

1-1 By: Murr (Senate Sponsor - Nichols) H.B. No. 1954
 1-2 (In the Senate - Received from the House May 1, 2017;
 1-3 May 4, 2017, read first time and referred to Committee on Business
 1-4 & Commerce; May 19, 2017, reported adversely, with favorable
 1-5 Committee Substitute by the following vote: Yeas 8, Nays 0;
 1-6 May 19, 2017, sent to printer.)

1-7 COMMITTEE VOTE

	Yea	Nay	Absent	PNV
1-8				
1-9	X			
1-10	X			
1-11	X			
1-12	X			
1-13	X			
1-14			X	
1-15	X			
1-16	X			
1-17	X			

1-18 COMMITTEE SUBSTITUTE FOR H.B. No. 1954 By: Nichols

1-19 A BILL TO BE ENTITLED
 1-20 AN ACT

1-21 relating to certain accounts established at financial
 1-22 institutions, including disclosures related to those accounts.

1-23 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

1-24 SECTION 1. Section 113.002, Estates Code, is amended to
 1-25 read as follows:

1-26 Sec. 113.002. DEFINITION OF PARTY. (a) In this chapter,
 1-27 "party" means a person who, by the terms of a multiple-party
 1-28 account, has a present right, subject to request, to payment from
 1-29 the account. Except as otherwise required by the context, the term
 1-30 includes a guardian, personal representative, or assignee,
 1-31 including an attaching creditor, of a party. ~~[The term also~~
 1-32 ~~includes a person identified as a trustee of an account for another~~
 1-33 ~~regardless of whether a beneficiary is named. The term does not~~
 1-34 ~~include a named beneficiary unless the beneficiary has a present~~
 1-35 ~~right of withdrawal.]~~

1-36 (b) A P.O.D. payee, including a charitable organization,
 1-37 ~~[or beneficiary of a trust account]~~ is a party only after the
 1-38 account becomes payable to the P.O.D. payee ~~[or beneficiary]~~ by
 1-39 reason of the P.O.D. payee ~~[or beneficiary]~~ surviving the original
 1-40 payee ~~[or trustee]~~.

1-41 SECTION 2. Section 113.004, Estates Code, is amended to
 1-42 read as follows:

1-43 Sec. 113.004. TYPES OF ACCOUNTS. In this chapter:

1-44 (1) ~~["Convenience account" means an account that~~
 1-45 ~~[(A) is established at a financial institution by~~
 1-46 ~~one or more parties in the names of the parties and one or more~~
 1-47 ~~convenience signers, and~~

1-48 ~~[(B) has terms that provide that the sums on~~
 1-49 ~~deposit are paid or delivered to the parties or to the convenience~~
 1-50 ~~signers "for the convenience" of the parties.~~

1-51 ~~[(2)]~~ "Joint account" means an account payable on
 1-52 request to one or more of two or more parties, regardless of whether
 1-53 there is a right of survivorship.

1-54 ~~(2) [(3)]~~ "Multiple-party account" means a joint
 1-55 account ~~or [a convenience account]~~, a P.O.D. account ~~[, or a trust~~
 1-56 ~~account]~~. The term does not include an account established for the
 1-57 deposit of funds of a partnership, joint venture, or other
 1-58 association for business purposes, or an account controlled by one
 1-59 or more persons as the authorized agent or trustee for a
 1-60 corporation, unincorporated association, charitable or civic

2-1 organization, or a regular fiduciary or trust account in which the
2-2 relationship is established other than by deposit agreement.

2-3 (3) ~~(4)~~ "P.O.D. account," including an account
2-4 designated as a transfer on death or T.O.D. account, means an
2-5 account payable on request to:

2-6 (A) one person during the person's lifetime and,
2-7 on the person's death, to one or more P.O.D. payees; or

2-8 (B) one or more persons during their lifetimes
2-9 and, on the death of all of those persons, to one or more P.O.D.
2-10 payees.

2-11 ~~[(5) "Trust account" means an account in the name of
2-12 one or more parties as trustee for one or more beneficiaries in
2-13 which the relationship is established by the form of the account and
2-14 the deposit agreement with the financial institution and in which
2-15 there is no subject of the trust other than the sums on deposit in
2-16 the account. The deposit agreement is not required to address
2-17 payment to the beneficiary. The term does not include:~~

2-18 ~~[(A) a regular trust account under a testamentary
2-19 trust or a trust agreement that has significance apart from the
2-20 account; or~~

2-21 ~~[(B) a fiduciary account arising from a fiduciary
2-22 relationship, such as the attorney-client relationship.]~~

2-23 SECTION 3. Section 113.052, Estates Code, is amended to
2-24 read as follows:

2-25 Sec. 113.052. FORM. A financial institution may use the
2-26 following form to establish the type of account selected by a party:

2-27 UNIFORM SINGLE-PARTY OR MULTIPLE-PARTY ACCOUNT SELECTION
2-28 FORM NOTICE: The type of account you select may determine how
2-29 property passes on your death. Your will may not control the
2-30 disposition of funds held in some of the following accounts.

2-31 You may choose to designate one or more convenience signers
2-32 on an account ~~[, even if the account is not a convenience account].~~
2-33 A designated convenience signer may make transactions on your
2-34 behalf during your lifetime, but does not own the account during
2-35 your lifetime. The designated convenience signer owns the account
2-36 on your death only if the convenience signer is also designated as a
2-37 P.O.D. payee ~~[or trust account beneficiary].~~

2-38 Select one of the following accounts by placing your initials
2-39 next to the account selected:

2-40 (1) SINGLE-PARTY ACCOUNT WITHOUT "P.O.D." (PAYABLE ON
2-41 DEATH) DESIGNATION. The party to the account owns the account. On
2-42 the death of the party, ownership of the account passes as a part of
2-43 the party's estate under the party's will or by intestacy.

2-44 Enter the name of the party:

2-45 _____

2-46 Enter the name(s) of the convenience signer(s), if you want
2-47 one or more convenience signers on this account:

2-48 _____

2-49 _____
2-50 (2) SINGLE-PARTY ACCOUNT WITH "P.O.D." (PAYABLE ON
2-51 DEATH) DESIGNATION. The party to the account owns the account. On
2-52 the death of the party, ownership of the account passes to the
2-53 P.O.D. beneficiaries of the account. The account is not a part of
2-54 the party's estate.

2-55 Enter the name of the party:

2-56 _____

2-57 Enter the name or names of the P.O.D. beneficiaries:

2-58 _____

2-59 _____
2-60 Enter the name(s) of the convenience signer(s), if you want
2-61 one or more convenience signers on this account:

2-62 _____

2-63 _____
2-64 (3) MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF
2-65 SURVIVORSHIP. The parties to the account own the account in
2-66 proportion to the parties' net contributions to the account. The
2-67 financial institution may pay any sum in the account to a party at
2-68 any time. On the death of a party, the party's ownership of the
2-69 account passes as a part of the party's estate under the party's

3-1 will or by intestacy.

3-2 Enter the names of the parties:

3-3 _____
3-4 _____
3-5 _____

3-6 Enter the name(s) of the convenience signer(s), if you want
3-7 one or more convenience signers on this account:

3-8 _____
3-9 _____

3-10 ____ (4) MULTIPLE-PARTY ACCOUNT WITH RIGHT OF
3-11 SURVIVORSHIP. The parties to the account own the account in
3-12 proportion to the parties' net contributions to the account. The
3-13 financial institution may pay any sum in the account to a party at
3-14 any time. On the death of a party, the party's ownership of the
3-15 account passes to the surviving parties.

3-16 Enter the names of the parties:

3-17 _____
3-18 _____

3-19 Enter the name(s) of the convenience signer(s), if you want
3-20 one or more convenience signers on this account:

3-21 _____
3-22 _____

3-23 ____ (5) MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP
3-24 AND P.O.D. (PAYABLE ON DEATH) DESIGNATION. The parties to the
3-25 account own the account in proportion to the parties' net
3-26 contributions to the account. The financial institution may pay
3-27 any sum in the account to a party at any time. On the death of the
3-28 last surviving party, the ownership of the account passes to the
3-29 P.O.D. beneficiaries.

3-30 Enter the names of the parties:

3-31 _____
3-32 _____

3-33 Enter the name or names of the P.O.D. beneficiaries:

3-34 _____
3-35 _____

3-36 Enter the name(s) of the convenience signer(s), if you want
3-37 one or more convenience signers on this account:

3-38 _____
3-39 _____

3-40 ACKNOWLEDGMENT: I acknowledge that I have read each
3-41 paragraph of this form and have received disclosure of the
3-42 ownership rights to the accounts listed above. I have placed my
3-43 initials next to the type of account I want.

3-44 _____
3-45 Signature

3-46 ~~____ (6) CONVENIENCE ACCOUNT. The parties to the account~~
3-47 ~~own the account. One or more convenience signers to the account~~
3-48 ~~may make account transactions for a party. A convenience signer~~
3-49 ~~does not own the account. On the death of the last surviving party,~~
3-50 ~~ownership of the account passes as a part of the last surviving~~
3-51 ~~party's estate under the last surviving party's will or by~~
3-52 ~~intestacy. The financial institution may pay funds in the account~~
3-53 ~~to a convenience signer before the financial institution receives~~
3-54 ~~notice of the death of the last surviving party. The payment to a~~
3-55 ~~convenience signer does not affect the parties' ownership of the~~
3-56 ~~account.~~

3-57 ~~[Enter the names of the parties:~~

3-58 _____
3-59 _____

3-60 ~~[Enter the name(s) of the convenience signer(s):~~

3-61 _____
3-62 _____

3-63 ~~____ (7) TRUST ACCOUNT. The parties named as trustees to~~
3-64 ~~the account own the account in proportion to the parties' net~~
3-65 ~~contributions to the account. A trustee may withdraw funds from the~~
3-66 ~~account. A beneficiary may not withdraw funds from the account~~
3-67 ~~before all trustees are deceased. On the death of the last~~
3-68 ~~surviving trustee, the ownership of the account passes to the~~
3-69 ~~beneficiary. The trust account is not a part of a trustee's estate~~

4-1 ~~and does not pass under the trustee's will or by intestacy, unless~~
4-2 ~~the trustee survives all of the beneficiaries and all other~~
4-3 ~~trustees.~~

4-4 ~~[Enter the name or names of the trustees:~~
4-5 ~~_____~~
4-6 ~~_____~~

4-7 ~~[Enter the name or names of the beneficiaries:~~
4-8 ~~_____~~
4-9 ~~_____~~

4-10 ~~[Enter the name(s) of the convenience signer(s), if you want~~
4-11 ~~one or more convenience signers on this account:~~
4-12 ~~_____~~
4-13 ~~_____]~~

4-14 SECTION 4. Section 113.053, Estates Code, is amended to
4-15 read as follows:

4-16 Sec. 113.053. REQUIRED DISCLOSURE; USE OF FORM.

4-17 (a) Except as provided by Subsection (d), a [A] financial
4-18 institution shall disclose the information provided in this
4-19 subchapter to a customer before [at the time] the customer selects
4-20 or modifies an account.

4-21 (a-1) A financial institution is considered to have
4-22 disclosed the information provided in this subchapter if:

4-23 (1) the financial institution uses the form provided
4-24 by Section 113.052; and

4-25 (2) the customer signs the acknowledgment provided at
4-26 the end ~~[places the customer's initials to the right of each~~
4-27 ~~paragraph]~~ of the form.

4-28 (b) If a financial institution varies the format of the form
4-29 provided by Section 113.052, the financial institution shall
4-30 disclose ~~[may make disclosures in the account agreement or in any~~
4-31 ~~other form that discloses]~~ the information provided by this
4-32 subchapter ~~[. Disclosures under this subsection must:~~

4-33 ~~[(1) be given]~~ separately from other account
4-34 information except that the financial institution may disclose that
4-35 information as part of other account documentation if the
4-36 disclosures are the first items of the documentation[+]

4-37 ~~[(2) be provided before account selection or~~
4-38 ~~modification;~~

4-39 ~~[(3) be printed in 14-point boldfaced type; and~~

4-40 ~~[(4) if the discussions that precede the account~~
4-41 ~~opening or modification are conducted primarily in a language other~~
4-42 ~~than English, be in that language].~~

4-43 (c) The financial institution shall notify the customer of
4-44 the type of account the customer selected. This requirement is
4-45 satisfied by providing the customer with a copy of the account
4-46 opening or modification documentation, as appropriate, in paper or
4-47 electronic format.

4-48 (d) If a type of multiple-party account is not available
4-49 from a financial institution, the financial institution is not
4-50 required to make a disclosure about that type of account.

4-51 (e) This section does not apply to:

4-52 (1) a credit union; or
4-53 (2) an account that is opened or modified by a customer

4-54 who:
4-55 (A) is a legal entity, including a governmental
4-56 entity; or
4-57 (B) is acting as a legal representative for
4-58 another person.

4-59 SECTION 5. Section 113.101, Estates Code, is amended to
4-60 read as follows:

4-61 Sec. 113.101. EFFECT OF CERTAIN PROVISIONS REGARDING
4-62 OWNERSHIP BETWEEN PARTIES AND OTHERS. The provisions of this
4-63 subchapter and Subchapters B and D that relate to beneficial
4-64 ownership between parties to multiple-party accounts[+] or between
4-65 parties and P.O.D. payees ~~[or beneficiaries]~~ of multiple-party
4-66 accounts:

4-67 (1) are relevant only to controversies between those
4-68 persons and those persons' creditors and other successors; and

4-69 (2) do not affect the withdrawal power of those

5-1 persons under the terms of an account contract.

5-2 SECTION 6. Section 113.106, Estates Code, is amended to
5-3 read as follows:

5-4 Sec. 113.106. OWNERSHIP AND OPERATION OF [OTHER] ACCOUNT
5-5 WITH CONVENIENCE SIGNER; PAYMENT; LIABILITY. (a) One or more
5-6 convenience signers may be designated on [An account established by
5-7 one or more parties at a financial institution that is not
5-8 designated as a convenience account, but is instead designated as]
5-9 a single-party account or [another type of] multiple-party
5-10 account[, may provide that the sums on deposit may be paid or
5-11 delivered to the parties or to one or more convenience signers] "for
5-12 the convenience of the party or parties." A convenience signer is
5-13 not an owner of the account but, on behalf of the party or parties to
5-14 the account, may make deposits to and be paid or delivered sums on
5-15 deposit from the account during the lifetime of the party or
5-16 parties. A convenience signer may be designated as a P.O.D. payee
5-17 of the account.

5-18 (b) Subsections (c)-(i) apply to an account described by
5-19 Subsection (a) except [Except] as provided by Section 113.1541[+
5-20 [~~(1) the provisions of Sections 113.105, 113.206, and~~
5-21 113.208 apply to an account described by Subsection (a), including
5-22 provisions relating to the ownership of the account during the
5-23 lifetimes and on the deaths of the parties and provisions relating
5-24 to the powers and duties of the financial institution at which the
5-25 account is established; and

5-26 [~~(2) any other law relating to a convenience signer~~
5-27 applies to a convenience signer designated as provided by this
5-28 section to the extent the law applies to a convenience signer on a
5-29 convenience account].

5-30 (c) The making of a deposit in an account described by
5-31 Subsection (a) does not affect the title to the deposit.

5-32 (d) A party to an account described by Subsection (a) is not
5-33 considered to have made a gift of the deposit, or of any additions
5-34 or accruals to the deposit, to a convenience signer.

5-35 (e) An addition made to an account described by Subsection
5-36 (a) by anyone other than a party, and accruals to the addition, are
5-37 considered to have been made by a party.

5-38 (f) Deposits to an account described by Subsection (a) and
5-39 additions and accruals to the deposits may be paid to a party or a
5-40 convenience signer.

5-41 (g) A financial institution is completely released from
5-42 liability for a payment made from an account described by
5-43 Subsection (a) before the financial institution receives notice in
5-44 writing signed by a party not to make the payment in accordance with
5-45 the terms of the account. After receipt of the notice from a party,
5-46 the financial institution may require a party to approve any
5-47 further payments from the account.

5-48 (h) A financial institution that makes a payment of the sums
5-49 on deposit in an account described by Subsection (a) to a
5-50 convenience signer after the death of the last surviving party, but
5-51 before the financial institution receives written notice of the
5-52 last surviving party's death, is completely released from liability
5-53 for the payment.

5-54 (i) A financial institution that makes a payment of the sums
5-55 on deposit in an account described by Subsection (a) to the personal
5-56 representative of the deceased last surviving party's estate after
5-57 the death of the last surviving party, but before a court order
5-58 prohibiting payment is served on the financial institution, is, to
5-59 the extent of the payment, released from liability to any person
5-60 claiming a right to the funds. The personal representative's
5-61 receipt of the funds is a complete release and discharge of the
5-62 financial institution.

5-63 SECTION 7. Section 113.151(d), Estates Code, is amended to
5-64 read as follows:

5-65 (d) If there are two or more surviving parties to a joint
5-66 account that is subject to a right of survivorship agreement:

5-67 (1) during the parties' lifetimes respective
5-68 ownerships are in proportion to the parties' previous ownership
5-69 interests under Sections 113.102 and [~~7~~] 113.103 [~~and 113.104~~], as

6-1 applicable, augmented by an equal share for each survivor of any
6-2 interest a deceased party owned in the account immediately before
6-3 that party's death; and

6-4 (2) the right of survivorship continues between the
6-5 surviving parties if a written agreement signed by a party who dies
6-6 provides for that continuation.

6-7 SECTION 8. Section 113.1541, Estates Code, is amended to
6-8 read as follows:

6-9 Sec. 113.1541. OWNERSHIP OF ~~[OTHER]~~ ACCOUNT WITH
6-10 CONVENIENCE SIGNER ON DEATH OF LAST SURVIVING PARTY. On the death
6-11 of the last surviving party to an account that has a convenience
6-12 signer designated as provided by Section 113.106, the convenience
6-13 signer does not have a right of survivorship in the account and the
6-14 estate of the last surviving party owns the account unless the
6-15 convenience signer is also designated as a P.O.D. payee ~~[or as a~~
6-16 ~~beneficiary]~~.

6-17 SECTION 9. Sections 113.155, 113.156, and 113.158, Estates
6-18 Code, are amended to read as follows:

6-19 Sec. 113.155. EFFECT OF DEATH OF PARTY ON CERTAIN ACCOUNTS
6-20 WITHOUT RIGHTS OF SURVIVORSHIP. The death of a party to a
6-21 multiple-party account to which Sections 113.151 and ~~[7]~~ 113.152 ~~[7]~~
6-22 ~~and 113.153]~~ do not apply has no effect on the beneficial ownership
6-23 of the account, other than to transfer the rights of the deceased
6-24 party as part of the deceased party's estate.

6-25 Sec. 113.156. APPLICABILITY OF CERTAIN PROVISIONS ON DEATH
6-26 OF PARTY. Sections 113.151, 113.152, ~~[113.153,]~~ and 113.155 as to
6-27 rights of survivorship are determined by the form of the account at
6-28 the death of a party.

6-29 Sec. 113.158. NONTESTAMENTARY NATURE OF CERTAIN TRANSFERS.
6-30 Transfers resulting from the application of Sections 113.151,
6-31 113.152, ~~[113.153,]~~ and 113.155 are effective by reason of the
6-32 account contracts involved and this chapter and are not to be
6-33 considered testamentary transfers or subject to the testamentary
6-34 provisions of this title.

6-35 SECTION 10. Section 113.203(b), Estates Code, is amended to
6-36 read as follows:

6-37 (b) Payment may not be made to the personal representative
6-38 or heir of a deceased party unless:

6-39 (1) proofs of death are presented to the financial
6-40 institution showing that the deceased party was the last surviving
6-41 party; or

6-42 (2) there is no right of survivorship under Sections
6-43 113.151, 113.152, ~~[113.153,]~~ and 113.155.

6-44 SECTION 11. Section 113.209(a), Estates Code, is amended to
6-45 read as follows:

6-46 (a) Payment made in accordance with Section 113.202,
6-47 113.203, 113.204, ~~[113.205,]~~ or 113.207 discharges the financial
6-48 institution from all claims for those amounts paid regardless of
6-49 whether the payment is consistent with the beneficial ownership of
6-50 the account between parties, P.O.D. payees, ~~[or beneficiaries,]~~ or
6-51 their successors.

6-52 SECTION 12. Sections 113.251(a) and (d), Estates Code, are
6-53 amended to read as follows:

6-54 (a) A party to a multiple-party account may pledge the
6-55 account or otherwise create a security interest in the account
6-56 without the joinder of, as applicable, a P.O.D. payee, ~~[a~~
6-57 ~~beneficiary,]~~ a convenience signer, or any other party to a joint
6-58 account, regardless of whether a right of survivorship exists.

6-59 (d) The financial institution is not required to provide the
6-60 notice described by Subsection (c) to a P.O.D. payee ~~[7]~~
6-61 ~~beneficiary,]~~ or convenience signer.

6-62 SECTION 13. Section 113.252(b), Estates Code, is amended to
6-63 read as follows:

6-64 (b) A party ~~or~~ ~~[7]~~ P.O.D. payee ~~[7]~~ ~~or beneficiary]~~ who
6-65 receives payment from a multiple-party account after the death of a
6-66 deceased party is liable to account to the deceased party's
6-67 personal representative for amounts the deceased party owned
6-68 beneficially immediately before the party's death to the extent
6-69 necessary to discharge the claims and charges described by

7-1 Subsection (a) that remain unpaid after application of the deceased
7-2 party's estate. The party or ~~[7]~~ P.O.D. payee ~~[, or beneficiary]~~ is
7-3 not liable in an amount greater than the amount the party or ~~[7]~~
7-4 P.O.D. payee ~~[, or beneficiary]~~ received from the multiple-party
7-5 account.

7-6 SECTION 14. Section 153.001(3), Estates Code, is amended to
7-7 read as follows:

7-8 (3) "P.O.D. account" has ~~[and "trust account" have]~~
7-9 the meaning ~~[meanings]~~ assigned by Section 113.004.

7-10 SECTION 15. Section 153.002, Estates Code, is amended to
7-11 read as follows:

7-12 Sec. 153.002. INAPPLICABILITY OF CHAPTER. This chapter
7-13 does not apply to:

- 7-14 (1) an account with a beneficiary designation;
- 7-15 (2) a P.O.D. account; or
- 7-16 (3) ~~[a trust account; or~~
- 7-17 ~~[-4-]]~~ an account that provides for a right of
7-18 survivorship.

7-19 SECTION 16. Sections 113.001(2), 113.104, 113.105,
7-20 113.153, 113.154, 113.205, 113.206, and 113.208, Estates Code, are
7-21 repealed.

7-22 SECTION 17. (a) In this section, "convenience account" and
7-23 "trust account" have the meanings assigned by Section 113.004,
7-24 Estates Code, as that section existed on January 1, 2017.

7-25 (b) Except as provided by Subsection (e) of this section,
7-26 the changes in law made by this Act, including the repeal by this
7-27 Act of certain provisions of Chapter 113, Estates Code, apply only
7-28 to:

7-29 (1) a financial institution account opened on or after
7-30 the effective date of this Act; and

7-31 (2) a convenience account or trust account opened
7-32 before the effective date of this Act with respect to which a
7-33 financial institution has notified the party or parties to the
7-34 account in writing that the financial institution has converted the
7-35 account to a type of account, other than a convenience account or
7-36 trust account.

7-37 (c) A convenience account or trust account opened before the
7-38 effective date of this Act with respect to which a financial
7-39 institution has not notified the party or parties to the account in
7-40 writing that the financial institution has converted the account to
7-41 a type of account, other than a convenience account or trust
7-42 account, is governed by the law in effect on the date the account
7-43 was opened or last modified, and the former law is continued in
7-44 effect until the earliest of the date on which:

7-45 (1) the financial institution notifies the party or
7-46 parties to the account in writing that it has converted the account
7-47 to a type of account, other than a convenience account or a trust
7-48 account;

7-49 (2) the convenience account or trust account is
7-50 closed; or

7-51 (3) the last surviving party to a convenience account
7-52 or trust account dies.

7-53 (d) The repeal by this Act of provisions of Chapter 113,
7-54 Estates Code, relating to trust accounts and convenience accounts
7-55 does not affect the validity of any account or deposit agreement
7-56 between a financial institution and a depositor or other person
7-57 that is entered into before September 1, 2017.

7-58 (e) Section 113.053, Estates Code, as amended by this Act,
7-59 applies only to a financial institution account opened or modified
7-60 on or after the effective date of this Act. A financial institution
7-61 account opened or modified before the effective date of this Act is
7-62 governed by the law in effect on the date the account was opened or
7-63 modified, and the former law is continued in effect for that
7-64 purpose.

7-65 SECTION 18. This Act takes effect September 1, 2017.

7-66 * * * * *