It can be worked both ways and I believe there are some people that are so perverted, so deviant that they would actually plan the birth of a child so that they would have someone to abuse. We also know of people who abuse and mistreat their own children because it gives them a feeling of power over these children and they, too, may have planned this child. You know, it is just as likely that a woman could plan to have a child because she wanted desperately someone to love and call her own as it is to conceive of a woman who would have a child so that she could have someone she could dominate, whom she could not only call her own, but use that child as a possession. I don't think any of the examples Senator Haberman presented really are germane to this bill but I did want to point out that what he is saying about unwanted children, there is another side of the coin and we are addressing the problem of abused children already in present laws and laws pending. Also when you talk about rape, insurance policies, to the best of my knowledge, would consider rape an assault, the same as if a woman or a child were walking down a street and got hit in the head by a mugger who just took their purse and ran. It is an assault and it would be covered under a policy, probably under the portion of accident insurance, but at any rate, it would be covered, and when you talk about incest, again, if it happens to a child who has not reached the age of consent, I think any insurance company would have to accept that also as an accident. But if it happens to a woman with her consent, she certainly is knowledgeable enough of what to do afterwards. So I don't think this amendment really applies to our bill, and I think that if necessary for the protection of those that want to buy that particular coverage with their own dollars, the insurance companies would probably be willing to do so. Someone else mentioned that no insurance company would provide abortion insurance all by itself. Let's face it, when you have got a group policy for all the state employees, that is not a single thing. It would just be an additional option to a group policy, and you tell me an insurance company that says, "We want to lose all the state employees insurance if we have to provide an option for them to buy abortion insurance." I guarantee you, gentlemen, I am in the business. You'd have too many companies scrambling to write the state employee insurance group policy or any other subdivision of government if they thought for one minute they had a chance, and I don't think the present company that writes it, and I don't even know who it is, I don't think they either would say, "No, we don't want the coverage if we have got to provide as an option for the employee to pay for at their own expense abortion insurance." Thank you, Mr. President.