

protects every citizen" from making a blunder or getting hoodwinked, this type of thing. Only in its strong form could the bill even purport or suggest it was possible or going to do that. The bill is not in the form that Senator Higgins would like to have it effective. It is in the form she suggested, a watered down form. Therefore, I would suggest either kill the bill or put it into that form. Don't put onto the books something that is a watered down mishmash that creates more problems than it solves. I repeat, I disagree with the philosophy of government intervention, but if that is the philosophy you want to go with, then make it all the way. Put the waiting periods, put the notification things, put all those things in. That's the only way the bill has any effect. Lacking those, it becomes simply a monster. I repeat, I think the proper course is less government intervention, get them out. And so I am going to vote against the amendments and I probably would vote to kill the bill, but at least I'll agree with her on this. If you are going to do it, do it right. Make it a bill with all kinds of teeth and make it a government program for government supervision to protect the consumer. I don't think that's the right approach, but at least don't do it halfway. Either make the bill into something or kill the bill.

SPEAKER NICHOL: Senator Hannibal, please.

SENATOR HANNIBAL: Mr. Speaker and members, I rise somewhat hesitantly now. I was going to be prepared to talk on the amendment, but I see the discussion has gone quite a ways away from that so at the risk of talking about the specifics of the amendment I will go ahead and just say simply that I oppose the amendment. This particular amendment is talking about a three-day waiting period after you have signed something and, of course, time being the essence of many transactions and especially so in real estate transactions, that having a three-day period of time dealing with large transactions and effectively taking that product off the market for periods of three days and three days and three days if you had those kinds of things going on, you could effectively have a product that you wanted to sell, or you wanted to buy, not be available for purchase or for sale for a period of time and that conceivably could go on and on. It's not a tenable amendment as far as I can see. I understand now that we are not talking about the specifics of the amendment or even the specifics of the bill, but