reared in my home town with a man in whom I had implicit trust and frankly, unquestioned confidence. I engaged the contractor, who incidentally did an excellent building job, who submitted buildings for the work that he performed and who was paid. I am sorry to say that not all of the subcontractors or suppliers were paid. \$20,000 plus figure these subcontractors filed liens against my property and these bills had to be paid. had to be paid in full before the liens were released and before I could consummate a small business administration loan. The contractor subsequently filed bankruptcy and as I understand it, is now doing quite well in another part of the United States. So it is with a very personal experience that I hold the ofinion that no one should have to pay more than once and these private or commercial owners must be protected by whatever kind of laws that we enact, contractors, subcontractors, suppliers, should run their business without that lien law wedge against homeowners and business people. As far as I am concerned let the homeowner or the home buyer or the commercial owner pay just once. Thank you.

SENATOR KAHLE: Senator Hoagland.

SENATOR HOAGLAND: I would like to call the previous question, Mr. President.

SENATOR KAHLE: The question has been called. Do I see five hands? I do. Those that wish to cease debate vote aye, those opposed no. Please vote. Record.

CLERK: 18 ayes, 14 mays to cease debate, Mr. President.

SENATOR KAHLE: The motion fails. Senator Nichol, you are next.

SENATOR NICHOL: Mr. Chairman, members of the Legislature, I think a few things ought to be said in answer to some of the statements that have been made. First of all, when a contractor takes out bankruptcy there is a loss. When anybody takes out bankruptcy there is a loss that somebody else picks up. Now when we think of contractors as big contractors such as the big one out in Grand Island that went broke and I really believe as Senator Peterson said a little bit ago, it was true. Had not people been warned several times, many times, the loss ratio would have been much higher. Now the point I was really getting at in regard to this is, not everybody is a big contractor. There are a lot of small contractors. There are a lot of small suppliers and subs who are not big people. It also should be said that some people do not pay their bills, and not only poor people. People who are well to do do not always pay