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that business for many, many years and I know that for a fact. And, of course, I'm not going to reiterate all these statistics that Senator Byars has given you. He's spent many hours debating this bill. I would just like to add that these facts have been proven through study after study. And the...from an auto insurance standpoint only, the spill-over effect increases the cost of insurance for bodily injury, liability, medical payments, and uninsured motorist coverage. And the cost of this insurance is directly related to the cost of injuries sustained from auto accidents. The 1996 National Highway Traffic Safety Administration Study, which linked traffic and medical costs of injuries, found that average inpatient cost for crash victims who were not using safety belts were 55 percent higher than those who were belted. We're not talking about the economic loss of all of the lives that were lost. The...so, anyhow, what he has said, he's given you all the statistics but I think what we should look at here is we've lost a lot of lives and we have the statistics to prove that. We have a lot of young children who don't have a choice of whether they...whether they tighten up their seat belts or not that you see, and I that many, many times where people driving down the street with their children with their children unbuckled and not sitting in their seats and even in the back seats. And I think this is just a matter of saving lives and economic loss to everybody in the state of Nebraska, not only insurance rates but in other costs that the state has to bear. And, as we know, in our neighboring state of Iowa, which has this primary enforcement law, the rate is 75 percent, compared to ours of, I think, 63 or 65 percent. So it is something that...I don't believe in taking away people's rights either, but I think sometimes for everybody's safety and just for economic losses, I think it's necessary that we pass this bill. Thank you.

PRESIDENT MAURSTAD: Thank you, Senator Engel. The Chair recognizes Senator Crosby.

SENATOR CROSBY: Thank you, Mr. President and members. I, for some reason, I'm a bundle of nerves this morning about this bill. I do have a personal interest in it from...that I'm not even going to go into about seat belts, but I want to be sure I understood, and all you have to do is nod your head, Senator Bromm or Senator Byars, when I'm reading the summary of what