

ruthless, immoral, as anything. That is the kind of thing that Senator Hefner would advocate and try to keep in existence. He ought to have to compete in the real world too. There ought to be another bank that is putting agricultural money out there at 75, or 80, or 85 percent. Yes, FirstTier is one of them doing it. I don't know what their exact numbers are, but they are very high.

SPEAKER NICHOL: One minute.

SENATOR DECAMP: I would urge you not to adopt the amendment. If you don't like the bill then the simple solution is vote against it, but then don't cry about the financial problems out there and never do anything to address them. I urge you to reject the amendment.

SPEAKER NICHOL: Senator Beutler is next. However, let me introduce some guests, please. Senator Smith has a couple of guests from Hastings under the north balcony. They are Ray and Given Gaymore. Would you please stand and be recognized by the Legislature. Thank you. Senator Beutler and Senator Landis also have some guests in the north balcony. They are 27 second grade students from Elliott School in Lincoln and teachers. Would you please stand and be recognized. Thank you. Senator Beutler.

SENATOR BEUTLER: Mr. Speaker, members of the Legislature, Senator DeCamp, again if I could some more questions.

SPEAKER NICHOL: Would you respond, Senator DeCamp, please.

SENATOR DECAMP: Yes.

SENATOR BEUTLER: I want to be sure that I understand, thoroughly, the relationship between savings and loans and banks. We are all aware that savings and loans are becoming more and more like banks, that is the federal government has allowed them to pursue functions that are more bank-like, traditionally, than ever before.

SENATOR DECAMP: Well, of course, they say they are more than a bank and I'm beginning to agree.

SENATOR BEUTLER: More what?

SENATOR DECAMP: Obviously, they don't have the same