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start to go over it, it works in reverse so that your yield rate decreases, which has the effect of lowering the taxes that are put in, and the tendency then, hopefully, is to bring it all back to .85 from one direction or another as the years go by. But I would like to ask Senator Cunningham to talk a little bit how .85 was the figure reached as the acceptable, conservative figure that should be our ratio should...that we should aim towards. Because, as I look at a chart--again, I'm looking at these charts that were passed out by the Department of Labor last year -- if you look at the actual existing trust funds around the country as a percent of total wages, .85 is at the current low side of what other states have inds. Vermont, for example, has 3.45; This is compared to our .85. And Maine and, in their trust funds. Louisiana, 3.38. again, about 30 other states currently have reserve funds. Whether that's their intended goal or not or whether they're working under an array system or not, I don't know enough to know. But I know that their actual reserve ratios right now are way above, a majority of the states, way above .85. So .85 is a conservative figure from the perspective of being perhaps a very minimal amount we should have in that fund as a goal. And, Senator, could... I would yield to you the rest of my time to talk about how .85 was injected into this discussion and how it became the centerpiece, and what history or statistical data is there behind the choosing of that figure as the proper figure upon which to base this system.

SENATOR CUNNINGHAM: Okay.

SENATOR CUDABACK: Senator Cunningham.

SENATOR CUNNINGHAM: Thank you, Senator Beutler. Senator Beutler, the thought of the .85 came about long before I was in the Legislature, but I believe, if I have heard the story right, it came back in the days when there was excess, or what there was felt to be excess, money in the funds.

SENATOR CUDABACK: One minute.

SENATOR CUNNINGHAM: And business came in and, as you and Senator Chambers have said today, there was a lot of pressure