

agents out of business, and anybody that wants to stand up here and say it isn't, I will on closing refer to the page, read you the testimony for the farm mutual insurance companies where they say, it is designed to put our little agents out of business, and those little agents don't mean a thing to Marge Higgins except I feel right is right and wrong is wrong. I think this bill ought to be killed. And if you vote this bill forward, you are hypocrites because you are trying to fool the public and saying, we are trying to protect you but we really aren't. The insurance companies are behind this and these associations that are so hungry for membership. And like I told you before on General File, look and see who belongs to the Independent Agents in Omaha, the same people that are the Knights of Aksarben. This is big business swallowing up little business and they are doing it all the time in Omaha. And it was a big insurance agent that came to me three weeks ago and said, Marge, now that you are in the Legislature, how would you like to sell your agency? And in our visitation, I didn't sell the agency, but in talking to him, I said, what do you think about this bill? He said, it is a Godsend, it will run a hell of a lot of people out of business. Those were his exact words. And he says, we will get rid of the competition, Marge. He just didn't know Marge Higgins thinks competition is a good thing. It is good for the people. So I ask that you adopt this amendment. It is going to make Marge Higgins take a test to prove that she knows what she is talking about when she sells your constituents a policy and at the same time your own insurance agents are going to come down on your neck. The lobbyists out there are going to tell you, don't vote for Higgins' amendment, my God, we don't want anybody to have to prove they know what they are talking about.

SPEAKER MARVEL: You have one minute left.

SENATOR HIGGINS: Thank you, Senators.

SPEAKER MARVEL: Senator Haberman, do you wish to speak to the Higgins amendment?

SENATOR HABERMAN: Mr. President and members of the Legislature, first of all, Senator Higgins, I would never have thought you were 50 years old, I thought you were around 41, 42. Second, Mr. President, I support Senator Higgins' amendment. I am from a small community. I haven't had my insurance agents call me up and say it is a bad bill. They think the bill is all right. And I am sure that the insurance agents in my district will study