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rate down in order to keep the interest rate down, but I can't be conservative enough and can't be eloquent enough to try to get this done. And so, the thing is you're not

(End Belt #7)

(Start Belt #8)

hurting the lender at all....

PRESIDENT: The Chair apologizes for interruption, but the Chair's been somewhat discomptitted by a young lady who has come all the way from Finland, and I think that I should introduce here. She's a foreign exchange student, is that correct. That's close enough. She's a senior in high school at Pine Ridge. She's the guest of Mrs Stull. She belongs to a group call Youths for Understanding. She's staying with the Loyd Miller family, formerly of Alliance. And the gentleman up here who assists me with the board referred to her as a stunning blonde and I think you will then forgive this interruption. Her name is Mr. Hulena Brucona, and I asked her if that was the correct pronounciation, and she said that was close enough. Would you please stand and be recognized. Thank you. Senator DeCamp.

SENATOR DECAMP: Mr. President, and members of the Legislature. We never ever got the bill, but we've discussed it pretty thoroughtly, I've avoided explaining it in detail. I've listened to what I consider more boo and political propoganda than has come out in the last week. I've heard about four or five millionnaires stand up and tell how we can't raise these interest rates because we are going to protect all the poor people. Those particular people who are millionnaires. They don't have to worry about borrowing money at any rate. They walk into the bank, and the bank loves to pour all the money on them they want. That's all their worrys are is they don't want to see anything happen to their protected position. And the poor people are the least thing in their minds. Now, Senator Keyes, made a brilliant suggestion. And let's just analyze it a little bit here. Maybe it is the right thing. He said let's not raise the interest rate, let's lower the gaul-darn thing. Well let's do it. Get them down to 4 or 5% and you see how much money in this state for any body to borrow to borrow to buy anything. Now money is a commodity like bread and salt and everything else, and labor. And if somebody can get more for their money somewhere else, they are going to get more for it. Well, right now they are able to get more in Colorado, Arizona, and California. They are able to get 9%, 9½, 9¾. And that's here that that money from Nebraska goes. So when the farmers come in and have their 10 or 20 thousand they put in a Savings and Loan, that comes from a Nebraska farm and Nebraska cows. That money ends up going out of the state, and to build some shopping center in Phoenix, Arizona, or wherever. It doesn't come back into Nebraska to build homes. It doesn't come back to build shopping centers here. Because somebody is making more money somewhere else. So all this bull about protecting the poor is exactly the opposite of the truth. It's like telling a