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the thing that I want to emphasize is that, in response...and Senator Brashear raises a legitimate policy discussion I think, and I think we need to address that. Whether 10 percent is a more judicious rate for someone that the state owes money to than the standard that I am suggesting is a matter of time, circumstances, and the market rate. I can remember very, very well in 1979, '80, '81, '82, '83 that I worked with people who were paying 12, 14, 16, 18 percent interest for operating loans, 14 percent for land loans. Ten percent at that time probably would have been a bargain rate; probably wouldn't have been available hardly at all unless you were buying...unless you were investing government bonds or something. But a more market rate at that time that I would have expected had someone owed me money on a judgment would be more of the 14 percent or whatever I would have to pay otherwise. So what this standard does, it floats with the market. We're at a historic all-time low right now at the rates we're at, and it is consistent with every other judgment that is taken in this state; 45-103 applies to that. If the market changes and in five years from now rates are back at 14 percent or 16 percent, then this rate will be much higher than 3 percent. I don't know if it will be 10. I don't know what it will be, but it will be flexible with time and the market conditions, so that makes it, I think, a better policy. You can argue that 10 percent right now is a penalty and the state is paying something extra because we owe someone money, if you want to make that argument. But I could make the argument 20 years ago it wouldn't have been a penalty at all. It would have been below market rate. So I think putting in a flexible standard is the way to go. Everything I've heard about this pending lawsuit, which again is not the sole motivation for this statutory change, only an example of what happens, but everything I've heard, everything that's been described and explained on this floor and by the Attorney General's Office and by others is that interest is accruing at one point something percent. That's what we're told. That's what I believe the litigants are operating under, that assumption. So the only time that interest rate will change, apparently, is once the judgment has become final, all the appeals are exhausted, it has come back to district court, the district court certifies the judgment for payment to our own DAS Director and then the statute applies. I don't think anybody can count on what that