

banks can't go broke, I think back in the Thirties some of the small, I remember one in particular, that no one lost a dime. They had the money. They were closed for awhile and then opened back up. So if you think stability is in the large corporations, they fall like flies too when the economy gets bad. So I oppose this bill at this time. I think it is unnecessary. It is too bad it came up again this year. We had such a fuss with it last year. We have more important things I think to think about and it is not going to probably make much difference whether we pass the bill or not, only that somebody is going to make more money and somebody is going to make less. Thank you.

PRESIDENT: Before we call upon Senator Dworak, we have some 55 fourth graders from Westmont Elementary in Papillion, Nebraska up here in the North balcony, with teacher Kay Sieck. Would they come and wave to us and let us know where they are? Good morning and welcome to your Legislature. We also have from Senator Hefner's District some 20 seniors from Coleridge High, Keith Potter, up here in the North balcony. Welcome to your Legislature, Coleridge. The Chair recognizes Senator Dworak, thank you. Senator DeCamp, where are you? No further discussion, we are ready for Senator DeCamp to close. Time to close on your motion to advance.

SENATOR DeCAMP: Mr. President, members of the Legislature, I would like to do three things in the closing and that is why I wanted the additional time from my opening to bring things together: Talk about the history of the bill, the issue; talk about what multibank is because despite the fact that we have heard rantings and ravings from both sides as it being good or bad. I talked to about 25 people over the weekend including some legislators, not one of them could explain it to me. So I am going to try to explain multibank in super easy language that I guess I can kind of understand. But finally, I want to talk about leadership and what it is all about and how it is involved here today. History of the bill, six years ago I introduced the bill and I made a statement I am making here today. Johnny DeCamp isn't going to decide the issue on multibank or structure change. The banking industry is going to decide it and I made one request then and I make it today. And the request I made was very simple. It said, "Mr. Banker, you who are violently opposed; you, Nebraska Bankers Association; you, Mr. Oliver, head of the task force to oppose it; you, Mr. Dickinson, head of the Nebraska Bankers Association who oppose it, do one thing. I beg you to do one thing. Research the issue with your responsible position as head of the Nebraska Bankers and find out what it really is, what it does, what the reasons for or against,