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your personal freedoms, because you're asking those of us who don't want to pay for your medical care, you're forcing us to do that. Where's my personal freedom? Think about that. Look at the piece that I passed out this morning. We all pay for the public freedom of those who do not wear seat belts. Inpatient medical costs are 55 percent greater for unbuckled people injured in crashes compared to belted passengers. That's an average cost of \$13,937 for unbelted, versus \$9,004 for belted. If we were to look at just seven states, all of them itemize...all of them illuminated here, if all unbelted passenger vehicle drivers were restrained, inpatient medical costs would be reduced by approximately \$47 million a year. Personal freedoms? Who's going to pay that? Private insurance, 69 percent. How many times have I heard, sitting in the Banking and Insurance Committee as we've talked about mandated benefits, mandated benefits for individuals in this state, have I heard the insurance companies and other members of our committee say we can't mandate that, then the rest of us have to pay for it because the cost of insurance is going to go up. How many of you remember the 10, 20, 40, 50 letters you received from small businesses who said, you can't mandate benefits, what's it going to do to the cost of insurance to me? What do you think this is doing? You talk about personal freedom? We're all paying for your personal freedom. If you take all costs associated with automobile injuries and deaths and you study them, Nebraska is expected to save \$32 million annually from the upgrade to a primary seat belt law. That's substantial, folks. We talked about the additional highway safety funds this morning, but failing to buckle up is extremely costly to this state, to private insurance, public costs, businesses losing productivity from employees who are forced to miss work, families lose income, and our taxes increase to cover healthcare costs. What is the price of personal freedom? In the words of a famous legislator who now sits in the Secretary of State's Office, folks, that dog won't...

SENATOR CROSBY: One minute.

SENATOR BYARS: ...hunt.

SENATOR CROSBY: Thank you, Senator Byars. There are no further lights. Senator Chambers, I'll recognize you to close on your