

difficult to sell because it takes away the selling strategy of being able to tell a consumer that they will be able to borrow at six or eight percent, and so insurance agents don't like LB 355 because they have been utilizing that selling strategy and now that selling strategy is going to dry up. Now insurance companies want LB 355 because they are losing money when they have to borrow money to give back to the people that they have cash values with, they are borrowing twenty percent money to loan back to their policyholders at six and eight percent. So, of course, LB 355 gets them out of that problem. That is why they love the bill. Insurance agents don't love the bill, however, because it takes away a terrific selling strategy for them. Insurance companies don't mind LB 426. It is probably a wise change. On the other hand, it makes excellent trading stock with insurance agents. They are sister bills only because of that political nexus. They are not sister bills because of the subject matter. They are sister bills only because one party is scratching another party's back and that is fine if they want to do that out in the rotunda but I am going to stand and object to that being our process on the floor and for us to buy that kind of a fish story. It is just not so. Read the bills. You will find they are different bills for different purposes and it is only because two potential combatants find something valuable in only one of the two pieces that you have this kind of marriage being propositioned here on the floor. Now John may be a likely panderer for such a proposition. However, I, for one, and I hope the body will resist such a change. This does not tax our understanding so greatly that we can't spend the time to understand these bills and pass them on their own merits. I think we do ourselves disservice at this point to take two bills of disparate subject matter, marry them for political convenience of combatants that are out in the rotunda now fighting this issue. We need to exercise our own independent judgment. I am going to support the motion to override or to suspend the rules so we can debate LB 355 today and let LB 426 come up either on consent calendar, which it can, or let it come up in the normal course of events. But the Legislature should not be jimmied into the position of making a political marriage on a bill when, in fact, there is no subject matter marriage between the two bills.

SPEAKER MARVEL: Senator Clark.

SENATOR CLARK: Mr. President, I am going to have to agree with Senator Landis. The two bills are not the same. I never said they were married together. Someone else said that. I didn't say they were that way. In the first place, the