

# GROCCERS

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las, Inc.; Howard G. Chilton, secretary-treasurer of the credit association, and Assistant District Attorney Clarence Bentley.

Other firms that will participate in the drive, Chilton said, are Wyatt Food Stores, Cabell's Minit Marts, Cliff Food Stores and Hunt Grocery Company.

Assistant District Attorney Bentley told the group that the DA's office estimates \$15,000 in rubber checks are rebounding on Dallas retailers each month. He said increased sales volume and population naturally have pushed up the number of returned checks.

The grocery leaders compared notes and estimated that ten of every hundred checks cashed are returned. And of these ten, only six or seven can be made good.

"This is pretty serious," one executive said, "when you consider that the value of the checks we cash is one and a half times our sales volume."

The grocery leaders said they intend to continue their check-cashing service, but would insist on "sufficient" identification from unknown customers.

They said that the thumbprint requirement, lodge cards, hotel credit cards and gasoline courtesy cards are the surest identification. Social security cards and drivers licenses are not reliable, they pointed out.

The returned check problem, they noted, is worst in upper-income neighborhoods.

Chilton said that other retailers, besides the grocers soon may institute the thumb endorsement plan.

Robert Day, secretary of the Dallas Retail Grocer's Association, which represents 500 independent stores, said the bad-check problem for the independents has lessened since last fall because many stores have adopted a card-file system.

Check cashers have to wait until their credit and signatures are verified in the store's file before they can cash a check, Day explained.