

to exempt the attorney, Senator DeCamp, because many of them are going to find a new influx of business as a result of the financial difficulties of people, not their intention, I have to agree, but they will. They will benefit from the grief of many of the people who are suffering financially at the present time. What I am trying to point out is this. I do not want to argue about the point of a needle. What I'm trying to point out, Senator DeCamp, is that at the present time, as the bonds that are held by banks come due, they are being picked up by the federal government and the banks are being bailed out. They are being bailed out now in a very low key, nonpublic way with no commitment, with no commitment to assist the individual borrower. I believe that commitment ought to be a requirement. It ought to be a part of that assistance, but the plain facts are, Senator DeCamp, you know now it is not taking place at this time. It will not do so with your eloquent defense of the system. I understand your concern with the banks, but let me tell you something. Let me tell you that the banks themselves will soon find themselves in a similar situation. If the Farm Credit System is not allowed to continue to operate, let me tell you, if you read yesterday's newspaper you were told in plain language that the ag banks are not looking for additional ag business. Why would they? Why would they? Senator DeCamp's experience in farming is limited, but you know it was tough enough, John, five or six years ago to make a buck farming, but if you knew that every time you went to the...if you went out and loaned money to a farmer you had a chance of losing 20 to 30 percent of that equity, why would you loan? We are told now you've got to look for two or three more years before it turns around. I want to make a prediction. The experts were wrong in 19...(interruption)

SENATOR HABERMAN: One minute.

SENATOR SCHMIT: ...when they said, or 1980, once they were going to have eternal prosperity. Corn would go to \$5.00 a bushel, wheat \$8.00 a bushel and soybeans 12. Land will go to \$10,000 an acre. I make a prediction. You put some stability into the economy and the experts who are now saying land will continue to decline and we've got two or three more tough years will be proven wrong again. And then they'll say well, we were wrong, yeah. Unfortunately, their salaries are not tied to their batting average. If they were, they would look at it differently. So what I am