

to oppose the Beutler amendments because I, too, believe that we need to help some of these people out. This way they would be able to borrow the money on a personal loan and choose to pay a balloon at the end of this period and I think this would be okay because they would know what that final balloon payment would be. Whether the bank or another loan institution would reloan the money is a question but maybe this individual that was borrowing on a personal loan would have...would be able to receive an inheritance or find some money some other place and would be able to pay it off. Therefore, I would urge you to oppose the Beutler amendment.

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

SENATOR BEUTLER: Mr. Speaker and members of the Legislature, I think that the two competing philosophies have been expressed and I am not sure there is much more to say about it. I would correct one thing, though, with regard to Senator DeCamp's assertion that I should be amending the bill and not the committee amendments, that was incorrect. The committee amendments contain similar language with regard to industrials and the types of entities involved in the committee amendments so it will be necessary to amend both the committee amendments and the bill. If by chance you should adopt this amendment, then it will be necessary to amend the bill also but it is necessary to amend the committee amendments if you agree with my philosophy. Thank you.

SPEAKER MARVEL: The motion is the adoption of Senator Beutler amendments to LB 214. All those in favor of that motion vote aye, opposed vote no. Have you all voted? We are voting on the Beutler amendments to LB 214. Have you all voted? Last time, has everybody voted? Okay, record the vote.

CLERK: 12 ayes, 23 nays, Mr. President.

SPEAKER MARVEL: The motion lost. What is the next item? The motion is now the adoption of the committee amendments to LB 214E. Is there any further discussion? All those in favor vote aye, opposed vote no. Record the vote.

CLERK: 28 ayes, 6 nays, Mr. President, on the adoption of the committee amendments.

SPEAKER MARVEL: The motion is carried. The committee amendments are adopted. Senator Hefner.