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## Consumer Protection; liquefied petroleum gas

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## Consumer Protection; lenders—discrimination

NEV. REV. STAT. § 207.310 (amended).  
AB 105 (Lambert); 1989 STAT. Ch. 10

Existing law makes it unlawful for a lender<sup>1</sup> to deny a housing loan or other financial assistance for housing,<sup>2</sup> or to adjust any term of a housing loan, based on the customer's race, color, religion, or ancestry.<sup>3</sup> Chapter 10 adds to existing law by prohibiting lenders from discriminating based on the customer's sex.<sup>4</sup>

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1. See NEV. REV. STAT. § 207.310 1 (1987) (definition of lender).
  2. A housing loan or other financial assistance for housing includes any money used to purchase, build, repair, or improve a dwelling. *Id.*
  3. *Id.* § 207.310 2 (1987).
  4. 1989 Nev. Stat. ch. 10, sec. 1, at 10 (amending NEV. REV. STAT. § 207.310). See 42 U.S.C. § 3605 (1982) (federal law prohibiting lenders from denying real estate loans or altering terms of the loans based on the customer's sex). See generally Gates, *Credit Discrimination Against Women: Causes and Solutions*, 27 VAND. L. REV. 409 (1974) (identifying causes of credit discrimination against women and possible remedies).

## Consumer Protection; liquefied petroleum gas

NEV. REV. STAT. § 590.470 (repealed); §§ 590.\_\_\_\_, 704.\_\_\_\_ (new); §§ 590.465, 590.485, 590.495, 590.505, 590.515, 590.605, 590.640, 704.070, 704.100, 704.110 (amended).  
AB 181 (Committee on Governmental Affairs); 1989 STAT. Ch. 768  
(Effective July 5, 1989)

Chapter 768 requires Liquefied Petroleum Gas (LPG) dealers to disclose their rates and disseminate any information required by the Board for the Regulation of Liquefied Petroleum Gas (Board).<sup>1</sup> Dealers who lease LPG containers to customers are required to remove the container on request, and refund a pro rata share of the

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1. 1989 Nev. Stat. ch. 768, sec. 13, at 1839 (amending NEV. REV. STAT. § 590.515) (rates must be posted and disclosed over the telephone).

unused rent and value of the unused LPG.<sup>2</sup> Chapter 768 also requires the Board to arbitrate complaints between customers and dealers of LPG.<sup>3</sup>

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2. *Id.* secs. 3, at 1834 (enacting NEV. REV. STAT. § 704.\_\_\_\_); 8, at 1837 (enacting NEV. REV. STAT. § 590.\_\_\_\_).

3. *Id.* sec. 13, at 1839 (amending NEV. REV. STAT. § 590.515). Chapter 768 allows the Board to impose fines or take any other actions deemed appropriate when there is a violation of: (1) a regulation adopted by the Board; (2) a health or safety law; or (3) any other act which the Board deems to be against the best interest of the public. 1989 Nev. Stat. ch. 768, sec. 15, at 1840 (amending NEV. REV. STAT. § 590.605).

## Consumer Protection; membership clubs

NEV. REV. STAT. § 598.\_\_\_\_ (new); § 598.805 (amended).  
SB 341 (Townsend); 1989 STAT. Ch. 848

Chapter 848 requires the owner of a membership club<sup>1</sup> to register with the Consumer Affairs Division of the Department of Commerce<sup>2</sup> and to either deposit a bond,<sup>3</sup> a letter of credit,<sup>4</sup> or a certificate of deposit<sup>5</sup> against which any aggrieved buyer<sup>6</sup> may bring an action.<sup>7</sup> In addition, Chapter 848 provides that a membership contract must have specific terms, and must contain a cancellation clause.<sup>8</sup> Any

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1. *See* 1989 Nev. Stat. ch. 848, sec. 2, at 2037 (enacting NEV. REV. STAT. § 598.\_\_\_\_) (definition of membership club). Chapter 848 establishes trade practices for any membership club which requires membership payment or dues in return for usage or services. *Id.*

2. *See id.* sec. 2 at 2037 (definition of division). *See* NEV. REV. STAT. §§ 232.220-280 (definition of consumer affairs division as a branch of the Department of Commerce, and powers and duties thereof).

3. *See id.* sec. 5 at 2038 (the bond must be approved by a licensed surety).

4. *See id.* (must be issued by a bank whose assets are federally insured).

5. *See id.* (must be in a federally insured financial institution).

6. *See id.* sec. 2 at 2037 (definition of buyer).

7. *Id.* sec. 5 at 2038 (buyer damaged by breach of contract or bankruptcy may bring an action). The requirement for deposit of a bond, letter of credit, or certificate of deposit does not apply where a membership club has been in business for at least four years with the same ownership, or in the case of a corporation, where not more than 25 percent of its shares have been transferred. *Id.* If the requirement for posting security is not complied with, the club must post notice of non-compliance and get written acknowledgment from each member. *Id.* The amount of the bond, letter of credit or certificate of deposit must be between \$10,000 and \$50,000, depending on the size of membership. *Id.* If a club sells memberships prior to completion of its facilities, the amount of the bond must be \$100,000. *Id.*

8. *Id.* sec. 6 at 2039 (the contract must be in writing, use the same language as the sales presentation, contain information regarding security, and not include an automatic renewal