



**PAY WITHOUT CHECKS** — That paper Ernest C. Palcic, senior business agent at Willowbrook State School, is handing to Miss Edna Percoco may look like a paycheck—but it isn't. Until the State Legislature ends its budget fight, there is no money in

the account and employees will be paid today with interest-free "loan" certificates, which can be cashed at any of the state's 323 commercial banks (not savings banks or savings and loan associations), and the state account will be charged.