

## Credit from page E1

companies must do, or cannot do. What they are not is a debt management company such as the many nonprofit family financial counseling agencies operating under the Consumer Credit Counseling Service name, such as CCC, Inc.

The Credit Repair Organizations Act (CROA), which took effect on March 30, will provide law enforcement agencies and consumers an important new enforcement tool to combat credit repair. It gives new powers to the FTC, to state law enforcement agencies, and to consumers and will reduce the "credit repair" company's ability to rip off unwary customers, according to Kurth.

The main section of the law which applies to all persons, including Credit Service Organizations, prohibits making or counseling false statements to credit bureaus and creditors and misrepresentation. The law allows consumers to sue if they think they have been deceived.

Secondly, credit repair organizations may not charge or receive any money for a service until it is

fully performed. And finally, the law requires credit repair organizations to provide consumers with a written statement containing disclosed language concerning consumer credit file rights before any contract or agreement between the consumer and the credit repair organization is executed. Consumers must sign, acknowledging receipt of the consumer protection and the credit repair organization must retain the contract for two years.

You, as a consumer, have the right to contact a credit reporting agency to dispute inaccurate information under provisions of the consumer protection, Fair Credit Reporting Act. If you decide to respond to a credit repair offer, beware of companies that:

- Want you to pay for credit repair services before any services are provided;
- Do not tell you your legal rights and what you can do yourself for free;
- Recommend that you do not contact a credit bureau directly; or
- Advise you to dispute all information on your credit report or

take any action that seems legal, such as creating a new credit identity to avoid negative information contained in a real personal file. If you follow illegal advice and commit fraud, you may be subject to prosecution.

Kurth notes that with this basic information in mind, you will be able to avoid unscrupulous and illegal companies who make big promises to you but cannot follow through. Be sure to check the company's license, the contract offered to you, and by all means, make no payments for service until the service has been performed.

If you need to check any information about a credit service organization, you can call the State Attorney General's Office, your local consumer affairs office or the Federal Trade Commission (FTC) in Washington, D.C.

Can Credit Counseling Centers, Inc. is the parent corporation of Consumer Credit Counseling Service (CCCS) of Michigan, Northwest Illinois, and CCCS of Southern New York with 38 offices to service consumers. For more information, call 1-800-547-5056.

## Mom from page E1

shares in the parental responsibilities is a tremendous benefit," she added. "The secret is working together as a team and having a supportive employer."

Schindewolf has worked at DuPont, which has consistently been listed among the top 100 family-friendly companies in Working Mother magazine, since 1992. She praised the company's Work/Life programs that allows parents to use a flex-time approach to take care of sick children and go to school events.

"From health and dependent care benefits to flexible work practices, DuPont has made great strides to support the wide variety of working parent needs," Schindewolf said. "DuPont recognizes that life outside of work refreshes employees and, invariably, this enables us to come to work more creative and productive."

Jane Schindewolf  
Mother of the Year



Super mom: Jane Schindewolf, husband Eric with children Lindsay, 6, and Emily, 3.

husband ran off with her best friend — it was like a really bad country western song," Meyers joked. "But, ever since then, we've been raising the bar to this level."

And Schindewolf's level is high, with all of her mothering-related volunteer work. She has been instrumental in establishing the "Return to Work" seminar for new mothers at Beaumont Hospital, and has been active in the Troy Chamber of Commerce FamilyWorks program that helps local companies network in developing flexible work practices.

In addition, she is a member of the DuPont Automotive Work/Family Committee and is active in her church.

In recognition of her award, Buick gave Schindewolf the use of a Regal for one year. But she continued her volunteer philosophy by donating the car to St. Vincent De Paul's car donation program for a Detroit area family in need.

Schindewolf is also featured on the May cover of Working Mother magazine.

## Odd Jobs from page E1

or year to find out how to get a ride. I first flew in the summer of 1976 and I was absolutely hooked."

Q. What did you have to do in order to get started as a pilot aboard a balloon?

A. "There was a school in North Carolina that offered the training for a license, so I went there. After that, I bought my first balloon and I've had 29 since then."

Q. What type of license is issued to a balloon captain?

A. "We are all licensed through the Federal Aviation Administration and it's strictly for balloons — not airplanes. You take a written exam and a flight exam. You get a private license first and the more experience you have leads to a commercial license, which allows you to instruct and take people up in a balloon. I've trained over 65 people over the years."

Q. Did you have any kind of background in this business?

A. "No, I was in the garbage disposal business, actually. I sold that to buy my first balloon because I thought it would be a fabulous enterprise. It took years to build it up and I had to keep buying more and more balloons."

Q. How about advertising on the balloon, do you have that?

A. "I used to do a lot of that but don't have to much of it anymore. We used to have the name of a bank in Rochester on one of our balloons. And over the last five years we've had a Detroit Lions balloon that's shaped like a helmet."

Q. So how many passengers can you take up at one time?

A. "We have some balloons that can accommodate two or three and the pilot and others that can take four to six people. It just depends on the size of the basket or the balloon."

Q. Do you take people up everyday?

A. "Weather permitting we go up seven days a week in season. Some flights are as early as 6 a.m. others don't go up until 6 p.m. but we have to be down by the legal sunset."

Q. What helps you decide if it's a good day to fly?

A. "Well it depends how the

wind's blowing. We usually let go of a small helium-filled balloon to see what the wind is doing."

Q. What's the typical time involved in a ride?

A. "The rides are an hour in length but we are generally all together for three hours. We meet and explain everything to the riders, then after the flight, we have champagne and cheese and crackers and celebrate at Mr. B's Roadhouse in Oxford."

Q. How high do you usually like to go?

A. "We'll go from the tree tops up to maybe a few thousand feet."

Q. Is it safe to assume you have a general idea where you are going to land?

A. "Not really. We get permission from all the land owners for the launch sites but we never know where we will actually land. That's the romance of ballooning is that we don't know where the landing spot will be. We generally fly between four and 10 miles."

Q. Has anybody ever gotten upset to find you and your balloon in their yard?

A. "No, I'd say 85 percent of the time the people are wonderful about it and we fly and land three or four hundred times a year."

Q. What's the cost of a ride these days?

A. "It's \$150 to \$200 depending on when they want to go up. Most people enjoy the evening but some like the morning flights too."

Q. Ever had any incidents with nervous passengers?

A. "A lot of people voice apprehension about heights before we go but the experience is not what they expected at all. We can be three to four hundred feet in the

air and they'd swear we're still on the ground. There's a very little sensation of movement."

Q. Are you helping people celebrate lots of special occasions in flight?

A. "Oh yeah. We've done many, many, weddings over the years. I have 15 to 20 proposals each year and their are lots of special anniversaries and birthdays."

Q. It must be nice to be part of all that excitement.

A. "I love it. When you think about it, going up in a balloon is one of the few times that people give up control to a stranger. It makes people happy and relieves the stress of the day. Even if nothing is said during the whole flight, it's still so beautiful to experience it."

Q. Sounds like you enjoy your work?

A. "I don't look at it as a job. It's become a profession for me. It's a peaceful and tranquil experience. There's nothing I would prefer to do. Ballooning is my passion."

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