

a certain amount of time, two weeks a month, six weeks, whatever to get it repaid and the charges will be dropped. This is being done the check situation is working probably better in terms of controlling insufficient fund checks than it ever has. It seems foolish to take a law that reduced the prison population as much as it has, some 21%, and tamper with that in exchange for some idea that is going to allow people to write some unlimited amounts of checks. Senator Luedkte, I know, is upset with me, because as he suggested to me, well Senator DeCamp you are always the one that is trying to help the criminal out. My attitude on criminal law is that those crimes that don't have victims shouldn't have punishment, but in check writing there are two victims. There is the one that first receives the check and gets hooked for the money, but even worse than that with a law like this there is a victim which is an individual himself, who is never going to bail out of a five hundred or thousand dollar check charge, he will not be able to make the restitution, he will be hooked on it and you will probably ruin him too. So the reason that I am so concerned about this isn't the Chambers of Commerce, it isn't the banks, it is the individual himself who you have made the biggest victim of this situation. Let me just close and I will have no further closing, unless there are particular questions by saying what I have already repeated, the present law has done wonders, if you will check the penal complex, the people there have acclaimed it. Nationwide it has been recognized and imitated. Now I haven't suggested that the two dollar provision is being eliminated. No it is not being eliminated it is there and it is working and let's just leave it the way that it is. But, if you change this law now you risk losing what we have already gotten and going into untried territory, alienating the entire business community and possible resulting in a situation where you can't write a check anywhere without having American Express, Bank-america, and Mastercharge with you, and you end up having to try to correct the devastation that will be here a year later. I would move that we kill the bill and as I suggested in the motion up there, but we do rather rapidly, that we leave a working law, a law that has worked extremely well alone.

PRESIDENT: The Chair recognizes Senator Fred Carstens.

SENATOR FRED CARSTENS: Mr. President and members of the Legislature, there are several things that have been said here on the floor that I feel have been misleading and I do not, when I try to point out something, I am trying to point out what is taking place, what the practical aspects are, I am not a flunky or a representative of any Chamber of Commerce, nor any other organization or individual, no Chamber of Commerce has contacted me about this nor has any businessmen contacted me about this and the suggestion that these business people are all fools because they take checks is another matter that should be examined a little bit. I want to also and in all respect to Senator Chambers judgment and attitudes and so forth upon these matters, I would like to point out that check checking accounts contrary to what Senator Chambers judgment is on this or not for the benefit of the bank. At present time, it is unsafe for many many people to carry any amount of checks or any amount of cash or any amount of funds anywhere because they couldn't even get to the store or to buy groceries before they would be mugged and taken for every nickel that they had. Now, you can go to the depository, of the various banks on pay day, you can watch the lines of people coming in there making deposits whether it is in my home town or wherever it is and you see that the great mass of people who come and make the deposits are working people who are afraid to take their pay checks home in cash or if they have been paid in cash as part of their job, or on their job they are taking the cash to the bank for safe keeping. Now the only way to get this money out the ones that have been depositing is to get a checking account established and to use a checking account. Many people use this to keep records of all the items of expenditure, their household