

price fixing. They were fined \$3 million, then allowed to deduct that \$3 million as a business loss. Convicted of criminal price fixing but, because they are on the same level as the judges, the IRS operatives, the Congress persons, the Senate persons, they are taken care of and the appearance of their being brought to book is out there for the public to see, but then they are rescued from the consequences of their crime. This bill is...in a sense I don't see how it could work otherwise than the way it is put together. I've got to support the bill. I don't have to support it, but I don't have to...I mean I can't vote against it. I don't have to give it an affirmative vote, although I think I will. But I want it clear, every time I have a chance to speak to the record, of how the high-borne, the wealthy are taken care of, whether they be natural persons born of a mother and father, flesh and blood biologically, or an artificial, legally constructed person such as a corporation. They get the breaks. Everything is in their favor. Incidentally sometimes there is a trickle down that benefits the public. But if there was a restructuring as to how insurance companies operate, the obligations they must assume, the privileges that will be taken from them, the rates of interest they can charge a policyholder who borrows on his or her policy, yet the tiny amount they pay as interest on your money, it is a travesty. If I, as a natural man, were to put something like that together and hawk it across the country, they would get me for mail fraud and wire fraud if I use the telephones and the mails to trick people into this. But the insurance companies, the upstanders, the ones who put Mutual of Omaha on television to show how animals reproduce and eat each other up, the ones who can come here and buy up tons and tons of farm land, the respected people, the ones who can see that an agency of state government is set up to regulate them, yet the regulator, every time he leaves office, becomes an employee of the insurance companies he was supposed to regulate, what kind of inbreeding and nonsense is that? But the public finds the situation too complex to understand. They are at the complete mercy of the insurance companies who can do anything they want to do. They can set any amount on premiums that they choose. If there happens to be an impediment in a law which inadvertently was put on the books to benefit the public, they will bring their lobbyists in and quickly sweep that aside. The insurance companies can mock me today on this bill because, Senator Barrett, I've got to support it.