

gives you a hard time about that, from my understanding is there is not much we can do, and every other state is having to go through this, if that's correct. I believe it is, Senator Landis. So, you know, this is...interstate banking issue is such a major concern and we've spent, Senator Pirsch will remember, multistate banking, we spent days on this issue, and elections were won or lost on this statewide, and we are going to spend about 15 or 20 minutes on it right now. And, again, part of it is that the federal government and Congress has determined that this is something the state is not going to be able to do anymore. One of the big fights we've had over the years is what the states' rights and what the federal government's rights were in banking, and I will tell you that war has been lost. The federal government has taken it over. They have won the battle. They have preempted us and said you are left holding a few state charters and that is about it, but as far as interstate banking goes, forget it. You are not playing a role anymore. I think that's...that's unfortunate. I think that there will be a price to be paid by smaller states, in particular, as the larger states and the larger banks come in and take over more banks in the smaller states and build up this nationwide network of financial institutions, and that will play itself out over the years. Maybe I'm wrong, maybe it will not play out that way, but I do think that the pattern is there for that to happen, and when you lose control of your local bank, when you lose control of the local impact that a local banker can have, I think you'll feel the consequences, but this is years in the future, if not decades, and it is an unfortunate time and I am going to mourn the passing with these comments and acknowledge that I'm not sure there is much else we can do. Thank you.

SPEAKER WITHEM: Thank you, Senator Wesely. Senator Chambers.

SENATOR CHAMBERS: Mr. Speaker, members of the Legislature, and I'd like to tell Senator Wesely that the battle over national and state banks, the power of the federal government, and the power of the federal government over the state government may have been fought and lost, but the battle over whether or not our children are going to be expelled for a full year just because the federal government says so has not been fought. It has not been lost, and soon we will join that conflict. Senator Landis, I don't have any comment on yours so relax, as you have done.