

meeting, we'll pull out a number of files and go through a check list, was the note signed, was the date properly inserted, the date of the financing statement, the financial statement is current, the insurance is in effect, there's a law...legal (inaudible), and these are not documents that would...would hold any water but they may lead to...suppose somebody is going in and asking for these documents and receive a comment in there, and I think that these comments were not...they're not designed for that, they're designed for internal use and that they should be excluded from any of the documents that are made available. The documents that are made available are there. The notes are there. The loan officer's comment sheet, the financing statement, the insurance policies, all those should be and they will be. What I...as I interpret this, it's the comments that the compliance committee is trying to and the compliance committee will be a part of the board of directors, not people that are every day compliance, and they're not working on that every day, not checking it but merely going through a check list to make sure that their loan officers and their bank are complying. I think that if you don't give them this protection, you're going to find people. It's hard enough now to find directors to come in. It will give another opportunity to take a shot at this director and say, well, look, your comments said that there wasn't such and such, or this guy was such and such and you shouldn't be loaning money, or the cattle aren't there, or et cetera like that, being well meaning and suddenly he's dragged into it and, by looking up and keeping a record, what will probably happen, I think banks are accustomed to using compliance committees and I think it's very important that we have it. Suddenly those records will be stowed someplace else and they won't be in the credit file which will be available. So I think it's really going to work in the reverse that I think we heard that of the other institutions. So I think these documents should be excluded as in Senator Kristensen's bill, 626, or 626 prescribes. I guess if anybody would like anymore questions or answer anything about it, I'm just trying to tell you like it is in the real world. I don't think this is any way to hide any deceitful actions on the part of the bank or cover up anything. These are the committees that are appointed by the directors of the bank in order that they can comply with the many, many compliants. And I needn't say that we are very much overburdened in that industry with compliance and so these outside eyes will help and will make the loan officers more aware. I like this piece of legislation. I think it's a fair piece of legislation, I don't think it was intended to restrict