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I'm supporting Senator Bromm's amendment, but I...I...this is an area of frustration for all of society I think, this cost of health insurance, and I...I...I don't have my expectations very high in what's going to come from this in terms of what can be done because I just...I just wanted to throw that in. I think we, as the public, are demanding much more in health insurance. It's become a right in most people's minds, and those things all have costs. And I know there's difference of opinion as to why that's being done, what's driving it, but it...I do think, from the state of Nebraska's standpoint, we have to look at whatever we can do. The university, by the way, is having a study done of their system right now as to what they can do because of the issue that they've had on the cost overruns. And we've had those expenses increase drastically here at state college level and the state of Nebraska and we've had some conversations here off the floor that those are going to increase enormously for the state of Nebraska in the future, so I think this study is appropriate. In my own personal opinion, I think we're going to have (inaudible) education on the part of...I don't know whose obligation it is to conduct that education, but to realize that medical care is expensive, whether it's the everyday routine things that we take for granted and spend money on, or if it's the large areas that we do in terms of heart bypass and those kinds of things that cost enormous amounts of money. But it does deserve a look at this and I support it from that standpoint and hopefully some things will come out of it that will recognize education and the fact that holding down health costs actually are the obligation of all of us and that if we're going to hold the line at all it's going to take a giant effort. This is nothing new. Thank you.

SENATOR CROSBY: Thank you, Senator Wehrbein. Senator Landis.

SENATOR LANDIS: Thank you, Madam President, members of the Legislature. Two pieces of information. One, there was no opposition in the Banking Committee. There was a neutral statement by the NSEA. They offered an amendment. My guess is the amendment has been put into this piece. Secondly, the bill was advanced by the committee five to three. There were three "no" votes to this proposal at that stage, and I can't exactly characterize for you why the three "no" votes were there. One of them was me, and so let me tell you a little bit about my