doesn't run against the city's credit. The city has no obligation to repay against the taxpayer. But the city issues a bond, the bond is used for the paying for the building. The nonprofit moves in and pays rent and then, by paying the rent, the bond is paid off. These bonds are tax-exempt, meaning that if you buy these bonds, when you receive interest on your investment, that interest is not charged tax. For a bill...for a project to have federal tax-exempt designation, it requires a state law saying that it's tax-exempt as well, which is one of the things this does. What's the difference between those two methodologies as far as the nonprofit is concerned? Well, in the event you were able to use the revenue bonds that were created by the city or the county, the interest that would be charged on the bonds wouldn't be the 7 percent of the marketplace. It would be 5 percent. What's the difference of a 2 percent reduction in interest over 20 years? The difference is about $600,000. As a matter of fact, that's exactly what happened in Lincoln where the Lincoln Action Program, a nonprofit corporation, who could not make use of this technique because it's unavailable to them, used a different technique to get to the same location. They were able to use the industrial revenue bonds, which you already allow in this state and we allow them for profit-making organizations, but the revenue bonds, in that case for the Lincoln Action Program, were tax-exempt because it was in a blighted substandard area. The difference for the Lincoln Action Program, by being able to use a tax-exempt bond currently under industrial revenue bond blighted and substandard area, which happened to be West O here in Lincoln, was that they saved $500,000. And you know what, the Lincoln Action Program can use that $500,000 for a very good purpose. In fact, this is one of the best organizations in Lincoln for putting poor people and making a transition between their status as welfare receivers and people with jobs who winnow themselves off welfare and on to private employment. So that $500,000 over 20 years represents a rather good deal of services that they could exist...that they could extend to the community which otherwise they would have to pay to a financial institution to pay off a mortgage because the mortgage would have a higher percentage of interest than a tax-exempt bond. This Legislature passed this idea two years ago unanimously. It happened to be like 38 and then 11 not voting. It did go to the