

about it. Certainly, they are, but I would suggest that you stand up for the Legislature as an institution for making these decisions on the floor and among our number by adopting this amendment. Thank you.

PRESIDENT: Thank you. And I would remind the speakers coming up that we are talking now about the Landis amendment to the Schmit amendment. Senator Schmit, followed by Senator Conway and Senator Goodrich.

SENATOR SCHMIT: Well, Mr. President, and members, Senator Landis offers really sort of a fair compromise, and I am really kind of tempted to agree, and I visited with him just a little bit about it. I appreciate his willingness to recognize the need for some growth. Senator Hannibal also raises some legitimate concerns. I think we are all concerned, and I think to the extent that our debate on this floor conveys those concerns to the institutions who are interested in this bill, that the debate is very constructive. I would probably go along with the amendment, and I might settle for it yet before we get done, I am a great person to compromise, and Senator Landis knows that, but I guess I would just like to have some kind of a reading from the floor because I know that there have been significant changes in the attitude toward bank structure changes on this floor in the past 20 years, and I guess that having been alone in that area for so many years, I can be excused if I take some satisfaction that the temper of the body has shifted somewhat to my traditional position. I would just...my only concern, and I shouldn't say my only concern, my principal concern with Senator Landis's amendment to my amendment is this that we have had a lot of discussions on this floor about the necessity for planning for long-term growth, to be able to look into the future and to try to chart the course of the State of Nebraska, to try to chart the course of businesses, to try to chart the course of agriculture, and the university, and many other institutions. And one of the reasons why I accepted the one, one, and one proposal when it was first brought to me was that it does allow for some long-range planning by the financial institutions. It allows them to say that in 1991, this will be our limit; in 1992, if this happens, then we can do this; and in 1993, this will be a natural course that we can follow. And it allows for some decisions to be made relative to expansion and relative to the growth that are not going to be possible if, in fact, we just take Senator Landis's amendment. Now I can understand also the concern that Senator