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SENATOR CHAMBERS: Now, nobody asked me whether I want to be called a senior or not. "Elderly" is a term that applies to somebody past middle age who is approaching old age. Now, I shouldn't talk about an issue and use terms without saying what they are. Middle age is deemed to be, generally, the age between 40 years old and 60 years old. That's when you're in middle age. What is old age? That's when you are of advanced years and your energy and vitality and vigor begin to decline. Here's what I want to ask Senator Mines. Is the word "senior" designed to indicate that there...those of us who are older, who would resent being called what we are, namely "elderly"? I'm an elderly gentleman. Now, you may not accept the gentleman part, but I'm elderly, and you are such a gentleman, being youthful as you are, that you would probably allow me to be called a gentleman myself. Why could not "elderly" be used?

SENATOR MINES: I would imagine, Senator, that "senior" is the term used nationally. The National Association of Insurance Commissioners use...has a model act, after which this is modeled, and their term for "elderly" is "seniors."

SENATOR CHAMBERS: Now, I haven't discussed this next with Senator Stuthman, but was any consideration given to the term "codger"?

SENATOR MINES: Not to my knowledge, Senator, nor the word "coot."

SENATOR CHAMBERS: And this one I didn't discuss with Senator Don Pederson. How about "geezer"? That was not considered either, obviously.

SENATOR MINES: Not to my knowledge, Senator.

SENATOR CHAMBERS: Okay. Now I'm going to ask you a couple of things that are serious. Would you turn to page 14? And I mean the question is serious. It may not be a big issue, but I'm experiencing a bit of confusion in how to read the language that I'm going to call to your attention. Beginning in line 11, it says...