

homes. I don't like the sixteen percent. I prefer the six percent that I have on my home that I have had for fourteen years. I also like to buy shirts for \$7 but that is no longer possible. I used to go to the movies for twenty-five cents. I can't turn the clock back. I don't like what is happening in inflation but it is absolutely important if we want the home industry to move forward that we lower from one hundred thousand to twenty-five thousand dollars the provision of the bill. The most competitive market for money has been involved in home building. We have raised the rates a couple of times but for long periods of time those rates never hit the level of the max. I can't say that for credit card and other items but the mortgage money is competitive and there are a lot of those that are lenders. So it is absolutely necessary to have the twenty-five in. Now let me tell you something else that does, particularly those outside the major areas where you have large banks. If a bank cannot handle, because of their loan limit others, a business account that is not corporate or an account with you, they have to carry the paper. So if you have a bank let's say at, let's just take an example, let's just say at Sutherland, which is a nice town, and their loan limit is forty thousand dollars and someone wants to come in and borrow a hundred thousand dollars, maybe for a business or maybe for whatever purpose, they cannot loan him that money even though they would be able to go to a correspondent bank and get the rest over their limit but they have to carry the papers and they can't loan it. Senator Johnson's approach to this is not rational and not practical. It is not rational and it is not practical. Simply by putting a number down and saying that is it, that's all, I have solved that usury problem, that doesn't do it, Senator Johnson. That is too superficial for you. That is too simplistic for you. You are much better than that. It appears to me that you might almost be hotdogging this issue but I wouldn't accuse you of that. Senator Johnson knows what he proposes...

SPEAKER MARVEL: You have one minute.

SENATOR LEWIS: ...is not going to resolve the problems at hand. What is going to resolve the problems at hand is we are going to have to tell people that in order to keep going in these times of inflation that they are going to have to pay more for money. That is politically unpopular. That is not the best thing you could tell people but it is certainly the most important thing and that is it is true. The options are very simple. There is two. You