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organized in another state. Sections 22 and 23 are a follow-up to a Supreme Court decision. Recently, there was a financial institution who had a shareholder who went to court asking for an involuntary bankruptcy, the reason being that if you're a shareholder and you can get the involuntary bankruptcy early enough, maybe the stock won't go down in value, and maybe the holdings will stay in place, and you'll get more money on your investment than if it goes all the way down. So that probably was the rationale for the shareholder. However, the Nebraska Business Corporation Act was relatively clear and the...the Supreme Court, in, in re involuntary dissolution of Battlecreek State Bank, ruled that a shareholder does not have the power to go to court seeking an involuntary bankruptcy, in fact it has to be a regulator that does so. This makes that clear in our banking laws as well and recognizes and enshrines this Supreme Court decision. Why? Well, you want the rules in the rule book rather than having to read the statutes. I'm sorry, than having to read the Supreme Court decisions to know what the rules are. So this moves that rule into the statutes. We have installment loan companies. Installment loan companies are companies that lend money on time, you pay them back so much at a time. They used to be called small loan businesses, but now we call them installment loan companies. And there are a number of them that have...

SPEAKER KRISTENSEN: One minute.

SENATOR LANDIS: ...multiple licenses around the state, because you don't have one license that's good for all of your operations around the state for Dial Finance. If there's a Dial Finance in Norfolk, and if there's one in Scottsbluff, and if there's one in Ainsworth, those are each separate licenses. However, they're the same, basic companies. So what the department has said is we're going to have a hearing on the first license. Then, if we have a period of time in which there's no problem and they are complying and they ask for another license in another city, we'll do that on a rather automatic basis, and we won't have to go through the cost and trouble of having hearings for each location. If there's a hearing in the first instance and there's good compliance thereafter, we'll treat the multiple licenses on a bookkeeping measure rather than having new hearings for what is...