

Would they stand up over here and be recognized. Welcome to your Legislature, ladies. They are under the South balcony. Okay, Senator DeCamp, I guess...Senator Beutler, did you wish to speak again now on this? So, I guess we are ready then for a closing on the amendment, Senator DeCamp.

SENATOR DeCAMP: Mr. President, we have pretty well reviewed the situation but let me give you a few additional facts so you put things in context when somebody comes and confronts you and says, how come you voted to charge me for my credit card? At the present time in Nebraska, if you take your Penney's card and other things, they can already charge 21%. Remember, the business community came in last year and you passed it. You gave them that authority. So, you are actually by this system setting up a lower rate so they can use their Visa or MasterCard and keep their charge and pay less interest. Additionally, in answer to Senator Landis' observation that this session, last session, we spent a lot of time on what what we call banking issues. I would say that I did not personally create the economic conditions of this country that have given rise to all of the matters involving the most fundamental part of your life, finance, money, cost, inflation. All I have tried to do with the things offered is to address the problems that were created by a variety of others and other factors. Finally, in answer to Senator Beutler's question, I have learned that the average outstanding balance is about \$400 on a credit card, therefore, the 18-12 difference is essentially very small. The exact number I couldn't give you but with that average outstanding balance you can see it would not be much of a change. I urge you to adopt the amendment.

SPEAKER MARVEL PRESIDING

SPEAKER MARVEL: The motion is the DeCamp amendment to LB 150. All those in favor vote aye, opposed vote no. Have you all voted? Record the vote.

CLERK: 27 ayes, 2 nays, Mr. President.

SPEAKER MARVEL: The motion carried. The amendment is adopted. Now do we have another amendment?

CLERK: Mr. President, Senator Beutler moves to amend: (Read Beutler amendment as found on page 728 of the Legislative Journal.)

SPEAKER MARVEL: Senator Beutler.

SENATOR BEUTLER: Mr. Speaker and members of the Legislature,