

shootings or the like, are you afraid for your home? She said, well, I do have some fear, some trepidation, there have been some shots in the neighborhood, and I, frankly, am a little afraid to go out at night, but that's not it. I said, well, maybe it's health care, cost of health care rising, very expensive. Are you afraid that you won't be able to get medical health care? And by this time there are just tears welling up in her eyes, and she says, well, no, I mean I do think health care is costly, but, gosh, I just don't think that Norwest has enough banking charters in Lincoln and that's the problem that really sets me off the rocker. Well, I don't know about you, but judging by the quick analysis of my district, I don't know whether these counties need these services and it's a crying public issue. I would guess that she probably was unlike others in this case. I don't think that this woman could be found on a survey, nor could we, if we did a list of the top 20 public needs in either Lincoln or Omaha or Sarpy County would we find that we needed more detached facilities for banks, nor do we need more charters, nor do we need to pass 457. The public's interest isn't involved in that bill one whit. You know that there is no woman out there in my district who says that, and there isn't one in yours either. There isn't a single person in this state who says crying, with tears in their eyes, please, don't help me with property tax, don't help me with schools, don't help me with safety, but please help me by having make sure that there are more bank charters in this state. Please, Lord, let me have more of those little bank places we can stick those cards in, that's what's going to make my life better. We need more detached facilities. We need to change the corporate structure for banks, that's going to solve the problems of this state. No. What this bill does is says that you can have more branches in three counties of the state than any of the other 90 counties. It says we can have bank corporate structures for 90 counties that are different than bank structures in three counties. Why? I don't know. Would we pass out economic opportunity in that way? Would we say, you can use the corporation west of Columbus, but you've got to use the partnership east of Columbus. You can use a sole proprietorship north of the Platte, but you can't use that corporate form south of the Platte. We wouldn't do it.

PRESIDENT: One minute.

SENATOR LANDIS: We would not say that you can have a certain structure of business, depending on which county you live in.