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don't have any business getting mixed up in the state benefits with elected officials. I've been in...on electric utility boards and that sort of thing and they get mixed up in the health insurance of the employees, they get mixed up in the benefits, and usually what that does is cause an increase in benefits for the people that have to depend on that for a living and for retirement. Usually by the time we get in this Legislature, I don't think the retirement benefits should be a question. We should be outside of all of that, so that we're the ones that make some of the decisions on it and we should work from that angle that we're separate from any of the benefits that go on with the state employees. So with that, I'll vote against Senator Smith's amendment and I'll probably vote for Senator Kruse on the idea that I'll put the kibosh to the whole works.

SENATOR CUDABACK: One minute.

SENATOR LOUDEN: Thank you.

SENATOR CUDABACK: Thank you, Senator Louden. Senator McDonald.

SENATOR McDONALD: Mr. President and members of the body, I think that when we deal with benefits, that's something that we need to keep out of this conversation. Because if you had a family and you changed your benefit package to the state of Nebraska, term-limited out four years, eight years, whatever, then you have to go on insurance again. And at some point in time many familys' members become uninsurable, and it's very difficult to get insurance if you're constantly switching insurance companies. So I think the added income benefit allows someone to maintain the insurance that they have, or at least keep an insurance intact that will keep them going rather than changing back and forth. As I look at this body, I know that there are senators here that have income coming from their spouses, their farm, their business, which allows those senators to stay in office. Not all senators have other income, and so when they're in the Legislature, they certainly only have to live either on their savings or live on the dollars that they get from the Legislature. And then they have to work very, very hard during the rest of the year to even survive to make up for