

To whom it may concern,

This appears to be a full employment law for bureaucrats. If a sales organization wants to cheat they will find a way. There are a lot of ways to tell the truth about finance. I could probably name about a dozen different ways to quote the interest rate. Personally, I'd rather see significant penalties if some one is caught not telling the truth. Regulation reduces productivity, increases paperwork, and sometimes protects people for unscrupulous vendors. You can make finance companies disclose but you can't make borrowers understand. By the way what is a small business owner? How is it defined? This is just more hoops to jump through.

Archie Julian

