

Checkrite watches out for wrongs of bad checks

By Margie Honz

Think twice about writing a bad check in Lincoln.

Not only is it illegal to write a check with insufficient funds, but it could be costly if your check bounces into the hands of a merchant protected by Checkrite collection agency.

About 500 Lincoln businesses use the service, said Checkrite's Kathy Jo Nissen.

Nissen said Checkrite started in Lincoln in January 1980. The agency attracts merchants because it goes after people who write bad checks, she said. This saves merchants both time and labor costs, she added.

Any bad check received by a Checkrite merchant goes directly from the bank to Checkrite, Nissen said.

The agency then attempts to collect money from the check writers. Checkrite then adds a \$7 service charge to every check it receives, Nissen said.

Checkrite keeps the service charge. It also charges each merchant an annual fee, Nissen said.

In return, the merchant receives the full amount for which the check was written. The merchant gets a bulletin which has the

names of people who have written bad checks to Checkrite merchants, she said.

Legal action

Although Checkrite does not take legal action against uncollectable accounts, merchants are free to do so after the agency notifies them of the account's status, Nissen said.

The Checkrite decal that warns people of the \$7 service charge for bad checks is often displayed at businesses. Nissen said this may make customers more cautious.

Taco Inn, 13 and R streets, has used Checkrite for about a year, said Manager Jon Scholl. Although the number of bad checks has not been lowered, collection rates have increased, he said.

Scholl said Taco Inn needs the service because Checkrite is more consistent in collecting than the store would be.

Checkrite uses a different billing method than other collectors. Most other collection agencies charge a business even if they are unable to collect on a check, he said.

Mark Opegard, manager of the Nebraska Bookstore at 1135 R St., also expressed satisfaction with Checkrite. He said the agency has been successful because many collection services keep half of the amount

collected. Opegard said the yearly subscription fee to Checkrite is worth the successful collection rate — which he estimated at about 90 percent.

He said Nebraska Bookstore gets a number of bad checks from students, faculty and other shoppers.

Opegard said the store received 75 bad checks in January. They totaled more than \$3,500.

He said the store gets more bad checks during the first part of each semester and before Christmas.

Discourage checks

Opegard said the store started displaying Checkrite stickers about a year ago, hoping to discourage customers from writing bad checks, but it didn't work.

"In fact, 1980 was one of our worst years, but that was mostly because of the economy," he said.

Opegard said legal action is damaging to people who write checks that bounce.

"They're breaking the law when they do it, and a lot of people don't realize this," he said.

Even Herm's Liquor Store, 1644 P St., is cracking down on check writers, according to manager John Goldsberry.

Herm's cashes personal checks written for \$15 without a purchase or for \$15 above the amount of the purchase. On Jan. 24, the store began requiring a drivers

license and 10 cents for each check written without a purchase, Goldsberry said.

He said Herm's does not use Checkrite because the late Herm Strackbein, owner of the liquor store, never wanted it. Goldsberry said Strackbein thought the \$7 service charge would scare away business.

"Herm never did do anything about bad checks," Goldsberry said.

This gave the store a reputation of not collecting on bad checks.

Goldsberry said he sends letters to customers who write bad checks. If the customer does not reply within a week, he files the check with the county attorney, he said.

The county attorney charges \$2 for each check filed, but Goldsberry said this is reimbursed to the store if the attorney collects the money. If not, Goldsberry said, he loses the fee and the amount of the check.

Before Goldsberry began taking legal action, Herm's received about \$100 to \$200 in bad checks every week, he said. Now, two-thirds of the checks are taken care of immediately.

Goldsberry said the store's check-cashing policy is good for business, but admitted it might be a temptation for people to write bad checks.

"We need something here to let people know we don't just give money away," he said.

Enroll Today!

The 1981
Spring session of
Free University

Questions?
Call
472-2454
Nebraska Union
rm. 200



Sponsored
By
UPC

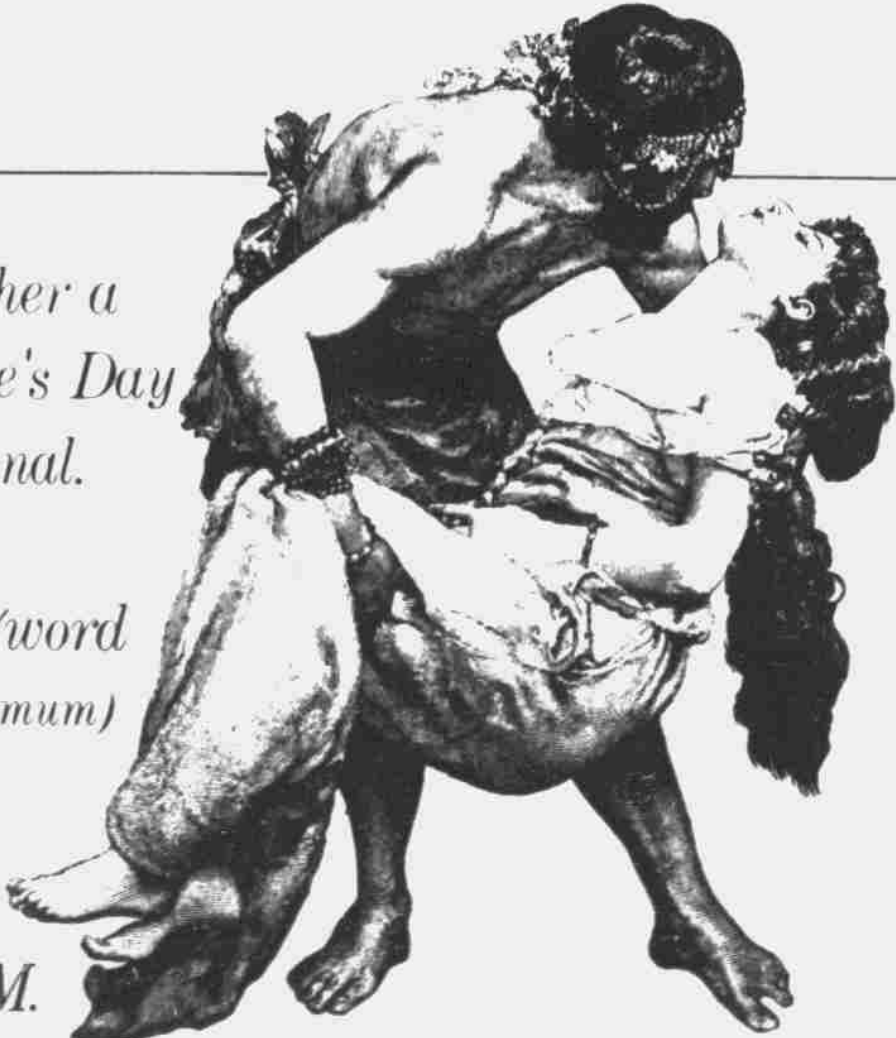
Look for a full course directory in this
Wednesday's paper. Registration begins
Monday, Feb. 9 in the Nebraska Union.
Look for our booth from 10 a.m. to 3 p.m.

SWEEP HER OFF HER FEET!

Write her a
Valentine's Day
Personal.

Only 10¢/word
(\$1.00 minimum)

Deadline:
Feb. 11
5 P.M.



Broadcasting department to co-sponsor competition

The UNL School of Journalism's broadcasting department was chosen by the board of directors of the Broadcasters Promotion Association to co-sponsor its 1981 International Awards Competition.

Professor says warmth to stay

UNL's Art Douglas says Nebraskans can expect warm and dry conditions that have dominated this winter to return and continue for another month or two, but precipitation may be near normal early in the spring.

Douglas, an assistant professor of geography, is on a one-year leave of absence from UNL at the Scripps Institute of Oceanography in LaJolla, Calif.

From California, Douglas reports that the northward swing of the jet stream above Canada, which he pointed out last November would likely result in warm, dry air for the northern plains this winter, is likely to come more out of the southwest in the early spring. This will bring above normal temperatures and near normal or slightly below normal precipitation through April, he said.

Prof. Pete Mayeux of the broadcasting department said the department asked to help with the contest for several reasons. The co-chairwomen of the awards committee, Judy Horan of WQWT and Deb McDermott of KOLN-TV/KGIN-TV, are located in Omaha and Lincoln.

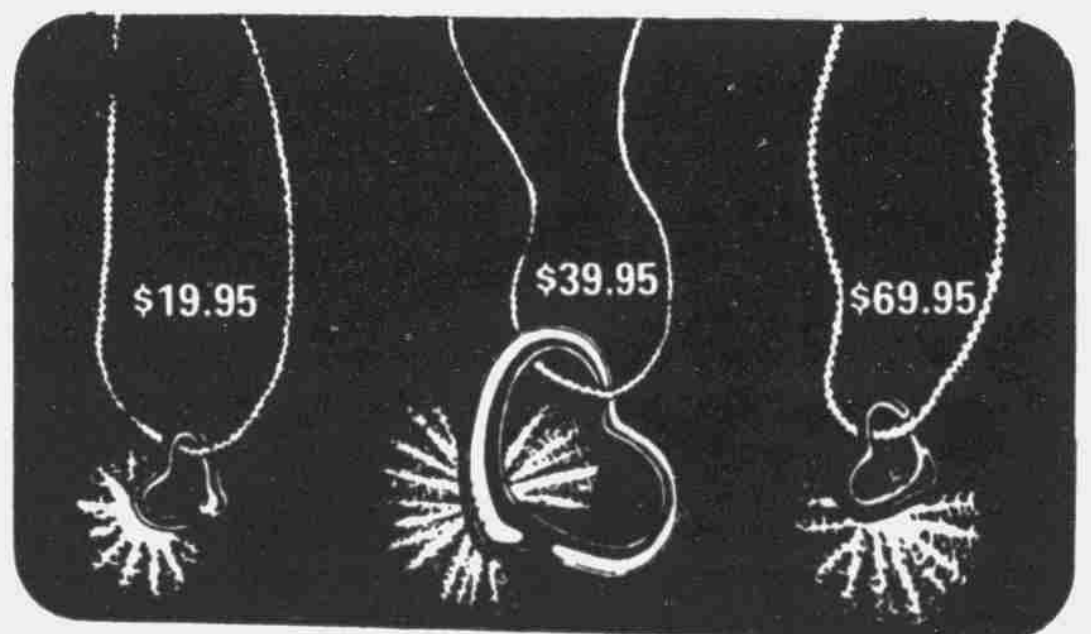
Mayeux, an active member of BPA, said the broadcasting department has supervised many contests before, and that is another reason UNL was chosen.

The contest has 17 categories, including multi-media campaigns, television and radio announcements, in-house announcements, syndicated materials, various promotions, outdoor advertising, program distributors, and community involvement. The categories are further broken down among radio and television stations and market sizes. The contest is open to all radio and television stations and program distributors. Competitors do not have to be members of BPA. The deadline for entries is March 9.

Mayeux said the university's role will be administrative: preparing and mailing the entry forms, publicizing the contest, supplying the judging facilities during spring break and arranging for the judges, advertising and promotion professionals to get to Lincoln.

Awards will be presented June 13 at the Waldorf Astoria in New York City.

Valentine's Special



14 kt. gold serpentine chain from 7"-18"
with floating heart from \$19.95-\$69.95

AT Thomas Jewelers

The Atrium
1200 N. St.
475-9115

East Park
Plaza
467-5402

Visa Master Charge Accepted

Student Accounts Invited