

MINUTES OF MEETING - ASSEMBLY COMMITTEE ON JUDICIARY, 55th Session
March 14, 1969

Meeting was called to order at 2:45 P.M. by Chairman Torvinen

PRESENT: Torvinen, Prince, Kean, Schouweiler, Bryan, Fry, Reid, Lowman

ABSENT: Swackhamer

SB 171: Enables any qualified person to be reporter for jury trial.

RICHARD TUTTLE: McKay & Tuttle, of Reno, Nevada. I appear to represent the Nevada Shorthand Association, about 20 members. We want to oppose passage of SB 171. It has passed the Senate, probably through our own carelessness.

We oppose this bill because it seems to go backward instead of forward. We take the stand that there should be some standards for Court Reporters Organizations. We have asked several times for a law but each time we have been turned down. We may go now for some kind of testing to determine standards.

This bill strips away everything about how standards are to be determined. People with no qualifications whatever may end up doing work in Justice Court. We feel this bill goes in the opposite direction from the way we are trying to go. It says "an official reporter for district court in this state." We do not oppose that but it is unrealistic.

MR. TORVINEN: May we put in there "a qualified reporter" and leave it like that?

MR. TUTTLE: That would be more acceptable, but it does not say how you qualify them. We don't have anything neat and small that will fit into this. Let me give you an example of something that happened. A person in Reno placed an ad under Court Reporting. She was hired, to report grand jury indictments. When they asked for a transcript, she could not produce one. I have heard that, as a result, the indictments were dismissed.

Short of some kind of testing, you never know the qualifications until you ask for a transcript.

MR. PRINCE: Aren't there some counties which do not have a full time Court Reporter now?

MR. TUTTLE: I understand that this is true. However, this is puzzling to us because we were told that there is one good man who works in all these places and that he has never turned down a request. Maybe it is a cost factor. If we went out of town, we would expect per diem and mileage.

MR. KEAN: Do you interpret "by whatever means" to be a tape?

MR. TUTTLE: This could be.

MR. FRY: Would it be better if I suggest that we delete italics on lines 9 through 11 and leave the rest of the bill as it is. Court Reporters are being brought up from Sacramento sometimes.

MR. REID: Should it be a "Court Reporter" rather than just a "Reporter?"

MR. TORVINEN: "Qualified Court Reporter."

MR. FRY: Your objection is to the last lines, isn't it?

MR. TORVINEN: We heard considerable testimony last week concerning judicial procedures in the State of Alaska. We were told that if a judge knows how to present a trial under those conditions it can be effective.

What about "qualified Court Reporter" and approve electronic equipment?

MR. TUTTLE: I don't think it is needed.

MR. TORVINEN: A specific statute supercedes a general statute, so this would supercede.

MR. REID: There is no evidence yet that it works. The reason they are trying it in Alaska is they had no choice.

MR. TUTTLE: I am well aware of the Alaska thing and have reams of material on it. It does not do as good a job as we can do. It would be better than a dictaphone or ordinary shorthand.

MR. TORVINEN: It is a method of doing away with trial de novos. Judge Hyde and Judge Collins were in Alaska and were quite impressed.

MR. TUTTLE: I can show you lots of material showing that it is not so good. There is the problem of garbling. Lots of extensive, accoustical equipment is needed. The whole thing may rest on cost and availability. I would not join you in putting recording equipment in this.

MR. FRY: If they do decide something on this trial de novo, you people just couldn't handle it, could you? Going to other courts, and so on. There are just not enough of you to go around.

MR. REID: We used to have this situation in Las Vegas but now they are fighting each other for the work.

MR. TUTTLE: In Denver, they have a system for hiring reporters, if they can hire them at their salary schedule. If they can't, they use equipment. They get by with it because there are not many requests for transcripts.

The way we do it, it is as accurate as is humanly possible.

At this point, Mr. Tuttle was excused.

MR. BRYAN: I move to amend SB 171 to delete italicized addition to the bill on lines 9, 10 and 11, and to insert on line 8, prior to "reporter" the word "court."

MR. TORVINEN: This whole thing only applies to criminal cases in Justice Court. 2-107

MR. BRYAN: You will use the same reporter to report a jury trial as for preliminary hearings.

MR. TORVINEN: The Court Reporter system works and I know it works, but maybe the attorney should have the option to use equipment if he wants to.

MR. BRYAN: How many trials are there in Justice Court with juries? We have only had one in three years.

MR. REID: These two judges took a trip to Alaska and spend six hours there in court and suddenly they are experts on recording equipment. There is really no experience yet.

MR. TORVINEN: This is the best place to give this a trial.

MR. KEAN: I would oppose anything that would impede progress. These new pieces of equipment may be good.

MR. BRYAN: The trouble is we have not had any testimony on these systems. There must be guidelines somewhere.

MR. TORVINEN: If you are dissatisfied with the judgment of the judge, then you are entitled to a trial de novo.

MR. KEAN: Court Reporters don't come cheap.

MR. TORVINEN: What does it cost the people in Battle Mountain to bring out a Court Reporter? \$60 per day.

MR. REID: We don't have any jury trials in Justice Court.

MR. TORVINEN: I had one once. Where will we get our experience?

MR. REID: From Alaska, after they have used it long enough.

MR. BRYAN: We need to fix rigid requirements before I would say yes on electronic equipment.

MR. FRY: This does not apply to a civil case.

MR. TORVINEN: Or preliminary hearing.

MR. KEAN: I would like to continue to try electronic equipment.

MR. TORVINEN: "A qualified Court Reporter shall be present and shall report the trial". Line 8 blankets that in. This is a separate amendment. It also strikes out 9, 10, and 11. It is not related to what we were arguing about.

MR. LOWMAN: I am not going to vote to strike out 9, 10 and 11.

MR. REID: Anybody can advertise in the phone book that they are a Court Reporter.

MR. LOWMAN: Don't the courts give any testing at all for this?

MR. SCHOUWEILER: No. They have no standards.

ON THE VOTE, MR. BRYAN'S MOTION CARRIED, WITH PRINCE AND LOWMAN VOTING NO. (Motion was to amend SB 171.)

MR. REID: I move Do Pass SB 171 as amended.

MR. FRY: I second.

MOTION FAILED.

MR. KEAN: I move to reconsider.

MR. REID: I second.

MOTION FAILED.

MR. TORVINEN: We can't go on without SB 171. I think it is imperative that we tack a basic amendment to NRS 175.0011. Let's talk about a compromise.

How about putting in that it may be electronic if all parties consent.

MR. FRY: Why try it on a jury trial?

MR. TORVINEN: Where will you try it?

MR. FRY: On preliminary hearing.

MR. BRYAN: I am not opposed to electronic reporting but I want safeguards in there.

MR. TORVINEN: By not passing this bill, we are doing the small counties a great disservice. They have to find a Court Reporter qualified for the District Court.

MR. LOWMAN: Are you telling me that if we don't get this bill the courts are in jeopardy?

MR. TORVINEN: They may have to break the law and ignore this law. Others are qualified to do deposition work for lawyers and they will go out to these small counties and do this work. We are hung up on a collateral matter, not the basic part of the bill.

MR. FRY: I think this matter will come up in the court bill.

MR. FRY: I move we reconsider SB 171.

MR. REID: I second.

MOTION CARRIED WITH MR. LOWMAN VOTING NO.

MR. REID: I move Do Pass as amended.

MR. FRY: I second.

MOTION CARRIED WITH MR. LOWMAN AND MR. KEAN VOTING NO.

MR. FRY: I move we Indefinitely Postpone AB 155.

MR. REID: I second.

MR. TORVINEN: AB 155 was not a joint referral and what this does is give us a vehicle to work with if we lose AB 229 and AB 259. 155 could be amended to contain the same provisions as the others.

I feel that we should put an abortion bill out on the floor.

MR. REID: The other committee is not going to move because they don't know what we are going to do with this AB 155. I will attempt to get AB 229 out on the floor.

MR. PRINCE: Roy, what you are saying is that we may need AB 155?

MR. TORVINEN: Yes.

MR. KEAN: I agree with Mr. Torvinen. We should not yet destroy any vehicle for abortion.

MR. REID: We know how hard some of the Health and Welfare fought to get these bills. They are entitled to have some consideration.

ON MR. FRY'S MOTION TO INDEFINITELY POSTPONE AB 155 THE VOTE WAS 5 to 3 IN FAVOR, with Torvinen, Kean and Lowman voting NO.

AB 653: Abolishes capital punishment.

MR. FRY: I move to Indefinitely Postpone AB 653.

MR. LOWMAN: I second the motion.

THE MOTION CARRIED, WITH TORVINEN, KEAN, LOWMAN, FRY AND PRINCE VOTING AYE, AND SCHOUWEILER, REID, BRYAN VOTING NO.

MR. TORVINEN: We have been asked to give committee introduction to BDR C 1803. This is an alternate composition for the State Board of Pardons. The Governor may appoint three residents. This is more liberal. The members of the Supreme Court are in favor. All in favor?

THE MOTION WAS IN FAVOR OF COMMITTEE INTRODUCTION WITH REID AND BRYAN VOTING NO.

AB 273: Marriage Commissioner

MR. CLOSE: I suggest that "grounds for divorce" be deleted from page 2, line 8.

MR. FRY: I so move.

MR. BRYAN: I second.

MOTION CARRIED.

MR. TORVINEN: Page 2, line 5: It has been suggested that this be taken out, also.

Mel is going to find out from North Las Vegas if they want to be in or out of this. If they want in, it may include Sparks.

MR. KEAN: I would like you to clarify page 2, line 3. What if he has had two already?

MR. TORVINEN: I think this would refer to the last one.

MR. BRYAN: It is an ambiguity.

MR. CLOSE: Could we say "most recent?"

MR. KEAN: There is a real question there.

MR. TORVINEN: This is the exact same wording that is in the law right now. The clerks have been struggling with this for years. Let's let them go on struggling.

MR. KEAN: Couldn't we put in "last wife" some way?

MR. TORVINEN: Section 16, page 4, line 46: We took that out.

MR. CLOSE: What does that mean?

MR. TORVINEN: The money all goes to the counties.

MR. CLOSE: I had an amendment to have this prorated between the cities and counties.

MR. SCHOUWEILER: We were confused with page 5, line 18.

MR. CLOSE: It would be paid into the general fund and then distributed later on. I have no strong feeling about that.

MR. KEAN: Did we cut out section 14? (Yes.)

MR. TORVINEN: Section 20, page 5. Mel is suggesting clean up language for this section. (Read proposed amendment.)

MR. REID: I move we adopt that amendment.

MR. LOWMAN: It should say "nor shall they participate" if you are cleaning up the language.

MR. TORVINEN: That is better language.

MR. KEAN: I further move page 2, line 3 be amended to add word "last."
MR. REID: I second.

MR. LOWMAN: Why don't we use word "latest?"

MR. KEAN: That is OK. We are here to fix up a flaw.

MR. TORVINEN: I don't think we need anything with this. I would vote NO on the question.

ON THE VOTE ON MR. KEAN'S MOTION, THE MOTION CARRIED 4 to 3 WITH MR. BRYAN NOT VOTING.

MR. TORVINEN: A figure of 8,000 will take in North Las Vegas and Sparks. It will take out Carson City. Do you want to leave North Las Vegas in?

MR. CLOSE: I would like to check on that over the week-end.

MR. SCHOUWEILER: Let's leave this section open for today.

MR. TORVINEN: If we can get this amendment in the mill tonight and leave that out it would be done Monday

It was moved, seconded and carried to Do Pass AB 273.

MR. LOWMAN's motion to insert word "latest" also carried with Mr. Bryan not voting.

MR. CLOSE: I would like to ask Judiciary Committee introduction for my eviction notice bill.

MR. REID: I move Committee introduction.

MR. Bryan: I second the motion.

MOTION CARRIED WITH MR. PRINCE NOT VOTING.

AB 119: Repeals provision of criminal procedure law providing for exclusion of certain persons at preliminary examinations.

MR. BRYAN: I move to Indefinitely Postpone AB 119.

MR. Reid: I second the motion.

MOTION CARRIED.

MR. GETTO was in for a few moment to discuss AB 679. It was decided that Mr. Bryan and Mr. Getto would prepare amendments.

AB 232: Provides additional requirements and regulatory measures for collection agencies.

MR. REID: I have here the suggested amendments for AB 232 which were given to us by Mr. John Porter. We will go through them and see if we agree.

The first one is section 9. 1 (a): "The governor shall appoint an advisory committee composed of five members, of whom four shall have been actively engaged in business as a licensed collector or manager of a licensed collection agency in this State for a minimum period of five consecutive years immediately preceding their appointment and who shall continue in good standing in such capacity during their terms of office. The remaining fifth member shall be a public representative who shall not be such a licensee, or engage in any business or profession in which any part of the fees, compensation or revenue thereof is derived from a licensee as herein defined and regulated."

MR. KEAN: What you are doing is asking your competitors if you can go into business.

MR. REID: These are proposed amendments from Porter. We don't have to go along with them. It is the same as in 232 except appointed by the Governor and changed from three to five members.

I move we keep it the way it is in 232 except for having the Governor make the appointments.

MR. PRINCE: I second.

MR. KEAN: Let him appoint who he wants but don't bind in your competitors. This whole thing is a limiting thing.

MR. REID: That is just not true. We have many abuses in Clark County and we are trying to stop them.

THE MOTION **MADE** BY MR. REID CARRIED, WITH MR. KEAN VOTING NO.

MR. KEAN: What the hell is going to happen to our free enterprise system if we keep adopting things like this?

MR. REID: Section 10 is fine the way it is. Also, section 11. Section 12 cuts out a lot of detail. Next proposed change is on section 18.

MR. TORVINEN: This is taking out approval of the bank commissioner on the interest collection letter.

MR. KEAN: Why do you have to be a citizen to run a collection agency?

MR. TORVINEN: You have to be a citizen to have a liquor license.

MR. KEAN: Yes, but that is one of the privileged industries, liquor, tobacco and gambling.

MR. REID: Section 18 (b) would change from two years to six months. We have two collection agencies which went out of business in other states, taking off with funds and then coming into Nevada, one from

Arizona and the other from California.

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MR. KEAN: What you are doing is spoiling the assets of this business. A man can't sell his business.

MR. TORVINEN: I would have to agree with Mr. Kean.

MR. REID: I move we delete section 16 from the bill.

MR. FRY: He should be 21.

MR. REID: I withdraw my other motion and move we put a period after the age and delete the rest.

MR. PRINCE: I second.

MOTION CARRIED.

MR. REID: I am not too impressed with page 3, section 18, (e).

MR. TORVINEN: I would agree with that part if you would take out the words "collection agency." He may have had experience doing exactly the same things in Sears or some other place.

MR. SCHOUWEILER: I move the words "collection agency" be deleted.
MOTION CARRIED.

MR. REID: I move we delete section 18, (i).

MR. FRY: I second.

MOTION CARRIED UNANIMOUSLY.

MR. FRY: I move we delete beginning with line 44, (e) through (h).
MOTION CARRIED.

MR. REID: Section 20, subsection 2, line 10, page 4: That is very broad, involving dishonesty. That is just not good.

I move we delete subsection 2 of section 20.
MOTION CARRIED.

MR. REID: Section 20, subsection 7, lines 22 and 23: "Used a badge." Should we say that? They do not need to use badges.

MR. TORVINEN: If they ever solicit door to door, they would.

MR. REID: I move to delete lines 22 and 23 subsection 7 of section 20.
MOTION CARRIED.

MR. REID: I move to delete subsection 9 of section 20, page 4, beginning at line 28.

MR. PRINCE: I second the motion.
MOTION CARRIED.

MR. REID: There is a guy in Las Vegas who had 22 arrests.

I move we delete subsection 10 of section 20.
MR. FRY: I second the motion.
MOTION CARRIED.

MR. REID: I move we add "10 years" to section 11.
MOTION CARRIED UNANIMOUSLY.

MR. REID: Section 12 is all right.

MR. KEAN: If a guy goes through bankruptcy, waht do you want to do? Keep him down all his life?

MR. REID: We should have a grandfather clause. How about adding to subsection 12 "and an existing licensee as of the effective date of this act."

MOTION CARRIED UNANIMOUSLY.

MR. REID: They have added to section 24, subsection 2 (b) the words "in collection efforts."

MR. SCHOUWEILER: I so move.

MR. REID: I second.

MOTION CARRIED UNANIMOUSLY.

MR. REID: Porter has suggested adding a new #2 on section 25 which would be in between # 1 and 2 that we have now. It is as follows:

"Whether said employee has ever used an alias and if so, a statement or description of the alias used, and explanation therefor, or for the use of any other name differing from the present one."

I move the adoption of this amendment.

MR. FRY: I second the motion.

MOTION CARRIED UNANIMOUSLY.

MR. REID: Section 27, page 5, line 41, they have suggested that the old section looks better. They have suggested for subsection 2 the following: "A violation of subsection 1, as a result of the failure of a registered employee to notify his employer collection agency of any such change of address within 10 days thereof, or for failure of said employer to maintain and make available such records or information, shall alternatively be grounds for suspension or revocation of the employee's registration, or grounds for suspension or revocation of the collection agency's license."

They have also changed subsection 1, line 41: "Every collection agency shall keep a record of any change of address of all of its employees required to be registered hereunder, which records and information shall be available or reported to the Superintendent upon his, or his representative's request therefor."

MR. TORVINEN: The employees don't know what is in the Act.

MR. REID: Shall we say "each collection agency?"

I move we delete section 27 and change numbers accordingly of other sections which follow.

MR. SCHOUWEILER: I second the motion.

MOTION CARRIED UNANIMOUSLY.

MR. REID: Section 30 on page 6: They have changed subsections 2, 4, 5, 6 and 7 and have written two entirely new subsections, all of which I think should be adopted. They are:

2. Collect or attempt to collect any interest, charges, fees or expenses incidental to the principal obligation unless any such interest (as authorized under NRS 99.040 or other applicable Nevada law) has been added to the principal of the debt past due and owing by the collection agency immediately upon receipt of such item of collection and described as such in the first communication had with the debtor for satisfaction of the total obligation then owed and outstanding, or unless any and all such interest, fees, charges or expenses have thereafter been judicially determined as proper and legally due from and chargeable against the debtor."

4. "Upon termination or abandonment of its collection agency business, assign or transfer any claim or account unless prior written consent by the customer is given therefor, as evidenced by a written agreement with the customer as to all the terms and conditions of any such assignment, and the identity or name and address or location of the purported or intended assignee. The prior written consent of the Superintendent to any such bulk assignment or transfer of claims or accounts must also be obtained, and any such assignment or transfer in claims or accounts in bulk in the described circumstances may be regulated and made subject to such limitations or conditions as the Superintendent, by rule or regulation, may reasonably impose or prescribe."

5. "Harass a debtor's employer in collecting or attempting to collect a claim, nor engage in any conduct that constitutes harassment as defined by rules or regulations adopted by the Superintendent."

6. "Advertise for sale or threaten to advertise for sale any claim as a means to coerce or enforce payment of the claim, unless acting under court order."

7. "Publish or post, or cause to be published or posted, any list of debtors except for the benefit of its stockholders or membership in relation to its internal affairs."

8. "Conduct or operate, in conjunction with its collection agency business, a debt counseling prorater service whereby a debtor assigns or turns over to the counselor or prorater any of his earnings or other funds for payment of his debts or obligations."

9. Except as provided and authorized in subsection 2 above, charge interest on items of collection predicated on open accounts."

MR. TORVINEN: I have had them put on "under ten day collection fee" and that is not in the language anywhere.

MR. REID: The first 2 sound pretty good. I move we adopt those two.

MR. SCHOUWEILER: I second the motion.

MOTION CARRIED UNANIMOUSLY.

MR. REID: I move we adopt #3.

MR. SCHOUWEILER: I second the motion. (No. 4 above, I presume).

MOTION CARRIED UNANIMOUSLY.

MR. KEAN: We never mail a letter, a collection letter, saying it is from our office.

MR. TORVINEN: But you have to identify yourselves on the inside.

MR. REID: I move Do Pass Mr. Porter's 5, 6, 7 and 8.

MR. SCHOUWEILER: I second the motion.

MOTION CARRIED.

MR. KEAN: Why do you want section 33 and 34?

MR. REID: The next change suggested by Mr. Porter is on section 36, page 7, subsection 2, line 38. They have added after the word "agencies" "or making or attempting to make collections otherwise than as an incident to and in the usual practice and course of their primary business or profession."

This would allow Mr. Kean to do all the collecting he wanted to do.

Also, on section 36, they have suggested adding (g), (h) and (i) as follows:

(g) Any savings and loan association subject to the jurisdiction of the Commissioner of Savings Associations of the State of Nevada, or the Federal Home Loan Bank Board.

(h) Any industrial loan or finance company otherwise subject to the jurisdiction of the Superintendent of Banks of the State of Nevada.

(i) Any nonprofit membership or cooperative association or credit corporation, solely domiciled or located and engaged in business without the State of Nevada, and not engaged in the making of collections in Nevada as a primary business or profession, provided, however, that prior approval of the Superintendent of Banks has first been obtained for such Nevada collection activities, and consent given and properly filed authorizing service of any process through the said Superintendent for the purpose of conferring jurisdiction on the Nevada courts relative to any proper claims arising within the State of Nevada."

Someone suggested to wait on these suggested changes and talk to the people concerned about them. It was so decided.

MR. REID: Section 41: I move we forget about those proposed changes.

MR. FRY: Lines 3 and 34 on page 8: I move we delete everything after "age."

MR. REID: I second the motion. That would include the brackets after the word "age."

MOTION CARRIED UNANIMOUSLY.

MR. REID: On section 41, page 8, subsection 4, I move we delete lines 41, 42, and 43, the italics and put a period on line 37 after "revoked."

MR. SCHOUWEILER: I second that motion.

MOTION CARRIED UNANIMOUSLY.

MR. REID: Section 42, page 9, look at that in #5 in italics. I think we should wipe out the \$5,000 cash requirement in an effort to get the bill passed.

I would move that we leave out all the italicized last section and omit the brackets and put back in the first sentence, lines 23 and 24.

MOTION CARRIED UNANIMOUSLY.

MR. KEAN: Page 9, line 43, and so on where you give name and address. If you have one of your competitors deciding whether you are going to get a license, you see what you are doing there?

MR. FRY: That is the law now.

MR. KEAN: That doesn't say it is good.

MR. REID: Section 44, page 10. They want a nonrefundable investigation fee of \$100. Some of these provisions could lead to bankruptcy. I feel that to sell this bill we should delete all of section 44. Subsection 9 seems unreasonable to me.

MR. LOWMAN: Most states do require collection agencies to pay for audits.

MR. BRYAN: I move to delete lines 19 through 22 on page 10.

MR. REID: I second the motion.

MOTION CARRIED UNANIMOUSLY.

MR. BRYAN: I move the \$100 top of page 10 by changed to \$50 and the \$75 in subsection 4 also be changed to \$50.

MR. SCHOUWEILER: I second this move.

MOTION CARRIED UNANIMOUSLY.

MR. FRY: See page 14, paragraph 3. What does that have to do with collection agencies?

MR. PRINCE: We are going to leave 4 in? If the owner is the manager he would have to pay the manager's fee also?

MR. REID: Maybe we should put something in there, such as "if licensee is also the manager he shall be exempt from this provision."

MR. TORVINEN: Maybe we could add, too "as herein provided line 8, page 10.

MOTION CARRIED UNANIMOUSLY.

MR. REID: About Mr. Fry's question about page 14, subsection 3. I want this bill to pass. I want to be able to sell it. I would move to delete subsection 3 of section 54, page 14.

MR. FRY: I would like to change that motion to delete subsection 2, also.

MR. TORVINEN: That would leave 2940 as it is.

MR. REID: I so move to also delete brackets and italics and leave the old bill as it is here.

MR. TORVINEN: There are complaints of the law on defalcation, fraud, and so forth.

MR. FRY: We are creating in paragraph 1 a new position of certified manager.

MR. FRY's and MR. REID'S MOTIONS CARRIED UNANIMOUSLY.

MR. REID: Let's look at section 52, page 13, subsection 4, beginning at line 4. "Any shortage of funds to be made up within 5 days, etc".

MR. KEAN: Suppose a collection company is in bad shape and can't be salvaged.

MR. TORVINEN: Then (d) under subsection 4 would come into effect. It should be turned over to a conservator if it is in bad shape.

MR. REID: I move Do Pass AB 232 as amended.

MR. FRY: I second the motion.

MOTION CARRIED WITH MR. KEAN VOTING NO.

AB 345: Extends provision for service of process on Director of Department of Motor Vehicles in actions arising out of vehicle accidents.

There was a move and second to Do Pass and the MOTION CARRIED UNANIMOUSLY. Do Pass AB 345.

MR. LOWMAN: I move we adjourn.

MR. PRINCE: I second the motion.

Motion carried unanimously.

Meeting was adjourned at 5:00 P.M.