

comp? And the employee isn't going to lose anything on this deductible because the insurance company would pay the full loss to start with, and then come back on the employer for the rest. But medical costs are going up. We know that in our group health policies or individual policies. Health costs are going up and they are going to keep going up. So I just feel that this deductible would be a good thing. But getting back to the other, to McFarland's amendment, I feel that he is going up a little bit too far. I even have trouble supporting the committee amendments part of it, going up \$10 this year, \$10 a week this year, and \$10 a week next year. We want to remember that carrying this insurance is a cost of doing business, and all you need to do is drive up and down main street in these small rural towns and see how many empty businesses there are. So you can see by putting a little more burden on them, all we are going to do is close a few more businesses, businesses that we vitally need in rural Nebraska, and as I understand it, some of the big businesses are having a tough time of it, too. So I would urge you to vote against the McFarland amendment.

PRESIDENT: Thank you. Senator Morrissey, did you wish to speak about the amendment? Okay.

SENATOR MORRISSEY: Thank you, Mr. President, and members. I agree, of course, with part of what Senator Hefner said. I think the deductible part of the committee amendments are a good move to help save the businesses some money on their workmen's comp, but I don't agree with him on what he said about \$10 a week, a buck-something a day, to help these injured workers is way out of line. I don't agree with that at all. I was thinking about this bill coming to work this morning, and coming down 17th Street, while I was thinking about it, I was kind of daydreaming, and I almost ran into the back of this white, brand new, white New Yorker that pulled out in front of me just down by South Street. It had the license plates of "SEN 19" on it. I am not sure who that was. I didn't recognize the old fellow driving it, but it was a nice car. Hopefully, the owner of that car wouldn't have to go on workmen's comp at the low rate that we now have, and the slightly, slightly increased rate that we are proposing at \$10 a week, because I think the car payments would be in trouble. Of course, a lot of these men and women working for wages in the state aren't driving New Yorkers but the car payment on the old Chevy can be in jeopardy just as well as the car payment on a New Yorker. I don't know how many of you have had to live on workmen's comp but I have for extended