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insurance refund notice, which was previously scheduled for 2 business days, become 15 business days. In the normal reporting mechanism and normal data flow of major institutions, that the department regards as being reasonable. Secondly, with respect to the notification of the date that people should use for the 90-day, same-as-cash provision, where the state wants us to have a clear idea of what that date is rather than the ambiguity which can occur today, you get that date in one of several ways. One of them is notification. That has to occur within 35 days. This clarifying amendment says that that 35-day notification runs from the date of the arrival of the goods. There is also in this provision that says real estate trust accounts can be held in an FDIC assured (sic) account in an S & L; that the Capital Expansion Act, which we put money into public deposits around the state in various banks throughout the state, raise the minimum of \$150,000 to \$300,000 and raise the cap from \$500,000 to a million. The net effect of that is to stake (sic) state resources and to put them into a number of banks, particularly in rural areas, because this allows those banks to have X..greater capital with which to do loans. And we've always done this but we haven't changed those numbers in a very long time and, in fact, many of our rural banks are loaned up and this will allow them some additional capital. Understand all of this capital is guaranteed back to the state and protected, but this allows us to pass it around more. When a trust company essentially sells the mutual fund of the institution that it is, that trustee gets a fee and the trust...not the trust account but the mutual fund gets a fee, we allow that...this in this state if the people who are being benefited by the trust agree to that provision, so we require written notice. This is the highest standard in the country, as a matter of fact. That consent has to be in written form. This provision says that the conservator can sign for people who would otherwise not be able to sign because the law has made them the conservator for these people of diminished capacity. Also, that if you're getting the notices of the trust fund that doesn't automatically make you one of the people that has to consent. You need to be either a beneficiary or a fiduciary, in which case then your consent is required. ATM machines are out there and, as you know, there's a charge for you when you use your debit card, probably from your...if you use your debit card in another bank's ATM, and we all know that. But what's