

and take the test and pass it, unless they call and tell me different. And I have had no flak from them on the bill. I have had support for the bill. So beings as Margie has put everybody in the position, you are damned if you do and you are damned if you don't, I think I will and I am going to vote for her amendment. Thank you, Mr. President.

SPEAKER MARVEL: The Chair recognizes Senator Remmers. Do you want to speak to the Higgins amendment?

SENATOR REMMERS: Yes. Mr. Chairman and members of the Legislature, I think as Senator Higgins has indicated her amendment is an attempt to kill the bill. I oppose the amendment. I think the original bill has many good features in it. I think some of the mandatory requirements that she is asking would kill the bill. I think she has indicated a need for some kind of regulation because she has said that many insurance agents don't know what they are selling. I think it is important that insurance salesmen know what they are selling. I live in a rural area. I have an insurance policy with one of the small mutuals, but I think it is very important that we do have some requirements for continuing education, but I would urge you to vote against Senator Higgins' amendment because it is specifically designed to kill the bill.

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

SENATOR BARRETT: Very briefly, Mr. Chairman. I, too, agree with Senator Remmers that this might be an attempt to kill 274 which in my opinion is totally unnecessary. I do take exception to the fact that there are some who feel that this will run the smalls out of business. I feel that in some 25 years as a licensed insurance agent I do have some feel for this particular subject. I have no problem with the continuing educational hours. Other professions, most professions are now coming to this point. I don't feel that the smalls will be pushed out. The real professional will survive in the insurance business which is as competitive as any I have ever seen. The professional will survive in the years ahead partly because of continuing educational requirements. I urge you to vote against the Higgins amendment. Thank you.

SPEAKER MARVEL: The Chair recognizes Senator Cope. Do you wish to speak to the Higgins amendment?