say a couple of words about the hearing that took place before the Banking Committee when this proposal was first discussed. And at that hearing, we had a number of people from Senator Chambers' district that came in and talked to us about some of the plans that they had. I think most of us realized that out of the entire City of Omaha, one area that needs development badly and capital for investment is north Omaha. And at the time, those people made an excellent presentation before the committee. The committee thought long and hard about the proposal because when you're talking about a million dollars it's a rather substantial investment. And we examined it and talked about it, and we felt that it was money that would be well spent. I know that sometimes...the people that came before us were not what you would call government bureaucrats. I mean, they weren't actually involved in government. They were people that were involved in entrepreneurial enterprises, people that were involved in the community, people that felt that this additional capital would be a good investment for their neighborhoods. And so as I find through the years in the Legislature, a lot of times these types of people don't quite understand how the system works. I can recall one time not too long ago where I had a bill that established a venture capital network, and it was a small program but it was a business and economic development program administered by the university, and I remember getting a frantic telephone call after the hearing saying, why is our money being cut back. They just assumed that once the money is in the budget that it would continue to be in the budget, and a lot of times, I think that is the way people that are unfamiliar with the state government view of things, they don't understand that sometimes things can be taken out of the budget or added to the budget; that each year is a new year to reexamine certain programs, and especially new programs. In my particular case with my program, it was only about $25,000 and we were able to put that back into the budget. And I think in Senator Chambers' case, at least the constituents in his area probably didn't fully understand what was involved. They felt that if they were working on a program, which is really what the Legislature intended, that they really shouldn't be all that concerned about state government, and maybe that is why there appeared to be a lack of response. But I can assure you that of all the areas in the Metro area, that particular area is one area that needs a great deal of capital infusion. We do have trouble with banks wanting to make investments in that area because of the risk involved in it, and I feel that this particular amendment is a good investment. It is money that