

Tips: How to Spot Personal Debt Scammers

With so many Americans unemployed or underemployed, the social stigma of debt is not as harsh as it once was. Too many people who have played by the rules and worked all of their lives now find themselves deeply mired in debt. Young consumers, armed with a degree in one hand and student loans in the other, wonder when they can live independently of their parents' financial support. In this still-unfolding financial recovery, family standards of living are faltering, retirements are delayed and both generations worry.

For many consumers, the debt dilemma is akin to a seesaw. One side wonders whether available funds will stretch far enough to pay their bills. The other side worries whether remaining credit can see them through.

Unfortunately, there are businesses that prey upon consumer financial misfortunes, promising easy solutions to nagging and deep

RESPONSIBLE LENDING

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debt. On urban radio and late night television these companies advertise how debt can be settled for pennies on the dollar. Some will even identify the amount of debt consumers must owe before they can "help" them.

Consumers who believe this kind of advertising almost always get scammed. After paying thousands of dollars in fees, they discover that there was never a connection between the monies paid and real debt reduction services. Unfortunately, by the time this epiphany occurs, consumer finances are in worse shape than before. And the debt settlement firm moves on to its next victim.

Consumers using these services are also often told not to speak with their creditors or pay them directly any portion of the debt

owed. If the consumer follows the instructions of the debt settlement firm, penalty interest rates – as well as late fees and other charges — begin to accrue on the amount originally owed. In the meantime, the creditor often escalates collection efforts as well, sometimes turning the debt over to a collec-

state attorney generals and Federal Trade Commission enforcement. With the Consumer Financial Protection Bureau, consumers have also gained a federal office dedicated to transparency and fairness in debt relief and debt collection.

The Federal Trade Commission advises consumers to guard

Tells you to stop communicating with your creditors;

Guarantees that your unsecured debts can be paid off for just pennies on the dollar; and

Refuses to send free information about the services until you provide personal financial information, such as credit card account numbers, and balances.

For most people, money has a way of leaving out faster than it comes in. When debt is involved, bills seem to reappear even faster. The better way to resolve unmanageable debt is the simple one: speak directly with your creditors to set up a manageable payment plan. No one is better able to communicate your financial challenges than you. More importantly, no one will work harder to relieve your personal financial stress more than you.

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tion agency or initiating lawsuits or wage garnishments.

If consumers stop paying their debts, their credit scores fall and make it more difficult to gain credit elsewhere.

These practices have been challenged in private litigation, by

against fraudulent debt relief firms by avoiding any company that:

Charges any fees before it settles your debts;

Guarantees it can make your unsecured debt go away and stop all debt collection calls or lawsuits;

Same Sex Marriage is a Big Issue with Little Relevance

According to President Obama, Vice President Joe Biden got "a little bit over his skis" when Biden said he is "absolutely comfortable" with gay marriage. That's fine. Biden is one of the few remaining politicians in this age of political correctness who says what he means and usually means what he says.

The day after Biden made his statement, Secretary of Education Arne Duncan said that he believes that same sex marriage should be legal. As a result, President Obama accelerated his decision to become the first American president to support same sex marriage by stating, "I think same-sex couples should be able to get married."

After all of the dust settles, most

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they meet its requirements, they can be married in that particular place of worship.

As the president of a constitutional democracy that does not define marriage as a union between a male and female, President Obama is correct in stating, "I think same-sex couples should be able to get married." The 14th Amendment to the Constitution requires each state to provide equal protection under the law to all people within its jurisdiction and to ensure that the citizens of each state are entitled to all privileges and immunities of citizens in the several states. This is a sim-

distract public attention away from the issues that can be resolved at the national level.

This is perfect example of religion vs. politics and why Thomas Jefferson clearly understood the need for distance in the relationship between organized religion and the nation state. He believed that religion was a very personal matter, one which the government had no business getting involved in and called for a "wall of separation between church and state".

To those who want to equate gay marriage with the prohibition against interracial marriage, be careful. Anti-miscegenation laws, laws that enforced racial segregation at the level of marriage were designed to maintain an intentionally oppressive social order based upon artificial racial constructs in order to maintain a social and economic benefit for Whites in America. Opposition to gay marriage is primarily based in the religious context. It is also diffi-

cult to discuss gay marriage in the civil rights context when many in the gay and lesbian community face racism from within the community itself.

To those knee-jerk, reactionary and intolerant so-called social conservatives and evangelical Christians, it's important to remember that to be a Christian is to be Christ-like.

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people should see that in the broader context of national priorities, same sex marriage is a big issue with little relevance. It's a wedge issue, a distraction. President Obama's support will prove to be more symbolic than substantive.

Too many people have blurred the lines between civil issues and religion. Rev. David Pinckney, pastor of the evangelical River of Grace Church in Concord, N.H., is only half correct in stating, "It's not a civil rights issue; it's a religious issue..." It's both. Each state sets the requirements for marriage and issues licenses to those residents who meet the criteria. If a couple then wants to have their union sanctioned by their respective religious institution and

ple matter of civil law and civil rights.

President Obama's support of gay marriage is more symbolic than substantive because the federal government does not issue marriage licenses and does not set the standards by which couples are wed. If this issue reaches the Supreme Court, the Obama administration could be asked to weigh in and would make a decision at that time

If a particular religious body finds gay marriage to be in conflict with its teachings, it should not be compelled to sanction such a union and the law up to this point is clear on this issue. In the larger context of the national political landscape, gay marriage is being used as a wedge issue to

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