

should do, then it certainly can't be wrong to allow many people into the marketplace to create a competitive atmosphere where if the competition is keen enough and intense enough, only the general public can gain, only the general public can benefit. You know, we have heard time and time again on this floor from many speakers the thing that we have to fear is monopolistic type practices. If we have a true competitive environment, then the public gains, the public benefits. You know, it's an interesting thing about this banking legislation, and I gave you my background, my father-in-law in David City used to say, well, we need county-wide branch banking and no more. And Mr. Peck of the First National Bank of Columbus said, we need contiguous county branch banking and no more. And then my friends in Omaha and Lincoln said, we need statewide branch banking and no more. And it just appeared who was going to be the big frog in the pond. Now if we get enough frogs in the pond competing for the flies, then it's a good situation, and 376 in its present form kind of restricts us to two frogs as I see it, ONB and Banco, and I think that is wrong, and I can't support that kind of legislation. I can't support it. Now when I go out in the rotunda and I ask the powers to be what's the matter with Hawkeye Bank Corporation? Hawkeye Bank Corporation is an Iowa multibank corporation that caters to county seat towns, rural oriented economies, what's wrong with allowing that type of a bank organization into the State of Nebraska? And, quite frankly, the only answer I have received is, they ain't paid their dues. And I said, what do you mean they don't pay their dues? Well, multibank legislation has been around in one form or another since 1967 and we have spent about \$100,000 a year and they are Johnny-come-lately and this is the first year they put their hat in the ring. I don't know exactly what the intent or what the purpose of this Legislature or what mission this Legislature is on, but if it is monogrammed ties, silk suits and Cadillacs for lobbyists and that essentially is the end result, I have a little problem with that. I don't see anything wrong with the Hawkeye amendment. Philosophically it fits Nebraska. Twenty-five percent of the stock of Hawkeye is owned by Nebraskans. These are Nebraska people. This makes infinitely more sense than a Minneapolis based company to me. So I think the Hawkeye bank amendment is a proper amendment on this bill and I want to make another thing clear. This is not a harrasing amendment and I have been accused of that...the only reason you are introducing or carrying the Hawkeye Bank amendment is because you want to kill the bill. And that is as far from the truth as anything that I have heard said. I believe in this.