

that. I want all of you to understand, as I understand anyway to the best of my ability, the issue. What will happen if this resolution passes in whatever form, it will be under the reorganization part of the plan. It will have to go to the depositors for their approval, 80 percent approval as I understand it. At that point then it will go to the district court, Lancaster district court. The court will suggest that this is a reasonable plan or an unreasonable plan, or they may suggest something in between. At that point it's going to come back here. We are going to have to approve it, not with a resolution that is nonbinding, but with statutes and authorizing legislation to carry out this whole plan. I want you to know that my major issue here is that just because you sign this if you don't think you have a liability or an express or implied guarantee of a figure, I think you are wrong. If this resolution passes at \$20.5 million, if it comes back to us for final approval, if we start arguing dollar amounts at that point, if we change the dollar amount, it is my understanding it then still has to go back to the depositors for their approval again because we are talking about a different organization plan. I want you to understand if you put your name on this resolution at \$20.5 million, you better be prepared to stay with that figure. That is why I'm offering the \$10 million. I gave you my reasoning for why. It is disputable, I understand that. One other thing that is in that amendment that I believe has as much or more importance as the dollar figure, and I say in there, or other reasonable amount as determined by the district court, it is very possible if this resolution goes out with any number on it, the district court may come back with a figure that they think is a more fair and reasonable settlement that we will have to act upon. Ten million dollars doesn't lock us legally into anything, \$20.5 million doesn't lock us into anything legally. I offer the \$10 million because I think...I did it because I wanted to be more up front with what I thought was a prudent decision. If this particular amendment fails, you might consider taking out the \$20.5 million and just having a reasonable amount in there. I believe that was a possible offering earlier that was withdrawn. Just let the courts decide what a reasonable offer would be, that's a possibility. But in any case, I've offered my amendment in good faith and sincerity with all the sympathy in the world for the depositors. I feel comfortable with my position. It is prudent. It is morally right for all the citizens of the state. I would urge your