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Medicare: The federal health insurance program for the elderly will fall into deficit this year and exhaust its surplus by 2019. Further on: Social Security is projected to fall in the red by 2018 and use up its surplus by 2042. Driving the funding shortfalls is an impending explosion in the senior population with the coming retirement of the Baby Boomer generation, of which 17 of this body are members of that Baby Boomer generation. Those born between 1946 and 1964, the longer life expectancies from healthcare improvements, simply put, there won't be enough working people paying Social Security and Medicare taxes to cover the benefits for this swollen population of retirements. We are soon going to move from the largest segment of our population that is working today into the largest segment our population that will be receiving dollars from the federal government and from state government. Remember, Medicaid, 60 percent federal, 40 percent state. And to then compound that with a tax that, yes, we don't have to pay but our kids will, just doesn't seem right, you know. And I've sat on the Banking Committee for the last ten years, and we've looked at certainly the little loan businesses along the street. Some of them do a very good job, some of them, I'm afraid, take advantage of those individuals who can't make it from paycheck to paycheck, and so they will loan them money at a very high rate of interest. We call those predator lenders. Those predators out there are waiting to take advantage of individuals who can't quite make it. Well, here we have an opportunity to pay a bill that is owing, and I sure hope that we do that and do it not with borrowed money. I can absolutely remember in 1979 what the interest rate was. It was 19 percent, because I owed a lot of dollars two points over prime, 21 percent interest, and try to figure out how you make those payments. And so, yes, I can understand why 10 percent then was a very low interest rate. And who knows? We may see that again. But there's one thing that did happen in 1979. I made a vow that if I ever got out of debt, I would never go back in again, and I haven't to this day and I encourage my family members also to watch their indebtedness. And as a policy maker, I think it is wrong for the state to go into debt, no matter how low the interest rate is. Four percent, yes, that's a good rate. But I've always been one who paid as you go, and if you didn't have the money, you didn't spend it, and I certainly think that that is a better