

SENATOR LANDIS: Thank you. Madam President, and members of the Legislature, I, too, think a good point was made by Senator Bernard-Stevens and Senator Withem. We don't have a uniform procedure. There is, I have to confess, a complexity to this issue, and this is one of the few times when I don't think we've had a process that particularly develops the details of legislation in a good way. I would confess that is true. On the other hand, I am certainly within the bounds of previous practice to say this resolution is wise, and sound. It furthers the interests of the State of Nebraska, and, in my estimation, leaves us, if we don't act, if the federal government takes on this initiative, we will follow down the path of total federal regulation of insurance, cutting the states out of that function, and cutting the states out of the revenue picture to the tune of about \$34 million a year. I would urge the adoption of the amendment, rather, the resolution, and remind you that what it does is to memorialize Congress that their current attempts to repeal the McCarran-Ferguson Act would be a mistake. I urge the adoption of the resolution.

PRESIDENT MOUL: Thank you, Senator Landis. We will now vote on the adoption of LR 194. All those in favor please vote aye, opposed nay. Have you all voted? Please record, Mr. Clerk.

CLERK: 23 ayes, 0 nays, Madam President, on adoption of LR 194.

PRESIDENT MOUL: LR 194 is adopted. Before we proceed, I would like to draw your attention to the area under the north balcony. Senator Robak would like to recognize the Doctor of the Day. He is Dr. Jeff Gotschall of Columbus. Welcome to the Legislature today and thank you very much. LR 200.

CLERK: LR 200 by Senator Landis found on page 2671 of the Journal, Madam President.

PRESIDENT MOUL: Senator Landis.

SENATOR LANDIS: Thank you, Madam President. This resolution will run afoul of the same line of argumentation, and so I want to raise it. You will find it in 2671 of the Journal. It was provided to us by Jim Hansen, our Director of Banking. It pointed out that there is some federal legislation which significantly curtails the state regulation of banking, and points out that the death of a dual banking system will have some negative impact on states and customers. One of the things