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covered by present statutes. And then I'm going to point out some of those. First of all, one of the practices that this amendment would prohibit would be telling a consumer that a repair or replacement is needed on an item if it isn't. Now this happens sometimes in an automobile repair shop where a person goes in and he finds out he's told something is needed when it is actually not. This is prohibited under my amendment but it is permitted, permitted, gentlemen, under the Murphy amendment. So there would be no prohibition yet with the person going into a service station or what have you for a checkup of his car. You know that you have to have each year and telling the person that went in there that they needed four new tires, four new shock absorbers, or something of that nature. That is permitted under the Murphy amendment. Now, next, telling a consumer that a specific price advantage exists, if it doesn't. That is prohibited under my amendment, permitted under Senator Murphy's amendment. That is if you went into a place and told you something was \$400 and he says this is the best price you can possibly get on this product. You walk next door and it's not a special sale of any kind but an ordinary price. I'm not talking about sale prices or special sales. He walks next door and he finds out the product has been listed nationally for only \$200 and he had just paid \$400 for it. In other words, he had been taken. Still, that's still permitted under the Murphy version which this Legislature had adopted. It would be prohibited under mine. Okay, now, my amendment here would prohibit a seller from telling a consumer that the contract he was signing complied with the truth-in-lending law. Under the Murphy amendment this would be permitted. He could actually lie about what the contract complied with and not be in conflict with any present Nebraska law. I don't think we want to see that in Nebraska. Okay, under my bill it would be prohibited to tell a person the product is guaranteed when naturally there was no guarantee on the product whatsoever. Under the Murphy amendment a person or a seller can go ahead and say this product is guaranteed, bring it back, we'll take care of, your money will be refunded and the customer brings it back. The guy would say look right there in the fine print, that's no guarantee. That just sounds like a guarantee. That would be permitted under the Murphy amendment. Okay, now, something that would be prohibited and another thing that would be prohibited under my amendment would be telling like in an automobile place going in and selling a guy a car and say this is a 1972 car when actually it was a 1971. That is prohibited under my amendment whereas under the Murphy amendment it is permitted. Now, if you want to permit such a thing then you want to be for the Murphy amendment, there's no question about it. I think the people that are interested in his amendment are rightfully and they're primarily people from Omaha, they want to continue practices that they've had in the past and let me tell you, that is where our greatest complaints are coming from is the City of Omaha. The County Attorney's office up there says yes, the Murphy amendment will help do away with the pyramid sales scheme but he says his complaints to his office are 2%, 2% of those complaints are dealing with pyramid sales. The other 98% are dealing with other bad practices of businessmen. Okay, now, there are some contracts, not all contracts, that have a little section in them that say, after you have read this section and you sign it, you have waived all defenses to the transaction. That is going to be permitted under the Murphy amendment, that will be prohibited under my amendment that I am offering to you now. This is not all it does but it does other things, my amendment does many other things that the Murphy amendment does not. Now, let me go through some of these other items. Of course, unconscionability which was an issue the other day is defined in the Murphy amendment as it is in the uniform code in the State of Nebraska. This amendment is further defined, gives the court guideline in the amendment I'm