

though there I question it because many of the people will maybe move to another state that bought the cemetery here and they will be up for sale, and they have to sell them on the open market and they may lose considerable amounts, so they may lose more than that 15 percent. So this might be proper in that particular area, and that is what the bill now will presently read, the cemeteries will be able to go ahead and have 85 percent in trust and 15 percent will be for the salesmen. But I believe in the funeral directors, especially the small ones across the State of Nebraska, this really is not needed. I know Senator Hoagland said that it is difficult when you go to the funeral directory when one of your family members pass away and you may be used. I can assure you that the funeral directors outstate and the ones that I know of in my district will not abuse a person. They are very conscientious about this. So I cannot see where this will happen. Maybe it will happen in the big one but it sure will not happen across the state in my area. I am just positive of this, and there is some competition between the funeral directors within a given area, and this is a known fact, and people are doing this. So I am going to support the amendment for that reason.

PRESIDENT: Senator Pirsch.

SENATOR PIRSCH: I also had not intended to get involved in this debate but it has disturbed me that we acquiesce without at least a good discussion of this matter to automatically take 15 percent of a consumer's purchase automatically off the top away from them. Senator Hoagland's comments waved a red flag to me. It seems a better argument for adopting Senator Withem's amendment than opposed to it. The more aggressive the sales are presented, of course, the bigger the 15 percent of the purchase price. I can see a great, a great aggressive sales influence in this when you know you have 15 percent off the top right away. A hundred percent is the price paid for the services. When it is spent when it is needed, then the funeral director or the cemetery sales derive that benefit in profit for the services that are in that trust, and it seems to me that that then is their profit, is the time when they take out their expenses. Smaller funeral homes support this someone said. I can see why they feel that the 100 percent, in fact they feel very strongly as mentioned by many who have visited my office, that the 100 percent of that purchase price is still the consumer's money, and to take