

# Bouncing the bad check problem

This is the third in a series of articles written by George E. May, an inmate at the Nebraska Penal and Correctional Complex. Today, he writes about the Checks Anonymous program at the prison.  
by George E. May  
Number 27571

The loudspeaker in the prison yard blared, "Attention! Attention in the yard! Checks Anonymous will meet in the R.D.C. Unit, now!" This is Wednesday afternoon—a special day for the 50-odd members of a unique organization.

*"...Checks Anonymous is a group banded together to help one another...with rehabilitation, restitution and recovery."*

The Society of Checks Anonymous is a group banded together to help one another. Members help each other with rehabilitation, restitution and recovery. This is done to fulfill our responsibilities to society and promote honesty, decency and integrity by amending the errors we have committed.

Checks Anonymous was founded at the state Penal Complex in 1963. It has served more than 1,000 members since its inception and has been imitated at several other institutions in this country.

The group was conceived by a former associate warden who saw the need for such a group. He realized the need through his personal experiences of writing bad checks and was willing to admit he had a problem.

Patterned after Alcoholics Anonymous, the purpose of the group was the application of the mutual help principal and the elimination of pending check charges against inmate members. The group's activity has been startling. With a total membership of more than 900 during the first eight years of operation 537 had detainers lodged against them.

A detainer is the legal document filed against an inmate for an alleged crime other than the one for which he is imprisoned. It is a tool often times used to thwart the rehabilitative process and, in theory, it works like this:

A man or woman could cash 10 insufficient fund checks in 10 different counties or states and then be extradited from one county or state to another until he completed a prison sentence for each bad check. Sound like doing life on the installment plan? It is! And I can attest to it's workability.

Of the 537 detainers filed against Checks Anonymous members, several hundred were dismissed and more than \$6,100 in restitution was paid to badcheck victims. This is a sizable amount when you consider the average 35 cents a day in wages an inmate receives and the 75 cents per month he pays in membership dues to perpetuate this restitution fund.

As the basic philosophy of the organization expanded, it became apparent that the mere elimination of pending check charges did nothing to

reform the offender or to reduce the incidence of bad checks. Consequently, Checks Anonymous began external education programs designed to correct these inadequacies.

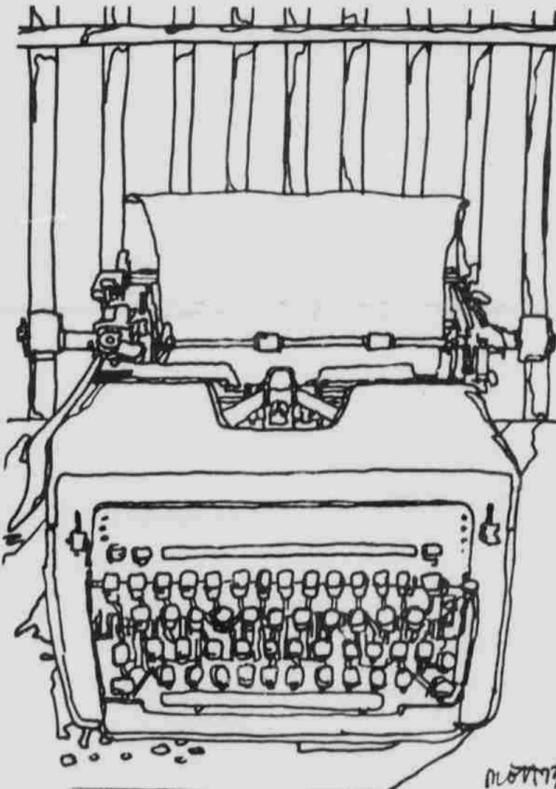
The first program outside the institution involved a plan possible only with the help of Nebraska county attorneys. Two volunteered, and it went into operation. The county attorney, upon receiving a bad check complaint, would contact Checks Anonymous and allow 10 days to get in touch with the offending party. One Checks Anonymous member would immediately write a letter to the violator explaining the pitfalls of a "paper-hanger," as the bad check writer is known in prison jargon.

The letters hopefully scare the offender, and, although it is difficult to accumulate objective statistics about crime prevention, we know that none of the 168 persons corresponded with went to prison.

Because of the results of "Operation Letter X," we then endeavored to reach every Nebraska town via an awareness campaign dubbed "Project C.A.S.H.," Checks Anonymous Supplies Help.

In form and substance this is a bad check prevention packet—but also it is more. It is an all-out effort by a group of inmates to keep people out of prison. It is an effort to stop the potential offender and to reform the guy who has "been there and back." We are not trying to play police officer or get anyone "busted" for writing bad checks. We are trying to scare the potential offender and feel the Checks Anonymous packet will help.

It contains a warning poster, testimonials, discussions on check cashing policies, statistical information and other prevention aids. Also included



is a "Three-Two" policy, designed to rapidly determine if the check might be bad, and a pledge card, a humorous wallet-sized card to remind one of the grave consequences of writing bad checks. To date, we have distributed more than 5,000 packets.

If a "picture is worth a thousand words," as the saying goes, a personal confrontation between the professional check-taker should be worth a lot more. With this in mind, we started our Check-Cashing Symposium for Nebraska merchants and bankers.

*"...we hope to induce a ripple that will cause a tidal wave—and put ourselves out of business forever."*

The symposium is composed of check writers ranging from the accidental first offender to the sophisticated professional. They discuss check cashing policies, methods used by check offenders, ease in which most types of identification can be obtained, the stereotype criminal and other information helpful in determining whether the merchant should cash a check. Also covered are different ruses used in setting up bank accounts and "kiting" checks. A 16mm film, "The Paper-Hanger," is generally shown to stimulate discussion and to stress the seriousness of lackadaisical policies.

The most productive part of the program is the question period when the panelist generally bares his soul. The questions run the gamut—"are there any definite characteristics to look for in a bad check passer?" (Yes!), or, "Is there any prevention aid that we might employ to scare the potential offender away?" (Also yes—a new development called Identiseal! It is novel because it will allow the fingerprinting of a person cashing a check with no mess and yet leave an impression on the check itself. Its deterrent value is doubled because of the conspicuous way which the Identiseal poster is displayed at check cashing facilities. Checks Anonymous was immensely impressed with this weapon and a vote of the membership present at one meeting didn't turn up one member who would attempt to cash a check at places using Identiseal.

I would be remiss if I did not mention our proudest accomplishment—reducing the rate of recidivism among Checks Anonymous members. The word recidivism means literally, "falling back into prior criminal habits," or returning to prison on another conviction.

The nationwide record is appalling—more than 50 per cent of all men released after serving one sentence return to prison again. We are proud that active members of our group have a recidivism rate of less than 15 per cent.

Our C.A.S.H. packets and symposiums are not a panacea for the ills of badcheck cashing that costs Americans more than \$4 billion annually. But we hope to induce a ripple that will cause a tidal wave—and put ourselves out of business forever.

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