

SENATOR CHAMBERS: That's not what I am talking about.

SENATOR WICKERSHAM: Well...but, Senator, I am just suggesting to you that there is a point at which you put so much structure to these kinds of things that it is not sensible or practical, given your...given the objectives and the program that you are working with.

SENATOR CHAMBERS: But you're not...

SENATOR WICKERSHAM: Senator, quite frankly, I would be more than satisfied with the record that we've established here as an indication to the people who would administer this program what we had in mind. I think what we've discussed is...I can't imagine them just relying wholeheartedly on a blank statement from someone. I think that they would recognize that a finding is something more than that. I don't think it requires...

SENATOR HALL: One minute.

SENATOR WICKERSHAM: ...a (inaudible). I don't think it would require an official...

SENATOR CHAMBERS: Okay, Senator Wickersham, my time is going to run out and I don't have another opportunity, so I have to wrap up this or I won't get another shot at it. I think something should be put there, and since that's the last chance I have to speak, I wish somebody would at least turn on their light, oh, well, I can offer an amendment to his after it is adopted. So that will be all right.

SENATOR HALL: Thank you, Senator Chambers. Senator Schimek, your light is next. Senator Chambers, you have Senator Schimek's time.

SENATOR CHAMBERS: Thank you. Mr. President, members of the Legislature, I know people are getting tired but they wanted to debate this bill and these are serious matters that we are dealing with. We are talking now about where the rubber hits the road. We are talking about what it takes for a company to establish that there is competition for it from another state. Senator Wickersham says he has confidence in this commission doing the right thing, and it would be too burdensome to say that the finding must be based upon facts other than a mere declaration by the loan applicant that these things are so. I