

signing the contract in the first place. That person had ought not to have been involved, they ought to have looked at the contract. Many contracts, of course, contain fine print and need to be read in their totality. I can mention a number of other contracts, including the insurance contracts, real estate contracts, all of them. Contracts are a very serious business, and to attempt to shift the responsibility away from the person who signs a contract may not be doing that person any favor. So I'd suggest that while we pursue this remedy provided by Senator Nelson, and it may be a desirable one, we recognize that the responsibility for signing...for knowing what is in the contract rests with the individual who reads the contract.

PRESIDENT: Thank you. Senator Nelson, you're next, but may I introduce some guests, please, of Senator Korshoj. In the south balcony, we have 26 fourth graders from Walthill School with their teacher. Would you folks please stand and be recognized. We appreciate your visiting us today. Senator Nelson, please.

SENATOR NELSON: I was going to call the question, but I really feel bad that Senator Schmit apparently did not hear the original discussion when we discussed this bill. I have worked all summer and last year with the Attorney General's Office, and with the real estate commission, and I'll guarantee you, and I know Senator Schmit, he would in no way try to protect an operator such as we have found here, if he actually took the time. And it's not only the elderly, as I mentioned, I have as a registrar of one of the colleges, people from SAC Air Force Base, they found out after they bought the membership they still had to pay \$144 a year to get on the grounds. One couple, and this is patterned after Iowa, and incidentally their lobbyist has approved this bill. We have taken out anything, any operation that is a viable operation would have no problem abiding by these amendments. Iowa are telling us that you must strengthen that more than what you have now. And we have tried to be very considerate. And I just, knowing Senator Schmit, in no way would he want to protect this type of operation. And what they were doing is getting them to sign the contract one night, and they were impossible to back out. One couple in Grand Island, she has multiple sclerosis, went to Omaha to the doctor and thinking, well, we can come back to the campground, as I said, thought they were signing a \$900 contract, actually took their burial money. What they do is they resell these contracts immediately to a bank, so there is no repercussion to come back. And they had a lien put on their house, a lien put