

hearings, where we were talking about the bank closing. In our church we had a whole sermon, at four masses on Sunday, about the problems that the people were having in Verdigre, Nebraska. The pastor asked us to empty our pockets to send them money, any loose change or dollar bills that we had in our possession at that time. We went to church not knowing that we were going to have this. Yet, that Sunday, we collected \$1,200 to send to the people of Verdigre, Nebraska. So we feel very strongly, in our community, about the plight of the farmer. I never objected to the federal government using my tax dollars for the PIK program, or for any program to help the farmer. They are in a bad situation. Anything this Legislature can do to help agriculture, including sending the senators to Washington, I am certainly in favor, even if it helps just a little bit. Any help that we give them is something that they solely deserve. The Commonwealth depositors, there is so much talk on this floor about whether or not we have any liability whatsoever to the Commonwealth people. We say that we should decline the liability of the state. But at the same time we took the responsibility to close Commonwealth and we took all their assets and spent their money for lawyer fees and for the situation that happened all summer with our Commonwealth Committee. So we must have, at that time, felt some responsibility because we did take over and we did spend some of their money. If somehow we had settled this last year, we would not have the domino effect that we have now with our financial institutions. We find people in Omaha that are walking around saying is the Omaha National safe, the biggest bank in the State of Nebraska, yet they are worried about it, whether or not their savings...they are talking about their mutual funds. They are worried about what the State of Nebraska has come to because of the domino effect that we've had from Commonwealth. I have, before me, and I know some of you have seen the brochure that was sent out by the Commonwealth people in the NDIGC operation. Some of the things they say in this brochure, and I understand that they were passed out for years, the Nebraska Department of Banking and Finance also has standards which each institution must maintain. The corporation and member institutions are examined by the Department of Banking and Finance. Now if I had my life savings and I was looking for a place to put my money, I would read this and say, hey, that is not bad. The corporation and member institutions are examined by the Department of Banking and Finance. We know that all of them