being a farmer in today's agricultural economy where tomorrow is the most important day in most of our lives. If you're not signed up for the farm program, you've got about 40 to 60 percent of your year's income on the line. It just seems to me that without some willingness to answer a few questions, that we say to those providers, you go ahead and do as you will. All of us know that if we had to pay our health care cost in cash or with a check, we couldn't do it. But as it is with third party providers today, we have that insulation, that prepayment provision which allows us to sort of insulate ourselves from reality. I would hope that you would not be critical of Senator We do not always agree, oftentimes we disagree and maybe I don't agree with what he is doing here this afternoon because I have been in that position, but I think someone has to call your attention to the fact as it was mentioned here earlier raised the question with him, how many people, notwithstanding the fact that there have been thousands of words spoken on behalf of property tax relief, how many people pay much property tax as you pay for your health insurance? Not very many of us, not very many of us. One more question. Give us 10 years and see what it is going to be.

SPEAKER BARRETT: One minute.

SENATOR SCHMIT: I don't know what the answer will be, but I can tell you right now that unless you get a handle on the cost of health care, there are not going to be very many people of ordinary means who will be able to afford the health care. number one, nor the insurance, number two. As was pointed out earlier, Blue Cross underestimated the cost of the insurance for the state this year by \$2.5 million. It's going to be a tough thing in that situation and it is going to be tough for the people of this state when you find out that regardless of your income level, you can't afford to buy certain kinds of health care. Are we at that point in time going to have to develop the best health care system in the world that can be afforded by only a very few? I hope not. Ladies and gentlemen, don't belittle and belabor Senator Wesely. Think back a few years and think where you might have been without CON and try to look ahead a few years and see where you might be in a few years from now.

SPEAKER BARRETT: Time.

SENATOR SCHMIT: And for gosh sakes, give a little bit of