Schmit say these banks ought to look out for themselves. I haven't heard anybody, other than myself, say when merchants are careless enough to accept these checks from people without adequate verification, then it's their loss. I haven't heard that. We have, in the law, requirements and machinery for the county attorneys throughout the state to help these careless merchants. If those people who operate gas stations along the highway don't have sense enough to require payment prior to the pumping of gas wind up with an individual pumping gas and running, we have the State Patrol, whom Senator Haberman was just speaking for, race at breakneck speed down the highway trying to catch these people to make up for the carelessness of these business people. So then, after we have built a net of protection around all these bigshots,...

PRESIDENT: One minute.

SENATOR CHAMBERS: ...around all of these lawyers, around all these trained people, to protect them when they are careless and slipshod, we're going to turn around suddenly and take a lot of elderly people, who may not be educated, period, and say they better learn how to read these contracts, they better read the small print and things of that nature. I cannot buy that, I cannot accept it, I think it is unconscionable. The most recent scam that I saw I read about yesterday in the paper where some baseball team, which has trouble selling season tickets because they always lose, said that this fellow called Ernest, not the one speaking, was going to be available for people to take pictures with him. When the public got there,...

PRESIDENT: Time.

SENATOR CHAMBERS: ...there was a five foot tall cardboard cutout of this individual, and they were outraged. But, if people had read the small print, they would have seen that he was not going to be there. But nobody condemned these people for not reading the small print. They condemned that big operation for using small print and deliberately misleading the public.

PRESIDENT: Thank you. Senator Ashford, you are next. I don't see you. (Laughter.) Senator Lynch, would you...

SENATOR LYNCH: Question.