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SENATOR HIGGINS: Your prerogative, Senator.

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

SENATOR KOCH: Thank you, Mr. Speaker. Senator Higgins I think is guilty of a slight exaggeration of the fact. We have had conferences and conventions for years and it's very few people who go to these who are allowed much credit toward the continuing upgrading of the profession. I have good friends right now who are small agents who are going to UNO at that institution that we many times give credibility to and they are engaged in continuing education to better their own profession, and they have been in the insurance business quite a while. So I think that, Senator Higgins, you are providing some information which is slightly exaggerated. All we are saying is if we find the Insurance Director is not approving certain kinds of programs for a person's upgrading of their own profession that I think that is where we should go. But I doubt very seriously that they are going to pick this up at Las Vegas or some other very beautiful place, and occasionally I would admit that people do go to conferences and then may drop in only for the general assembly and then leave, but that is because of some tax loopholes they get. You know that as well as I do, Senator Higgins, they can write that off. But I doubt that very many of them, doctors or anyone else, would qualify for those kinds of credits that are not taken in a formal atmosphere where they can prove indeed that it did improve their ability to deal with the consumer whether it be in medicine or insurance or whatever it might be. So I do not think we should adopt Senator Higgins' amendment.

SPEAKER MARVEL: Senator Higgins, do you wish to close on your amendment?

SENATOR HIGGINS: Yes, Mr. President. First of all, Senator Koch, I have offered this amendment in all honesty. I think you must have misunderstood me when I said I was 50, you must have thought I said I was 15. I don't think anybody here believes that when they go to these conventions and they have seminars that everybody that goes to the convention attends the seminar. I know too many people that go to conventions and sign in for these alleged education classes in order to qualify. I am wondering why when we license real estate agents we make them come to Lincoln to take the test to make sure they are qualified. When we license insurance agents we make them come to Lincoln, take the test, make sure they are