$10 million figure. It is because they feel very strongly, in their hearts and with some of their attorney opinions, that they can do better than the $10 million figure, even though that is what the Commonwealth Committee felt was a legal responsibility. They feel even, in fact, that $20 million is too low a figure. They feel a full responsibility on the part of the state and that the $41 million loss that we are anticipating in this situation should be totally borne by the State of Nebraska. The Governor and members of the Legislature, the Banking Department have all been meeting with the depositors, the different attorneys involved to try to come to some common ground, some common point at which we can agree together to move forward on a plan that will resolve this issue so we can move forward and put it behind us and deal with other issues that we have to in the state. The $20.5 million figure is that figure that we feel we can sell to the depositors, and something that they can approve and resolve the issue. Why did we reach the $20.5 million figure? As many of you know, the $41 million is the figure that we think will be the loss involved. So we split the difference. The state takes half the loss in the $20.5 million, and the depositors take half the loss, $20.5 million. Then we hope that that $41 million loss, which we anticipate in bad loans and other assets that aren't going to be very easily collected, may, in fact, return some money. As a result of splitting the difference, whatever money we do recover from that liquidating trust, we will split the difference in that money. So we will recover a little bit of that money. But it is hard to anticipate how much that will be. It is a fair thing to do. We have a loss. We split the loss and we move forward with the settlement plan. To reduce down to $10 million is to unfairly place the depositor as the full bearer of that loss. I think that you are going to find that they aren't going to be accepting that figure. We've had, in Lincoln of course, the greatest bulk of the depositors. I can tell you, since this plan has come out about a week ago, I've had calls, many calls saying do not support it, we believe we can do better. There is the Don Eret bill which is, I think, about a $70 million bill. There is the contract claim bill. That is a $65 million bill. Why don't we go for that. We've tried to argue, I think all the Lincoln senators have tried to argue that this is the sort of plan that we have to all give a little bit in order for all of us to agree. So we've tried to argue with the depositors that