

with a number of bankers about this problem, and I will be the first to concede that many times it is difficult to find a reason why there should be reinvested in some of the small communities outstate. The agricultural sector is not in a healthy condition, business has tended to move toward the more populated centers, and there is, in fact, in some of our rural areas even a labor shortage. But, nonetheless, to the extent that there is a need out there, we ought to, as a Legislature, establish as a policy the fact that we expect some sort of community reinvestment. Now I know that there are those who pointed out in the World-Herald just last week, in a spirit, I'm sure, of public service, printed several articles and pointed out a number of the banks, large banks in this state and their relative strength in the area of agricultural loans. What they did not point out was the number of those loans that are being held by the various large banks. And I am sure that it would shock all of us if we knew how few those loans were in number. Facts are they have, however, I believe worked very diligently in most areas to try to service the agricultural area of the state and the business community of the state. But this Legislature should not, in our zeal to cooperate with the banks, abdicate our responsibility insofar as policy is concerned. This is such a minor amendment I'm almost embarrassed, Senator Wesely and Senator Landis, to even offer it. It is an embarrassment to me that the banks would even indicate any reluctance to accept it, because it is such a minor straw on the back of a very hefty camel. But we're offering it because we're going to try to salvage a little bit of self-respect out of some of these things and throw a little bit of sand on the greased pig. I would hope that, as a sponsor of the bill I believe in the bill, as one who has carried a number of bills that have impacted upon the bank structure of the State of Nebraska that there would be no discord relative to this amendment. There has been some concern as to whether or not it would impact reciprocity. I do not believe that is a problem. In fact, if it is a problem, then we probably don't need that institution to come to the State of Nebraska, because we do not need to have the transfer of the outflow of funds that would occur if, in fact, an out-state institution did not choose to cooperate. I would hope that we will continue to provide the legislation necessary to develop stronger and better institutions in this state as we have in the past. But I would hope also that those institutions would not, in fact,...

SPEAKER BARRETT: One minute.