

SENATOR KELLY: Mr. President, members of the Legislature, two speeches this afternoon were very dear to my heart, the instructions from Senator Murphy and the instruction from Senator Carpenter. My experience in the business world allows me to believe without any doubt whatsoever that Senator Carpenter is correct. I was a member of a group that tried to get a bank charter in the State of Nebraska and we were soon learned that we were going to get a bank charter as soon as the other banks wanted it and not until. And in the meantime, the people that would be served by the new bank had to wait and had to wait. Now under this facility law, those facilities could have been, could have been constructed by the banks and the community progressed as it should have without wasting the two or three years without the services. I see no dangers whatsoever in a banking branch coming from this procedure because we have had it in Nebraska for many, many years and it will not go away. We should support 312 and not kill it because if we do postpone it either to a date certain or indefinitely, one year from now on Law Day we will be right where we are now because this will not go away. This service is needed, we must provide it and only this group can do it. The Bankers Association will never agree. That is merely a postponement of our responsibility. We should vote and vote now. Do not kill the bill, advance it and get it across the board.

SPEAKER: Senator Fred Carstens.

SENATOR CARSTENS: Mr. President, members of the Legislature, I have heard some statements made here this afternoon which I'm sorry were made because there is indication that from things that were said that there was something strange going on in the banking committee that the committee voted to reconsider its vote to kill. This was always tied up in the committee and we could not get enough votes to kill it, we could not get enough votes to advance it and later on when the bill was reconsidered I was the one who offered the amendment that the banks, the facilities should be limited to cities of 10,000 and over. With that amendment Senator Wiltse felt that he could vote for the bill and since that time he and I have discussed this because we have bank facilities in our district. He and I have in our district, small banks who are not satisfied with this 10,000 population restriction and so I for that reason ask that this amendment be killed. Now there was nothing, there was nothing under the table, nothing evil going on, this was just a matter in all, as all bills come out of committee that must have enough votes to come out. Some do and some don't. Now I also am a little bit concerned about the fact that there have been statements made that the influence behind this facilities bill comes from Omaha. Now if this were only, if this were remotely true, I would keep quiet but the principal opposition to this bill--and Senator Chambers, I want to call this directly to your attention--the primary opposition to this bill came from the First National Bank in Omaha who was represented by Phil Giltner who also has, I believe, either 12 or 13 of the banking facilities that Senator Carpenter says, the people with the sufficient capital and the sufficient connections and sufficient influence can get and these banks are in the communities outside of Omaha. They are not in Omaha and this facility does not permit any banking. It permits the receiving of deposits, the payment, the payment, the cashing of checks and the receiving of payments on loans. This is the extent of the facilities. Now in my home community I have no, I have never received any support one way or the other from the banking fraternity, large or small, in my political efforts such as they have been. But I want to point out that in my own community how unrealistic this 2600 foot limitation is. We have two banks, both national banks in downtown city of Beatrice. They are within one block of each other. With the 2600 foot limitation now in existence, if they build within, a facility within the 2600 foot limit, they go west they end up in the Blue River, if they go south they