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LB 308

of the month like many of us are able to do. I think this amendment is serious enough to be....should be serious enough for this body to consider. At least, if we are going to raise the rates to some degree, let us be reasonable and let's put an amount in there under which you can establish this type of rate prior to the time that the customer is taken advantage of and is completely unaware of it. I am doing this for the man on the street and for the family, and that is the people we should be serving occasionally and I ask for the adoption of the amendment.

SPEAKER MARVEL: Senator DeCamp and then Senator Lewis.

SENATOR DeCAMP: Well, Mr. President, first of all I believe exactly what Senator Koch says, that in his mind he is making an attempt to protect the man on the street, the consumer, whatever you want to call him. His method of protection is as he stated it. Make it impossible for them to buy. Make the rates artificially low so that the store will not sell to Sam Smith because the store has to finance or pay more money to the bank for the money they are loaning Sam Smith than they are getting back from Sam Smith, and so the store, Brandeis, Sears, whoever, will say, well this is kind of a dumb operation, we simply won't sell the goods to them. We won't sell the bedspreads, we won't sell the refrigerator, we won't sell the wagon, the sled, and so on and so forth, because we are seeing the State of Nebraska protect these people from buying. I think this is a very dangerous philosophy for us at the state level to be adopting. If anything, I think we are going to be worrying in a while about how to keep this economy going. Now I know you keep hearing all the talk from Washington about people are spending too much, the economy is going too strong, we need to throw it into a recession. I think that is a federal policy decision that is being engineered through the Federal Reserve and others, but I will tell you this, you are not doing the Nebraska citizens any service by creating an artificial condition so that if he wants to make an adult decision to buy a refrigerator that he can't buy that refrigerator. I urge you to reject the amendment. I respect the attitude of Senator Koch in trying to accomplish this, but I am not really sure how far our big brother should or can go this direction. I urge you to reject the amendment.

SPEAKER MARVEL: Senator Lewis, and then Senator Keyes.

SENATOR LEWIS: Mr. President, it pains me greatly to oppose my good friend, Senator Koch, who is normally correct on