

that you may have to add a line if you're a manufacturer, you may need a new piece of equipment and without that perhaps your workers will have to go on seasonal work, they'll get a contract, they'll be laid off, so some of these loans could go into help small companies purchase that piece of equipment, maybe do some changing internally to be able to give their current employees full-time employment. They may not be adding any employees, but they're going to retain what they have. They may not have to lay anybody off for a month or six weeks or three months until they get another contract because they didn't have a particular piece of equipment, because many of them are satellites that build particular parts maybe in the areas of manufacturing for a larger company so it's contract work. So, number one, though you may not be adding any new employees, you could be retaining and offering full employment to the employees you have. The second step, of course, is expansion and that is saying adding some new employees, adding a new line where you could bring in maybe two or three people, maybe you need an addition to your building. Maybe you need to move to another one because you're getting just at the verge where you can't handle it where you are and yet you want to go out and you want to expand just that little bit, so an expansion. It's not bringing a lot of people in, it's not bringing new recruiting or anything like that, it's saying we have a good company here, chances are it's been there for a long time, but it needs to expand. The business has grown, it's a good product, whatever it is, so you need to add some employees but you need the capital to do that. The third one, the most costly one and the most glitzy one, of course, is recruitment, bring in that new company. That's usually the last thing that is done when it comes to economic development, needs to be done, but it's not the first thing you do, it's usually the last thing that you do. Then it's all new employees. This bill looks at small business and small business growth in the State of Nebraska has contributed more to economic development when it comes to job creation than anything else that has been done in this state. That's been going on for quite some time. That's a national statistic. I don't think it's going to make any difference if you call it rural. In my area, Scottsbluff is not considered really rural, it is considered urban. There are rural communities around and yet as far as Omaha goes, Scottsbluff is probably rural, but you have many different sized towns. You have some companies there that need to add onto, they need to expand, they need to retain all those things, and this bill, I think, addresses that. It also allows communities who are