

MONEY MANAGEMENT

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Who Can Obtain Your Credit Report?

Anytime you complete a loan application, you are essentially allowing a potential credit grantor access to your credit history. Credit report inquiries are kept in your file for two years. Keep in mind that too many inquiries may cause some lenders to believe that you are overextending yourself on credit and result in a rejection of your loan application.

Current creditors may also request updated copies of your credit report for periodic reviews as outlined in your account contracts. For example, a credit card issuer may request a copy if it is considering increasing your credit line.

Potential employers can also request copies of your credit report

to check the accuracy of your application and evaluate your financial responsibility. Insurance companies can review your report when underwriting insurance you may be considering for such things as your home, car or business. Potential landlords are also allowed to review your credit report before signing a rental agreement. Government agencies may also be permitted to review your report to determine your eligibility for certain government licenses.

How to obtain and Correct Your Credit Report

If you have been denied credit based on a report from a credit bureau, the creditor must provide you with the name and address of the credit bureau from which it obtained the report. As long as you contact the bureau within 30 days from the time you were denied credit, you can obtain a free copy of your report.

If you find that there is inaccurate information in your file, contact the credit bureau immediately. The law requires that the credit bureau investigate these items and remove information that cannot be substantiated. It must also notify the creditors who recently received erroneous information. Even if you haven't been denied credit, CPAs recommend that you review your credit report at least annually. Check the Yellow Pages under Credit Bureaus or Credit Reporting Agencies and call those that are located near your hometown to find out which one keeps your file.

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WESTSIDE STORY

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nation for growth and prosperity. At the same time the Westside, one of the oldest communities in the valley, received no high scale investment. Yet, Nevada has the highest prison population for its size of any state, and of that number, blacks make up monstrous proportions!

This bring me back to what my dad pointed out during the riots of the 1960's, and the unrest of the 1990's; whites want us to "be in this thing together." But as long as blacks sit back and take the racist abuse of imperial discrimination, we are left to make it along.

Only when blacks become

fed up with prejudice, racism, and double standards, by rioting in the streets, do whites grudgingly get the point.

U.S. BANCORP

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vehicles to suit their needs and risk tolerance," he added.

In addition to investment products, U.S. Bancorp Securities offers seminars on a variety of investment topics free of charge to keep customers abreast of worldwide financial developments.

Currently, U.S. Bancorp Securities has 65 investment officers located in 14 investment centers throughout Oregon, Washington, Northern California, Nevada and Idaho. Customers seeking more information can contact any U.S. Bank branch.

U.S. Bancorp is the largest bank holding company headquartered in the Northwest, and is one of the nation's 35 largest bank holding companies. Banking subsidiaries include U.S. Bank of Oregon; U.S. Bank of Washington; U.S. Bank of California; U.S. Bank of Nevada; and U.S. Bank of Idaho.

So if we are all in this together, let's do it for love, not for fear of black anarchy and chaos! PEACE...

1993 ESSENCE AWARDS

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Parents of Watts (POW); Lena Horne, legendary actress and singer; Rosa Parks, civil-rights activist; Tina Turner, multiple Grammy-winning singer and actress; and Coria Wilson-Hawkins, educator and community activist. The 1993 Essence Awards recipients will be profiled in the May issue of ESSENCE.

The Essence Awards, first held in 1987, was created to focus national attention on distinguished African-American women whose exceptional achievements are often unpublicized. The Awards also provides an inspirational voice to young African-American's, who



GAIL DEVERS



CAROL MOSELEY BRAUN

can look to recipients of this prestigious Award as role models. Past honorees have included award-winning poet and author Maya Angelou; astronaut Dr. Mae Jemison; founder and president of the Children's Defense Fund, Marian Wright Edelman; the late Dr. Georgia L. McMurray, teen advocate and social worker; film producer and CEO of DePasse Entertainment, Susan DePasse, and dancer, actress and choreographer Debbie Allen.

Editor-in-Chief of ESSENCE Susan L. Taylor says, "The inspiring stories of African-American women are hardly ever told to the nation. It is a celebration of the African-American women's triumphs, tenacity and ability to endure and succeed. They are a testament to the fact that no matter how humble our beginnings, with discipline, focus and hard work we can make a triumph of our lives.

We hope these remarkable women's lives will inspire America's youths to develop their

many talents and become the best they can be."

A corporate donation from this year's event will be made to the Children's Defense Fund.

The Awards will be held on Friday, April 30, at 8:00 P.M. at the Paramount, Madison Square Garden, 10 Penn Plaza. The Awards ceremony will be videotaped before a black-tie audience to be broadcast on the CBS Television Network.

Tickets for the event are \$125, \$100, \$60 and \$35 and can be purchased at the Madison Square Garden box office or by calling TicketMaster!

For more information, call (212) 465-MSGI.

With 5.1 million readers, ESSENCE is the preeminent magazine for African-American women. Published by Essence Communications, Inc., ESSENCE is the leading source of fashion, beauty, celebrity, career and health information, as well as cutting-edge reports on issues affecting today's African-American woman.

NAARPR REPORT

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your employers. i.e. The citizens who pay your salary.

Here is Las Vegas all has been peaceful in spite of some well intentioned, but misguided efforts such as "Peace Marches" and "Peace Picnics" etc. While all of this if fine in and of itself, it is a shame that it takes the threat of another uprising on the part of the slaves on the plantation to get the Metropolitan Police Department to move slightly off of their confrontational and inciting type of behavior, when it

comes to the African-American, Latino and poor white communities. Indeed if you are doing your job correctly you should not need "Peace Marches" nor "Peace Picnics", because you have in essence, through your very work and through your everyday demeanor, involved the community in your activities in that the community feels that you are indeed their police department and not an occupying army.

There will be peace in Las Vegas and there would have been peace in Las Vegas two

years ago had it not been for the activities of the Metropolitan Police Department in inciting the last civil disturbance. I predict that there will be peace not because of peace marches of picnics in the park with the police, but because people of Las Vegas have become more sophisticated in understanding the tactics on the part of the police department and will respond in a more controlled and regulated manner.

The solution however remains as it has always been. True civilian control of the police

through a Civilian Control Board. We also understand and are very gratified by the news that the National NAACP has come out in favor of civilian control and Civilian Control Boards. That indeed should make the struggle to obtain true civil control of the police somewhat easier. Although the struggle has moved to another level with that endorsement, the struggle still remains and that is a fact that we must never lose sight of. La Lucha Continua!

The Struggle continues.

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