

TRANSCRIPT PREPARED BY THE CLERK OF THE LEGISLATURE
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FLOOR DEBATE

April 19, 2005 LB 70

that? Again, it would save a lot of money if we could eliminate those. But they do that because they found that it does save lives, and fewer people are injured that use, certainly, the rollover protection, that will use a seat belt, and also for those that wear helmets. Will save lives, it will save injuries, it will save the state of Nebraska cost. This is the reason that this bill was brought by Senator Lynch several years ago. He found also a number of people were not carrying insurance. Yes, the insurance is...

SENATOR CUDABACK: Time, Senator.

SENATOR JENSEN: Thank you.

SENATOR CUDABACK: Thank you, Senator Jensen. Senator Kruse, followed by Senator Byars and others.

SENATOR KRUSE: Thank you, Mr. President and members. I am opposed to the amendment and to the bill. But I certainly affirm that the bill is here. I commend Senator Smith for his persistence in staying with an issue that he feels strongly about, and with a great amount of information, the charts and so on, that have been provided to us. I also can affirm air in the hair, which seems to be personal freedom that's at stake here. My opposition is strictly financial. I...most of the statistics refer to the number of fatalities. I am ignoring that. Fatalities are a great pain, but they...their expense is quite different. I'm looking at those who have brain trauma on a permanent basis because they didn't have a helmet and they got their skull creased when it hit the curb. We don't have many of those. I will grant us...be a small number. Some have talked about less than half a dozen a year. I'm going to take very conservative figures here, just in order to get the body to think about this. Let's say there's two permanent brain trauma patients per year. I have checked to see what would be the long-term cost of a brain trauma person who is not able to work again. And that's...a very conservative figure is \$200,000 a year. So two persons would be \$400,000 a year. And that means \$400,000 more next year. You can figure it out, but I've done that. It's \$6 million that we will spend in the first five years; \$16 million in the next five years. At the end of ten