

have it, and so then all you've got to do is pick up four or five more and you have it statewide. And it would seem to me that if the arguments are that it is beneficial, then those benefits ought to be statewide. In fact, that is what was said. So if the amendment I have drafted is drafted correctly, and I just sat here and wrote out and struck the language, I believe, that refers to the counties of 60,000 and over by classification, and I would urge that the body adopt it because as a practical matter, that is exactly what you are dealing with. As a practical matter, over a period of four years or maybe six, this is what will be enacted, and if it is good public policy, then it ought to be...it may as well be done now. There is no advantage, no reason, no logic to do it piecemeal other than the fact you can divide the body on votes. Twenty-eight now of you are unaffected or thereabouts and in three or four years 21 of us will be unaffected or thereabouts, and it makes it much simpler to enact this kind of legislation. I think we ought to direct the issue which is the real issue, and that is whether or not it would be statewide because that, in effect, is what we're doing.

PRESIDENT: Thank you. Senator Schmit, on the Warner amendment, followed by Senator Landis and Senator Nelson.

SENATOR SCHMIT: Mr. President, yesterday Senator Chambers wanted to know if the senior members of this Legislature could, their votes could count for double. If I have sold Senator Warner on the merits of this bill to the extent that he is willing to support it statewide, I'm sure that ought to count for something with some of the rest of you who might have been less than enthusiastic. I appreciate, Senator Warner, your willingness to help Bellwood out so we can put a branch in Lincoln, and I'm going to accept you on that because we can use the funds out there. We're going to do it because I just found out also, you know, that the vast majority of the NIFA money for housing goes to Lincoln and Omaha. Now there is a scattering of it goes across the state, mostly first class cities, but the vast majority of it goes to Lincoln and Omaha. With the sad state of the S & Ls in this country, with the failure of Commonwealth and the failure of State Securities and the failure of Franklin, you're going to see the need for housing loans being shifted more and more to banks and I would suggest that maybe, that if we were to expand this across the state like Senator Warner would suggest, that maybe we can get some of that taken care of outstate, we might get a branch out in Bellwood