

the page. Scare the living daylights out of them and then show the wife getting married to somebody else after the old man is gone because she hasn't got enough money to support the little children. That is what I learned when I first started selling life insurance. I quit. I couldn't take it. If you can't sell them on fear then look at them and ask them, right in the eye, wouldn't you hate to force your wife into marrying a man she doesn't love just so she would have enough money to feed her children? That is the insurance company's education. What we do on health and accident insurance when they teach us agents how to sell it, and I don't sell that either, so I haven't got an ox to be gored. Get out the book, agent. This time poor daddy is in the hospital and there is not enough money to pay the hospital bill. Then you turn the page and you show Mommy and Daddy and the kids moving out of the house because they didn't have enough health and accident insurance and that is what you learn when you learn from the insurance companies about their policies. What do you learn about what is in those policies? You learn to brush over real fast what isn't covered and that is one thing I pride myself in as an agent and I'd give anybody a list of my clients and they can write them and call them and ask them. We start out with, "This is what isn't covered in your policy." We do that but that isn't the way the game is usually played. We tell them if the policy is going to pay you \$50,000 you got to be hit at three o'clock in the afternoon on a Tuesday or you won't collect that that is the way the policy is written. But I want you to understand when you look at this again, Senators, in all honesty do you really believe these people are crying for you and me to say we want more government regulation? If you really believe that then I guess you really believe that every agent across the State of Nebraska wants the state government coming in and telling them, you take time out of your busy day and you go get some more education even if you go and study on a subject you're not even selling. I would like to ask Senator DeCamp a question. Senator DeCamp, would you yield to a question? Senator DeCamp, would you get the wax out of your ears and yield to a question? If I'm a life insurance agent and I go to school every year and all I study is fire insurance, can you tell me what that education is doing for you as a consumer when I study auto insurance but I'm selling life insurance but I am complying with the law? How have I made myself a better life insurance agent, more knowledgeable?

SENATOR DeCAMP: As far as I know that certainly wouldn't be compliance with the law. What we're trying to do is education in the field where you are being....

SENATOR HIGGINS: I don't read your bill that way, Senator.