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FLOOR DEBATE

April 13, 2004 LB 391

even younger kids to incur that kind of debt, it will have a further, I think, debilitating effect on the youth population generally. I still think parental guidance is needed in these matters, for now, I would say, up to the age of 18. Maybe at some future point in time we want to lower it a little more. But to say that someone who's 15 is ready to handle the financial problems that can be laid on a person in this world I don't think is a good idea. And I'm interested in what everybody else thinks. But that's where I would draw the line, for the moment. Thank you.

SENATOR CUDABACK: Thank you, Senator Beutler. You've heard the opening on the Beutler amendment to the Erdman amendment to LB 391 Open for discussion on that amendment. Senator Chambers, on the Beutler amendment. Senator Chambers, you're recognized on the Beutler amendment.

SENATOR CHAMBERS: Mr. President, you know what I've always said as...about my attitude as...toward men vis-a-vis women. Well, one of my female colleagues was getting my attention, so I didn't even hear any male voice calling my name. But I was instructed that I'm to speak now. Members of the Legislature, trying to do what we are looking at today piecemeal is extremely difficult, because you cannot anticipate all the problems that might be generated. But if we would lay aside some other things Senator Erdman wanted to address today, such as seeking emancipation through the court, lay that aside and focus just on this item relative to contracting, it at least is manageable. Here's where I think the two are different. When a child is seeking emancipation, there is some kind of problem in the home, and the child either feels the need to get out, or the parents are telling the child, get out. But it usually is not a situation where there is peace in the family valley. On the other hand, when it comes to establishing a public policy as to the minimum age when a person can be bound by a contract which he or she entered into in his or her own right, we should be looking at that policy--I use the term "vacuum" advisedly--in a vacuum, meaning that we're not going to have to consider that there's a problem at home, and the child is being compelled to do something which maybe he or she does not want to do but has no choice about. So if we leave that emancipation question out