

in attacking these gigantic financial interests who profit from this discrimination, who draw lines which can be demonstrated to be discriminatory. When they block out a segment of the city and virtually all the minority members are in that area, that is not by accident or happenstance, this is America! And for all of his liberality, I'm shocked, literally shocked that Senator Landis does not understand this, I really am. And I'm disappointed, too, because if Senator Landis doesn't understand it, why should I expect somebody from the Sandhills of Nebraska to understand it, where there might be an attitude out there that this is the way you mistreat people of this kind, and it's right because it's the warp and woof of American society. So we have to try to persuade you that you should have a modicum of the concern for people that you have for these large corporations who are able to make it on their own, but nevertheless you give them all kind of concessions and benefits. These are people who are compelled to have insurance, if they drive a car, or they're guilty of a crime. Then you allow these companies to take advantage of that legislatively created obligation under the law and stick it to these people, and they cannot help themselves. Senator Landis can talk about comparison shopping...

SENATOR LINDSAY: One minute.

SENATOR CHAMBERS: ...all that he chooses. But he also knows that if a person is a neophyte when it comes to understanding insurance policies and what you're being told, you can be given a spiel which sounds truthful but it's really misleading. He knows that insurance companies in some states have been required to use idiomatic English in their policies so that people can understand what it is they're being sold and what they're buying. Yet with all this knowledge he believes that all we're dealing with here are market forces, there is no racism, there is no discriminatory intent. I say that there is, and I say it is vicious. This bill being brought to the floor gives us an opportunity to discuss it, make our case in a way that we can in these few minutes, and then maybe find a methodology which is fine-tuned and tailored to give us...

SENATOR LINDSAY: Time.

SENATOR CHAMBERS: ...both some of what we think is needed.