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bankruptcy because of unplanned medical expenses, because of job layoffs, and frankly because too darn much consumer debt has been foisted off onto them. Of course, you will tell me it takes two to tango, they shouldn't have gone into all that consumer debt that they went into. Well, when I interviewed a lot of clients and have gone over a lot of their financial affairs, I, frankly, have concluded that the consumer debt that they have gone into essentially has been debt to enable them to get the kind of a start in life that we are hoping our people will have, to have some.... to be able to furnish a home with some degree of comfort, to be able to get an automobile so that they can drive to and from work, and to meet ordinary living expenses. You know, there are a lot of people out there that aren't very well off. I have no problem with the federal exemption on the homestead allowance. We have talked the mobile home issue over and I am going to tell you forthrightly I don't know the answer to the mobile home issue. But the Nebraska statutes are very ambiguous on that point. It looks to me as I look at the Nebraska homestead allowance that one can receive that homestead allowance only with respect to a house and a parcel of ground, and a mobile home, of course, is not a house and it is not a parcel of ground, and more and more modest income people have to live in mobile homes and I don't think that they ought to be disadvantaged in relationship to the stickbuilt homeowner. If we went with the federal exemption, the law is very clear. One thing the federal exemptions do that the Nebraska exemptions don't do is the federal exemptions allow \$1200 in value for one motor vehicle, and our present law or amended law still will not allow that with respect to anybody who has to claim the regular homestead allowance, who has to claim the homeowner's exemption. \$1200 in value in an automobile at least allows the person to have enough money left following the bankruptcy and the taking of his car, if that happens, to go out and buy a klunker to use to transport himself or herself to and from her job, and that is important. That is what it means to have a fresh start. You have got something there so you can go out and you can then get to and from work. That is what the federal exemptions do. The Nebraska exemptions don't do that. The federal exemptions also allow the bankrupt to claim \$200 in value of each item of household goods. Now you say, well, gee that is awful generous. The Nebraska exemptions really don't do that. They allow a debtor to take \$1500 in value all together in the aggregate for household goods. Well, what happens very simply is small loan companies, small loan companies make loans to people securing those loans with all of the household goods, and small loan companies know

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