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as all term insurance is and because of the volume of those who participate. It would seem to me that by a joint issue of the policy gotten together by all people affected and I don't know if they do that or not, I think they could, the premium could be reduced. Now the present term policy allows them to convert at 65 at their own expense from a term policy into whatever they want to convert into. I think you have to look at the other side of the coin. What would happen if these people overnight said we are no longer going to do this. They are not going to do it but let's..what would happen? You'd automatically have your insurance raised.. rate a far more because of the lack of protection than you would in the area of giving these people what obviously many of us, including myself, think you ought to get, and I think that what Senator Carstens says is undoubtedly true. But you do have a complaint from many people in some areas, some people, at least, in areas of..they particularly want to comply with this in whole or parts. But I don't think these \$5,000 is unreasonable when you measure it against what they do in certain circumstances when there is no one else left to do it. I don't think and I can't say for sure, but I think they have scaled down the members of the Fire Departments so those who are only there from a social interest have been eliminated to a very great degree. That's what I've been told. Whether it exists or not, I do not know. But I would think that if that is the problem, if it is being abused which I'm not in favor of and I'm sure Senator Skarda is not either. When it gets on Select File, if it does, then somebody ought to bring in an amendment in order to limit (inaudible) some practically those who can participate but in the area of those who give certainly this is not too much, in order to reward them for what obviously no one else is willing or able to do in that particular areas.

SPEAKER: The chair next recognizes Senator Frank Lewis, then Senator Kelly.

SENATOR FRANK LEWIS: Mr. Chairman, members of the Legislature, I suppose my city has the largest..is the largest city served by a Volunteer Fire Department. The fellows do a real tremendous job and I would rise to support Senator Skarda's amendment to increase some benefits to them which, we are talking in terms of \$5,000 of term insurance that can be convertible, I think that is a small price to pay. I have such a low fear factor I wouldn't go in there if you gave me \$100,000, in one of those burning houses. I rise to support his amendment.

SPEAKER: The chair next recognizes Senator Kelly.

SENATOR KELLY: Mr. President and members of the body, I rise to support the statute as we now have it which sets the policy that the state of Nebraska would like to see the Fire districts perform. I can't image a petition from the Volunteer Firemen of any district presented to their Board for \$5,000, \$10,000, \$20,000 insurance being turned down but I do not believe that this again should be the prerogative of this body to set the amount of insurance that are available to these firemen. I think that they can do much better across the state than we can here.

SPEAKER: The chair next recognizes Senator Whitney. Still speaking on the Skarda amendment to 247. 249, Excuse me.

SENATOR WHITNEY: Mr. President, I just asked the fiscal analyst about how much this would cost and he said that probably a little better than 50¢ per month for additional \$1000. This would be about \$1.50 a month and if a small town say had 40 volunteer firemen that would be about \$720.00 a year. I just wanted to indicate it would be about \$18.00 extra per or \$20.00 extra per volunteer fireman per year.

SPEAKER: Is there any further discussion of the amendment? Senator Hasebroock, then Senator Barnett.