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other thing that I would point out, in terms...Senator Landis alluded to it, but we have had instances about problems in terms of the negotiation when we are trying to increase the salaries of certain individuals because of difficulty in recruiting those individuals. It's not as easy as it sounds. We did that with a certain group of individuals a few years ago in the negotiation process. It was agreed to by both parties in the negotiation process. And then after the negotiations were over, that increase was used to justify, outside of the negotiation process, a request for increases for everyone else who had previously fallen in the category that the group that we increased their salary had previously been in. And it was very problematic. It really involved some activities outside of the negotiation process that should not have taken place. And so that as a solution to this particular circumstance I don't think is going to be effective. And I believe that we absolutely have to move forward with this bill. Thank you.

SENATOR CUDABACK: Thank you, Senator Brown. Senator Schimek, did you wish to...your light is on. You may speak. Wish to speak? Fine. Senator Preister.

SENATOR PREISTER: Senator Landis, could I ask you a question or two? And as you're coming to your mike, I don't disagree that soundness of our banking and insurance system is essential, it's vital, and that qualified bank examiners, insurance examiners are equally essential. No disagreement there whatsoever. Accreditation is essential. No disagreement there either. Where I raise the question is, is this the only approach to meeting those ends? Obviously, we have a problem. I guess my first question, did this problem just begin in the last month or two months, or even since the collective bargaining agreement was just ratified?

SENATOR LANDIS: No. It has been awhile coming. Tim Wagner said he's been trying to work on this for the last two years. Understand that these employees, although they may not be organized, they're in a much larger bargaining unit. And to get...what we've done is we've negotiated by bargaining units in the past. And that makes it difficult to reach into a particular line. So while there's been an attempt to do so,