

into effect six or seven months from now, but that if you would help it get the E clause, you might and would be in at least several cases here saving your community literally. I urge you not to adopt the amendment.

PRESIDENT: The Chair recognizes Senator Remmers and then Senator Labeledz.

SENATOR REMMERS: Mr. President and members of the Legislature, I rise to support Senator Hefner's motion. I have some mixed feelings. I don't know, it seems like this is an issue we face every year and whether we put it to 10 or 11 percent I am sure that it will be back next year for 12, 15 or 20 percent as was earlier suggested. And also I believe most of us recognize that most of us have no objection to lobbyists. We get along fine with the lobbyists but I think we would all have to recognize that probably one of the lobbying group with the more influence...with the most influence may be the banking institution, and maybe rightfully so because they do...it is a very important industry in the State of Nebraska. We couldn't get along without it. I support Senator Hefner's motion because we have had this...we thought we made a lot of concessions in '83. We loosened the thing up again in '84 and now we come back again with asking us to loosen it still farther. Senator DeCamp speaks of "cherry picking". I think that is what we will have anyhow, regardless, because they can still acquire the failing banks and they are not going to go out here and buy a weak bank. They are going to buy the bank that has some potential and I think most of those with potential are going to be able to survive. So I will support Senator Hefner's motion. I believe that the 10 percent is adequate. We have given them...like I say, we gave them a big concession in '83, added to it in '84 and we are increasing it again this year, and I believe that would be enough. I still believe a lot in the philosophy of small banks, local control, local communities, and I also believe that you lose that when you have a powerful organization based in Omaha or maybe outstate which probably will come down the line. I do not believe it is for the best interest of the local communities, so I hope you will support Senator Hefner.

PRESIDENT: Senator Labeledz. Next for recognition is Senator Vard Johnson and Senator Haberman and Senator Marsh.