

PRESIDENT: The motion prevails. Is there another motion on the desk? Okay, the motion now is to adopt the Hefner amendment. We have moved the bill back to Select File and it is debatable. The motion is to debate the motion if you wish. Senator DeCamp. Senator Schmit is on the lights. Do you wish to speak on the bill?

SENATOR SCHMIT: Mr. President, I will speak. You know it is awful easy again to say, well, let's take this thing slow, let's do it right and let's not rush into something. Someone said once, talked, spoke about the law of unintended consequences. I introduced a bill several days ago before the Ag and Environment Committee and I pointed out the reason for the bill. I said I wanted it to be on record so that 15 years from now if we had locked ourselves into a situation so much that we couldn't extricate ourselves, that I would be on record as having had pointed it out to the Legislature and to the public about the inescapable consequences of their actions and that is what we are doing here this morning. It is awfully easy to have a particular type of philosophy to say, well, let's punish the big guy and let's not do anything more at this time. Let's leg along...let's just kind of piddle along and let someone catch up and that will work out the best. Now I don't know exactly what banks in the district or what banks in the state are going to be adversely impacted in the next months or the next year. But I know enough about what is going on and I have talked to enough bankers and I have spoken to enough farmers to know that there are some people who have voted to return the bill who have banks in their own area which are going to be in dire straits before a year rolls around. Now if you are not aware of that, you ought to be. And if at some time in the future something happens that causes a bank in your area to have gone down, you find yourself in the situation that we find ourselves in David City, you are going to ask, what did I do that might have prevented that or what could I have done that might have prevented that? These are not normal times. I wish they were. We are doing things on the floor of this Legislature and in committees and we are going to do a lot more of those things that we probably don't always like and we recognize that, but it is the lesser of two choices perhaps. And so I think we have to recognize that what you are doing here this morning, although it may not...you may not have intended it to be punitive, if it turns out that way, the results are the same. I think, as Senator DeCamp has said, and I have