

in the meantime continue to make those gouging payments to the loan company. If you default on a payment, then you can lose your right to the car, which may never have served you as a new car in the first place. If the car is not repaired, a lot of people will feel that they have the right not to continue making payments. So I think this entire bill is a trap for the unwary. It is a bit of brass-knuckle work done on the defenseless, and I think that it ought to be returned to Select File and the enacting clause ought to be stricken. I said during earlier debate on this bill that if there were a strong Governor over in that office like when Exon was here, I wouldn't have quite as much concern because I'm sure this atrocity would have been vetoed. But since we do have an individual who has not found his way yet, I don't think the Governor would risk the ire of the small loan industry. I'm not even certain that he would have the time to study the bill and understand the ramifications of it and the legal problems that can be foisted upon an unsuspecting group of people who are uninformed generally, but specifically uninformed about the way loans and the interest rates operate. I don't want to go into this issue but I'm using it as an example, the Governor on LB 316 said as an attorney he had looked at that bill and was satisfied, and as it turns out he was wrong. So he has shown himself to be an ineffective attorney, but I guess being Governor keeps him busy and he cannot deal with his lawyer activities any more. So I cannot count on his lawyer-like mind to weigh the problems that will be put upon the public if this bill passes. I cannot rely on his strength as Governor to veto the bill because he's shown he'll pick little things like Senator Reutzel's mouse bill to veto with a sledge hammer, but when a dinosaur bill like 316 comes along which certainly should have been knocked down he can't touch it. I believe there would be more concerted pressure on the Governor if he vetoed this bill than if he had vetoed 316, because I think the high powered lobbyists, the double-barreled lobbyists organization is on this bill. I think it's Mr. Radcliffe and Mr. Tews. I don't know if they're Tews and Radcliffe or Radcliffe and Tews. Maybe Tews is the...what can you call it, the State Department because he's not often present, and Mr. Radcliffe is the War Department because he is the field general. Mr. Tews is the political arm. Mr. Radcliffe is the military or fighting arm, and they have done a capable job up to now...oh, and Senator DeCamp, with all due respect to him and his abilities, happens to be the footsoldier who slob through the mud, who has to stand here and face this type of discussion on a bill which he knows is no good. Senator DeCamp is trained as an attorney but sometimes he