

greedy. Well, if they're greedy, they got the lesson well. They learned it from the banks and the loan institutions who thrive on greed. You go to a bank, and if you have a little money to deposit, why they try to give you 6 percent, it's a little more now, but you want to borrow, they want 13, 14 percent, too wide of a spread, too wide of a spread, the banks are too greedy. I've always been on the other side of that ledger, paid interest all my life. So I know how important it is that you people get your interest. But I think the most important thing is you get your principal. And I know Senator Landis is willing to talk about that between now and Select File, but I think the body's got to talk about it, that's a big chunk of money. And I think it probably would help a lot of other people make their decision on this bill. Now I will yield the rest of my time to Senator Schimek.

SPEAKER BARRETT: Senator Schimek, about two and a half minutes.

SENATOR SCHIMEK: Thank you, Senator Korshoj and Senator Crosby. Mr. Speaker and members of the body, I am a new senator. I was not here when the debate has taken place in former years. But I would just like to say that from the very beginning, even though I was watching this whole debate from afar, I felt that it was very important that the State of Nebraska meet its obligation. I like what...I like what Senator Korshoj says, I like the way he says it. I think plain talk and common sense should prevail here. I don't think that all the legalistic arguments in the world will solve this problem, and I don't think that in the long run they are what is fair to this problem. I think that we need...we could talk about the legislative studies that have been done, we can talk about unfair withdrawal restrictions, we could talk, talk, talk, talk all day long. But when we come right down to it, the question is the matter of what we feel in our guts and what we feel in our hearts. And I think that this year, as has been talked about before, for the first time in a number of years, we do have the opportunity to do something about this problem. We do have some money that we could take care of this problem, whereas in past years we have been under such tight budget constraints. I ask you, finally, to think about what Senator Rod Johnson said today, because I think that he, more than any of us maybe who have spoken since I've been here this morning at least,...

SPEAKER BARRETT: One minute.