

SENATE
COMMERCE & LABOR
COMMITTEE

Minutes of Meeting
Wednesday, February 23, 1977

The meeting of the Commerce and Labor Committee was held on February 23, 1977, in Room 213 at 1:35 P.M.

Senator Thomas Wilson was in the chair.

PRESENT: Senator Wilson
Senator Blakemore
Senator Ashworth
Senator Bryan
Senator Close
Senator Young
Senator Hernstadt

ALSO PRESENT: Dr. O. W. Shelksohn
Dr. O. White
Dr. Lon Harter
Richard G. Pugh
Milo Terzich
Les Goddard
Don Brodeen
Robert Bowers
Herb Graffam

The committee considered the following:

S. B. 139 REGULATES PRACTICE OF OSTEOPATHIC MEDICINE AND
DEFINES TERMS RELATING TO HEALTH CARE (BDR 54-81)

The first witness to testify was Dr. O. W. Shelksohn of Las Vegas, Nevada, who stated he is in favor of S. B. 139. Dr. Shelksohn advised he is Secretary/Treasurer of the Nevada Osteopathic Medical Assn., and Vice President of the Nevada State Board of Osteopathy.

Stated the summary that appears on the face of the bill is a good explanation of this act. The primary thing is to provide competency of the physicians being licensed in Nevada as health care providers to the citizens of Nevada, who are health care consumers. The act will help in screening individuals to provide first class care, and at the same time, protect the applicant applying for a licensure in the State of Nevada from unnecessary distress of the board.

Dr. Shelksohn went into detail as to the definitions of osteopathic medicine and the nature of their medical practice (Section 10 and 11 of the bill).

He stated the act is gleaned from the Nevada Medical Practice Act, as well as from statutes in Michigan, Missouri and Arizona.

He explained the training of an osteopathic physician and his technique and principles and how they are set apart from an allopathic physician. Osteopathic medicine is the American School of Medicine and is American founded. There are twenty-nine osteopathic physicians in the state and approximately 22 are actively practicing. There are over 8,000 osteopathic hospitals in the United States. Reciprocity exists between about 46 states.

SENATOR BRYAN asked if any part of this act would affect any other medical acts. Dr. Shelksohn responded that it was a clarification of terms and would not affect such to his knowledge.

SENATOR CLOSE pointed out to Dr. Shelksohn that language in Section 4 is not current law and is now being considered by the Legislature.

SENATOR YOUNG asked why the definition of healing art was needed in Section 7. The doctor stated he felt it was necessary as the osteopathic and allopathic physicians are products of a complete school of medicine, and the definition helps clarify just what the healing arts are. He indicated that the words "healing arts" were used elsewhere in the bill, but was unable to pinpoint where.

SENATOR WILSON asked that the committee be provided the source for each section of the act.

Dr. O. White stated, from the floor, that they are trying to update the act whereby they have more teeth in licensing different candidates. There are special problems and the things as stated in this act are what they want.

The next witness was Dr. Lon Harter, Chiropractor from Carson City. He presented a letter of introduction from the Executive Director of the Chiropractic Assn. of Nevada (copy attached). He further stated he was appearing for the Board of Examiners.

Dr. Harter stated that the Chiropractic Assn. sees no need for the proposed new chapter provided by Section 76 of this bill (see amendment attached). Further, that by the amendments in this bill, chiropractors are going to be excluded in many cases where they should not be.

SENATOR WILSON advised Dr. Harter he would like to hear from counsel for the Board of Examiners. Dr. Harter indicated he would relay that message.

The next witness was Mr. Richard Pugh, Executive Director of the State Medical Association. He stated that Section 76, 1 and 2, had caused the most reaction. Referred the committee to page 23, line 47, addressing itself to abortions, and stated that if the deletion were made on page 21, and chiropractors added to physicians, this would permit, by statute, chiropractors to perform abortions.

SENATOR WILSON asked Mr. Pugh to get back with his board regarding bill changes and then advise the committee.

Mr. Milo Terzich of the Health Insurance Association of America testified that he was not concerned with the substance of the bill as only one provision amends the insurance act. He stated there is a confusion in language on page 28, line 48, section 109, and continuing through line 11 on page 29. The effect of this is to define medical and surgical services which would be provided for in the policy unless the policy otherwise provided. The problem, he said, starts with line 10 on page 29, which says "no policy of health insurance shall exclude coverage for services of any licensee provided for in this section". The intent of that language was to indicate that all insurance companies would recognize these as health providers and if covered by the policy, would pay for them. The language is susceptible to the construction and is a problem in interpretation, stating that every health insurance policy shall provide for coverage in all of the specified areas, including dentistry, and optometry, etc., which are all special health policy provisions. Stated this would also affect S.B. 159 (dental prosthesis). He offered an amendment to the committee (copy attached).

S. B. 124 AMENDS PROVISIONS REGULATING MORTGAGE COMPANIES
(BDR 54-268)

The first witness was Mr. Les Goddard, Commissioner of Savings Association, who stated the bill would allow him to have more authority to pursue violators. The problem, he said, was not with the people that are licensed, but unlicensed. He stated he did not mean the mortgage banks, who are exempt, but people who are moving in and out of the state and absconding with the money.

SENATOR CLOSE stated that this bill made it a crime for a friend to tell another friend about an individual willing to loan funds. He said the bill makes it a crime unless the person is first a mortgage broker, licensed, has a managing officer that has three years experience who has completed course of study for filing the proceedings for five years. Further, he called attention to the deletion of the advertising section.

Mr. Goddard stated that advertising included "word of mouth".

He stated he had no investigators and did his own interfacing with the F.B.I. and other agencies.

SENATOR WILSON asked Mr. Goddard to have Bob Edmondson, counsel, to call and talk to the committee, and possibly furnish some alternatives.

The next witness was Mr. Don Brodeen, representing the Southern Nevada Mortgage Bankers Association, who stated that one point that might clarify the situation would be if someone holds himself out to be able to provide the funds for a fee, rather than just someone who holds himself out to serve as an agent.

He stated there is a bill on the Assembly side regarding advance fees and it may take care of everything that is needed (A.B. 290). The bill requires that the money be escrowed. He stated it has been passed, and is currently being amended to add a provision that exempts people that are exempt under 645.

Mr. Robert Bowers, Realtor, appeared before the committee representing the Nevada Association of Realtors. The group feels, that the bill goes too far. Agreed that the last paragraph is very good, and is about the only part they agree with. Stated they were concerned with the advanced fees that are absconded with, and if it is against the law to take an advance fee, until the loan is committed, then the problem is going to be solved.

Suggested addition of the wordage "in the news media" regarding the advertising question. He stated that Mr. Goddard had stated no one complains about being licensed, but he is complaining.

Feels that people that advertise should be specific.

In response to a question by SENATOR BRYAN, Mr. Bowers indicated that there has been prohibition against advanced fees in the real estate business for years. He stated they cannot make a loan without paying \$100 for a license and getting a bond under judgment from the Attorney General's office.

Mr. Herb Graffam testified that he is a licensed broker in this state and has been for 31 years. He said he did not want to be kept from loaning money.

Minutes for February 7, 1977, were submitted for approval. Senator Blakemore moved for approval. Senator Close seconded.

Vote was unanimous.

BDR 53-687

CHANGES THE COMPOSITION OF COMMITTEES AND PROVIDES FOR EXECUTIVE OFFICERS TO ESTABLISH THE INDUSTRIAL INSURANCE COMMITTEE OF THE LEGISLATURE AND PROVIDING OTHER MATTERS.

Introduction was approved unanimously.

BDR 53-987

REPEALS THE REQUIREMENTS FOR MINIMUM WAGES

SENATOR HERNSTADT requested the introduction of this BDR. The committee moved to accommodate introduction.

Introduction was approved unanimously.

Committee was reminded of the Joint Hearing with the Agricultural Committee of the Assembly at 7:00 P.M. on February 24.

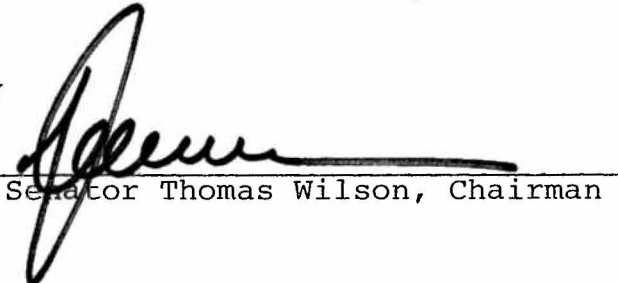
Committee reviewed possibility of joint hearing trip to Las Vegas with Agricultural Committee of Assembly.

Meeting adjourned at 4:30 P.M.

Respectfully submitted,


Lyndee Lee Payne, Secretary

APPROVED BY


Senator Thomas Wilson, Chairman

Chiropractic Association
of Nevada, Inc.



JENEANE HARTER
Executive Director

209 E. CORBETT
CARSON CITY, NEV. 89701
(702) 882-0528

*att. # 1
Harter
SB139*

February 23, 1977

To The Honorable Committee on Commerce and Labor
Legislative Building
Carson City, Nevada 89701

To The Honorable Committee,

Due to illness I am unable to appear before you today. I would like however to present to you the Secretary-Treasurer of our Chiropractic Association of Nevada, Dr. Lon L. Harter. He will present an amendment to you which I sincerely hope you will agree is important enough to adopt. Again I am sorry I am unable to appear before you.

Sincerely,

Jeneane Harter
Jeneane Harter
Executive Director

JH:jh

Chiropractic Association
of Nevada, Inc.

ell # 2
Harter
SB 139



JENEANE HARTER
Executive Director

209 E. CORBETT
CARSON CITY, NEV. 89701
(702) 882-0528

In reality we of the Chiropractic Association of Nevada see no need for the proposed new chapter provided for by section 76 of S.B. 139. We feel that each chapter of the NRS is in and of itself self capable of defining the terms ~~by~~ which ~~it is interpreted.~~ ^{are pursuant to that chapter.}

We believe that the maintenance of the individual integrity of each NRS is imperative. And that the creation of a new chapter which will in effect supersede the perogative definitions of other NRS chapters is both unnecessary, and detrimental to the integrity of other NRS. However if the Committee sees fit to maintain section 76 we would request that it be amended to read "1. Except as otherwise provided in subsection 2, as used in Nevada Revised Statutes, " physician" means a person who engages in the practice of medicine, including osteopathy ad chiropratic."

Milo Derzick
SB 139

Amend S.B. 139, Sec. 109 as follows:

P. 29, Line 10-11, delete entire sentence which reads as follows:

"No policy of health insurance shall exclude coverage for services of any licensee provided for in this subsection."

and substitute in its place and stead the following language:

"No policy of health insurance shall deny any insured the free choice of any licensee provided for in this subsection to perform any medical or surgical service covered by the policy which such licensee is entitled by his license to perform."

Les Goddard
SB 124

645B.010 As used in this chapter, unless the context otherwise requires:

1. "Commissioner" means the commissioner of savings associations.
2. "Mortgage banker" means any person who, directly or indirectly, holds himself out as being able to make loans secured by liens on real property, or to guarantee such loans.
3. "Mortgage broker" means any person who, directly or indirectly:
 - (a) Holds himself out to serve as an agent for any person in an attempt to obtain a loan which will be secured by a lien on real property; or
 - (b) Holds himself out to serve as an agent for any person who has money to loan, which loan is or will be secured by a lien on real property.
4. "Mortgage loan services" means any person who holds himself out as being able to service loans secured by liens on real property.



Mike O'Callaghan
Governor

State of Nevada
Commissioner of Savings Associations

Capitol Complex
Nye Building
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(702) 885-4259

Lester O. Goddard
Commissioner

February 22, 1977

TO: Commerce and Labor Committee Members
FROM: Les Goddard, Commissioner *LG*
SUBJ: SB 124 (Mortgage Company act) and AB 290

Yesterday I addressed the Assembly Commerce Committee at its hearing on AB 290, and have proposed to it the attached proposed change in wording.

This matter of "advance fees" as handled in AB 290 would affect my proposals in SB 124 as to Sections 8 and 9 at the end.

Two of your committee members heard me discuss the advance fee problem at the budget hearing before the Finance Committee. Also attached is the article I prepared for the Boards of Realtors magazines in both the north and south, which helps explain the general problem.

a division of the Department of Commerce
Michael L. Melner, Director

Suggested changes to AB 290

Section 1. Chapter 645B of NRS is hereby amended by adding thereto a new section which shall read as follows:

645B._____. Advance fees and good faith deposits.

1. Any person acting as a mortgage company, unless exempted from licensing under section 190, shall place any advance fees or good faith deposits received from a person seeking a loan or commitment for a loan, to be secured by a lien on real property, into a third party escrow account located in Nevada pending the completion of the loan or a bona fide commitment for the loan.

2. Any person who accepts such a fee or deposit without placing it in such an escrow account, and fails upon demand either to place it in escrow or to return it:

(a) is guilty of a misdemeanor if the amount is less than \$500, or of a gross misdemeanor if the amount is between \$500 and \$2,000; or

(b) shall be punished by imprisonment in the State prison for not less than one year nor more than six years, or by a fine of \$5,000, or by both fine and imprisonment if the amount is more than \$2,000.

"Open Line"

Most of you know that Les Goddard, Commissioner of Savings Associations for the State of Nevada, also is charged with supervision and licensing of mortgage companies. Many of you have applied for and received a mortgage license.

Les has asked "Open Line" to ask for the cooperation of all real estate brokers in helping with the "advance fee" racket which prevails throughout the country, and surfaces frequently in Clark County. Many of you have encountered this over the past decade, when trying to help a client obtain mortgage financing for some sizeable project.

The perpetrator of the fraud holds himself out as being able to obtain a loan commitment, or perhaps to lend his good name and assets as a guarantor for some potential lender, and for these "services" to be performed, exacts an advance fee for whatever he (or they) can get. An average is probably around \$15,000, but can be as small as \$2,500 or as large as \$150,000 and up.

A valid commitment rarely is in fact produced, and to get the "advance fee" back proves virtually impossible. These advance fee artists are fully aware of the difficulty law enforcement agencies have of obtaining a meaningful conviction in the courts, of obtaining the evidence which will hold up on a fraud charge, or of actually putting the artist behind bars even if fraud is proved. White collar crime involves millions and millions of dollars each year, yet has a low priority both with understaffed local crime investigators and the courts.

What you can do, if you encounter such proposals (for your client), is to demand to see his Nevada mortgage license. If he can't produce one, report his name and address to Les Goddard in Carson City or to his office in Las Vegas. At the very least, insist that the fee be put into an escrow in Las Vegas of your client's choosing, to be released when the service proffered has been in fact performed. A phony will back away quickly from this suggestion, as he wants cash in hand, not intending or expecting ever to produce the promised action. They are slick with phony credentials, phony "certified" balance sheets, phony documents, phony assets. So don't let your client's eagerness to obtain funding get in the way of common sense, objective investigation of the facts.

Les sends his thanks in advance for any help any of you can give him as to these operators who move in and out of Nevada, and often work in concert with one another.



Mike O'Callaghan
Governor

State of Nebraska
Commissioner of Savings Associations

Capitol Complex
Nye Building
Carson City, Nebraska 89710
(702) 885-4259

Lester O. Goddard
Commissioner

February 22, 1977

TO: Commerce and Labor Committee Members
FROM: Les Goddard, Commissioner of Savings Associations *LOG*
SUBJ: SB 124

Your committee hearing on SB 124 is scheduled for Wednesday, February 23 at 1:30 P.M., re changes proposed by me to NRS 645B (the mortgage company act).

At my Senate Finance Committee budget hearing, it was suggested that perhaps mortgage companies' fees should be larger, to help cover administrative and supervisory costs. Filing and renewal fees are covered in 645B.050-2, and in SB 124 I was proposing some changes.

However, I have attached hereto my current proposal for a new and substituted section .050-2, for your consideration. It would place the renewal fees on a sliding scale which should be equitable for all, and would help raise more revenue for the State general fund.

It would also help influence the licensing divisions of Las Vegas and Clark County, who charge all mortgage companies, regardless of size, a flat \$500 per year (\$250 every six months). With the State bill providing a sliding scale, those licensing divisions will consider modifying their fees to a sliding scale also, per my talks with them. This will help the little fellow with lowered fees in southern Nevada.

Also attached is a summary of the licensed mortgage company activity for the year 1976.

a division of the Department of Commerce
Michael L. Melner, Director

Re: SB 124

New section 645.050-2 to the mortgage company act, as proposed by Commissioner Lester O. Goddard; 2-22-77, to Senate Commerce and Labor Committee, re filing and renewal fees.

645B.050

1. - - - - -
2. The original filing fees are:
 - (a) \$100 for the principal office and \$50 for each branch office of a mortgage broker, and \$500 for the principal office and \$150 for each branch office of a mortgage banker, except as provided in paragraph (b).
 - (b) For filing between April 1 and June 30, \$50 for the principal office and \$25 for each branch office of a mortgage broker, and \$250 for the principal office and \$125 for each branch office of a mortgage banker.
 - (c) For filing an application for a duplicate copy of any license, upon satisfactory showing of its loss, \$10.
3. Renewal filing fees, effective July 1, 1977, shall be determined by the dollar volume of loans originated in the preceding calendar year ended December 31, for both mortgage brokers and mortgage bankers, in accordance with the following schedule:

Under \$1 million	\$100
\$1 million to \$2 million	150
\$2 million to \$3 million	200
\$3 million to \$4 million	250
\$4 million to \$5 million	300
\$5 million to \$10 million	400
Over \$10 million	500
4. All fees received under this chapter shall be deposited to the credit of the State general fund.

Licensed Mortgage Companies

1976 summary

Number of companies licensed 1-1-76	30*
Number of companies licensed 12-31-76	55*
Number of companies reporting loans	39*
Number of loans	1,626
Amount of loans	\$24,397,402
Average per loan	\$15,004

*Includes one branch office

Groupings by volume of loans:

	<u>No. of Cos.</u>	<u>No. of Loans</u>	<u>Amount</u>	<u>Ave. per Loan</u>
\$4 million to \$5 million	1	340	\$4,294,397	\$12,630
\$3 million to \$4 million	2	32	6,486,000	202,687
\$2 million to \$3 million	1	208	2,374,100	11,413
\$1 million to \$2 million	4	434	5,591,377	12,883
\$500,000 to \$1 million	3	318	2,430,322	7,642
\$250,000 to \$500,000	4	108	1,508,981	13,972
\$1 to \$250,000	23	186	1,712,225	9,205
No loans	16			

Licensed mortgage companies by area, 12-31-76: (Includes 1 branch office)

Clark County	-	31
Washoe County	-	21
Lake Tahoe area	-	2
Out-of-State	-	<u>1</u>

55



Mike O'Callaghan
Governor

State of Nevada
Commissioner of Savings Associations
Capitol Complex
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Lester O. Goddard
Commissioner

February 22, 1977

TO: Commerce and Labor Committee Members
FROM: Les Goddard, Commissioner *LOG*
SUBJ: SB 124 (Mortgage companies)

At the risk of swamping you with too much material, attached is a copy of a February 3 memo I sent to all savings associations. It can give you a summary overall picture of mortgage lending in Nevada the past three years, by major institutions, and by all others.

You will note that as the total volume provided by the licensed mortgage companies is relatively small (they are almost all brokers, and dealing mainly in the small loans involving secondary Deeds of Trust), they fall under the catch-all "individuals and others". The mortgage bankers, who do a substantial volume, are exempt from licensing under 645B.190-4.

a division of the Department of Commerce
Michael L. Melner, Director



State of Nevada

Commissioner of Savings Associations

Capitol Complex

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Nester O. Goddard
Commissioner

Hike O'Callaghan
Governor

February 3, 1977

TO: Presidents, all Nevada savings and loan associations

FROM: Les Goddard *LG*

SUBJ: Mortgage lending in Nevada, 1974-76

The attached graphs and schedules are condensed from the information compiled by Title Insurance for Clark County and First American Title for Washoe County. Mortgage loans for these two counties probably involve 85% to 90% of the mortgage lending in the State. Figures are not guaranteed to be completely accurate, but are close enough for all practical purposes.

You will note from the large average size of bank loans that many are commercial projects. The figures would not reflect the extent to which our S&Ls have then taken participations with the banks. Some of the loans from "individuals and others" would include large projects financed by insurance companies, etc., and many would be relatively small second deeds of trust. The mortgage bankers appear to be primarily engaged in single family dwellings, and proportionately do more in Clark than in Washoe.

Combining the two counties for 1976, we have the following (000 omitted):

	<u>Clark</u>	<u>Washoe</u>	<u>Combined</u>	
S&L associations	\$ 159,414	\$ 99,439	\$ 258,853	17%
Commercial banks	247,238	123,205	370,443	24%
Mortgage bankers	248,072	58,913	306,985	20%
	\$ 654,724	\$281,557	\$ 936,281	61%
Individuals & Others	358,710	228,920	587,630	39%
	\$1,013,434	\$510,477	\$1,523,911	100%

Most significant from the standpoint of the seven S&Ls in Nevada, is the increasing percentage of loans originated by them over the past three years. This is also true of the banks, while mortgage bankers have maintained a steady percentage. "Individuals and others" involve a declining percentage of the total. The "mortgage bankers" include only those doing a substantial volume in Nevada; others are included in the "individuals and others".

bcc Marvin Wholey
Jack Pullen
Mike Melner
Pres Tidvall

a division of the Department of Commerce
Michael L. Melner, Director

\$1,000

Clark County, Nevada

Summary of mortgage loans recorded by the major lenders, and by all others

3-year comparison

900

800

700

600

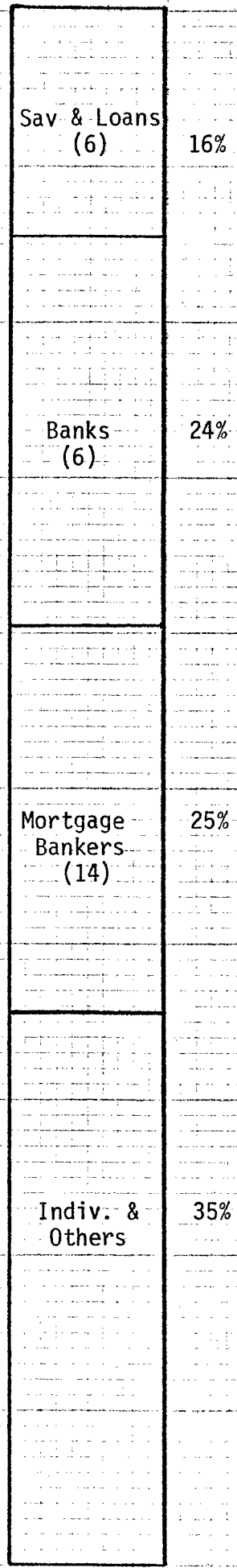
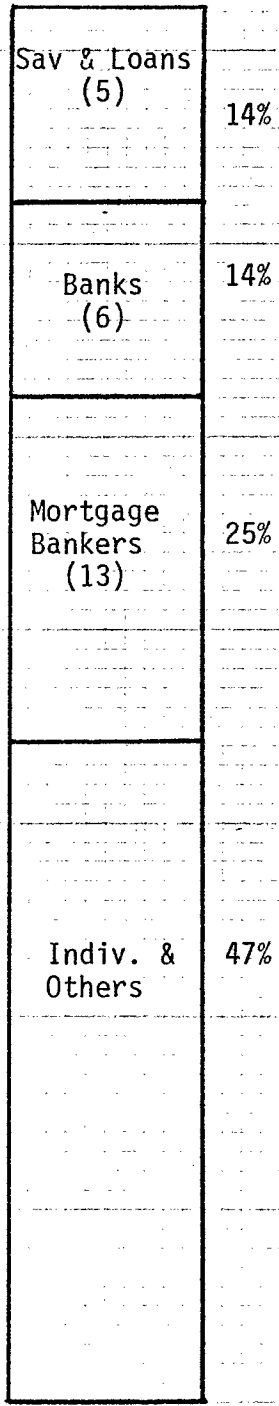
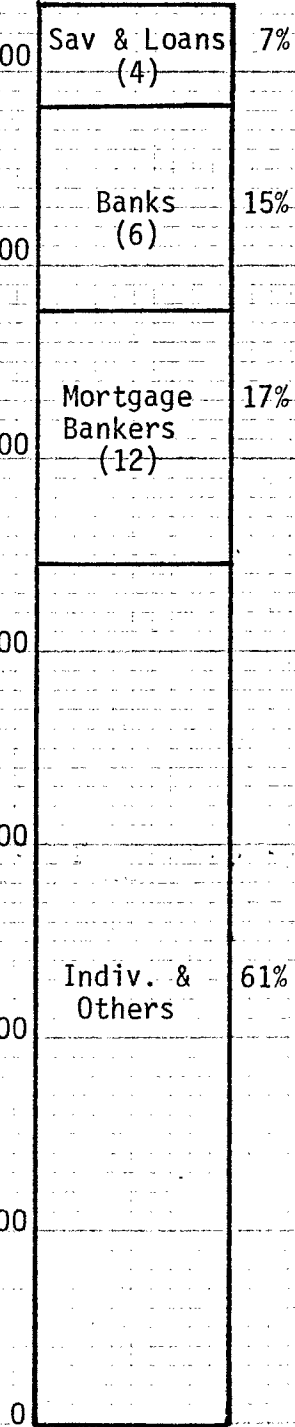
500

400

300

200

100



1974

1975

1976

Clark County, Nevada

Summary of mortgage loans
recorded by the major
lenders, and by all others

3 year comparison

	1974				1975				1976			
	Total \$	%	Total T.D.'s	Average per T.D.	Total \$	%	Total T.D.'s	Average per T.D.	Total \$	%	Total T.D.'s	Average per T.D.
Savings and Loans	\$ 53,574,624	7%	1,151	\$46,546	\$ 97,645,382	14%	1,417	\$68,909	\$159,413,980	16%	2,401	\$ 66,394
Banks	106,512,295	15%	1,695	62,839	101,455,869	14%	1,810	56,052	247,238,085	24%	2,307	107,168
Mortgage Bankers	<u>128,265,331</u>	<u>17%</u>	<u>3,740</u>	<u>34,295</u>	<u>179,887,608</u>	<u>25%</u>	<u>4,751</u>	<u>37,863</u>	<u>248,072,189</u>	<u>25%</u>	<u>6,058</u>	<u>40,949</u>
Sub-Totals	\$288,352,250	39%	6,586	\$43,782	\$378,988,859	53%	7,978	47,504	\$654,724,254	65%	10,766	\$ 60,814
Individuals & Others	<u>445,914,304</u>	<u>61%</u>	<u>6,468</u>	<u>68,941</u>	<u>342,483,992</u>	<u>47%</u>	<u>6,830</u>	<u>50,144</u>	<u>358,709,529</u>	<u>35%</u>	<u>8,568</u>	<u>41,866</u>
Totals	<u>\$734,266,554</u>	<u>100%</u>	<u>13,054</u>	<u>\$56,248</u>	<u>\$721,472,851</u>	<u>100%</u>	<u>14,808</u>	<u>48,721</u>	<u>\$1,013,433,783</u>	<u>100%</u>	<u>19,334</u>	<u>\$ 52,417</u>

Washoe County, Nevada

Summary of mortgage loans
recorded by the major
lenders, and by all others

3-year comparison

Million
\$600

500

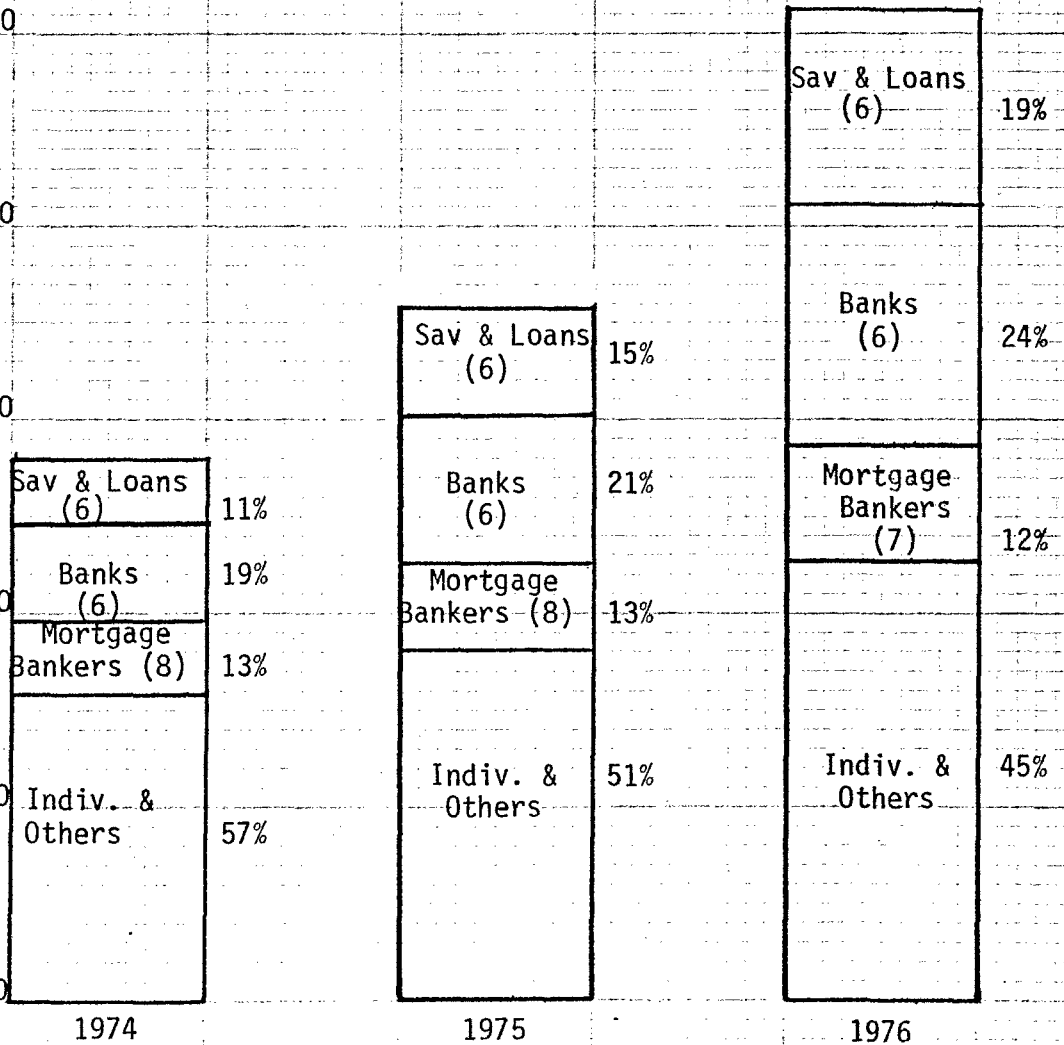
400

300

200

100

0



Washoe County, Nevada

Summary of mortgage loans
recorded by the major
lenders, and by all others

3 year comparison

	1974				1975				1976			
	<u>Total \$</u>	<u>%</u>	<u>Total T.D.'s</u>	<u>Average per T.D.</u>	<u>Total \$</u>	<u>%</u>	<u>Total T.D.'s</u>	<u>Average per T.D.</u>	<u>Total \$</u>	<u>%</u>	<u>Total T.D.'s</u>	<u>Average per T.D.</u>
Savings and Loans	\$ 31,482,700	11%	681	\$46,230	\$ 55,060,300	15%	1,107	\$49,738	\$ 99,438,600	19%	1,702	\$58,424
Banks	52,290,800	19%	743	69,907	75,440,100	21%	920	82,000	123,204,600	24%	1,322	93,195
Mortgage Bankers	<u>36,520,600</u>	<u>13%</u>	<u>979</u>	<u>37,303</u>	<u>47,313,100</u>	<u>13%</u>	<u>1,054</u>	<u>44,839</u>	<u>58,913,400</u>	<u>12%</u>	<u>1,333</u>	<u>44,196</u>
Sub-Totals	\$120,294,100	43%	2,403	\$49,956	\$177,813,500	49%	3,081	\$57,713	\$281,556,600	55%	4,357	\$64,621
Individuals & Others	<u>159,757,384</u>	<u>57%</u>	<u>2,483</u>	<u>64,341</u>	<u>180,180,700</u>	<u>51%</u>	<u>2,996</u>	<u>60,140</u>	<u>228,920,700</u>	<u>45%</u>	<u>4,379</u>	<u>52,276</u>
Totals	<u>\$280,051,984</u>	<u>100%</u>	<u>4,891</u>	<u>\$57,259</u>	<u>\$357,994,200</u>	<u>100%</u>	<u>6,077</u>	<u>\$58,910</u>	<u>\$510,477,300</u>	<u>100%</u>	<u>8,736</u>	<u>\$58,433</u>

SENATE
HEARING

COMMITTEE ON..... COMMERCE AND LABOR.....
Wednesday
Date Feb. 23, 1977 Time 1:30 P.M. Room 213.....

Bill or Resolution to be considered	Subject
S. B. 139	Regulates practice of osteopathic medicine and defines terms relating to health care (BDR 54-81)
S. B. 124	Amends provisions regulating mortgage companies (BDR 54-268)



GUEST REGISTER

COMMITTEE

DATE: 2-23-77

THOSE WISHING TO TESTIFY SHOULD IDENTIFY THEMSELVES BEFORE GIVING TESTIMONY.....

NAME	DO YOU WISH TO TESTIFY	BILL NO.	REPRESENTING
Dr B. Anderson	Possibly	124	S. M. Mfg Bankers Assn
Dr. DON L. HARTER	Yes	139	Chiropractic Assoc. of Nevada
Harold G. Holmby	Possibly	139	Chiropractic Assn of Nev
ROBERT A. ROSS D.C.	Possibly	139	CHIROPRACTIC ASSOC. NEV
Thomas B. JAMES D.C.	No	139	CHIROPRACTIC ASSN. OF NEV
Mr. Shelburne	YES	139	Nevada Osteopathic Medical Assn
IG McCLEARY D.O.	No	129	NEVADA OSTEOPATHIC MEDICAL ASSOC
ROBERT BOWEN	YES	124	NEV ASSM. REALTORS
W. Hingenfeller	No	124	" " "
Richard G. Pugh	Possibly	139	NEVADA STATE MEDICAL ASSN.
R.G. PARKER	No	124	SEC of STATE
W. Goldman	YES	124	Commissioner of Savings Banks
JAMES L. WADSWORTH	No	139	Insurance Division
Em. Schmidt D.C.			Chiropractic Association
W. White D.C.	Yes	139	Nevada Osteo. Med. Assn
Melo Jersich	Yes		
Herb Graftam			HERB GRAFTAM REAL ESTATE