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offering here today and I think it will, is by far superior and I think any two attorneys would ask would have to agree that the amendments on unconscionability is further refined and by far more beneficial to the consumer than the Murphy definition could possibly be. The Murphy amendment makes no, absolutely no provision for the education of consumers or that type and I think this is one of our biggest problems in this consumer area. It's lack of education on the part of our schools and a part of our government in information to the people that there are those around who would be willing to defraud them if given the opportunity. Now, there's a question brought up last time we discussed this issue and about the parole evidence rule. That is, if you have a contract, on the face of it and someone tells you the person making the contract with you says certain things are in the contract and they absolutely are not. But if the contract says somewhere in the clause and they all do, this written contract is the entire agreement between the parties when in fact the person lied to the consumer and said there are certain provisions in there that protect you when they're actually, if he would read it very carefully, would find out he waived all these rights and none of this word of mouth or the words spoken by the seller can be brought in as evidence under present law, or under the Murphy amendment. I think the people would be a little bit worried. The only reason you don't have more problems is because there's not that much really fraud in the State of Nebraska. But my amendment does away with the parole evidence rule in these consumer transactions. That is if a guy went out and said this product is guaranteed, I'll guarantee that and guarantee this and one thing or another and then the person came back and says, look, he went to court, and says, look, I want this guarantee enforced you told me about. I remember you telling me about it. My wife remembers you telling me about it. And the guy says, well, read your contract there. It says this written contract is the entire agreement between the parties. There's nothing there that says anything about a guarantee. So this would be prohibited under my amendment. Under the Murphy amendment, quite naturally, it would be permitted. Well, my amendment also gives the Attorney General certain rule making procedures, which the Murphy version does not, of course. The criminal remedies, the Murphy amendment is a little stronger here than mine. The Murphy amendment makes any violation of the act a misdemeanor punishable by a fine of \$500 and then, my act would only make it a violation, a criminal violation, if they violated an order of the court. So they'd have to violate an order of the court and we're going to make that an order of the district court so there wouldn't be any question about some of these judges working in the Small Claims Courts giving out orders which would upset what we consider a good order which I think would come from the district court. Basically what my amendment does is give adequate protection to the consumer of the State of Nebraska. If you adopt the Murphy amendment which you have adopted and if we continue to pass the bill along to Final Reading and go ahead and pass it, we have only protected, according to Douglas County Attorney's office, about 2% of those consumers who have complaints. The other 98% will go unprotected and so I would hope we would adopt my amendment. Now, I would like to say one other thing I have come up with here to try to satisfy the certain businessmen who are afraid. This is a separate amendment which I am going to offer as soon as I offer this amendment, then I'll offer this next amendment. And I'm 100% behind it. Now, what will this next amendment do? It will help in compromising on this bill. I'm going to set up an advisory commission. May I have your attention. I'm going to set up an advisory commission on consumer affairs that will advise the Attorney General on consumer complaints, the businessmen's part and be sort of a