

understand, the banker doesn't understand that he can't make his payment on his house. The grocery man doesn't understand that he can't pay for groceries. The utility department doesn't understand he can't pay the utilities. That is what I'm talking about, the bare, minimum amount necessary for the individual to survive upon. I would hope that you would not adopt Senator Goll's amendment.

PRESIDENT: Senator Hefner.

SENATOR HEFNER: (Response inaudible.)

PRESIDENT: Okay. Senator Goll, apparently you may close on your amendment to the amendment.

SENATOR GOLL: Thank you, Mr. President and colleagues. I certainly appreciate the remarks that have been made by Senator Vickers and Senator Labeledz and...

PRESIDENT: May we have a little order in the Chamber, please. Senator Goll, just a minute. (Gavel.) Let's get a little order in the Chamber, please, and lessening of the conversation level, please. Senator Goll.

SENATOR GOLL: As I say, I appreciate the remarks of all of my, hopefully, good friends in the Legislature. This is a tough situation. It is tough when you talk against increased rates and workmen's comp., the same as it is tough when you talk and you vote against increased rates for other things that we do in this Legislature. I think we must remember that employers, businessmen have very little choice but what to carry workmen's comp. insurance because if they don't they are certainly opening themselves up for damages of unnamed amounts. There are several in this body that I know pay no workmen's compensation insurance. It isn't required. I don't know whether the figure of \$210 is right, or if the amount of \$235 is right, or if it ought to be \$290. I don't want to get into an auction. But I know that we are talking about \$1 million to small business. Small business and big business in this state pay \$90 million a year in workmen's compensation insurance premiums, it is \$90 million. My amendment, to Senator Schmit's amendment, would raise that premium another \$1 million. Now if you want it to go to \$3 million, then defeat my amendment because that is what you are doing. You are talking about a couple of million dollars to small business and big business