

for the seminar. I will tell you another fallacy in this bill, I mean, now if you are really going to protect your people, your constituents, I sell automobile and homeowners' insurance. I also sell commercial insurance. I don't have to take a course on those though in order to keep my education up. I can take a course on life insurance, which I don't sell, or health and accident, just so I take six hours of education every two years on some field of insurance. So how would you like to know that I have been studying life insurance for two years and I am selling you a fire insurance policy? What have I done to upgrade my own intelligence about life insurance, or rather about fire insurance? This bill is not designed to educate we agents. This bill is designed to put the little agents in the rural areas out of business, and if you don't believe me read the transcript from the hearing on page 36, and page 35 and page 39. If you vote for this amendment of mine, it is going to require that me and every other licensed insurance agent is going to have to take a test and we are going to have to pass it by 70 percent. Now when you vote for that you are probably going to put 80 percent of the insurance agents out of business. They say that we shouldn't have to take a test because we took a test when we were licensed. Senators, as a woman I hate to admit this, I am 50 years old. I have been licensed since 1966. I have never taken any kind of an insurance test to sell any kind of insurance, never. On my own I went to UNO and took a course in insurance, and then I just stepped in and started managing my brother-in-law's insurance agency, and I learned the business by picking the insurance company's brains, the insurance adjuster's brains. Now if I am 50 and I came under the grandfather clause when they finally did decide....excuse me, Senator Stoney, could I have the floor, please....when they did make it a law that we insurance agents have to take a test, I came under the grandfather clause.

SPEAKER MARVEL: Excuse me, excuse me....there is so much noise in this Chamber it is almost impossible to hear the speaker. Will you please give her your attention. Proceed.

SENATOR HIGGINS: They don't have to pay attention, if they would just let me speak. Anyway, Senators, I never took a test to become a licensed agent, and I am 50. Now how many agents are walking around in your small towns that are older than me? They didn't take a test either. So you see, nobody ever really has tested us, nobody really knows how much knowledge I do or I don't have. I haven't