

is this. During the year that you are in trial, you may have had to go to a bank or a finance company and borrow money and this is the only disagreement I have with this amendment. Putting it at 10 percent, Senator Wesely, I don't think is quite fair reducing it from 14 percent because I don't know where you can borrow at 10 percent today. If I am one of those poor souls that a bank won't loan the money to to keep me going until I get my judgment, if I am ever going to get it, I may go to a finance company where it is going to be 26 percent interest I am going to pay, or a bank at least is going to charge me 14, 20 percent. MasterCharge is 18, 21 percent today. I don't know what they charge, but I know it is up there, 18 or 21 percent. So the person who is injured who has to borrow money to keep going while he is laid off work because workmen's compensation doesn't pay him his full salary, if he were even injured at work, I don't think 10 percent is a fair figure. And that would be my only objection to the amendment. So if the introducer of the amendment, and I don't know which one it was, Senator DeCamp or Senator Hannibal, would want to divide the question, I can tell you that I would vote yes on confession of judgment and jury instructions but I would vote no as long as the interest is left at 10 percent. So if we don't divide it, I guess I would vote no on the amendment. If you divide it, I would vote no on 10 percent interest because I don't think it is fair. But on the other two items I would vote yes. Thank you, Mr. Chairman.

SPEAKER NICHOL: Senator Labeledz.

SENATOR LABEDZ: Question.

SPEAKER NICHOL: The question has been called. Do I see five hands? I do. The question is, shall debate cease? All those in favor of ceasing debate vote aye, opposed nay. We are voting to cease debate. Anybody wish to cease debate? Record, Mr. Clerk.

CLERK: 28 ayes, 0 nays to cease debate, Mr. President.

SPEAKER NICHOL: Senator Hannibal, do you wish to close, please.

SENATOR HANNIBAL: Well, Mr. Speaker and members, very briefly. I must apologize to Senator Landis. If I made it