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bit later, we are changing substantially the way that this is going to be implemented, and so there are a number of issues that are raised in the fiscal notes about the costs, and I would just ask you to wait for the discussion about the amendment before we deal with some of the cost issues. There are concerns over confidentiality, but our Treasurer staff currently has to undergo background checks by the State Patrol. They are fingerprinted. They sign IRS, federal Health and Human Services, federal Treasurer's Office confidentiality statements, so obviously the confidentiality issue has been dealt with as well as it can be with any state employee within the Treasurer's Office. Probably the biggest thing is the change factor and especially in the light of what we're facing this year financially. Doing things the way we usually do is not only comfortable, but it also has its own kind of efficiency. But if we have, as we have put an emphasis on e-commerce, if we have people processing part of their work via computer already, this would just allow them to process all of their work via computer. But having a different way to do things is going to require people to adjust their work...their ideas about work. We now have 918 employees that in some way handle mail every day. Now their job obviously, in many cases, involves something besides that mail, but we also hire security companies because of the transportation of funds. We lease cars for the transportation of funds. It takes two employees at a time to deliver the mail to the Treasurer's Office, so we have an investment in the way we're doing business right now that we would be able to change under the new process. I think that one of the issues that we have to get past is some of the personality issues, and I will speak to that because I was one of the people most involved in centralizing the receipt of child support. And it took me awhile to embrace some of the activities that I saw the Treasurer's Office, operating under a different Treasurer at that time, doing around the issue of centralizing child support. I probably was one of the people who came latest to embracing them doing that, but when I got their proposal I was very impressed with the business practices that they included in that proposal, and I have been impressed with the work that has been accomplished. The banking function, and that's the one thing that I would ask you to focus on, because it's the banking function; we are not talking about in any way taking over any of