out of the general fund today, why we'd all be working at it. Well I'm telling you, this is a \$50 million minimum savings over the not too distant future. Anyone that has doubts I can take and show you, show you the cases, names crossed out but you won't have any doubt once you read them what is going on. This needs to be done. I urge you to do it because remember this final fact. Insurance companies are simply an agency for collecting a lot of money and paying it out. They are going to always collect longterm, whether it is two, three, five years more, that is their profit, than they pay out. If they are paying out \$50 million fraudulently they're going to collect \$50 million fraudulently from everybody in the state and that is what is occurring. This is a major savings in cost containment for the state. It will help in your medical insurance. It will help in the overall medical costs. I urge you to adopt it.

SENATOR CLARK: The question before the House is the advancement of 421. All those in favor vote aye. All those opposed vote nay.

CLERK: Senator Clark voting yes.

SENATOR CLARK: Have you all voted? Record the vote.

CLERK: 30 ayes, 6 nays on the motion to advance the bill, Mr. President.

SENATOR CLARK: The Chair declares the bill advanced. The Clerk wants to read some things in.

CLERK: Mr. President, new bills, LB 775 (read title); LB 776 (read title); LB 777 (read title); LB 778 (read title); LB 779 (read title); LB 780 (read title); LB 781 (read title); LB 782 (read title); LB 783 (read title); LB 784 (read title); LB 785 (read title); LB 786 (read title); LB 787 (read title); LB 788 (read title); LB 789 (read title); LB 780 (read title

Mr. President, I have notice of hearing by the Public Works Committee for gubernatorial appointments. I also have notice of hearing by the Public Works Committee for bills for Wednesday, January 20, and Wednesday, Thursday and Friday of next week. I have notice of hearing for Judiciary Committee for January 19.

Mr. President, Senator Marsh asks unanimous consent to print amendments to LB 139 in the Legislative Journal.

Mr. President, your committee on Constitutional Revision and

Mr. President, your committee on Banking Whose Chairman is Senator DeCamp to whom was referred LB 778 instructs me to report the same back to the Legislature with the recommendation it be advanced to General File; and LB 779 General File with amendments. Both signed by Senator DeCamp.

Mr. President, on LB 511...

SENATOR CLARK: (Gavel) Could we have it a little quiet under the balcony please.

CLERK: ...there are E & R amendments, Mr. President.

SENATOR CLARK: There is no E & R amendments?

CLERK: There are, Senator.

SENATOR CLARK: Senator Kilgarin. Senator Lamb, would you take the E & R amendments?

SENATOR LAMB: Mr. President, I move the E & R amendments be adopted.

SENATOR CLARK: You have heard the motion. All those in favor say aye, opposed nay. The amendments are adopted. Next amendment.

CLERK: Mr. President, Senator Lamb would move to amend, and the amendment is on page 398 of the Legislative Journal.

SENATOR CLARK: Senator Lamb.

SENATOR LAMB: Mr. President, members of the Legislature, if I can speak over the din under the North balcony...

SENATOR CLARK: (Gavel) Could we once again have it quiet under the North balcony. We cannot hear.

SENATOR LAMB: ...I have an amendment which is printed on page 398 of the Journal and the first two paragraphs of that amendment are merely clarification. They make the same language just read a little better. The third paragraph requires that there will be a special license plate for the well-boring apparatus. We checked with the Department of Motor Vehicles and they have decided that this is the best way to approach it. The fee is not changed. It is still the one-twelfth which was in the bill as we advanced it from General File but there will be a designation on the license plate that this vehicle is hauling well-boring apparatus. That is the extent of the amendment and I ask that it be adopted.

LB 139, 413, 573, 633, 647, 681, 696, 744, 767, 779, 827

February 8, 1982

Senator Wagner would like to print amendments to 696.

Your committee on Education whose Chairman is Senator Koch reports LB 827 to be advanced to General File with committee amendments. Signed by Senator Koch.

Your committee on Government reports 647 advanced to General File; 696 General File; 767 General File; 681 General File with amendments; 744 General File with amendments. All signed by Senator Kahle.

Mr. President, Senator Marsh would like to print amendments to LB 139 in the Journal.

Senator Chambers moves that the body reconsider its Final Reading vote on LB 413. That will be laid over.

Your committee on Rules gives notice of hearing.

Your committee on Public Works reports LB 573 advanced to General File with committee amendments; 633 advanced to General File with amendments. Signed by Senator Kremer.

SENATOR CLARK: LB 779.

CLERK: Mr. President, LB 779 (read title). The bill was read on January 12, referred to the Banking Committee. The bill was advanced to General File. There are committee amendments pending, Mr. President.

SENATOR CLARK: Senator DeCamp, committee amendments.

SENATOR DeCAMP: Mr. President, since the committee amendments are nothing more than putting in four words that were left out by the bill drafter when the bill was drafted which coordinate with the rest of the bill, what I thought would be proper then would be to explain the whole bill or attempt to and deal with the whole bill rather than just deal with the amendment separately. LB 779 has several sections and several purposes and once again it was a bill introduced at the request of the Nebraska Bankers Association. It deals with matters in banking. As everybody knows, banks also need on occasions to borrow money to meet day to day reserve and other requirement. Okay, Section 1, in line 5, in other words, Section 1 of the bill eliminates a term called "rediscounts and bills payable". The reason this is eliminated is because it is obsolete and nonapplicable language and we substitue instead the modern language of "direct borrowing". Now this section broadens, so everybody understands, I am broadening the

amount that banks may borrow by including in the formula allowed for their borrowing the capital items that are today in our common language identified as "undivided profits and capital reserves". So the amendment then, just so you know what the amendment does, this language will not be consistent with other sections which use "paid-up capital, surplus, undivided profits, capital reserves, capital notes, and debentures" as a basis for allowing specified banking activity. The original intent then, and of course the amendment brings this original intent into play, was to extend this consistency in line 15 which controls the amount of loans and investments a bank may hold. The bill drafter, as I say, inadvertently omitted using some of those words so we reinserted them. Now the bill itself provides for an increase from twenty to thirty-five percent of the paid-up capital, surplus, undivided profits, capital reserves, capital notes and debentures in the amount that banks may invest in "agricultural credit corporations or livestock companies". Why increase? Very simply, once again a number of individuals in agriculture and in banking, and in banking I mean the whole financial picture, see problems coming from the standpoint of Farmers Home Administration and other lending agencies which traditionally farmers have been able to get money from, they see problems of them being squeezed out and having no where to go. One of the first places you are going to have to go, the court of first resort is so to speak going to have to be the bank. It is going to have to take a much bigger responsibility. To take that responsibility, it is going to have to have money. To get the money, it probably will have to be borrowing. So we are expanding the ability of the bank to borrow money to turn around and put into agriculture, into the rural areas, into the community. Section 3 of the bill originally dealt with the many conditions necessary for a bank to deal in real estate loans, and I am sure people in this room have had the experience, you have walked into the bank, and the bank said, well, you know, when it comes to real estate, blah, blah, we can only loan on this, we have got to have this appraisal, we have got to do this, so on and so forth. We are basically saying with this section, hey, it is a new world. You, the banker, and you, the borrower, determine what the conditions are in terms of borrowing on real estate, in terms of mortgages on real estate. It is felt that the business climate, the condition of the economy, and the new arenas of competition will require maximum flexibility in the making of real estate loans, both for business and residential purposes. Any regulation required can be handily supplied by the Director of Banking and Finance through appropriate rules and regs and the language is consistent. It will expand the amount that can be borrowed

also by, as I have suggested earlier, including in the formula for borrowing capital reserves, capital notes and debentures. Section 4 deals with Section 8-823 which clarifies the bank's ability to arrange a loan with balloon payments. Now remember the famous balloon payments discussion. The problem was addressed during the past session in LB 214. However, some language in Section 8-823 was inadvertently overlooked at that time and so this section simply clarifies the original intent we had last year for bank personal loans to be met with balloon payments and, of course, the bill contains the emergency clause. With that I would move adoption of the amendment and find out if there is anything else in the bill.

SENATOR CLARK: Senator Marsh. Senator Marsh, did you want to talk on the bill? These are committee amendments only.

SENATOR MARSH: Thank you very much, Mr. Chairman. Senator DeCamp. Senator DeCamp, I want to be sure that there is nothing in this bill that would go back to allowing one of the part owner to sign for a loan without the second owner of a property being aware? I am referring specifically to husbands borrowing and their wives not finding out until they were widows.

SENATOR DeCAMP: Okay. Senator Shirley Marsh, you will remember you and I were partners working together to make sure that legislation sponsored by our good friend Senator Beutler was stopped. There is nothing in this bill on that particular subject. That victory will hold for awhile.

SENATOR MARSH: Thank you for clarifying that very much.

SENATOR DeCAMP: Senator Nichol.

SENATOR NICHOL: Mr. Chairman, members of the Legislature, I would just like to ask Senator DeCamp one question. You might wish to elaborate on it, Senator DeCamp, and that was that the banker cannot make loans that are similar to savings and loans now, would this open it up so that banks could do the same thing that any savings and loan can do?

SENATOR DeCAMP: Well, I think it would but he is telling me otherwise so hold on a second.

SENATOR NICHOL: Okay.

SENATOR DeCAMP: Well, specifically, what is your question because there is two answers to it?

SENATOR NICHOL: Okay, why don't you give me both answers please?

SENATOR DeCAMP: The answer, number one, as I suggested, they are going to have more money available because they are going to have additional things they can borrow on. additional ways to raise money so it would change it to the degree that I guess they would have some money available hopefully. That is answer number one from my good friend, Mr. Sedlacek, who is committee counsel. Answer number two, which is what I think you are really seeking has to do with the limitations on the banks now on real estate loans. In other words, like I say the example, everybody has had it probably, you walk into the bank, and when you thought you had some financing available, they said, well, you know, banks are limited on how we can loan on real estate. That was always the classic excuse to get out of loaning me money, I remember. Anyway they have got to have an appraisal and on second mortage, oh, we never do that, you know, so on and so forth, this is eliminating them. No question about it. It gives greater flexibility to the bank. Now the Banking Director under this proposal could probably draw some rules and regulations that would tighten it up, but let me not kid you or let you be confused, I think it would open up the area ... I think it would open up the area of mortgage loans to banks much broader and let's say more in competition with S & Ls than before. That is my analysis, and if I am wrong, I will sure tell you and I will check but I think that is the straight answer.

SENATOR CLARK: The question is the adoption of the committee amendments. All those in favor vote aye, opposed vote nay.

CLERK: Senator Clark voting yes.

SENATOR CLARK: Have you all voted on the committee amendments? Record the vote.

CLERK: 27 ayes, 0 nays on the adoption of the committee amendments, Mr. President.

SENATOR CLARK: The committee amendments are adopted. Senator DeCamp, on the bill. You have explained it pretty well.

SENATOR DeCAMP: Yes, I would just move for its advancement and I would submit to you it is a pretty important bill and it is trying to face up to the fact that we are going to

have financing problems. We have got tough economic conditions and we had better make sure that agriculture doesn't...agriculture and business doesn't get hurt, that we do have access to money and can get it into the state.

SENATOR CLARK: The question before the House is the advancement of the bill. I11 those in favor vote aye, opposed vote nay.

CLERK: Senator Clark voting yes.

SENATOR CLARK: Have you all voted on the advancement of the bill? 779. Record the vote.

CLERK: 28 ayes, 0 mays on the motion to advance the bill, Mr. President.

SENATOR CLARK: The bill is advanced. Senator Remmers, would you like to adjourn us until tomorrow morning at nine o'clock?

SENATOR REMMERS: Mr. Chairman, members of the Legislature, I move we adjourn until nine o'clook tomorrow morning.

SENATOR CLARK: You heard the motion. All those in favor say aye, opposed. We are adjourned until tomorrow morning at nine o'clock.

Edited by Mary A. Turner

February 10, 1982

LB 264, 309, 347, 403, 418, 542 563-66, 572, 579, 642, 659, 677, 703, 705, 718, 719, 722, 724, 764, 774, 778, 779, 797, 852, 879, 606, 32, 229, 490, 492

SPEAKER MARVEL PRESIDING

RABBI BISMAN: Prayer offered.

SPEAKER MARVEL: Item #2, roll call. Please record your presence. Record your presence. Pat, do you want to record.

CLERK: There is a quorum present, Mr. President.

SPEAKER MARVEL: Do you have anything under #3?

CLERK: Mr. President, I have several items. First of all I have a reference report referring LR 218 to the Banking Committee for public hearing.

Mr. President, a communication from the Governor addressed to the Clerk. (Read communication re: 264, 309, 347, 403, 418, 563, 564, 565, 566 and 572 as found on page 613 of the Legislative Journal.)

A second communication. (Read re. LB 542.) And a third, Mr. President, from the Governor addressed to the Clerk. (Read re. 32, 229, 490 and 492. See pages 613-614 of the Legislative Journal.)

Mr. President, your committee on Education whose chairman is Senator Koch reports LB 642 advanced to General File; LB 774 advanced to General File; LB 797 advanced to General File with amendments. Those are signed by Senator Koch.

Your committee on Public Works whose chairman is Senator Kremer offers a corrected statement to LB 852. (See pages 614-615 of the Legislative Journal.)

Mr. President, your committee on Government, Military and Veterans Affairs whose chairman is Senator Kahle reports LB 879 advance to General File with committee amendments attached. That is signed by Senator Kahle. (See page 615 of the Legislative Journal.)

Mr. President, your committee on Enrollment and Review respectfully reports we have carefully examined and reviewed LB 606 and recommend that same be placed on Select File; 579 Select File; 703 Select File with amendments; 705 Select File; 718 Select File; 719 Select File; 724 Select File; 677 Select File; 722 Select File with amendments; 659 Select File; 764 Select File with amendments and 778 Select File with amendments and 778 Select File with amendments and 779 Select File with amendments, all signed by Senator Kilgarin as Chair. (See pages 615-616 of the Legislative Journal.)

LB 259, 335, 435, 679, 714, 725, 733, 770, 779, 781, 805, 866, 901

February 16, 1982

Your committee on Public Health reports LB 714 advanced to General File with committee amendments; 725 advanced to General File; 781 General File with amendents; 805 advanced to General File with amendments; 901 advanced to General File with amendments; 733 indefinitely postponed; 679 indefinitely postponed; all signed by Senator Nichol.

Your committee on Banking reports LB 866 advanced to General File with amendments.

Mr. President, Senator Fowler asks unanimous consent to add his name to LB 259 as co-introducer.

SPEAKER MARVEL: Hearing no objections, so ordered.

CLERK: Mr. President, Senator Schmit would like to print amendments to LB 779; Senator DeCamp to 335; Senator Landis to LB 435.

Mr. President, Senator Fenger would like to be excused Wednesday, February 17 at 10:30 a.m.

And Senator Labedz announces a meeting of the Constitutional Revision and Recreation Committee for Wednesday morning at eight-thirty in Room 2102, Wednesday morning, 2102, Constitutional Revision and Recreation.

Mr. President, a motion from Senators Beutler and Fowler that LB 770 be placed on General File notwithstanding the actions of the Revenue Committee, and they say that is Senator Wesely and Beutler, Mr. President.

SPEAKER MARVEL: That bill will be laid over. Any other items, Mr. Clerk.

CLERK: Nothing further, Mr. President.

SPEAKER MARVEL: Okay, Senator Chronister, do you want to adjourn us until February 17th at nine o'clock?

SENATOR CHRONISTER: Mr. Chairman, I move that we adjourn until 9:00 a.m. Wednesday morning.

SPEAKER MARVEL: All in favor of that motion say aye, opposed no. Motion is carried. We are adjourned until February 17th, 9:00 a.m.

Edited by Mary Kurner

CLERK: 25 ayes, 3 nays, Mr. President, on the motion to advance the bill.

SPEAKER MARVEL: The motion is carried. The bill is advanced. The next bill is 779.

CLERK: Mr. President, if I may right before that, Senator Dworak would like to print amendments to 631; and Senator Fenger to 714 in the Legislative Journal.

Mr. President, E & R amendments, Senator, or do you know that?

SPEAKER MARVEL: Before we go to Senator Kilgarin, it is my privilege to introduce 40 adults from all points of the state as members of the Nebraska Health Care Association. They are located in the North balcony. Would you indicate your presence so we can welcome you to the Unicameral. It would be all right if you took the snow with you when you go home. LB 779, E & R amendments.

SENATOR KILGARIN: I move the E & R amendments to LB 779.

SPEAKER MARVEL: All in favor of that motion say aye, opposed no. Motion is carried. The E & R amendment is adopted.

CLERK: Mr. President, Senator Schmit would now move to amend the bill and the Schmit amendment is found on page 709 of the Journal.

SPEAKER MARVEL: Senator Schmit.

SENATOR SCHMIT: Mr. President, members of the Legislature, I move the adoption of the amendment. May I explain the amendment? The amendment, Mr. President, and members of the Legislature, provides that the banks which are investing in agricultural credit corporations who have expanded the base of their lending capital can by virtue of the fact that in this instance where they own more than eighty percent of the stock in the corporation can further expand the amount of credit they can make available to their customers. It is an addition to the agricultural credit act, one which has just started to get some rather broad acceptance among the banks. I agree with the bill and I believe that the amendment is well explained, well understood by those of us who are involved and I do not know of any opposition to it. I urge the adoption of the amendment.

SPEAKER MARVEL: The motion is the Schmit amendment to LB 779. All those in favor of the motion vote aye, opposed vote no. LB 779, the Schmit amendment, have you all voted? We are

voting on the Schmit amendment. Okay, record the vote.

CLERK: 26 ayes, 0 nays, Mr. President, on the adoption of Senator Schmit's amendment.

SPEAKER MARVEL: The motion is carried and the amendment is adopted. The motion is to advance LB 779 to E & R for review. All those in favor of that motion vote aye, opposed vote no. All in favor say aye, opposed. Motion is carried. The bill is advanced. The next bill is LB 623. E & R amendments.

SENATOR KILGARIN: I move the E & R amendments to LB 623.

SPEAKER MARVEL: All in favor of that motion say aye, opposed no. Motion is carried. The E & R amendments are adopted.

CLERK: Mr. President, Senator DeCamp had an amendment on page 771 he wishes to withdraw, in lieu thereof offer an amendment that is found on page 945 of the Legislative Journal.

SPEAKER MARVEL: Senator DeCamp.

SENATOR DeCAMP: Mr. President, members of the Legislature, the amendment does three things as I understand it. One, it makes some corrections to some errors on numbers. The second thing, we used in the original bill the word "mortgages". We found out, somebody found out that mortgages are not officially referred to or that "deeds of trust" and "mortgages" are two different animal, therefore, in order to include "deeds of trust" they used a different word instead of "mortgages", "secured instruments". Third thing they do is to correct an error made by Walt Radcliffe who thought FMHA was the same as FHA and he discovered they were not the same, that Farmers Home Administration is not the same as Federal Housing Administration so it corrects it either to Farmers Home Administration or away from it. Anyway he makes whatever the correction was to the right agency. Well, actually I didn't know it but I ain't going to take the blame all the time.

SPEAKER MARVEL: Senator Higgins, do you wish to be recognized?

SENATOR HIGGINS: Mr. Speaker, I would like to ask Senator DeCamp a question.

SPEAKER MARVEL: Senator DeCamp.

March 15, 1982

LB 69, 359, 428, 522, 568, 571, 577, 623, 652, 659, 705, 724, 779, 785, 967, 968

## PRESIDENT LUEDTKE PRESIDING

PRESIDENT: Roll call. Record the vote, Mr. Clerk, or the presence, I mean.

CLERK: There is a quorum present, Mr. President.

PRESIDENT: A quorum being present, are there any corrections to the Journal?

CLERK: I have no corrections, Mr. President.

PRESIDENT: The Journal will stand as published. Are there any other messages, reports or announcements?

CLERK: Mr. President, I have a report from the Department of Roads. That will be on file in my office.

The Committee on Business and Labor whose chairman is Senator Barrett instructs me to report LB 967 advance to General File with committee amendments attached; LB 968 as indefinitely postponed, both of those signed by Senator Barrett.

A new resolution, LR 248 offered by the Administrative Rules Committee calls for an interim study into the feasibility of employing an independent hearing examiners system for state agencies in Nebraska. (See page 1149 of the Journal.)

Your committee on Enrollment and Review respectfully reports we have carefully examined and engrossed LB 69 and find the same correctly engrossed; 359, 428, 571, 623, 659, 705, 724, 779 all correctly engrossed, those signed by Senator Kilgarin as Chair. (See page 1151 of the Legislative Journal.)

Mr. President, your committee on Enrollment and Review respectfully reports we have carefully examined and reviewed LB 652 and recommend that same be placed on Select File with E & R amendments attached; 522 E & R amendments attached; 568 E & R amendments attached. Those are signed by Senator Kilgarin as Chair. (See pages 1150-1151 of the Legislative Journal.)

Your committee on Public Works whose chairman is Senator Kremer reports LB 785 advance to General File and LR 212 advance to General File. Those are signed by Senator Kremer. (See page 1152 of the Legislative Journal.)

I also have a committee on Public Works report on a gubernatorial confirmation hearing.

And, Mr. President, Senator Beutler would like to add his name to LB 577 as cointroducer.

SENATOR CLARK: The bill is declared passed on Final Reading. The Clerk will now read 724.

ASSISTANT CLERK: (Read LB 724 on Final Reading.)

SENATOR CLAPK: All provisions of law relative to procedure having been complied with, the question is, shall the bill pass? All those in favor vote aye, opposed vote nay.

ASSISTANT CLERK: Senator Clark voting ave.

SENATOR CLARK: Have you all voted? Record the vote.

CLERK: (Read the record vote as found on pages 1293 and 1294 of the Legislative Journal.) 42 ayes, 0 nays, 6 excused and not voting, 1 present and not voting, Mr. President.

SENATOR CLARK: The bill is declared passed on Final Reading. The Clerk will now read 779 with the emergency clause.

CLERK: (Read LB 779 on Final Reading.)

SENATOR CLARK: I skipped one bill but we will go back to that in a moment. All provisions of law relative to procedure having been complied with, the question is, shall the bill pass with the emergency clause attached? All those in favor...pardon? 779E. We will go back to 774E in a moment. All provisions of law having been complied with, the question is, shall the till pass with the emergency clause attached? All those in favor vote ave. opposed vote nay. The mistake was mine, not yours. I would like to announce to you that the Kiwanis Club members from all over the state are here for Legislative Day. They are in both balconies. Would you stand and be recognized, please? Welcome to your Legislature. I would like to explain to you that we are on Final Reading at the present time. Constitution says that all bills must be read in their entirety. It is not very interesting, but that is what the Constitution says, and then the Senators vote. If you stick around later, you may get more action. The Clerk will record the vote.

CLERK: (Read the record vote as found on pages 1294 and 1295 of the Legislative Journal.) 39 ayes, 3 nays, 6 excused and not voting, Mr. President, 1 present and not voting.

SENATOR CLARK: The bill is declared passed on Final Reading with the emergency clause attached. The Clerk will now read 774E.

LB 520, 577, 591, 604A, 623, 629, 629A, 634, 651, 659, 697, 705, 716, 724, 759, 774, 779, 784, 792, 839, 877, 931, 941, 951, 626, 961, 962

March 19, 1982

626 up to the point where it was the other day before this misunderstanding occurred. I thank you very much.

PRESIDENT: Any further discussion? Senator Rumery, do you have any closing on the advance?

SENATOR RUMERY: Just this, Mr. President, there has been reference made to sinister moves by a lobbyist and I would like to say that Mr. Paul O'Hare worked with us and I can truthfully say that we have not considered that he was doing anything underhanded at all, and I would like to have that for the record. I ask you to move the bill.

PRESIDENT: Did I hear a request for a record vote? I figured I would. Okay, Senator, we will go to the board then. Al those in favor of advancing LB 626 to E & R for Engrossment vote aye, opposed nay. Have you all voted? Record the vote.

CLERK: 25 ayes, 9 nays on the motion to readvance the bill, Mr. President.

PRESIDENT: Motion carries. LB 626 is advanced to E & R for Engrossment. You may read some things in.

CLERK: Mr. President, your committee on Enrollment and Review respectfully reports they have carefully examined LB 591 and recommend that same be placed on Select File; 520 Select File with amendments; 629 Select File with amendment; 629A Select File, and 759 Select File. (Journal page 1305.)

Mr. President, Senator Warner would like to print amendments to LB 604A in the Journal. (Page 1304 of the Journal.)

Mr. President, the bills that were read on Final Reading this morning are now ready for your signature.

PRESIDENT: While the Legislature is in session and capable of transacting business, I propose to sign and I do sign LB 577, 601, 623, 634, 651, 659, 697, 705, 716, 724, 779, 774, 784, 792, 839, 877, 931, 941, 951, 961, and 962.

PRESIDENT: Before we go into the next matter, the Chair takes the privilege of introducing 41 Seventh Grade students from Sandy Creek District from Fairfield, Nebraska. They are up here in the south balcony, Mr. David Nienkamp, their instructor. Would they kind of just wave to us. It is so crowded up there, let's see where you are up there. Welcome to your Legislature, to the Unicameral. Ready, Mr. Clerk, on LB 870.

LR 270
LB 127, 259, 601, 611, 623, 642, 644, 647, 651-2, 659, 678, 696-7, 700, 716, 724, 757, 767-7A, 774-776, 779, 784, 792, 816, 828, 839, 845, 877, 931, 941, 951, 961-2, 705

Mr. President, three communications from the Governor addressed to the Clerk. (Read. Re: LBs 775, 776, 601, 623, 651, 659, 697, 705, 716, 724, 774, 779, 784, 792, 839, 877, 931, 941, 951, 961, 962, 259, 642, 644, 678, 696, 828, 845, 767, 767A. See pages 1415 and 1416, Legislative Journal.)

Mr. President, I have a series of Attorney General's opinions. The first is to Senator Vickers regarding LB 647; one to Senator Wesely regarding LB 700; a third to Senator Hefner regarding LB 611; a fourth to Senator Haberman regarding LB 127; and a fifth to Senator Carsten regarding LB 816. All of those will be inserted in the Legislative Journal.

Mr. President, a new resolution, LR 270 offered by Senator Newell. (Read. See pages 1424 and 1425, Legislative Journal.) That will be laid over pursuant to our rules, Mr. President.

Finally, Mr. President, Senator Wiitala asks unanimous consent to remove his name as cosponsor from an amendment to LB 652, Request 2652.

SENATOR CLARK: Is there any objection? So ordered.

CLERK: That is all that I have, Mr. President.

SENATOR CLARK: All right, is Senator Koch here? I think we will go ahead and pass over Senator Koch's request here until he arrives. We will go to item #5 on General File, the priority bills, the revenue priorities, 757 is the first bill.

CLERK: Mr. President, LB 757 introduced by the Speaker at the request of the Governor. (Read title.) The bill was read on January 11 of this year, referred to the Revenue Committee for public hearing. The bill was advanced to General File, Mr. President.

SENATOR CLARK: Senator Carsten.

SENATOR CARSTEN: Mr. President and members of the Legislature, in the absence of Senator Marvel I suspect that I should take the bill. The bill is very straightforward. There is no committee amendment. It is in its original form to reduce the minimum of the overlevy or cushion from 3% to 2%. It was a recommendation from the Governor in a bill that he had introduced by Senator Marvel and I would move that it be moved from General File to E & R Initial.

SENATOR CLARK: We have a motion on the desk.