handout which identifies some state beginning farmer loan programs which have been developed in other states. This was put together by the Center for Rural Affairs just recently a few months ago and will give you an idea of what other states are doing to try to encourage the small beginning farmer. I don't see any problem with the attempt that LB 384 is trying to accomplish. I think the goal is worthy. My concern is the means by which the end is to be accomplished. I think there are a number of problems with the bill that need to be addressed and I think that if you have taken some time to look at the bill in very much detail it is not very clear exactly what the purpose of the bill is. Because. it really doesn't mention the fact that we are trying to help small, perhaps new, beginning farmers to get started in agriculture. Although that is the intent of the introducers and I respect that, my concern is that you pass legislation that specifically deals with what you specifically which to accomplish and I don't think this bill does that. I have been supportive of the mortgage finance fund. I think that they have done a fine job but we have seen in the past that there are always some problems when you are not very specific in what you are trying to accomplish. That is an example where there were a lot of concerns about the fact that the low income individual trying to be helped to get his first home was not in fact really the focus of the initial bond issuance. The second time around they did focus on that. My concern is that I don't want to see this problem repeated and in fact expanded upon. I think what you really need to do is sit down with this bill and provide for some sections that are not in the bill now that I think would take care of some of the problems. First off. . .

SPEAKER MARVEL: We are getting close to when we are going to close and we would appreciate your attention so the Chair at least could hear what the speaker out in the legislative chamber is speaking. Go ahead Senator.

SENATOR WESELY: Thank you, Mr. Speaker. I would suggest that we look at some possible changes in the bill which would establish an eligibility section, strengthen and clarify the intent section so that we really do specify who we are trying to help with this bill. We should add reporting requirements so that we know who in fact will be helped by the bill. I think that we should also add farmers as individuals on the board. There are