proposing to lapse are funds that are accumulated in both agencies. In the case of the Department of Banking is the securities division in which there is an assessment of cost for each security, that is the process through the agency and Insurance the same is primarily interest accrued from the premium tax as it is invested and collected prior to its distribution. Historically the Legislature lapsed certain amounts on an annual basis from those funds, making sure that we retain sufficient balances to handle their cash flow needs for the year. But there is one other thing that you also have, that we always traditionally try to keep in mind and that is that those are essentially one-time funds or at least if you expend them at a rate greater than what you normally do in a given year, you're talking about one-time funds and when that happens, of course, then you end up in the situation where you have the ongoing continuation expenditure the following year without that source of revenue. It's the kind of thing, those of you who were here in '81 and '82 may recall was done which cash funds were securely, or significantly drawn down and the net effect of that, of course, ended up with an accumulated problem the following year because we were funding with one-time money. This, in my opinion, would be the same case. Traditionally we try to, as I say, use an amount equivalent to whatever is going to be lapsed for one-time expenditure. It might be construction and maybe something else, but at least something that will not be in the base for the following year and create a problem. In this case, if you would accept this amendment as it is drafted, you would then next year not have those funds, those cash funds available a second time to lapse. You would continue to have the same expenditure base in the university as the amendment is drafted and it actually complicates your problem. When you make the kind of cuts that are originally proposed in the bill, a one dollar cut now equates to a two dollar cut for the following year. If you do it the other way around, why then of course, the one dollar in cut gains you nothing more than that one dollar included in the following year. So it's a question of cash management flow. Historically we always, at least through the committee and I think the Legislature has traditionally by and large followed that concept, that you keep those cash balances at a level that can be utilized on a level basis from year to year rather than drawing down on them excessively in a particular year and then deferring and creating a further problem. Obviously, if we had projections for next year that were significantly higher, and you knew that the receipts were going to be such that you could easily cover the use of one-time money, the question could be different, but we also know that is