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doctors, lawyers, counselors, the ones who generally are deemed to be the leaders of a society. When all of these gigantic issues pass by unnoticed and unattended to by the supposed leaders of society, you know the ordinary run-of-the-mill, garden-variety person trying to make it from morning to evening, from one end of the month to the back end of the month, without too many catastrophic occurrences, you know they're not going to attend to these things, but they become aware that bad things are happening in their lives. Prices of everything will rise. They have less money for this, less money for that. Bill collectors are becoming more insistent and, as Senator Beutler touched on, this change in the bankruptcy laws is one of the most unconscionable, reprehensible things to occur. This is where the church should have spoken, and when I say the church now I don't mean just the Catholic Church. I mean all of these religions. Because every one of them has members who are strapped financially and they should be informed enough, the leaders of these churches, to see the damage that is going to be done to their members and ultimately to themselves, because the less money that their members have, the less they're going to be able to ante up into the church's pot. But you cannot go to your mailbox for too many days in a row without getting some kind of message from a credit card outfit importuning you to get one of their cards. I get them all the time. I cut them up and write to these companies and tell them, don't send me any more promotional material of any kind. So the credit card companies will make it as alluring as possible to get people, who are living in debt anyway, to think of this plastic as free money, a way to get everything you need, without emphasizing that you're going to have to pay for these things at some future date. So after helping to create the problem, the credit card industry was able to come into Congress and, with their political muscle, persuade them to do with the bankruptcy laws that which ought to be a sin if churches still teach that anything is sinful. By making it virtually impossible for people to shed this consumer debt, they are putting millstones around the necks of the heads of families and others who have not yet started families for a period of time which nobody can calculate the ending to. I have a credit card and I have used it, but I use mine prudently. I don't allow amounts to continue staying on that card that I'm giving them that high rate of interest on...