

SPEAKER BARRETT: Senator Wesely, in the opinion of the Chair, the Lynch amendment is not germane. The...the amendment does speak to the matter of collateral, as opposed to 1146, and the sections are miles apart. In the opinion of the Chair it is not germane. Any further comments? If not, Mr. Clerk.

CLERK: Mr. President, the next amendment I have to the bill is offered by Senator Landis. (Landis amendment appears on page 1238 of the Legislative Journal.)

SPEAKER BARRETT: Chair recognizes Senator Landis.

SENATOR LANDIS: Thank you. This amendment actually amends the bill itself, so this one ought to be germane. Should be okay on this one. If I could try to identify for the Legislature what's been going on here and who the various players are, I'd try to give you my best on the score card of this afternoon's activities. FirstTier wants the bill, Norwest wants the bill. The NBA is neutral on the bill, although they historically have fought the CRA suggestions of Senator Wesely. FirstTier and Norwest have agreed to two ideas in principle. First, to this amendment which reduces the last round of deposit cap lifting, from 14 to 15 percent in '93, they're prepared to take it back to 14 percent and not to ask for that final \$200 million, and they're prepared to accept the CRA amendments. Norwest, FirstTier will take that and accept that as a limitation on the bill so the bill can move forward. The NBA, which has a little slower decision-making mechanism, has not polled their members recently to see whether or not they would lift their historical objection to the CRA amendments, so that with their existing orders they've been resisting that amendment. Following the failure of the CRA amendment to pass, Senator Conway having spoken against it, and then offering a bill that had gone through the Government Committee as opposed to the Banking Committee, to the measure. Senator Schmit made the objection that perhaps after Senator Conway had fought Senator Schmit from putting the bill in the form that Senator Schmit believed in, probably then shouldn't be able to mold the bill with an ungermane amendment to the form that Senator Conway wanted. Senator Lynch is offering a bill (sic) that has the ringing endorsement of the Nebraska Bankers Association, the very group which just a moment ago had seen to it that Senator Schmit couldn't put the bill in the form that Senator Schmit wanted his bill into. And it, too, was an ungermane amendment, and that,