

whether it should be done at the present time, it is very questionable. But it is a good idea. I think it is something that needs to be done and I think it is done. I know that it is done in my local bank, I have talked to my local bank about this issue and he said I do it. He is losing some money in some cases. But, that is the way the ball bounces. He realizes that he can keep that individual out there, he can keep lending him some money and he can still make some money with it. We in agriculture have a tendency to lose money on occasions and I think everyone does who is in business. There are occasions that we have to back up and take another look and that is what is happening in agriculture today. The issue is fine. I have no problems with it. I think it is a little immature at the present time. Thank you.

SPEAKER NICHOL: Senator Schmit please.

SENATOR SCHMIT: Mr. President, I want to thank Senator Sieck for his support. I'm sorry, Senator, you are not going to be here next January, I'm sure I could use your support, but I'm sure you successor will probably be equally interested. I will have to say that I...in somewhat of the spirits of the afternoon would have to agree with Senator Haberman also when he says he doesn't know which direction he is going. But, that is not the first time for any of us around this place. I would say also, Senator Rod Johnson, that what I was trying to do was add some saving grace to LB 3. And, give us a few of us a little more reason for voting for it and I would just suggest this. I know that this body has oftentimes grabbed the new idea, adopted it, clutched it to its bosoms and passed it into law. But in the bottom of my heart I have the feeling here today that we don't seem to have the enthusiasm for this idea that is noted, but I would guess again that there will be a rush to the bill drafters office and there will be a whole series of people who will be drafting bills along this line before the next session begins. I want to ask you to take a look at the idea. I want to ask you to go back home and discuss it with your local banker. As Senator Sieck has said, many of them do it now, they do it just because it is good business. Many of the insurance companies are doing it because they have no real interest in putting a man off the farm if there is a way to make it work. I think it is an idea which may be a bit ahead of its time, but it wouldn't be the first time the Nebraska Legislature passed into law an idea that was ahead of its time. I would hope that the body will take...consider it seriously. I certainly do myself. I understand it caused a little consternation in the rotunda. I