was a great concern about a conglomerate of banks and a holding company taking over the strongest market share of our financial institutions and, thus, dominating the market and hurting consumers in this state, and so that is why there is a cap, why it was 12 percent, and we have to keep ever in mind that the marketplace can be influenced tremendously by an institution becoming too dominant. And so if you go from 12 to 15 percent, the question is, do you then allow such a strong position by any particular institution to distort the market and not allow for the competitive forces that we need to have play to fully benefit the consumers of this state? I understand each percent increase is 200 million more dollars that a holding company can acquire, which is, of course, a significant amount of money, and to go then from 12 to 15 percent is 600 million more dollars available to be acquired by any particular bank holding company in the state. The fact is I think we do need to increase that amount from 12 to some position, and I think trying to compromise in this manner of a percent a year is a step in the right direction. The question about exempting completely from the cap does lead to questions about how ultimately you might distort the marketplace. If you have one institution acquiring a huge amount of these holdings from the RTC, it could, in fact, go above the 15 percent, and so I guess how that would interrelate, as Senator Landis's question, would be of concern to me. I will later, after we deal with these particular questions, come back to some greater concerns I have, which I will just mention at this time. The big reason we have this legislation is that we would like to allow our larger bank holding companies in the state to be able to acquire some of the savings and loans that are failing right now rather than having those savings and loans acquired from out-of-state interest. We would prefer in-state interest acquiring these institutions versus out-of-state interests. I think most of us would feel that way, that we want to have local control of our institutions, that we want to have local banking interests versus out-of-state banking interests if at all possible. That has been Nebraska's philosophy for a long time, but there are changes in the wind. There are circumstances that are not the same today as they were just a few years ago, and changes down the road that we have yet to anticipate, and those changes particularly tie back into the S & Ls where we are now talking about close to 150 to 200 billion dollars worth of institutions having to be bailed out by the federal taxpayers of this country, and those changes in Nebraska and elsewhere around the country are changing the way we look at financial institutions.