

law. Now what happens? The lending institution very simply says, now look, as a result of the law, we have to require an additional 20 percent down payment, or instead of loaning a 100,000 on this quarter, we can only loan 60. My point is the very one that needs the help is the one you are going to stifle. Now I submit to Senator Johnson, I submit to Senator Hoagland, tell me where I am wrong. Tell me where I have misstated anything. Tell me what I have said is not accurate. Because, I haven't heard the bill explained this way. I have heard it explained it in other ways. I'm telling you what is in the bill and I'm telling you that you are going to have it come back and bite you, just like it did with 999. As a consequence, you are going to be back here trying to find a way to help the family farmer now get started again. For criminy sakes, who should be helped? There are enough farmers going out of business that want to get back into farming. They can't get back in if you make the only credit available in the state available to the guy that had a half-million in the first place.

SPEAKER NICHOL: Half a minute.

SENATOR DECAMP: Or that isn't in trouble and can expand his operation. That is what you are limiting credit to. Now, don't take my word for it. Challenge me. Go out and sake Mark Hunzeker, back him against the wall and say, "Mark, tell me where DeCamp is wrong. Tell me if that is wrong.", because he has got to tell you it is the goldarn truth because it is. Now, John DeCamp and Peter Hoagland are going to be gone. But I'll tell you who is going to sit here and take the hit for it eventually, it is going to be Rod Johnson, and its going to be Mark Hunzeker and there is one thing that lobbyists ought to learn around here, because they get it taught to them awfully quick, particularly those who have been around here a long time. When you lie to the Legislature, you get your ass burned royally later on. Unless you tell the truth on this bill, and this bill has serious problems, it is going to shut off credit to the beginning farmer, or to the marginal guy that could get started again, that is who you are shutting off credit to, he is going to take the hit and that ag chairman is going to take the hit. Now, tell me where I am wrong on what I have described. You have destroyed the collateral of the beginning farmer. You have destroyed the ability to put up collateral of anybody other than the big guy. And what is this called? This comedy is called, this comedy is called, the Farm Homestead Protection Act. Horse manure.