

TRANSCRIPT PREPARED BY THE CLERK OF THE LEGISLATURE
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FLOOR DEBATE

February 18, 2004 LB 999

department was amenable to these changes.

SENATOR BEUTLER: Okay. On balance, Senator, with regard to this committee amendment, do you think the position of the consumer is enhanced or hurt by the overall effects of the amendment?

SENATOR QUANDAHL: I think the position of the consumer would be enhanced by the committee amendment.

SENATOR BEUTLER: Okay. Thank you.

SENATOR CUDABACK: Thank you, Senator Beutler. Mr. Clerk.

CLERK: Mr. President, Senator Beutler would move to amend the committee amendments. (FA1470, Legislative Journal page 653.)

SENATOR CUDABACK: Senator Beutler, to open on your amendment to the committee amendments.

SENATOR BEUTLER: Senator Cudaback, members of the Legislature, I thank you for your patience in allowing me to ask all these questions. And my only suggestion to you--but I think it is a helpful one--is that if on page 31 of the committee amendments you would add the term "or time deposit" on line 20, I think it would then cover what is...everything that is intended to be covered by the language of the amendment. And I would invite Senator Quandahl's response. Thank you.

SENATOR CUDABACK: Senator Quandahl.

SENATOR QUANDAHL: Yes, I agree. I think that Senator Beutler's amendment would make it even more clear that those time deposits would be included. And I would accept and I would urge the body to vote for FA1470.

SENATOR CUDABACK: Thank you, Senator Quandahl. Senator Quandahl, your light...thank you. There are no...Senator Beutler, there are no further lights on. You're recognized to close on FA1470, if you care to. He waives the opportunity to close. The question before the body is FA1470, offered by