

choice, whether they are going to work at the same job another 20 years, another 25 years. This is not an unusual situation in the United States. They found, when I say they we are not talking about every business in the United States, that they stop losing some of their best people when they had an option at the end for their employee to do something else so that they didn't have to look at doing the same thing for 30, 35, 40 years. I have been a teacher. I did not continue with teaching. I'm not saying it wasn't because they didn't have a good retirement system. But at that time they certainly didn't. I'm not saying I would have stayed around if they would have had a good retirement system. I will say I was a good teacher, and I think the system probably would have benefited if I'd stayed around. I enjoyed it. I think my students enjoyed it. But the point I am making is that I don't think that you can make the argument that you are going to hurt the system in any way...

SENATOR BARRETT: One minute.

SENATOR HARRIS: ...by allowing this option to be available to the teacher when he reaches that 12, 13, 14, 15th year, and you think of your own experience of teachers you know and maybe some of you personally have been involved in where they have to make that lifetime decision, do I go into another business, do I get out. I contend that some of your more aggressive, really good people will make that decision to go off into a different area. Now that is not to say it's not going to cost bucks. Senator Wesely is exactly right. It is going to cost bucks. Now you, as a body, have to decide the magnitude of that cost and the cost benefit ratio for the State of Nebraska. And I will point out we are talking about a whole bunch of people, a whole bunch of people in our retirement system. Remember, we end up dealing with the retirement systems for the whole State of Nebraska public employees. So it's a big question. It's going to cost some money if we go for the concept. I, personally, agree that we should set up some sort of a system...

SENATOR BARRETT: Time has expired.

SENATOR HARRIS: ...for early retirement systems. So listen carefully. It is big bucks, folks. Thank you.