



SB 57, relative to regulation of title loan lenders.

Committee report: Commerce and Consumer Affairs OTP 16-2

This bill, allowing for collateral backed short term loans, is pro-liberty:

- High interest rates are appropriate on some loans because the terms of these loans are very short. The interest does not compound significantly so the actual amount of money transferred to the lender is comparatively small.
- These loans are useful for people who have unexpected short-term expenses and need a loan to cover them until they can adjust their spending habits to generate the needed surplus funds.
- Title loans give consumers more choice; banks and credit unions don't offer these kinds of short-term loans.

**SB 57
YEA
on
OTP**

SB 157-FN, relative to the division of weights and measures and fees for licensing weighing devices and the definition of service technician.

Committee report: Executive Departments and Administration OTP/A 11-3

This bill, reinstating the ability for technicians to certify equipment as honest, is pro-liberty:

- For 20 years private parties inspected and certified weights and measures. The recent change requiring a government official to do the job makes the process more onerous and therefore more expensive for the business owner.

**SB 157
YEA
on
OTP/A**

SB 91, relative to automatic fire suppression sprinklers.

Committee report: Municipal and County Government OTP/A 12-5

This bill, exempting sprinkler systems in one or two family homes, is pro-liberty:

- To save lives, smoke detectors are already mandated. Sprinkler systems exist to protect property, and the degree to do that should be left to the homeowner.
- The additional cost of a sprinkler system is small in and of itself; but it is one of innumerable small ways in which regulation 'nickel and dimes' small costs into large chunks of the cost of a new house.
- Small sprinkler systems require a pressurization system, which must be periodically inspected (thus raising costs even more). Also, the pressurization system is in and of itself a hazard to property. If it goes awry, the water damage can be just as bad as fire damage.

**SB 91
YEA
on
OTP/A**