

SENATOR HIGGINS: Mr. Speaker, I would like to refer back to some of Senator Vickers remarks. When you mention the fact that I have some experience in insurance and that your insurance rates go up when you have an accident. That is true Senator Vickers if you are at fault. But, if you are driving down the highway and a deer runs in front of your car and does a thousand dollars damage, the insurance company doesn't raise your rate because that is an act of God, they consider it. You are not at fault. So the only time they raise your rate is if you have an accident and they deem you at fault. Usually under collision insurance. But, when you collide with a deer or a cow or something that wanders on the road, you do not get an insurance increase for that. This again comes back to what I am talking about the construction industry. It is an act of God if the weather gets cold and it freezes up. Second thing that you mentioned that you might address later on in the bill is you said are some provisions that might make it easier for construction workers to get employment when they are laid off. I also spend about two years working for an employment agency. Immediately when the construction industry laid people off, we would get a large amount of people that came in and applied for jobs and they would want to work. They would say, I'm through with the construction industry, I'm tired of being laid off three or four months out of the year, I want a permanent job. I don't care who I called and asked them to hire them, told them what a good worker they are, they said no, as long as they are in construction we don't want them because we can only pay them about half what the construction industry is paying and the minute construction opens up again we know these fellows will leave. So unless you get us somebody that isn't from construction, we don't want them. Now these men and women have actually tried to go to work but I know the problem. Employers don't want to hire them because they know that they will go back to that high paying industry. At this time I'm trying to find out from the budget department how much money did the State of Nebraska spend last year in construction of buildings and roads. Senator's you all know that our construction is put out for bid. So, no matter how many millions of dollars it is going to amount to all the contractors, when they bid, road construction or building construction, if we raise their employment contribution a 112% as Senator Goodrich said, you can look for an increase in the cost of all of our capital construction. Any construction that the state does, the tax payers are ultimately going to pay for it when we raise these unemployment compensation rate