

loan. Every time I want to get a loan you are going to have to say we are going to waive that. So in order to prevent that, we put that minimal amount of property of five acres and the homestead in the bill. That wasn't what the lenders wanted. That wasn't what some of us wanted. But that was at the urging of particular people that felt that we were...the lenders would put it to the farmer every time they had a chance and they were simply trying to alleviate that problem. Now if Senator DeCamp wishes, he could offer a similar amendment to put in that, a waiver process, so that you could waive your right on this particular, if you wanted to. I would have to make it out, Senator DeCamp. We will talk about it. I want at this particular point to defer the remainder of my time to Senator Hoagland who wishes to get some things in the record.

SENATOR CARSTEN: Time is up. Sorry about that. Senator DeCamp, please.

SENATOR DECAMP: Mr. President, since last I talked, I talked to Mark Hunzeker and I will review that with you in a minute, but first I would like to address the various issues raised. Senator Chambers' arguments against me was that I didn't understand the bill. He said he was saving doomed farmers, doomed farmers, and a house for those doomed farmers. Everything of his arguments is predicated upon this, that this bill applies retroactively. Senator Hoagland, would you answer with a yes or no a question? You are the Chairman of the committee.

SENATOR CARSTEN: Senator Hoagland, will you respond?

SENATOR DECAMP: Does this bill apply retroactively?

SENATOR HOAGLAND: It sets up a different system for existing loans and for future loans. Yes, it does.

SENATOR DECAMP: Senator Hoagland, you know what I am talking about, that all these programs that you think, that Senator Chambers thinks, apply retroactively apply retroactively. Are you going to tell this Legislature for the history books that this applies retroactively?

SENATOR HOAGLAND: We have got a chart here that explains how the bill works, Senator DeCamp.

SENATOR DECAMP: Yes or no.