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cause of action, I would hope not, but it seems to me that the more information a jury has to make their decision, the more fair that decision does not...might be. This does not require settlements to be reduced, at least in my understanding does not require settlements to be reduced by any other collateral source that the plaintiff has received. Hopefully, it's more fair. Thank you, Mr. Speaker.

SPEAKER BAACK: Thank you, Senator Coordsen. Next we have Senator Conway.

SENATOR CONWAY: Thank you, Mr. Speaker, members. Very, very briefly. The issue in front of you is slight gross and joint several. Some of you have various difficulties in trying to deal with how this all pieces together. Amendments like this do not help, they simply will continue to confuse and make it more difficult. It is not something that by adopting this amendment you will now say, now I think I like the reallocation formula, or I like or dislike the slight gross changes that we've gone to, comparative. It does nothing to contribute to that, simply compounds and confuses. And, if it's a legitimate issue, and I think Senator Chizek mentioned it, if it's a legitimate issue it doesn't have to be incorporated in this, it is another issue for another day to be dealt with relative to whatever legal system we're operating under at the time. We can apply those same kinds of things. If we could get this base, this foundation underneath us in terms of the slight gross, joint several base, then we can build on that later, even in this year, in future legislatures and continue to refine and address these issues. But trying to do it now, when we have such a difficult foundation to build at this point, I think is simply going to confuse the issue. I would, obviously, reject Senator Coordsen's collateral source issue at this point in time and be willing to discuss it at any time in the future. It will not make the issue at hand more understandable, more palatable, better, it simply is an addition to compound and confuse.

SPEAKER BAACK: Thank you, Senator Conway. The next speaker is Senator Crosby.

SENATOR CROSBY: Thank you, Mr. Speaker and members. A year ago Senator Landis told us a real heart-rending story about a little old lady that told him she wanted some kind of banking reform, as he was going door to door in his district. And his point was that the average person, when you go door to door, doesn't think