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take people out of their homes, those few of you who may be listening, they offer what they call a four-year subsidy and during the four years maybe the subsidy will make it possible for that person to afford a place to rent or to buy or make payments on. When the four years are over and the subsidy is cut out, the person can no longer afford that residence and he or she is out on the street, who will handle that person's problem then? Not this Legislature. But they will come to me and I have nothing to offer them. I have to tell people to use whatever means they find at their disposal and then I have to do what I can to help pick up the pieces. It is very, very difficult to sit in this Legislature as a black man. There are times that realization will flood in on me and I will ask myself, what am I doing here? I don't even belong here. There is no interest here in the people that I represent. There is no chance to get freedom here.

PRESIDENT: Half a minute, Senator.

SENATOR CHAMBERS: If there is to be a fight, I belong out there with the people who are fighting, not sitting here playing the games. So I am going to try to talk to some of you and see if I can make you understand the seriousness of the problem, and if so, then we can correct it in the way that legislators are supposed to. But if we don't, then don't one of you point an accusing finger at me or the black community because I am not going to sit by and watch my people and my community destroyed literally. If you can't live at a decent level, there is no reason to live at all. And if you think I am uttering empty words, just look at people whose complexion is the same as yours in Northern Ireland and you will understand that there are some people who would rather not live at all than live under the hellish conditions that are produced by an uncaring, unfeeling government.

PRESIDENT: The Chair recognizes Senator Higgins.

SENATOR HIGGINS: Mr. President and members of the body, we have had a lot of talk here this morning about low and moderate income and that that was the intention of the Legislature when they created this Mortgage Fund Act. I want to quote to you just a couple of things from the original bill, LB 476, Section 2. "From time to time the high rates of interest charged by mortgage lenders seriously restrict existing housing transfers and new housing and it causes a condition of substantial unemployment and underemployment in the construction