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Legal Aid Day Celebrates—Help for Low-Income Ohioans

COLUMBUS—Chief Justice Thomas J. Moyer yesterday joined Gov. Ted Strickland, the State Bar Association and local bar associations around the state in officially recognizing the 12th annual “Legal Aid Day” in Ohio.

The statewide day of recognition celebrates the efforts of those who provide free legal services to low-income Ohioans.

Hundreds of attorneys and paralegals throughout the state help thousands of low-income people every year gain access to legal representation to resolve urgent, non-criminal problems. The American Bar Association estimates that 40 percent of low- and moderate-income households experience at least one legal problem each year.

Chief Justice singled out recent efforts to help homeowners facing foreclosures as perhaps one of the best examples of the positive impact that legal aid societies and pro bono attorneys have in helping society address major social problems that have a legal dimension. Legal aid societies have played a major role in the state’s Save the Dream foreclosure prevention effort, which consolidates numerous state resources and

programs related to foreclosure into one program for citizens to access for assistance.

Roughly six months after beginning operations, the Save the Dream pro bono hotline has received about 12,000 calls for assistance. These calls for help have led to more than 5,700 referrals connecting homeowners with housing counselors and a legal service provider. After a call from the Chief Justice, the Attorney General and the president of the Ohio State Bar Association earlier this year, more than 1,375 lawyers have stepped forward to provide pro bono services in the effort.

“Efforts like the Save the Dream initiative prove the value of legal aid,” said Chief Justice Moyer. “Because of the help of many dedicated, selfless lawyers who have provided legal assistance, many Ohio homeowners have been able to remain in their homes through these tough economic times.”

The primary source of funding for civil legal aid in Ohio is the Ohio Legal Aid Fund. The Ohio Legal Assistance Foundation (OLAF) administers this fund, which consists of interest proceeds from Interest on Lawyers’ Trust

Accounts and Interest on Trust Accounts and from a filing fee surcharge on civil cases filed in municipal, county and common pleas courts.

“Without the assistance of the civil legal aid delivery system, far too many people would not be able to afford access to the courts,” said Robert M. Clyde, OLAF executive director. “The state’s legal aid providers ensure that equal access to justice extends to as many Ohioans as possible.”

There are six regionally based legal aid societies in Ohio that provide a range of civil legal services for every Ohio county through a network of 48 legal aid society offices.

“The Ohio State Bar Association is proud to partner with and support Ohio’s legal aid community,” said Gary J. Leppla, OSBA president. “The work of Ohio legal aid lawyers and the service of pro bono attorneys make access to legal services available to many who could not otherwise afford legal representation. Legal Aid Day provides all Ohioans with an opportunity to recognize the important work of Ohio’s legal aid community. These attorneys who serve the least advantaged among us are the real heroes of this profession.”

Defeated in Ohio, payday lenders look for options

By **LISA CORNWELL**
Associated Press Writer

CINCINNATI (AP) — The payday loan industry, which lost a ballot fight to overturn tough restrictions on the interest rates it can charge customers, is searching for other ways to do business in Ohio as consumer advocates worry that lenders are finding a way around the election results.

Lenders are focusing more on services like pawn brokering and gold buying, and some are applying for licenses under other Ohio loan laws.

Consumer advocates plan to take a close look at what lenders are doing. Ohio’s new law cuts the interest rate that payday lenders can charge from an average 391 percent annual rate to 28 percent and limits the number of loans customers can take to four per year. It is among the strictest laws in the country.

“Whenever states reject payday lenders, they try to find other ways to keep trapped customers coming back to their stores to keep generating the same fee income off of them,” said Uriah King, policy associate for the Center for Responsible Lending that lobbies against payday lending. “They look to other laws, rename their product or rename a fee, saying it’s not a fee but just a serv-

Administration finalizing Internet gambling regs