

PRESIDENT: Senator Schmit.

SENATOR SCHMIT: Each instance which you have outlined, of course, is a matter of personal point of view relative as to how the passage of the bill will impact that bank. The bank...the small bank, which you named does not like the bill, is I'm sure concerned that it will provide additional competition to them, which they perhaps feel is maybe not needed, but also might be financially unsatisfactory to them. The small bank which you indicate likes the bill, no doubt feels that they can compete,...

PRESIDENT: One minute.

SENATOR SCHMIT: ...that they would like very much to be able to draw some of those resources from another area which they cannot get at the present time. As I said earlier, a small bank in my community would like to be able to have the bill expanded so they could put a branch in a larger community, because they need the additional funds. And I'm sure that's why the small bank and the small...the bank in the small community would like to see the bank or the bill pass, because it would provide them access to capital which they do not have in their small community, which would then in turn allow them to service a growing area of the county and a growing market. I think that it has to be viewed in the context of each individual situation and also how the owners and management of that particular institution view their role in the community.

PRESIDENT: Senator Schmit, may I interrupt. Senator Crosby's time, but you're the next speaker, so you have five minutes now.

SENATOR SCHMIT: Well, thank you. Well, of course, I recognize that there isn't any way that a person of my agricultural background can compete on this floor with a person such as Senator Landis who has a background that is totally different than mine and I do not mean law. Senator Landis is an expert in the area of acting, and a very fine one and ought to be a professional. In fact, sometimes, Senator Landis, I think you are and you were at your very best this morning. It was almost one of those times when I wished that I had not carried the bill, but I've done that before and I usually, in my own way, get along fairly good and sometimes when I don't it's probably because I don't have such a good bill. That may be what is