

plans and people working with that than in their own, kind of a natural tendency perhaps to be biased towards ones own corporation or ones own entity, and the second is a concern that they would have an ability to use these rules to limit the ability of attorneys to participate in other plans by setting up certain sort of requirements, restrictions, and so on, they would be able through their code basically to indicate that attorneys probably could only participate with a few plans. That is my first fear. Now I visited with several people about it and it appears that perhaps anti-trust and anti-restraint of trade provision in U.S law might limit the ability of the the Bar Association through these ethics enforcements and the ethical code, and so on from limiting the ability of the attorneys to work with other prepaid legal insurance plans. So I'm less concerned about that than I used to be. But the second concern I have is the use of funds from Bar Association dues to finance the insurance company. Now when I raised this question of Senator DeCamp at the beginning, I did not really expect that the Bar Association would be planning to use its money to form an insurance company or to pay for its advertising, or whatever. After discussing with Larry Ruth, the lobbyist for the Bar Association, this issue, he makes it very clear that they want the flexibility to be able to take these dues, which are mandatory...to take this money and be able to put it into their own insurance plan, their own insurance company, to form the company, to help the company be advertised, and so on. So, I think that there is a real concern here where we are taking money that people are required to pay into the Bar Association to be used to form an insurance company. I think there are two reasons that this creates a problem. First of all, if you're an attorney who is not in private practice, working for example for government, or for a single company, say you know, Mutual of Omaha or something and have no outside private practice, you have to pay those Bar Association dues. Now you will receive no direct benefit from this prepaid legal insurance program of the Bar Association, and yet they will be using your money to set it up. They will be using your money to run this program. So that's the first concern. The second, let's say that you want to form your own prepaid legal insurance company. You're a competitor and you want to be a competitor to the Bar Association. Well, it seems to me that if you're a private company that you're put in an unfair competitive advantage to the Bar Association, because they're able to collect their money mandatorily. They can just draw it in to help pay the costs of setting this up, but if five or six of us here want to form a