

you can do one of two things. You can sell it in pieces or you can hold it, but if you hold it or you hold a big chunk of it and it grows, it gets deposits back in, something that hasn't been happening, but if it does, that growth counts against your deposit cap. All right, fair enough. I would accept the notion of a 13 percent, January 1, 1991, to take care of that problem. That is \$200 million of growth where, in fact, historically you don't have growth, at least in the last couple of years, in the savings and loans deposit, but that is \$200 million of growth. But 14 and 15 percent in the next two years stretch out on the time line, they stretch out in the future when you don't know what the circumstances are. We have got plenty of time here. We just turned to 1990, right? This gets us all the way through 1991, that is two years away, totally. Then when we get into '92, we have got plenty of time to act. You are looking at \$600 million of deposits in this amendment. Have you had an explanation worth 600 million bucks? I didn't get it in committee and I sure haven't had it on the floor. I will recognize this concept sufficiently to make one step now in concert with two, three, and four, the taking over of the S & Ls, but, gosh, I suggest to you that we don't throw away our options or the demand for this Legislature rather than the lobby to make these decisions. Frankly, from what I can tell, there is a negotiated settlement out there out of the historical parts of the banking community that disagree with each other. That doesn't mean that we have to lay down. That doesn't mean that we somehow don't have to be brought into the loop and get told about these things, consulted, discussed, and explained to. Frankly, that is the message that I think would be appropriate to send to the lobby in this case. I have put an amendment on the desk. I will be happy to vote for 13 percent, January 1, 1991. After that, I'd suggest that they come and talk to us rather than talk to each other, that they deal with the Legislature rather than with the other parts of the lobby. That is not a bad message to send.

PRESIDENT: Thank you. Senator Hannibal, followed by Senator Schmit, Senator Conway, Senator Goodrich, and Senator Wesely. Senator Hannibal, please.

SENATOR HANNIBAL: Mr. President, and members of the Legislature, I was around and have been around for awhile and I have been involved in the discussions in the past on the concentration of wealth within a few distinct entities in the state, and, quite frankly, I have been with Senator Landis and