

been distributed to you. It should be on your desk. At this point in time, it is a friendly amendment. Senator Beyer sat down with me and we have worked this out and I appreciate very much, Senator Beyer, the opportunity to do that. Essentially what the amendment does is this. You may recall in the discussion on Select File that we talked a little bit about Section 18 of the bill which is on page 22, if you want to look at it, and essentially the effect of Section 18 is to exempt the insurance products sold by fraternal from attachment and garnishment. In other words, creditors were kept away from those particular products in a very...by virtue of a very, very broad provision. This was an existing provision in the law. However, that existing provision in the law gave fraternal essentially an advantage over all other insurance companies. So what the amendment does, it essentially takes the law with regard to garnishment that applies to all insurance except fraternal and applies them to fraternal so that the law that would be applicable to all insurance products now would be what you see on lines 9 through 22 of the amendment which is the sum and substance of the amendment. There are a couple of other technical things in there but that is really what the amendment is all about. Now Section 18 is retained in the bill although modified slightly and the reason that Section 18 is retained is because they wanted, the fraternal wanted to leave that in but limit it to noninsurance benefits. In other words, these organizations have programs whereby they contribute to charities and they make other kinds of...a great number of different kinds of contributions, and with regard to those particular contributions, they ask that the old law that was in existence be retained and so that is what we did. That was the compromise, we retained their special privileges in that regard and limited it to noninsurance kinds of contributions that they make. But we changed the law with regard to the insurance that they give out to beneficiaries so that it was the same...so that it is the same as all other insurance, and so we have applied the general insurance law. I hope I haven't confused you. I would be very glad to answer questions on this. I move the adoption or I move the bill be returned to Select.

SPEAKER NICHOL: Senator Beyer, please.

SENATOR BEYER: Mr. Speaker and colleagues, in working with Senator Beutler on this after his concerns, we were able to