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I believe that it is going to increase the competitive situation, and there are other holding companies that potentially could come in under this amendment. This amendment isn't exclusively uniquely Hawkeye. There is potentially eight more holding companies, nine more holding companies now doing business in Iowa that could come in, the Emerson Banco, the Citizens Cooperation, Decatur Cooperation, Humeston Corporation, Boone Bankshares, Southwest Company, Nordbrock, and potentially there could be some on the other end of the state, and I am not familiar with them, but Wyoming, Colorado conceivably could allow...or this could facilitate those holding companies from coming in. So in its attempt to expand, its attempt to make it more competitive, if I had my way and if I thought I had a chance, I could very easily be talked into letting anyone come into the State of Nebraska rather than restrict it to the large two. So I urge you to seriously consider this when you go back to your people...you know, we represent....

SENATOR CLARK: You have one minute left.

SENATOR DWORAK:bankers, there is no question about that, but not the exclusion of the people. You know, we want to do the right things for banks. We want banks to be profitable. We need banks, there is no question about that. They are not the bad guys. But we also represent people, and to try and create a competitive environment for people to be served is good social policy. It is policy this Legislature traditionally has followed. So I very strongly urge you to support this amendment.

SENATOR CLARK: Senator DeCamp. Senator Johnson. Senator Vard Johnson.

SENATOR V. JOHNSON: Mr. Speaker and members of the body, before I begin my formal presentation, I have to make some disclosures. I am fairly poor but I did buy ten shares of stock in a community bank in Nebraska in 1974 and that was a community bank, minority owned bank. I don't think my shares have appreciated in value but I still have them. It doesn't make me an expert on banking, but it does make me an expert on not getting dividends from my stock. I support the Hawkeye amendment. Now I support it because I think the existing law is special legislation. The existing law grandfathered in the one multi-bank holding company now in Nebraska, which is Northwest Bancorporation, and not only does it grandfather it in but it allows that one out of state holding company to continue to acquire additional banks. When I look at the