

SENATOR DECAMP: Yes, that is an extremely good question.

SPEAKER NICHOL: The time is up, but you may answer his question.

SENATOR DECAMP: Of course, we'd all be speculating and guessing. My personal guess is that the scenario you outlined is probably reasonably accurate, in other words, you are going to, I think over a reasonable period of time, have, whether it is three, five, seven, fairly large institutions competing against each other in the state. That doesn't say that you are going to eliminate "the small bank" out there. But I think you are going to have a world in which you do have the two systems both filling their own...the needs of the people. I think you are going to have some larger institutions eventually in the state. Of course again that is all speculative because remember they are even forbidden from coming in at this time. Interstate banking is forbidden, at least in this state.

SPEAKER NICHOL: Time is up. Did you wish some more time later? Senator Lamb, are you back yet? Senator Schmit. But may I introduce some guests of Senator Lundy, under the south balcony at the moment, please. They are Chester and Helen Marshall of Kearney. I believe Mr. Marshall is on the community technical college board out there. Would you please rise and be welcomed. Thank you. We have an amendment to the committee amendment.

CLERK: Mr. President, Senator Wesely would move to amend the committee amendments. (Read Wesely amendment found on page 517 of the Legislative Journal.)

SPEAKER NICHOL: Senator Wesely.

SENATOR WESELY: Thank you. Mr. Speaker, members, I just talked to Senator Beutler and Senator Heffner. They've got an amendment they'd like to consider at ten, but I think at this point I'd like to consider 12 as one step down. Then we can consider a second step, if that would be all right. Clearly, as the bill was introduced, we dealt with a figure of 20 percent. Nine percent is what is in the multibank laws presently, 20 percent was obviously too large a figure. The committee amendment reduces that down to 14. My concern, as discussed by Senator Beutler and Senator DeCamp,