

SENATOR CLARK: That is right.

SENATOR VICKERS: That seems rather strange. I have a daughter that just graduated from college in December and she is getting credit cards from everybody under the sun and I question that anybody is examining her financial ability. Quite honestly, if they had of been, they would not be sending her credit cards. I have a little bit of trouble in understanding that the credit card...thank you, Senator Clark.

SENATOR CLARK: I really don't know that credit cards are being sent out any more just promiscuously. I don't know that.

SENATOR VICKERS: Well, thank you, Senator Clark. I personally believe that there is an analogy and in order just to look at the committee amendments I think we need to understand as a body what we are saying. We are saying in the committee amendments that it is going to be the public policy of the State of Nebraska that there is no analogy between those using the installment rates, paying the installment rates, making installment loans and those people using credit cards. Now I submit to you there is an analogy. When you decide to use credit I think you have some choices available to you and I would submit that most people examine all those choices and if we put in statute that there is no analogy, that in fact the interest rate is going to be cheaper on credit cards considerably than it is in installment loans, then I think we are promoting credit cards and use of more credit. I would also submit to you that there is going to be....

SPEAKER MARVEL: You have ten seconds left.

SENATOR VICKERS: ...if the economy continues as it is, a lot of people getting in a lot of trouble with a lot of these credit cards and a lot of the overuse of credit. I personally am opposed to the committee amendments and I think the body had best examine them very carefully before adopting them.

SPEAKER MARVEL: Senator Barrett.

SENATOR BARRETT: Mr. Speaker, a question of Senator DeCamp, please.

SPEAKER MARVEL: Senator DeCamp.

SENATOR DeCAMP: Go ahead.

SENATOR BARRETT: Senator DeCamp, I think inasmuch as we are on the committee amendments I think they are crystal