

that the major banks who are interested in this amendment, interested in LB 470 have a better realization of that than do some of us farther out in the country. They recognize the threats, they recognize the concerns, and I know that from my personal experience that they recognize the adverse impact, whether it is tax policy, whether it is market prices, whether it is moisture, whether it is access to irrigation water, any single factor that can have an adverse impact upon an individual's ability to survive in business as a farmer, or as a rural business person is, of course, taken into account. And I think that my experience working with urban bankers the past 20 years has taught me a healthy respect for their understanding and their recognition of the fact that they are in it for the long haul, not just the short pull. I hope that we will be able to see a blending of interests, a blending of responsibilities and a blending of goals in years to come. I take some of the responsibility for having made changes in bank structure when it was not popular to do so. And I think that today, although it is not exactly what I would like to have seen it, it is a better system than it would have if we had not had those early changes, dating back to the early seventies. I hope that today, while we make the change, that we recognize that there has to be adaptations, not just from the banks, but also from...

PRESIDENT MOUL: One minute.

SENATOR SCHMIT: ...those of us who are in rural Nebraska. I hope that we will see improvements in this area and certainly that we will see continued cooperation and enlightenment on the part of both sides in the controversy. I still support the amendments, and I support the bill.

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

SENATOR CROSBY: Question.

PRESIDENT MOUL: There is no one else wishing to speak on this issue, so I'll recognize Senator Landis for closing.

SENATOR LANDIS: Madam Speaker, members of the Legislature, Senator Kristensen asked me to answer on this closing time whether or not there was one portion of the bill more critical than others. And the answer to that depends on your personal philosophy. My personal philosophy probably agrees with Senator Kristensen, that the closing of the Walthill loophole is the