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some protections. But the Uniform Consumer Credit Code also has built into it an automatic cost of living adjuster which would have increased those figures over time. Inasmuch as our cost of living itself has gone up considerably since 1974, the twenty-five thousand dollar figure is even too low under more modern thinking as to what genuine consumer transaction is that needs protection. So I personally feel the twenty-five thousand dollar figure is an arbitrary figure. It relates to very little, that we are better off to stand by the hundred thousand dollar figure and continue to provide some bona fide protection to the ordinary guy who has got to buy a home or wants to buy a home and who in the end is going to be compelled to transfer an enormous amount of his dollars, an enormous amount of his dollars to those that have the capital and that is what it is all about.

SPEAKER MARVEL: Senator Johnson, your basic amendment is found on page 5 of the white copy?

SENATOR JOHNSON: Yes.

SPEAKER MARVEL: Lines 7 to 10, is that right?

SENATOR JOHNSON: That is correct, Mr. Speaker.

SPEAKER MARVEL: Now we have a number of lights on so we will take these as first of all whether you wish to speak to the Johnson amendment to the committee amendments. The Chair recognizes Senator Lewis.

SENATOR LEWIS: Mr. President, I do choose to speak to that amendment. I would rise to oppose the Johnson amendment. The very heart of this bill is geared to the fact that there is a problem now in the purchasing of homes. Most of the problem, most of the inflation is created by government and I guess it is Catch-22. We create the problem. Then we find the solution. Then the problem gets bigger and we find another solution. The real issue here is two-fold. This Legislature cannot determine the price of money, and if this Legislature could determine the price of money and what interest would be to all citizens, sixteen is too high and I would opt for two. But simply by saying we are going to say sixteen is what you can borrow money for does not provide any cash, does not provide any relief. In my district between 1960 and 19...1970 and 1980, rather, there were almost three thousand homes built which provided employment for vast numbers of people. It is very important to the economics of Sarpy County that we continue to build