

SENATOR PAPPAS: Well, the 15 percent over a 20-year period is replaced...is basically gone...

SENATOR HIGGINS: I mean is that in trust or is that in his pocket?

SENATOR PAPPAS: That could be in his pocket if the 15 percent is agreed upon, but a lot of that would be replaced over the 20 years by the cost of living index, so it will actually be probably more than 100 percent.

SENATOR HIGGINS: But if he puts it in his pocket and he spends it, my point is, five years from now, two years from now if I want to go to Colorado, where does the 15 percent come from? He says, sorry, I haven't got it, I am taking bankruptcy. What was put in trust, the 85 percent, you still have, but the 15 percent you are out. Fifteen percent of \$10,000 is not peanuts. Let me ask you this, what would you think, on Select File, of an amendment to your bill that says whatever the amount of the 15 percent is the funeral director will post a payment bond? That way the people are guaranteed that if the funeral director, through lack of business experience or for whatever reason, loses my 15 percent of \$10,000, my money has been guaranteed by a bonding company. The other 85 percent is in an irrevocable trust, so that is guaranteed. But the 15 percent, I've got no guarantee that he isn't going to go and spend that money. But with a surety bond, even if he throws the money away, I'll get it back through his bonding agency or bonding company. I just want to know what you think of that idea?

SENATOR PAPPAS: I'll certainly be glad to sit down and discuss it with you between now and Select File, Senator Higgins.

SENATOR HIGGINS: Okay, Senator, thank you.

PRESIDENT: Senator Beutler.

SENATOR BEUTLER: Question.

PRESIDENT: The question has been called. Do I see five hands? I do. The question is, shall the debate cease? All those in favor vote aye, opposed vote nay. Motion is to cease debate. We have been discussing the Health and Human