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practical reasons. In the State of Nebraska we have small loan companies, industrial banks, savings and loans, credit unions, banks, individuals, all kinds of different institutions, almost all regulated by the Department of Banking. Now if we simply wipe out all usury rates right now we are going to have a period of chaos and probably a special session trying to come back and try to set up some regulatory session or system to make sure what is happening or what is going on or who can do what. Rightly or wrongly at the present time in this state and many others institutions are set up, chartered, licensed, regulated and structured on the bases of differences in powers and interest rates and ability to make different types of loans. It is my belief that between now and next January probably we will have to seriously study a restructuring of the entire system. At this time the simplest way to address it is to say, above \$25,000, the arbitrary figure for a variety of reasons, we are eliminating usury rates and letting the market dictate its own. Below that we are still keeping a structure but we are making major modifications upwards. Now I realize it is easy for Davy Newell or some others and particularly when it is election year and, heck, I don't blame you fellows, to sit here and make it look like I am the bad guy because I am promoting usury rates that a couple years ago we all stood up and said this is criminal. This is unconscionable. Remember those words? Reprehensible, remember Cavanaugh, waving that red hair and those arms and saying, this is the most reprehensible thing I have ever seen and we were talking about interest rates about half of what I am proposing and saying they are mild now. So, obviously it is not too fun standing up and doing this. I am doing it for one simple reason. I believe the economy in this state needs it and it is the only way we are going to have any money here and I don't enjoy being in this particular position but as I say, I am doing it for that reason and, Davy, contrary to 99% of your closing where you said, well, the industry has done their work and obviously you guys are not concerned about the little guy and so on and so forth, there ain't going to be no little guys out there in business or anything unless we offer them some system to continue their financing for inventory and corn planting and such things. Now if you do the "aggregate", if you eliminate that, great consideration went before we ever put that in, you are going to create a system of mischief, twenty-four thousand loans so on and so forth, or the banks saying, look, you know, you are going to borrow \$25,000 or you are not going to borrow anything. We just think it is a better system to keep it honest and open. You go to a bank and you don't have two or three or five loans or if you do, if you do, you can total them up and they can be computed that way. When I was a little boy, as everybody here in this room probably did at one time, you found the little bird laying on