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SENATOR MINES: ...I believe he's doing that now. Thank you.

SENATOR HUDKINS: Thank you, Madam President.

SENATOR SCHIMEK: Thank you, Senator Hudkins and Mines. Senator Chambers, you're next to speak. Senator Mines is next to speak. Senator Chambers waived.

SENATOR MINES: Thank you, Madam President. I think if those that were paying attention, this does have unintended consequences if we strike the language, page 2, line 4, and I believe that just a mere correction will help us include all those that should be included, as well. And I might just take a minute, and Senator Landis had talked about the...and certainly, I think, has a great point, that a Barnes and Noble, as an example, might receive undue revenue by someone losing the card and not...and then not using it and, yes, that does flow to the bottom line. But another example might be, I pay all my bills electronically, and when I receive a bill, let's say, from ABC company for \$20, I go to my debit account and electronically create a check and send that check off to ABC company electronically. I don't see it, but my account is debited, and ABC company receives my check--this has happened to me--and they either choose not to cash that check or they lose the check and it doesn't get deposited. The unintended consequence is that my account has been debited, and the bank has not fulfilled the obligation to the payee. So the bank in that case has unintended receipts, and I think it's very similar in nature, and perhaps the outcome is the same. I know the outcome is the same. I don't know that we can protect from stupid. And in the case of either not depositing or losing, afraid that sometimes there are unintended consequences. So that's just a mere example of a similar transaction. And thank you, Madam President, for your time.

SENATOR SCHIMEK: Thank you, Senator Mines. We are continuing discussion on the Chambers amendment. Senator Chambers, you're recognized.

SENATOR CHAMBERS: Thank you. Madam President, members of the Legislature, and thanks to Senator Mines and Senator Hudkins,