LB561 addresses two phenomena arising out of the ongoing financial crisis. The first is the great need for investment in public infrastructure and, in spite of underemployed and available engineering and construction resources, the money is not there to do what should be done now. The second is interest rates held at near zero by the Federal Reserve pursuing policy to accommodate ongoing, fundamentally unsound federal fiscal policy.

A lot of people who have done the right thing and saved a lot of money are left with no place to invest it. To get a reasonable rate of return often requires the assumption of unreasonable risk. Savers are no longer rewarded for their prudence. LB561 is a novel attempt to mobilize the resources of savers to meet the infrastructure needs of the public. There could be an infusion of needed capital for roads infrastructure in return for an inflation protected, T-Bill rate of return, in the form of a credit against future tax liability of the saver. The bill provides that under limited circumstances such credit could be transferred at a discount.