

State of Nebraska, you either participate in the legal insurance program that the Bar is sponsoring or you participate in none whatsoever. The United States Supreme Court has made it quite clear that when Bars, for example, set minimum fee schedules, that is those charges that are to be imposed upon every client for services, that that is an activity which anti-trust law will reach. Therefore, if our Bar Association...if our Nebraska Supreme Court were to contenance a situation which said that every member of the Bar had to belong to the Bar's legal insurance program, and could belong to no other, that particular cannon of ethic undoubtedly would be violative of anti-trust laws, and it might in addition more importantly be violative of ultimate constitutional requirements allowing people to associate where they do want to associate. Now the Bar right now uses its dues for activities that certainly do not benefit all of its members, but benefit the public and benefit some of its members. For example, one of the dues that we lawyers are compelled to pay by virtue of our being members of an integrated Bar, we pay money into a fund known as the Client Security Fund. Now there are lawyers who wrongfully take clients' money and then go bankrupt or have financial difficulty and cannot repay that money. The Client Security Fund is a fund designed to make certain that those members of the public who have been wrongfully defrauded by lawyers, have some...something to look to. We all pay dues into that. It won't necessarily...it will benefit none of us personally, but it does benefit the public, and the profession. All of we lawyers pay dues to the Bar for the support of continuing legal education, which we can participate in or choose not to participate in, but in the end the function of continuing legal education is to make certain that lawyers do a better job in representing clients. All of we lawyers pay dues to the Bar to be used to govern disciplinary matters.

SPEAKER MARVEL: You have one minute.

SENATOR JOHNSON: Some lawyers will be disciplined and some will not be disciplined. In the end the function of that due is to benefit the public. Now prepaid legal services in the end is designed to benefit the public to make certain that they at least have the ability when the need arises to afford a lawyer to provide the kind of services that they need. That some lawyers will benefit economically goes without saying. That some lawyers will not benefit economically also goes without saying, but in the end it's important that the Bar be able to use some of its money to establish this kind of undertaking. I would,