

SENATOR CARSTEN: Excuse me, Mr. Clerk. The call is raised. That all you have, Pat? We will then move down to the resolutions. The first resolution is LR 3. Mr. Clerk.

CLERK: Mr. President, LR 3 was offered by Senators Schmit and Vickers. The first item I have is a request from Senator Sieck to add his name as co-introducer.

SENATOR CARSTEN: So ordered.

CLERK: Mr. President, LR 3 offered by Senators Schmit and Vickers is found on page 56 of the Journal. (Read.) Again, Mr. President, the resolution is found on page 56 of your Journal.

SENATOR CARSTEN: Senator Schmit. Senator Vickers, do you want to take the amendment?

SENATOR VICKERS: Yes, Mr. President, I'll take it. I don't see Senator Schmit right now. The amendment or the resolution is a very simple and straightforward one. It simply recognizes the work already done by the task force working on mediation and encourages that task force to continue its work, encourages the Legislature to, in effect, continue working toward and encouraging ways to get mediation, meaningful mediation to be done for those people facing economic difficulties in agriculture. One of the reasons, and I think Senator Schmit, in his comments on this amendment earlier today to LB 3, alluded to this, that one of the main reasons that we believe it is important to continue to examine this issue and continue to strive towards ways to work out the differences between lenders and borrowers is to prevent individuals from taking the final action, if you will, and, because of the federal government's changes in the bankruptcy statutes, having a host or rash of bankruptcies across the state. It seems very obvious to me that it would be much better to have these methods for mediation to resolve a lot of their problems rather than being forced into a bankruptcy situation. When bankruptcy occurs, generally speaking everybody gets hurt. It seems to us that that is not the correct procedure, as a matter of fact it is not good for the borrower, it is not good for the lenders, and it certainly is not good for what I will term the innocent creditors, the people who have been doing business on a regular basis with these borrowers. We saw enough bankruptcies already in rural Nebraska. We saw a lot of nervousness in terms of the businesses up and down the street because of some bankruptcies,