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everything they can, words to that effect. Some people might say why do people go into debt? That's the nature of American society. When these credit card operatives encourage people, who they know are up against it, to make use of this plastic and they charge exorbitant interest rates because they know a lot of people are not going to be able to pay these...

SENATOR CUDABACK: One minute.

SENATOR CHAMBERS: ...cards off, so they recoup the money that they provided several times over. But these outraged congressmen and senators, congresswomen are going to pretend that they're so offended by what Thomas DeLay is doing. He's just showing the world what all of these people in Congress, by and large, are. That's why they're mad at him. He let the world see it. You think he just became this way? No. You all have tried to change the rules on the floor of the Legislature to stop me, so why are they mad? Because he changed the rules of how the Ethics Committee operated so that "Repelicans" cannot be brought to book in the way that Tom DeLay has been three times by the Ethics Committee. You all amended the constitution to get me out of the Legislature. How is that anything any better than what Tom DeLay is doing? How is what he's doing any worse...

SENATOR CUDABACK: Time, Senator.

SENATOR CHAMBERS: ...than that? Thank you, Mr. President.

SENATOR CUDABACK: Uh-huh.

SENATOR CHAMBERS: Was that my third time?

SENATOR CUDABACK: That was, Senator.

SENATOR CHAMBERS: Okay.

SENATOR CUDABACK: Senator Howard, you're recognized.

SENATOR HOWARD: Thank you, Mr. President. In researching the management issue, I would like to just...to add apparently there