

can do that next year. There is no problem there. We can make sure that that happens. In other words, it doesn't prejudice the interests of the proponents. What it says is this, it says a loaf today, a loaf today, but let's wait on the rest of this because there is \$400 million in the rest of this package. Secondly, it allows the growth that they want. Actually, there is no historical growth in the area that they are looking at. The S & Ls are not taking in big deposits. They sure as heck aren't going to take in \$200 million of deposit in the coming year in Occidental or any of the other failing institutions. But, nonetheless, it says, yes, we will allow for that theory to go forward, yes, on growth. Third, it says come back and talk to us, come back and discuss this with the Legislature. Make your case for this future time line. Lastly, let me point out this argument, this question about the argument because I am sure people are disappearing out to the rotunda to get told the other side of the story. Our most major banking institution is not among the hundred largest banks of the country. It is true. And one of the arguments is you must allow us to grow in an unbridled way if we are to succeed. That, by the way, is an assumption I have not seen proved. Actually, what I would suggest to you is this. I think the argument really is and the unspoken argument is, if you take away our ability to grow, we are less attractive in the marketplace to be purchased. We will be a horse with a lame foot, and if that is the case, the price may not be as good as if, in fact, we can run on all fours, which means that we have unlimited growth in the state, or a great deal of growth permitted to us. I, frankly, don't see how this language is the difference between life and death for these institutions, when, in fact, they are among not the top 100 institutions of the country. If anything, laming the horse probably makes them less attractive to purchase than otherwise. If you wanted to keep control in the state, my guess is that you let these things bump up against the deposit cap and have some out-of-state institution say, well, there is no growth here, I guess I will go someplace with a big market and a future to it. But that aside, let me tell you that it seems to me that this is a fair exchange to make for today. It responds to the argument, it responds to the savings and loan situations. What it says, you got to bring the Legislature into the loop for these kinds of discussions, these kinds of agreements and, frankly, I understand you have got to choose here. You have got to choose between making the Legislature a viable entity in these kinds of issues, or you have got to choose your friends. Because my guess is that out there are a lot of your friends, no doubt