employers, commencing in calendar year 2006, to a system that is similar to that used in other states, such as Maine, Vermont, and Iowa. The system provides for basing the unemployment tax rates around the state's reserve ratio, which is the Unemployment Trust Fund, plus the state unemployment insurance tax fund, divided by total wages paid in unemployment...or, pardon me, paid in employment. Once the state's reserve ratio is determined, it's matched with the yield factors to determine the amount of combined tax that the system needs to generate for the following year. The series of yield factors would automatically work to adjust revenue levels up or down to try and maintain an adequate state reserve ratio. The yield factor tables...factor table establishes as a goal a state reserve ratio of .85 percent. And we're going to do something different you've probably never seen before. Because other senators were so heavily involved in this bill, two other senators are going to introduce part of this bill, Senator Combs and Senator Redfield. We're going to go through the amendments one section at a time, and they will come in, in their appropriate spots. Section 1 in the committee amendment is just technical changes. Section 2 is the definitional section. Section 3 is a new section that gives the Commissioner of Labor discretionary authority to impose a solvency surcharge in tax years 2006 through 2009 if the state's reserve ratio drops below .4 percent. The reserve ratio is a combined balance of the Unemployment Trust Fund and the state unemployment insurance tax fund, divided by total wages paid in covered employment. If the state's reserve ratio is less than .4 percent on September 30 in years 2006 through 2009, the Commissioner may, upon a seven-day notice and after a public hearing, impose a combined solvency surcharge of not more than 1 percent of the taxable wages paid during the prior four quarters that end with September 30 of the year that the emergency surcharge is imposed. The solvency surcharge will not exceed the amount reasonably required to generate revenue sufficient to pay current year benefits. Section 4 is technical. Section 5 deletes obsolete language, and there's also some new language in Section 5. This section provides for a two-year benefit freeze with the maximum weekly benefit amount thereafter to be the lesser of one-half of the state average weekly wage, or the then current maximum weekly benefit amount plus $10. It further