

been dealing with each other in good faith. To allow the product of their joint agreement to go forward encourages them to continue to talk, and to continue to find ways of allowing each other to...to do what they need to in their own backyard. I've been in those rooms, and the big banks say to the small banks, we do not have a desire to come to Elmwood, Nebraska and put you out of business, and we will consider legislation that makes that clear. For this to go forward is to promote the kind of discussion that has occurred this year, with the Legislature involved, between parties that heretofore have not spoken. And I would suggest to you that that is the best opportunity for small bankers to make their...

PRESIDENT MOUL: Time.

SENATOR LANDIS: ...will and their positions known and given credence in this body is by good faith negotiation.

PRESIDENT MOUL: Thank you, Senators Landis and Crosby. Senator Schmit.

SENATOR SCHMIT: Madam Chairman and members, I want to thank my cointroducer, Senator Crosby, for her remarks. She expresses many of the same concerns that have been expressed by myself on this floor and by others over the years. And before I proceed any further, I want to also suggest that not very many members of this body probably realize the effort that Senator Landis put into these amendments. To get the people who agreed to this amendments to sit down in the same room together, in itself was a major achievement, not to mention Senator Landis getting them to agree upon an amendment. Even to get them together is probably a first in the history of the State of Nebraska. In line with what Senator Crosby has said, I well recall the early years of the litigation and the interest in banking legislation and the animosity that attended most Banking Committee hearings and, of course, the debate of those bills on the floor. I was promised many times that rural Nebraska would never be forsaken by the large banks, if we adopted certain structure changes. Unfortunately for myself and for rural Nebraska, as I also said on this floor, most of the individuals who have made those promises are either retired, or fired, or gone to the happy hunting ground, they're now dead. But I will say this for their followers, most of them also have a strong commitment to rural Nebraska. Now, having said that, I want to say also that it is not easy to finance a business nor a farm in rural Nebraska