

SENATOR PAPPAS: Senator Goll, I can make a short answer to your question. Basically, I think once you die and you are dead, you really won't care.

SENATOR GOLL: Oh, that's right. That I will agree to.

SENATOR PAPPAS: On the serious side this is part of the good part of the bill. The money you paid ahead of time, the \$3,000, that is really growing too. As the cost of living goes up, that money is added to it on a yearly basis. It is in a trust too, I might add. So when you die, say your local funeral home is out of business, your undertaker, and the guy from the neighboring town comes over, well, that money out of that trust is applied to take care of your funeral needs there.

SENATOR GOLL: Suppose though, Senator Pappas, that I had assumed that I was all taken care of from the standpoint of my investment in my funeral and then all of a sudden this person, this firm from another town says, hey look, that is not near enough money, we need twice as much. What assurance do I, living out in rural Nebraska which is, of course, constantly changing, and I recognize that, but what assurance do I have that my needs will be taken care of, or do I become a casualty to the county?

SENATOR PAPPAS: You won't become a casualty to the county because you already have a predetermined amount of money.

PRESIDENT: There is one minute of Senator Goll's time left.

SENATOR PAPPAS: If I have to, I'll answer the question on my time. But the prepaid things, that does grow and there are different levels of funeral services, as you well know. So you'll be taken care of. You won't become a casualty of the county by a long ways. Another thing, if you prepay some items that are fiscal in nature...physical, that comes under the lien laws that passed, you have possession. Let's say you buy the casket, the vault and everything ahead of time, those are yours. They are already taken care of. So, basically, all you are talking about for expenses is interment. Because it is in a trust overseen by the insurance director of the State of Nebraska you are protected, it won't happen. Now presently there are problems because of surrounding states that people have