Hoagland, you and Hoagland. You see the attorneys make darn sure they get taid. That is a built-in protection for them and yet, they have not paid one penny of premium on your insurance. Just think of that. It is easy for attorneys to get up and defend something like this because they have had the greatest built-in protection there is. They hauled the money in their fat little hands until you sign because you need that money to pay the hospital and the doctor bills and the automobile repair. They can sit back and wait until hell freezes over. That check is going no place until you sign, even if you think they have overcharged you and try to find another attorney that would sue them for overcharging you. You know that story. That is like trying to find a doctor that is going to sue another doctor or testify against another doctor. And then Senator Goll is in the automobile business and he is for protecting the homeowner. What he didn't mention is that every automobile dealer in the State of Nebraska has to post a surety bond with the state because of crooked automobile dealers that sell people cars and don't give them a title to it. We had a dealer in Omaha on Saddle Creek and Cummings a few years ago that the Aetna Life and Caluality had to pay out the entire sum of their automobile dealer's bond because they sold so many cars to the public and didn't deliver a title. They just folded up their tent and left town and the bankers kept the title. They were protected. So you see we have laws protecting attorneys, we have laws that will protect the public against unscrupulous automobile dealers and the suppliers and the construction industry, if we pass this bill, we're not going to have a surety bond that is going to protect the supplier. We are not going to have title insurance that is going to protect the supplier who gives credit in order to keep the cost of your home down but I think it is interesting for you to reflect upon the fact that the people that are defending this the most are the ones that insist that they get their money first also. Thank you, Senators.

SPEAKER MARVEL: Senator Hoagland and then we go to Senator Beutler.

SENATOR HCAGLAND: I would like to call the question please, Mr. Speaker.

SPEAKER MARVEL: There are no other lights on so we can revert to Senator Beutler. Do you wish to close?

SENATOR BEUTLER: Mr. Speaker, it seems very hot in here today. I don't know if I just feel the heat or if everybody is feeling the heat. I would make just two quick comments in closing. First of all, with regard to and basically these are in response to some comments that