ISSUE NO. 3 JANUARY 2018 THE DRUM

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UPCOMING EVENTS

MLK JR. DAY: "BRING THE DREAM TO LIFE" Detroit Historical Society Monday, January 15 10:00 AM-4:00 PM

Detroit Historical Museum 5401 Woodward Ave., Detroit, MI 48202

FREE

PROJECT REENTRY WORKSHOP How to build credit

Wednesday, January 24 SADO Office 645 Griswold, Suite 3300 Detroit, MI 48226 5:30-7:30 PM FREE

FRIDAY NIGHT LIVE! MILES DAVIS Tribute

Friday, January 26
Performances at 7:00PM & 8:30PM
Detroit Institute of Arts
5200 Woodward Ave.,
Rivera Court
Detroit, MI 48202
FREE

THE "BIG PICTURE" GUIDED TOUR

Every Tuesday-Sunday at IPM take a free guided tour of the Detroit Institute of Arts' collection
IPM Tuesday-Sunday

3pm Saturday-Sunday Detroit Institute of Arts 5200 Woodward Ave., Rivera Court

Detroit, MI 48202 FREE

DETROIT CITY CHESS CLUB OPENPLAY

Fridays at 4PM
Fridays at 4PM
Detroit Institute of Arts
5200 Woodward Ave.,
Detroit, MI 48202
FREE



GETTING A CAR

Q & A with Renard Johnson, released May 2017

Q: What was the hardest part about getting a car?
A: Having nothing in my name—I

A: Having nothing in my name—I don't have any credit. A lot of dealers turned me down and

treated me like I didn't exist because I didn't have a financial history. It's hard because you don't want to tell them why because they might treat you differently.

Q: What's your advice?

A: Take your time and look around. Find a reliable vehicle at an affordable price. You'll most likely have to work with a smaller dealership because the bigger ones require you to have credit.

Q: Where did you get the car?

A: I think it was called Cameron's Auto (located near John R. Road and 8 Mile). If you don't have anything in your name, you'll have to work with smaller dealerships that don't require credit scores.

Q: How are you paying for it?

A: When you sign, you agree to pay monthly. Most cars I was looking at were around \$4,000, and I had to pay \$1,000 at signing.

Bottomline?

You need to have money and a steady income. If you don't have credit, most places will require pay stubs to prove that you're employed and that you can keep up with your payments. It's best if you can build credit, though. You not only have to pay a significant down payment, but your insurance will be around \$200-\$300 per month.



THANK YOU TO EVERYONE WHO CAME TO THE LAST WORKSHOP AND CELEBRATED MOTOKI'S WORK WITH SADO!

IHAD A DREAM

A poem by James Thomas, released April 2017

A dream of freedom from the sinister system that is supported by the 13 Amendment. And one day I would attain it by any means necessary. I plotted my emancipation from the modern day slave plantation we call prison, where mass incarceration of poor Black, Latino, and White juveniles are warehoused and sold to the highest for profit bidders, benefiting off their slave labor and miseducation. Often celebrated by lawmakers of both parties. How can you dream when you are told? You don't possess redeemable qualities and you are treated less then a human. Still I awaken in cold sweat trying to process my new found freedom, because I'm not free until all juveniles are free from the criminal justice system.

CITIZEN Spotlight

WILLIAM WASHINGTON RELEASEDNOVEMBER 2016

HOMETOWN Detroit, MI

HOBBIES & INTERESTS

William Washington spends his time reading and studying philosophy, especially deconstructionists of the 1960's and 1970's like Jacques Derrida. He also enjoys spending time outside, whether it's shoveling snow or getting reacquainted with the city.

SUCCESSES SINCE RELEASE

Learning how to live on the outside as an independent: going to the grocery store, obtaining a job in construction. He's adopted a posture of clarity and transparency—understanding the importance of being truthful and honest. He's also learned how to navigate professional relationships in the workplace and intense discussion with co-workers, developed patience and the discipline to work toward deadlines.

STRUGGLES SINCE RELEASE

Getting through each day while maintaining a positive outlook and overcoming some of the emotional stress that occurs post-release.

MESSAGE FOR THE COMMUNITY

"I've been spending some time thinking about the preamble of the constitution, especially the 'We the People'. It seems that a lot of returning citizens don't see themselves as a U.S. citizen, and when you don't see yourself that way, you can have a hard time participating in any of the rights that a U.S. citizen is afforded. It's important to begin to include ourselves in that "We the People"—we can vote, we can obtain employment, and we share the same rights as any other citizen now."



ELIZABETH STAPLETON

HOMETOWN Hemlock, MI

PROJECT REENTRY TEAM MEMBER SINCE

November 2016 Reentry Coordinator

HOBBIES & INTERESTS

Sleeping, food, hammocking, volunteering with the Prisoner Creative Arts Project, art exhibits, concerts, and exploring the nooks and crannies of Detroit

MESSAGE TO THE COMMUNITY

I am so excited and honored to be the new Reentry Coordinator! Please feel free to call, text, or email me with any questions or concerns.

E-MAIL

estapleton@sado.org

HAVEQUESTIONS OR SOMETHING TO CONTRIBUTE?

Send your letter to:
PROJECT REENTRY
STATE APPELLATE DEFENDER OFFICE
645 GRISWOLD. SUITE 3300

DETROIT, MI48226

Call:

THE STATE APPELLATE DEFENDER OFFICE (313) 256-9833

and ask for a Project Reentry Team Member

or e-mail:

REENTRY@SADO.ORG

All questions will remain anonymous unless you say otherwise

JOBS

ST. PAUL OF THE CROSS RETREAT CENTER

Housekeeper

Part-time (18 hours/week, day shift)

Make beds and perform general cleaning tasks.

Send resume to Roz at

resalter@stpaulretreat.org or call (313)

286-2848

DETROIT AT WORK

Automotive Career Opportunities

Detroit At Work is recruiting for automotive
employment opportunities with an equal
opportunity and felony friendly employer for
the following positions:
CNC Operator - \$12/hour
Maintenance Technician - \$23/hour
Set-Up Technician - \$16/hour
Interested Applicant please contact:
Michelle Berry (mberry@matrixhs.org)
Debbie Blackman (dblackman@matrixhs.org)

AUTOZONE

ALL LOCATIONS
Full or Part Time Sale Positions
Call or stop by nearest store to check hiring
status or drop off resume

GORDONFOOD SERVICE

ALL LOCATIONS

Multiple Positions Available
Apply online: gfs.com

O'REILLY AUTOPARTS

ALL LOCATIONS
Retail Sales Specialist, Retail Cashier
Apple online:
corporate.oreillyauto.com

DETROITEMPLOYMENT SOLUTIONS

A Michigan Works! Agency
Detroit Employment Solutions finds jobs based on your interests.
Visit these area locations for more information:
Samaritan Center
5555 Conner, Detroit, MI 48213

SER Metro 9301 Michigan Ave., Detroit, MI 48210

Northwest Activities Center 18100 Meyers, Detroit, MI 48235

NATION OUTSIDE Facebook Group The Voice of the Formerly Incarcerated www.facebook.com/nationoutside/ Or for more information contact: nationoutside@gmail.com

CIAO LINE Facebook Group
Tri-County Job Resource
https://www.facebook.com/groups/ciaoline/

ACCESS FOR ALL

Building and Construction Trades Apprenticeship Readiness Training Call an Access for All representative: (313) 945-5200 ext. 4317

DETROIT TRAINING CENTER

Real Estate Salesperson Pre-Licensure Course March 12-March 24 A 40-hour course designed to help students pass the state licensing exam for the Michigan Real Estate Salesperson license. Call 313-221-5876 to register today!

COMMUNITYTIPS

'TIP' AT ANY DETROIT PUBLICLIBRARY

TIP (*The Information Place*) is a free community referral service that helps people find answers to the problems of everyday living. Librarians link individuals to agencies and local nonprofit organizations that offer service such as emergency food, health care, support groups, and parenting education. Visit any Detroit Public Library and ask a librarian about TIP services.

THE FOOD ASSISTANCE EMPLOYMENT AND TRAINING PROGRAM THE RESOURCE NETWORK

An employment readiness and training program provided by The Resource Network. If you are 18-49 years of age, have a Bridge Card without dependent children on the card, and are a resident of the City of Detroit, you're eligible. If interested, contact Elizabeth Stapleton at: estapleton@sado.org or

Call (313) 256-9833 and ask for Project Reentry
Don't meet the requirements but are still interested?
Contact Elizabeth and she'll connect you with
The Resource Network.



HOW TOBUILD CREDIT AS A RETURNED CITIZEN

by Sofia Nelson, SADO Assistant Defender

My name is Sofia Nelson, and I am an assistant defender in the juvenile lifer unit at SADO. Prior to going to law school, I worked in the field of financial literacy and empowerment for individuals attempting to escape poverty. Through that work I learned about the importance of credit.

Your credit score affects whether you are approved for a loan or a credit card, and if you are approved, what your interest rate will be. Your credit score can also affect what housing options are available to you. Your credit score is calculated by a formula that takes into account how much money you owe, how long you've owed it, how many accounts you have and how long you've had them, how often you have missed or made late payments on bills or debts, and what credit you have available to you (your credit limit on any credit cards in your name).

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BUILDING CREDIT AS A RETURNED CITIZEN

BY SOFIA NELSON

Many Americans struggle with poor credit, but juvenile lifers who have been paroled face a unique challenge—limited or no credit history. Building credit takes time, but there are things you can do to speed up the process. Here are some tips for building your credit:

- 1) Get free financial coaching from Wayne Metropolitan Community Action Agency by calling 313.388.9799 or filling out a form available at https://www.waynemetro.org/request-form/
- 2) Open a checking and savings account at a credit union or other bank. Aim for a free or low fee account with no minimum balance or a low minimum balance requirement you know you can maintain. Many credit unions have free checking accounts, as do some of the more well-known banks. Free accounts tend not to have some of the amenities of accounts with a monthly fee such as overdraft protection, unlimited checks, and unlimited ATM usage. Figure out what you need and can manage, and find accounts that will work for you. When researching what bank to go with make sure to pick one that has an ATM or branch in a place easily accessible to you. Consider the following options: Michigan First Credit Union, Lake Michigan Credit Union, Huntington Bank, and One Detroit Credit Union. Your credit is helped by having an account for a long time so pick one that works for you and keep it.
- 3) Open a utility or cell phone account in your name that you pay on time every month. Consider setting up automatic payments so your electric or other bill is automatically debited out of your savings or checking account every month. Alternatively, set a calendar reminder on your phone so that you do not forget to pay your bills on time. The longer you have a recurring bill with the same company that is paid on time, the better your credit score will be.
- 4) Apply for a credit card. Only apply for a card that you think you can qualify for based on your income. Getting turned down for a loan or a credit card or applying for a lot of credit can hurt your score.
 - If you discover that you cannot qualify for a standard credit card, get a secured credit card. Unlike standard credit cards, secured credit cards require an upfront cash payment that serves as collateral if you miss a payment. While secured credit cards have an upfront cost and low credit limits, they are great tools to help build credit. Most banks and credit unions have a secured credit card option. Capital One Secured MasterCard is ranked as one of the best options as it has no annual fee and low upfront deposit amounts.

Once you have a credit card use it to pay for something every month and then pay off the balance monthly. Credit cards help build your credit, but can also be dangerous because they have very high interest rates. If you are unable to pay off your total balance (not just the minimum payment) monthly, you will end up paying a lot more than the cost of what you purchased because of high interest. So it is important to be careful and stick to your budget.

Your credit limit is the maximum amount you can charge to your credit card. It helps your credit score to use your credit card regularly, but also to not use more than 30% of your credit limit at a time. Meaning, if you have a credit limit of \$300 on your credit card, you do not want to have a balance on your credit card at any given time that exceeds \$90 (30% of \$300). Figure out something that you pay for every month that costs approximately 30% of your credit limit and only use your credit card to pay that bill or buy that item then pay off the balance.

5) You can check your credit report for free once a year at annual credit report.com. Checking your credit report is important because it will allow you to detect any fraud or errors that might be hurting your score and get them corrected. However, your credit report won't give you your credit score. You can ask for your credit report and score from any company that does a credit check on you when you apply for a loan or other financial service. You can also use the free budgeting app on your phone called Mint to check your credit score and hopefully see it improve over time.

Building or rebuilding credit can be a frustrating process that requires diligence and time. Hopefully these tips help demystify credit and put you on a path to building your credit so you can eventually qualify for a car loan or a mortgage.

ATTEND THE SADO WORKSHOP ON JANUARY 24TH AT 5:30PM TO ASK QUESTIONS AND LEARN MORE ABOUT IMPROVING YOUR CREDIT SCORE.

VOLUNTEER OPPORTUNITIES JANUARY 2018

DETROIT/METRODETROIT, MI

Arts & Scraps

Project Description: Arts & Scraps recycles tons of materials for creative learning. Help sort and stock new materials, organize displays, and assist staff with keeping things tidy.

Date/Hours: Drop in on Tuesday (11 AM – 6 PM), Thursday (11 AM – 6 PM), or Saturday (11 AM – 4 PM). Call (313) 640-4411 x4 for more information.

Forgotten Harvest

Project Description: We will have a volunteer day at the Forgotten Harvest Warehouse Next Saturday

from 1-4pm located at 21800 Greenfield Rd., Oak Park, MI 48237

Date/Hours: Saturday, January 13, 2018, 1-4PM Register online at <u>www.forgottenharvest.org</u>

Join the District 6 Clean-Up Team!

Are you a resident in District 6 or a citizen looking to get more involved with civic engagement? Join the District 6 Clean-Up team! If you have a few hours to dedicate on a Saturday to help create more secure and safe neighborhoods, sign up today.

Sign up at: http://www.detroitmi.gov/Serve-Detroit/Volunteer-Information

Gleaner's Food Bank

Detroit Distribution Center

Project Description: Volunteer activities at our distribution centers involve sorting and packing nonperishable food and fresh produce, folding plastic food drive bags, picking partner orders, and more.

Date/Hours: Go to gcfb.volunteerhub.com to sign up for a shift!

JACKSON.MI

Our Neighbor's Keeper

Project Description: Deliver furniture to formerly homeless individuals who were recently housed.

Date/Hours: Saturdays, hours vary.

Contact: Patricia Phone: 517-262-3189

Email: ourneighborskeeper@aol.com

AUGUSTA.GA

Faith Food Factory

Project Description: Volunteer during Master's Table, in the Agency Shopping Area, Faith Food Factory,

during Food Drives in the Mobile Food Pantry, or the Office Area.

Date/Hours: Varied

Address: 3310 Commerce Dr., Augusta, GA 20909

Phone: 706.736.1199

Sign up to volunteer at: https://goldenharvest.org/volunteer/opportunities/