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employment they already have an obligation for continuing education.

SENATOR SIECK: Okay, thank you, Dave. If that is the case, why is it not that these other insurance companies cannot do the same thing instead of having a bill coming in to require that all of our insurance agents take a compulsory education course? I have several insurance companies or agents within my district who are a farmers insurance group, and many of these agents have had excellent records yet now we are going to impose upon them an educational philosophy and many of them will have to resign. And I am wondering whether this isn't a tool for some of the larger insurance companies to get rid of these companies and take out some of their competition. Would you have any comments on this? I ask this of Senator Landis.

PRESIDENT: Senator Landis, Senator Sieck had another question, if you would respond. He had another question. Did you get the question?

SENATOR LANDIS: I'm sorry, I didn't hear the question.

PRESIDENT: Senator Sieck has a follow-up question. Senator Sieck, do you want to repeat your question?

SENATOR SIECK: Yes. Senator Higgins said she would like to answer the question. I will just allow her to answer the question for me.

SENATOR LANDIS: All right.

PRESIDENT: All right, Senator Higgins, you can answer the question.

SENATOR HIGGINS: Thank you. For the benefit of everyone, would you repeat the question.

SENATOR SIECK: I am wondering why it is since the health field feels that they have the people that can educate the people, why can't these other companies do the same thing?

SENATOR HIGGINS: Well, they can, but they don't at least not since I have been in the business going back to about '56. One thing I have to say in all honesty, you have made the point and because the insurance agents themselves asked for this bill, I was visiting with a large insurance agency the other day and I asked them how do they feel about this bill. And they said, I think it is a good thing and I said, well, I don't but why do you think it is good? And he says,

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