if you get the first?

SENATOR FITZGERALD: Yes.

SENATOR DeCAMP: Oh, well, I oppose the amendment and I will support his second way.

SPEAKER MARVEL: Senator Maresh.

SENATOR MARESH: Mr. Speaker, I support Senator Fitzgerald because those are different sections of the law, different number, and I think we have two subjects in one bill and I think Senator Fitzgerald is correct in taking this part out.

SPEAKER MARVEL: Senator Fitzgerald, do you want to close on your amendment?

SENATOR FITZGERALD: Well, I think we explained it all. In saving time, I know the Speaker likes to save time. Let's put it up for a vote and I know the wisdom of the Senators will give me twenty-five votes.

SPEAKER MARVEL: The motion is the adoption of the Fitzgerald amendment to the committee amendments. All those in favor vote aye, opposed no. This is an amendment to an amendment. Have you all voted? Have you all voted? Record the vote.

CLERK: 16 ayes, 6 nays on adoption of Senator Fitzgerald's amendment.

SPEAKER MARVEL: The motion is carried and Senator Fitzgerald's is adopted, I mean the committee amendments are adopted.

CLERK: Mr. President, the next amendment I have is by Senator Johnson.

SPEAKER MARVEL: Senator Johnson.

SENATOR JOHNSON: Yes, Mr. Speaker and members, my amendment is being passed out. It is a very simple amendment though it sits here in like six pages and it looks like it is terribly long. It does one thing, one thing, with the licensed loan industries. It replaces a formula for computation of interest known as the Rule of 78s. It replaces that formula with the actuarial rule. Now you know from last year and our work in the small loan bill what the Rule of 78s does with respect to prepayments of intallment loans.