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discussion or maybe I'll ask you for more follow-up questions when my light is on.

SENATOR CUDABACK: Thank you, Senator Landis and Senator Kristensen. Senator Foley, followed by Senators Kristensen and Landis.

SENATOR FOLEY: Thank you, Senator Cudaback. Senator Landis, I wonder if you might entertain another question or two?

SENATOR CUDABACK: Senator Landis, would you respond?

SENATOR FOLEY: And I think it's going to be I think essentially quite similar to what Senator Kristensen was raising, and that is, just using your hypothetical, let's just say that I am the plaintiff and I've been awarded a settlement of \$400,000, and that for whatever reason, I make the determination given my own finances that I really would prefer \$200,000 up front, right now, today, rather than getting this stream of money over a period of years. I guess...I guess I'm not quite appreciating why you are going to require me, by this bill, to go back to court, presumably at my expense, and beg the court's permission to receive this cash up front, when I'm quite capable of making a determination on my own as to whether or not I'd prefer to get a smaller sum but get it all in cash right now?

SENATOR LANDIS: Senator Foley, I have every confidence in your ability to determine a flimflam from a rational choice, and I can say that for at least six other people on the floor of the Legislature at least, maybe more. But...

SENATOR FOLEY: Name them. (Laughter)

SENATOR LANDIS: I'm have that list in a coffee jar on the back of my porch. But this...the kind of discounts that have occurred here and the kinds of fees that have been achieved here and the fact that this oftentimes preys on people at a time of weakness or certainly perhaps need or just a desire to go Las Vegas, takes this structured settlement, and I've got to confess, it says that's right, that it is granted to you as a matter of law. It is given to you by a court. It is a matter