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single family? In other words, would you not, let's say for my example that there are an even 500 banks in the state, would it bother you less if a single family owned 50 of those banks than if a corporation owned fifty?

SENATOR CULLAN: The number of banks, Senator Chambers, that any one individual or any one organization might control does not concern me so much as the total share of the state's deposits that they would control.

SENATOR CHAMBERS: Let's say that the 50 banks would control the same amount of the state's deposits so that everything in the situation is exactly equal except in one case you have a family as the owner and the other you have a corporation? I want to find out if you are really concerned about bigness and controlling a certain amount of assets or if you are concerned about who has that control? Would you be concerned if a family had more control over more assets than any other corporation in the state? If it were a family instead of a holding company?

SENATOR CULLAN: I would not see a great deal of difference, Senator Chambers. Whether it is a family or whether it is a holding company, I would fail to see the difference personally.

SENATOR CHAMBERS: Then would you be in favor of having your amendment applied to any ownership of a bank regardless of whether it is a family or a holding company?

SENATOR CULLAN: I think the bill relates to holding companies but I would have to take a look at your amendment, Senator Chambers. I am not sure of the affect of it but right off hand I can't say that I would see anything wrong with it but I would like to see it and think about it a little more.

SENATOR CHAMBERS: Mr. Chairman, what I am going to do, if this body accepts Senator Cullan's amendment, is offer an amendment to it, but in order not to delay unduly a consideration of the merits of the bill, I won't try to amend it at this time but I am opposed to the amendment being applied just to holding companies especially since the rationale for Senator Cullan's amendment is to do away with too much concentration of assets into too few hands and I would like...how much time do I have? About.

SPEAKER MARVEL: About two minutes.