

to, the ability to redeem his homestead at some point, up to five acres. So you have lost that ability to mortgage that probably. Most lenders will probably not allow you to mortgage that. So, yes, John, you are right, you do lose that. But what do you get back in the other part of the deal? As I see the heart of the issue, you get partial redemption is what I see. Maybe that is already taking place in a way that most people can accept but I think we are putting that in the statute and that is what you are getting back. Now five acres and a homestead may be a lot to some farmers. It may be nothing to others. It just depends on the situation. I believe I pointed out at the public hearing that every farming situation is going to be different, and every situation that this law is applied could be different, and the same result is not going to happen in the every situation by any means. But I guess the only thing I ask of this Legislature is if the old laws were working so well, so productively, and people were not having problems, and people were being able to hold onto their farmstead, their homestead, then why did people come to me and to many of you in this Legislature and ask for changes? So to me that is the heart of the issue. If the laws were working as well as Senator DeCamp has indicated they have, that people are being able to save their homestead, then we wouldn't need LB 999 as we passed it and we wouldn't need LB 3, but there are problems out there, very real ones. And as Senator Schmit has indicated, he has had calls, I probably have had more calls than anybody. I have had calls from farmers crying on the other end of the line to me about they are losing their homestead. I can't do anything about that but I am trying to set up a mechanism here to help. Now Senator DeCamp's opinion is it won't help one farmer. That may be the case, and in order to get that partial redemption process he has said you are going to have to give something up. He is right. That is a choice that each of us is going to have to make. I have said that over and over and over again and I don't know where Senator DeCamp thinks that I or Mark Hunzeker or other people that work on this bill lie to you in any way. I think most of you know me and I would not do that. The fact is there was an attempt to put a waiver in the bill so that if I did not want this right to redeem that I could waive that right but it was at the urging of some farm organizations, specifically the Center, saying to the lenders, you guys would...

SENATOR CARSTEN: One minute.

SENATOR R. JOHNSON: ...enforce that every time I go in to get a