up and clarify the credit card law.

SENATOR CLARK: Senator Vickers.

SENATOR VICKERS: Mr. Chairman and members, I wonder if Senator Newell would respond to a question, please.

SENATOR CLARK: Senator Newell.

SENATOR VICKERS: Senator Newell, is your amendment printed any place in the Journal, or...?

SENATOR NEWELL: It is not.

SENATOR VICKERS: As you explained it to us, it would say that a business that at least 50 percent of its income is derived from the sales of things other than alcoholic beverages, is that what you were saying?

SENATOR NEWELL: No. Basically, it says that use of a credit card can only be in establishments that sell food, further qualifying it to have to have 50 percent or more of sales derived from food. So you just can't... it just can't be a tavern, okay, where mostly people... a neighborhood tavern where people drink. It has to be a place where you can...where sales of 50 percent or more are from food and you can pay for that food and the drinks with a credit card.

SENATOR VICKERS: A credit card approved by the Commistion.

SENATOR NEWELL: A credit card approved by the Commission.

SENATOR VICKERS: Why approval by the Commission and not by the Department of Banking?

SENATOR NEWELL: It is a tighter way of trying to deal with making sure that you can't use a Brandeis credit card, you know, or that Mickey's Tavern doesn't offer a credit card of their own. Basically, it is a way in which the Commission can regulate the use of credit.

SENATOR VICKERS: Are there any....to your knowledge, are there any restaurants that issue credit cards of their own?

SENATOR NEWELL: To my knowledge, at this time there are not but what the purpose here is to try to prevent that