

value of the home in which I live. The point that I make here again is this, it goes on and on and on. A year ago, two years ago I offered a bill to do away with the Ethanol Authority because I did not like the manner in which they were proceeding with their loan program. Only by the grace of God were some of those loans not consummated because the individuals to whom the commitments were made were so poorly qualified they couldn't raise a dollar anywhere else. Not like Mr. Fail who bought those S & Ls down south for \$70 million with a thousand dollars of his own money. The point I want to make is this, we continue to do these things. We continue to say we're going to do well but we goof it up. One of the reasons why, I think, is that there are no qualifications for the people that are hired. We have in this system and this state a banking system and, say, even a small bank like we have in Bellwood, the Bank of the Valley, five or \$6 million in deposits. We have a well-trained person, we have a board of directors that works with him and they watch their operation very closely. If you have a large bank, take the FirstTier system, take Commercial Federal, all of those systems are large, they loan lots of money, but the people involved have experience. They have training, they have background and you don't take someone from the rank and file, myself or anyone else, give them a job and give them a checkbook and allow them to begin making loans. It doesn't make any sense. We goof it up, we squander the taxpayers' money and it is not our responsibility to create programs just strictly for the purpose of creating jobs. That is what we are doing. I am amazed at what Senator Wesely has told us and I suggest that if you pursue the budget in great detail, you will find repetition time after time of the same kind of situation which you have before you with this authority, half the money spent for administration, a bunch of nonsense. Senator Wesely, I'll support your amendment but we ought to be ashamed that we have to put into the language of the law legislation language which states that no more than half of the budget can be spent for administration. Ask your banker. Call up your banker friends, Senator Wesely, or anyone else on this floor and ask what kind of a proposal they would have to give to their board of directors along that same line to accomplish the same goal. They'd run you out of the club if you came in with that sort of an idea, but that's what we're doing and that's government at its worst. And you know what, one good program doesn't justify the abuse. I would hope that we could do some good, but the facts are we don't. Another thing I know for certain, personalities become involved.