trouble, I believe you need to allow for an expansion of the original base from 12 to 13 so that those institutions can acquire strong institutions with a positive customer base that can, in that manner, support the takeover or the acquisition of those that are not so strong. No one wants to be in a position, no institution wants to be in the position of only taking over those institutions that have failed.

PRESIDENT: Time.

SENATOR SCHMIT: From time to time, it is like picking apples off the tree. You will take those that are small and those that are out of shape, and once in awhile, you like to get a nice big, red, round apple.

PRESIDENT: Time.

SENATOR SCHMIT: Well, I think this, I know that Senator Landis, being as gifted as he is, will find an opportunity to criticize me on that, and with a little bit of good humor, I am sure, but the facts are I think that by virtue of the fact that you adopt two, three, and four, it makes it more important that we adopt one Thank you.

PRESIDENT: Thank you. Senator Landis is next, but may I introduce some guests of Senator Korshoj. Under the north balcony, we have Mrs. Dale Hilgenkamp and her daughters, Amy and Lorie, and also with her is their exchange student, Ana Gonzales from Costa Rica. She is here today learning about the Unicameral. Would you folks all stand up and be recognized by the Legislature. Thank you all for visiting us today. Senator Landis, followed by Senator Lynch.

SENATOR LANDIS: I will waive discussion of two, three, and four, and I will just keep my light on with respect to section one.

PRESIDENT: All right. Senator Lynch, please.

SENATOR LYNCH: Question.

PRESIDENT: The question has been called. Do I see five hands? I do. The question is, shall debate cease? All those in favor vote aye, opposed nay. We are voting to cease debate if you'd care to help. Record, Mr. Clerk, please.