

will have that much more than you would without putting out anything that you are not putting out now. The collection agencies across the country are combined in an association. They are somewhat similar to the Bar Association in that they attempt to regulate themselves and they don't want high, heavy-handed tactics used and as far as I know they do not use these. There may be some who do not belong to this association that might do so. I would suggest and it does not need to be necessarily a part of this bill that we do use those association members in the state to refer them to appropriate collection agencies outside the state so that we don't get connected up with some illegitimate heavy-handed entities that we wouldn't be associated with. So I do support the bill. Thank you.

SPEAKER MARVEL: Senator Chambers.

SENATOR CHAMBERS: Mr. Chairman and members of the Legislature, Senator Nichol touched on a concern that I have. Perhaps the image of the state doesn't mean anything or doesn't mean very much to people if you can collect some money in the process but I am wondering if Senator Johnson will have a bit of a discussion with me so that I can ask a couple of questions. Senator Johnson, although Senator Nichol mentioned the way these collection agencies govern themselves, I am aware of some of the tactics that have been used by people in Omaha by local agencies--or do you want to go on and answer from what I have said already?

SENATOR JOHNSON: (Mike not activated.)

SENATOR CHAMBERS: Oh, okay. Such as they are supposed to only call during certain hours of the day, no harassment at night or repeated phone calls or calls to jobs or other things to harass. Would those things be prohibited by anything in the law in this bill?

SENATOR JOHNSON: Senator Chambers, not in this bill but certainly by the Federal Debt Collection Act which has exactly those kind of prohibitions on assigned accounts and that is what this will be, an assigned account.

SENATOR CHAMBERS: Okay, now that is what I wanted. The federal rules are already there. Now what happens should one of these agencies that the state thinks is all right turn out to be not all right?

SENATOR JOHNSON: Well if they violate the Federal Debt Collection Act, then the person whose sensibility has been offended, the person who has been taken has a good cause of action against that particular collection agency and