

us as an institution into the loop. Thank you.

PRESIDENT: Thank you. Senator Lynch, please, followed by Senator Labeledz and Senator Conway. Senator Lynch.

SENATOR LYNCH: Yeah, Mr. President, and members, as I sit here listening to our concern over controlling capital and the growth of institutions, I can't help but think about in general terms the issue of controlled growth, whether it is a good or a bad idea. I am sitting here wondering if we were worried when we passed 775 that we thought maybe ConAgra would take over the marketplace for farm products in the world, and if we were really concerned about that. I don't think we really were. Or, for example, another one, whether we were concerned about the UP railroad, maybe, if they took boxcars off, having a better chance at more marketplace somewhere. I can also think about, you know, if we want to control growth, if you want to control, for example, capital, why not controlling the minds of people? Do you think we should talk in terms of controlling how many subscribers a single newspaper could have in the State of Nebraska to say 12 or 13 percent? You know, that would mean that the World-Herald would have to be cut back considerably compared to what they have in subscribers now. It might help Lincoln Journal-Star and some others, spread the wealth around, but what is the whole principle of what we are talking about here? I am also thinking about state budgets. Maybe we should talk in terms of controlling what percentage of the state budget any single agency of the state can have. Now that deals with money as well. All of this, you know, makes me wonder about our concern. I am not sure how much capital is enough, and I know right now we have about a billion, one hundred million dollars worth of potentially failing institutions, just in the savings and loan, and I know that won't count against their normal growth. I am also aware of the fact that some people may suggest that all we are doing by proposing this legislation is setting up our largest bank as a better and more marketable institution on the national market and probably for some of those 100, those biggies that could take it over. All of these things, I don't know about all the rest of you, but some of you that are smart enough to know the difference might know all of the answers to all of those things, but we are debating now a 1 percent, a \$200 million addition of the \$400 million addition. I am not quite sure how much is enough. I am not quite sure that 15 percent of the marketplace in Nebraska will mean that somebody will dominate the capital in the state. I don't think