

accommodate all three groups. The builder who pays his bills will do more business, the realtor will no longer be embarrassed by seeing his clients victimized, and the innocent public will no longer fear for his financial life when he dares to buy a new home. LB 512 will not be difficult to live with. It may be difficult for those who wish to continue to extend credit carelessly. Again, I speak in opposition to the amendments to 512. Thank you.

SPEAKER MARVEL: Senator Dworak.

SENATOR DWORAK: Mr. Speaker, colleagues, I have listened closely to the debate on this issue. This issue, like many other issues this session was heavily lobbied. I was heavily lobbied in Columbus this summer, this fall, through the winter until today. I have had subcontractors in my office one right after another saying that the existing law is just fine. We don't need any change. I think this viewpoint was expounded by Senator Peterson. He indicated that we have a small percentage of the amount of construction in the State of Nebraska that becomes subject to liens. I concur that it is probably a small percentage and I think you would have to agree with me that it is probably a relative small percentage of people in the State of Nebraska that get murdered each year but that doesn't make the problem any less serious if you are one of the people that have been had. If you have lost your life, you have lost your home, I don't care if it is only one. I don't care if the percentage is half of what the percentage is right now. The fact is that individual people have certain basic protections. Oh, yes, Senator Sieck can very thoroughly and very completely check the credit reports in Pleasant Dale and I imagine that doesn't take too much effort on Senator Sieck but if you live in Lincoln or if you live in Omaha or if you live in Columbus or in Grand Island or Hastings, that may be a little bit more difficult task than in Pleasant Dale or in some community with a population of a hundred and twenty-five. It seems that the arguments are the traditional arguments, do social values, are they paramount over individual rights? And in my opinion, as commendable as the social values are, the rights of that individual are still paramount. It is easy to gloss over numbers and statistics. That is an easy thing to do and say it is .005 percent but .005 percent becomes significant if I am the .005 percent. Then it is very doggone significant. Sure, my chances of catching or of getting some type of serious illness may be small and I always used to play this game when I looked at life insurance tables statistics. The chances of losing your life if you are under age 30 are insignificant compared to if you are age 80 and that is just great until I am the one under 30 and then it suddenly becomes a very significant statistic.