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vote for the bill too and I think we ought to make the determination today so I object only for the purpose of letting the body determine by a vote of 25 which I presume it would take to bracket the bill other than objection.

PRESIDENT: Senator Schmit.

SENATOR SCHMIT: Mr. Chairman, Members of the Legislature. I rise also in opposition to the motion to bracket. I do so because as Senator Carpenter has said, the issue has been thoroughly aired and I think that we have reached a time of decision which should be clear cut and absolute. I agree with Senator Duis that there has been a lot of emotion involved. I don't see why we should be so concerned about competition between banks. I think all of us in our business and Senator Duis in his business certainly is exposed to competition repeatedly, it's been good for us and makes us better businessmen and I think that this bill is a good bill. It's been thrashed back and forth. It's not going to hurt some of the people who have opposed it. It's going to help those people who need it and I think we should defeat the motion to bracket and go ahead and vote on the bill on final reading and thank you.

PRESIDENT: Senator Duis.

SENATOR DUIS: Senator Schmit, may, may I say something to you if I might at this time? I would hope that the Legislature would be listening. Mr. Speaker, I'm wondering if I might have attention here. Gentlemen, the thing that bothers me here is the very thing that Senator Schmit has just spoken of and I think, Senator Schmit, that you might want to change your wording here a little bit. I don't believe that this legislative bill has anything to do with competition. This is the part of it that I'm trying to eliminate from this legislative bill, is competition. We realize that the banks have competition. We're trying to keep our banks very strong. I'm not speaking of competition, Senator Schmit, I'm speaking of personality and, and the fact that we have two factions, we have the Nebraska Bankers' Association and the Independent Bankers' Association and I believe, Senator Schmit may I ask a question? Do you believe this has to do with competition between banks? I, I'm wondering in the event of say, for instance, a shopping center if you had three banks in a town and we allowed this to go out there, should all three banks have a teller window within that same shopping district or how will they distribute themselves and I, I am wondering, do you really mean that this is a competitive bill?

PRESIDENT: Senator Schmit, do you care to answer?

SENATOR SCHMIT: Senator Duis, first of all, let me explain to you and I know you need no explanation, Senator Duis, that the Department of Banking is going to make the decision as to where these facilities are going to be located. There're still going to have to be the processes we've gone through all the time, the responsibility of proving convenience and necessity and if the Department of Banking decides that they need the bank and--need the facility, they're going to allow it. If they don't, there won't be any such thing and I just, I feel very strongly that the bill has been explained carefully and fully and we're ready to read it. I, you have been exposed to some pressure. I'd like to say that I don't think the Independent Bankers' Association is going to dissolve in the next six months. They're going to be the same people they have always been. They're going to be opposed as they have