

made a loan program. I would like to also note that when we helped the business communities out with tax exempt funds to base off cheaper interest rates, probably the smallest ones that could get it amounted to about what I am talking about as the limitation factor for agriculture. When we help business out, almost all of it went to outfits larger than \$600,000 net worth, and I am asking you for a limit that is realistic to place a situation they can deal with for people that are in a tight box of moderate and low income farmers. The income criteria is coming into this whenever you are bailing one out. Larger farms could sell down and still keep a viable operation but a half a million dollar farm operation on current market values, a half section of irrigated land, can't sell down and keep a viable operation for his family to live out of. Thank you.

SPEAKER MARVEL: Okay, the list shows now Senator Vickers who wishes to speak to the Burrows amendment to the Sieck amendment. Senator Vickers.

SENATOR VICKERS: Mr. Speaker and members, I rise to oppose the Burrows amendment and, very briefly, I will attempt to explain why. First of all, if you are worth a net worth of \$600,000, I don't think there is any question but what you can go in any bank in the State of Nebraska and borrow some funds. If you can't, there is something wrong with that bank. You'd better go find another banker. I am not married to my banker, and if he would choose not to loan me money if I had that kind of net worth for operating expenses, which as Senator Burrows indicates, cash flow is a problem, there is no question about that but that is part of operating expenses, and if he wasn't willing to loan me money, I would darn sure go down the road and find another banker. I can guarantee you that. The fact of the matter is, I think we need to make a decision right here and now as to how far the government of the State of Nebraska is willing to go in assisting farmers in the State of Nebraska that are in financial difficulties, financial difficulties brought on by the interest policies, by the federal government in many respects. That is the problem. That is the problem plus the fact that prices are no good in agriculture. I have been losing money for over a year now in my swine operation. We are not making too much on cattle either. But I will tell you what and I will freely admit this, if Senator Burrows amendment gets on there, I can qualify and it won't be too difficult for me to either. You can lower it less than that and I can still qualify. Now if we want to put the State of Nebraska in the business of financing going operations, I would like to think my operation is a going one. Maybe it is going down the tube, I don't know but it is going. If we want to put the State