system than it would be under the existing system. To the
best of my knowledge, and I say to the best of my knowledge
because I don't absolutely know everybody involved, the
banking industry, the savings and loan industry, the Banking
Department, the big S & Ls and the small S & Ls are in
agreement that they can accept and do want this type of
legislation. The only opposition I know of is, of course,
as on every bill, my good friend Donnie Dworak.

SPEAKER MARVEL PRESIDING

SPEAKER MARVEL: Senator Dworak.

SENATOR DWORAK: Mr. President, colleagues, a question of
Senator DeCamp. Senator DeCamp, if I heard you correctly,
you indicated that this was needed by the state S & Ls
as a competitive tool to help them in their competitive
position with the federal S & Ls, is that correct, Senator
DeCamp?

SPEAKER MARVEL: Senator DeCamp, do you yield?

SENATOR DeCAMP: I will certainly yield. I would say that
my cosponsor of the bill, Senator Beutler, is intimately
familiar with the subject. However, in specific answer to
Senator Dworak's question, I think the question is answered
in detail in the letter that was handed out from the State
Banking Department and I would defer to that where he can
read the specific language of the letter. Indeed, we do
believe it strengthens the savings and loan industry.

SENATOR DWORAK: Senator DeCamp, you made the specific
statement on the floor that this would help or enhance
state S & Ls in their competitive position against federal
S & Ls and I don't understand that and I would like you
to be very specific on that statement. If you can't
answer the question, I will ask Senator Beulter.

SENATOR DeCAMP: I don't think I specifically said that
but I think Senator Beutler will address that particular
issue if you like.

SPEAKER MARVEL: Senator Beutler, do you want to yield to
Senator Dworak's question?

SENATOR BEUTLER: Senator Dworak, I am not sure...there are
a lot of reasons for this bill and I feel very strongly
that this bill (interruption).

SENATOR DWORAK: The question, Senator Beutler, is specifically,

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