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dwindle. That is not going to be reversed. The population in Nebraska is going to continue leaving the rural areas and going to the cities. That cannot be reversed. Businesses are failing in little towns and part of the reason for that is because the people who would support those businesses don't have any money to speak of. Individual farms are going to go under and the rate of their going under is going to accelerate. This bill does not even touch or attempt to address or even acknowledge the existence of the real problem in rural Nebraska. Family farms are through. They are going to be increasing consolidations of land into larger and larger farming operations controlled by fewer and fewer persons, whether by "person" you mean a natural person, such as Ted Turner, who is not farming right now, or a person in the sense of a company which is going to find a way to qualify for having such an operation. But, in any case, bankers are not going to lend money to these nonviable family farms which are not viable economic units. A banker, a lender, wants to make sure that the one who borrows the money is going to pay it back. Either that person is going to have enough income or assets or a combination to pay back that loan, or the loan is not going to be granted. A loan that is granted and is not covered by collateral is classified from the beginning and that kind of loan is not going to be made, and some loans that were not classified at the time they were made have become so. And it is not rare to have people asked to provide...

PRESIDENT MAURSTAD: One minute.

SENATOR CHAMBERS: ...additional collateral to cover the loan, and if they can't come up with it, then they're going to foreclose and they sell off whatever was in the pot. And that is not going to be affected by this bill. That is not going to be touched by it. But if this bill passes LB 1348 is gone. It's going to be vetoed. I know it and anybody familiar with the economics of rural Nebraska and the ag economy know that to be true also. I'll turn on my light again.

PRESIDENT MAURSTAD: Thank you, Senator Chambers. Senator Matzke.

SENATOR MATZKE: Thank you, Mr. Lieutenant Governor, members of