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minute, if I could.

SENATOR CUDABACK: Senator Chambers?

SENATOR VRTISKA: Senator Beutler.

SENATOR CUDABACK: Senator Beutler. I'm sorry.

SENATOR VRTISKA: Senator Beutler, I was gone for a little while and I came back. I heard you talking about your amendment and you were talking about the mom-and-pop operation losing all this money. I'm trying to figure out where they would lose this much money. You know, the interest rates today are pretty cheap, pretty low, and we're talking about 16, 17, 18 percent interest on money that's owed. I can't understand, first of all, how this is so detrimental. If these are credit cards, who's losing the money, the credit card company or the businessman?

SENATOR BEUTLER: Senator, I don't know how it would flow back, but somebody in business would be losing the money.

SENATOR VRTISKA: Well, it'd be the credit card company, obviously.

SENATOR BEUTLER: Well, the credit card company is going to go back to the...to the...to the originator of the transaction and argue that this isn't part of their deal.

SENATOR VRTISKA: Well, first of all,...

SENATOR BEUTLER: Besides, what's wrong with the state...

SENATOR VRTISKA: ...it's pretty much...pretty much standard...

SENATOR BEUTLER: .. what's wrong with the state picking it up, Senator?

SENATOR VRTISKA: Well,...

SENATOR BEUTLER: We want them to do it. We should...