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I've tried to follow this discussion, but I was meeting with some people in my office and doing some other things, so there are gaps in my knowledge. But Senator Matzke's comments did catch my attention. Baron Tyson muddied the water, as usual. He did it in a very erudite manner, but, nevertheless, the water is muddied by the time he gets through. He drew a comparison between an individual, who has a credit card, and this situation where you're going to have not a direct line from the holder of the credit card to the company, nor a direct line from the holder of the credit card to the state. There is privity or a direct nexus between me, the cardholder, and Visa. Too many don't take American Express, Senator Cudaback. So any problem that develops is between me and the company. I'd like to ask Baron Tyson a question or two, if he will yield.

PRESIDENT MAURSTAD: Senator Tyson, would you yield?

SENATOR TYSON: Yes.

SENATOR CHAMBERS: Baron, when you were sitting in front of me, you were my mentee, and even though you're behind me, I am going to still think of you in that role. You've come along very well, but every now and then, there's a little shakiness around the edges, so this might be a case where the mentee can enlighten the mentor. If through error or negligence the credit card company nullifies or overrides the authority of a person to make a purchase and that attempted purchase is rejected to the shame and humiliation of the cardholder, to whom would liability run, if there is liability in that case, to the cardholder or to the state?

SENATOR TYSON: Are you talking about the liability for payment, Professor?

SENATOR CHAMBERS: For refusing and holding the cardholder up to ridicule, scorn, and the possible belief in the minds of those watching that he or she may have stolen the card.

SENATOR TYSON: Well, all of those are...that...your entire premise, Professor, is based on a, I believe, a faulty assumption, and that is some one says to me, I am sorry, this card doesn't authorize that. I say, okay, I'll go back and