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and it's always been a mystery to me because the escrow companies make money on these things. But when you put your money into an escrow account, because you're paying off a loan, the company holds your money for up to six months on the first payment. They don't pay you any interest, and they actually make money on those accounts.

SENATOR WEHRBEIN: Yeah, and you do have an option there. You simply do your own thing, right?

SENATOR WICKERSHAM: That's correct. We...

SENATOR WEHRBEIN: Which, I agree, I don't know why people don't do that.

SENATOR WICKERSHAM: Yeah. We actually had the strangest testimony from one of the county treasurers who said that an elderly person walks into their office every six months and gives them six checks, and those checks are one-sixth of their tax liability and every month they sit down and write out the check and put it in an envelope and then, at the end of the six months, they walk in and hand the county treasurer the six checks.

SENATOR WEHRBEIN: Okay. Yeah, you could make a little interest on that. Well, I'm interested in your experiences on that. I guess I'm a little skeptical that it's going to work without some headaches, but I won't pursue at this point. Thank you.

SPEAKER KRISTENSEN: Senator Crosby.

SENATOR CROSBY: Thank you, Mr. Speaker. Just one more little thing, Senator Wickersham, because when you and Senator Wehrbein were talking about...that's the reason I have my own savings account for my taxes and have for 40 years probably. I introduced my husband into...my former...first...Bob into the idea, just exactly what you said, is that the mortgage company does not give you any interest on the escrow and you do draw a little. We did have a mortgage company in Hastings, I don't know if they still do it or not, but your whole payment went against the principal and interest, and then they took the taxes out and in the long run the more...the person who was making the