

# Bad Checks No Problem Here

## Merchants Don't Complain About Aggie Overdrafts

By TOMMY DeFRANK  
Staff Writer

Aggies may be lovers, drinkers and hell-raisers, but they're not check bouncers.

At least not to a serious extent, according to university officials and area merchants, who must constantly endure the hot check passers as a business hazard.

Bad check horseplay is virtually non-existent on campus today, but in the past students have enjoyed notorious reputations as check artists. One fellow was having a beer party on the banks of the Brazos and he ran out of spirits. He proceeded to the whisky bridge liquor store to purchase some hard stuff, and he made his check payable to the Brazos River State Bank. He got his booze but the store's proprietor wasn't so lucky with the check.

Another undergraduate was a bowling fanatic and continually cut classes to bowl. He became so addicted to the sport that he was forced to start passing bad checks to finance his game. The accumulation of the two finally caused the frustrated sportsman to be dismissed from school.

Still another Aggie endorsed a check by signing his name as "U. R. Easy." The draft went through a clerk, the cashier's

office, the fiscal office, a local bank and the Federal Reserve Bank before the error was discovered. By that time Mr. Easy had already vanished along with his easy money.

But such incidents are generally a thing of the past today. So few bad checks are passed by students that no area merchants contacted by The Battalion felt that the situation was

a problem to normal business operations.

returned to his firm is "nominal" and virtually insignificant.

"We have no problem at all. We do get some insufficient checks but I don't imagine we get any more of them from A&M students than from our regular customers," Waldrop claimed.

The assistant manager of the Jones Bridge Package Store,

across the county line in Burleson County, noted that the store does a sizable business from college students but that no particular problem results from the minute number of bad checks.

"Our number of returned checks is very, very small. We have maybe two or three a month. Most of our sales are for cash, but students are very fine about making their checks good,"

Stephens said.

Most businesses send two notices to persons writing insufficient checks. If no action is forthcoming the case can be referred to the county attorney, and if the account is still not paid the attorney can bring legal action against the writer. Under the legislative act of 1963, first offenders who refuse to settle a returned check are subject to a

## Student 'Rubber' Checks Usually Honest Mistakes

\$1,000 fine and up to two years in prison.

The Memorial Student Center, which has cashed more than two million student checks and averages approximately 200,000 checks annually, also has very little difficulty with bad checks.

"In January we cashed 9,090 checks for a total of \$91,652.69. Of this number only \$1,446.24 in checks were returned because of insufficient funds," revealed J. Wayne Stark, MSC director.

"If a check comes back it is not necessarily bad. The most common reason for returned checks is overdrafting. Another is the consolidation of banks where the person may forget to change the bank's name on the draft. Of course, we always have a few forgeries, but maybe only one or two a year.

"One boy disappeared two weeks after the start of the second semester and he still owes us \$85. Nobody knows where he is and it probably never will be collected. However, such cases are extremely infrequent," Stark continued.

He added that the MSC follows the same general procedure in handling such checks as local businesses, and he observed that the check policy here is much more liberal than at other colleges.

"We are one of less than 25

of 700 unions that will cash checks for students, and our policy is very liberal. At the University of Texas students who don't pay a bad check within five days are automatically dropped from the rolls," he pointed out.

The MSC will presently cash any student check between \$10 and \$20 upon presentation of the student's identification card.

In 1961 the Executive Committee adopted a \$2 fee for all returned checks "with appropriate disciplinary action for repeated offenses," but Stark claimed that the fee does not cover the expenses of tracing and collecting the check.

"Sometimes we spend \$15 worth of energy collecting it. We need extra clerks to cash checks, write letters and play detectives for us at times," he said.

He also explained that the MSC agreed to cash student checks 15 years ago because at that time there were no banks near the campus and students had to go into downtown Bryan to cash a check.

"The university has made a very unique service available. There is every argument to do away with it, but I am glad the service is offered and I hope it is continued to be offered," he added.



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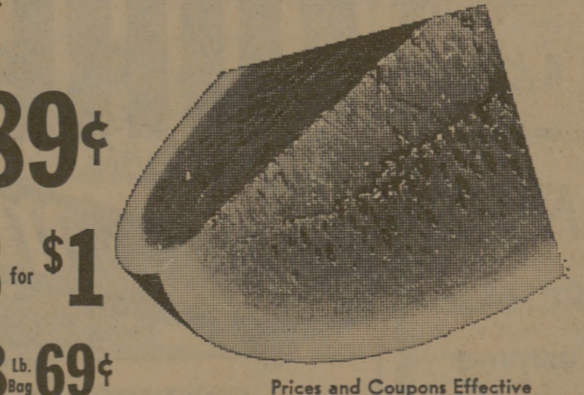
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