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FLOOR DEBATE

February 24, 2006 LB 1115

SENATOR CHAMBERS: Well, the point...

SENATOR WEHRBEIN: I understand what you're saying about bringing a lawyer in, but without the small claims court what would you have?

SENATOR CHAMBERS: There are instances where a person will win in small claims court. The person is poor and cannot retain a lawyer. The other side will roll the dice in small claims court, because they may win. But if they lose, then they can tell the person who won the judgment, we're going to take it to district court, we'll have a lawyer, and if you lose there, you're going to pay the judgment, you're going to pay lawyer fees, and you are going to be bound by the rules of evidence, which you don't know. There's no way to win, so you better just not try to have this judgment.

SENATOR WEHRBEIN: Well, would you do away with small claims court then, because I mean this...

SENATOR CHAMBERS: Say it again.

SENATOR WEHRBEIN: Would you do away with small claims court then, because...

SENATOR CHAMBERS: No, because if it is a matter of the kind that Senator Cunningham gave us, where two neighbors have a dispute, neither one of them is going to say, well, I lost in small claims court, so now I'm going to hire a lawyer and take you to district court. You're dealing with a small amount. But when it's a collection agency, not only do they have money and lawyers, they know how to threaten people, and that's what has been done, even when small claims court is not involved.

SENATOR WEHRBEIN: Well, I'm trying to understand. I understand what you're saying, but I'm...it would appear to me that that is still a positive rather than a negative, to have that level of a court system between nothing and district court or county court.

SENATOR CHAMBERS: Did you want me to respond to that?