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body. I'm thinking about, Senator Wehrbein, the year we're facing. I don't know that I would be well-advised to say anything negative about the rural lending institutions, would I? He's agreeing with me. One of the more interesting things about this issue and, really, as I understood Senator Landis in his opening on the bill, that we are, in fact, talking about a situation that while the Uniform Commercial Code is, in fact, model law, generally put in the statutes in the 50 states in a way that is very similar on all the points, that the agricultural portions seem to be somewhat unique. If Nebraska is unique, then I assume that other states may have something that's unique, and what is unique about this to me that in the practical world, that Senator Kremer and I live in, the bank is lending to both sides of this equation, the farmer as well as the...at least to the extent that they are privately owned, agriculture suppliers, and there are many times when...when if the bank makes a determination that the person in production agriculture's credit isn't altogether that good, they will only loan part of the money directly for their year's operating loan, and then they will provide the loan assistance to the supplier because the supplier may have a better credit rating, and they then, in turn, provide that credit to the producer. Now that is not a universal thing that happens, but it does happen, perhaps not at Decatur, but it does happen. Again, I think it's important that we consider what we're talking about here. We're talking about credit in the instance where quite probably the financial house is not going to or is extremely reluctant to provide the assistance to a farmer to use convenience credit or use credit throughout the year. I will tell you that Senator Kremer pays cash, and I pay 30 days because I go to the bank and borrow the money and pay for all of my inputs when I'm billed for them. There are a lot of people that aren't able to do that, a lot of people aren't able to do that, and to have a situation, even if it is perhaps, as Senator Landis indicated, a better situation nationally, it does not appear that the Fertilizer and Ag-Chemical Institute in Nebraska feels that this language is a better situation for the state of Nebraska as it exists at this current time. I will...will say this now, and then I will probably not speak again to this bill until...till the close, or to this amendment until the closing. To try to put this into a perspective that we can all understand, if you own seven houses, or better than that, you were a roofer who put