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it, first of all. And the banks in the community will have the first option to loan the money. So it's not a...I just can't see it. But the fact that anybody in this body probably saves for a rainy day. And, if that rainy day comes, you should have some funds back for it. Well, schools don't always have those funds, especially if it's not their mistake. And it even tightens that up. It says the commissioner of education will provide applications not exceeding one page. That's a plus right there. How many times have you seen where the application is four or five pages long? I mean I think that's a real plus. Also, the commissioner may award any amount available, except that the amount may not exceed the cost incurred due to the occurrence. And the commissioner is not required to award any money in response to any requests. He's not required to. He doesn't have to. And the district will repay the funds in full in a manner to be determined by the commissioner with interest. And so there are so many things in here that it really isn't a give-away...it's not a give-away program, it's not a grant. Simply, if a school district gets into trouble by something, and it's not caused by its own member, there's even a clause that says if the school board makes a mistake, they're not eligible. I know nobody is hearing me here, I'm talking to myself. I might as well cool...I might as well save my breath to cool my oatmeal, but that's beside the point. But anyway, it's a good bill and we discussed it a lot last round, a couple weeks ago, and we got a favor...vote on that. And so I just hope that you understand it. It's not a give-away program, it's a program that's needed for schools that get in trouble by not their own mistake. It's not caused by them. If the school board causes it, so be it, they don't get any dollars. I appreciate your vote and I appreciate you listening if you are, and if you're not, well that's okay, too. Thank you.

PRESIDENT MAURSTAD: Thank you, Senator Cudaback. (Visitors introduced.) For further discussion, Senator Raikes.

SENATOR RAIKES: Thank you, Mr. President, members of the Legislature. I have expressed concerns about LB 314 in the past. I was a no vote in the committee, and on General File I did vote for it, but complained a lot. To summarize a little bit, I recognize that there may well be a need that must be addressed in this area. The concerns I had were several. One of them was