

# WISCONSIN LEGISLATIVE COUNCIL RULES CLEARINGHOUSE

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#### **CLEARINGHOUSE RULE 05-065**

#### **Comments**

[NOTE: All citations to "Manual" in the comments below are to the Administrative Rules Procedures Manual, prepared by the Revisor of Statutes Bureau and the Legislative Council Staff, dated January 2005.]

### 2. Form, Style and Placement in Administrative Code

- a. In s. DFI-Bkg 80.85 (5), the material being created by the rule should not be underscored. [See s. 1.06, Manual.]
- b. In s. DFI-Bkg 80.85 (5), the introduction should read: "In this section, 'prohibited basis' means any of the following:". Paragraphs (a) and (b) should conclude with a period and pars. (b) and (c) should begin with the word "That" rather than with the word "that."
- c. The phrase "or this State of Wisconsin" should be replaced by "this state" in s. DFI-Bkg 80.85 (5) (a).
- d. The analysis to the rule should indicate where comments about the rule may be submitted and the deadline for the submission of those comments. [See s. 1.02 (2) (a) 12., Manual.]

## 5. Clarity, Grammar, Punctuation and Use of Plain Language

- a. The analysis prepared by the agency should expressly indicate the additional bases for discrimination created by the rule.
- b. The reference to military service appears to be limited in applicability to the national guard or the state defense force. Is this limited application intended? Also, the clarity of the term "state defense force" would be improved if a cross-reference were included to s. 21.025, Stats.

c. A cross-reference to the federal statutes to identify the "Consumer Credit Protection Act" would be helpful. Also, should the reference to "any state law" be limited to "any state law related to credit discrimination" or "any state law related to lending" to more specifically focus the provision on related laws?