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it means an individual, as you said, banking entity.

SENATOR MINES: Entity, that is correct.

SENATOR CHAMBERS: A bank. Who is served by this banker's bank?

SENATOR MINES: In Nebraska, a banker's bank is typically...and most of the members of the banker's bank are small Nebraska banks. And they subscribe to correspondence services from this entity, or a banker's bank, and through a cooperative effort, they-by the way, they own part of...typically own part of that banker's bank--they're able to pool their resources so they get better interest rates and are able to deal on a larger scale.

SENATOR CHAMBERS: So then we have, on the left hand, this entity called the banker's bank,...

SENATOR MINES: That is correct.

SENATOR CHAMBERS: ...singular.

SENATOR MINES: Yes.

SENATOR CHAMBERS: On the right hand,...the left hand I have a fist; the right hand, all the fingers are separated, to indicate membership in that banker's bank. Is that correct?

SENATOR MINES: That is correct. Yes, it is.

SENATOR CHAMBERS: Well, since a number of bankers are parts of this enterprise, it seems to me that that word ought to be plural, because not only are banks comprising it, but it serves banks, it is for banks. So a banker's bank is a server of other banks, so its customers are banks; therefore, the "banker" should be a plural word, just like if we had "children's hospital." That doesn't mean it belongs to the children, but it serves children. We don't call it "child's," c-h-i-l-d-'-s, "hospital." That's the concept I'm trying to grasp, which I'm not being very successful in doing.

SENATOR MINES: Let me take the opposite side. If...this is a