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if you met with them they couldn't be reasonable in this situation, when you haven't even tried? Going back to what I want to pick up on an earlier point though, I think that with respect to this particular position, examiners, these are the people that you want to protect the most from higher management. And the reason is, and this is not too far-fetched, is it, in this day and age of corporate wrongdoing, and, obviously, know...we know from time to time government wrongdoing, to imagine that some insurance company sometime, some banking company sometime may come to the Director of Banking and say, you know, if this one is kind of iffy on the examination, you know maybe you could play it this way instead of playing it that way. And if you have an examiner that has a just a little bit of independence, maybe he says something different to a department head when the department head passes on that message to the examiner; maybe he says, you know, I don't really think that's right and I don't want to do that. But if he's an at-will employee, I suggest he is less likely to say that having no formal grievance process, nothing then...nothing to protect himself or to protect his job in any way. So my argument would be that these are people that should not be left out as a class...left out of the bargaining unit. And Senator Redfield rightly points out that it's the protection of the consumer that we're concerned about. And from the perspective of examiners, there are at least two ways the public may not be protected.

SENATOR ENGEL: One minute.

SENATOR BEUTLER: They may not be protected if the examiner is not smart enough or experienced enough, and they may not be protected if the examiner is subject to corruption. How often does it happen one way or the other? It happens both ways, doesn't it? And so it's important that we do both, that they be experienced people, and that to the extent that there is a modicum of independence that we can give them and some self-assurance in following through with what they think and believe to be the rightful opinion on a matter, we should reenforce them with that statutory protection. And so I continue to think, unless I hear something differently, that this is a matter that's premature, that this bill can sit here a month.