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necessary. Most banks recognize the type of situation which I have described to you, and when that spouse comes into the bank to borrow a substantial amount of money, it is a very normal precaution for them to secure that signature. Having done so, I have no problems...if the wife chooses to give half of her estate to the husband in that manner. But I can cite you actual examples where a spouse was impoverished...

PRESIDENT: One minute, Senator Schmit.

SENATOR SCHMIT: ...because unbeknown to her, her husband committed a substantial amount of her estate...oh yes, it is half his, it is half his by virtue of marriage, not by virtue of having earned it. There is a substantial difference...a substantial difference, and I would beg you to consider that when you vote upon this bill. We are not talking about walking away from a just legal debt. But if I marry a woman who happens to be worth a couple hundred thousand dollars, and thereby become entitled to half of that and sign a note for it without her knowing it, that is being clever on my part and it is poor business on the part of the financial institution that allows it to occur and it works to the detriment of the woman, and I am against it.

PRESIDENT: The Chair recognizes Senator Keyes.

SENATOR KEYES: I just want my good friend, Senator Beutler, to answer me one question. Senator Beutler, as your bill sets right now it is a benefit to the bankers, is that right? To guarantee a loan to the bankers.

SENATOR BEUTLER: Is it a benefit to the bankers?

SENATOR KEYES: Yes.

SENATOR BEUTLER: Well, yes.

SENATOR KEYES: Yes, that's what I thought. Okay. That puts me on the other side. Thank you.

PRESIDENT: The Chair recognizes Senator Vickers.

SENATOR VICKERS: Mr. President and members, I rise to oppose this amendment. If I read the amendment correctly and I would like to read part of it. "When a person applying for a loan relies in part upon property to establish credit worthiness", I wonder how many loans are made by any loaning institution in this state that doesn't rely on some sort of