be left for others and then when the granddaughter leaves, we have Mr. Grewe and Mrs. Grewe and that gives us another amount that will be left over after -- that would be potentially available for others.

So the importance of Mrs. Grewe's life expectancy is in determining the size of the household over the period of 1993 to the year 2001.

Q And what is the source for the life expectancy table that you rely on?

A The life expectancy tables are published by the Federal Government, by the federal agency which is the National Center for Disease Control, and the organization within that is the National Center for Health Statistics.

And they publish something called a Vital Statistics of the United States and in it it has the various life tables, and the life tables are arranged by race and by gender.

So we look -- in the case of this particular case, we look at the life expectancy at the time of