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FLOOR DEBATE

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of it and look only at where we think contracting ought to be allowed, we can then discuss reducing the age from 19 to 18, which is what Senator Beutler is talking about. But in no case would I agree that a 15-year-old child should be held accountable for every debt or contract he or she may enter into, and that contract could not be disavowed. If you do that, you are saying also that this child can be sued in his or her own name, and has to respond to that lawsuit, whether or not the child can afford a lawyer. If there is to be some kind of settlement reached, you got a 15-year-old child trying to negotiate with "Honest John," the one-eyed car dealer, or used car dealer. There are some things which we as men and women of the world understand about the realities of contracting debt. We know about high-pressure salespeople. We know what can happen when a person attempts to buy a new car. We know what can happen to a person who's trying to buy a new house and doesn't know what the term "points" will mean, doesn't know how to look to see if the foundation is firm, whether or not they just slapped a coat of paint on the house, put in some new storm windows to give it a nice appearance. But never having had the responsibility of even an apartment, why do we want to say that a 15-year-old child can go buy a house that might be a rattrap? And if the child pays until he or she can pay no more, then the house is foreclosed on and taken, and another child can be rooked out of the money.

SENATOR CUDABACK: One minute.

SENATOR CHAMBERS: This is a very serious public policy question. Senator Beutler's amendment will make it at least something we can discuss in a rational matter. But under no circumstance would I even consider lowering the age of contracting and entering into every kind of debt to 15 years old. You got a child just recently out of grade school. I don't think that is wise. So as a first step--and I'm not binding myself to agree all the way across the board with the bill--I'm going to support Senator Beutler's amendment, which would strike 15 as the minimum age and replace it with 18, which is the age we were talking about the other day when this whole thing first came before us. Thank you, Mr. President.