Senator Hartnett, if I could ask you a few questions so I understand fully what we are trying to do here, what your bill did. Wasn't some of the problems with these courses not necessarily the idea of the number of actual seminars held but the amount of course offerings in that you couldn't get credit even though there may be a number of courses there, but the actual program are broken down into numbers of little titles and areas that they concentrated on. Our problems really were that you couldn't go to one seminar, if two seminars had the exact same course offerings, you couldn't get credit twice for the same subject area, and so that was part of the problem with course offerings, is that correct?

SENATOR HARTNETT: Yes, that is as I understand it, from...some attorneys brought this bill to me to be addressed by the Legislature, but I think also is that some of the coursework that could be covered by the seminars done by the attorneys in their seminars was not "given the stamp of approval" by the land title people. So I think that is part of the problem is that there was a very real restriction as far as what was, you know, what was amenable or approved by the Insurance Department. I think, does that...

SENATOR KRISTENSEN: Okay, and the approach the Land Title Association have is probably a good one, as Senator Landis has pointed out, but they are going to begin and over the next period of time to increase the numbers of seminars, if I hear Senator Landis correctly, that they are going to move in that area. Is that your understanding as well?

SENATOR HARTNETT: Yes.

SENATOR KRISTENSEN: Senator Landis, if I could ask you just real quickly so I have an understanding of what we are doing.

FRESIDENT: Senator Landis, please.

SENATOR KRISTENSEN: Isn't part of the problem the course offerings, themselves? That those numbers were really limited and that is what they are going to try to expand in the future is the course offerings, themselves?

SENATOR LANDIS: You are confusing two issues, Doug, when you ask it in that way. The abstractors' issues, which is what Paul brought to the Banking Committee, did have an argument about the