

understanding was that a stressed farmer could save the home and up to 160 acres if, at the time of the liquidation, he or she could produce the money that was required to pay for that home right at that time. The lender would lose nothing because if the whole piece of property is to be liquidated, what difference does it make if he gets 80,000 from somebody else and 20,000 from the farmer? He wants his money and he would get it from the farmer, and if the farmer didn't have it right at that moment, the time of the sale or a short time thereafter, whatever period the bill calls for, then this whole method of saving the home would be out the window. There was an article in this morning's Lincoln Star and it says, "Increased Soviet production may affect all grain exporters", meaning that Russia is producing more wheat and other grain so they are not going to be buying more. That means that these surpluses that are growing up in America are not going to be convertible to cash because there is nobody who wants to buy it. With that happening, you have more and more farmers unable to sell what they produce so they already have loans they cannot pay back. They cannot get extensions so you know they are not going to get new loans. The farm credit system was mentioned this morning. Up to 10 percent of the loans they hold are nonaccrual. They are not being paid anything. So, if these farmers are right now having loans and they can't pay them, it's clear nobody is going to extend more money to them so they are through. They are out of the picture. We are facing a situation where a lot of people are not going to be able to maintain their farms and we have to consider what will become of those people. Senator Haberman asked me a fair question a few minutes ago. He said, what will you do with this farm family sitting in a farmhouse with no job? And I don't have an answer, except with another type of question. If we have a person with nothing but a roof over the head of himself and his family, but no job, would it be better to take away even that roof also and say because we can't make a person whole, we should not give them anything? In medicine, a doctor's job in his or her oath is not to promise to cure everybody who is sick but to give the best treatment possible under the circumstances. If a person has a terminal illness, there is no cure the doctor has, but the doctor can try to make the person as comfortable as possible and maybe relieve his or her mind as death impends. We are not going to do anything for some of these farmers except ease their removal from the farm and the area they have lived in all their lives and maybe that their families have lived in for generations. So, I am hoping that you will look at this amendment and see it for what it is, an attempt, if nothing else, to buy some time for a person and