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business. He goes in. The homebuyer goes in. We don't have the money. Sorry. We would love to loan you the money for a new home. What about that? Are those people going to thank us for being so great to them and saying, we are protecting you. We are saving you. I don't think so. I don't think so at all and don't let anybody fool you about competition not taking care of the money market. I remember well when we had a usury rate of 9%. It was years before it went up to 9%. I borrowed money at 5%. I'm that old. I borrowed it even lower than that when there was a 9% usury rate. The money market takes care of itself just like any other commodity.

PRESIDENT: The Chair recognizes Senator Murphy.

SENATOR MURPHY: Well, my friend, Senator Schmit, makes great todo about the Governor will surely sign the bill and unless he has his head in the sand he surely will. Senator Schmit does not mention, while berating this allowable increase, not a fixed increase but an allowable one, the fact that about four years ago, possibly five, Senator Jules Burbach and I, driving west on 20, stopped at each of the auction barns around Atkinson and O'Neill and in there and as Jules was prone to do, kicked whatever that stuff is around on the ground while visiting with the buyers at those auctions who were buying calves for \$25 a head. Today the farmer is selling that same calf for \$200 a head. I think we could be even more popular if we would put a sunset law on the increase in the cost of other products besides money. I think the indexing feature that we permit, that we acknowledge to be true, thanks to the inflationary pressures created by the federal government, we accept that but anytime we can maybe make a political hay here or there, we like to create large gestures, show people that we are about to throw ourselves on the pointed spears in order to save them from something they are not being saved from and cannot be saved from. We can no more fix the rate of interest in this state here in this body than we can fix the price of calves and certainly we all must eat. Not all of us must borrow but we all must eat and I think sometimes we become a little bit nearsighted in our philosophies.

PRESIDENT: The Chair recognizes Senator Nichol.

SENATOR NICHOL: Mr. Chairman, members of the Legislature, I have a question for Senator DeCamp. Senator DeCamp, you