who made those promises to me, with the exception of the lobbyist, who unfortunately are not in the banking business, are not here anymore, they're all gone. When Bill Smith left FirsTier, Lincoln, he was the last surviving person who was involved in those commitments to outstate Nebraska. Is it wrong then for us to reaffirm the policy of this bill...

SPEAKER BARRETT: One minute.

SENATOR SCHMIT: ...the promises that were made time after time after time, that the entire state would be served and would be served better, if we enacted these bills into law? I don't think so. Otherwise I'll tell you what's going to happen, my good friends in the industry are going to say, well, we didn't know, Schmit, didn't know, Wesely, why should we know, you should have asked us for something. We didn't have any idea you were concerned. Ladies and gentlemen, I am concerned. I look around now, two banks in my home county closed during the middle eighties, less than a million dollars of new capital would have saved them. They're now out...two Omaha institutions have banks there. We're glad they're there, and I am, personally. But, ladies and gentlemen, when those two banks went down nobody cared, nobody cared, except the farmers and businessmen who were being served by those banks.

SPEAKER BARRETT: Time.

SENATOR SCHMIT: Ladies and gentlemen, I support the amendment. I can lose interest in the bill if the amendment doesn't go on.

SPEAKER BARRETT: Senator Warner. Thank you. Any other discussion? If not, Senator Wesely, would you like to close?

SENATOR WESELY: Thank you, Mr. Speaker, members. I appreciate very much the comments everybody made. I feel pretty strongly about this simply because I see a problem coming, and I think we need to deal with it now, this session, this bill, this amendment. We are about to open up our borders, and we're going to do it for the failing S&Ls in the very near future with the bill we passed this morning. We'll do it with the regional and national interstate banking legislation we passed a couple years ago when out-of-state interests come into Nebraska, start buying our S&Ls, start buying our banks, how are we going to respond to the customers, consumers, the people of this state about service, availability of financing, loans for our farmers, loans