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are two issues that don't really even have to do with computers that we have to be concerned about in terms of Y2K. One of them is people acting irrationally about, it and their...a panic about the way you respond to Y2K and the potential problems is not the way that we need to be responding. There are a lot of things that I've been advised by people who do Y2K remediation that you need to do, but there are things I guess that you're supposed to be doing that a lot of us don't do. You need to have a little bit of cash on hand. You need to have food and water at the house for those of us who kind of go from day to day and run to the grocery store is probably not the best way to handle it. I had someone liken it to the snowstorm that we had in October that caused all the tree damage and a number of us were without electricity for a very extended period of time. I was very glad that my gym had electricity and I could take a shower there during that period of time, and we...and we were fortunately not even the worst hit, but just things that you need to do, that you need to be prepared for generally that very often we're not prepared for in case there would be some minor glitches. The second part of what I feel is the greatest fear of what may happen with Y2K, and I do believe that there are going to be spotty kinds of incidents of problems. I don't know that it's going to be as bad as some people have said nor do I believe that we're going to be able to get through it without anything happening, but the second piece, which is what I believe Senator Kristensen's legislation addresses is that we have tended in this society to make every problem that we have a good excuse for litigation, and a good excuse for blaming other people sometimes for the kinds of decisions and forward-thinking that Senator Wickersham was talking about from a systemic standpoint, but I'm speaking about from a personal standpoint, to find somebody else to blame, and then to follow that up legally. And I believe that if our institutions have anticipated and taken adequate precautions to try to address the problems of Y2K that they should be protected from litigation that comes just as a result, in some cases, of people seeing the opportunity. And that's why I'm so supportive of this particular piece of legislation. I very much appreciate that we were able to get something put together that protects people's rights, but also protects the system in a way that those institutions that have done a good job in anticipating are going to be able to have some protections also. And so I think that