

this on. The lower tier are the farmers who are through. The middle tier are those who are in trouble but they are not through and they are hoping for something. Then there are a few at the top, like my good friend, Senator Lamb and some of the others, rich and everything else, who not only are making it but they can look down at these others and say, I will never sink to that level. But as soon as you pull out that bottom tier, the second tier becomes the bottom one and the third one becomes the second one and the problem is going to continue to worsen. But, nevertheless, when they talk about a possible bail-out for the farm credit system, by the time that occurs a lot of these little farmers are gone anyway. But the programs, the money that might be available for new credit or extension will be there and the big ones who have consolidated a lot of this land, like John Wayne had done before he died, will be able to get the benefits of it and the rich, indeed, do get richer. Now, there is a situation where farm banks in other states have troubles, too, but they are not exactly the kind that exist in Nebraska. In Texas and Oklahoma and Kansas where they had energy loans, high energy loan exposure, when the oil prices collapsed, then all of those loans are nonaccrual. And these are farm banks that had lent to them also and some of them and some of the parts of the country involved are tied into the farm credit system. So, when every problem that exists is going to be tied to 999 in Nebraska, we are being given a bill of goods. But the lenders don't have to go that far. As Senator Schmit, I think it was, who said it, the lenders have the whip hand, all they need to do is pop the whip and say, go. One other point. If we, by doing what looks like is going to be done, intend to forthrightly take this problem by the horns and say we are going to do all we can to deny credit to those who probably can't make it, that we are going to start the purging process which has been allowed to occur by means of attrition. We are going to resort to agriculture Darwinism where the weak cannot survive. Remember, the predators cut out the old, the sick, the small, and so forth, so that the strongest will be there to perpetuate the species. If we are going to weed out all of the weak and the inefficient, then maybe I would help you do that because there would be short-term misery but over the long haul there would be a restructuring of the economy of this state, a more realistic look at the problems that the citizens face and we wouldn't come back here year after year with our tinkering trying to alleviate some misery without being able to cure the patient's illness. So, if that is what Senator Lamb is talking about, what Senator Schmit is talking about, what Senator DeCamp and the others are talking about, then I will say that I will