

bit hesitant to jump forward with Senator Chizek's, which I will grant, innovative plan. We're not doing near enough for the truly needy in the State of Nebraska, so that is my first and foremost concern. And, like I said, I hesitate to talk about...question this bill because it is something like questioning apple pie because how can you question a bill that is designed to help parents save for their students' education. But I question what is the wisest way for us to spend our money. I particularly think we may think about, instead of spending money this way, helping someone that can, obviously, afford to stick \$2,000 away every year, maybe we should be helping a student that is 18 years old, doesn't have the money to go to school right now, it's a brain going to waste because they don't have the money to attend an institution of higher learning. Secondly, one of the problems I have with this bill and I will let Senator Conway have the balance of my time to answer it as he wishes and this may have been answered on General File, but you know, let's say that two uncles...I'm eventually, I am getting married and eventually I have a son, let's just say for instance I have two rich uncles and say a son is born to me, they like this kid, they're going to say we're each going to put \$2,000 or however it works, I'm not sure, or each a thousand, whichever it is, and have two uncles that put money in. And first off, would someone like that be able to set up an account, an uncle? Is that even...

SENATOR CONWAY: That's correct. That's correct.

SENATOR MOORE: Let's say 15 years, they do that for 15 years, they've...you could put \$2,000 in a year?

SENATOR CONWAY: Right, up to 2,000 a year.

SENATOR MOORE: Up to? Let's say you have \$30,000. When the kid gets to 15 years old, let's say his hair is a little bit too long, he's got a tattoo on one arm and he's smoking cigarettes and his uncles...let's say this son falls from grace of those two uncles and they want to pull that money out, now can you really go back for all 15 years, collect that lost tax independently? I mean, is there...I mean for...in this, can we actually go back for 15 years and collect all that money? I mean, if they want to fight it and say, hey, statute of limitations, I'll give you five years' worth, the first 10 years...I mean, it's just...answer that concern for me. You can have the balance of my time.