

to bring our idea on the one thing that we would like to accomplish. And, at that time, I brought forward the idea of the debit card and that I thought eventually that may be what we would like to do. You have a chart in front of you and I know that Senator Witek will be speaking in support of moving that direction, and so we do have a choice and we need to have the discussion. What happens is we have about three different arguments going here, certainly recognizing Senator Janssen and who he represents and that argument. Also then we have I think what Senator Witek will be speaking to in moving towards the debit card. And then we have those people who think that cashing out is a very dangerous thing. Let me give you one example of some background information as we get into this debate. Alabama has cashed out their food stamps. Before doing that, they hired a company to do an in depth interview and study of 2,000, 2,000 families. They then went to a cash out of the food stamps and they followed up for two years the buying practices of those families, going back and doing continued in-depth interviews. What they found out at the end of that time is that actually people were buying more food with cash than they were with food stamps. Now, part of the rationale is will you become a better consumer with cash? At the end...if you go to the grocery store and at the end of the day you have...you may have food stamps left over but if you go to the grocery store, like the rest of us, and you have cash, at the end of the day you're going to take coupons, you're going to do...and it's true, maybe you aren't going to go to the place you always shop, and that's also part of the argument. Maybe you're going to go to the discount centers and maybe you're going to buy toothpaste, paper towels, those things away from the place where you now use your food stamps, and that's another part of this argument the people haven't really articulated but that's going on. That could very well happen. Do we think that's a negative? That's something we're going to have to decide in the debate. Some people will say, yes, that's a negative. Others are saying, for goodness sakes, that's what we want people to do. And then there will be those who will say if you give them cash, they're just going to spend it on items that they're not intended to spend it on. Oftentimes they mention alcohol or gambling. I can prove to you today that if someone is bent on doing that, they can do that with little effort and so that argument I do not...I do not really think is a very valid one. But while we're on the subject, you know, why do you think it is when people walk into casinos that they're given chips instead of real cash? Now Senator Crosby would never know