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The other concern that I have, and I hope this doesn't sound overly paternalistic, but I do not believe that the multitude of individuals that we have participating in these plans can beat professional money managers over the long term. They simply can't do it. Now there are limitations on the kinds of selections that they can make here. I don't wish to call up to your mind the notion that individuals can select an individual stock and make that the entire portfolio that they would have in this retirement plan. It is a long way from that. And, in fact, maybe it is a reasonable accommodation between those who say that they should be able to make some choices and the people, like me, who say look at...the professional money managers are going to do better over time, let's keep it in the hands of the professional money managers. I also think that it raises additional issues for the state and Senator Stuhr's amendment to the committee amendments, or the committee amendments address that somewhat. I am concerned about the level of responsibility that the state undertakes under these circumstances to educate persons about the choices that they can make within the retirement plan and whether those choices are appropriate for their particular retirement objectives and their particular age. And I guess maybe there is one other thing that I would need to confess about this, since I am, obviously, in the minority of the...

SPEAKER KRISTENSEN: One minute.

SENATOR WICKERSHAM: ...Retirement Committee on this issue. I don't think I'm just being stubborn about this, but there is always a possibility that I am, and if you all think I'm being stubborn, you're not going to hurt my feelings if you vote for this bill.

SPEAKER KRISTENSEN: Senator Stuhr.

SENATOR STUHR: Thank you, Mr. Speaker, and members of the Legislature. Just commenting a little bit in regard to the education and information programs that are being established and have been. As I indicated on your blue sheet, there are preretirement planning seminars that members can attend. They offered 48 of those across the state this last year and their total attendance for the year was 21, over 2,100, which was