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I ain't got no money, I can't buy a bank. But outside on the other side of the window is a good friend of mine named Bruce Lauritzen. Now Bruce says I would like to have a bank, and I say and everybody else says, anything you want, Bruce, because you have got ten million, a hundred million, whatever dollars. I say, Johnny says, yah, I don't have any money or I have only got ten dollars but I have got 49 Senators and a thousand other people all want to own a little piece of the bank, the consumers out there, just the average old Joe Schmuk Citizen says I want a piece of the bank. Oh, we don't get a piece under the system because we can only do it once. We can band altogether once and we can maybe buy one bank with our \$10 a piece. Because we have to unite, to work together, we have to form something called a corporation. Bruce can buy them as individuals or Bruce, maybe and a couple of other friends, maybe his Dad and some others, because they are individuals, they can buy unlimited numbers of banks. All the bill does is say, Okay, Bernice and John and Vard and Harold and Howard, you guys put together, if you want to own more than one bank as a group, you can do it. That is what it is all about. It is not branch banking, and for them to say otherwise is a falsehood and the Colorado vote was to protect the multibank system, not to stop it. It was to protect it and so to equate that here is foolish. That is what multibank is, and to those arguments about this study and that study, I don't have all their studies. Most of them are from the independent bankers and I am sure, just like if Bernice would make a study on abortion, I know what it would show. Just like when the independent bankers make a study on what they want, I know what it is going to show. I have to rely on some other studies, Federal Reserve studies. Federal Reserve studies show, Kansas City latest one, specifically on farming, specifically show that multibank is the best way to get agricultural loans and the study is called Agricultural Funding For The Future. The studies also show from the Federal Reserve the consumer, the consumer, will pay lower interest in borrowing and receive slightly higher interest when he deposits his money. In other words it is a pro consumer because it is pro competitive and maybe that is what it is all about, the competition. We don't want competition. Remember the bankers, they are the ones that say in agriculture and every other place, god, it is good to have competition. It is good to have competition until it comes to that particular industry and then they don't want it until the enlightened ones forced to study it and study what is good for the industry, they turn around and say, no, it is good for the system. Now let me get to the final point I want to talk about and that is leadership.

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