

The
Journal of the
Assembly

OF THE

FIFTEENTH SPECIAL SESSION

OF THE

LEGISLATURE OF THE
STATE OF NEVADA

1984

BEGUN ON THURSDAY, THE TWENTY-NINTH DAY OF
MARCH, AND ENDED ON FRIDAY, THE
THIRTIETH DAY OF MARCH



ARRANGEMENT AND CONTENTS OF VOLUME

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ASSEMBLY LEGISLATIVE CALENDAR

Calendar Day	Date	Page Number
1	March 29, 1984.....	1
2	March 30, 1984.....	14

LISTING OF ASSEMBLY RESOLUTIONS AND ACTION THEREON

(Where a roll call vote was taken on final passage, such action is denoted by an asterisk following the page number.)

ASSEMBLY CONCURRENT RESOLUTIONS

No.

Summary, Introducer and Page Reference

- 1..... Memorializes late Christy "Chris" Schaller. Dini, Banner, Bergevin, Berkley, Beyer, Bilyeu, Bogaert, Bourne, Brady, Bremner, Chaney, Coffin, Collins, Craddock, DuBois, Fay, Francis, Getto, Ham, Humke, Jeffrey, Joerg, Kerns, McGinty, Malone, Marvel, May, Nevin, Nicholas, Perry, Price, Redelsperger, Sader, Schofield., Sedway, Stewart, Stone, Swain, Thomas, Thompson, Vergiels and Zimmer. 7, 12, 20.
- 2..... Provides compensation for legislative chaplains. Committee on Legislative Functions. 8, 14.

ASSEMBLY RESOLUTIONS

No.

Summary, Introducer and Page Reference

- 1..... Provides for employment of assembly attachés. Committee on Legislative Functions. 8, 20.
- 2..... Provides allowances for periodicals, stamps, stationery and communications. Committee on Legislative Functions. 8, 20.

LISTING OF SENATE BILLS

(For summaries of Senate Bills see Senate Journal.)

No.

1....11,* 20.

2....14, 20.*

ELECTED OFFICERS OF THE NEVADA STATE ASSEMBLY
Fifteenth Special Session, 1984

<i>Title</i>	<i>Name</i>	<i>Mailing Address</i>
Speaker	John M. Vergiels	3555 Algonquin Drive, Las Vegas 89109
Speaker pro Tempore.....	James W. Schofield	1740 Howard Avenue, Las Vegas 89104
Chief Clerk	Mouryne B. Landing	P.O. Box 138, Carson City 89702

PERSONNEL OF THE NEVADA STATE ASSEMBLY
Fifteenth Special Session, 1984

<i>District</i>	<i>Name and Party</i>	<i>Mailing Address</i>
Carson City (part) Washoe (part), No. 37.....	Thomas, Bob (R).....	152 Bonanza Drive, Carson City 89701
Carson City (part), No. 40.....	Joerg, Charles W. (R)	P.O. Box 1060, Carson City 89702
Clark, No. 1	McGinty, Steve (D)	1720 Stoney Brooke Drive, Las Vegas 89108
Clark, No. 2	DuBois, John (R)	2047 Westwind Road, Las Vegas 89102
Clark, No. 3	Bremner, D. Roger (D)	821 Fairway Drive, Las Vegas 89107
Clark, No. 4	Malone, Mike (R)	508 Estella Avenue, Las Vegas 89107
Clark, No. 5	Brady, William D. (R).....	P.O. Box 15401, Las Vegas 89114
Clark, No. 6	Collins, Gene (D)	1101 Eleanor Avenue, Las Vegas 89106
Clark, No. 7	Chaney, Lonie (D)	504 Kasper Avenue, Las Vegas 89106
Clark, No. 8	Zimmer, Barbara (R)	1913 Plaza De La Cruz, Las Vegas 89102
Clark, No. 9	Coffin, Bob (D).....	1721 E. Lewis, Las Vegas 89101
Clark, No. 10.....	Vergiels, John M. (Jack) (D).....	3555 Algonquin Drive, Las Vegas 89109
Clark, No. 11.....	Banner, James J. (D)	2223 Poplar Avenue, Las Vegas 89101
Clark, No. 12.....	Schofield, James W. (D).....	1740 Howard Avenue, Las Vegas 89104
Clark, No. 13.....	Berkley, Shelley L. (D).....	1980 E. Pebble Road, Las Vegas 89123
Clark, No. 14.....	Stewart, Janson F. (D).....	400 E. Stewart Street, Suite 906, Las Vegas 89101
Clark, No. 15.....	Sedway, Marvin M. (D)	3101 Maryland Parkway, Suite 305, Las Vegas 89109

PERSONNEL OF THE NEVADA STATE ASSEMBLY—Continued

<i>District</i>	<i>Name and Party</i>	<i>Mailing Address</i>
Clark, No. 16	Ham, Jane (R)	6637 Surrey Street, Las Vegas 89119
Clark, No. 17	Price, Robert E. (D)	1809 Renada Circle, North Las Vegas 89030
Clark, No. 18	Fay, Robert W. (Bob) (D)	4710 Meredith Avenue, Las Vegas 89121
Clark, No. 19	May, Paul W. (D)	3309 Wright Avenue, North Las Vegas 89030
Clark, No. 20	Craddock, Robert G. (D)	6090 E. Lake Mead Boulevard, Las Vegas 89115
Clark, No. 21	Thompson, Danny L. (D)	226 Navajo Drive, Henderson 89015
Clark, No. 22	Jeffrey, John E. (Jack) (D)	340 E. Chaparral, Henderson 89015
Clark, No. 41	Francis, Steven C. (R)	3830 Swenson Street, Apt. 709, Las Vegas 89109
Clark, No. 42	Perry, Charles C., Jr. (D)	3454 E. Monte Carlo Drive, Las Vegas 89121
Douglas (part), No. 39	Bergevin, Louis W. (R)	P.O. Box 188, Gardnerville 89410
Elko, Eureka (part), No. 33	Bilyeu, Byron (Bill) (R)	P.O. Box 511, Elko 89801
Esmeralda, Lincoln, Mineral, Nye, No. 36	Redelsperger, Kenneth K. (R)	Star Route, Box 6616, Pahrump 89041
Humboldt, Pershing, Lander (part), Washoe (part), No. 34	Marvel, John W. (R)	P.O. Box 432, Battle Mountain 89820
Lyon, Storey, Churchill (part), Douglas (part), No. 38	Dini, Joseph E., Jr. (D)	104 N. Mountain View, Yerington 89447
Washoe, No. 23	Nicholas, David D. (R)	P.O. Box 5319, Incline Village 89450
Washoe, No. 24	Beyer, Erik (R)	1274 St. Alberts Drive, Reno 89503
Washoe, No. 25	Kerns, Bob L. (R)	1955 LaFond Drive, Reno 89509
Washoe, No. 26	Humke, David E. (R)	3521 Postre Court, Reno 89502
Washoe, No. 27	Bogaert, Bruce R. (R)	909 Melrose Drive, Reno 89502
Washoe, No. 28	Swain, Courtenay C. (D)	920 Gordon Avenue, Reno 89509
Washoe, No. 29	Bourne, Charles G. (D)	P.O. Box 12910, Reno 89510
Washoe, No. 30	Stone, James A. (R)	439 Steffanie Way, Sparks 89431
Washoe, No. 31	Nevin, Leonard V. (D)	3081 Meadowlands Court, Sparks 89431
Washoe, No. 32	Sader, Robert M. (D)	462 Court Street, Reno 89501
White Pine, Churchill (part), Eureka (part), Lander (part), No. 35	Getto, Virgil M. (R)	1400 Lovelock Hwy., Fallon 89405

ATTACHES OF THE NEVADA STATE ASSEMBLY

Fifteenth Special Session, 1984

<i>Name</i>	<i>Title</i>	<i>City</i>
Carol L. Moore.....	Assistant Chief Clerk	Carson City
Joan E. Anderson.....	History Clerk	Sparks
Amy L. Phelps.....	Journal Clerk	Carson City
Patricia V. Hatch.....	Minute Clerk.....	Reno
James E. Ohriner.....	Sergeant-at-Arms.....	Las Vegas
R. David Kirby.....	Assistant Sergeant-at-Arms.....	Carson City
Ramona Yeary.....	Assistant Sergeant-at-Arms.....	Carson City
Judy E. Sappenfield.....	Committee Stenographer	Virginia City
Christine W. Shaw.....	Stenographer.....	Carson City
Maxine M. Morrison.....	Telephone Supervisor.....	Carson City
Evelyn M. Shewan.....	Telephone Clerk.....	Carson City
Sally Dunfield.....	Supervisor of Clerks.....	Carson City
Lavelle I. Johnson.....	Supervisor of Clerks.....	Carson City
Henry E. Gardner.....	Supply Clerk	Carson City

Journal

OF THE

ASSEMBLY OF THE STATE OF NEVADA

SIXTY-SECOND SESSION

THE FIRST DAY

CARSON CITY (Thursday), March 29, 1984

Pursuant to the provisions of the Constitution and Statutes, the Assembly was called to order by Secretary of State William D. Swackhamer at 8 a.m.

Prayer by the Chaplain, The Reverend Kenneth E. Bergmann.

God, Father of us all,

Gathered here are the legislators of our State, and also gathered here around them are those who seek to inform us all on the issues that will come before this Assembly for debate and decision during this special session. Also gathered here this day are those who have come just to watch their elected representatives conduct the business of the State...which is their business as well.

We would pause now to ask that you also be a part of this gathering, for we have made a place for you here and pray that you will now fill it...fill it even beyond our expectations...fill it, so that we may gather and serve here in your name.

Guide us in all that we do here, that we may act and decide worthily and in your name.

Lord in your mercy, accept this our prayer and bless us all, as we begin now the work of this special session.

AMEN

Pledge of allegiance to the Flag.

Mr. Secretary of State requested Mrs. Mouryne B. Landing to serve as temporary Chief Clerk of the Assembly.

Roll called.

Present: Assemblymen Banner, Bergevin, Berkley, Beyer, Bilyeu, Bogaert, Bourne, Brady, Bremner, Chaney, Coffin, Collins, Craddock, Dini, DuBois, Fay, Francis, Getto, Ham, Humke, Jeffrey, Joerg, Kerns, McGinty, Malone, Marvel, May, Nevin, Nicholas, Perry, Price, Redelsperger, Sader, Schofield, Sedway, Stewart, Stone, Swain, Thomas, Thompson and Vergiels.

Excused: Zimmer.

Mr. Secretary of State appointed Assemblymen May, DuBois, Bourne, Craddock, Schofield, Brady, Francis, Nicholas and Jeffrey as

a temporary Committee on Legislative Functions to examine credentials.

Mr. Secretary of State announced that if there were no objections, the Assembly would recess for 5 minutes while the credentials are examined by the temporary Committee on Legislative Functions.

Assembly in recess at 8:09 a.m.

ASSEMBLY IN SESSION

At 8:18 a.m.

Mr. Secretary of State presiding.

Quorum present.

REPORTS OF COMMITTEES

Mr. Secretary of State:

Your temporary Committee on Legislative Functions has had the credentials of Assemblyman-appointee Steve McGinty under consideration, and begs leave to report that he has been and is a duly appointed and qualified member of the Assembly of the Fifteenth Special Session of the Legislature of the State of Nevada.

PAUL W. MAY, *Chairman*

Assemblyman May moved the adoption of the report.

Motion carried unanimously.

Mr. Secretary of State appointed Assemblymen Schofield and Brady as a committee to escort Chief Justice Noel Manoukian of the Supreme Court of the State of Nevada to the rostrum to administer the oath of office to the Assemblyman.

Mr. Secretary of State announced that if there were no objections, the Assembly would recess subject to the call of the Chair.

Assembly in recess at 8:20 a.m.

ASSEMBLY IN SESSION

At 8:22 a.m.

Mr. Secretary of State presiding.

Quorum present.

Chief Justice Manoukian administered the oath of office to the Assemblyman.

Assemblyman Stewart moved that Chief Justice Manoukian be given a unanimous vote of thanks for administering the oath.

Motion carried unanimously.

The appointed committee escorted the Chief Justice of the Supreme Court to the bar of the Assembly.

Roll called.

Present: Assemblymen Banner, Bergevin, Berkley, Beyer, Bilyeu, Bogaert, Bourne, Brady, Bremner, Chaney, Coffin, Collins, Craddock, Dini, DuBois, Fay, Francis, Getto, Ham, Humke, Jeffrey, Joerg, Kerns, McGinty, Malone, Marvel, May, Nevin, Nicholas, Perry, Price,

Redelsperger, Sader, Schofield, Sedway, Stewart, Stone, Swain, Thomas, Thompson and Vergiels.

Excused: Zimmer.

Mr. Secretary of State announced that there would be no temporary organization of the Assembly, and that all nominations were in order for permanent appointment.

Mr. Secretary of State declared that nominations were in order for Speaker.

Assemblyman Dini nominated Assemblyman Vergiels for Speaker.

Assemblyman May moved that nominations be closed.

Motion carried unanimously.

Mr. Secretary of State declared Assemblyman Vergiels to be Speaker of the Assembly.

Mr. Secretary of State appointed Assemblymen Sader and Sedway as a committee to escort Mr. Speaker to the rostrum.

Mr. Speaker presiding.

Assemblyman Fay moved that Secretary of State Swackhamer be given a unanimous vote of thanks for his services to the Assembly.

Motion carried unanimously.

Mr. Speaker appointed Assemblymen Banner and Craddock as a committee to escort Secretary of State Swackhamer to the bar of the Assembly.

Mr. Speaker declared that nominations were in order for Speaker pro Tempore.

Assemblyman Bourne nominated Assemblyman Schofield for Speaker pro Tempore.

Assemblyman Nevin moved that nominations be closed.

Motion carried unanimously.

Mr. Speaker declared Assemblyman Schofield to be Speaker pro Tempore of the Assembly.

Mr. Speaker declared that nominations were in order for Chief Clerk.

Assemblyman Perry nominated Mrs. Mouryne B. Landing for Chief Clerk.

Assemblyman Swain moved that nominations be closed.

Motion carried unanimously.

Mr. Speaker declared Mrs. Mouryne B. Landing to be Chief Clerk of the Assembly.

Assemblyman Thompson moved that the Standing Rules of the Assembly of the Sixty-second Session, as amended, be adopted by the Assembly of the Fifteenth Special Session.

Motion carried unanimously.

Assemblyman Beyer moved that the Joint Rules of the Senate and Assembly of the Sixty-second Session, as amended, be adopted by the Assembly of the Fifteenth Special Session.

Motion carried unanimously.

Mr. Speaker appointed Assemblymen Jeffrey, Chaney and Bergevin as a committee to inform the Senate that the Assembly was organized and ready for business.

Mr. Speaker appointed Assemblymen Dini, May and Marvel as a committee to inform the Governor that the Assembly was organized and ready for business.

Assemblyman Coffin moved that the following persons be accepted as accredited press representatives, and that they be assigned space at the press table:

Steve Falcone, GARDNERVILLE RECORD COURIER; Clyde Wiess, John Hayes, Dale Pugh, Scott Henry, LAS VEGAS REVIEW JOURNAL/DONREY NEWS BUREAU; Sue Morrow, Dorothy Kosich, Lisa Smith, Don Ham, NEVADA APPEAL; Lee Adler, Tim Anderson, Lance Iverson, Marilyn Newton, Jean Dixon, Mark Cross, RENO GAZETTE-JOURNAL; Ruth Mills, Trent Dolan, SPARKS TRIBUNE; Mary O'Driscoll, LAS VEGAS SUN; Chris Fetheringham, Kimberly Zaski, NORTH LAKE TAHOE BONANZA; Brendan Riley, Thomas Gardner, Art Daniels, John Roll, ASSOCIATED PRESS; Cy Ryan, Russ Nielsen, Geoff Dornan, UNITED PRESS INTERNATIONAL; Dick DeWitt, Bob Young, Kevin Burk, Gary Paixoto, KCRL TELEVISION, RENO; Dennis Myers, Bill Brown, Peggy Weichmann, Tricia Clemm, Patty Naegle, John Close, Chip Baker, KTVN TELEVISION, RENO; Tom Ainsworth, Erin Meehan, Kim Curtis, Kay Armstrong, Bob Chavez, Charles Weiner, Scott Froid, KOLO TELEVISION, RENO; Mark Fierro, Dan Musgrove, KLAS TELEVISION, LAS VEGAS; Joel Grover, Greg Rundell, Rick Smith, Luis Perez, Gene Morland, KVBC TELEVISION, LAS VEGAS; Bob Barnard, Ron White, KTNV TELEVISION, LAS VEGAS; Rose Anne DeCristoforo, Ken Evans, NEVADA STATE RECORDER; Guy Shipler, KOH RADIO, RENO and SACRAMENTO BEE; Craig Swope, Tom Cooley, KPTL RADIO, CARSON CITY.

Motion carried.

Mr. Speaker announced the following standing committees, the first named member of each committee being the chairman:

COMMERCE—

JEFFREY, BOURNE, BERKLEY, BREMNER, CHANEY, PERRY, SEDWAY, BOGAERT, DUBOIS, KERNS, REDELSPERGER, STONE, THOMAS.

ECONOMIC DEVELOPMENT, TOURISM AND MINING—

PRICE, SWAIN, COLLINS, MCGINTY, STEWART, GETTO, JOERG, MARVEL, REDELSPERGER.

EDUCATION—

CRADDOCK, SEDWAY, NEVIN, PRICE, BEYER, KERNS, MALONE.

ELECTIONS—

SADER, PERRY, BERKLEY, COFFIN, BEYER, HAM, MALONE.

GOVERNMENT AFFAIRS—

DINI, SCHOFIELD, BOURNE, CRADDOCK, JEFFREY, MAY, BERGEVIN, BOGAERT, KERNS, NICHOLAS, THOMAS.

HEALTH AND WELFARE—

CHANEY, NICHOLAS, COLLINS, PERRY, STEWART, SWAIN, BILYEU, BOGAERT, HUMKE.

JUDICIARY—

STEWART, BERKLEY, COLLINS, FAY, NEVIN, SWAIN, BILYEU, HAM, HUMKE, MALONE, STONE.

LABOR AND MANAGEMENT—

BANNER, COLLINS, FAY, JEFFREY, THOMPSON, FRANCIS, HAM, THOMAS, ZIMMER.

LEGISLATIVE FUNCTIONS—

MAY, DUBOIS, BOURNE, CRADDOCK, SCHOFIELD, BRADY, FRANCIS, NICHOLAS, JEFFREY.

NATURAL RESOURCES, ENVIRONMENT AND AGRICULTURE—

THOMPSON, BANNER, DINI, SADER, BILYEU, MARVEL, NICHOLAS.

TAXATION—

MAY, SCHOFIELD, BANNER, CRADDOCK, MCGINTY, PRICE, BERGEVIN, FRANCIS, GETTO, JOERG, ZIMMER.

TRANSPORTATION—

COFFIN, NEVIN, FAY, PRICE, SWAIN, THOMPSON, GETTO, HUMKE, JOERG, STONE, ZIMMER.

WAYS AND MEANS—

BREMNER, SADER, CHANEY, COFFIN, DINI, PERRY, SEDWAY, THOMPSON, BEYER, BRADY, DUBOIS, MARVEL, REDELSPERGER.

MAJORITY FLOOR LEADER—

JOHN (JACK) E. JEFFREY.

ASSISTANT MAJORITY FLOOR LEADER—

JANSON F. STEWART.

MAJORITY WHIP

ROBERT M. SADER.

MINORITY FLOOR LEADER—

BILL D. BRADY.

ASSISTANT MINORITY LEADER—

DAVID D. NICHOLAS.

A committee from the Senate composed of Senators Ashworth, Glaser and Jacobsen appeared before the bar of the Assembly and announced that the Senate was organized and ready for business.

Assemblyman Jeffrey reported that his committee had informed the Senate that the Assembly was organized and ready for business.

Assemblyman Dini reported that his committee had informed the Governor that the Assembly was organized and ready for business.

MESSAGES FROM THE GOVERNOR

THE STATE OF NEVADA
EXECUTIVE CHAMBER
CARSON CITY, NEVADA

A PROCLAMATION BY THE GOVERNOR:

WHEREAS, Section 9 of Article V of the Constitution of the State of Nevada provides that "The Governor may, on extraordinary occasions, convene the Legislature, by proclamation, and shall state to both houses, when organized, the purpose for which they have been convened; and the Legislature shall transact no legislative business except that for which they were specially convened, or such other legislative business as the Governor may call to the attention of the Legislature while in session."; and

WHEREAS, believing that an extraordinary occasion and opportunity now exists and one which the Legislature, being a coordinate branch of the state government, may address through amendment of the Nevada statutes relating to banking;

Now, Therefore, I, RICHARD H. BRYAN, *Governor of the State of Nevada*, by virtue of the authority vested in me by Section 9 of Article V of the Constitution of the State of Nevada, hereby convene the Legislature into a Special Session to begin at 8 a.m. on Thursday, March 29, 1984, to consider only an appropriation for the expense of the Session and amendment of the Nevada Revised Statutes relative to banks, banking, and the extension of credit.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Nevada to be affixed at the State Capitol in Carson City, this 23rd day of March, in the year of Our Lord one thousand nine hundred eighty-four.

RICHARD BRYAN
Governor

THE STATE OF NEVADA
EXECUTIVE CHAMBER
CARSON CITY, NEVADA 89710

March 26, 1984

ASSEMBLYMAN JOHN M. VERGIELS, *Speaker of the Assembly, Nevada State Legislature, Legislative Building, Carson City, Nevada 89710*

Dear Mr. Speaker:

When both houses of the Legislature have convened for the 15th Special Session, I would like to address the members in the joint session.

I will be ready to come before the Special Session on Thursday morning, March 29, 1984. The Secretary of the Senate and the Clerk of the Assembly expect that organizational duties will have been completed by 8:30 a.m. I will anticipate my brief address for that approximate time.

I shall await your notification of convening and organizing on Thursday morning.

Sincerely,
RICHARD H. BRYAN
Governor

MOTIONS, RESOLUTIONS AND NOTICES

By Assemblymen Dini, Banner, Bergevin, Berkley, Beyer, Bilyeu, Bogaert, Bourne, Brady, Bremner, Chaney, Coffin, Collins, Craddock, DuBois, Fay, Francis, Getto, Ham, Humke, Jeffrey, Joerg, Kerns, McGinty, Malone, Marvel, May, Nevin, Nicholas, Perry, Price, Redelsperger, Sader, Schofield, Sedway, Stewart, Stone, Swain, Thomas, Thompson, Vergiels and Zimmer:

Assembly Concurrent Resolution No. 1—Memorializing the late Christy “Chris” Schaller.

WHEREAS, Members of the legislature and residents of the State of Nevada were deeply saddened to learn of the death of Christy “Chris” Schaller on February 27, 1984; and

WHEREAS, Chris Schaller served with distinction on the staffs of three governors of the State of Nevada and one United States Senator; and

WHEREAS, He was a sensitive person who dedicated a great deal of his time to the service of others; and

WHEREAS, As a journalist, public servant and humanitarian, he worked to the benefit of large numbers of Nevadans; now, therefore, be it

Resolved by the Assembly of the State of Nevada, the Senate concurring, That the members of the legislature assembled in the 1984 Special Session express their deepest sympathies to the surviving family of Mr. Schaller; and be it further

Resolved, That a copy of this resolution be prepared and transmitted forthwith by the legislative counsel to Mr. Schaller’s widow, Harriet.

Assemblyman Jeffrey moved the adoption of the resolution.

Remarks by Assemblymen Jeffrey, Getto, Stone, Nicholas and Sedway.

Assemblyman Coffin requested that the following remarks be entered in the Journal:

ASSEMBLYMAN JEFFREY:

Mr. Speaker, there are probably several members of the House that knew Chris better than I, but I did know Chris as a very able aide to Governor O’Callaghan, a good newsman, a man of great talent. That’s really all I can say at this point. I would like to defer to other members of the Assembly that knew him better; for example Mr. Getto has been around a lot more years than I have. I am sure he will have more to say.

ASSEMBLYMAN GETTO:

Mr. Speaker, members of the Assembly, I have known Chris Schaller ever since I have been here which is quite a few years. He served in a public capacity before I arrived which goes back to the days of Governor Grant Sawyer. He was an assistant and aide to four governors; he was a very talented man with the pen. I think probably what I enjoyed the most about Chris was his humor with the pen; he always had a clever way of writing and a lot of humor in it, and yet, if you read between the lines, there was always a message that he was trying to put across. I know that I will miss Chris, and I am sure that many other people throughout the State of Nevada will miss his ability and talent and also his friendship.

ASSEMBLYMAN STONE:

Thank you, Mr. Speaker. Chris Schaller was the man who was largely responsible for my being here. He ran my campaign in 1982 and was going to run my 1984 campaign. Probably no one will miss him more than I. Chris was my mentor. I don’t know anyone who knew more about the politics of this state and was wiser in his judgment about those politics than Chris Schaller. I am going to miss him deeply, and I think all of us will in this state. We have lost a great friend.

ASSEMBLYMAN NICHOLAS:

Thank you, Mr. Speaker. Ten years ago it was my privilege to work for Chris Schaller and Mike O’Callaghan. Chris had perhaps the finest funeral that I have ever attended. I wish all of us could have been there. I know Marv Sedway was and one or two others. I certainly was. The eulogy was the longest, given by some of the most distinguished people that we could have ever asked for. I would suggest that the reason that occurred is that we were dealing with a really exceptional man, and it is honest and true to say, we’ll seldom see his like in the future. I think it is a fine thing that we are doing today, a tribute to this man. I know that all of us are privileged to be involved in having known him. Thank you.

ASSEMBLYMAN SEDWAY:

Thank you Mr. Speaker. It was my pleasure to have known Chris Schaller for a

period of almost 30 years from the day that he first came to Las Vegas as a reporter on the Las Vegas Sun. I knew him as a real close friend. I know that we will all miss his intelligence, his wit, his comments on our behavior, his observations on the public and their perceptions of government, as well as his ability to view everything with an eye which allowed us to look at things in a humorous vein. I think Chris is with us today and will always be with us. I am sure he is sitting here somewhere watching us, smiling and probably laughing at the comments we are making about him, because that's the kind of person he was. I will miss him; I know we will all miss him; and I will look forward to seeing all of us tonight at the tribute in his honor at the Governor's Mansion. Thank you, Mr. Speaker.

Resolution adopted unanimously.

Assemblyman Jeffrey moved that the rules be suspended and that the resolution be immediately transmitted to the Senate.

Motion carried unanimously.

By the Committee on Legislative Functions:

Assembly Concurrent Resolution No. 2—Providing for the compensation of clergy for services rendered to the assembly and senate in the 15th special session of the Nevada legislature.

Assemblyman May moved the adoption of the resolution.

Resolution adopted unanimously.

By the Committee on Legislative Functions:

Assembly Resolution No. 1—Providing for the employment of attachés.

Resolved by the Assembly of the State of Nevada, That the following persons are elected as attachés of the assembly for the 15th special session of the legislature of the State of Nevada: Carol L. Moore, Joan E. Anderson, Amy L. Phelps, Patricia V. Hatch, Judy E. Sappenfield, Christine W. Shaw, James E. Ohriner, R. David Kirby, Ramona Yeary, Sally Dunfield, Lavelle I. Johnson, Henry E. Gardner, Maxine M. Morrison and Evelyn M. Shewan.

Assemblyman May moved the adoption of the resolution.

Resolution adopted unanimously.

By the Committee on Legislative Functions:

Assembly Resolution No. 2—Providing allowances for periodicals, stamps, stationery and communications.

Assemblyman May moved the adoption of the resolution.

Resolution adopted unanimously.

Mr. Speaker appointed Assemblymen Berkley and Nicholas as a committee to invite the Senate to meet in Joint Session with the Assembly to hear the Governor's Message.

Mr. Speaker appointed a Committee on Escort consisting of Assemblymen DuBois and Getto to escort the President pro Tempore of the Senate to the rostrum.

Mr. Speaker appointed a Committee on Escort consisting of Assemblymen Kerns and McGinty to escort the President of the Senate to the rostrum.

Assemblyman Berkley reported that her committee had invited the Senate to meet in Joint Session with the Assembly to hear the Governor's Message.

The committee on Escort in company with the President of the Senate appeared before the bar of the Assembly.

The Committee on Escort escorted the President of the Senate to the rostrum.

The Committee on Escort in company with the President pro Tempore of the Senate appeared before the bar of the Assembly.

The Committee on Escort escorted the President pro Tempore of the Senate to the rostrum.

The Members of the Senate appeared before the bar of the Assembly.

Mr. Speaker invited the Members of the Senate to chairs in the Assembly.

IN JOINT SESSION

At 9 a.m.

President of the Senate presiding.

The Secretary of the Senate called the Senate roll.

All present except Senator Wilson, who was excused.

The Chief Clerk of the Assembly called the Assembly roll.

All present except Assemblyman Zimmer, who was excused.

The President of the Senate appointed a Committee on Escort consisting of Senator Hernstadt and Assemblyman Bremner to wait upon the Governor of the State of Nevada and escort him to the Assembly Chamber.

The President of the Senate appointed a Committee on Escort consisting of Senator Hickey and Assemblyman Price to wait upon the Justices of the Supreme Court and escort them to the Assembly Chamber.

The Committee on Escort in company with Chief Justice Noel Manoukian and Justice John C. Mowbray of the Supreme Court of the State of Nevada appeared before the bar of the Assembly.

The Committee on Escort escorted the Justices of the Supreme Court to chairs in the Assembly.

The Committee on Escort in company with His Excellency, Richard H. Bryan, Governor of the State of Nevada, appeared before the bar of the Assembly.

The Committee on Escort escorted the Governor to the rostrum.

The Speaker of the Assembly welcomed the Governor and invited him to deliver his message.

The Governor delivered his message as follows:

Good morning, Mr. President, Mr. Speaker, and distinguished Members of the Legislature. It is my pleasure to address this 15th Special Session of the Nevada Legislature. As you are well aware, my constitutional authority to convene a special legislative session is premised upon an extraordinary matter deserving your attention. I believe an historic opportunity now exists to strengthen the economy of Nevada. It also sends a clear signal to all companies seeking new locations that Nevada is deeply committed to diversify its economy and promote its very favorable business climate.

Two weeks ago today, I announced that I would convene this body to consider amending existing Nevada law to permit the operation of a bank in Nevada by a holding company located in another state. Late last year discussions began on a proposal to allow Citicorp to operate a complete credit card operation in the State of Nevada. The Citicorp proposal entails the construction of a Nevada facility, costing approximately \$8.5 million, employing at least 1,000 people within three to five years from the date of regulatory approval. It also commits Citicorp to become an active participant in community affairs.

Citicorp officials have pledged to hire and train a large number of Nevadans to conduct their credit card operations. This means new jobs for our citizens. In addition to the direct effects of Citicorp locating in Nevada, there will be an indirect multiplier effect throughout the Nevada economy. It is estimated that an additional 1,200 jobs will be created from the 1,000 new Citicorp employees and that the \$15 million Citicorp payroll will ultimately produce a total Nevada payroll of about \$37.5 million. Perhaps as important, the location of Citicorp in Nevada will establish this State as an attractive site for other national firms interested in relocating or expanding their operations.

In order for Citicorp to operate from the State of Nevada, the Federal Bank Holding Company Act of 1956, as amended, requires that we allow a non-Nevada bank holding company to either purchase or establish a bank in Nevada. To accommodate both corporate objectives, and to comply with federal guidelines on backup computer capabilities, it is necessary that Citicorp obtain the necessary regulatory approvals in 1984 so that they can begin facility construction later this year or early 1985. These time constraints make it necessary that the requisite amendments to Nevada's Banking statutes be considered immediately.

Representatives of the Nevada financial community, Nevada Development Authority officials, myself and others in my administration, first met with representatives of Citicorp in November to review this proposal. Since that time, we have worked carefully to define and articulate the conditions and limitations under which banking activities in Nevada should be permitted by a subsidiary of a non-Nevada bank holding company, such as Citicorp.

At the same time as these discussions were occurring, the Legislature's subcommittee studying banking laws and regulations, reviewed the Citicorp proposal and drafted the suggested legislative changes. The result of these efforts includes sufficient statutory and administrative restrictions to insure that Citicorp, or any other out-of-state bank holding company seeking to establish a bank in Nevada, would not operate to the detriment of our existing financial community.

It is my firm belief that the essential premise of the legislation before you is sound. There are obviously aspects of the legislation, such as the late fee cap, which requires scrupulous attention to protect the interests of Nevada's consumers. I am certain that this Legislature will develop a responsible approach to these concerns during the course of its deliberations. My own discussions with Citicorp officials have convinced me that a balanced approach to this issue can be achieved from their perspective as well.

The Nevada Development Authority, the business community, both north and south, the Legislative Commission's Study Committee, various individual members of the Legislature, and state officials have devoted considerable time and energy to the development of this proposal. The farsighted efforts of these groups and individuals deserve the appreciation of all Nevadans. On behalf of the State, I extend my personal thanks to them for their diligent efforts.

I urge your careful consideration of the legislation before you. I believe it strengthens and diversifies our economy for the benefit of all Nevadans. By so doing we open a new chapter in our efforts to broaden this State's economic base for the coming years.

Senator Robinson moved that the Senate and Assembly in Joint Session extend a vote of thanks to the Governor for his timely, able and constructive message.

Seconded by Assemblyman Malone.

Motion carried unanimously.

The Committee on Escort escorted the Governor to the bar of the Assembly.

The Committee on Escort escorted the Justices of the Supreme Court to the bar of the Assembly.

Senator Glaser moved that the Joint Session be dissolved.

Seconded by Assemblyman Redelsperger.

Motion carried unanimously.

Joint Session dissolved at 9:15 a.m.

ASSEMBLY IN SESSION

At 9:26 a.m.

Mr. Speaker presiding.

Quorum present.

MESSAGES FROM THE SENATE

SENATE CHAMBER, Carson City, March 29, 1984

To the Honorable the Assembly:

I have the honor to inform your honorable body that the Senate on this day passed Senate Bill No. 1.

MARY JO MONGELLI

Assistant Secretary of the Senate

INTRODUCTION, FIRST READING AND REFERENCE

Senate Bill No. 1.

Assemblyman Jeffrey moved that all rules be suspended, reading so far had considered first reading, rules further suspended, bill considered engrossed, declared an emergency measure under the Constitution and placed on third reading and final passage.

Motion carried unanimously.

GENERAL FILE AND THIRD READING

Senate Bill No. 1.

Bill read third time.

Roll call on Senate Bill No. 1:

YEAS—41.

NAYS—None.

Absent—Zimmer.

Senate Bill No. 1 having received a constitutional majority, Mr. Speaker declared it passed.

Assemblyman Jeffrey moved that all rules be suspended and that the bill be immediately transmitted to the Senate.

Motion carried unanimously.

Mr. Speaker announced that if there were no objections, the Assembly would recess until 3 p.m.

Assembly in recess at 9:35 a.m.

ASSEMBLY IN SESSION

At 3:15 p.m.

Mr. Speaker presiding.

Quorum present.

MESSAGES FROM THE SENATE

SENATE CHAMBER, Carson City, March 29, 1984

To the Honorable the Assembly:

I have the honor to inform your honorable body that the Senate on this day adopted Assembly Concurrent Resolution No. 1.

MARY JO MONGELLI
Assistant Secretary of the Senate

REMARKS FROM THE FLOOR

Assemblyman Jeffrey requested that the following communication be entered in the Journal:

March 27, 1984

TO: JOHN VERGIELS, SPEAKER OF THE HOUSE AND FELLOW ASSEMBLYMEN
FROM: ED KOVACS, ASSEMBLYMAN DISTRICT ONE, RETIRED

I had looked forward to seeing you at the Special Session and serving with you in the 1985 Legislative Session. However, as things would have it, after careful consideration with my personal physician and my family, it was decided that attendance at another legislative session would be detrimental to my health at this time.

Needless to say, I will miss the participation in the legislative process and the close friendships I made with my brothers and sisters from all around the state representing their districts...it was the highlight in my personal career.

The comradeship shown to me over the past four years will always be very special to me. Our long debates in committee and on the floor will hold a fond place in my memory of the Nevada Legislature.

No doubt, history will prove the 1981 and '83 sessions found Democrats and Republicans alike worked together paving the way for a better Nevada in the future.

I enjoyed working with each and every one of you. My best wishes to all and a sincere thanks.

ED KOVACS
District One

GUESTS EXTENDED PRIVILEGE OF ASSEMBLY FLOOR

On request of Mr. Speaker and Assemblyman Banner, the privilege of the floor of the Assembly Chamber for this day was extended to Mr. Fred Vergiels.

On request of Assemblyman McGinty, the privilege of the floor of the Assembly Chamber for this day was extended to Mrs. Susan McGinty.

On request of Assemblyman Malone, the privilege of the floor of the Assembly Chamber for this day was extended to Ms. Kathy Collins and Mrs. Terri Malone.

On request of Assemblyman Price, the privilege of the floor of the Assembly Chamber for this day was extended to Mrs. Nancy Price.

On request of Assemblyman Schofield, the privilege of the floor of the Assembly Chamber for this day was extended to Mrs. Billie Lee Schofield.

On request of Assemblyman Bilyeu, the privilege of the floor of the Assembly Chamber for this day was extended to Mrs. Nancy Bilyeu.

On request of Assemblyman DuBois, the privilege of the floor of the Assembly Chamber for this day was extended to Mrs. Judy DuBois.

On request of Mr. Speaker, the privilege of the floor of the Assembly Chamber for this day was extended to Mrs. Erin Vergiels and Mr. Hal Beesley.

Assemblyman Jeffrey moved that the Assembly adjourn until Friday, March 30, 1984, at 10 a.m.

Motion carried.

Assembly adjourned at 3:31 p.m.

Approved:

JOHN M. VERGIELS
Speaker of the Assembly

Attest: MOURYNE B. LANDING
Chief Clerk of the Assembly

THE SECOND DAY

CARSON CITY (Friday), March 30, 1984

Assembly called to order at 11:17 a.m.

Mr. Speaker presiding.

Roll called.

All present except Assemblyman Zimmer, who was excused.

Prayer by the Chaplain, The Reverend Kenneth E. Bergmann.

God, Father of us all,

We pause now to ask that you once more be with us and to bless us as we gather here. And be with each of the legislators on their homeward ways. We would also pause now to ask your special blessings upon a colleague down the hall and his family, as they mourn the passing of his father, Thomas C. Wilson.

Lord, in your mercy hear our prayer.

AMEN

Pledge of allegiance to the Flag.

Assemblyman Jeffrey moved that further reading of the Journal be dispensed with, and the Speaker and Chief Clerk be authorized to make the necessary corrections and additions.

Motion carried.

MESSAGES FROM THE SENATE

SENATE CHAMBER, Carson City, March 30, 1984

To the Honorable the Assembly:

I have the honor to inform your honorable body that the Senate on this day adopted Assembly Concurrent Resolution No. 2.

Also, I have the honor to inform your honorable body that the Senate on this day passed, as amended, Senate Bill No. 2.

MARY JO MONGELLI
Assistant Secretary of the Senate

INTRODUCTION, FIRST READING AND REFERENCE

Senate Bill No. 2.

Assemblyman Jeffrey moved that all rules be suspended, reading so far had considered first reading, rules further suspended, bill declared an emergency measure under the Constitution and placed on third reading and final passage.

Motion carried unanimously.

GENERAL FILE AND THIRD READING

Senate Bill No. 2.

Bill read third time.

Remarks by Assemblymen Jeffrey, Stone, Sedway, Bourne, Thomas, Nicholas, Price, Beyer, Chaney, Humke, Collins and Craddock.

Assemblyman DuBois requested that the following remarks be entered in the Journal:

ASSEMBLYMAN JEFFREY:

Senate Bill No. 2 as amended completes the technical requirement for inviting an out-of-state bank holding company to acquire one bank in Nevada. Without this invitation

it would be impossible for Citicorp to come to Nevada. The bill places substantial restrictions on the bank which may be acquired as to how it may compete in our state. As an example the acquired bank cannot solicit commercial loans; it may not solicit other consumer loans or deposits unless that solicitation is part of a solicitation not directed at Nevada.

There was some concern on the part of the insurance industry early in the negotiations. The bill is silent in that area; existing law precludes a bank from entering into the insurance business so that concern was taken care of. As you know, Mr. Speaker, we met the other night to negotiate the item of the late-fee payments, and I really want to thank Mr. Bourne, Mr. Stone and Mr. Sedway. There was really no particular design in how the ad hoc subcommittee was set up. It was done mostly because those were the first people I could get hold of as they came into town. We feel that, although we are not completely satisfied with the compromise that was reached, it was a good one.

The consumer is protected as far as the retail installment loans are concerned. We did raise the cap from the existing 5 percent or two dollars, whichever is greater, with a maximum of five dollars, to a cap of 8 percent or two dollars, whichever is greater, with a maximum of fifteen dollars. There is also required full disclosure not only in the contract that is signed by the consumer setting out the interest rates and the penalty charges, but it is also required that in the monthly statement from the financial institution that this information be repeated on each monthly statement.

The subcommittee, I feel, did an excellent job. It was kind of an accidental mix, but a very good mix between north and south, bipartisan effort, Mr. Stone, Mr. Bourne from the north. Although there was some concern on the part of the proponents of this bill that there would be no support and probably opposition from the north, just the opposite was true. There was complete cooperation, at least among the Assemblymen, and I am sure it was the same in the Senate. Again, I want to thank you for your work. It was kind of a long, tough meeting, but I think we came out with the best deal we could for the consumers and the State of Nevada.

ASSEMBLYMAN STONE:

Thank you, Mr. Speaker. Two days ago because of one section of this bill, I would have voted against it. As Mr. Jeffrey has indicated, I was part of the committee which met with the Governor and Citicorp on Wednesday night. To say that those were long, tough negotiations, I think is an understatement. Those folks know their business when it comes to negotiating. I went into that meeting with the idea based on what I had read in the papers that these guys were just not going to be willing to compromise with us at all. Nothing could have been further from the truth. They want to come to this state. They were willing to negotiate with us and they did negotiate with us. While as Mr. Jeffrey said, I am not totally happy with the compromise that was reached on Section 10 of the bill, I think it is a good compromise. I don't think there can be any question in anybody's mind after looking this bill over that any harm is going to come to any financial institution in this state. I think the consumer is still protected, and I think that we need a group like Citicorp coming here. If it's good for Las Vegas, it's got to be good for the rest of the state because people don't just stay in one area. They travel around and they spread their money around, and I look forward to having them here. I am sure they will be good neighbors and good friends to this state. I urge you to support the bill.

ASSEMBLYMAN SEDWAY:

Thank you, Mr. Speaker. I rise to speak in support of Senate Bill No. 2. As a member of the subcommittee which worked on this item, I would like you to know that the Citicorp people have pledged to us to be partners in progress for the State of Nevada. We welcome them for many reasons. For the first time in the history of our state, we will have within the boundaries of our state, the largest banking or financial institution in the world. They have chosen us to be part and parcel of their operation. This will enable us as residents of this state to enjoy the benefits of the seal of approval of the largest financial institution in the world. They have given us their word that they will not only be part of the financial structure of this state, but part of the social fabric which we enjoy. Their past history throughout the country has shown us that they will become an important part of our educational institutions, our social institutions, and our charitable institutions. We welcome them. We look forward to having them with us as soon

as possible, and we ask that you cast a unanimous vote in favor of their entry as our partners. Thank you, Mr. Speaker.

ASSEMBLYMAN BOURNE:

Thank you, Mr. Speaker. I rise in support of the amended version we see of this bill. I was an individual who spoke out rather early about this and made a comparison of: "If you won't play the game because it's our ball, we take our ball and go home". My attitude on that was grab your ball and move. The end result was that we spent a lot of time, a lot of dedication of both Citicorp, the people working with Citicorp which includes the financial institutions of this state, as well as many of the large corporations that we owe our livelihood to right now. I thank everybody for the help and support. I think the compromise that we have is just that. It is a compromise. Everybody gave a little bit. I think the end result is the state's going to get a lot. Thank you.

ASSEMBLYMAN THOMAS:

Thank you, Mr. Speaker, distinguished colleagues. It's no secret that I have been on record with the press as being opposed to Senate Bill No. 2. I still have a lot of trepidations, and they haven't changed much. They have to do with international banking, the financial integrity of Citicorp with respect to third-world loans which, in the opinion of many people in the banking industry, are nonperforming loans. Why they don't have to be shown as nonperforming loans on the balance sheet is something I can't understand and is probably not my prerogative of purview. I am also concerned about the advent of interstate banking in this country. I like little banks. We've got 14,500 small banks in this country; little entrepreneurs need little banks. I was a little entrepreneur once, and I needed a little bank and I found a little bank. Big banks don't mess around with little people. In Canada there are less than a dozen banks in the entire nation; Germany the same way; France the same way. Switzerland has a lot of banks and they are one of the most successful economies in Europe.

I still have these concerns, and I will probably always have these concerns. On the other hand, one of my duties as a legislator is to have an open mind, and I came in here with an open mind yesterday, and I heard some of the most impressive testimony I have ever heard in favor of any bill. Berlyn Miller of NBA was brilliant. Fred Lewis of Summa Corporation was dynamite. I'm sure glad they weren't selling Florida real estate. I have to admit that the impressive testimony yesterday did turn me around. Today I am in favor of Senate Bill No. 2. I still have the same trepidations. I hope that Citicorp will always remain financially viable with respect to their third-world loans. I say to Citicorp, "Welcome to Nevada." I hope you will be eminently, financially and healthfully successful for as long as you are here. Thank you.

ASSEMBLYMAN NICHOLAS:

Thank you, Mr. Speaker. Members of the Assembly and guests, to me the issue boiled down to five issues; the issue of special interest legislation being considered in special session; the issue of imposing the cost of the special session on the public; the issue of competition—should government artificially interfere in changing the state of competition; the issue of strength—should one of the smallest states in resources and knowledge become a policeman regulating one of the largest and most resourceful corporations—and this is also known as letting a lion into your living room; the issue of economic expansion—do we want the proposed economic impact to the applicant. I listened yesterday, as the others did, and have reached some conclusions on these five issues, and will reach a bottom line in half a moment. The answer to the first issue of special interest legislation; I think the issue belongs in regular sessions, a business issue of this type. Past special sessions, with only one unsuccessful exception, have all been devoted to public sector issues such as school funding, medicaid funding, etc., but for us now in session, that point is moot. As far as special session costs are concerned, despite our increasing revenue surplus, I was not in favor of spending the funds we are spending now. As far as competition is concerned, it should always be with us. I hope that what we are doing today will not be unfair competition, however, but I would like to point out that we have a number of competitive businesses in Nevada today who have braved the storm of competition with great success over the years and who have been quick to find opportunity in most things. Our Nevada businesses, generally, know how to operate here, and they will have a head start on newcomers. On the issue of a lion in your living room, I hope that our reviews have put some restraints on the animal that is large enough to eat some of the furniture; and as far as the economic impact of the applicant, I frankly am very much in favor of that. We can certainly use

the jobs no matter what the level may be. As a matter of fact we need entry level jobs more than any other kind especially in Southern Nevada, especially for the older citizens and for those just coming into the job market. As we stand here today making this particular decision, I do not feel that I have a choice, although that doesn't mean that I haven't been given one. I don't think I have a choice but to vote for Southern Nevada, for the increase in our industry, for the type of industry that it is, and so I will push the green button momentarily.

ASSEMBLYMAN PRICE:

Thank you, Mr. Speaker. First I will announce a potential conflict of interest. As the record is well clear, I am a director on a savings and loan in Southern Nevada. I do not know that we would be affected any differently than any other financial institution; I do not know whether it would be good or bad. However, I do feel that the public trust that is placed in all of us, particularly in issues of this importance where a special session is concerned, we should take action whether it be affirmative or negative and let the chips fall as they may. As chairman of your committee on Economic Development, Tourism and Mining, your committee spent many hours last year exploring legislation and ways, taking many hours of testimony, of how to bring new business to Nevada, all of Nevada, not just Southern Nevada; and how to bring about a greater diversification in the nongaming industries and the economy of Nevada. I think what we are talking about today is an excellent example of what we have been searching for.

I have to tell you that a few weeks ago, or a few months ago, I personally was opposed to the entry of Citicorp, not particularly Citicorp, but of interstate banking. During the course of hearings that we held in Southern Nevada on the interim committee that I served on, Senator Robinson's committee, a lot of research that our division has done for us and forwarded the information, questions that we have asked that they have answered, I feel that my fears have been pretty much answered. So today I am speaking in favor and will be voting in favor of Citicorp. I noticed yesterday that during the hearings and today, as my colleague has mentioned, there was some question about the costs of this special session for a particular business. I would say that it is not for a particular business, although Citicorp is, in fact, the first of what we hope will be others to follow into our market, we are talking about changes in an industry. I would submit to you from the hearings that we held on economic development during the '83 session that today and yesterday's costs of start-up and completing this session are very small compared to tax incentives and many other things that states, counties and cities do to encourage companies and industries to move into their state or their particular area. This is very miniscule compared to the types of money that many places have spent, and in some cases, unsuccessfully, obviously. At least here we have a pretty good, I hope, contract and understanding going in that once we have completed our business that this business will bear fruit. At any rate, I would like to thank the committees who worked long and hard to secure the compromise on the caps; that was a question that we raised during the hearings in Southern Nevada and was probably one of the most sensitive areas. I appreciate, as all of us do, the work that you have done. Thank you again.

ASSEMBLYMAN BEYER:

Thank you, Mr. Speaker, members of this house. Sometimes it is a lonesome feeling sitting in this spot right here when you have to push the button, and by virtue of doing that are deciding the future of the state and its people. It has been tough for me personally to shed the bit of irritation of coming down here to a special session, as I am sure many of you have felt, of the cost involved and having to vote on special interest legislation. I guess we find ourselves pretty much like the prospector of some over-a-hundred years ago when the rumors of gold in the Sierras led many to leave their homes in the eastern part of the country, left families and material things, and rushed to the gold fields in hopes of quick riches. Many turned up, however, with just a color in the pan and that was it and lost all that they had. I hope that this is not the end result of this legislation, that we are rushing into the gold fields in search of quick riches, but that, in fact, there is a mother lode behind that color in the pan.

I listened, as many of you did, to the testimony yesterday on the bill. I had an amendment that I had requested that would have left the old language regarding delinquency charges. My concern was, "If it ain't broke, don't fix it." My feeling on that was based on talking to several bankers in Northern Nevada, at least, who did not feel that that was of great concern to them, and there has been no historical effort made,

in this house at least, to change that \$5 maximum fee for some twenty years. I appreciate the efforts of those who came up with the compromise, and I think that it probably makes sense, and I have no problem with that. There is, however, some language in the bill that I am still concerned with and that is new language which talks about "other charges, fees and expenses which may have been agreed upon." I think that this kind of language is pretty much of a blank check to add other fees and other charges as may be decided upon by a particular banking institution. I think that language will bear some watching as this legislation is being implemented in our state, but also I am a strong believer in the principle of supply and demand, and I believe and I hope that the banks will live by that principle and that through the offering of services there will be some healthy competition between the banks regarding that. I guess after I have shed all of my personal feelings and personal concerns, etc., and after a visit with an old colleague of ours who is now sitting in the other end of the building who mentioned that "Erik, we must vote on the merit of the bill and not what might be." So I have to think in terms of what does the bill in fact say verbatim and not be too concerned about what might happen down the road. But as just a warning to myself and others, as we bring in the lion, as Mr. Nicholas mentioned, into our living room, we need to watch the workings of this legislation and still keep the leash on the lion so he will not chew up our furniture. I think most of my fears have been allayed, and I believe that I can go back to my constituents and explain the bill, although I have had several calls from people in my district concerned about the legislation. I am sure that that concern was basically based on the fact that there was no cap on the delinquency charge. So I rest my case on the supply and demand and hope that the bankers will respond to that, and there will be some healthy competition in this state. Thank you very much.

ASSEMBLYMAN CHANEY:

Thank you, Mr. Speaker. To you and through you to the Members of the Assembly, I rise in support of Senate Bill No. 2. I think the contents of the bill have been pretty well explained, and I support the bill. I had no hesitation nor was I reluctant to involve myself in a special session for this purpose because I was convinced that the return was far greater than the investment. I feel no fears or have no doubts about our being here. It seemed that in some special session that some people seem to think that we rushed through and we do things that we are not aware of or care about, but there were many prior meetings put together by different groups where a lot of information was furnished to us; we had meetings with the Black Chamber of Commerce, with the vice president of Citicorp on several occasions, and we were convinced that they could be nothing but good to our state, to Clark County, especially to the area that I represent. I have had the opportunity of serving five regular and two special sessions of the legislature. Listening to testimony yesterday, I had to think about some of the legislation that has been passed in reference to savings and loans, thrift companies, and it made me believe after listening to one of the legislators make a statement about redlining being abolished in his area, Pahrump, that this move that Citicorp is making will do the same thing in the area that I represent for we are faced with that same problem, and I am sure you know that. I urge all of you to support and vote "yes" on this bill.

ASSEMBLYMAN HUMKE:

Thank you, Mr. Speaker. I rise to speak in favor of this bill as amended referring especially to Section 10 dealing with delinquent payments. In Northern Nevada most citizens were violently opposed to the total elimination of the late fee limits. The compromise amendments raising the caps appear reasonable. The citizens only asked us to

deal prudently with the desires of this multinational corporation. I believe that your Committee on Commerce has done this and that this bill will be good for the State of Nevada.

ASSEMBLYMAN COLLINS:

Mr. Speaker, to you and fellow Assemblymen, I came here with two things in mind. The first thing was that I was considering what will the bill do for my constituents. The second thing was what would it do for the state. As you know, I could have voted for the bill, I could have voted against the bill, but had I voted against the bill, I would allow my personal feelings to jeopardize my professionalism. We are here to do what is best for the district as well as what is best for the state. On those two accords, I am going to support the bill.

ASSEMBLYMAN CRADDOCK:

Some twenty-odd years ago I moved from New York State to the State of Nevada. I moved here mostly because of the reputation of honesty and candor that the state enjoys. As we go forward with this movement, it is my hope that Citicorp will not detract from the reputation of honesty and candor that we have enjoyed in the State of Nevada historically. Regardless of the makeup of this legislature, it is my belief that the State of Nevada is in good hands, and whoever we turn loose in the living room will be controlled by the people of the State of Nevada. So I move forward with no fear at all as to the capabilities of the people of the State of Nevada.

Assemblyman Jeffrey requested that the following letter of intent be included in the Journal.

March 30, 1984

MR. L. SCOTT WALSHAW, *Administrator, Division of Financial Institutions, Department of Commerce, Capitol Complex, Carson City, Nevada 89710*

RE: SENATE BILL NO. 2 OF THE 15TH SPECIAL SESSION

DEAR MR. WALSHAW:

This letter is to inform you of the intent of the Senate Committee on Commerce and Labor and the Assembly Committee on Commerce, concerning the meaning of the words "substantial detriment of financial institutions" as used in paragraph (a) of subsection 1 of section 3 of the bill. During the hearing before the committees sitting jointly, it was suggested that the attorney general of South Dakota had construed a similar phrase, "substantial detriment of insurance companies," to mean "substantial detriment to the general public" and concluded that this would occur only where "all or most of the competition has been drive [sic] out."

The committees entirely reject this construction. The plain meaning of the words "substantial detriment of [a kind of enterprise]" is substantial harm to enterprises of that kind, not to the public at large. The second conclusion, about monopoly, is based on the fallacy of the first construction.

The committees intend that in Senate Bill No. 2 the words "substantial detriment of financial institutions" have their natural meaning: substantial harm to those institutions as distinct from the general public.

Very truly yours,

RICHARD E. BLAKEMORE
*Chairman of the Committee on
Commerce and Labor*

JOHN E. JEFFREY
*Chairman of the Committee
on Commerce*

Conflict of Interest declared by Assemblyman Price.

Roll call on Senate Bill No. 2:

YEAS—41.

NAYS—None.

Absent—Zimmer.

Senate Bill No. 2 having received a constitutional majority, Mr. Speaker declared it passed.

Assemblyman Jeffrey moved that the rules be suspended and that the bill be immediately transmitted to the Senate.

Motion carried unanimously.

UNFINISHED BUSINESS
SIGNING OF BILLS AND RESOLUTIONS

There being no objections, the Speaker and Chief Clerk signed Senate Bill No. 1, Assembly Concurrent Resolution No. 1, Assembly Resolutions Nos. 1, 2.

GUESTS EXTENDED PRIVILEGE OF ASSEMBLY FLOOR

On request of Assemblyman Bogaert, the privilege of the floor of the Assembly Chamber for this day was extended to Messrs. Bradford John Littlefield and John McAuley.

On request of Assemblyman Bourne, the privilege of the floor of the Assembly Chamber for this day was extended to Ms. Jackie LeForte.

On request of Assemblyman Humke, the privilege of the floor of the Assembly Chamber for this day was extended to Messrs. Larry Pizorno, J. D. Kaplan and Ms. Dawn E. Hansen.

On request of Assemblyman Dini, the privilege of the floor of the Assembly Chamber for this day was extended to Mrs. Jeanne Dini.

On request of Assemblyman McGinty, the privilege of the floor of the Assembly Chamber for this day was extended to Mrs. Susanne McGinty.

On request of Assemblyman May, the privilege of the floor of the Assembly Chamber for this day was extended to Miss Shannon Thompson.

On request of Assemblyman Perry, the privilege of the floor of the Assembly Chamber for this day was extended to Ms. Judee Spagnola.

On request of Assemblyman Sedway, the privilege of the floor of the Assembly Chamber for this day was extended to Mrs. Kim Sedway.

On request of Assemblyman Stone, the privilege of the floor of the Assembly Chamber for this day was extended to Mr. Herman Peavey.

On request of Assemblyman Swain, the privilege of the floor of the Assembly Chamber for this day was extended to students from Hug High School, Reno, Nevada; Desiree Riggs and Dan Allen.

On request of Assemblyman Thomas, the privilege of the floor of the Assembly Chamber for this day was extended to Mesdames Ingrid Thomas and Marie Wolf.

On request of Assemblyman Malone, the privilege of the floor of the Assembly Chamber for this day was extended to Messrs. Chuck Horne, Tim Sands, Ms. Kathy Collins and Mrs. Terri Malone.

MOTIONS, RESOLUTIONS AND NOTICES

Mr Speaker appointed Assemblymen Jeffrey, May and Brady as a committee to wait upon His Excellency, Richard H. Bryan, Governor of the State of Nevada, and to inform him that the Assembly is ready to adjourn *sine die*.

Mr Speaker appointed Assemblymen Banner, Craddock and Getto as a committee to wait upon the Senate, and to inform that honorable body that the Assembly is ready to adjourn *sine die*.

A committee from the Senate, consisting of Senators Townsend, Glover and Mello, appeared before the bar of the Assembly and announced that the Senate is ready to adjourn *sine die*.

Assemblyman Banner reported that his committee had informed the Senate that the Assembly is ready to adjourn *sine die*.

Assemblyman Jeffrey reported that his committee had informed the Governor that the Assembly is ready to adjourn *sine die*.

Assemblyman Jeffrey moved that the Fifteenth Special Session of the Assembly of the Legislature of the State of Nevada adjourn *sine die*.

Motion carried.

Assembly adjourned at 12:16 p.m.

Approved:

JOHN M. VERGIELS
Speaker of the Assembly

Attest: MOURYNE B. LANDING
Chief Clerk of the Assembly

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