

existing law acquire a bank that has failed or is failing and operated as a branch. The amendment deliberately addresses the issue of de novo branching, de novo meaning making new branches, of course, instead of buying one, by requiring that any purchase be operated as a detached auxiliary office. If you agree that this no longer poses a frightening prospect of branching, you are urged to support this amendment and bill. The adoption of this amendment should allow us to lay to rest a divisive issue that is presently keeping us from jointly approaching far more important issues that threaten our financial industry. This was prepared by Bill Brandt. I think it was probably for the banking community, so I've read it here. That is what the amendments do. If you have questions I'd try to answer it, but I urge you to adopt the amendments.

SPEAKER NICHOL: Any further discussion on the DeCamp amendment? I have no further lights on. The question is the adoption of the DeCamp amendment that was just explained. All those in favor vote aye, opposed nay. We are voting on the DeCamp amendment. Have you all voted that care to? Record, Mr. Clerk.

CLERK: 26 ayes, 0 nays, Mr. President, on adoption of Senator DeCamp's amendment. (See page 528 of the Legislative Journal.)

SPEAKER NICHOL: The DeCamp amendment is adopted.

CLERK: Mr. President, the next amendment I have is by Senator Harris. Senator Harris' amendment is on page 443 of the Journal.

SPEAKER NICHOL: Senator Harris.

SENATOR HARRIS: Yes, I will withdraw my amendment.

SPEAKER NICHOL: No objection? So ordered.

CLERK: Mr. President, the next amendment I have to the bill is by Senator Schmit. (Schmit amendment appears on pages 528-29 of the Legislative Journal.)

SPEAKER NICHOL: Senator Schmit. We are on your amendment, Senator Schmit.