

Errors may lead to insufficient funds

# Hot checks stirring sparks at A&M

By Sondra McCarty  
Reporter

While thumbing through the daily mail, Mary, a Texas A&M student, comes across a check returned from her bank and quickly corrects this error.

Although Mary is fictitious, she represents 50 percent of the Bryan-College Station bad-check writers who find this situation embarrassing and immediately pay the debt, Brazos County Attorney James D. Kuboviak says.

The majority of these people write bad checks because they have insufficient funds because of accounting errors, Kuboviak says.

The remaining 50 percent of the people who write bad checks are divided into two other groups, he says. "Twenty-five percent of the population writes a check knowing it is going to be bad, but plans on depositing the money before the check is processed," he says.

He says the remaining 25 percent of offenders write checks knowing they will never pay it.

"This type (the latter 25 percent) is no different than any other form

of theft," the Brazos County attorney says. "I am looking for the chronic person who is trying to beat the system."

"But there is no stereotype; this is one offense that gets every age, race and sex."

Glenn Schroeder, College Station deputy finance director, believes some bad checks are a result of the poor economy.

"Historically, it has always been the student," Schroeder says. "However, in the past two years the number of home owners and businesses writing bad checks have increased."

"People are accustomed to living at a certain standard and try to continue, even if they do not have the means."

Kuboviak says a poor economy also forces people to write bad checks to purchase food.

"This is more for survival, and I can tolerate that," Kuboviak says.

Dorinda Arden, Check Worthy sales representative, says the company has seen only a slight increase

in the number of bad checks in the past five months.

Switzer Deason, president of Check Worthy, says the company, located in 28 states, came to College Station in 1983 when many businesses in the area had a lot of returned checks.

"Basically, what we (Check Worthy) do is everything the merchants would have done themselves," Deason says.

Merchants have all their checks collected by Check Worthy, he says. Then, Check Worthy sends all checks to the banks for processing, and it has a 42-day cycle in which to collect on the bad checks.

Arden says Check Worthy helps A&M, College Station and more than 200 local merchants to collect on bad checks.

"We process an average of 100 checks per day," Arden says, "and 16,351 bad checks went through Check Worthy between March 1 and Dec. 31, 1986."

Check Worthy has a collection rate of 85 percent, she says. The remaining 15 percent is sent back to the merchants so they may prove with the county attorney.

The merchant first must file an affidavit, he says, and then determine whether or not to continue prosecution.

Hot-check writers are given a chance to pay the debt, Kuboviak says, but if they don't, a warrant of arrest is issued.

"We average \$25,000 a month in restitution, maybe a little more," he says. "In 1986, we received \$340,632.60 in restitution from the merchants."

"We will allow them an opportunity to make restitution," he says. "If they go to jail, I do not want restitution, I want a hunk of their back."

Bob Piwonka, manager of Student Financial Services, clear-cut prevention policy.

"If you write a check, have it in the bank to cover it," he says.

## Groups say bars taking pot in designated driver plan

AUSTIN (AP) — Hundreds of establishments serving liquor in Texas will participate in a program serving non-alcoholic beverages to a person claiming to be a designated driver, a coalition of organizations said Tuesday.

Charles Haynes, president of the Texas Head Injury Foundation, said his foundation, Texas Hotel and Motel Association, Alliance of American Insurers and Southwestern Insurance Information Service had solicited the cooperation of more than 300 es-

tablishments "to encourage responsible consumption of alcoholic beverages."

The coalition said it would distribute over 500 posters to the hospitality industry, encourage people to designate a driver and announcing to patrons that the coalition would provide free non-alcoholic beverages to the designated driver.

Don Hansen, president of the Hotel and Motel Association, said the non-alcoholic drink program was started during the recent holidays.

## Houston car chase winds up in kitchen

HOUSTON (AP) — A stolen car carrying robbery suspects crashed into the kitchen of a house and touched off a flash fire that destroyed the one-story residence, police said.

Nobel Williams, 56, was the only person in the house at the time Monday, and was able to escape by running barefoot outside.

The crash ended a chase between the suspects and an off-duty Houston police officer who had spotted a

stolen car racing across the parking lot of a shopping center.

A restaurant manager was robbed and knocked down across the street moments before the officer saw the car, investigators said.

After a 12-mile chase, the suspects turned off an Interstate 10 exit, hit a truck and then spun out of control for a block before slamming into the house, said the off-duty officer, Jack Harris. The car barreled over a stove and ruptured a gas line, police said.

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