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difficulty with having children. I have two children who are married and neither one of them have children. And I must tell you it is very annoying on this floor that so many people come around with pictures of their grandparents (sic--grandchildren) too, and I'm supposed to oh and ah over them. It adds to the annoyance that every blessed one of them is younger than I am. I do have personal sympathy for persons who would like to have children. But I don't consider that a right as somebody has indicated on the floor that it might be. Fertility is not a right. We are here to look at situations that may have quite a bit of appeal to various persons. But at the same time, we have to look at the financial cost and it is there. Thank you.

SENATOR CUDABACK: Thank you, Senator Kruse. Senator Cunningham.

SENATOR CUNNINGHAM: Thank you, Senator Cudaback and members. I'd like to start by apologizing. I had told Senator Foley earlier on that when he came around that I thought that maybe I could understand and possibly support his bill. And the more I've heard and the more I've thought about it, I'm not going to be able to do that because it truly does appear to me that the cost of insurance is going to go up. As most of you know, I'm a small businessman and I provide health insurance to my employees. This year we took a 15 percent hit in rate hikes, and we're estimated to be 20 percent next year. And if it does hold true that there's an extra 3 to 5 percent added on to that because of this bill, it's going to complicate an already terrible problem. Senator Bourne I believe is the one that mentioned as insurance goes up, for every 1 percent, people drop off. I didn't hear, Senator Bourne, you might answer that.

SENATOR CUDABACK: Senator Bourne.

SENATOR CUNNINGHAM: I didn't hear the number. Did you have a number this time?

SENATOR BOURNE: I'll find the exact number, but there is a direct correlation between a 1 percent increase in premium increase and a significant number of people dropping it because they can't afford it. And I'll get that number, exact number