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we'll lose some businesses, because we all know that this fund has to stay solid. And I totally agree with those people who say that this is a protection to those people at a time when they need it the worst. So that's kind of where I'm on that part of it. I'd like to speak a little bit to Senator Louden's amendment, which I had myself intended to introduce, but thought I had enough bills that I didn't need to do that. But I think he has the right idea, from the standpoint that these people who are...companies that are...individuals who are paying this unemployment insurance, in my view, and I've talked to a number of them that had some instances like he's talked about in my district, they don't think...they think they shouldn't have to pay that in if nobody can collect out of it. It's...to them, it's a giveaway. They put the money out there for unemployment insurance for these people, and then when they go and try to collect when they're laid off during the winter--and they know when they hire on they're not going to be working during bad weather or times when there isn't any employment there. But then when they go in and try to apply--and I'll tell you, many of these people that I've talked to, that came to me originally with this piece of legislation, showed me what they were making on Social Security, and it wasn't very big. And many of them thought, well, I'm going to go out and work a little and earn some unemployment insurance that I collect when I'm laid off. Guess what? What they can collect amounts to practically nothing, simply because they have to figure what their Social Security comes out of that half of it first, and in many cases it leaves them with just a few dollars. I think that's wrong, when the unemployment insurance is collected from their employer, and then they're disallowed from coming in and collecting any of it. And I know that sounds contrary to the first part of my little dialog here, because at that time I had talked about protection of it. But at the same time, we're still putting that money in before we try to take it out. So all of these are difficult issues, and we all understand that. And everybody has their own opinion on what we should do, and I guess that's why we're here. We're entitled to our opinions, whether others disagree with us or not. So that's kind of where I'm at on this issue. And with that, I'll turn...return the rest of my time back to the Chair.