

get a license. So you figure out the number of insurance agents we have and what the director says it is going to cost, you are talking about \$25 an agent to protect the public. Now I know that there is going to be a lot of not-voting on that board and I know there is going to be a lot of red because in 1981 this bill flew because the insurance companies wanted it. And this is just another one of those bills that they like to call it consumer protection when what it is I can't say as a lady on the legislative floor, but protecting the consumer, they are not. But the worst of all is the insurance director showing his incapacibilities. There is something wrong if it costs a half a million dollars to give tests only every two years. All you have to do is write out the simple questions and the answers. The insurance companies have the books. They are the ones that are doing the teaching, not the insurance director. My amendment doesn't require it or the committee amendment doesn't require it. All it says is...

SPEAKER NICHOL: Time is up.

SENATOR HIGGINS: ...do what you people are pretending you are going to do.

SPEAKER NICHOL: Time is up.

SENATOR HIGGINS: Test them and prove that they have satisfactorily completed the course. Now go ahead and vote for the insurance companies because I know they told me this amendment won't fly, but it is going to come up every year, senators. Thank you.

SPEAKER NICHOL: Thank you. Senator Pappas.

SENATOR PAPPAS: Mr. President, colleagues, very seldom do I rise on this body to disagree with my esteemed colleague and my neighbor senator, Senator Barrett from Lexington, but this is one time that I am afraid I am going to have to for the best interests in the people of Nebraska. Senator Barrett seldom, seldom makes errors, but at one time this morning I think he has made a slight error that could influence your way of thinking on this particular amendment. Senator Barrett, moments ago, stated that it would roughly cost \$27,000 per test per agent in Nebraska to implement from the Department of Insurance. If that is the case, if that is the true fact, I would like to right now consider we