

know that I know my time is up, is helping those keep a roof over their head, and before you know it, Senator DeCamp may be in that number and he will say, good god, I didn't realize Ernie was speaking in my behalf when I was up there fighting him tooth and nail. I don't want John to sow the wind today and reap the whirlwind next year.

SENATOR CARSTEN: Thank you. Senator Higgins, please. Senator Higgins.

SENATOR HIGGINS: Thank you, Mr. President. I apologize for the delay in getting here. I was on the phone. I don't know how I am going to vote on this. I am not sure in my own mind what is good and what is bad. I would invite any senator to respond to my questions and the opinions I am picking up in my district and other districts in Omaha. We used to have in Omaha what we call the mom and pop grocery stores and drug stores and the shoe shops and the small businesses. And maybe on the first floor they had the little grocery store, and upstairs the whole family lived, and they, too, had a mortgage. Today we don't have any more of those mom and pop grocery stores and drug stores, shoe shops, and whatever, and the question that I have been asked is why will we save a farmer and 160 acres of his land plus his home, which may be worth \$30,000 to \$100,000, or whatever amount of money, but we don't have a law that says those people who operate a business out of their home in the urban areas, in Kearney, in Grand Island, Hastings, Omaha, Lincoln, when they can't make their mortgage payment, that is it. It is foreclosed and their business goes along with it. There are many insurance agents that operate out of their home so that is one of the questions that I have. If a man or woman fails in business and they are operating that business out of their home, should they not have the same rights. And a second question that is not really mine but came from one of the individuals I was talking to is how many of the homesteads that they are talking about and saying they have 2,000 acres and the farm has been in the family for three generations, four generations, five generations, and this one individual said to me, you know, Marge, I wonder if when their great great grandfather started that farm if he actually had 2,000 acres or if it was 60 or 180, and in these last few years when land values in the farm areas zoomed up, is that when they grew to 2,000 acres because they were advised by their financial advisors, be they insurance companies, bankers, or mortgage loan companies, this is a wise investment? Land is going up. We will loan you the money. Go ahead and buy it. So this is another question that comes to my mind. I am not saying