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those household goods aren't worth much. They know those household goods aren't worth very much. But where the poor old bloke goes through the bankruptcy the small loan company effectively threatens the bankrupt that he is going to take all these worthless household goods, he will take all the worthless household goods unless the bankrupt goes back and reaffirms a loan. Well the household goods are worth a lot to the bankrupt because to go out into the open market and replace them is going to cost him money but they are worth very little to the small loan company because the small loan company can't ever sell those used household goods for very much money. Now, as we know...as we know, the household goods exemption, we effectively will give the small loan company greater ability to effect reaffirmations of discharged indebtednesses. You know, not all federal exemptions are as generous as the Nebraska exemptions, incidentally. The federal exemption allows \$750 for tools of a trade. As I recall, the Nebraska exemption allows \$1000 for tools of the trades. Maybe it is \$1500 for tools of the trade.

PRESIDENT: One minute, Senator Johnson.

SENATOR JOHNSON: But the truth of the matter is, the federal exemptions have been fairly well constructed to essentially allow a person a fresh start. Now, I can appreciate that there will be some members in this body who will say, fresh start, phooey, they are designed to allow a head start. But let me tell you, I have observed a lot of bankruptcies. I also have observed bankruptcies since November, 1979 when the new federal law took effect, and I am absolutely convinced in my heart that the federal exemption program does not provide anyone a head start. Instead, it gives them a reasonable shot at putting their lives back together, their families back together and making it, and I think we should decline...we should not decline the federal exemptions. It is for that reason I offer this amendment. I move that the bill be returned to Select File for the specific amendment.

PRESIDENT: The Chair recognizes Senator Kelly.

SENATOR KELLY: Well, Mr. President, I am substituting for Senator Koch. I call the question.

PRESIDENT: All right. The question has been called for. Do I see five hands? I do. The question is, shall debate cease? All those in favor vote aye, opposed nay. Have you all voted? The question is, shall debate cease? Record the vote.