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SENATOR LOUDEN: Thank you, Mr. President. I would like to ask Senator Chambers a question, if he would answer, please.

SENATOR CUDABACK: Senator Chambers, would you yield to a question of Senator Louden?

SENATOR CHAMBERS: Yes, I will.

SENATOR LOUDEN: Just so I get this straight, are you against the part of raising it from \$2,700 to \$4,000?

SENATOR CHAMBERS: Yes.

SENATOR LOUDEN: That's what you're against?

SENATOR CHAMBERS: Yes.

SENATOR LOUDEN: And, right, in small claims court, if you win in small claims court, you don't get any money, you just get a judgment, and then that's up to you to go see how you can get...

SENATOR CHAMBERS: Enforce it.

SENATOR LOUDEN: ...your judgment. Is that correct?

SENATOR CHAMBERS: Right, just like if you get a judgment in any court.

SENATOR LOUDEN: Right. And so by raising it to the \$4,000 mark, you feel that that would be putting it in a higher class, and there would be people by then would be able to afford to go ahead and get a lawyers and probably collect, whereas if they have a \$2,700 cap, it's more apt to be something where they're going to negotiate that out themselves. Is that the route you're taking?

SENATOR CHAMBERS: Part...in part, perhaps, but what I'm saying, when the amount is raised, it makes a small claims court a desirable forum for the collection industry--and I'm using a nice word to describe them--to make the small claims court a