

is what takes place. So, it seems to me that if you can add to it, you had ought to be able to subtract from it fairly easily as well. I would think that this system is going to be much more sophisticated than that. I also understand that one of the arguments may be that if we change this bill in any way, shape, or form that it may not then be able to be certified. I'm not sure that that is a very sound argument if, in fact, we can't change any of the words to this much of what I would consider a minor degree. It seems to me this is a reasonable way to address this situation that I think is going to be unfair to a lot of people if we don't. So, I would ask for the adoption of this amendment, Mr. President.

SPEAKER NICHOL: Senator DeCamp, then Senator Harris, please.

SENATOR DECAMP: Mr. President, all I would say is I think you've done everything that reasonably could be done when you adopted the Lamb amendment. And all the arguments I raised yesterday hold valid because this is either word for word, or essentially word for word in its effect the same amendment as Senator Vickers offered yesterday. I would submit to you that when you are dealing with a financing system for agriculture, when these things are filed they have a five year life. If you are going to set up a system where they are being terminated automatically all the time, you are not going to help the borrower, you are going to hurt the borrower. That is what you are going to occasion because the financing of agriculture is on a revolving basis--up for the credit during the time when you need the planting, and the seed, and all of that, down and paid off, and then you stay, normally, with the same financial institution. We have in the bill all the systems, all the systems, even with penalties against the lenders to expedite that termination at any point, at any point that that borrower wants. But what we are avoiding is having this go on constantly, pull them off the computer, on the computer, this type of thing. So, I would urge you not to adopt the amendment. I would suggest to you that you've already accomplished all that can reasonably be accomplished with the Lamb amendment and the existing bill in fact.

SPEAKER NICHOL: Senator Harris, please.

SENATOR HARRIS: Mr. President, members of the Legislature, I rise to oppose the Vickers amendment. I think it was taken care of very effectively by the Lamb amendment which we adopted. It is a legitimate idea that Senator Vickers had, we dealt with it