

it's in another whole state and city altogether. And I was especially concerned about that. And the other thing is the, it's just sort of the impersonal nature. I know kinds of business and industry change all the time, but I guess we could call up almost any bank or savings and loan company, for that matter, now and you'll get a machine that says, if you want to talk about your checking account press one, and then you go through five or six numbers. And then, of course, you know, if you want to talk to somebody you can hang on and then when you get somebody they don't know much about it either. Nothing you can do about it. This bill does not address that, but I'm only standing up here to voice an opinion that a lot of my constituents have told me about. And it's almost as if bankers can be so powerful that they don't have to worry about what people say or even think. And I would hope some time the committee you're involved with, and you do a wonderful job as its chairman, can talk about some of these consumer issues at some point in time where we, in fact, can get some assurance and guarantee that we can humanize again the dehumanizing experiences that people have to suffer through when they deal with banks, savings and loans.

SENATOR COORDSEN: Thank you, Senator Lynch. There are no further lights on. Did you wish to close, Senator Landis?

SENATOR LANDIS: Just briefly, Senator Lynch has raised a fair point. It's been a historical interest of his. The state of Nebraska does not offer the consumer a great deal of protection, I wish they did, they don't. I will tell you that the state of Nebraska offers its residents as much protection as any other state offers their consumers. But, frankly, Dan's pointed to something that's there, and that is the consumers do not have a great deal of control over the fate of their paper, once it's sold. And there are problems, and I wish it weren't so. To the extent that there's a future opportunity to do something about it, I think he challenges the committee fairly and we'll try to do work on that. For the present moment I would urge the advancement to E & B Initial of LB 1053.

SENATOR COORDSEN: Thank you, Senator Landis. You've heard the opening. The issue before the body is the advancement to E & B Initial of LB 1053. Those in favor please vote aye, those opposed nay. Thank, Mr. Clark.