

SENATOR SMITH: All right. So, in other words, they have a policy and it ranges anywhere between 85 to 100 percent of that amount and it's a set amount...

SENATOR PAPPAS: No, they can have a policy.

SENATOR SMITH: Pardon?

SENATOR PAPPAS: They can have a policy. They don't have to have a policy somewhere between 85 and 100.

SENATOR SMITH: In other words, what you are saying is some little old lady comes in who has never done business before in her life, who knows nothing about the opportunity to negotiate and so then she gets stuck with the 85 percent amount, and someone who is smart enough to negotiate gets the full amount. Is that what you are saying, that from each funeral director to funeral director this can be done?

SENATOR PAPPAS: Well, if we are going to use that terminology then, Senator Smith, I think you have the same problem with the little old lady when she goes down to buy a car or anything else. I think the integrity of the funeral homes is not such that they are going to take advantage of a little old lady from the 85 to 100 percent. They would take advantage of her on what they actually sell her. I think too many people are making too big an issue out of the 15 percent. The 15 percent is put in there for a cost of doing business, for business protection. It also is a protection for the consumer because there is more to the bill than the 15 percent. There are many other factions of the bill. It, basically, is a consumer protection bill. If people would realize this and realize the good things about it instead of everybody trying to make such an issue on the 15 percent, I think they will realize that this is something long overdue, it is needed for public and consumer protection.

SENATOR SMITH: In other words, the 15 percent cost of business is negotiable. That seems kind of strange to me. I mean I would be more comfortable if I felt that it was one way or the other and if everyone had the same opportunity. In other words, if it is needed to be deducted for costs of doing business then it should be uniform instead of negotiable.