

depending on the type and the nature of the city or the density of the population where they are located. I would draw your attention to a question that was in front of the body, or at least in committee earlier this year, relative to financial institutions selling insurance. We look at city populations over 100,000, in those communities a financial institution is not allowed to sell insurance. And by both state and federal regulation, in communities, small communities across the state, those financial institutions are allowed to do things that we don't allow the large city banks to do. We, historically, have treated financial institutions differently that are located in the cities versus the rural areas with the intent to try to provide a means by which the ultimate consumer and the citizenry is going to be best served through those operations. Speaking to this, I'm really speaking to the bill as much as I am my amendment, but as we process legislation dealing with financial institutions, you traditionally are going to find us offering unique situations describing one, Lancaster or Douglas, county differently than we do our other counties. This is nothing new to a way we have dealt with things in the past. In many cases it is a bit of a camel's nose under the tent. We allow a certain community to change their structure, change their style of doing business, monitor that. If it works well and if the citizenry is well served, then we may step into the next decade of opportunity that...of changing various structures again to try to best serve the citizenry. I think if we look at both my amendment and this legislation that Senator Schmit has brought before us is an attempt to venture out a little bit farther, give us a little bit of a change to see whether or not it is in the benefit of the citizenry of the State of Nebraska relative to the financial services so we're not doing anything that is unique, anything that is especially different than what we've done in the past and that's treating metropolitan and highly densely populated counties differently than we do the rural areas. As Senator Schmit pointed out, there are a lot of these small banks would like a broader opportunity, banks in David City or banks in Wayne, Nebraska or wherever, that may like to have a branch facility in Lincoln or Omaha where the people seem to be flooding into and many of these small communities are losing population. We're not even stepping near that far at this point, we're simply going out to those county edges rather than the limitation within the metropolitan city limits. So, with that, I offer my amendment and hope that you will support the amendment and I also will be supporting LB 457 as an opportunity for Nebraska citizenry to be better served in their