

Landis has, and I join him in that concern, and I would have to say, and I am not in a position very often where I can chastise the banking community, but I would just have to say that there have been some legitimate concerns expressed to me by individuals who do business with various institutions relative to whether or not the new structure is working as we had hoped when we enacted it into law. I think that in most instances it is. There are some noticeable gaps and there are some noticeable areas where we need to be making some improvements. Hopefully, the adoption of the Schmit amendment this morning as it was proposed would be conducive to the banks filling in those gaps and making it possible for industry, agriculture, and business to grow across the State of Nebraska. I would hope that what Senator Landis fears does not happen, and I know, Senator Landis, I am going to preempt your argument, that it is very, very difficult to roll back the clock, so to speak, and that if we adopt my amendment, and come in here next year and decide we need to do something different, it isn't as easy to say we are going to knock it off in 1991 or 1992.

PRESIDENT: One minute.

SENATOR SCHMIT: But I do believe this sort of amendment that I have proposed does provide for orderly growth, does provide for some long-range planning that we do not get under your approach. I would hope that we take a vote. I am not going to support Senator Landis's amendment at this time. I am going to vote against it, but I do want to say this, I appreciate Senator Landis's offer of compromise and I appreciate his remarks as I do those remarks of Senator Hannibal because I think they convey to the banking institutions the concern of the members of this floor relative to the needs of the State of Nebraska and as citizens in relation to banks, particularly as it pertains to our larger institutions. So at this time, I am not going to support the Landis amendment, and I would ask you not to support it either.

PRESIDENT: Thank you. Senator Goodrich, please, followed by Senator Wesely and Senator Landis. Senator Goodrich.

SENATOR GOODRICH: Mr. President, and members of the body, I would rise to suggest that we not do the Landis amendment. Now let me tell you why I say that. We have right now a choice. We can do nothing, and an out-of-state bank can go ahead and...and has the margin, in other words, to go ahead and do what is being