

March 11, 1980

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most issues, particularly as they relate to education. The issue at hand for the retailers and I spent a long time looking at the issue...I visited two or three hours with some retailers in my area that do do cards. They were courteous enough to lay their full books out to me to show the profit and loss. There was no question in buying money at that time. That was before the prime interest rate went up another percent. They were buying money in excess of 16...16½ percent, and there is just no way that you can be a retail purchaser of money and parlay it at the same price you buy it for. The number one option still remains with the citizen, and it is to buy or not to buy in terms of extended credit. But I think out of fairness and again I know this is not the most popular issue since sliced bread, and if I were as smart a politician as I have claimed from time to time I would be sitting down with my mouth shut. But I think in terms of fairness, in terms of analysis of the usury situation, that we can either play ostrich in here or we can face the realities. Playing ostrich is to suggest probably that the best rate is maybe three or four percent, and being realistic is setting a rate at the level that there can be the extension of credit to those who buy from those retail stores. And that is not a very comfortable position for any of us. But the thing I prided this Legislature on many times before is to take a tough issue and address it correctly. This Legislature has historically not run from problems. This Legislature has historically, in spite of some brow beating from time to time by some of the other government types, and I won't get into that because I believe that has no place in this discussion, have said, here is what is correct and here is the way we ought to proceed. Notwithstanding the popular emotionalism or the demagoguery of the issue at hand, I think that the rate that is being requested is absolutely terrible, but it is absolutely terrible but it is absolutely necessary in terms of continuing those services. I oppose the Koch amendment.

SPEAKER MARVEL: Senator Keyes and then Senator Schmit.

SENATOR KEYES: I am going to leave. Sarpy County has been well heard from and I am going to choose between Frank Lewis and Gerry Koch and choose my good friend, Gerry Koch.

SPEAKER MARVEL: Okay, Senator Schmit. Senator Schmit, do you wish to be recognized? Okay, Senator Powers.

SENATOR POWERS: Am I on? I'm on. Mr. Speaker and members of the Legislature, I would like to talk a minute about