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PRESIDENT: The Chair recognizes Senator Pappas.

SENATOR PAPPAS: Mr. President and colleagues, I rise to oppose the amendment. I think it is highly unfair to try to stifle what is good for the consumer and, basically, going back to a 100 percent on this would. Because the uniqueness of it, most of the people that are against the 85 percent are funeral homes that are in areas that have no competition you might say, and they know that, as gruesome as it sounds that everybody dies, they are going to get their business. So there is really no need for them to sell or have any pre-need sales because they have got a locked in monopoly on the business they do, and to force other people in areas to try to do what is good for the consumer, and try to explain what the consumer needs, you can't do it at a cost...there is a cost to it. So that there needs to be some type of mechanism in that they can reimburse some of their costs because I think the average time after pre-need is sold before it is actually used is something like 7.2 years. And that is 7.2 years of no expenses back in more or less waiting. So I do oppose this amendment.

PRESIDENT: The Chair recognizes Senator Hoagland.

SENATOR HOAGLAND: Mr. Speaker and colleagues, I would like you to pay attention to this debate. This is an exceedingly important issue that we are debating right now.

PRESIDENT: (Gavel.) Pay attention to the speaker please. (Gavel.)

SENATOR HOAGLAND: And it is going to cut to the heart of the bill if this amendment is adopted. In my view this is a very bad amendment and I would like you to pay close attention and understand the issues on which you are voting on before you adopt this thing on the representation that it is a compromise because it is not a compromise. Now what this amendment is going to do if adopted, it is going to require 100 percent trusting of all proceeds for funerals. Now what that is going to do is it is going to cut against the compromise that was accepted by both, the Funeral Directors Association and the Cemeteries Association. And most important, as Senator Lowell Johnson and others who are acquainted with the issues of this bill can tell you, it is