for other parts of the housing market. We have changed the loan rates. We have changed the usury rates. We have changed the loan period of time that can be made for second mortgages and for small loans. We have patted the financial community on the back over and over again. We bend over backwards to keep the housing market open. We passed the Nebraska Mortgage Fund Act to keep housing open but apparently we are reluctant to stop cities from discriminating against a low cost form of housing for people. Some red flag gets raised if it is local control and that would keep cities in the business of keeping out mobile homes. Now I suppose the question is raised, what about the City of Lincoln? You have been excluded from the bill. I will be happy to tellyou that if the City of Lincoln in one year's time does not have an ordinance that allows for exactly this, I will personally sponsor or attempt to have my committee sponsor a bill to put us under this act. It is only because we are now in negotiations towards this end...

SPEAKER MARVEL: Fifteen seconds.

SENATOR LANDIS: ...that we have been exempted from the bill. If this bill and this policy is satisfactory for the state, it should be satisfactory for Lincoln and I will live by that sword, as I would expect this body to as well, and I will be held personally to that commitment. I should not be robbed of my ability to make a speech in defense of this bill simply because my city is exempted from it at this point in time. It is not my intention that they be exempted over time or that they not live under the same policy that I defend right now, and that is the housing market should be open, mobile homes should be free to compete, and cities should not be free to discriminate across the board against mobile homes.

SPEAKER MARVEL: Senator Higgins.

SENATOR HIGGINS: I call the question.

SPEAKER MARVEL: The question has been called for. Do I see five hands? I do. All those in favor of ceasing debate vote aye, opposed vote no. Have you all voted? We are voting to cease debate. Record.

CLERK: 26 ayes, 0 mays to cease debate, Mr. President.

SPEAKER MARVEL: Motion carries. Debate ceases. Senator Johnson.

SENATOR V. JOHNSON Yes, Mr. Speaker, the debate has been