

for our small business people, loans for our families in need of homes? What are we going to do to protect their interests? This amendment is a very modest, very small step in that direction. By saying, if an out-of-state institution comes into Nebraska, buys a bank, buys an S&L, is then to serve this state, then we expect them to do so, that we ask them to submit their CRA materials, which they are already providing to the federal government, and only in the near future will now be made available to the public. But they'll give them to the Banking Department, the Banking Department will rate them, and if those people, out-of-state interests have come in and are not serving the community, are not helping our Nebraska communities and towns and all those folks that we think deserve to have that assistance, then why should we continue to put public money into that institution? That's all we're asking. We're just saying that, if you're not willing to help that community, that we're not willing to put public money into your institution. And they could say, so what, we're still not going to serve our community, we'll still take the money and run, and that's the way it is. And that's fine, we're not...I mean we're not going to be able to stop it, evidently. But maybe it will make them think twice about doing that. It's so small, I'm almost embarrassed to even offer it, because it doesn't even begin to address the concern Senator Schmit and many others have. But at least if we did it now we'd anticipate a potential problem. If we have trouble with it today, can you imagine next year, if we do have an out-of-state interest here, the kind of lobbying force, the kind of effort they could put into blocking something like this, we need to do it now. And so I ask you, as best I can, to support this amendment, and help, once again, to protect our people's interest as we develop this new approach to banking and financial institutions, which is about to overtake us. I'd like to ask for a call of the house, Mr. Speaker.

SPEAKER BARRETT: Shall the house go under call? All in favor vote aye, opposed nay. Record.

CLERK: 10 ayes, 11 nays to go under call, Mr. President.

SPEAKER BARRETT: The house is under call. Members, please return to your desks and record your presence. Those members outside, please return and record your presence. Senators McFarland, Moore, Morrissey, Abboud and Baack. Senator Hefner, Senator Withem, Senator Peterson. Senators Abboud, Chambers and McFarland, the house is under call. Senators Abboud and