

let's go home.

SPEAKER NICHOL: Thank you. Senator Carson Rogers, please.

SENATOR ROGERS: Mr. President, members, I rise to oppose also. I think we went through a lot of rhetoric the last few days here. I guess I sometimes wonder if some of the people, how much money they've actually borrowed. But I guess that is none of my business. As a large borrower all my working days, I've always had to have a contract between my banker and myself. So I, therefore, don't think we can legislate how, when, and where they loan us money, regardless of what we try to do because, let's face it, they have more or less the last answer. They have the last hand. It's worked this way all the years that I've borrowed money. I don't see how we can change it. I hope you would defeat the amendment.

SPEAKER NICHOL: Thank you. Senator Chambers, please.

SENATOR CHAMBERS: Mr. Chairman and members of the Legislature, acknowledging that perhaps I am very ignorant of farming matters, I'm going to ask somebody a question about farming and I hope they might know the answer. I will pick...Senator Lamb, I would like to ask you a question, if you will answer it for me.

SPEAKER NICHOL: Senator Lamb, please.

SENATOR CHAMBERS: Let's take the hypothetical that has been given of an individual trying to start out in farming, he has \$10,000, he wants to get a quarter section of land that costs \$100,000, and he needs a loan to make up the difference, and he's going to start in farming and all he's got is the \$10,000 and he's going to get a \$90,000 loan. How much chance would that person, under these circumstances, have, first of all, of getting a loan in that situation, in your opinion?

SENATOR LAMB: Senator Chambers, I think the pertinent question here is, what about not that extreme.

SENATOR CHAMBERS: Well, let's use...that is the example that was used, I'm asking you.

SENATOR LAMB: In that extreme, of course, you know it's very...it's almost...it's minute. But you carry that forward a bit where you have lesser loan, a bigger equity in whatever,