

is it in terms of legal liability. The only door that is left open is the miscellaneous claim, moral obligation, that can be applied, as everybody said, at any point. You don't cut that off. You really can't and shouldn't cut that off because the moral obligations of the state should always be open for question. But by signing the \$8.5 million you get something. What you get is you cut off, through the settlement agreement, other sorts of legal liability, options and lawsuits that would be out there. So you do get something. John is implying that you don't get anything, and you do get something. You shut that door off. It is just that you have one other opportunity and that is one I don't think anybody really wants to take away from these individuals, and that is to raise the moral obligation of the state. So you are getting something for something, and everybody knows that. Now let's keep in mind again why we are here today. Senator Chambers said I'm not going to lie down and roll over and do all the things that he was talking about. Senator Chambers is sure welcome to his opinion. He feels that we came here in the dead of night and we are trying to hide from the public. I don't think any of us wanted to be here in the middle of the night. I don't think any of us wanted to come here at eleven-thirty on Saturday night, or to work until midnight on Thursday night and to do the things we are doing. We are doing it for one reason and one reason only, we are trying to recognize the situation the Commonwealth depositors are in. They've gone two years without money. They were about to, next week, to meet in court and decide to get...they were about to meet in court and decide how to get the \$8.5 million, and at least 14 cents on the dollar back to...14 cents is what I think we are talking about, so they can have at least a little pocket change for all the money they lost in that institution. They were going to try and do something about it next week. Then this all came up and took away that entire situation. They were devastated, they were hit as if in the stomach and left lying there out of breath. And we said we are going to do something about it, we are going to come in here as quickly as possible, we are going to meet. The next day we came in. We came in in the middle of the night, which was hard for us to do. We came here Saturday night, which was hard for us to do, and we are meeting here again Monday, tomorrow and Wednesday because we want to get this over with and get that settled and get some money back to these people so they can finally get something in their pockets, at least to start that ball rolling. I think we are recognizing,