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difficulties and agreed to come in and make a payment rather than have his property foreclosed on. We did do that once and I understand afterwards it was illegal and the county attorney so noted, but after we had taken his little...I just want to make one other comment. When you talk about the money and who gets the interest for it and the penalty you pay when you don't pay it all, it kind of reminds me of a credit card company. My wife paid our credit card bill, which is about \$1,400, but she lacked 50 cents of making the payment. They didn't tell me anything until I got my next payment (sic), and they charged me for the \$1,400, even though I'd paid them within 50 cents of what I owed them. I was very angry because I couldn't understand they were taking my \$1,400 for a period of time and yet charged me interest on my own money. I did call the company and expressed my dismay at their actions. Believe it or not, they agreed to refund the money back or take it off my next billing, but they informed me that they would never do it, only one time. That kind of goes back to what you're talking about. I realize it's off the subject, but it's interesting that those kind of issues are out there and people do take advantage of those kind of situations. I firmly don't believe we ought to take advantage of a taxpayer in our county who comes in and makes an error, as Senator Landis has indicated. I'm not terribly supportive of...I am somewhat supportive of Senator Crosby's bill, simply because the only problem that I see with it, Senator Landis, is that even though it's only permissive, I guess it appears to me that many counties who decide not to do this are going to be under some kind of duress from their taxpayers in saying the county across the line, in fact, can do that, why can't you do that here? And some counties, by the way, don't have the capability at this point at least to carry that out. I understand, from your testimony, around 60 counties do and could very easily handle this. I don't know what happens to those other 33 counties, I guess that's the correct number, yeah, 33 counties. But since it's permissive, I guess, you've made allowance for that. I still am a little bit troubled with it. I'm not sure what I'm going to do, but I'm going to listen and I understand...Senator Janssen indicated he wanted to say a couple words; I'll turn my time over to Senator Janssen.

SENATOR CUDABACK: Senator Vrtiska, thank you. Senator Baker, your light is next. Senator Janssen, did...you have about two