Great Falls Homebuilders Assoc. 452-HOME



Flathead Home Builders Assoc. 752-2522

Missoula Chapter of NAHB 273-0314

Helena Chapter of NAHB 449-7275

EXHIBIT_ 2 DATE_ 1-27-93

Nancy Lien Griffin, Executive Director
Suite 4D Power Block Building • Helena, Montana 59601 • (406) 442-44

HB 252
Exempting Homeowner from Building Inspection Fee
Recommend:
Do Not Pass

Nancy Griffin, Executive Officer, Montana Building Industry Association, representing 800 builder, subcontractor, housing services and building supply businesses and their 32,000 employees.

We recommend a Do Not Pass for the following reasons:

1. Building Code Inspection Departments are Fee Supported

Montana building codes are enforced through either certified local government building inspection department or by the Building Codes Bureau of the Department of Commerce. These agencies are solely fee supported, they presently require no general fund or county mill dollars.

This legislation does not exempt the homeowner from the required building inspection, but only payment of the fee. It would become necessary then that the cost of that inspection be borne by the other fee payers, the professional builders. You can be assured that if the inspection is made, someone is going to pay for the time, mileage and expertise to make that inspection.

2. Building Codes Exist to Insure the Health and Safety of Buildings

Perhaps this legislation was envisioned to also exempt the homeowner from project inspection when the homeowner does their own work. If that is the case, this legislation, questions the very purpose of building codes. Not every homeowner will live in their presently owned structure for their entire lifetime. Many decades ago public purpose dictated that structures which were erected or altered should be built to standards which guaranteed the health and safety of their occupants.

There are many in the building industry who complain about the inconvenience, delay and cost of building inspections and fees. However, no professional builder will deny that in America, we build the finest homes in the world; we build commercial and public buildings that are safe and accessible; we insure that water and sewer systems are not health risks. If there is a need for building codes for buildings, that need exists whether those buildings are builder built or owner built.

Commissioners

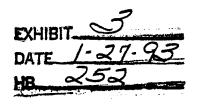
Kay McKenna, Mayor Margaret Crennen Tom Huddleston Colleen McCarthy Mike Murray

William J. Verwolf City Manager



City-County Administration Building 316 North Park Helena, MT 59623

Phone: 406/447-8000



January 26, 1993

House Business and Economic Development Committee Steve Benedict, Chairman Capitol Station Room #104 Helena, Mt 59620

Mr. Chairman and Members of the Committee:

Please record our strong opposition to HB 252.

The proposed Legislation has significant adverse impact on revenue derived from the issuance of building permits for the City of Helena. As much as a 15 percent overall reduction could be anticipated. Slightly less impact, on the order of a 10 percent reduction, could occur with electrical and plumbing/mechanical fees.

We are already supported for 25 to 35 percent of our annual operating budget from the City's general fund and the proposed legislation would shift an additional burden onto the general taxpayer from where it is now collected as a "user" fee. We cannot put personnel in the field to complete the inspection obligation for nothing. Homeowner construction projects place a high demand on department supervision and inspection time since the homeowner, while "willing" to do their project may not necessarily be the most "able" when it comes to execution. The proposed exemption of homeowner projects from the fee process would create a condition whereby those earning their livelihood in the respective crafts were also subsidizing the homeowner segment.

Unfortunately, without a fee system and the usual provisions inherent in a regulatory process, there would be no "inducement" for a homeowner to obtain a permit. They would quickly adopt a "why bother" attitude with respect to permits and subsequently with inspections and proceed with their project. This would result in the progressive deterioration of the States housing stock and an eventual crisis in public safety. decreased confidence in the quality of housing construction there would be repercussions within the lending and insurance communities.

Since time and distance or workload prohibit an inspector from being on any one job for extended periods the proposed process could be easily abused. Homeowners could obtain permits for work actually done for them by a contractor. This would potentially reduce department revenues even further and unless the contractor was caught on site during an inspection would not be readily detectable. Typically, inspections are "called for" when the phase of construction requiring the inspection is complete and a contractor could easily be away from the site. Local program administration would be made much more difficult.

I would like to encourage your committee to do away with this ill-conceived measure at your earliest opportunity.

Yours truly,

Brandt D. Salo Building Director

cc: Dick Nisbet

State Legislators
Jim Kembel/Jim Brown

CITYOFGREATFALLS

EXHIBIT 4 DATE 1-27-93 HB 252

P.O. Box 5021, 59403-5021

Telephone 406 / 727-5881 Voice/TDD 454-0495

January 27, 1993

Mr. Chairman and Members of the Committee:

My name is Jeff Jenkins and I am the Building Official for the City of Great Falls.

The City of Great Falls is opposed to HB252.

Minor repair and replacement are already exempt by the three model codes, i.e. U.B.C., U.P.C., N.E.C., and are specifically identified in each.

Within the City of Great Falls during the calendar year of 1992, 21% of the electrical, 20% of the building and 4% of the plumbing permits were issued to homeowners, for repair or replacement only. The revenue generated by these permits was 4% of total amount generated.

As you can see the revenue is not the major concern, however, as in most communities, the Building Department for the City of Great Falls receives no general tax funds to operate. All our expenses are paid by users of our service. It is not feasible for the City of Great Falls to offer free inspections in these areas to homeowners.

Homes, in the Great Falls area, especially older homes have a high rate of turnover, we feel an obligation to the next family that the home that they have moved into does not have life-safety hazards introduced by the previous owner.

No one lives in a structure without doing some kind of remodel during their tenure. Not to insure that homeowner projects are safe is opening a "pandoras box" which could result in a significant increase in loss of life and property.

A survey, conducted by our department, of homeowner permits with regard to repair or replacement of building, electrical, and plumbing was returned with 71% indicating satisfaction with the fee charged in relationship to the service received. This indicates to us that responsible homeowners do not object to the process as is.

We have seen possible building failures, electrical fires, contaminated water and the emission of sewer gases into structures. A majority of these have been discovered when inspecting homeowner projects.

We take pride in our building safety and fire safety record in Great Falls. This has been achieved by adequately inspecting all necessary construction and related projects, including homeowner projects, that require a permit. We cannot continue to perform this service to homeowners if HB252 passes.

Thank you for the opportunity to speak on this bill.

P.O. Box 5021, 59403-5021

Telephone 406 / 727-5881

January 27, 1993

Mr. Chairman and Members of the Committee:

My name is Dick Swingley and I am the Fire Marshal for the City of Great Falls.

The City of Great Falls is opposed to HB252.

Fire is one of our nations major problems. Approximately 80 percent of lives lost to fire occur in one and two family dwellings.

The objectives of inspections conducted as part of code enforcement help to insure reasonable life-safety conditions within a structure and are intended to prevent fires from occurring.

The local fire departments and building officials are responsible for the protection of life and property. Inspections are an important means of discovering and correcting deficiencies that pose a threat to life and property from fire. Good engineering practices, including plan review and inspections, can provide built-in safe-guards that help prevent fires from starting and limit the spread of fire should it occur.

Initially when dwellings are constructed they are inspected to insure compliance with state and local codes. The same rules should apply for remodeling of homes by owners, again, to insure proper codes are being complied with.

The Great Falls Fire Department as well as Fire Departments throughout the Nation have responded to fires that were caused by improper installation of heating equipment and improper installation of electrical equipment. These fires probably would not have happened if the equipment would have been installed correctly.

With declining revenues throughout the recent years it has taken its toll on the fire service. Through attrition and lay-offs the fire service forces have been greatly reduced. With this in mind and if we are going to continue the downtrend in residential fire deaths that we have had in recent years then there is an even greater need to reduce the potential life loss and fire loss through comprehensive inspection programs.

Again the City of Great Falls is opposed to HB252.

Thank you for the opportunity to speak on this bill.

SENT BY:

The City of Kalispell

14444240468;# 2/ 2

Incorporated 1892

Telephone (406)752-6600 Fax: (406)752-6639 PO Box 1997 Zip 59903-1997

EXHIBIT_ 6

DATE 1-27-93

HB 252

January 26, 1993

Representative Steve Benedict, Chairman House Business & Economic Development Committee Capitol Station Helena, MT 59620

Re: House Bill 252

Dear Representative Benedict:

I am the Building Official for Kalispell, Montana and I would like to state my opposition to House Bill 252.

Homeowners that do their own work to their homes are generally not knowledgeable about code requirements and for the most part are not familiar with sound construction practices. Good, safe construction depends on competence in both areas.

Homeowners rely on the help of the building department more than do the general contractors to achieve good, safe construction.

Once a project is finished many deficiencies can be hidden behind paint and floor, wall and roof membranes. Well built structures will provide service well beyond the life expectancy of the current owner/occupier.

I strongly believe it is necessary to permit and inspect the work done by homeowners to their homes.

Permit fees are the most equitable way to cover the cost of the inspection service and department assistance. To exempt a certain class of permit holders from paying fees is not equitable since the other permit holders fees would subsidize the services performed by the department for fees exempt work.

I am opposed to HB 252 and believe permits, fees and inspections should be required for homeowners doing their own repairs.

Sincerely,

Craig A. Kerzman Building Official **Building Department**

Douglas Rauthe Mayor

Bruce Williams City Manager

City Council Members:

Gary W. Nystul Ward I

> Cliff Collins Ward I

Barbara Moses Ward II

> Fred Buck Ward II

Jim Atkinson Ward III

Lauren Granmo Ward III

Pamela B. Kennedy Ward IV

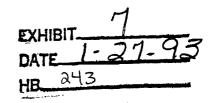
> M. Duane Larson Ward IV

> > Craig Kerzman Building Official

Brian Wood Zoning Administrator

> Dwain Elkins Building inspector

William (Bill) Muller Building inspector



- (2) The board shall adopt a seal of a design as it shall prescribe. Copies of records and papers kept by the department, certified by the chairman and authenticated by the seal of the board, shall be received in evidence in courts with like effect as the original. Records of the board are open to public inspection under rules it prescribes.
- (3) The department shall keep a record of proceedings, transactions, communications, and official acts of the board; be custodian of the records of the board; and cause to be performed other duties as the board, on the written request of two or more members of the board or at other times as the chairman in his discretion, considers necessary.
- (4) Neither the chairman nor an employee of the department hired to provide services to the board may be an officer or paid employee of any real estate association or group of real estate dealers or brokers.

History: (1)En. 66-1927.1 by Sec. 2, Ch. 378, L. 1977; Sec. 66-1927.1, R.C.M. 1947; (2) thru (4)En. Sec. 4, Ch. 250, L. 1963; amd. Sec. 179, Ch. 350, L. 1974; amd. Sec. 36, Ch. 439, L. 1975; Sec. 66-1927, R.C.M. 1947; R.C.M. 1947, 66-1927(2), (4), 66-1927.1.

37-51-202. General licensing power. The board may regulate the issuance of licenses and revoke or suspend licenses issued under this chapter.

History: En. Sec. 8, Ch. 250, L. 1963; amd. Sec. 182, Ch. 350, L. 1974; R.C.M. 1947, 66-1931.

37-51-203. Rulemaking power. The board shall from time to time adopt rules to carry out the provisions of this chapter.

History: En. Sec. 4, Ch. 250, L. 1963; amd. Sec. 179, Ch. 350, L. 1974; amd. Sec. 36, Ch. 439, L. 1975; R.C.M. 1947, 66-1927(1).

- **37-51-204.** Educational programs and continuing education. (1) The board may, subject to 37-1-101, conduct, hold, or assist in conducting or holding real estate clinics, meetings, courses, or institutes and incur necessary expenses in this connection.
- (2) The board may assist libraries and educational institutions in sponsoring studies and programs for the purpose of raising the standards of the real estate business and the competency of licensees.
- (3) The board may prescribe by rule continuing education requirements for all licensees, not to exceed 15 classroom or equivalent hours in any 2-year period, including proof of conformance, but except as provided in 37-51-302 the board may not require examination of licensees.

History: En. Sec. 20, Ch. 250, L. 1963; amd. Sec. 190, Ch. 350, L. 1974; R.C.M. 1947, 66-1943; amd. Sec. 1, Ch. 269, L. 1985.

37-51-205. Compensation of members -- expenses. Each member of the board shall receive compensation and travel expenses as provided for in 37-1-133.

History: En. Sec. 4, Ch. 250, L. 1963; amd. Sec. 179, Ch. 350, L. 1974; amd. Sec. 36, Ch. 439, L. 1975; R.C.M. 1947, 66-1927(3); amd. Sec. 4, Ch. 497, L. 1979; amd. Sec. 29, Ch. 474, L. 1981.



EXHIBIT 7

DATE 1/27/93

HB 243

REALTY REGULATION

8.58.415A

- (16) Each broker shall authorize the board to examine such depository account by a duly authorized representative of the board. Such examination shall be made at such time as the board may direct. (History: Sec. 37-1-131, 37-51-203, MCA; IMP, Sec. 37-51-202, 37-51-203, MCA, Eff. 12/31/72; AMD, Eff. 4/4/74; AMD, Eff. 7/5/76; TRANS, from Dept. of Prof. & Occup. Lic., C. 274, L. 1981, Eff. 7/1/81; AMD, 1981 MAR p. 1613, Eff. 11/26/81; AMD, 1982 MAR p. 1199, Eff. 6/18/82; AMD, 1990 MAR p. 1156, Eff. 6/15/90.)
- 8.58.415 EDUCATION REQUIREMENTS is hereby repealed. (History: Sec. 37-51-203, MCA; IMP, Sec. 37-51-204, MCA, Eff. 12/31/72; TRANS, from Dept. of Prof. & Occup. Lic., C. 274, L. 1981, Eff. 7/1/81; REP, 1981 MAR p. 1613, Eff. 11/26/81.)
- 8.58.415A CONTINUING REAL ESTATE EDUCATION (1) Each licensee is required to complete a minimum of 15 hours of continuing real estate education for every two (2) year period, beginning January 1, 1988.

(2) The required hours shall be in approved real estate related courses given by instructors approved by the board.

- (3) Two-thirds of the required hours (10) must be in one or more of the following topics: ethics, real estate finance, real estate law and regulation, real estate taxation, consumer protection, risk reduction, agency, contract law, and principles of real estate.
- (4) The required hours shall be completed within the two year period and no hours in excess shall carry over to any other two year period.
- (5) No course shall be repeated for credit unless the course content has been substantially changed or been substantially updated and the provider has obtained approval from the board to offer it for repeat credit.
- (6) Proof of successful completion must be submitted to the board with the licensee's renewal application at the conclusion of every two (2) year period, except that inactive licensees shall provide proof of conformance at the time of reinstatement. No course completion certificates will be accepted by the board at any other time.
- (7) The course provider must supply each licensee with a course completion certificate and student evaluation form approved by the board and must verify attendance of each
- (8) Passage of an examination shall not be required for the successful completion of an approved course for continuing education purposes. (History: Sec. 37-1-131, 37-51-203, 37-51-204, MCA; IMP, Sec. 37-51-202, 37-51-203, 37-51-204, MCA; NEW, 1987 MAR p. 157, Eff. 2/14/87; AMD, 1987 MAR p. 1780, Eff. 10/16/87; AMD, 1989 MAR p. 1339, Eff. 9/15/89; AMD, 1990 MAR p. 1156, Eff. 6/15/90.)

- 8.58.415B CONTINUING REAL ESTATE EDUCATION -- COURSE APPROVAL (1) Requests for approval of any change in subject matter, and renewal of approval, of a continuing real estate education course must be made on forms approved by the board and submitted 45 days prior to the intended course, with payment of the required fee.
- (2) Approval of a course and renewal of approval of a course shall be for two year periods, but may be revoked for cause.
- (3) Courses must consist of at least three hours of instruction and must be designed so that no more than 10 minutes per hour are allowed for breaks in instruction.
- (4) Approved courses must be real estate industry related and may not include exam "coaching" courses, clerical skills course, motivational courses, sales promotion meetings, trade organization orientation meetings, body language, time management, stress management, and like courses.
- (5) Only 8 hours of credit for approved continuing education correspondence or video courses will be allowed for each requirement period.
- approved by the board and renewed; courses previously approved by the board and renewed; courses offered by accredited universities or colleges; courses offered by the national or the Montana association of realtors and their affiliates; courses offered by board-recognized societies, associations, institutions, and councils; and courses offered in other states and approved by those other states for continuing education, are recognized and approved. (History: Sec. 37-1-131, 37-51-202, 37-51-203, 37-51-204, MCA; IMP, Sec. 37-51-202, 37-51-204, MCA; NEW, 1990 MAR p. 1156, Eff. 6/15/90.)
- 8.58.415C CONTINUING REAL ESTATE EDUCATION -- INSTRUCTOR APPROVAL (1) Request for approval, change, and renewal of approval of a continuing education instructor must be made on forms approved by the board and submitted 45 days prior to the intended instruction with payment of the required fee.
- (2) Approval of an instructor and renewal of approval of an instructor shall be for a two year period, but may be revoked for cause.
 - (3) Approved instructors must have:
- (a) at least a bachelor's degree in a field traditionally associated with the subject matter of real estate transactions and a broker's license or three years' experience as a licensed salesperson; or
- (b) at least two years of post-secondary education in a field traditionally associated with the subject matter of real estate transactions with a generally recognized professional or educational designation; or
- (c) extensive instructional background in real estate education and a broker license or three years' experience as a licensed salesperson; or
- (d) experience in the area of instruction and be a designated real estate instructor of the real estate educators association;
- (e) five years of experience in the real estate related subject area being taught.
- (f) such other qualifications as are determined by the department or board to meet the spirit and intent of these requirements.
- (4) Insofar as the real estate-related topic of instruction is limited to their fields of expertise, persons such as attorneys, investigators, government officers or employees, mortgage loan officers, may be approved as instructors or may act as speakers under the supervision of approved instructors. (History: Sec. 37-1-131, 37-51-203, MCA; IMP, Sec. 37-51-202, 37-51-204, MCA; NEW, 1990 MAR p. 1156, Eff. 6/15/90.)

A MEMBER OF THE SEARS FINANCIAL NETWORK

COLDWELL BANKER II DATE 1/27/93
31 43 243

STEINBRENNER REAL ESTATE HOLIDAY VILLAGE PROFESSIONAL PLAZA 1900 BROOKS, SUITE 115 MISSOULA, MT 59801 BUS. (406) 728-9410 FAX (406) 728-9479

January 16, 1993

Representative Steve Benedict Chair Business and Economic Development Committee Montana House of Representatives Helena, MT

Dear Representative Benedict and members of the House Business and Economic Development Committee:

I respectfully request that you give a "do not pass" recommendation on House Bill 243.

As President of the Montana Association of REALTORS when the Continuing Education Bill for Real Estate Licensees was passed, I actively worked to avoid having a grandfather clause in the original legislation.

Since that time, I have worked as an instructor, providing continuing education to licensees across the state. In my experience, the continuing education requirement is extremely important for people who have been in the business for an extended period of time (myself included!).

The many and varied facets of the real estate business are dynamic and change continually. There is a tendency on the part of anyone, in any profession, to believe that they know their business. That's when the danger of making a mistake peaks. While we all resist change, it is inevitable. And, in the real estate business, a change in a law, a regulation, or financing practices can cost a customer or client their livelihood, their retirement, the integrity of their property, or a large amount of money. We as professionals licensed by the State of Montana owe it to the public to continue our education and remain up to date on the changes that occur in the real estate field.

The State of Montana owes it to the consumers in this State to assure that licensed real estate brokers and agents receive at least a modicum of continuing education as a condition of licensure. Fifteen hours of education in a two year period is not too much to invest in a profession in which the practitioner deals in the largest investments made by most consumers in their lifetimes.

I believe it is in the public interest to require continuing education of all licensees, and again request that you recommend that House Bill 243 not be passed.

Sincerely

Merilynn J. Foss Realtor/Broker/Certified Residential Specialist

EXHIBIT 7 1/a7/93 H3 243

923 Dixon Missoula, Montana 598Ø1 January 25, 1993

Representative William Menahan State Capitol Helena, Montana 5962Ø

Dear Mr. Menahan:

I am writing to urge you to reconsider legislation which you have introduced as House Bill #243 exempting real estate licensees who have been licensed for more than 20 years from the continuing education requirements. I believe this bill is detrimental to the interests of the consuming public for which the continuing education requirements were originally enacted.

As the Executive Officer for the Missoula County Association of REALTORS, Inc. I am familiar with both real estate practice and the present continuing education requirements. Many in the profession have worked diligently to develop education requirements so that citizens who entrust their real estate transactions to agents licensed by the State of Montana have assurance that the agent is competent to provide the service that the licensure implies. The expectations of the public are increasing at a time when liability issues for all parties involved in real estate transactions are also increasing. That combination demands that, if anything, the requirements for licensees should be strengthened rather that weakened.

It has been my experience in the Association that many licensees have significantly more than the required number of education credits to renew their license every two years. They spend both time and money to be knowledgeable not because it is required but because they are committed to their profession and to honoring the public trust. To sanction the concept that longevity of licensure is guarantee enough of competent service seems counter to the purpose of education requirements of any kind. It also does a disservice to the citizens of Montana who place their trust in the licensing process. If you wish to sponsor legislation with reference to the continuing education requirements, make them more stringent, not less.

Thank you for your consideration of this crucial issue of public trust.

Mae Hassman

Mae Hassman

To Whom it May Concern:

As a Certified Instructor for Continuing Education in Montana, as well as being a nationally Certified Instructor for the National Association of Realtors and having taught continuing education for the past ten years in Montana, Idaho, North Dakota and South Dakota, I am writing in reference to the proposed legislation to exclude brokers with twenty years of experience from the Continuing Education mandate.

In my opinion, those students who attended my classes in finance, law, professional standards, etc. who have had the most years in business were often the most unfamiliar with the current real estate market, i.e. law, finance. The "semi-retired" agents seemed often surprised by the information they received through these classes.

Real estate finance changes almost every few months. FHA, VA and conventional loan requirements and regulations have been modified and changed drastically the past few years. It is imperative that all agents must receive education to know those changes.

The laws that govern our profession are also changing often. For example, new definitions and practice of agency have arisen that must be passed on to the licensee.

As a broker with over twelve years of experience, I feel that the continuing education that I receive is necessary to maintain my standards in this profession.

As an educator, having taught thousands of students, I would recommend more required hours of continuing education to maintain an accountability to the public. Often, I have seen that a one or two day (7-15 hr) course is not sufficient for many of the students, especially those with longevity (years in business does not necessarily mean experienced agents).

In financing courses sponsored by the Montana Board of Realty Regulation, often only half of the class had calculators and less than 10% knew how to use them. Even if an agent completes one or two transactions a year, if he does it poorly, we in the profession all suffer.

A responsible professional does not mind continuing educational requirements. Fifteen hours of continuing education every 2 years is relatively easy to obtain and, in my opinion, necessary for any licensee in this continually changing industry.

Sincerely,

Sandra McCafferty, CRS GRI

Sandra Mi Catitar 9

Broker, Owner



School of Business Administration The University of Montana Missoula, Montana 59812-1216 (406) 243-4831 (406) 243-2086 FAX

January 26, 1993

TO:

House Business and Economic Development Committee

From:

Professors Robert Connole and Jack Morton, University of

Montana School of Business

RE:

HB 243

We are opposed to HB 243.

Our four years experience teaching real estate continuing education courses leads us to believe that HB 243 will exempt from continuing education the people who need it the most.

Any real estate agent with 20 or more years experience is most likely either managing a real estate firm or is a sole practitioner. Either way, they are uniquely in need of the continuing education.

The person managing a real estate firm of course needs to be updated in order to properly supervise the other agents in the office. The sole practitioner is usually isolated and needs the continuing education in order to keep abreast of such developments as the Americans with Disabilities Act, the new Fair Housing laws, and the changes in the tax laws.

The most frequent comment we get from our continuing education students is, "I didn't want to take this class but I'm sure glad I had to."

1-37-93 HB 243

Amendments to House Bill No. 190 First Reading Copy

For the Committee on Business and Economic Development

Prepared by Paul Verdon January 25, 1993

1. Title, line 6.

Following: "LICENSURE"

Insert: "OF LICENSED SOCIAL WORKERS AND"

2. Title, line 13.

Strike: "EFFECTIVE DATES"

Insert: "AN APPLICABILITY DATE"

3. Page 5, line 1.
Following: "of"

Insert: "or under a contract with"

4. Page 5, line 2.

Following: "agency"

Insert: ","
Strike: "or"

5. Page 5, line 3.

Following: "institution"

Insert: ", or a health care facility licensed under the provisions of Title 50, chapter 5,"

6. Page 6, lines 3 through 8.

Strike: subsection (4) in its entirety

7. Page 11, line 4.

Strike: "1993"

Insert: "1994"

8. Page 11, lines 5 and 6.

Strike: section 11 in its entirety

Amendments to Senate Bill No. 45 Third Reading Copy

For the Committee on Business and Economic Development

Prepared by Paul Verdon January 26, 1993

1. Title, line 13.

Following: "ARRANGEMENTS"

Insert: ", INCLUDING DIRECTIONS BY A PERSON THAT THAT PERSON'S REMAINS BE CREMATED"

2. Page 3, line 20. Following: line 19

Insert: "(a) a person who directs, under the provisions of [section 10(1)(a)], that that person's remains be cremated" Renumber: subsequent subsections

3. Page 3, line 25.
Strike: "(1)(d)"

Insert: "(1)(e)"

4. Page 16, line 15.

Strike: "Preneed authorizations" Insert: "A preneed authorization:

> (a) by a person may direct that the remains of that person be cremated and may direct the ultimate disposition of that person's cremated remains, if proof of acknowledgement of the instrument directing the cremation or the disposition is made as provided in 1-5-101; or

(b) if authorized by a person specified in [section 3(1)(b) through (1)(f)"

5. Page 16, line 20.

Following: "in"

Insert: "cremating the remains if cremation is directed under the provisions of subsection (1)(a) and in"

EXHIBIT 10 DATE 1-27-93 SB 45

HOUSE OF REPRESENTATIVES 53RD LEGISLATURE - 1993

BUSINESS AND ECONOMIC DEVELOPMENT COMMITTEE ROLL CALL VOTE

DATE 1-27-93 BILL NO. 5845 NUMBER	.	
MOTION: Motion to adapt ames	ulm	ent.
See Exhibit 8		
Motion failed 9-9		
NAME	AYE	NO
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NAME	AYE	NO
REP. ALVIN ELLIS	V	
REP. DICK KNOX	V	
REP. NORM MILLS		レ
REP. JOE BARNETT		/
REP. RAY BRANDEWIE		
REP. JACK HERRON		1
REP. TIM DOWELL		
REP. CARLEY TUSS		
REP. STELLA JEAN HANSEN		V
REP. BOB PAVLOVICH		V
REP. VICKI COCCHIARELLA		
REP. FRITZ DAILY		~
REP. BOB BACHINI		V
REP. DON LARSON		
REP. BRUCE SIMON	V	
REP. DOUG WAGNER	✓ /	
REP. SONNY HANSON, VICE CHAIRMAN	V	
REP. STEVE BENEDICT, CHAIRMAN		~
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HR:1993

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CS-11

HOUSE OF REPRESENTATIVES 53RD LEGISLATURE - 1993

BUSINESS AND ECONOMIC DEVELOPMENT COMMITTEE ROLL CALL VOTE

DATE /	-27-93	BILL NO.	<u> 5B</u>	45	NUMBER	
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Motion hailed to table 1-17 NAME AYE NO REP. ALVIN ELLIS REP. DICK KNOX REP. NORM MILLS REP. JOE BARNETT REP. RAY BRANDEWIE REP. JACK HERRON REP. TIM DOWELL REP. CARLEY TUSS REP. STELLA JEAN HANSEN REP. BOB PAVLOVICH REP. VICKI COCCHIARELLA REP. FRITZ DAILY REP. BOB BACHINI REP. DON LARSON REP. BRUCE SIMON REP. DOUG WAGNER REP. SONNY HANSON, VICE CHAIRMAN

HR:1993

wp:rlclvote.man

REP. STEVE BENEDICT, CHAIRMAN

CS-11

Amendments to House Bill No. 190 First Reading Copy

For the Committee on Business and Economic Development

Prepared by Paul Verdon January 27, 1993

1. Title, line 6.

Following: "LICENSURE"

Insert: "OF LICENSED SOCIAL WORKERS AND"

2. Title, line 13.

Strike: "EFFECTIVE DATES"

Insert: "AN APPLICABILITY DATE"

3. Page 5, line 1.

Following: "of"

Insert: "or under a contract with"

4. Page 5, line 2. Following: "agency"

Insert: "," Strike: "or"

5. Page 5, line 3.

Following: "institution"
Insert: ", or a health care facility licensed under the

provisions of Title 50, chapter 5,"

6. Page 6, lines 3 through 8.

Strike: subsection (4) in its entirety

7. Page 8, line 22.

Page 9, lines 14 and 21.

Page 10, line 14.

Strike: "7"

Insert: "2"

8. Page 11, line 4.

Strike: "1993"

Insert: "1994"

9. Page 11, lines 5 and 6.

Strike: section 11 in its entirety

HOUSE OF REPRESENTATIVES VISITOR'S REGISTER

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NAME AND ADDRESS	REPRESENTING	SUPPORT	OPPOSE
W. James Kembel	Public Safety Division		
Helena	Doc		•
Nancy Griffen	mont Building Judestry ASSUC		
Richard A. Nisbet	City of Helena		~
JEFF JENKINS	CITY OF GREAT FALLS		V
Dick Sungley	Cty of GREAT Falls		
BRUCE M'Yandless	CAY OF BILLINGS		ν
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HOUSE OF REPRESENTATIVES VISITOR'S REGISTER

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HELEN GARRICK			V
Misson's SUSAN HARTMAN	BOARD OF REALTY REG		Δ
MISSOULA	SELF		X
MARCIA ALLEN' HELENA	BOARD OF REALTY REG		<u> </u>
Robert Murphy	LU#185 1,B,E,W,		
Steve mandeville	m+ Assac Realtuss	<i>.</i>	X
Bill Stinelfield	Mt Assa of Realisis		X
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Ton Hopgood	M1. Assor. Realtors		V
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