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

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SENATOR CLARK: A Call of the House has been requested. All those in favor of a Call vote aye, opposed vote nay. Record the vote.

CLERK: 13 ayes, 0 nays, Mr. President, to go under Call.

SENATOR CLARK: The House is under Call. All unauthorized personnel will leave the floor. All senators will be in their seats according to our rules and please check in. We have three excused. We are looking for sixteen. Will everyone that is sitting in their seats please check in. Senator Cope, would you please check in. Senator Schmit, Senator Newell, Senator Stoney. Senator Sieck, would you push your button, please. Senator Goodrich. We're going to look for Senator Stoney, Senator Schmit. We got to Schmit, now if we can get to Stoney. Senator Newell. We will tell you what we are going to vote on before we vote. Roll call vote, yes. Would all senators remain in their seats, please, so we can have a check. We will not start the roll call until all senators are in their seats. Senator Wagner, would you get in your seat, please. Can you find Senator Higgins? Do you want to start the roll call? The Clerk will call the roll. If we can keep it quiet so we can hear the response it will really help up here.

CLERK: (Read roll call vote as found on pages 621-622 of the Legislative Journal.) 26 ayes, 18 nays, Mr. President.

SENATOR CLARK: The motion passed. The amendment is passed. Do you have anything further on the bill? The Clerk would like to read some things in first.

CLERK: Mr. President, a special order announcement from the Speaker.

SENATOR CLARK: The Call is raised.

CLERK: Mr. President, Senator Fowler would like to print amendments to LB 218. Senator Fowler moves to place LB 300 on General File pursuant to Rule 3, Secion 18(b). That will be laid over. (See page 622 of the Legislative Journal.)

Your committee on Banking, Commerce and Insurance advances 775 to General File; 776 to General File; 826 to General File; 951 to General File; 952 General File; 961 General File, all signed by Senator DeCamp as Chair.

Mr. President, the next amendment I have is from Senators Sieck, Lowell Johnson and Beutler.

SENATOR CLARK: Senator Sieck.

RECESS

SPEAKER MARVEL PRESIDING

SPEAKER MARVEL: Has everybody recorded their presence? Okay. Record, yes.

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

SPEAKER MARVEL: The next order of business is LB 775.

CLERK: Mr. President, LB 775. (Read title). The bill was first read on January 12th, referred to the Banking, Commerce and Insurance Committee for public hearing. The bill was advanced to General File. Mr. President, I have no amendments to the bill.

SPEAKER MARVEL: Senator DeCamp.

SENATOR DeCAMP: Mr. President and members of the Legislature, this bill....Mr. President, this bill is from the Banking, Commerce and Insurance Committee and it amends two sections of law relating to credit unions. Under the present law our credit union may contract for a group life insurance policy under specific requirements for the benefit of the share or savings account of its members other than the credit union or its officials. Now, the law not amended since 1965 prohibits term insurance on any member in excess of \$2500. LB 775 deletes the \$2500 maximum insurance requirement. In any event, a credit union would still be prohibited to carry an amount of insurance exceeding the share balance or savings account of the insured member. Oh. Section 2 contains the annual wild card proposal that we do once a year here on S & Ls, credit unions, banks, savings and loans, I don't know what all, which allows state chartered credit unions the same privileges as federal chartered credit unions. Passage of this provision does not relieve credit unions doing business in this state from taxes assessed under applicable state law. This is an annual thing we pass. I move it be advanced.

SPEAKER MARVEL: Is there any further discussion? Okay, the motion is to advance the bill. All those in favor vote aye, opposed vote no. Record the vote.

CLERK: 27 ayes, 0 nays, Mr. President, on the motion to advance the bill.

SPEAKER MARVEL: The motion is carried. The bill is advanced. The next item is LB 776.

CLERK: LB 776 offered by the Banking Committee. (Read title.) The bill was first read on January 12th of this year. It was referred to the Banking Committee for hearing. The bill was advanced to General File, Mr. President. I have no amendments to the bill.

SPEAKER MARVEL: Senator DeCamp, do you wish to explain the bill?

SENATOR DeCAMP: Mr. President and members of the Legislature, LB 776 provides for the guarantee of credit union. cooperative credit association, and industrial loan investment company accounts. Section 1 provides that prior to January 1, 1983, credit unions shall maintain insurance of guarantee shares and deposits as provided under the Federal Credit Union Act or by membership in a corporation organized pursuant to the Nebraska Depository Guarantee Corporation Act. Just for your information, remember it was a few years ago we started deciding that industrials and some other people didn't have insurance. You know, you go and deposit your money in a bank and you have FDIC, so what we did was we set up by state law the national...or the Nebraska Depository Guarantee Corporation Act so that we would have the funds of these people protected, so we are expanding it with this then to make sure we can cover anybody that is involved. Okay, Section 2 states that prior to January 1, 1983, cooperative credit associations shall maintain insurance or guarantee shares and deposits by membership in a corporation organized pursuant to the NDGCA, that is that Nebraska thing we set up as I told you. requires that prior to January 1, 1983, industrial loan and investment companies shall maintain insurance or guarantee certificates of indebtedness by membership in a corporation organized pursuant to the NDGCA. Institutions organized after January 1, 1983, will also be required to insure or guarantee shares, accounts, deposits and certificates. The Director of the Banking Department would be permitted to extend the mandatory coverage date for one year to any of the foregoing financial institutions upon certain conditions. So what we are doing is we are going to make sure that these accounts out there are insured and the people have some protection.

SPEAKER MARVEL: The motion is to advance LB 776 as explained by Senator DeCamp. All those in favor vote aye, opposed vote no. Have you all voted? Clerk, record the vote.

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

SPEAKER MARVEL: The motion is carried and the bill is advanced. Senator Clark sent me a note that says that the

March 9, 1982

SPEAKER MARVEL PRESIDING

REV. MORRIS VENDEN: Prayer offered.

SPEAKER MARVEL: If I could have your attention for a moment before we proceed. The chairmen had a meeting today and it was agreed that we would attempt to control debate as we have not done too well in the last few months and that we would try, for instance, with 652 to have the debate and the vote on advancement after one hour and that we try to have the pros and the cons of these issues so it doesn't take forever to get the point across. This time we're in a position where we either try to limit debate or many of the other issues will simply go down the drain. So the Chair would appreciate, the chairmen would appreciate your cooperation in trying to give people an opportunity on both sides and not spend all day in the discussion. Record.

CLERK: There is a quorum present, Mr. President. Yes, sir, I do have some items to read in. Mr. President, your committee on Enrollment and Review respectfully reports we have carefully examined and engrossed LB 579 and find the same correctly engrossed; 662 correctly engrossed; 677 correctly engrossed; 718 correctly engrossed; 719 correctly engrossed; 729 correctly engrossed; 764 correctly engrossed and 778 correctly engrossed. (See page 1060 of the Journal.)

Mr. President, your committee on Enrollment and Review respectfully reports they have carefully examined and reviewed LB 720 and recommend that same be placed on Select File with amendments; 767 Select File with amendments; 767A Select File; 807 Select File with amendments; 941 Select File; 877 Select File; 577 Select File; 792 Select File; 605 Select File; 931 Select File with amendments; 796 Select File; 845 Select File; 644 Select File; 739 Select File; 696 Select File; 828 Select File; 642 Select File; 678 Select File; 775 Select File; 776 Select File; 951 Select File; 961 Select File; 952 Select File; 784 Select File; 651 Select File; 716 Select File with amendments; 743 Select File; 601 Select File; 869 Tect File with amendments; 697 Select File; 825 Select File, 892 Select File; 962 Select File with amendments; 839 Select File and 890 Select File with amendments. Those are all signed by Senator Kilgarin as Chair, Mr. President. (See pages 1057-1059 of the Legislative Journal.)

Mr. President, I have a motion from Senator Labedz to place LB 824 on General File pursuant to Rule 3, Section 18(b). That will be laid over pursuant to our rules, Mr. President.

SPEAKER MARVEL: Okay, we go to item #4 and we're talking about LB 924 and I would caution you to do your best to get

March 11, 1982

PRESIDENT: Motion to advance LB 642 to E & R for Engrossment. Machine vote, Senator Chambers, did you say? Machine vote has been requested. All those in favor vote aye, opposed nay, on LB 642 to Engrossment. Record the vote.

CLERK: 31 ayes, 3 nays, Mr. President, on the motion to advance the bill.

PRESIDENT: Motion carries, LB 642 is advanced to E & R for Engrossment. The next bill is LB 678, Senator Kilgarin.

SENATOR KILGARIN: I move we advance LB 678.

PRESIDENT: Motion is to advance LB 678 to E & R for Engrossment. Machine vote has been requested. All those in favor vote aye, opposed nay. Record the vote.

CLERK: 33 ayes, 0 nays, Mr. President, on the motion to advance the bill.

PRESIDENT: The motion carries and LB 678 is advanced to E & R for Engrossment. LB 775, Senator Kilgarin.

SENATOR KILGARIN: I move we advance LB 775.

PRESIDENT: Motion to advance LB 775 to E & R for Engrossment. Machine vote has been requested. All those in favor... any discussion? All those in favor vote aye, opposed nay. Record the vote.

CLERK: 34 ayes, 0 nays, Mr. President, on the motion to advance the bill.

PRESIDENT: Motion carries, LB 775 is advanced to E & R for Engrossment. The next bill is LB 776. Senator Kilgarin.

SENATOR KILGARIN: I move we advance LB 776.

PRESIDENT: Motion to advance LB 776 to E & R for Engrossment. All those in favor signify by saying aye. Opposed nay. LB 776 is advanced to E & R for Engrossment. The next bill is LB 951. Senator Kilgarin.

SENATOR KILGARIN: I move we advance LB 951.

PRESIDENT: Motion to advance LB 951 to E & R for Engrossment. Any discussion? All those in favor signify by saying aye. Opposed nay. LB 951 is advanced to E & R for Engrossment. LB 961. Yes, sir. Okay, ready, LB 961, Senator Kilgarin. March 16, 1982

LB 259, 642, 644, 652, 678, 696

that's where they have the programs that count and a number of kids that need help are being taught so I think that is a little bit misleading. So I believe it is only appropriate for us today to indefinitely postpone LR 240, get on with the business because we're going to have plenty of time to debate the budget in the next couple of weeks. Thank you.

SENATOR CLARK: The question before the House is the indefinite postponement of the resolution. All those in favor vote aye, opposed vote nay. Record the vote.

CLERK: Mr. President, Senator Koch requests a record vote. (Read record vote as found on page 1206 of the Legislative Journal.) 28 ayes, 10 nays, Mr. President, on the motion to indefinitely postpone the resolution.

SENATOR CLARK: The resolution is indefinitely postponed. Senator Lamb. He has some things to read in first.

CLERK: Your committee on Enrollment and Review respectfully reports they have carefully examined and engrossed LB 259 and find the same correctly engrossed; 642, 644, 678, 696, 767, 767A, 775, 776, 828, 845 all correctly engrossed. (See page 1207 of the Legislative Journal.)

Senator Haberman would like to print amendments to LB 259 and Senator Sieck and Remmers to LB 652. (See page 1207.)

SENATOR CLARK: Senator Lamb.

SENATOR LAMB: Mr. President, I move that we adjourn until nine o'clock tomorrow morning, March 17, St. Patrick's Day, no celebration because Tommy's not here.

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

Edited by S. M. Benischek

March 22, 1982

The next bill, Mr. Clerk, on Final Reading is LB 775.

ASSISTANT CLERK: (Read LB 775 on Final Reading.)

PRESIDENT: All provisions of law relative to procedure having been complied with, the question is, shall LB 775 pass? All those in favor vote aye, opposed nay. Record the vote.

ASSISTANT CLERK: (Read the record vote as found on page 1339 of the Legislative Journal.) The vote is 44 ayes, 0 nays, 4 excused and not voting, 1 present and not voting, Mr. President.

PRESIDENT: LB 775 passes. The next bill on Final Reading is LB 776.

ASSISTANT CLERK: (Read LB 776 on Final Reading.)

PRESIDENT: All provisions of law relative to procedure having been complied with, the question is, shall LB 776 pass? All those in favor vote aye, opposed nay. Report on LB 776. Record the vote.

ASSISTANT CLERK: (Fead the record vote as found on page 1340 of the Legislative Journal.) The vote is 45 ayes, 0 nays, 4 excused and not voting.

PRESIDENT: LB 776 passes. The next bill on Final Reading, Mr. Clerk is LB 828.

ASSISTANT CLERK: (Read LB 828 on Final Reading.)

PRESIDENT: All provisions of law relative to procedure having been complied with, the question is, shall LB 828 pass with the emergency clause attached? All those in favor vote aye, opposed nay. Record the vote.

ASSISTANT CLERK: (Read the record vote as found on page 1340 and 1341 of the Legislative Journal.) The vote is 42 ayes, 2 mays, 1 present and not voting, "excused and not voting, Mr. President.

PRESIDENT: LB 828 passes with the emergency clause attached. The next bill on Final Reading, Mr. Clerk, is LB 845.

ASSISTANT CLERK: (Read LB 845 on Final Reading.)

PRESIDENT: All provisions of law relative to procedure having been complied with, the question is, shall LB 845

LR 259 LB 259, 631, 642, 644, 678, 845, 696, 767, 767A, 775, 776, 828,

March 22, 1982

PRESIDENT: Senator Dworak, you wish to withdraw the amendment. Senator Dworak is withdrawing his amendment which was in the Journal and the amendment is withdrawn. So we will now proceed, Mr. Clerk, with the reading of LB 631.

CLERK: (Read LB 631 on Final Reading.)

PRESIDENT: All provisions of law relative to procedure having been complied, the question is, shall LB 631 pass with the emergency clause attached? All those in favor vote aye, opposed nay. Have you all voted? Record the vote.

CLERK: (Read the record vote as found on pages 1342 and 1343 of the Legislative Journal.) 38 ayes, 6 nays, 4 excused and not voting, 1 present and not voting, Mr. President:

PRESIDENT: LB 631 passes with the emergency clause attached. That will conclude Final Reading this morning. Before we take up agenda item #6, the Chair would like to introduce 70 students of the Youth Citizenship Seminar. This is group number two of the Nebraska Farm Bureau representing some 62 counties of our State of Nebraska and they are up here in the south balcony. We welcome you to your Legislature. Welcome. The Clerk will have some matters to read into the record. Proceed to do so.

CLERK: Mr. President, new resolution, LR 259, offered by Senator Haberman. (Read LR 259 as found on page 1343 of the Legislative Journal.) That will be laid over, Mr. President.

Mr. President, legislative bills read this morning on Final Reading 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 259, 642, 644, 678, 696, 767, 767A, 775, 776, 828, 845 and 631. Ready then, Mr. Clerk, for agenda item #6, motions, LB 731.

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.