

44 million to 6 million. So from analysis of that, you would have to assume that we're talking about at least a \$37 million obligation that comes out of that reserve, and then the \$740,000 a year I don't know how that accounts and over what period of time that is taken. But it would be helpful to have some sense of that. What I'm saying is when you're voting on this it's not a small item. You're talking about at least appearancewise of a \$37 million question before us paid out over a period of years so it becomes less of an annual cost, but it does become an overall significant increased obligation; and I think that's something you always have to keep in mind with retirement. And back to Senator Wickersham's point, here in Nebraska we have a very excellent retirement system and in part because it comes through this Legislature and we're very cost conscious and conscientious about working through it. We don't give benefits, we don't fund. We, unlike the Social Security system, we pay for things before the benefits are given. We, in anticipation of benefits, pay in either through a defined benefit plan or defined contribution plan, but one way or the other we don't have any major unfunded obligations out there outside of the judges I understand Senator Wickersham was talking about. But one of the things that I want to note is that there is a significant reserve, the \$44 million reserve, and perhaps somebody can talk about that situation. One of the things that happens in retirement is you do build up reserves. The investments in retirement plan go up, the market goes up, stocks go up and so the value goes up and so you have more than anticipated monies and so that reserve builds up. And then, of course, the effort is to come back to us and say we've got this great reserve, let's spend it down and put in an increased benefit. The problem is that markets can go down as well as go up. The marketplace has been going up and it has reaped some benefits for any investments that are out there. But we all know that stock markets as we've seen in Japan and around the world can also go down so you build up reserves but then you also have a situation where they can fade and very fast when the market turns around the other way. And then we have a situation where we have to increase the contributions or we never...I don't know if we've ever actually reduced benefits on any retirement plan so that the consequence is to increase the contribution; and then when the market goes back up again, you have a reserve go up and benefits go up again so there's a cyclical thing going on here and there's an interconnection between these issues. And again on the early retirement...