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have on paper money being meaningless, on inflation running our lives, on indexing, in effect, because that is really the position this country is in now. We are indexing. You have fifteen or sixteen percent inflation or twelve or thirteen and then you have the interest above that. That is the way the economy is functioning. I do urge you to reject his amendment and stick with the committee amendments all the way.

SPEAKER MARVEL PRESIDING

SPEAKER MARVEL: We are on the Johnson amendment. Senator Vickers, do you wish to speak to the Johnson amendment?

SENATOR VICKERS: Yes, I do, Mr. President. Mr. President, members, I, too, rise in opposition of Senator Johnson's amendment. I think Senator Johnson is probably concerned as most of us are with the homeowners' plight but I would like to point out to Senator Johnson that it is not just the homeowners that are in this bind. This twenty-five thousand dollar limitation as it is right now is preventing some farmers from operating, basically. There is a lot of people in rural Nebraska that have to borrow over twenty-five and under a hundred thousand that simply aren't getting the dollars right now. If you happen to be a large farmer or large enough, as far as being in debt is concerned, that you are over a hundred thousand dollars, then you are getting the dollars, you are getting the funds. If you really want to kill off the small to medium sized farmer, Senator Johnson's amendment is a good way to do it. Now I don't think that is his intention but that is the net effect as what is going to happen. I tend to agree with Senator Schmit. I think the law of supply and demand works. It has worked in the livestock industry for years. I can't see any difference between dollars and livestock as far as the availability is concerned. If there is a need for them and the dollars are there, if interest is high enough, the dollars are going to be there, and I don't like to pay interest charges any more than any one else. Lord knows it is killing us off in rural Nebraska but when I go to my banker to borrow some money to operate on I kind of like to have the dollars there to get also. If I don't, if they are not there, then I am not going to be able to operate. Sad to say that is the way farmers operate, on borrowed funds or at least that is the way most of them operate. Senator Schmit made the comment that some people would just as soon bury their money at six percent as to invest it in livestock feeders. I have been raising hogs and I am sure that even if it was twenty percent they would