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what essentially is taking a loan so I suppose you could argue that it might accelerate forced terminations on the differential, say between 10 and 8% and assuming that interest rates go up. Now but if you make the assumption that interest rates go down which is just as valid as interest rates going up because this slides down just as easily as it slides up. It could be very favorable as far as terminations. You know, I think we have a tendency to be a little negative, Senator Kilgarin, and we always look at the bad things and I think it all right to be conservative. I kind of like to wear the conservative cloak and I kind of like to see you in conservative garb like you are this morning but I sometimes think that our conservative approach to things might be, even though we want to be very cautious and careful, these interest rates could go down just as easy as up and in fact, with the present administration, President Reagan, there is a good chance in my opinion that that is going to happen if we can curtail government spending and keep going on the route we are going.

SPEAKER MARVEL: Your time is up. Are we ready to advance the bill? The motion is the advancement of 355 to E & R for engrossment. All those in favor of advancing the bill vote aye, opposed vote no. Record the vote.

CLERK: 31 ayes, 1 nay on the motion to advance the bill, Mr. President.

SPEAKER MARVEL: The motion is carried. The bill is advanced. Now before we go to the next item of business it is my privilege to introduce a guest of Senator Kilgarin, Camy Peterson from Kearney State College underneath the North balcony. Will you show us where you are so we can welcome you. And underneath the South balcony from Senator Cope's district 14 students from Kearney State College with their instructors, Dr. Maureen Ekloff and Dr. Harold Ahrendts. Will you show us where you are so we can welcome you. Yes, go ahead, Mr. Clerk.

CLERK: Mr. President, first of all Senator Cullan would like to have an executive session of the Public Health and Welfare Committee in the West Lounge at 10:00 a.m., Public Health and Welfare in the West Lounge at 10:00 a.m.

Mr. President, Senator Beutler moves to reconsider the body's action of Final Reading of LB 5. That will be laid over and LR 46 is ready for your signature, Mr. President.

SPEAKER MARVEL: While the Legislature is in session and capable of transacting business, I am about to sign and do sign LR 46.