that wnat we are trying to do is say to the man who for some reason is unable to pay his taxes that we are not going to give you one year, two years, three years like we have in the past, but you are going to have one year to make it up, and if we don't, we are going to foreclose on you, is that the correct statement? We are going to start foreclosure proceedings on you.

SPEAKER MARVEL: Now we are speaking specifically to amendments #2, 3 and 4. Senator Carsten, do you wish to answer the question?

SENATOR CARSTEN: I think we have to, Senator Keyes, Mr. President, Senator Keyes, we have to follow what the statute says and it does shorten the time from five to three but I think that they still have to wait until after that time period before they can do it and it only starts from the time that they become delinquent.

SPEAKER MARVEL: Does that answer your question?

SENATOR KEYES: No, what we are trying to do and I have never been in favor of this in my life. When a man is hard run, when he can't make his bills, when he can't meet the obligations on his home or on his property, if this Legislature is going to change the legislation so that we will make it far easier for the county to start in and foreclose, I am going to oppose it and vote against it and I would ask everybody here who has the sympathy of the people of this state, when we get in trying times, it is not the time to put your foot in their face.

SPEAKER MARVEL: The motion is the adoption of committee amendments #2, 3 and 4. Does anyone else wish to speak to that? Senator Nichol.

SENATOR NICHOL: Mr. Chairman, Senator Carsten, in the portion that has to do with commencing sale if there is no bidder, does that apply to all counties or does that just apply to Omaha?

SENATOR CARSTEN: I think it applies to all counties. That is my understanding, not just Omaha.

SENATOR NICHOL: And instead of waiting two years, you wait one year, is that what it says?

SENATOR CARSTEN: Right.