

SENATOR HIGGINS: Mr. President. I would like to ask for a call of the house.

SPEAKER NICHOL: You heard the motion. The question is, shall the house go under call? All those in favor vote aye, opposed nay. Record, Mr. Clerk.

CLERK: 9 ayes, 0 nays to go under call, Mr. President.

SPEAKER NICHOL: Okay, the house is under call. Will you please return to the Legislative Chambers and record your presence. Of course, those in the Chambers, record your presence, and those not in the Chambers, please return promptly so that we can move on. While we are assembling and recording our presence, I have a list of names but I don't think that all of you wish to speak to the Conway amendment. Senator Vard Johnson does. Senator Higgins, did you wish to speak to the Conway amendment, not now but later? Okay, and, Senator Smith, you do. All right. Senator Pappas, did you wish to speak on the Conway amendment? All right, and, Senator Landis, you do to the Conway amendment. Senator Hefner, the Conway amendment, okay. Senator Beyer, the Conway amendment, all right. Senator Lundy, the Conway amendment, Senator Lundy, did you wish to speak to the Conway eventually? All right, thank you. Just trying to get our list in order here. The order will be after Senator Vard Johnson, Senator Smith, Senator Higgins, Senator DeCamp, Senator Pappas, Senator Landis, Senator Hefner, Senator Beyer, and Senator Lundy. That will be the order. Senator Warner, do you wish to speak on the Conway amendment also? All right. Please record your presence if you are here. Look up to see if your light is lit up. Senator Higgins, may we start now? There are 34 here and the others I think will be back shortly.

SENATOR HIGGINS: Mr. Speaker, I only did it for your sake.

SPEAKER NICHOL: Thank you. I appreciate it. I really do. Senator Vard Johnson, we are ready.

SENATOR V. JOHNSON: Mr. Speaker and members of the body, Senator Conway has offered an amendment to this legislation that says that we will have a tax on deposits, not on income but on deposits. But because we recognize that maybe some of these smaller banks might be having a little teeny-weeny bit of financial difficulty, we will lower that tax on small