



### Brown Returns

Tony Brown brings his highly regarded public affairs program *Tony Brown's Journal*, to public television beginning Tuesday, February 9 at 7:30 p.m. on Channels 4 and 26. The series looks at black issues and their impact upon society.

## OSHA Act

### Protection On The Job

Bankruptcy provides a way for a person who is overly extended for debt obligation to accommodate his or her situation. Whatever asset the person has, with allowance for certain exemptions, would be distributed by the court to the creditors.

Any person may file a voluntary bankruptcy whether he or she is insolvent or not. A wage earner or farmer can voluntarily go into bankruptcy, but cannot involuntarily be placed in bankruptcy. The bankruptcy filing fee is \$60. Bankruptcy can be declared once every six years.

An attorney is not legally required for a bankruptcy, but the forms can be complicated. They can be purchased at a stationery store for \$6 or \$7.

The bankruptcy law does not put a limit on the amount of debts a person must have before he or she can file in bankruptcy, but often bankruptcy, which is certainly not helpful to a person's credit rating, can be avoided by using something called the Wage Earner Plan. This is a repayment plan which is set out in Chapter 13 of the Bankruptcy Act.

Any wage earner, regardless of the amount of income, whose principal income is from wages, salary or commissions, may file a petition under Chapter 13.

If the plan is not successful, he cannot be adjudged a bankrupt without his consent.

Here is how the wage earner plan works: It can be either an extension (postponement) of a com-

If the family has no income or is the income is so low that it will only cover essential current living expenses (food, rent, utilities, medical, etc.), wage earner plans are not usually feasible and the only alternative

Legal Aid

**REGGIE WARREN**



position (compromise), or a combination of both, of a wage earner's debts under the supervision of the bankruptcy court. Usually, a 36-month period is set up (it may be longer in some circumstances). During that period, the debtor makes monthly payments of about 25 percent of monthly take-home pay to a trustee. The funds are applied as far as they will go, first paying the security interest and chattle mortgages, and second, the general creditors.

On the completion of the payments, the debtor is discharged and released from further payments. The Wage Earner Plan offers a fairly uncomplicated solution for a family caught in the consumer debt cycle. All the family's money problems are brought together and handled in one comprehensive proceeding. The family will have to be able to make a substantial monthly payment on the plan.

is straight bankruptcy.

The plan has many advantages. The debtors do not go bankrupt and can truthfully say they have never been bankrupt. Bills are paid in full or substantially paid with any balance discharged. A wage earner plan is reported in credit reports for only seven years from the date of filing.

Usually under the plan the debtors can keep their home if they own it. The plan would be set up to take house payments into account, and usually enough money is freed from other payments so that the debtors have the ability to make their house payments. Foreclosure can be stopped immediately or at any time during the three-year plan.

There is the pride and self-esteem involved in squarely meeting and looking at debt problems and if the plan does not work, the debtor can convert to straight bankruptcy at any time.

## Black Builders Snubbed

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done to improve black participation.

"We felt very good about the meeting," Archia said. "The Administration was very cordial and assured us that they would do all they possibly could to increase minority participation. We understand their position as a state institution, so where we feel we are adequate, we will bid."

As a gesture of its good faith, Archia said, the administration pledged to the contractors that their members would receive special notices advising them of up-coming projects.

"Well, that's all well and good, but I haven't seen anything in my mail yet," said Carter. "I did get a letter asking for contributions to their building fund. Now they did manage to find my address for that."

Dr. Douglas Covington, Winston-Salem

State chancellor, said that the concerns aired by the minority contractors are valid, but his institution should not be scrutinized any more than a white institution.

"We feel a definite concern and interest in the involvement of minority contractors, but whether an institution is predominantly black or white has nothing to do with it," Covington said. "I would hope that the predominantly white schools would do no less in making an effort to increase minority participation in the building projects."

Dr. Covington also emphasized that the university used the work of Harvey Gantt, a black architect based in Charlotte to design both the \$2.4 million nursing building and the \$2.2 million business building, the university's two largest and most important projects.

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