

think we would need to have a fuller discussion of that change than what I would anticipate for us to have on select value...or Select File before we would recommend that change to you. In addition, I would point out to you that, for example, the handling fee charged by the drawee is any handling fee. It is not even restricted to a reasonable handling fee. I believe the testimony in the committee was that the handling fees presently being charged by merchants range over a considerable area, all the way from \$10, for example, to \$50. I...I think that to just say that you can recover any handling fee is opening up that...that for abuse. And I would...those are only two of the things that I would call to your attention. I think that there will be others. I do support the concept that is embodied in the amendment. However, I think that it would need to be amended or fixed, if you will, before we actually adopted it. Thank you.

SPEAKER BAACK: Thank you, Senator Wickersham. Senator Lindsay, on the amendment.

SENATOR LINDSAY: Thank you, Mr. Speaker, and members, I rise in opposition to the amendment and for a couple of reasons, actually for several reasons. Senator Wickersham has raised...and Senator Beutler, both raised very valid points on the amendment on some of the problems or some of the problems that I see with it. I would also point out that...given an example dealing with Section 6 in particular. If someone writes you a check, say, for a \$1,000, you deposit that check in your account and, for all you know, that check is good. So you write checks on it and you write two or three \$100 checks. You find out later that \$1,000 check bounces, something completely outside of your control. If you don't have, because you had written them with the intent that that \$1,000 would cover them, if you don't have the money to cover those other two or three checks, it's presumed that you have committed a crime depending on the amount, either a misdemeanor or a felony, they could aggregate these to a felony, even though it was completely outside of your control, you know, somebody had bounced a check to you and that's what caused the problem. Number two, I think Senator Wickersham raises a very good point. What is a handling fee? Right now you see bad checks being subject to a 15 or \$20 service charge but nothing in this bill prevents you from having a service charge of a 100 or 150 or 200 because it says any handling fee. It doesn't say, as Senator Wickersham indicates, any reasonable handling fee or even set forth an