

(2) the frequency with which the rate of interest may be adjusted, provided that successive rate adjustments shall be no less than six months apart;

(3) the maximum increase in the rate of interest allowed for any such adjustment;

(4) provisions for decreases in the rate of interest as may be warranted by market conditions;

(5) requirements for advance notification and explanation of adjustments in the rate of interest, provided that such notification and explanation shall occur no less than thirty days prior to such adjustments; and

(6) methods of disclosure to the mortgagor of the terms and conditions of the loan as required under the provisions of chapter one hundred and forty D.

Notwithstanding any provision of the law to the contrary, the commissioner may by further conditions and restrictions provide that the rate of amortization may be varied, including utilizing a period of negative amortization, in order to adjust the rate of interest.

SECTION 4. Section 11 of said chapter 167E, as so appearing, is hereby amended by striking out, in line 4, the words "and 7" and inserting in place thereof the words:- 7 and 7A.

SECTION 5. Section 37 of chapter 171 of the General Laws, as so appearing, is hereby amended by striking out, in line 5, the word "paragraph" and inserting in place thereof the words:- paragraphs 7A and.

SECTION 6. Section 60 of chapter 183 of the General Laws, as so appearing, is hereby amended by inserting after the word "note", in line 1, the words:- made to finance or refinance the purchase of and.

Approved December 8, 1986.

EMERGENCY LETTER: December 8, 1986 @ 4:44 p.M.

Chapter 567. AN ACT RELATIVE TO THE TRAINING OF NURSES' AIDES.

Be it enacted, etc., as follows:

SECTION 1. Chapter 111 of the General Laws is hereby amended by inserting after section 72V the following section:-

Section 72W. As used in this section the following words shall have the following meanings:-

"Long term care facility", a convalescent home, nursing home, rest home or charitable home for the aged licensed under the provisions of section seventy-one.

"Nurses' aide", any employee of a long term care facility who provides nursing care under the supervision of a nurse for the purpose of providing safety, comfort, personal hygiene or protection of a patient in a long term care facility.

The commissioner after consultation with the secretary of elder affairs and the board of registration shall establish standards for the

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training of nurses' aides which shall include a minimum of sixty hours of training.

Any person administering a long term care facility who hires a nurses' aide shall provide such training for said nurses' aide within ninety days of the commencement of employment.

Any long term care facility which complies with the provisions of this section shall have the costs of such compliance recognized in its interim rate of payment.

The department shall make such rules and regulations as may be necessary to carry out the provisions of this section.

SECTION 2. Notwithstanding the provisions of section one of this act, any nurses' aide whose employment has commenced prior to the time that such training standards have been established shall complete said training program within one hundred and eighty days after the establishment of such standards.

Approved December 8, 1986.

Chapter 568. AN ACT AUTHORIZING THE TOWN OF PAXTON TO CONVEY CERTAIN CEMETERY LAND TO THE FIRST CONGREGATIONAL CHURCH OF PAXTON.

Be it enacted, etc., as follows:

SECTION 1. Chapter one hundred and twenty-six of the acts of nineteen hundred and eighty-five is hereby repealed.

SECTION 2. The board of selectmen of the town of Paxton is hereby authorized to convey to the First Congregational Church of Paxton for the construction of an addition to said church, a parcel of land held for cemetery purposes, presently under the care, custody and control of the Paxton cemetery commission and including a permanent nonexclusive easement for access and maintenance all as shown on a plan by Bouley Brothers Inc. dated September twenty-fifth, nineteen hundred and eighty-six on file with said town. The town of Paxton shall reserve the right, on behalf of the Paxton cemetery commission, to maintain and use for cemetery purposes that portion of the land conveyed that will not be occupied by any structure; provided, however, that no such use shall interfere with the maintenance and access to said addition. The consideration for such conveyance shall be the assumption by said church of expenses directly related to the petition and subsequent conveyance.

Approved December 8, 1986.

Chapter 569. AN ACT RELATIVE TO SAVINGS BANK LIFE INSURANCE.

Be it enacted, etc., as follows:

SECTION 1. Section 8 of chapter 178 of the General Laws, as