borrowing because it has got the triple-A rating, many of those counties have been unable to participate, and the reason they have been unable to participate is because they can't pay the money back in 15 years.

Now, these are agencies of our government who may be in a position 50 or 100 years, yet to come when it will be necessary for us to take advantage of borrowings in order to aid not only the subdivisions, but the needs that oc cur. Now, if I were as smart as those who profess to see the next 50 or 100 years, I would pick out whatever is the right year, and say this shall be its maturity, but I don't think any of us are quite that smart. What we have done is this: We know what we have got. We know that we have got a 15-year maturity, we know that it is good, and we know also that we have a triple-A rating, but just in case the time comes when we need to provide that extra aid, maybe to match some tremendous need that comes from the federal government's funds which have to be matched, maybe the need for a crash program to provide schools, I don't know, but the point is that we have provided the protection that we need, and that is simply