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the rates any more so let's make it mandatory that everybody has to insure their home for eighty percent of what it would cost them to rebuild it at today's material and labor prices." So what did that do? The rates stayed the same but the premiums went sky high. They knew what was good for their industry. They changed it, didn't they? Senator DeCamp says the bankers that have studied this bill, they are going to vote for it. I say, you had better think about when you go back home and how many people are going to remember what you do here today. And when those banks close up in the small towns and you farmers have to come to Lincoln or Omaha and the big boys say, "Well, we will take your barn and your house and your pigs and your cows and your wife, and then we will give you a loan at twenty-five percent". That is what this bill comes down to. This Senator isn't going to forget her constituents. When they come crying to me that they can only get one rate, that they miss the little bank that they used to do business with, I am going to say, "I didn't vote for the monopoly. I didn't vote against the little bankers. I didn't go with the big guys. I stayed with my people." So don't you let any banker or any lobbyist tell you that your constituents don't count on this bill, that they don't understand it. Maybe they don't today but they might the day you have to run again. Thank you, Senators.

PRESIDENT: The Chair recognizes Senator Cullan.

SENATOR CULLAN: Mr. President, I call the question.

PRESIDENT: The question has been called for. Do I see five hands? I do see five hands. All right. The question is shall debate cease. All those in favor vote aye, opposed nay.