

5 Ways to STOP BAD CHECKS!

By Queen Mason

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Are you tired of rising losses due to bad checks? So was I. In fact, when I started my publishing company, the very first order I received was paid for with a bad check! When that check bounced, it seemed like a bad omen...

But what had at first seemed like a bad omen turned into a mission. I became determined to protect my new business from bad checks and the people who write them!

Reducing bad check expense starts with knowing what to look for on each check that you receive. The following five tips will help you spot bad checks before you deposit them:

1. **NO SIGNATURE:** It isn't illegal to give someone an unsigned check, but an unsigned check isn't worth the paper it's written on. Make sure that every check you receive is signed.
2. **AMOUNTS DON'T MATCH:** Always check to make sure that the amount expressed in words and the amount expressed in numbers are the same.
3. **WRONG DATE:** Most banks won't honor a check that is backdated six months or more.
4. **WRONG PAYEE:** You can't negotiate a check unless it is made out to you. Make sure that the payee section is filled in correctly.
5. **ALTERED:** Under no circumstances should you accept a check that has been altered or defaced. Beware of write-overs, erasures,

crossed-out items, etc.

By following these tips, you can reduce bad checks and the expenses that go with them!

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Queen Mason is president of Red Triangle Enterprises, Inc., publisher of STOP BAD CHECKS! (A Guide for Small Businesses)

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