

BUSINESS BEAT

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credit bureaus tally your credit score and outlines your credit rights under the law. For those of you deluged with dunning letters or calls from creditors, "Money troubles: Legal Strategies to Cope With Your Debts" (Nolo Press, \$16.95) provides negotiating tactics for dealing with creditors.

As defined under the Fair Debt Consumer Collections Practices Act, consumers have

LEGAL LINES

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of departing from "longstanding historical precedent" in concluding that the Fourth Amendment fails to provide adequate due process protection to property owners in these forfeiture cases.

"It reaches this conclusion although no such adversarial hearing is required to deprive a criminal defendant of his liberty before trial," the Chief justice wrote.

Writing a separate dissent, Justice Clarence Thomas said that he, like the majority, is "disturbed by the breadth of new civil forfeiture notice and an opportunity to be heard, he said, "is simply one of the many unpleasant collateral consequences that follows from conviction of a serious drug offense."

The decision, says Mr. Smith, is "more good medicine for the government. It reminds the policymakers at the Department of Justice that the court is concerned about what they're doing."

JOB CORPS

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dents a skill and sent them on their way, but as a social service organization, AKA knew the importance of equipping them with other types of skills which would foster the kind of self confidence and determination which would also factor into their success, so they broadened the CJCC curriculum. Today, all Job Corps centers teach social skills.

Students who came to Job Corps centers without a high school diploma in the early years were encouraged to get their GED, but AKA wanted more for the CJCC enrollees, so AKA began awarding scholarships to make attendance a possibility for gifted students. Today, advanced career training, which includes college courses, is an integral part of all Job Corps centers.

Thirty years ago, Job Corps centers offered only construction trades training. Today, more than 100 vocations are offered, including the new optician dispensing program at CJCC, of which Dr. Scott is particularly pleased. "These are the kinds of vocations which will help us make our graduates even more marketable," she said.

Through the optician dispensing program, students are exposed to both the retail and laboratory aspects of the field; they read prescriptions, measure pupillary distance, grind lenses, etc.

Adding vocations is just another means Job Corps is using to complete the transportation of centers into the "new educational institutions" Lyndon Johnson envisioned when the program was launched in 1965 as part of his War on Poverty.

While the program experienced temporary setbacks during the Reagan era, subsequent administrations have embraced it, bringing the vision closer to reality. President Clinton has called for full funding of the 50-50 Plan which will focus on improving existing service, while opening 50 new centers to serve 50 percent more youth, disadvantaged youth who like the 1.5 million students who have preceded them at CJCC and the other 110 centers nationwide and in Puerto Rico will continue to have a chance for change.

For more information, call 1-800-733-Jobs.

the right to be free from persistent calls and bills from collection agencies.

The National Foundation for Consumer Credit, a non-profit group in Silver Springs, M.D., operates Consumer Credit Counseling Service (CCCS) centers nationwide, which provides personalized counseling and even provide a third party to intervene with creditors on your behalf. The cost for counseling ranges from nothing to about \$10 per session, based on income. You can call (800) 388-2227 for the nearest CCCS office.

Locally, the Financial Fitness Foundation operates the Financial Fitness Center, located in Citibank Park at 3900 Paradise Road. The Financial Fitness Center works similar to a diet center in that clients meet regularly with their advisers to see how they have improved their financial situations, they are monitored and given continued encouragement to stick to their financial plan. The center also offers classes in budgeting, investing, dealing with financial stress and other topics that will improve credit and financial problems. There is no charge for initial consultation, but there are fees for classes and other counseling services.

For those of you who are computer loyalists, you can put your computer to work for you in keeping track of and controlling debt. Marc Eisenson, who wrote "The Banker's Secret" and who preaches the wisdom of mort-

gage prepayment, has developed software that applies the same principle to credit-card debt. If you're stuck in the minimum-payment morass, a monthly statement what a zero balance probably seems as hard as achieving your ideal weight. You can determine the savings from making a regular extra monthly payment, say \$25 or \$50, with "The Banker's Secret Credit Card Software" (Approx. \$28, including shipping. Call 255-0899). The software can also figure how much that pay back period is cut by preparing the next month's principal among other beneficial features. In addition, Eisenson's quarterly newsletter, "The Banker's Secret Bulletin" (\$19.95 a year, Box 787, Elizaville, NY 12523) provides lots of money-saving tips covering consumer loans of all types, advice on taxes, estate planning and suggestions for further reading.

If you are a credit card junkie who have succeeded in kicking the habit, you might consider using a "debit card" instead of a credit card to stay clean. With a debit card, there is virtually no way to run up a debt. Your purchases are deducted from a checking account (with the money already in the account). With the use of debit cards, the OK signal is given at the check-out counter that the card holder's bank account can cover the purchase. The credit-card float is eliminated, since purchases are subtracted immediately from the checking account.

Banks have devised a way to tap consumers with checkered credit histories through "secured credit cards." Backed by a cash deposit, say \$250 to \$1,000 cash, secured credit cards provide an option for re-establishing credit or rebuilding from scratch for those with credit problems. The Federal Trade Commission warns that you must be careful of con artists who exploit credit-sufferers with phony credit-card offers. I would rec-

EBONY ETCHINGS

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While on the road and during off periods with Barry he continued to work on material and write songs, knowing that one day he would record the same on himself or some other act or artist.

With each passing day his thoughts grew stronger and stronger to record, and have the finished results formerly introduce him to the world and the music industry as Michael Jay Love (the pseudonym he records under).

Late in 1993 that day arrived and Michael headed for the studio to start working on his own musical projects. Before he could really get into his own project he was flooded with calls from other artists who found out

ommend that you contact Bankcard Holders of America, (800) 237-1800 for a list of banks that offer bonafide secured cards before you proceed along this line.

As a credit consumer, you must be responsible and always on the alert. Know what credit-repair cannot "repair" your credit. They charge for their services and can only function as your advisor or go-between. Very often, you can do what is necessary yourself with a little discipline and with the right information. Basically, only time and better financial planning and proper use of credit can repair your credit.

You should obtain a copy of your credit (a credit report) by contacting the various credit bureaus. Items in your credit report that are wrong or listed beyond the 7 to 10 year legal period can be corrected by your providing the required, accurate information or explanation for the error. Free annual requests for this information is available and must be made in writing. For instance, you can obtain a copy of your credit report by writing to: TRW Consumer Assistance, P.O. Box 2350, Chatsworth, CA 91313-2350 (include: Your full name and middle initial, social security number, year of birth, a copy of your driver's license or other identification, spouse's first name, your current address including zip code, and previous address if you have moved within the last five years). KEEP A COPY OF YOUR REQUEST FOR YOUR RECORDS!

One of the surest ways to protect your credit is to live within your means. If you can't hike your income, then shrink your expenses. It's hard, you say? You can if you try.

Self-Empowerment is the key as a people — as a nation! Any questions? Write to me c/o Business, Las Vegas Sentinel-Voice Newspaper, 1201 South Eastern Avenue, Las Vegas, NV 89104 or call 456-3838.

PSC PROGRAM

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cordless phones. With the evolution of PCS technology, it is projected that within the next ten years there will be approximately 31 million users of the new PCS, 52 million users of cellular services and 65 million users of paging and messaging services.

The partnership includes African American entrepreneurs in the radio industry, television stations and cable television, magazine publishing, record companies and advertising agencies. Partner, Percy E. Sutton, Chairman Emeritus and founder of Inner City Broadcasting Corporation said, "This partnership represents a broad cross section of some of this country's largest African American owned communications companies. We are encouraged by government and FCC initiatives to ensure that African Americans and other minorities will be given an opportunity to participate in PCS and other technologies that will be a significant part of this nation's superhighways."

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