

community area. People come in and cash a cream check. Those days are gone. People come in and ask for a loan, maybe get it, maybe don't, but there's a one-on-one relationship there that you lose when you start these big banks. And now with the ATM's, quite often, you don't even have to see your banker, unless you're in trouble you don't have to see your banker, you can do it standing out in the middle of the street, practically. You can bank from your car. So, we've lost a lot of the personal side of banking. And I know that they advertise and say they're still there, and that is true, but it isn't the same. I go back to Bess Streeter Aldrich during the Depression. I know many of you have read her story that she went down, when the bank was in trouble in Elmwood she went down and pledged every one of her assets and money to keep that bank going. And aren't we happy that Elmwood Bank is still strong because of one person and people in that community caring about it. So, those are my only reservations and doubts about this kind of legislation. But I know we're going into the twenty-first century and it's not going to go back, it's not going to be the same way it was. And so I do appreciate your answering all my questions, Senator Landis, because I want to be sure that everyone here understands what we're voting for and what we're looking at down the road. You say three years we won't have any more bills, well, I'll believe that when I see it. Somebody will think of a bill, maybe. You want a little time, David? Go ahead. Whatever I have left, Senator Landis can have.

PRESIDENT MOUL: Minute and a half, Senator Landis.

SENATOR LANDIS: Thank you, Senator Crosby. The point that you raise, which is the importance of the small town bank to the life of that bank is something that I believe in. As a matter of fact, I don't think the Independent Banking Association has had an advocate in the chair of the Banking Committee for a long, long time, and that has happened in the last couple of years. Let me tell you that one of the places where I think you can help small town banks with respect to this issue, we have, for the first time, started a dialogue between big banks and small banks. People that would not be in the same room with each other for 10 and 12 years, given the history of the fights that we've had,...

PRESIDENT MOUL: One minute.

SENATOR LANDIS: ...that have been in the same room and have