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sides. But the facts are these, and I want to say very frankly and very quickly that more people are going to continue to use this type of facility. There is, this is not the branch banking law which is discussed frequently. Branch banking is a full-service facility. You are not going to borrow money, you are not going to do any of those things that need to be done at a full-service bank. This is strictly a check cashing, a depository situation and that is all it is. It has been called a branch banking bill many times. In closing, in my final statement here I want to only say one thing and I hope that Senator Chambers will listen to this because it refers to one of his favorite people. Abraham Lincoln once asked a witness, if I call a dog's tail a leg, how many legs will the dog have? And the witness promptly replied, the dog will have five legs. Mr. Lincoln replied, no, the dog will have only four legs because calling the dog's tail a leg does not make it a leg. Calling this bill, Senator Chambers and Senator Murphy, a branch banking bill does not make it that. Thank you.

SPEAKER: Now, we have two other senators who have requested the floor. We also have a motion on the desk to adjourn. Now who made the motion to adjourn, Mr. Clerk?

CLERK: Senator Wiltse, but he said to hold it for a while.

SPEAKER: All right, it's been requested that I hold this motion by the mover for a bit here. Senator Murphy.

SENATOR MURPHY: Closing?

SPEAKER: No, Senator Murphy, you had your light on. You have the right to close but...

SENATOR MURPHY: Well, I was going to keep it brief. I turned the light on, I wanted to inquire of Senator Carpenter.

SPEAKER: Is Senator Carpenter in the Chamber?

SENATOR MURPHY: Well, I'll answer my own question then. Senator Carpenter, isn't it true that all of the small banks are required to keep cash reserves on a non-interest bearing basis and they do in fact keep them in these large banks such as Omaha so that when these beneficent institutions in Omaha when they feel like it and when they have excess cash loan them to the small banks, they are in fact loaning back at an interest rate money which the small banks have put on deposit in order to comply with the reserve cash requirement?

SENATOR CARPENTER: Well, in answer to your question, I can't answer it because it's an internal discussion and the only reason I can't is because out of convenience and necessity I was never able to get a bank charter and I'm sure you can understand that.

SENATOR MURPHY: Well, having, having been a bank who makes those deposit with those large banks on an interest-free basis, who borrows back from them on an interest-bearing basis, I feel very little sympathy for the imposition that we put upon them when we do in fact extend overlines to them at their discretion.

SENATOR CARPENTER: Well, all I can say from personal experience and observation, I've never seen a bank yet who was a philanthropist.

SPEAKER: The only remaining light on here is Senator Fred Carstens. Senator Carstens, he waives. Senator Murphy, would you care to close?

SENATOR MURPHY: Briefly, I restate my initial proposition. If we admittedly are not all that well advised in banking then I again ask that we allow these bankers if nothing more this intervening six months to come up with what they feel