

rather crusades and posturing and I will say, for what it's worth, that the amendment is not something I can support. I hope that you do not and just leave the discussion at that.

SPEAKER NICHOL: Senator Schmit, please.

SENATOR SCHMIT: Mr. President and members, I'm not going to speak very long and I hope I'm not going to speak out of context, but I just would like to point out that one of the areas of consumer protection that has been totally disregarded, at least while I've been here on this floor, on this issue, this bill today, is the one which does not provide funding for housing in certain areas. It's kind of interesting that there was a specific prohibition against redlining in the metropolitan areas a few years ago. We spoke about it at some length. I would suggest that there might want to be some comments made this morning relative to the total lack of financing for housing in the small towns and rural areas of Nebraska at the present time. If you have tried to finance a house in a small community, village, second class city, even some first class cities, especially if they're not on the mainstream of an interstate highway, you're going to find that that financing is nonexistent. And so it might well be, Senator Higgins, that you might want to discuss that just a bit and I would hope that others might discuss it because there are many people in Nebraska today, and it was just only yesterday that the realtors were in town and there are many of those realtors who are finding it impossible to sell a home because no S&L, no bank, no financial institution will finance a home in some of these communities anymore because of the lack of economic activity in those communities. I would suggest that it be discussed a bit. Thank you.

SPEAKER NICHOL: Senator Higgins, would you like to close, please, on your motion.

SENATOR HIGGINS: Thank you, Mr. President. Senator Schmit, I would be happy to address that except for the fact that it's not germane to this amendment or the bill, but I couldn't agree with you more. Senator DeCamp, I appreciate your remarks. You and I have disagreed on government intervention in business. DeCamp says constantly, we've got to get government out of business. I would remind you that we did this. We deregulated the airlines and we know what happened there. We deregulated the telephone companies and