

is these were government doctors at the VA Hospital that said my brother had all of those diseases and was disabled and yet in order to save money they were going to take him off of it and they did. I have heard a great deal this morning about the maximum amount of workmen's compensation insurance. Nobody has talked about the minimum of 20 percent. You would think everybody drawing workmen's compensation was getting the maximum. Forty-two states, they mentioned, created this idea back in the seventies. But those 42 states still have it in the late eighties and they haven't changed. So I guess it shows that they have had at least 15 or 16 years experience and they haven't decided to change it. It is working for them. I don't see Senator DeCamp on the floor, but if he were, I would like to ask him, of the states that he was mentioning that were paying so much less, how many of those states had their own workmen's compensation plans? In other words, Senators, if you worked in Colorado, the employers over there do not buy workmen's compensation insurance policies. You pay into the state, and then when you are injured, the state pays you the workmen's compensation. So I don't know whether we are talking about apples and oranges here or not because some states do it that way and other states say you pay...

SENATOR CARSTEN: One minute.

SENATOR HIGGINS: ...you buy an insurance policy. I have been an employer. I have owned three different businesses. Never did I ever have to pay or have an employee injured and yet every year I bought that workmen's compensation policy. I guess that is to create the pool that is needed to take care of those that do need it. I don't want to indefinitely postpone this bill. I am not sure that I agree with everything that is in Senator Hoagland's bill. It may need some amendments. But I do know this, that when a man or a woman has no way to survive...

SENATOR CARSTEN: Time.

SENATOR HIGGINS: ...except by their own labor and they are disabled doing a job for someone who has a great deal of money, perhaps, it seems only fair that they be compensated fairly. Thank you, Mr. President.

SENATOR CARSTEN: Senator Hall, on the motion to indefinitely postpone.