

going to be very selective. And when they wait till they become insolvent, then they wouldn't be covered by this limit anyway. They would be able to deduct that under that limit. They wouldn't be covered under this limit. And, ladies and gentlemen, I am not against big banks, we need them. We need them in our cities. We need them in our state to give a line of credit from some of these smaller banks, to be correspondent banks of some of these smaller ones. But let's be realistic. Let's keep these small banks under local control, local people, people who we know and then go from there. I just don't think that the limit being at 11 percent would be in the best interest of Nebraskans and so I would urge you to vote to return this bill for this specific amendment. Thank you.

PRESIDENT: The motion is to return LB 295 to Select File for the specific amendment that has been under discussion. All those in favor vote aye, opposed vote nay. Motion is to return LB 295 to Select File for the specific amendment of Senator Hefner. Please record your vote. Have you all voted? Have you all voted? Have you all recorded your vote on the Hefner amendment? Have you all recorded your vote? The Clerk will record. Senator Hefner.

SENATOR HEFNER: Mr. President, how many are excused this morning?

PRESIDENT: One is excused at the present time.

SENATOR HEFNER: Okay, I would like to ask for a roll call vote.

PRESIDENT: Roll call vote has been requested. The Clerk will...you will maintain silence so that the vocal vote may be heard, please.

SENATOR HEFNER: I would like to have everybody check in first.

PRESIDENT: Well, we are on Final Reading, Senator, so record the vote. We will have roll call, Mr. Clerk.

CLERK: (Read the roll call vote as found on page 802 of the Legislative Journal.) 25 ayes, 22 nays on the motion to return, Mr. President.