

some additional tremendous expenses on the industry, when the truth is, in my opinion, that this very law has made the industry more expensive than it should be. It has made it more expensive because it has allowed subcontractors and material men to pay no attention to whom they give credit. Every other businessman has to pay attention to that but these do not because they will collect anyway from the homeowner. So they are the ones who are creating the additional expenses, the present system that is expensive. The least expensive system would be relying on the private enterprise system, relying on the thousands of decisions of each plumber, each subcontractor and deciding whether or not to give credit. One last point that I would like to address, they say that this is a small problem. They don't really believe that but they say that but just in this year there have been 766 liens filed on residential property in Lancaster County and 399 so far this year. Now that is compared to 775 houses constructed, 766 liens on 775 houses. That is more liens than houses. Obviously there are more liens than one on many houses but that is just to give you an idea. But the point made by Senator Dworak bears repeating. The one individual that is hurt can be hurt bad. Mr. and Mrs. Taylor purchased a home. Thirteen liens were filed against them in March and April totalling over \$20,000. Now to them the mechanics lien is not a small problem. Mr. and Mrs. Silvey purchased a house in October 1980, four liens filed totally \$3,184. Now to them the lien law is not a small problem and the Sacketts lost \$18,000, \$18,000 in liens filed against them. It is not a small problem to them. Mrs. Robbins lost twice. She thought a lawyer could protect her the second time so she got a lawyer but she lost another \$13,000 that time. This law is making lawyers look awfully bad. So to the individual homeowner it is a catastrophe. It is not a small problem. It absolutely destroys them. In all fairness with regard to the looseness of credit aside, the subcontractors and material men are a relatively innocent group. I will admit that but it is also true that the homeowner is an innocent group and the way I analyze the problem is simply this. As between two innocent groups if you can't protect them both, and I am willing to listen to anybody who says that they can protect them both but as between the two, if you can't protect them both, you protect the least sophisticated party. You protect those who cannot protect themselves. You protect those who do not know the construction industry, who do not know the individuals and corporations working in the local construction industry who have no likely means of knowing whether if somebody is solvent