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probably rather bury it than to invest it in that particular venture right at the present time but we still need it. Now I think the point needs to be made again. If you really want to do away with the small or medium sized farmer vote for Senator Johnson's amendment. If you don't want to, then vote against it. It is that simple.

SPEAKER MARVEL: Senator Cope, do you wish to speak to the Johnson amendment?

SENATOR COPE: Yes, Mr. President and members, I sincerely believe that Senator Johnson believes that he is protecting the average person but I believe he is wrong for this reason. That is what the twelve percent usury rate that we have now was meant to do. Who is getting hurt today? It isn't the average person. The person that borrows a hundred thousand and over are corporations can get money. They have to pay for it. What about the small businessman and the farmer that has been referred to that need less than a hundred thousand. That is a critical condition. Or the person who wants to buy a home. It is a whole gamut. Money is a commodity. If you have lots of houses for sale, they are cheaper. If you have a few, they cost more money. The same thing with lending institutions. Who can argue that? I guess in closing, we are trying here in the Legislature to protect people, tell them what they should buy. Now if I want to buy a car, maybe I can't afford it but I want it. I should have the privilege of doing it, the same as a lot of other operations. So let's oppose this amendment and get on.

SPEAKER MARVEL: Senator Kelly.

SENATOR KELLY: Mr. Speaker, members of the Nebraska Unicameral Legislature, I respectfully request the previous question.

SPEAKER MARVEL: The question has been called for. I see five hands. All those in favor of ceasing debate vote aye, opposed no. The motion before the House is shall debate cease. Have you all voted? Have you all voted? Record.

CLERK: 25 ayes, 9 nays to cease debate, Mr. President.

SPEAKER MARVEL: Debate ceases. The Chair recognizes Senator Johnson for purposes of closing on his amendment to LB 276. The amendment is found on page 5 of Request #2153.