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talking about here, Senator Beutler, is covered...those rates are covered by federal law, and when a National Guard goes onto active duty and goes to Iraq or somewhere, they are covered by that federal law. What this...what this provision does it makes it apply to them when they are on state active duty, and I guess that would never be for a very long period of time, so you're probably not really talking about very much interest here at all, or very much cost to any particular business. I don't know that any of them would ever feel like it was worth going to court over. I just wanted to clarify that a little bit because I may have not been clear when I spoke before. Senator Chambers, if you look at Section 2 on page 2 of the green copy, this...it says, "The sections of the federal Servicemembers Civil Relief Act, Public Law 108-189, listed in this section or any other sections referred to by such sections in existence and effective as of January 1, 2004, are adopted as Nebraska law and are applicable to all persons in military service as defined in Public Law 108-189, Title I, Section 101." Then all it says is, the Legislature hereby adopts the following...or adapts the following sections...adopts. And then it goes through the general provisions under (3), and the first one is Section 101, the second one is 102, 103. It tells you very specifically which sections are being...are being adopted here and it tells you what those sections will say under state law. It does not adopt, as I understand it, it does not adopt the sections of the federal law word for word. Rather, it adapts them to the needs at the state level. And if you'll look through this, you'll see a lot of sections from that federal law have been omitted, because it goes up to Section 706, so you've got a lot of those in-between. So I think if you look at the green copy, unless, you know, I think that if you look at the green copy you'll see exactly what we're doing here, because it tells you. And unless...and I'd be interested to answer any question you might have about that or hear any of your comments, and I will give you the rest of my time, if you would like.

SENATOR CUDABACK: Senator Chambers, you have about 1, 17.

SENATOR CHAMBERS: Thank you. Senator Schimek, before you get down to that language starting in line 10, "The Legislature hereby adopts the following sections," the language above