

states and do make it an eminently fair system, and one of the best paying. Number one, Nebraska has no offsets whatsoever. What am I talking about? Well, let's assume you are in an Iowa or another state. They may have a \$300 amount as opposed to Nebraska's, but then from that 300 would be offset social security amounts, disability amounts they may have received, some pension amounts, these type of things. Nebraska, unlike most states, has no offsets. So what you see is what you get. Okay, another major thing, and you've had employers come to you and complain about this. Nebraska does not have limitations on the medical, in terms of who you can see, who can treat you, what choice of doctor you can have. Many states, with their system, would say you can only go to this list of employer approved doctors. Many other states would say you cannot include a chiropractor, you cannot include an osteopath. Now with Nebraska's system there are certain problems, and you've heard about them. But we've maintained them anyway, and we've kept the system, the wide open, free system of choice. One of those problems is maybe a particular doctor gets a reputation of you've got a back pain, or a back injury and you need a doctor that gives you the right report to stay on disability, Doc Jones is the one to see. That is one of the things that we live with, we accept because we keep that freedom of choice. Again, most, many other states don't do this, Nebraska does. Now let's talk about how we really do rank. I'm going to give you a list of states here. You see what you think about these states. Arizona, Sunbelt state, their maximum is 1986, \$205. Arkansas, Arkansas is supposed to be a big, progressive, economic development state now. They are at \$154. Okay, how about a really major state, a state that we all look to and follow, huh? California, \$224. Now I think it would be fair to say that California does have a big percentage of the labor pool of the United States. Georgia, a very progressive state, apparently in economic development, \$135. Indiana, a Midwest state, industrial state, \$166. Mississippi, \$133. Let me make a correction. Indiana has moved up to \$178, okay. Nebraska, Nebraska, \$225. What's their percent of increase over the last three years? I think it's right at 25 percent. You find anybody else that's got a 25 percent increase in wages, salaries over the last three years. New York, New York, New York is \$300, but they are also on the maximum benefit system. And New York does have offsets and a lot of the other things. Tennessee, \$168. So, my point is those states, those states that have stuck with the maximum