

It was a carefully discussed bill contrary to what Senator Haberman said. It came out on the floor of the Legislature and we discussed it thoroughly, you may recall, on the floor of the Legislature when it first appeared. And at that point in time I was concerned because certain individuals seemed to be enthusiastic about the bill and as you will recall at that point in time it allowed only banks from contiguous states to participate in this process of helping out with a failed institution. And we discussed the lack of competition that that prohibition entailed, the fact that only Hawkeye and United, as a practical matter, might bid. And I think it was Senator Lamb and many others, including myself, who thought it was a good idea to expand it from contiguous states to the entire United States and to make a commitment to the Commonwealth depositors and to others who might fall in the category of failed institutions as defined in the bill to at least give them the opportunity, afford them the competitive field that might best result in some kind of substantial return in their situation. And this Legislature said, yes, yes, yes, let's get the whole United States in. And you may recall that I indicated at that time that I felt that it was a very serious responsibility that those who voted in favor of that amendment were making and a very serious commitment and that I did not expect that at a later point in time you would turn around and dash the hopes of the Commonwealth depositors by saying, oh, we were just kidding on General File, we didn't really mean that. They have had problems enough. It seems to me that the least we could do is to allow them some sort of fair opportunity, and I am a little bit disgruntled, I guess, because in my opinion from what I have seen if this fails to go forward from Select File, it will be because the banking industry in Nebraska doesn't want it to. I can't...I could not otherwise explain why something that had 25 votes and a very strong passage on General File would suddenly fail to advance on Select File and I hope that is not what is happening. I really hope that is not what is happening especially on this particular bill. There have been some indications that things are happening and we don't need this anymore. It is like indications that we have that businesses are coming to Nebraska if we just do this or that. Well, I suggest to you that if you think things