

could spur farm size growth and land price increases, both to the disadvantage of beginning farmers. To improve farmer opportunity the distribution of credit must be changed. Loans must be carefully targeted to those who need them to start farming. Secondly some loan programs actually benefit high income investors in the tax exempt bonds through which the program is financed more than they benefit beginning farmers. There may be more equitable and efficient means of assisting beginning farmers. State and federal policy makers must carefully pick methods to help beginning farmers. Policy makers must insure that the programs actually benefit beginning farmers and do not unnecessarily inflate land prices." That is what I am asking this body to try to accomplish. By moving the bill back to committee those goals of insuring only those who need the help are helped by insuring that it is targeted carefully, and that is a word used through this report, carefully targeted so that we benefit those who need the help, will actually be very beneficial to the State of Nebraska helping beginning farmers, but a program such as embodied in this bill in the present form is not very targeted. It is not focused where the need is. It could in fact inflate land prices and I think cost the State of Nebraska, harm agriculture rather than helping. Now the bill was a framework, that is a start in the right direction and it's certainly a good step to take but I am asking that the bill be send back to committee, that it be reworked and that the targeting that is necessary to make the bill a very good bill for Nebraska be accomplished and if that means that the bill isn't passed this year, then I don't see the rush. We haven't had a program before. What is another year to really carefully target a program before rushing ahead with one? I think that it is wise to be very slow and cautious in adopting such a proposal. I think that Senator Kremer emphasized these points, I think Senator Burrows who has always fought for the small farmer should recognize the fact that this bill is in fact not helping the small farmer as best as it could and a change to the bill would do that. I don't think that we should talk about amending the bill on General File or amending the bill on Select File. You don't draft a bill of this importance on the floor of the legislature. You get too much trouble that way. I think we should send it back to committee where it can be worked in the proper fashion and I think that the proposal that we have could then mesh better with the federal programs that we now have, the loan programs, and take a look at other states and what programs they have established, how they have worked and put together a bill that is truly outstanding and one that we can all be proud of for Nebraska. So again I ask