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don't mind.

SENATOR BEUTLER: No.

SENATOR SCHIMEK: And I've got my light on at some point, too.

SENATOR BEUTLER: Go ahead, please.

SENATOR SCHIMEK: Well, you were wondering if the provisions were for when they're away from home or when they're at home. And actually the provisions are for both instances. One of the things that I haven't mentioned in the discussion yet is the fact that a Guard member might be called to another state. I mean, we do enter into agreements with other states, and a Guard member, for instance, might have to go to Wisconsin or Alabama because they've had some kind of a natural disaster and they need some additional help. And in that case it could be for an extended period of time, and in that case they would be away from home. And so it could be an either/or situation, I believe. That's my understanding of it.

SENATOR BEUTLER: Okay. Let me ask you this.

SENATOR SCHIMEK: Yes.

SENATOR BEUTLER: And I'm not asking because I'm on one side or the other particularly, at the moment. I'm just trying to explore what things should mean. But let's say that you have a Guard member--and I don't know what the situation would be, but they were called up for active...state active duty, but it was very close to their home, so for the period of 40 days that they did it they actually lived at home. Now why, in that situation, for example, would we want to say that the debts of that National Guard member was...were reduced, in terms of interest charged, from the characteristic 18 percent on the credit cards to 6 percent? What would be the rationale for giving them that advantage at that...in that instance?

SENATOR SCHIMEK: Well, I suspect, Senator, that the Guard member might be making less than he or she normally would during this period of time. That's possible. Plus, I suspect it's a