

\$35 million, roughly. More than 8 times as many loans to farmers, but the loans were about 8 percent of what the business loans were. I just want to point out, \$35 million loaned totally to agriculture, 56 million loaned to business, 110 to those individuals who engage in apartment house...(interruption)

SPEAKER NICHOL: One minute.

SENATOR SCHMIT: ...and 656 million, or roughly 20 times, 26, 22 times as much money made to individual homeowners. I'll guarantee most of them didn't have 5 percent of their equity. But in agriculture you've got to have 50 percent of the equity. The NIFA program for Nebraska farmers has been a farce, it has been a sham, it's been a charade. What started out as a good intention on the part of Senator Rod Johnson, and I think, as Senator Chambers said this morning, Senator Johnson said, I give up on the program. You can't make something out of nothing. He had a good idea, but he had gone about so far and he couldn't go any further. Senator Chambers and some others took over, and I know Senator Chambers was sincere. But you can't make something out of nothing. There are going to be people back home who are going to complain because of the amendment on this bill. The most cruel thing you can do is to give them a false hope. They are my constituents, and they are John's constituents, and they are Rod's constituents, and I would hope that you would not return the bill for Senator Chambers' motion.

SPEAKER NICHOL: Senator Rod Johnson. Then Senator Carson Rogers.

SENATOR R. JOHNSON: Mr. Speaker, members, I rise to oppose this motion to return the bill, as well as any other corresponding motions that may come up later in the debate and later in the day. My name has come up several times. I think all three speakers thus far have brought me into this thing. I'm sure I'll be brought up again in future conversations. But I would like to stand and speak for myself and for my actions on this particular bill. I was very involved in the passage of LB 999. I've also been very involved in the process of LB 3. I have tried my best to keep the issue on an even keel. And I still don't see, right at this particular point, where the waiver amendment has caused this issue to flip-flop totally to the lenders' advantage. The fact of the matter is, I see the amendment as somewhat of a blessing in disguise because we came back here, not because 999 was not working, not because it was not retroactive, but because it was denying credit to