

SENATOR DECAMP: Yes, Mr. President, I am not going to make a big issue here today. I do want to state a few things and ask just a couple of questions of Senator Hoagland. So I would ask the questions first. Senator Hoagland, if you would, it is my understanding a number of people got together to work out these amendments, is that correct?

SENATOR HOAGLAND: That is right, Senator DeCamp.

SENATOR DECAMP: Okay, could you just quickly identify who they would be?

SENATOR HOAGLAND: Sure, they were Bill Brandt...

SENATOR DECAMP: Representing...

SENATOR HOAGLAND: ...the Nebraska Bankers Association.

SENATOR DECAMP: Fine.

SENATOR HOAGLAND: And they were Larry Ruth representing an association of savings and loans and banks that writes mortgages for residential real estate, as I understand it. They were Gene Severens and other representatives of Center for Rural Affairs, representatives of the offices of the sponsors of the measures, the principal sponsors of the measure, Senator Rod Johnson and Senator Eret, counsel for the Judiciary Committee. Those are the principals, basically, involved in the meetings.

SENATOR DECAMP: Okay, then, as I say, Mr. President, I am not going to interfere much with the bill. I do want to throw out a few red flags. Remember, the bill can only operate prospectively, that is in the future. It cannot operate to solve any of the problems or alleged problems of the past. Operating prospectively, what is the essence of the bill? The essence of the bill is to try to help somebody in trouble. In other words, you are designing a finance system, you are designing a finance system for future financing that starts out presuming almost somebody is going to get in trouble and you have to have all kinds of special techniques or problems. And, indeed, admittedly the amendments water down the bill, water down the bill dramatically, but in terms of affecting future financing for the very, very people you want, young farmers, new farmers, I think it will hand-cap and hurt and I think while