

question is to return the bill for a specific amendment. All those in favor vote aye, opposed nay. It takes 25 votes. Have you all voted? Record, Mr. Clerk, please.

CLERK: 27 ayes, 5 nays, Mr. President, on the motion to return the bill.

SPEAKER NICHOL: The bill is returned. Senator Chambers.

SENATOR CHAMBERS: This is one of the things that I regret that I have to do. Other people knew what was in this bill the same way that I knew it. The bill was about to go on to passage. Sometimes we have to do things that we don't relish. Senator Eret, I hate that it was me and I do really wish somebody else had done it. The bill needs to be killed so I am asking now that we vote to strike the enacting clause.

SPEAKER NICHOL: Any further discussion? Senator Eret.

SENATOR ERET: Well, the choice is yours but I guess I am just curious to see what this Legislature will come up with in the way of looking out over the state and seeing our several hundred banks out there and seeing if we are going to really care whether we protect the communities that these banks serve and have some guidance and some stability for the economy of our state. That is just all I would say about it.

SPEAKER NICHOL: Senator Lamb.

SENATOR LAMB: Well, Mr. President, and members, I don't think there has been evidence presented here that this bill is harmful. All it says is that land shall not be valued at less than the assessed value as far as bank examiners are concerned. Now there is nothing wrong with that, and in my remarks to Senator Chambers, I hope that was not mis...or I hope I said what I meant to say, was that the discussion about Amendment 4 doesn't change the situation except that it makes it better. It makes it better for those people who think the bill should not pass, because if, in fact, Amendment 4 results in lower assessed valuations, then the bill is less restrictive than it was in the first place and it is not doing anything that should not be done. Who would say that land should be assessed at zero when it, in fact, has a value of \$100 an acre? I think that is what Senator