

I got him out on bond and while he was out on bond, within three days, he issued eight or nine more checks in grocery stores. This goes on all the time, they are also professionals. Professional check writing organization that operate in crews of anywhere from one to three to five to ten to fifteen members, I had one group from Kansas City recently, the check writer was a nice looking fellow driving a nice vehicle with a nice wife and two little children with him, his profession was check writing and they operate from town to town, community to community, they are very adroit and very effective and because merchants, of course merchants are all greedy people. Nobody ever stops to think that most of the check writing, check cashing that they do or check accepting that they do is an accomodation and it is an accomodation that is accepted and a necessary part of a business operation. But it all gets down to the professional, who worked it, I am not concerned about the sometime guy that gets too much to drink and goes down and writes a five dollar check at the liquor store or a ten dollar check at the liquor store, I am concerned about the, and the way this is written, check writers don't go and issue checks for a thousand or twelve or fifteen hundred dollars when they want to defraud somebody. They float 15, 25, 60 dollars and all manner of falseification, forgeries, pay-roll checks, all of that stuff, and they do it as a profession and when these people do it and you make it a misdemeanor, they go over the line into another state, the offense is not extraditeable and they go scott free and the people holding the check have no recourse whatsoever. Now, this is particularly true in communities which are located close to the county lines and especially the South Dakota and the Kansas state line. They operate frequently from there, they operate in Kansas City very heaviliy into southeastern Nebraska and southern Nebraska. Now as far as having restitution under this bill, that the merchants or the holder of the check may have restitution as in a civil judgment, what would a civil judgment be worth against a guy like this, it would be worth nothing, it doesn't mean a thing, it is just sweet language in the statute that we would like to indulge in in order to get something

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passed along. We ought to think about these things, there are two sides to this, and the courts today have the power, they have the remedies, they have available to them the tools, they don't automatically send all check writers to the penitentiary, and very few insufficient fund check writers get more today in my community, more than a nominal fine of 15 or 20 or a few dollars plus restitution, that is all they get. Now the forger, the no fund check writer, the no account check writer, the specialist, the artist, the crafty individual is going to be benefited by this bill, it is not going to help those small timers who already can be taken care of the courts as it is.

PRESIDENT: Next to speak is Senator Chambers.

SENATOR CHAMBERS: Mr. President and members of the Legislature, I have to speak in favor of this bill. It is not to benefit me, I don't have a checking account. I think banks sometimes make money off of checking accounts because I don't think that they have to pay interest on them, do they. Commercial paper is for the benefit, not of citizens, but of the financial community. Checks were for the benefit of merchants. It became a good thing for them by extending the benefits to ordinary citizens. I remember times when it is very difficult for certain people to have checking accounts and be allowed to write checks. Now the merchants are willing to accept the good aspect of checking, but they don't want to undertake the risks that go along with it, they might have to exercise a bit more care in the cashing from checks of people