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want somebody to overrely on a, you have to do this three years ahead of time or it won't work, because that isn't how it's going to work out in practicality. With the example of the original Red...Senator Redfield's original concept, you buy a \$10 million single-pay, whole life insurance policy, because you take \$10 million out of the estate. Now you've got it. You haven't waited three years, because Senator Beutler says you don't plan bankruptcies. Maybe, maybe not. But you wait for a sufficient period of time. It isn't three years, like is required by the statute, but it's six months or whatever. And you've got...then you've got an issue as to what your intent was, whether your intent was fraudulent, et cetera, et cetera. And while the law would appear to be clear that if you hadn't done it three years in advance you'd have to give the \$10 million back, uh-uh, we'll negotiate and you'll give some of it back and you'll keep some of it, and that will be the resolution of the dispute. And everybody will sign off on that, and so you will have accomplished something. So I think from a practical standpoint, I was--I meant it humorously--I was calling the plan to have all life insurance or annuities be exempt the Nebraska response to the Florida situation, where you can have any amount of house in Florida be exempt. And it's worked all the time in bankruptcy. I'd be supportive of a cap. I wouldn't presume to know right off the top of my head whether \$50,000 is the right amount. But I think that's a good discussion to have, as opposed to have it be unlimited. Senator Brown, I thank you again for your time. And I thank you all for your attention.

SENATOR CUDABACK: Thank you, Senator Brashear. Senator Brown, did you wish to use your minute and a half? She does not. Mr. Clerk, motion.

CLERK: Mr. President, Senator Beutler would move to amend with FA1612. (Legislative Journal page 1314.)

SENATOR CUDABACK: Senator Beutler, to open on FA1612, if no objection.

SENATOR BEUTLER: Senator Cudaback, members of the Legislature, responding to Senator Redfield's initiative, this amendment