

qualified. I am making the point again, Senators, I have never taken a test to sell insurance and I am only 50. Think of the ones that are in their sixties. All of us came under the grandfather clause. So the education, if you really want them to be educated how are you going to know whether they took the course or not if you don't give them a test? Well, I am going to give you the part that I promised. A Mr. Lyle Dokulil testified at the public hearing on this, and you rural senators this is for you because he is telling you what is going to happen in your district, not mine, I could care less. But Mr. Dokulil says, "Mr. Chairman and members of the committee, I am Secretary Treasurer of the Farmers Mutual Insurance Company of Saunders County and of the Nebraska Farmers Mutual Reinsurance Association", and then he goes on to say, "Without these part-time agents producing business the company would not survive in its present form. If LB 274 becomes law, I am certain that many of these agents would simply leave the business and replacing them would be extremely difficult. This would restrict competition and the cost would ultimately be born by the consumer." There is your answer. The State of Oregon passed a continuing education law in August of 1978. At that time Oregon had 10,350 licensed agents subject to the law. By October of 1980 there were only 7,850. This is for you rural senators, and if you think putting one little agent out of business is only one vote, remember he might insure a hundred people. In the first year of the Oregon law 2400 agents' licenses were revoked for failure to comply with the requirements and another 1600 agents simply left the business. Now the cost, and this is 1978. We are four years back. The Oregon Insurance Department estimates that it sent 32,000 pieces of mail during the second year of the law to operate the program and the costs were from \$40 to \$45 thousand per year for all elements of the program. Again, no need has been shown for LB 274 and it is our opinion that mandatory continuing education is not in the public interest, but rather in the interest of those individuals or organizations who are offering continuing education courses. So when you pass this bill, then perhaps some of Senator Koch's teacher friends might jump up and say, hey, I am going to offer a course for \$300 and you can take it from me. Or again, as I say, the Professional Insurance Agents, the Independent Insurance Agents, they may offer the course at the convention, and in this way just by joining their organization, go to the convention and have a whoopee time and you are going to get a certificate that you have completed your 24 hours in two years or six or twelve hours depending on how many lines of