

that needs to be talked about. I do know that the Bar Association has been looking at a number of these cases to help provide some expertise to people who need the help right now as they are going through this difficult foreclosure or bankruptcy time. We've got an awful lot of individuals out there who are selling themselves off as financial experts who, I think, are somewhat questionable characters. We were working with the Bar Association earlier, or late last year, to try and set up some type of public forums around the state for the purposes of providing expertise to the public. I think that that concept is still a legitimate concept, and one that I am hoping the Bar Association will carry through with. And at least possibly my office, which was involved in that process, will continue to work on it during the interim period if this amendment does not go. So more than anything else I think that Senator Schmit and I both would like to see the body at least give this idea some consideration and some discussion.

SPEAKER NICHOL: Senator Vickers, please.

SENATOR VICKERS: Mr. President, members, I rise to support Senator Schmit in this amendment. I'm beginning to have real...I've been sitting here listening to the debate. I listened to the debate on the Lynch amendment. I listened to the previous debate on 999. The question in my mind all the way through this is it was another one of those bills where we were giving a lot of lip service to helping a lot of folks, when in fact very few people were going to be able to be helped by it, especially with the way that the bill is right now. I guess I thought that Senator Rod Johnson's comments earlier, on Senator Lynch's proposal, was about right. But the fact of the matter is that if you adopt the Schmit amendment then you are creating a mechanism whereby we will be able to, number one, restructure some of the debt. We will be able to sit down and mediate some of the ways that the lender, in fact, can get their money over a longer period of time. It will give the borrower a little bit of an ability to perhaps work through some of his problems. You know the fact of the matter is these people are honest folks. They don't want to have to not pay their bills back. They want to just give them a little bit of time, work with them so that they can figure out a way to pay them back. But just a few comments because Senator Lynch, I thought, raised a good point earlier about maybe we ought to treat all these people as businessmen. We are businessmen. I'm not denying the fact that we are all businessmen, the same as if somebody is in the plumbing business in the middle of Omaha. But I would guess I