

March 11, 1980

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we say that banks they can loan up to so many percent of their deposits and not go beyond that. But I think it is our job here now since we are talking about all the problems of finance that we say to the banks, you are at least going to have to loan up to fifty percent of that money which is in your bank from various kinds of constituents, and I am offering this amendment very seriously, because there are some banks who are not loaning up to their capabilities but, indeed, are clipping coupons and bringing in 11, 12, 13 percent because they can buy the paper and we all know that is a nice way to do business particularly in this day and age. So I ask for the adoption of the amendment.

SPEAKER MARVEL: Senator DeCamp.

SENATOR DeCAMP: Well, actually what Senator Koch is desirous of is making sure money gets out in loans. Now in almost every small bank in Nebraska today if you will check, and you don't need to take my word for it, go check the numbers, call your own personal banker. They are loaned up....they are loaned up so fantastic that they get criticized for it. They are loaned up 80, 85, 90 percent. I would suspect that you are going to discover come this spring and this summer as we move into the farming season, that you are going to see banks in the state technically loaned up more than a hundred percent. What I am telling you is, the bankers in general are doing one heck of a fantastic job of making sure money gets out, what money is available, to the people...to the people that need it. Now I couldn't tell you just standing here right now on such a major, monumental amendment as this where you are basically ordering certain investments, I couldn't tell you whether there are even....whether there is even one bank in the state that has loaned up under fifty percent. But my problem is and the concern is, do you do the opposite with this amendment? Do you basically say, well, look, the Legislature has said, we only have to do fifty percent, that that is the new criteria...fifty percent is satisfactory. As far as I am concerned, fifty percent would be disastrous to this state, but this might be the legitimate excuse and it would be legitimate for somebody to say, hey, look, I am going to take this money that I have got in farm loans, get down to fifty percent. That is what the Legislature says is a good number, and I will pull it out of these farms and out of this herd of livestock and all the other things. It is a major amendment. I would love to sit down with Senator Koch and talk about it. I guess I just don't think it's right at this time in