

of saving time, all employees similarly situated contribute the same amount into the retirement plan. Upon retirement, female employees receive a smaller monthly benefit based on the actuarial or statistical notion that women as a class live longer than men as a class, but all of the civil rights laws of the federal government, the nondiscrimination laws of the state, are designed to deal with individuals and protect them from insidious types of discrimination. The state cannot use an actuarial practice by the insurance companies as a justification for giving a smaller monthly benefit to female employees who pay the same amount into the program as the males. You cannot take a statistical or group type of equality and use that as a basis for individual discrimination. Women are not given these benefits upon retirement as groups but as individuals and the retirement for a woman is the same as that for a man. The payments are designed to meet the day to day cost of living and you can't say that because women as a group may live longer than men as a group their costs of living as a group or as individuals would be lesser than those for male employees. Another factor to keep in mind is that not every female in fact outlives every male and conversely there are males who outlive females. So if a female employee retires and lives a lesser amount of time than a male counterpart, she receives a lesser amount based on the monthly benefits and a lesser total amount. The insurance or statistical theory is that if, in fact, every woman lives longer than every man, then over the long haul the woman employee will then receive as much in total benefits as those that the men receive. But it has been found and offered by way of information that women are now having role changes which put them in high tension, high stressful situations which may shorten their life span in the same way the life spans of men have been shortened. But in addition to that, there are other factors than sex which determine longevity, whether you exercise, how you eat, what your genetic makeup is, your environment and other things that bear far more directly on how long a person lives than the sex of that individual. Now if you have questions, I am prepared to answer them and I would rather spend time answering specific questions you have than taking the time on a narration. But what I am suggesting is that this bill be advanced. When Dr. Michener, head of the Department of Institutions, testified, he had done research because he said, this practice is causing great difficulty within his department which has a lot of female employees. He found out that Lincoln, the City of Lincoln does not use sex differentiated actuarial tables thereby giving female retirees a smaller payment. All of the surrounding states do differently than Nebraska, meaning that none of them use the sex differentiated actuarial tables as a basis for discriminating against female retirees. So the fact that these surrounding states which are similarly