

when he started talking, suggested that anybody who was dumb enough or fool enough to accept a thousand dollar check deserves to loose that money from somebody that he doesn't know. Well Senator Carpenter, if you will read that bill, the bill doesn't provide accepting a thousand dollar check at all, it provides accepting for example, you suggested \$50 is as high as you would like to go, well it provides for accepting for all the \$50 checks that you want to be gullible to accept in one year. It isn't one thousand dollar check, it can be a thousand, one dollar checks at a thousand different places, and the

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guy has one year to go around and do it, so what you have done is to give a license, so to speak, a license to steal to whatever amount that you set the limit, five hundred to one thousand or whatever, because as Senator Carstens pointed out, someone coming from out of state can come through, go up to 499 since we set our limit at five hundred, more out of the state and they have cleaned it, they have got it free. Now if you don't think that it happens, I will give you some practical examples of incidents that have occurred right here in Lincoln. You have professional teams, they will consist of three, four or five, they will have an advance man that will come in go to a Lincoln bank or some bank in a small town, whatever Primrose, Melrose, anywhere, they will get a check account opened up with \$20 deposited so that they are legally having a checking account, they will get the checks printed with their names and maybe three or four others, names of all the members of the team, and then they come and hit a store like Brandeis, Golds, whatever it is called today, and they can go to Lincoln with a team of five under the present limit you are up to \$2,494 they can legally go up to, move out of the state and never have any repercussions. So the myth about having to be gullible enough to write that one thousand dollar check is simply not true. The bill provides the means, whereby, in one years time that an individual can accumulate a tremendous amount of dishonest money, so to speak, and in effect never be punished for it. O.K., but let's take like Senator Luedtke says the alcoholic, who is the individual who usually does write these insufficient fund checks he is talking about. At the present time with the limit of \$75, this alcoholic knows dog gone well what that limit is and he doesn't usually go beyond it. When he does, if you will check the records and the courts throughout this state, they have pretty much controlled him in getting restitution or shutting him off from writing checks around. You don't have many alcoholic, insufficient fund check writers in that penitentiary. The law that we have has worked remarkably well. It has done some hurt to the business community but they have lived with it. Now, the idea that you are helping the individual by giving him a higher limit I think is even more false, you are not helping him you are hurting him. You are making him, as Senator Luedtke suggested, he is a weak individual usually, you are making it possible for him to get up to an amount that he isn't ever going to get repaid. \$50, \$75 he can probably handle, the courts can probably control him, he can probably pay it out even if it is two or five dollars a week. Once he builds up to 500 or a thousand dollars that individual has no recourse but to throw up his hands, it is an amount that he probably can't even conceive of and either be packed off to the penitentiary or spend time in the county jail, at our expense. Now, the other idea that has been suggested here is that this bill is going to make it possible to handle this on the local level. Well if you will go back and check the existing law, 28-12-12 to 28-12-15, that is in the law now, we are not changing that, it is already there that is what we are working on. Right now if an individual writes that \$75 or 500 or thousand and it is a felony, it can be handled in the local county jail, and it can be handled in such a way that he doesn't have to have the felony conviction, the judge can give him