would not be in order in any event because we haven't bracketed for two years in this body. I don't think it is a good idea to take bills and set them for a specific time and hold them until that time. I think rather than doing that, number one, we could just not vote to advance the bill and hold it on General File, leaving it up to the Speaker to bring it up again when the time is appropriate and these problems have been worked out, or, two, we could advance it to Select File and in the time that it takes before it comes up on Select File we could deal with some of the problems. Quite seriously, Senator DeCamp is right and I think Senator Warner and others who have spoken on this issue have been right in pointing out there are problems. cannot support this bill with the 12 percent delinquent rate. That is absolutely ridiculous in the present money market situation, but at the same time there are other problems that Senator Warner has raised and I think clearly that we can resolve those issues and come to some sort of conclusion, but I don't think it is a good idea to start bracketing. For those freshmen in the Legislature this is an unusual thing to do. have changed that practice and I think we shouldn't go back to it.

SPEAKER MARVEL: Senator Hefner.

SENATOR HEFNER: Mr. Speaker, what is the motion before us at this time?

SPEAKER MARVEL: The motion is to lay over the bill until next Tuesday.

SENATOR HEFNER: Mr. President and members of the body, I see nothing wrong with laying the bill over. Senator Warner says he has problems with it. Senator DeCamp says that he isn't sure about some of the sections in it, and I think maybe we should take a little more time, and, therefore, I would agree, or I wouldn't oppose laying this bill over until next Tuesday. I would just like to say to the body that the Revenue Committee has worked long and hard on this bill. We held a hearing on it. It was a lengthy hearing and at this particular time nobody appeared against the section that Senator Warner is talking about, but if he has problems with it why I am certainly willing to work with him on it, and the same way with any other problems that we have. Therefore, I would urge you to support laying this bill over until next Tuesday.

SPEAKER MARVEL: Senator Haberman.