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education for real estate agents and insurance agents and yet when we had 447 or 448, excuse me, the other day and the committee had put on education provisions for doctors and the body refused to accept these. In fact, I don't think really that it was as much contested as insurance agents' education. It appears to me that we are requiring of insurance agents and real estate agents and all these others, education, continuing education and we refuse to accept the education provisions for doctors. I don't really understand that. Not only do we refuse to accept the education provision but we also eliminated the sterile antiseptic conditions. I don't know if someone can explain that to me but it appears to me that I would much rather have my doctor having continuing education than I would my insurance agent. Thank you.

PRESIDENT: The Chair recognizes Senator Goll.

SENATOR GOLL: I would just like to add that I had a conversation last week with a life insurance manager of a rather large company operating in the State of Nebraska. Now it is my understanding that the life insurance industry by law is mandated for a continuing education program and now we are talking about the casualty business so I asked him how it was working out. The one thing he said to me was, he said, "Jim, you want to remember that what you are doing is not for the good agents because they are going to make sure they're continually updated and educated. This type of legislation is for the agents that are not the good agents." And he said, "The program in the life insurance industry is being handled by our industry pretty well and I wouldn't deem it necessarily that successful in this short range of time but I think it is working." So I think we have to remember that the type of legislation we're going to react to who will be not for the good agent but for the bad agent. Thank you, Mr. President.

PRESIDENT: The Chair recognizes Senator Howard Peterson.

SENATOR H. PETERSON: Do you have any more speakers?

PRESIDENT: No, no, sir.

SENATOR H. PETERSON: Then I will sit down. I was going to call the question.

PRESIDENT: Yes, we are, thank you, Senator Peterson. We are ready for the closing by Senator Sieck.

SENATOR SIECK: We had many speakers here say that we do need education, Mr. President and members of the body, and I agree.