

dissembling and trying to avoid telling the truth. Mr. Hunseker said, well, the lenders knew that 999 would probably pass, and they knew it would probably create some problems, so they denied credit before the passage of 999, and that is how 999, even before it passed, was responsible for credit being denied before the bill was passed. What kind of nonsense is that? The kind of nonsense which is tolerated and allowed to go unchallenged in the Nebraska Legislature. This is the last time that this group of people will ever meet, ever. This time can never be recalled or duplicated again. Once anything is said during this particular day, it is something that can never occur again. This is a momentous day. And a momentous wrong was committed yesterday when an amendment was adopted that would allow farmers to waive the right to redeem their homestead. We all know that these lenders are not going to let the farmer be in a position to voluntarily say, I will keep my homestead. Everybody has indicated and admitted already that the lenders have the power. If they have the power and use it to whip this Legislature into line, what chance has the poor, poor, pitiful farmer got? Let's say we are talking about the poor, poor, pitiful one that Senator DeCamp was going to send trotting over to Senator Wiley Remmers' loan company.

SPEAKER NICHOL: One minute.

SENATOR CHAMBERS: I've talked nine minutes already?

SPEAKER NICHOL: Nine minutes and 17 seconds.

SENATOR CHAMBERS: I guess when you are enjoying yourself time flies. But those who are listening may say it has been only nine, depending on the point of view. But I'm very serious about my amendment. There are laws that we've passed before to protect the public. Congress has passed laws to do that. There are certain installment loan contracts which, if you repudiate within 3 days, even after you sign it, then you can get out of it. So, I think there are times when society needs to look at the problems that can be created if a certain set of circumstances are allowed to exist where there can be overreaching of an unconscionable kind, and interpose the power of the state between that potential victim and the victimizer. So, I hope you will return this bill and strike that amendment and leave the situation where we had it, before that amendment was added, so that we won't have a new problem before us which is those farmers, who inevitably are going to be thrown off the farm, no matter what we do, will have some place to stay for at