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is that they will, on a timely basis, pay those real estate taxes. Well, the financial institutions really have no way of knowing this other than perusing the records in the county treasurer's office for who it is that's paying and who isn't, unless you have a publication notice. And they use this. They take this list, take the legal descriptions, match them, now with all of the computer technology that we have that's not difficult for them, to find out who it is that isn't paying their taxes and, in effect, puts them in default on their mortgage. And so I think there's several good reasons that this language should remain the same, and I'm certainly interested in hearing the reactions of other members of the body. But my amendment strikes the language which takes out publication and adds a second notice, and I would ask you to support me on this amendment to the committee amendments.

SPEAKER KRISTENSEN: Senator Byars, your light is next. Senator Wickersham.

SENATOR WICKERSHAM: Thank you, Mr. President. I, obviously, rise in opposition to Senator Byars' amendment and I was interested in...obviously interested in what Senator Byars had to say, but there may be some misunderstanding about what the amendment does, Senator Byars. The amendment does not prohibit publication of notice; does not prohibit publication of notice. What it allows is the local treasurer to make a judgment about what is the most effective way to produce the result that you described, that is payment of delinquent taxes. Now, Senator Schimek was quite correct when she noted that in some counties the delinquency notice is published in a special publication and that, in order to receive that publication, you have to have...you have to be a subscriber and, in fact, the subscription list for those kinds of publications is very limited. It isn't every property tax owner in the state or in the county that would be receiving that so they, effectively, receive no notice out of that kind of a publication. The other issue I think is, for assessment of whether or not this is a good amendment, is whether or not we don't trust our local elected officials to make the best kind of decision about what is effective in their community, recognizing that we do have a considerable variety amongst the counties of the state. Now, the result that Senator Byars described in his county is one