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you will find that a dividend has to do with how much money the company makes along with the fact that you have it too. Now the point that I want to make is that I hope that you take into consideration that it is probably the small policyholder who will be the one who will not profit by keeping the old law. They will profit by the new law due to the fact that your large policy holders and those that take extreme large policies take them a lot of times on the basis that they will be able to borrow money on them. So they are the ones that use this and that they do, then the small policyholder essentially must pay a higher premium to make up the difference between what they will be able to lend money out on farms, houses and so on and so forth over and above what they would get from the policyholders and I am not going to take one side or the other regarding this but I did want to explain the fact of life to you.

PRESIDENT: Senator Lewis.

SENATOR F. LEWIS: You can understand my reluctance not to debate 349 today based on the comments that you just heard. I rise to oppose the kill motion. I know what is going through everybody's mind right now. I know that it is not popular that limits go up. I know that the superficial approach to politics on taxation. You don't increase taxes and you increase services. I know that you are supposed to be against sin, and for motherhood. This has become political in that respect. Damn near demagogic. The question at hand is, and this is a serious question and it is going to be addressed in two or three major debates before this legislature. That relates very strongly to our economy. I have some recommended reading that I am going to pass on to you later in the week that talks about our economy and talks about the situation that we are in. Strangely enough it is all very interrelated. It is interrelated in the fact that money continues to produce prosperity. When money is not available prosperity is not there. When there is no money for building starts and President Eisenhower learned that story back in 58 when he talked about no new starts. There is no money for jobs. There is no money for construction. I say to you that you can't have it both ways. You can stick you head in the sand, and be for those things that the public understands in a superficial way....that high interest rates are bad, taxes are bad but as responsible members of this legislature, as responsible members of the legislature I think that you have to look at the issue at hand as it effects us and bide up to the issue. Let me tell you what, to indefinitely kill this bill, to indefinitely kill 349 is probably one of the most politically popular decisions that you will make next to cutting the taxes, and that probably might be tried again too, because nobody wants those and the public doesn't want those. But the public also doesn't want unemployment at 8 1/2%. The building and trade industry also wants to continue the building and those people that work in there, the union and non-union members, be they carpenters or electricians and so forth, they don't work unless you are building and that is the issue here. It is a hard issue. If you have got the belly