

way I view the bill. It is a buyers bill who might can get good deal, therefore, will be for it and not be subject to any prior liens, and a dishonest seller who, if he or she told the truth, probably could not get the loan or dispose of these goods in the way he or she is attempting to do. I'm saying it is a buyers bill and a dishonest seller. If I am incorrect I'd like somebody to explain how I am incorrect. If I am correct I want somebody to explain why this is good public policy.

SENATOR BEUTLER: Senator Chronister.

SENATOR CHRONISTER: I think this amendment is an added part of the bill in taking that big step. Senator Chambers, when a grain buyer buys grain from a farmer, he has tried to check in other ways whether there are any liens on that grain. But sometimes farmers come from counties away. You don't know how many counties you have to check to see if there is a lien on there. When you have it on written paper the farmer gives his word, it is not written, that should be well enough, good protection for the grain buyer. I think the added protection of having a sign in the office will make the farmer think twice before he gives any dishonest answers. I wholeheartedly support Senator Pappas's amendment.

SENATOR BEUTLER: Senator Pappas.

SENATOR PAPPAS: Mr. Speaker, colleagues, to answer a couple of Senator Chambers's questions, the way the system is now, Senator Chambers, actually the buyer of the products is an innocent victim because under present double jeopardy laws this goes to clarify and really protect all parties involved. Another part that you mentioned, about the bank shouldn't loan the money to the guy if they think he is not worthy of it, in farm-agriculture lending most times they will loan farmers money on a six-month period at a time. Basically, they do not know what happens during that basic six-month period. The farmer can lose a tremendous amount of money through crop failure, unfortunate circumstances, or anything. His condition can change very rapidly in a six-month period. So it is also...and I am not one usually standing up here defending banks, but it is one that helps protect the banking industry and the farm-agricultural lending program in the state. I put this amendment on it, to put these posters up here, so everybody, basically,