

feeding, anything I do. But we have set artificial barriers toward competition in this state for many years. Most of those barriers have come down. I would have to say that most of the time the bankers in this state had to be brought kicking and screaming into the Legislative Chamber to agree to those changes. If it had not been for the changes we made years ago, we would have seen substantially greater numbers of bank failures and we would know a substantial number of communities that would, today, have less and fewer...and less adequate banking facilities than we have at the present time. But, ladies and gentlemen, I can count on the fingers of two hands the letters I've received congratulating me, in the last 15 or 16 years, for having carried those bills. Even those persons who wanted them usually assume they got them by their own efforts. But, ladies and gentlemen, the reason we need to do this is not because of the banks but because of the people of the State of Nebraska, the people who need the credit. I wouldn't introduce the bill in this instance for any reason, except the fact that I know the people in those counties need those facilities and need those services. And as soon as they are recognized and as soon as they are acknowledged and as soon as they are performing well in those areas, we will see the demand increase for additional services like ones that can be provided through this bill in other areas of the state. I know someone will tell me, and I've been chastised and criticized for many years by some of my friends in the banking industry, and we have many fine institutions out there who have taken a real interest in their community and have done well, and I congratulate them for it. Ladies and gentlemen, if you drive into a community you can tell by the attitude of the community, by the aptitude of the community, and by the growth of the community, whether or not you have good banking facilities and adequate banking facilities in that community. You have to remember also that some parts of this state are just not as flush with resources as are others. And so the free flow of capital from one area to another is important. I've had enough experience in this area to know that there are times when the most aggressive banker in a community needs additional capital. Unless you have the structure in place, you are not going to be able to allow that capital to move. Someone has said this is a bill for Norwest, this is a bill for FirstTier, this is a bill for someone else. Ladies and gentlemen, it is a bill to allow those banks to service the people of these counties in the manner in which they need to be serviced. I will be the first to tell you that I am not totally pleased with the way the