

Committee. I realize it might have been a bit high, but I think that in all honesty there will be additional bills here on this floor that are going to assist some of those small banks, that are going to assist some other borrowers, that are going to keep some businessmen and some farmers, yes, and some homeowners in business and at that time I expect to be able to walk across the aisle or to address some of you and ask for your help for those banks in those small areas. Call it a trade if you like, I don't care. The point I want to make is this, that we face the most serious financial crisis in this state we have faced in many, many years. There isn't a farmer or a businessman in my district that has one ounce of optimism about the future and I'll tell you as I said a week ago, if anyone in this body thinks we're going to get through this next session or this session unscathed with an 800 plus million dollar budget and that state employees and the University of Nebraska are going to escape with a whole hide, with that kind of an economy, think again. It will not happen because the people in the country, the people in business can't survive under the present situation. 295 as amended is not the whole answer, but it's one part of the puzzle. If we can survive, we can sustain this industry, we can sustain this state government and we can continue to do business in the State of Nebraska the way we have for many years. I ask you to support the amendment and hope that in the days to come as we debate additional banking bills you will remember what I have told you.

SPEAKER NICHOL: Senator Hefner.

SENATOR HEFNER: Mr. President and members of the body, I rise to oppose this amendment. I think the 10 percent figure is fair. I think it is just. It is an increase over what we had previously. A 10 percent will allow our largest bank to go up to \$1.78 billion. Like I said before, that is a lot of money. I think it is fair. If we go with the 11 percent, it will leave them go up to approximately \$2 billion and this is an increase that our largest bank in Nebraska now has by three quarters of a million dollars. I think the 10 percent is, like I said before, fair and I would urge you to vote against the DeCamp amendment to the committee amendment.

SPEAKER NICHOL: Senator Barrett.