BILL ANALYSIS

H.B. 167 By: Raymond State Affairs Committee Report (Unamended)

BACKGROUND AND PURPOSE

As the State of Texas continues to face challenges with the effects of the continued war on terror, drug clashes on the border, and lack of equal healthcare and education, it is necessary for each individual of this State to maintain their sense of security through their perspective faith or religion.

Filing for bankruptcy is often a sign of difficult times. Either through daily meditation or inspiration, many look to religious beliefs for guidance. This bill alleviates some of the tribulations that may often be associated with the process and protects the right of an individual to hold on to a bible or other book containing sacred religious literature or writings.

RULEMAKING AUTHORITY

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

ANALYSIS

Amends the Property Code to exempt a eligious bible or other book containing religious writings from seizure by a creditor in order to satisfy a personal debt.

The religious bible or other book is not to be included in the items available for seizure. Nothing in these provisions prevents a debtor from waiving his or her rights to this exemption.

EFFECTIVE DATE

September 1, 2007.