

point shows us what banks are today. They aren't like the banks when I was a girl and you could go in at any time of the day and they could tell you your balance, you could get almost any kind of information up to three o'clock in the afternoon, they closed at three o'clock in the afternoon so they could balance for the day and start fresh the next. So it's a changing industry. It changes by the hour as we noticed in the newspaper this morning. It changes every day. So I think that Senator Landis's work and Senator Schmit', that committee's work along with the banking industry itself has begun to make this, this bill has had a rocky history and so I think that David's idea to move it today to Select File and then if the other bill is out of committee on Select File we can have a good debate and look at all the finer points of the whole idea of this legislation and then move it on if the body sees fit to do that. So, thank you very much.

PRESIDENT MOUL: Thank you, Senator Crosby. Senator Schmit.

SENATOR SCHMIT: Madam President and members, it has been almost 20 years since I introduced the first bill that altered the structure of Nebraska banking in any significant manner and at that time was a very minor piece of legislation. It provided for a second auxiliary teller facility. The hearing was held and this room was filled to the rafters, literally, with individuals from the industry. I don't think there are any two bankers who agreed on the issue at that time and there have been many, many changes made in the last 19 years and I believe as has been pointed out by Senator Crosby and Senator Landis, these bills can, in fact, become consumer bills. It is easy on the floor of the Legislature to refer to banking and bankers in a derogatory sense and I know the Rotunda has several out there now. I might just chide them a bit and suggest that from time to time they contribute to their own negative impact or an image. But the facts are that the banking institutions have tried very diligently to serve the citizens of these communities, this state over the years in a very volatile kind of economy. I predict that that economy will continue to be more and more volatile in the years to come. It will be particularly difficult in rural areas to acquire the capital necessary for agriculture to survive and if you have read the newspapers, it isn't only banks that are merging, farms are becoming larger, businesses are becoming larger and it is becoming increasingly difficult for those of us who live in outstate Nebraska to explain to our constituents why certain services are available in the city and they are not available to