

SENATOR VICKERS: Mr. President and members, I am going to support Senator Chambers' amendment because I think it is the correct thing to do. But in order to talk about the amendment, I think I need to talk just a little bit about the bill which I haven't had a chance to yet. Senator Johnson made the comment that he had heard from some folks that we were creating some false hope. Let me tell you that over the weekend I had at least two phone calls from people that there is no question but what they really believed that the Legislature was about to do something so that they would be able to keep their homestead, so that they would be able to keep their house. In visiting with them, it became very clear that they are not going to be able to keep their house because they simply don't have the resources to do it. Now, I don't blame the press. I don't blame the fact that people misunderstand, people read or hear what they want to hear, and there are some desperate folks out there and if they think that there is going to be a redemption of their home, obviously, that is what they want to believe. But I think occasionally we had ought to be honest with folks. I think occasionally we ought to tell it like it is, and the fact is there is an awfully lot of people that are not going to be able to continue to keep their residence simply because they don't have the equity, they don't have the ability to raise the funds to buy it back under any mechanism we might devise and LB 3 is not going to change that. Also, it probably would be easy for me to stand on this floor and say, you know, I think maybe what we had ought to do is give the lending institutions exactly what they want right down to the last dot over the "i" or cross over the "t", because, quite frankly, they are going to use, and they have used I think, LB 999 as a reason to not grant credit in an area where they probably didn't want to grant credit anyhow. And if I was going to be back in here, it might be very easy for me to say, well, let's just give them exactly what they want so they can't use us as an excuse. But the fact is I can't do that and I couldn't do it if I was going to be back simply because I don't think that that is the purpose of a legislative body. I think the purpose of a legislative body is to try to correct inequities or to try to make things as right as possible. And if anybody believes that there is anything wrong with the term "fair and reasonable" when you are trying to define a bid, or if anybody believes there is not such a thing as Senator McFarland mistakenly, or he thought he did mistakenly this morning, refer to it as bid rigging, if you really believe that bid rigging doesn't go on or can't go on, then you have never been to very many sales. If I know exactly how much money you have got in your pocket and I have got a lot more, do you really think you