

SENATOR CARSTEN: Thank you. Senator Hoagland, please.

SENATOR HOAGLAND: Question.

SENATOR CARSTEN: The question has been called for, do I see five hands? No, I do not. Now I do. The question is, shall debate cease? All those in favor will vote aye, opposed will vote no. The question is to cease debate. Have you all voted? Have you all voted? Record, Mr. Clerk.

CLERK: 13 ayes, 20 nays to cease debate, Mr. President.

SENATOR CARSTEN: Debate has not ceased, and the next speaker is Senator Chambers, please.

SENATOR CHAMBERS: Mr. Chairman and members of the Legislature, you will notice that Senator DeCamp will often...you know what? I have got to make a confession here. I have been trying to say that I am not going to miss John DeCamp and that I am glad he is not coming back but I have to be completely honest. I am going to miss John. I think John and I need each other almost like a microbe and vaccine need each other for the promotion of medicine. I am not going to say which is which but, you know, it is like you can't have one without the other and you need both of them. But you will notice how John started his presentation with an allegation of a position of mine, then he asked other people questions about it, and I, who am the subject of the discussion, was here and he didn't ask me. That is John's method. He is good at that and he is good at mixing things. We ought to call him the chef, he mixes it all up. We need stereo here where you separate out the different parts so that one part is on that side where it belongs, the other part is on this side. When you have that one-sound system, everything just mixed and jumbled and that is what John does, and he presents a plausible argument without it being correct. Now I didn't disagree with what he said in his example to Senator Remmers. I accepted what he said, that a lender might say that separating out the homestead would detract or reduce the amount of collateral, but I say that is good, and those kind of people should not go into farming. I also am looking at this argument on the one hand of the lack of value of a home on a farm, and yet it is going to be such a tremendous reduction in the collateral. Those two things don't go together but, nevertheless, they are mentioned. John DeCamp and these people out in the corridor know what leveraging is and they know how it occurred during the '70's when all of that land was being