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are suggesting is because we have not given the Banking Department that kind of rule making power in this area.

SENATOR KEYES: Why should we clutter up our laws every year with a statute to do what the Federal government can do by rules and regulations. Why are we so strict in our state that we have to have a statute to do it.

SENATOR LUEDTKE: Because we don't operate like the Federal government and I understand there are a lot of people that are glad we don't.

SPEAKER: Is there any further discussion? I believe, Senator Luedtke, that you have moved to advance the bill

(End of Belt #8)