

out of the general fund today, why we'd all be working at it. Well I'm telling you, this is a \$50 million minimum savings over the not too distant future. Anyone that has doubts I can take and show you, show you the cases, names crossed out but you won't have any doubt once you read them what is going on. This needs to be done. I urge you to do it because remember this final fact. Insurance companies are simply an agency for collecting a lot of money and paying it out. They are going to always collect long-term, whether it is two, three, five years more, that is their profit, than they pay out. If they are paying out \$50 million fraudulently they're going to collect \$50 million fraudulently from everybody in the state and that is what is occurring. This is a major savings in cost containment for the state. It will help in your medical insurance. It will help in the overall medical costs. I urge you to adopt it.

SENATOR CLARK: The question before the House is the advancement of 421. All those in favor vote aye. All those opposed vote nay.

CLERK: Senator Clark voting yes.

SENATOR CLARK: Have you all voted? Record the vote.

CLERK: 30 ayes, 6 nays on the motion to advance the bill, Mr. President.

SENATOR CLARK: The Chair declares the bill advanced. The Clerk wants to read some things in.

CLERK: Mr. President, new bills, LB 775 (read title); LB 776 (read title); LB 777 (read title); LB 778 (read title); LB 779 (read title); LB 780 (read title); LB 781 (read title); LB 782 (read title); LB 783 (read title); LB 784 (read title); LB 785 (read title); LB 786 (read title); LB 787 (read title); LB 788 (read title); LB 789 (read title). (See pages 234-238, Legislative Journal.)

Mr. President, I have notice of hearing by the Public Works Committee for gubernatorial appointments. I also have notice of hearing by the Public Works Committee for bills for Wednesday, January 20, and Wednesday, Thursday and Friday of next week. I have notice of hearing for Judiciary Committee for January 19.

Mr. President, Senator Marsh asks unanimous consent to print amendments to LB 139 in the Legislative Journal.

Mr. President, your committee on Constitutional Revision and

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LB 866, 882  
LB 634, 568, 777, 790

CLERK: (Read record vote as found on page 726 of the Legislative Journal.) 12 ayes, 19 nays, Mr. President, on the motion to indefinitely postpone.

SENATOR LAMB: The motion failed. Will the Clerk please read the next amendment. Please read in the material.

CLERK: Mr. President, Senator Goodrich would like to print amendments to LB 866 in the Legislative Journal. (See pages 726-727 of the Legislative Journal.)

Mr. President, your committee on Judiciary reports LB 568 advance to General File with committee amendments attached, signed by Senator Nichol; your committee on Government reports 790 advance to General File with committee amendments and 882 advance to General File with committee amendments, both signed by Senator Kahle as chairman; your committee on Banking reports LB 777 indefinitely postponed. That is signed by Senator DeCamp. (See pages 727-728 of the Legislative Journal.)

Mr. President, the next amendment I have to LB 634 is offered by Senator Beutler. Senator Beutler would move to amend to delete the words "or substandard" in line 18, page 2 and to delete the words "substandard or" in line 20, page 3.

SENATOR LAMB: Before we continue the debate I would like to introduce some former legislators. Under the South balcony we have Senator Rudolph Kokes, Senator Don Thompson and former Senator Arnold Ruhnke. Also I think I saw Jim Cook from Keyapaha County which happens to be in my legislative district. Would you gentlemen stand and be recognized. Senator Beutler.

SENATOR BEUTLER: Mr. Speaker, members of the Legislature, if this bill must pass then I hope that at least we can make a few small changes to it that I think will help it make more sense. Right now we would be authorizing the issuance of bonds for blighted or substandard areas. Looking at the definitions in law a blighted area would appear to be a more deteriorated area than a substandard area. What my amendment does is eliminate the word substandard so that all that remains in the bill is the word blighted. So that the effect of the amendment would be to limit the issuance of the bonds to blighted areas and not blighted or substandard areas. The amendment is designed to tighten the criteria to make it a little more difficult to declare a particular area blighted. I don't really pretend that it is going to have an enormous effect. The ingenuity of those that draft statutes is limitless and I