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adversely experience of the pool. It is the same old story that if coverage isn't available any place else or if it is more expensive here, they are going to make the choice not necessarily on benefits but basically on rates. When you do that you adversely affect makeup of the pool. I am not going to vote for this bill like Senator Nichol until I see some kind of substantiation that this will have absolutely no affect on the overall workmen's compensation pool.

SENATOR CLARK: Senator Hefner.

SENATOR HEFNER: Mr. President, members of the body, I have a question I would like to address to Senator Barrett.

SENATOR CLARK: Senator Barrett, will you yield?

SENATOR BARRETT: Yes.

SENATOR HEFNER: Senator Barrett, I see that Ben Novicoff testified in a neutral position. Would you like to share some of his remarks to the body here this morning?

SENATOR BARRETT: Senator Hefner, he didn't testify as such as I recall. He was there to answer questions for informational purposes only.

SENATOR HEFNER: And what were some of the questions that were addressed to him, whether this system would work under the present system that we have now?

SENATOR BARRETT: It was Judge Novicoff's opinion that it would, Senator Hefner, yes.

SENATOR HEFNER: Okay, thank you.

SENATOR CLARK: Senator Kahle.

SENATOR KAHLE: Mr. President, members, perhaps a question of Senator Barrett. I will admit I haven't studied this bill like I should have but does this include...well, I will just come right and ask, does this include farmers?

SENATOR BARRETT: It is my understanding, Senator Kahle, that it would be optional for farmers as it is optional now for farmers.

SENATOR KAHLE: And how would the employer, the farmer doing the hiring, pay into the fund?