

That's the way the check bounces

By GENE GRYG
Daily Collegian Staff Writer

Jan is a college student who, like many other Penn Staters, runs low on cash near the end of a term. And to get more money, Jan bounces checks.

"If you need the money, cash a few bad checks at the different McLanahans. Most of the time it's a matter of survival," she said.

Rubber checks, as Jan calls them, are a quick source of income for many students. "I bounce about as many checks as a normal person," she said.

Jan said she averages about two checks a year though she did bounce three in her freshman year. "As I get older, I get better," she said.

"I spend more money than I should, but I don't think that I'm irresponsible. I suppose it's self-centered, self-oriented but that's life."

Jan said she has a bank account at home and often asks her mother to cover for any checks that might bounce.

"I'm not trying to be dishonest but when I need the money, I need the money, and they'll get their money eventually," she said. "The thing they're paranoid about is that if you have an out-of-town bank account they want more information and I.D."

"All they're going to do to me is send this letter home. I'm just another student to them," she

said.

Jan is not alone in passing bad checks. Local bankers and merchants say they spend a lot of time and money retrieving rubber checks, and the job is not getting easier.

Most banks and stores with a check cashing service impose a service charge of at least \$5 with some charging up to \$10.

Some stores may send up to two registered letters and if the person does not respond, his case is sent to the district magistrate's office.

If the magistrate fails to collect, the bank or store must make up the loss.

Every month, between 60 and 150 bad check cases pass before District Justice Clifford H. York's court, Yorks said. He said his court fails to collect on about a third of them because banks and merchants often hold the checks too long (they should take 15 days for notification), and he has an inadequate staff of process servers.

A process server's duty is to locate the check bouncer after he has left town.

"The cases that come before this court are not accidental," Yorks said. "If you pass a check not cleared within 15 days notice, the presumption is that it was intentional."

Yorks said he was unsure if most the people who bounce checks were students.

"Out of 75 arraignments, four people showed," he said. "I don't see the other 71 but a majority of

those who answer are students."

Geoffrey Barnes, regional vice president at Mid-State Bank and Trust Co., said after writing three bad checks, a customer will be dropped unless there is a reasonable explanation for the checks.

Barnes said most bad checks are written around term break, holidays and as summer approaches.

"Everybody's the loser except the person passing the bad check," he said.

John W. Atkinson, senior vice president of operations at Central Counties Bank, said he regards all bad checks as accidental until proven intentional.

When asked about the number of bad checks his bank receives, Atkinson refused to give any estimate.

"That's information we would not want to release," he said.

Central Counties Bank has no set rule on the number of bad checks a customer can pass, but Atkinson said, "We don't want that kind of business. It causes a lot of excess handling to handle a bad check."

Bill McCune, customer service representative at Central Counties Bank, said rubber checks cause bankers and merchants to consider more restrictions on students.

"The answer lies with the students not with



more restrictions," he said. Students should be more responsible, he added.

Wanda E. Hockenberry, teller at the State College branch of the First National Bank of Centre Hall, said the branch gets about 20 bad checks a month and just before pay day is the worst time for them.

Centre Hall will close a six-month-old account if the customer passes four bad checks, she said, but if it is an older account the bank is more lenient.

"We wait as long as possible before we notify them," she said.

Manager of the McLanahan stores in State College, Ray Agostinelli, said his stores are more lenient about cashing checks, therefore many people take advantage of the service.

"The bad checking situation has gotten in-

creasingly worse over the past five years," he said. He refused to give an exact number of bad checks McLanahan stores receive, but said he handled an "awful lot of bad checks."

"The check cashing booth has helped in the long run," he said. "It has created a better atmosphere. More students are able to cash more checks."

Because of the rash of bad checks, sending out registered letters has gotten too expensive, Agostinelli said. Usually, a person accused of passing bad checks is phoned and then sent a letter, he said.

"We'll quit this service when the expense becomes too great," he said. "Right now, we have four employees who just handle check

Continued on Page 17

the daily Collegian

Thursday April 2, 1981
Vol. 81, No. 142 16 pages
University Park, Pa. 16802

Published by Students of The Pennsylvania State University

USG voting ad missed deadline

By ANNE CONNERS
Daily Collegian Staff Writer

Voting turnout for Undergraduate Student Government elections may have been low yesterday because an ad informing students where voting booths would be and how long they would be open did not appear in yesterday's Daily Collegian, USG Elections Commissioner Robert Fanning said.

Fanning said the ad was supposed to be in Wednesday's and Thursday's paper but did not appear through a fault of USG President Joe Healey. He also questioned the content of a full-page ad that did appear, saying the Elections Commission had agreed to fund it provided that voting information was included.

Healey said the ad's absence did not hurt voter turnout.

"Since the Collegian did a front page story (on the polling areas), it did not affect the student turnout to the polls," he said. "The front page story did more than we could have done with an ad."

Healey said last night he had told Fanning he would try to get the voting information into the full-page ad—which he said had already been designed—and if it was too late the information could go in a separate, smaller ad.

Healey said he had waited Friday and

Monday for USG Treasurer Larry Atwell to sign the purchase order for the ad, but said Atwell missed his office hours. So he said he signed the order himself, but still missed the 4 p.m. Collegian ad deadline.

The original full-page ad, stressing positivism in USG, was printed because the Collegian business staff had already known about it, Healey said. However, he said he had not told the Collegian of the smaller ad and therefore it missed the deadline.

Fanning and USG Assistant Treasurer Mark Berg said Healey should not have signed the purchase order. "Typically, we haven't done it that way," Berg said. "A purchase order is normally signed by Larry or I."

Healey said he has the authority but normally delegates it to the treasurer. This time, he said he signed the order himself because of the deadline problems.

But Fanning said he did not know why Healey signed the purchase order for the USG ad and not for the ad telling students where to vote.

"Ask Mr. Healey why he signed a purchase order for his ad, but didn't sign it for mine when Mr. Atwell didn't show up," Fanning said.

Fanning also said yesterday he was

disturbed at hearing that Healey had called the Collegian office late Tuesday night concerning charges USG presidential candidate Bill Cluck had made about Healey this summer. (Healey rebutted the charges this summer and the Collegian did not do a story on the incident at the time.)

Fanning said he thought the timing of the call, shortly after the Association of Residence Hall Students endorsed Cluck/Reeves, was unfair to the Cluck ticket.

"Last night ARHS endorsed Cluck/Reeves at 12 and Healey called the Collegian at 12:30 with allegations about a ticket," Fanning said. "For the non-biased president he was supposed to be — I think that was quite an interesting position."

Healey said yesterday he had not known of the ARHS endorsement, and said he had called because he was disappointed that the Collegian had not publicized Cluck's charges and Healey's rebuttal and had not investigated the incident after he brought it up again last week.

Healey said Cluck went to the Collegian this summer with 12 statements "that were damaging to USG and myself."

"The most destructive and malicious

was one that said USG was going broke and I was denying it."

"I wish they had run the story," Healey said. "It would have shown Bill's true colors."

He said he did not want the Collegian to do a story now because it might be "somewhat unfair to Bill" in the middle of the election. He said he had just wanted to make a statement for future reference.

Healey said he did not mention the incident himself at the candidates debates because "that really would have been an impacting statement on Bill, and I did not want to polarize Bill and I."

He said he had preferred that an "unbiased source" (the Collegian) do its own investigation.

Cluck said he was dismayed at Healey's call to the Collegian.

"I have never seen this type of activity in student government," Cluck said.

But Cluck said he wasn't going to let it bother him. "I am just going to go ahead and get elected," Cluck said.

Fanning also said Healey attempted to "blatantly interfere," with the debates by asking a panel member to step down or retract her question because she was seen talking to a campaign worker of one of the candidates.

Voter turnout light for USG

By DINA DEFABO
Daily Collegian Staff Writer

During the first day of voting about 2,800 students cast ballots for the offices of president, vice president and senators of the Undergraduate Student Government, the elections commissioner said last night.

Robert Fanning said the low voter turnout — eight percent — was because of insufficient election publicity and bad weather.

(See related story.)

Fanning said voting machines at the corner of College Avenue and Allen Street and at Briarwood Apartments had to be closed yesterday because of rain.

"With nice weather tomorrow, we should remain out doors and get a better turnout," Fanning said. "A very vital place, the corner of College and Allen where there is a constant flow of students, had to be closed."

Fanning said yesterday's elections ran smoothly with only "few minor problems."

"We did not have any extreme problems," he said. "South Halls ran out of ballots for a half an hour and we had some typical machine breakdowns."

About 1,400 of the 2,800 votes received were write-in votes, he said.

However, Fanning said the number

of write-in votes does not mean Wimpy the Gerbil and his running mate Frederick A. Schiller are leading in the presidential race.

He said many senatorial candidates are running on the write-in ballot. Therefore, if a student wanted to vote for one of these senators, his presidential choice would have to be on the write-in ballot as well even if he were listed on the ballot.

If Wimpy does win the presidential race, Fanning said his victory would not be valid because Wimpy is not a full-time student.

Fanning said East Halls had the strongest voter turnout with approximately 800 votes.

Students can vote from 9 a.m. to 7 p.m. today in all dorm areas in the union buildings and off-campus at:

- Briarwood Apartments, 681 Waupelani Drive.
- Cedarbrook Apartments, 340 E. Beaver Ave.
- Parkway Plaza Apartments, 1000 Plaza Drive.
- The corner of College Avenue and Allen Street.
- HUB basement.
- Acacia fraternity, 234 Locust Lane.

Results of the election will be announced at midnight tonight in the HUB Ballroom.

James Brady recuperation 'exceptional'

By WARREN E. LEARY
AP Science Writer

WASHINGTON (AP) — The steady recovery White House press secretary James Brady is making from a bullet through the brain is "truly exceptional" and indicates he may regain more mental functions than earlier hoped, brain specialists said.

White House officials said yesterday that Brady was conscious, talking, moving both arms and both legs and generally continuing to improve.

"Physicians continue to be cautiously optimistic as Mr. Brady's neurological condition continues to improve," yesterday's report said.

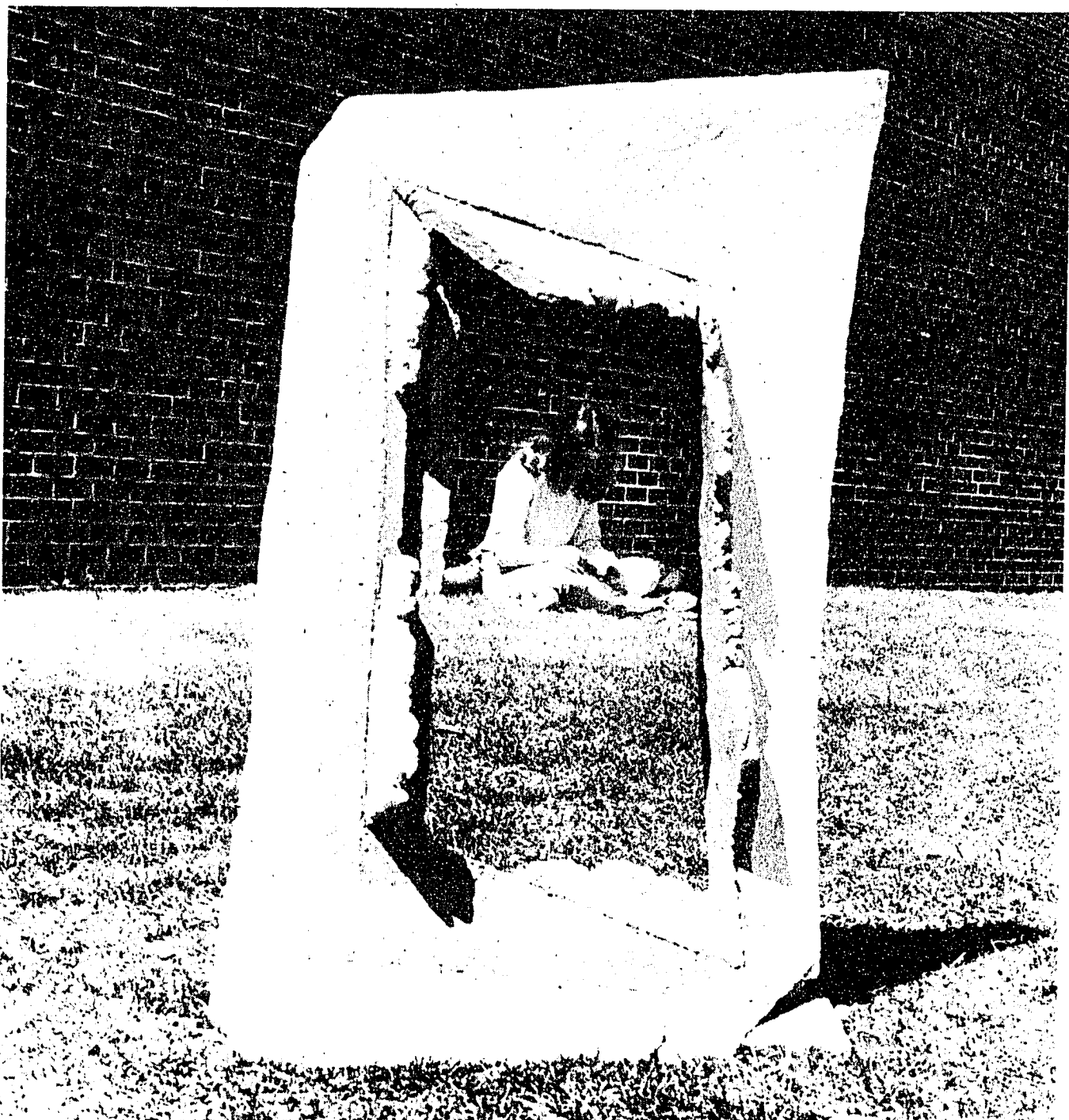
However, Brady remains in critical condition at George Washington University Hospital.

Brady, 40, and his wife, Sarah, played catch with a ball of cotton or gauze Tuesday night, "demonstrating his ability to move in spite of his weakened condition," said a White House statement.

Dr. Dennis O'Leary, dean for clinical affairs at George Washington University School of Medicine and Health Sciences, said Brady "continues to make very satisfactory progress."

A source said he understood that Brady uttered his first words earlier yesterday, calling his wife by her nickname, "Raccoon," while she was in his hospital room, and then counting aloud to 10.

During five hours of surgery soon after Monday's assassination attempt on President Reagan, doctors reportedly removed large amounts of brain tissue from the right frontal lobe of Brady's brain and a small amount from the left.



Frame of mind

D'Narda Ross (graduate-counselor education) studies in the Saturday morning sun. She is framed by one of the works of art on the lawn outside the Visual Arts Building.

HLA: more than just abortion questions

Editor's Note: This is the last of a four-part series examining proposed constitutional amendments dealing with abortion. This article discusses the issues other than abortion which have been raised regarding the proposed human life amendments.

By DIANNE GARYANTES
Daily Collegian Staff Writer

The issue of abortion is just the tip of the iceberg of the controversial human life amendment, a pro-life advocate said.

"Most people dwell on the issue of abortion," Garnette Biviano, chairwoman of the Pennsylvania Pro-life Federation, said.

The proposed amendment, which defines life as beginning at conception, will not only outlaw abortion, but also euthanasia, infanticide and certain forms of birth control, said Maureen Easler, president of Penn State Students for Life.

Euthanasia is the putting to death of people suffering from an incurable disease. Infanticide is putting infants to death.

Infanticide happens much more than people think, said Don Adams, a member of Penn State Students for Life who has done extensive research on the subject of infanticide.

"It's not really talked about much and no one really knows it's happening," he said.

It is hard to get statistics on how often infanticide occurs, he said, because doctors are afraid of legal action.

It was reported in the 1973 New England Medical Journal that during a 2½-

year period, 43 babies were left to die at Yale-New Haven Hospital, Adams said.

In 1974, several doctors told a Senate subcommittee hearing on the right to survive that several thousand mentally and physically defective babies were allowed to die each year when medical treatment was withheld, Adams said.

Adams also researched an incident at Johns Hopkins Hospital in 1971 where a mongoloid baby was left to starve to death at the request of the parents.

It took the child almost two weeks to die while doctors stood by and waited, Adams said.

"It's easier to eliminate a problem, rather than to deal with it," Adams said. "There are many people with handicaps that do beautifully."

The subject infanticide has also been researched by Effie A. Quay, medical editor of *The Chicago American and Chicago Today*.

Quay concluded that the decision legalizing abortion established two principles — that the right to life is not absolute and that doctors can kill as well as heal.

"If the human life amendment doesn't pass, I think its safe to say the situation will get worse," Adams said.

"At least the amendment prevents a trend toward death and starts a trend toward life," he said.

Suzanne Glasow, president of the Centre County chapter of Citizens Concerned for Human Life, agrees with Adams.

"We have developed in our country a very strong anti-children attitude," Glasow said. "This is something our country seems to be forgetting — the joy of having children."

Ron Yasbin, assistant professor of microbiology and molecular genetics and a member of the National Organization for Women, disagrees.

Yasbin is involved with research in Tay-sachs disease, a genetic disorder found primarily in Jewish people.

A child with this disease will not live past five years and will be a vegetable after one year, he said. The child usually has to be hospitalized, which gets quite expensive and painful for the parents, he said.

Continued on Page 17

Keep on rolling

Above normal temperatures will continue for the next few days. There should be a good deal of sunshine today with an afternoon high of 63. Clear and chilly tonight with a low of 40; mostly sunny, windy and becoming warmer on Friday with near-record temperatures in the mid-70s. Considerable cloudiness Saturday with showers early in the day, partial clearing later in the day while temperatures reach 60.