

PRESIDENT: All right. Senator Haberman, please come to the Chamber, the house is under call. All right. We are all here now. May we have order in the Chamber, please. (Gavel.) The motion is the adoption of the amendment by Senator Hoagland to 999. The Clerk will call the roll in reverse order.

CLERK: (Roll call vote taken. See page 2134 of the Legislative Journal.) 19 ayes, 18 nays, Mr. President.

PRESIDENT: The motion failed. The call of the house is raised. What is next on the bill, Mr. Clerk?

CLERK: Mr. President, the next amendment is by Senator Lynch. Senator Lynch's amendment is on page 2072 of the Journal.

PRESIDENT: Senator Lynch.

SENATOR LYNCH: Mr. Chairman, I move to withdraw that amendment.

PRESIDENT: The motion is withdrawn.

CLERK: The next amendment I have, Mr. President, is Senator DeCamp.

PRESIDENT: Senator DeCamp, you have an amendment to LB 999. Do you want to take up your amendment, Senator DeCamp?

SENATOR DECAMP: Yes, I guess. Mr. President and members, with the rejection of that last amendment, it is pretty clear without any doubt, and I am sure Senator Hoagland would agree, that the bill can only apply prospectively, that is in the future, so if you were going to try to "save some farmer on his homestead or save some individual through some new provisions," they aren't going to apply. Now what the bill does is attempts in the future to anticipate that there is going to be a disaster again and they want to make sure that the hurt that is occurring now might not be able to occur then, and so you are basing a financing plan not on providing financing so much as you are on anticipating disaster and trying to prevent against somebody being hurt by it. The problem with doing that is a very fundamental one, and that gets something like this. When you say there is less collateral, that requires more down payment or less loan. And with homestead exemptions, you are making less collateral and with some of the other things you are making "less collateral". Now I suspect that many of you have already