

that it is to the benefit of the Nebraska depositors and the Nebraska economic environment that uses their services. So that is why I like the 1 percent, raisin hat cap, and allowing that opportunity, giving them a little bit more rope. We can monitor it as they go, giving them a little room to grow naturally, whether it's through acquiring an additional institution or whether it is just the internal growth of the institutions that are already on board, and then we also have this other issue of allowing the in-state institutions to procure some of the failing S & Ls that are out there. If we throw it all together, then we are probably in a situation where maybe we ought to be looking at a larger raising in our cap from 12 percent to 16 or 17, but at that point, I think what we are going to be able to do under the amendment and having them tied together is to monitor the activity, provide a little room for the procurement of the saving S & Ls as well as some natural growth that goes with it, and we can monitor both as they go. So I am rising in support of both parts to the division of the question, and would have been in support of the entire amendment, if it would have been left intact. So at this point, I would encourage the body to go ahead and support two, three, and four, and then, when we come back, to also add in the raising of the cap on a 1 percent incremental increase along with that to keep the package intact. Thank you, Mr. President.

PRESIDENT: Thank you. Senator Landis, please, followed by Senator Lynch.

SENATOR LANDIS: Mr. Speaker, members of the Legislature, I am out in the Rotunda finding the reason for this bill. I have a darn tough time finding it on the floor but I guess I can hear about it in the Rotunda, and that is one of the difficulties I have got with doing business this way. You will recall when I ran for the Banking Chairmanship, one of the things I was hoping to have happen was that the negotiations that occur between various parties would be done in the presence of somebody from the committee so we would know what was going on. Frankly, we don't. Now I have been given some explanations as to why this is a good idea and why not. I have still got the issues separated. We are taking two, three, and four. I think it is good policy. I intend to vote for that. We will come back to section one. At this point, on the floor of the Legislature, there ought to be a darn clear explanation as to why we need that and need it now, and I have been listening hard, I have been doing my best, but I don't have it so far. Maybe the rest