

Berkeley asked to fund bad-check unit  
By Dave Munday  
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MONCKS CORNER -- Willie Gamble, a Berkeley county locksmith, has a pile of bad checks on his desk that he's given up hope of ever collecting.

He holds up one written three years ago for \$105.

"I still haven't gotten any kind of response from the sheriff's department on this," he said. "I think if a person lives in the county, they should be able to track him down."

He said he's had a lot more luck getting his money back from bad checks written in Charleston County. He said that's because the solicitor's office has a worthless check unit in Charleston County but not in Berkeley County.



*Photo by Brad Nettles*

*Willie Gamble, owner of Berkeley Locksmith, holds two checks that were returned to him because of insufficient funds. He has been trying to collect on one of the checks since 2008.*

"You just send the check to them, and they take it from there," Gamble said. "It seems like it should have been done in Berkeley County at the same time it was done in Charleston County."

Ninth Circuit Solicitor Scarlett Wilson said the program has had such good results in Charleston County that some three dozen merchants have urged her to start a similar unit in Berkeley County.

"My main goal is to help the small business," she said. "It's a real problem for these people."

It comes down to funding it. Wilson is asking Berkeley County Council to give her \$50,000 to get the program off the ground, which includes hiring somebody and buying a computer. She said the program will pay for itself after the first year.

She got a mixed reception when she presented her proposal to council recently. Councilman Steve Davis, an attorney, said the Berkeley County Sheriff's office has been doing a good job collecting bad checks, so there's no reason for the county to spend money for Wilson's program.

"I think we all believe in the old adage, 'If it ain't broke don't fix it,'" Davis said.

Wilson said her program should mean less work for the sheriff's department.

Capt. Ulysses Greene is head of the Berkeley County's Sheriff's Office warrants division. He didn't return several phone messages last week asking for his comment on the proposed program.

Abby Waltz, business manager at Daniel Island Animal Hospital, said she asked the solicitor's office to expand the program to Berkeley County after getting two bad checks from the same person recently.

"We'd love to see them do something about it, not only for our money but to make sure people aren't doing this all over town," she said.

Merchants can buy machines that make sure there's money in the account of the person writing the check, but they're generally too expensive for a small business. The machines typically cost \$30 a month plus a \$35 per-use service charge, according to several merchants who explained in interviews why they don't use them.

"It's just one more additional cost," Waltz said. "We have so many checks that are fine it may not be worth the cost for the occasional check that doesn't go through."

Collecting a bad check can be a lengthy and time-consuming process for a small-business owner. Under the present system in Berkeley County, it includes sending a certified letter to the offender, waiting several weeks for a response, going to the magistrate's office for a warrant, waiting for the warrant to be served and a court date set, showing up in court and hoping to collect the judgment.

The system didn't work for Stan Scott, owner of The Glass Shoppe in Goose Creek, who tried to collect a bad \$300 check for a new windshield recently.

When he finally ended up in court, he found out that the offender's lawyer had obtained a continuance, or a delay for another court date. Scott said he was never notified of the new court date and later learned that the offender and his lawyer showed up without him and got the judge to dismiss the case.

"I wasted I don't know how much time," Scott said. "We're a small business. I can't afford to give this kid a windshield for free."

He said he's all in favor of the solicitor's office stepping up to the plate.

A merchant wanting help from the solicitor's worthless check unit simply picks up or downloads a form and sends it along with the bad check to the solicitor's office. The solicitor gets the ball rolling and often resolves the case entirely, Wilson said.

The solicitor's office tracks down the offender's address and sends a letter. The letter says the offender can pay up and no charges will be filed or can ignore the letter and face a warrant. That's often all it takes to get the check resolved, she said.

"Something about getting that letter with the letterhead seems to work," Wilson said.

The offender also pays a penalty between \$50 and \$150, depending on the amount of the bad check. The penalties pay for the program in Charleston County, Wilson said.

If the offender ignores the letter, then the solicitor's office goes to the judge for the warrant.

Wilson said she plans to make another pitch for the program during her annual budget presentation to Berkeley County Council.