

determining that. So it is not something that we are not familiar with. It is also the rate that is used at the federal level. The T-bill rate is used in determining when a federal judgment comes down, determining the interest rate on that judgment. So it is not something that attorneys are unfamiliar with. It is not something that courts are unfamiliar with. It is something that is readily available to the public. They are published monthly. They are auctioned monthly and they go according to what the actual market will bear, what the cost of money is at any given month throughout the year. What it would do is it would say that the rate of the judgment at the time the judgment was rendered would stay permanent for the length of that judgment or the time it took to pay it. It would not fluctuate from month to month. It would be...the rate would be locked in at the month the judgment was set. That is key. That is important. A lot of people have wondered, is it going to fluctuate every month? Am I going to have to worry about the interest rate going up or down? That is not true. The interest rate will stay solid. It will stay locked in. It will be regulated to the month which the judgment came down and which the judgment was rendered. So I say to you that I think it is a very good amendment, not just because I introduced it. I introduced a bill, LB 298, that is sitting on General File. Not counting the A bills, it is 28th from the top. We won't get to it this year. We will probably get to it next year. LB 298 will do the same thing that my amendment that I introduced to attach to LB 157 would do. The only problem is, is that as LB 298 it would gut what we are currently doing in LB 157. The way it is written and the way it sits on General File right now, LB 298 would gut LB 157 out of the statutes. So I say that we should take a look at it now. We should deal with it now and it makes sense. LB 298 was not drafted to gut 157. It was just lucky, I guess.

**SPEAKER NICHOL:** One minute.

**SENATOR HALL:** I don't intend to use it as a vehicle next year if 157 should not pass and if this amendment should not pass today. I hope that we save ourselves some time next year, that we attach this amendment now and that we deal with it. It is not something that is going to help only those people who represent the insurance companies or are the insurance companies. It helps everyone. Everyone that will have lawsuits filed against them, everyone who has a