

if they can't go to their local bank? Now that's the first place. The savings and loans are out there and there are other institutions of financial means, but I think clearly down the road we've got to think about are we going to have access to those loans when we change and have a lot of these other deregulation of impacts felt by this state over a period of time? And I clearly think that this is an issue of concern. I plan to work with Senator Schmit, Senator Landis and others who might be interested in pursuing this. This isn't the time or the place, but as we move forward on this legislation, which I do support, we need to think about its impact on the citizens and try to protect those citizens from perhaps some negative results that we may not even at this time anticipate.

SPEAKER BARRETT: Thank you. Senator Landis.

SENATOR LANDIS: I ceased speaking on the amendment. This being the bill, I have one brief remark to make before it passes on to Select File. I had, you will recall, about a year and a half ago, hoped to make the discussion of banking issues more of a subject of light and heat rather than the quiet which they are used to. I hope that the body is not offended that we took this time this morning to debate this significant measure. It seems to me that we do much better as a process if we spend time on the floor talking about these kinds of bills and I hope that the pledge that I made to make the banking issues more a matter for floor discussion and debate and understanding is still one that is acceptable to the body, and I will continue to do so in the event that this discussion is welcome on the floor. Thank you.

SPEAKER BARRETT: Thank you. Any other discussion? Seeing none, Senator Schmit, any closing comment?

SENATOR SCHMIT: Mr. President and members, the issue has had some debate this morning, far more than, I am sure, some persons anticipated when we began. I am sure we have not completed the debate on this bill yet. I am sure there will be other questions that will be asked and I encourage those questions to be asked of myself and others who support the bill. I agree with Senator Landis that we are better informed now than we were an hour and a half ago. I'm not so sure that we are all reassured. I think that that need for reassurance is still there. It needs to come from the industry. It needs to be a continual and ongoing situation and not one where we hear from them every year, every two years and then we sort of fade back