

objection that some of the smaller institutions could have. Now there is something I forgot to do when I explained my amendment and I would like to explain it now because it is, if anything, at least the second most important part of the amendment. What has been the big concern? The big concern has been the refunds, the refunds. No matter what system you create somebody gets a refund back and offsets it. Under my system in that amendment, which I forgot to explain, I eliminate any ability to get back any refund as a result of tax you would pay on deposit.

SPEAKER NICHOL: Excuse me, Senator DeCamp. (Gavel.) Could we hold the conversation down a little bit. Thank you.

SENATOR DECAMP: It is probably my kid making the noise. I was on the refund. So no matter what system, no matter what system the Kopf amendment comes up with or changes into, they still have the problems of refunds which gives it a complete unpredictability. The system I am suggesting, which Senator Conway with his amendment is tailoring a little, says this money goes out and into the treasury and there is no way you can offset, get refunds or anything else, because of your previous stuff. If we collect 5.8 million, we got 5.8 million. If we collect 10 million, whatever numbers we settle on, you have got it. You aren't going to lose it. Yes, the Nebraska Bankers Association opposes my system. Yes, the Independent Bankers oppose my system. Who supports it? Some of the larger institutions who will be paying the absolute most but they know that some new bank tax or new system may well be coming about and they made a commitment to try to make up, to try to make up for the refunds. This does it. And who does it treat? It treats everybody the same, everybody who benefited from refunds, savings and loans. They are treated the same. I urge you to adopt the Conway amendment and further I urge you to at least try out this alternative system. It is clear-cut. It is simple. You know the dollars. You know what you are going to get and it is enforceable and collectable. I support the Conway amendment.

SPEAKER NICHOL: Senator Carsten, for what purpose do you arise?

SENATOR CARSTEN: Mr. President, and members of the Legislature, I would move we recess until we can get some discipline and some order back on the floor. We are dealing