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other side was, if you exempt it from bankruptcy, you're cheating other people out of their rightful money--small business people and others. And eventually, at least for myself, I agreed with Senator Redfield that the amount that is exempted should be raised somewhat. However, I perceive that part of what we do is make it possible for people who are wealthy to have different kinds of accounts, and to look ahead and avoid some of the consequences that people who are less wealthy can never avoid; some of the consequences of bankruptcy, for example. But let me ask you these questions. With respect to a health savings account and a medical savings account, how much can you put into these kinds of accounts?

SENATOR CUDABACK: Senator Mines?

SENATOR MINES: Thank you, Mr. President. I don't believe that there is a cap on the amount that you can contribute, but I could...I don't know, Senator. I'm sorry, but I can find out.

SENATOR BEUTLER: Okay. And the second question is, what happens to the amounts that you don't use in that account? Let's say, if I don't use it for medical purposes, and I turn around and use it for another purpose, I can do that, but I'm fined, to some extent? Is that what happens?

SENATOR MINES: As I understand it, they can only be used for medical purposes. What I couldn't answer is what happens if there is a balance left at the end and you die. I can't answer that part, but monies in that account can only be used for medical purposes.

SENATOR BEUTLER: Well, I don't want to create as a by-product of something like this a mechanism by which somebody can load in...

SENATOR MINES: Um-hum.

SENATOR BEUTLER: ...a whole lot of money and call it this kind of account, then, for example, die and that money escapes...or that money might escape bankruptcy, by virtue of simply having put a lot of money into it. I mean, there have to be some