

banks. We have compared it, and I think at a very unfair comparison, with Arizona, that was a state in the southwest of the United States or states that have a history of Spanish land grants, massive ownership of the land and wealth in those states. Now we have compared we are not moving in that direction rapidly and when it came to corporate farm legislation which does have a lot of the same premises as far as giving agriculture protection to the family farm units by a corporate farm bill, we have had the cry of laissez faire come up and much of the banking industry has been crying for laissez faire, hands off, protecting agriculture in this system. Now they are concerned, the same people, when it comes to a system that will take away some of the protection of the smaller banks which is not really a real protection, because if the farm units go to where they are borrowing several million dollars each in size, they can well bypass their local bank very easily at that point anyhow. I think the issues and the real protection lies in the protection of that small town, its agriculture, its small business that is related to that small town bank and I think they are looking for protection in an area that is not really a realistic protection to the small town bank. I think at this point I do not want to see this piece of legislation die on General File and will have to vote to advance it and get a little more indepth of these arguments as to what we are really protecting. I have questions on it, but at this point with the amendments, I want to look it over in the Final Reading form and see how it proceeds and see what amendments again come on this bill before it either fails to pass or is passed into law. Thank you.

SPEAKER MARVEL: The Chair recognizes Senator DeCamp to close.

SENATOR DeCAMP: Well, the moment of truth is here. Mr. President and members of the Legislature, I am going to tell you a story about one of my banker friends and I consider him a very close friend. I have to borrow money from him. But anyway I am not going to use his name, but I sat down one night over a couple of Jack Daniels and I said, look, tell me the straight of this. You have got about as many banks as any single individual in the state. You know, is this thing really that bad that I keep hearing from you guys. I said it sounds to me like it would be better for you and he says, it will be, it is, but I am not ready for it. I said, what do you mean? I don't understand, you are not ready for it. He says, I have X number of banks. He says, I have got a couple of kids. He said, I am not that old. I want to be able to buy a couple more banks under the system we have got, and under the system we have got, he says, there is just a