

SENATOR PAPPAS: There is probably a pretty good chance that it will be 15 percent across-the-board. But once we try to regulate business too much, which I might add, Senator Smith, is not the Republican philosophy, everybody has different costs of doing business and they are going to do it a little different factor. What we are doing here, we are putting a floor on it so they can only retain so much. Now I think this is better. Some states go all the way down to 60 percent, that they can basically keep 40 percent. I think Nebraska, we are on one of the higher scales because surrounding states some of them are 80 percent, they can retain 20 percent. So I think we have a tougher, more stringent consumer protection law with what we are doing here now than any of the surrounding states.

SENATOR SMITH: Thank you.

PRESIDENT: Senator Hoagland.

SENATOR HOAGLAND: (Response inaudible.)

PRESIDENT: The question has been called for. Do I see five hands? I don't see five hands, yes, I do. The question is, shall the debate cease? All those in favor vote aye, opposed vote nay. Question is, shall the debate cease? We have been discussing Senator Pappas's amendments to the Health Committee's committee amendments. Please record your vote if you wish to vote. Motion is to cease debate. If you wish to cease debate, please vote. Record the vote, Mr. Clerk.

CLERK: 26 ayes, 0 nays to cease debate, Mr. President.

PRESIDENT: Debate is closed. Senator Pappas.

SENATOR PAPPAS: Yes, Mr. President. I would ask for the adoption of these amendments to the committee amendments. Now I think too many people are confused by the issue. I don't think they really realize the time and effort and the compromise that has gone into this. This is probably one of the better laws in this Midwest area as far as consumer protection. There are a lot of things in there that we haven't had before. We haven't had control or regulation and items put in there to help the consumer to have pre-burial needs. With this I ask for the adoption of the