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going to find out the homeowner will not be buying a home and the homebuilder will not be building homes and the people who build houses will not be working and the people who sell furniture will not be selling them so I would suggest that you can do things here today that you will be coming back in a few months begging for the opportunity to rectify. I do not like high interest rates. I know that there are people here today who say the rich get richer and the poor get poorer. To a certain extent it may be true but you are not going to help the poor with this kind of limitation. I would suggest that when the ultimate truth of the eighteen percent installment credit comes home to some people they will wonder what really happened to them, because if a bank can loan money in large volumes to a good risk with adequate collateral at sixteen percent, why in the dickens loan money on an automobile that you might have to chase to Texas or Oklahoma tomorrow to repossess for eighteen. Why loan money on a sofa which somebody can fall asleep on and burn a hole in and render to junk for eighteen percent if you can loan money on some cattle for sixteen or on farm equipment which you can repossess.

SPEAKER MARVEL: You have got a minute.

SENATOR SCHMIT: Or on a farm, for that matter, or a house. You are going to dry up the installment credit, if you have not already done so. Do not dry up the other line of credit. Allow the system to work. If you do not want a special session, ladies and gentlemen, I would suggest you might support my amendment. Thank you very much.

SPEAKER MARVEL: The motion is on the adoption of the Schmit amendment as explained. All those in favor of the adoption of the Schmit amendment vote aye, opposed vote no. We are voting on the Schmit amendment to the committee amendment. Have you all voted? Senator DeCamp, for what purpose do you arise? Senator Schmit.

SENATOR SCHMIT: Let's have a roll call vote, Mr. President. No, let's not.

SPEAKER MARVEL: Do you ask for a Call of the House and a roll call vote?

SENATOR SCHMIT: I do, Mr. President.

SPEAKER MARVEL: I can't guarantee which way this will go from now on.

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