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PRESIDENT SHEEHY: One minute.

SENATOR CHAMBERS: ...and I will never pay the minimum amount that they offer, because it takes you about 30 years on the average to pay that off and you pay back several times over the amount of money that you had been lent at the exorbitant, usurious rates which, by the way, is a violation of Christ's and the Bible's principles. So that's why I don't pay attention when you have people up there praying and talking up here about When it comes to money and business, everything goes out the window. The Bible condemns usury. You all didn't know Well, it does. You don't read the Bible and you don't care anyway. You say, well, it's in the way. This is in the (Paper tearing) Bad scripture (paper tearing) and you throw that aside. Then you wonder why kids don't pay attention to you when you tell them, don't be fornicating. They say, fornicating is more fun for me than usury is for you; you get your usury and let me fornicate. Then you wring your hands and condemn the younger generation.

PRESIDENT SHEEHY: Time.

SENATOR CHAMBERS: Thank you, Mr. President.

PRESIDENT SHEEHY: Next, we have Senator Erdman, followed by Senators Janssen, Byars, Jensen, and Chambers. Senator Erdman.

SENATOR ERDMAN: Mr. Lieutenant Governor, I would yield my time to Senator Beutler.

PRESIDENT SHEEHY: Senator Beutler.

SENATOR BEUTLER: Senator Erdman, thank you for the accommodation. I got through all my points and I'm about to withdraw the amendment. The only one that I didn't mention that was on my list was this problem of asset-dumping by people that are getting older. They give away their assets to their kids and then they use Medicaid to survive in the nursing homes. That is not a small problem. I think that's a large problem. But it's been discussed with great articulateness by Senator