

Bryan proposes debit card protection for consumers

Special to Sentinel-Voice
 WASHINGTON, D.C. — United States Senator Richard Bryan (D-Nev.) Tuesday announced he has introduced legislation to improve protections for consumers who use debit cards.

"Debit cards have become a new convenience, allowing consumers to immediately access their bank account without having to write a check," Bryan said. "Debit cards can be misleading, however. Although they carry the logo of major credit card companies like Visa and MasterCard, they do not come with the same consumer protections as credit cards."

The Consumer Payment Card Security Act of 1997, introduced by Bryan and Senate Banking Committee Chairman Alfonso D'Amato (R-N.Y.), would place a \$50 cap on the liability of consumers when their debit cards are lost or stolen. This

would prevent a consumer's bank account from being totally depleted.

The legislation would seal a current loophole in the law which allows unsolicited mass mailings of debit cards, and prevent "live" or activated debit cards from being mailed. The bill would also speed up fraud investigations and provisional restitution of stolen funds from 20 days under current law to five business days.

"Everyday consumers use debit cards to purchase groceries, clothing, and many other goods and services," said Bryan, a member of the Senate Banking Committee. "Users rely on these new cards as they would credit cards. But with convenience comes a serious danger. Due to a potent combination of weak security and high liability, users can see their bank accounts wiped out within hours of their debit cards being stolen."

Debit cards resemble credit cards in that they carry the logos of major credit cards and can be used to purchase goods and services. Yet unlike credit cards, if a debit card is stolen, there is no limit to the liability of the consumer for funds that are stolen. No personal identification number is needed to access accounts, like those required with use of Automatic Teller Machine (ATM) cards, making it easy for debit cards to be stolen and used.

"This lack of security and protection for the consumer is dangerous," Bryan said. "Consumers often do not realize the jeopardy they are in until their account is drained, checks start bouncing and overdraft fees pile up. Such losses can pose a serious threat to the consumer's credit rating as mortgages, car payments and other bills go unpaid in the wake of financial disaster."

The bipartisan legislation
 (See Bryan, Page 4)



Photo special to Sentinel-Voice

ENGINEERING SUCCESS

Clark McCarrell holds a plaque honoring him as UNLV's 1997 Outstanding Alumnus from the Howard R. Hughes College of Engineering. McCarrell has been employed at Southwest Gas Corp. since earning his bachelor's degree in mechanical engineering in 1991. He chaired the American Society of Mechanical Engineers in 1995 and is working toward completing his master's degree in engineering management at UNLV.

McCarrell has served on the UNLV Alumni Legislative Committee and as a guest speaker and student mentor in the Minority Engineering Program. In 1993, he received the Spirit of Southwest Award from his company. He has also been recognized by Sen. Harry Reid and Las Vegas Mayor Jan Jones.

Las Vegas Urban Chamber celebrates one-year anniversary

By Lee Brown
 Sentinel-Voice

African Americans' consumer power grew by \$43 billion last year. They also spent \$718 million cruising the information superhighway.

Pertinent information? The Las Vegas Urban Chamber of Commerce thinks so. They want to show the Black community the power of its dollar.

Celebrating its first year anniversary this week — after two-year hiatus — the chamber on Tuesday held its first membership dinner. The event was sponsored by Wells Fargo Bank took place at the West Las Vegas Arts Center Amphitheater.

The mission of the chamber, whose roots date back 17 years when it was called the Nevada Black Chamber of Commerce, is to promote, encourage and support business growth in the Las Vegas community. The private, nonprofit corporation is located at 1048 W. Owens Ave.

Due to financial problems and mismanagement, the original chamber disbanded two years ago. But president Harvey Phelps has led a rebirth. And with 150 members

— up from 16 when it started a year ago — he thinks the Black community is ready to take hold of its economic reigns.

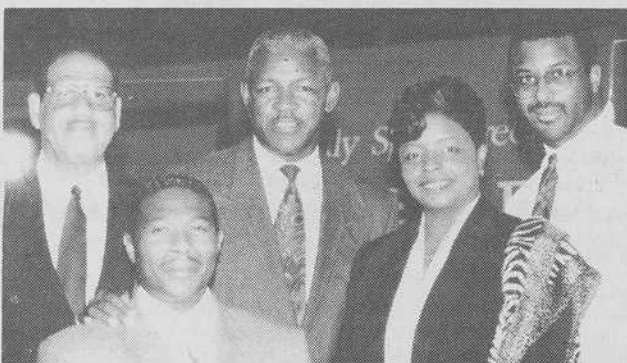
Last October, Al McConnell, a local marketing consultant and one-time interim president of the original chamber, asked Phelps to chair the new chamber's board of directors. Phelps declined. He accepted the presidential post instead.

"When I was approached to do what I'm doing now, I first said no, but it took some people in this community to say, well, you've done it before, let's just give it a try," Phelps said.

Phelps, who has been in Las Vegas for nearly two years, was involved in the Black Chamber of Commerce in Kansas City, Mo., during the 1980s. Originally from Michigan, where he did public relations work for the city of Detroit, he now does some consulting work for the MGM Grand Hotel and the Wesley Corporation, a construction firm.

The Chamber's executive director Jerome Nixon said it has a wealth of information.

"I think that there's a lot of information in the Chamber that needs to be disbursed



Sentinel-Voice photo by Ramon Savoy

The Urban Chamber of Commerce recently celebrated its one-year anniversary. From left, John Phillips, of the Las Vegas Housing Authority; Nick Nixon, the chamber's executive director; Harvey Phelps, chamber president; Jerrie Merritt, the chamber's treasurer; and Dr. Terry Akers, a member of the board of directors.

throughout the community."

He said people interested in coming to Las Vegas will be able to use the Chamber as a resource. The Chamber should be able to answer questions like: Where's the minority community and who are the leaders in the community?

Through searching, Nixon said he has discovered a lot of people and groups dedicated

to community uplift. He wants the Chamber to fill that role.

"We need this organization," said John Phillips of the Las Vegas Housing Authority, and member of the group's board of directors. "When we were non-existent for a couple of years, we lost a lot of momentum with the huge influx of minorities to Las

Vegas. A lot of them wanted to be entrepreneurs. We have a valuable contribution to make to our citizens — those people moving in, as well as those people that have been here — to move along their small business opportunities.

"We've got the Asian Chamber, the Latin Chamber, the Las Vegas Chamber, and we definitely need this Chamber," Phillips said.

Phelps agrees. He attributed the Chamber's success to its value in the community. He said the combined energy of long-time residents and

newcomers can foster change.

In addition to holding elections for new board members the first week of November — 19 candidates will be vying for nine seats on the board, increasing it to 15 members — their future agenda includes hosting a Western Region Economic Summit, Jan. 30 through Feb. 2 at the Flamingo Hilton Hotel & Casino.

At the summit, political and business professionals will discuss entrepreneurial opportunities. The

(See Chamber, Page 3)

The Celebration of Music in African-American Communities

Hosted by Harrison Johnson, Musical Director

The music in African-American communities has been greatly influenced by local choir groups. This concert will honor the Federation of Choirs and Mr. Sam Roberson for outstanding service to the West Las Vegas community. Special appearances by the Westside Community Choir and local entertainers. In a preservation effort, the concert will be recorded for the West Las Vegas Community Roots program.

Saturday, Oct. 25th
 1:00 p.m.

West Las Vegas Library Theatre
 951 W. Lake Mead Blvd.
Free Admission

This product is co-sponsored with the Las Vegas-Clark County Library District with additional funding from the National Humanities Committee, a state program of the National Endowment for the Humanities and the Nevada Arts Council.

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