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**Martin Luther
King, Jr.****BREAKFAST**

Jan. 16, 2017

#SkBreakfast

Opinion

We Must Be At Our Best When Things Get Bad

I desperately called on my dear mother. Across the chasm of her death nearly 20 years ago, she reminded me of what she said to me and to her many children nearly sixty years ago. I felt her spirit moving within me. I was strengthened. Now, I can go on.

I will share with you why I called upon my mother on this occasion. However, before I share the why, I want to share with you what she said so many years ago. At the time, we were nine children, a mother and a father living in a three-room house. Mind you, not a three-bedroom house, but a three-room house – a kitchen, a middle room and a front room.

When things got real bad, our mother would call us together in the front room. We had only one chair in the whole house. She would sit in the chair and make us children sit on the floor in front of her. She would go quiet until she had our full attention. Then she would say: “Children, things are always kind of bad with this big po’ family and all. But they are real bad now.” She would go quiet for a long moment, causing us to focus even more intently. Then she would continue: “But don’t y’all worry. I am at my best when things get bad.” It was powerful. It

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forged our strength. It prepared us to engage struggle. It lifted our spirits. It gave us hope. Even today, this memory brings tears to my eyes, trembling to my being, and hope to my heart.

I called upon my mother

“Businessman Trump said and did many disturbing things as a presidential candidate. That’s why I see hard times coming

on the Wednesday morning when I heard that businessman Donald Trump was now President-Elect Trump. I went really deep inside myself. I could sense the hard times coming. I had to call on my dear deceased mother to help me through the moment.

I hope and pray that I am wrong, but I feel hard times coming. Let me tell you why. The most critical thing a president does is to set the tone for the entire country. His or her every action stimulates

millions of actions and/or reactions. His every refusal or failure to act stimulates numerous actions and/or reactions. And every action or failure to act is viewed through the prism of everything that was said by the candidate during the election. Businessman Trump said and did many disturbing things as a presidential candidate. That’s why I see hard times coming. We must be at our best when things get bad.

The negative germinates, takes root, grows and produces bad fruit without cul-

be mistreated. We already have too much mistreatment of women and girls. Too many are abused verbally, physically and psychologically. To be fair, these seeds of abuse were planted eons ago. But Businessman Trump has cultivated these seeds with the fertilizer of example, the waters of acceptance, and the warmth of election success. These seeds will grow and bear many and varied poisonous fruit. The challenges will be even greater and more widespread. We must be at our best when things get bad.

I am afraid that the seeds planted in the immigration fields will bear poisonous fruits for millions of immigrants, and not just undocumented immigrants. Sustained fear does terrible things to us, especially to our children. When we blame complex economic and societal woes on those who appear different and are less powerful, it becomes extremely destructive. Already we see more children bullying other children of foreign descent. Some children passed out “deportation notices” to other children just days after the election. We must be at our best when things get bad.

tivation. It is like weeds. The positive requires continuous cultivation to produce good fruit. It is like the crop we plant. Because Businessman Trump planted such negative seeds as a candidate, a President Trump’s mere presence in the most powerful position in the world causes those seeds to germinate, grow and bear bad fruit. We must be at our best when things get bad.

I fear that the seeds planted during the campaign will tell us how women and girls can

Read the rest of this commentary at
TheSkanner.com

What Will You Lose If Consumer Financial Protection Goes Away?

As Americans adjust to the realities wrought by the recent elections, one of the most important consequences has yet to be fully explored: the future of consumer financial protection.

Many successful candidates in the recent election repeatedly claimed that over-regulation, too much bureaucracy or both were harming the economy. In their view, the nation needed to let businesses operate unhindered and free from regulatory constraints.

Additionally, many of the same forces that years ago opposed Wall Street regulation and the creation of a consumer watchdog never gave up their quest to weaken or dismantle the only governmental agency whose sole purpose was to protect consumers.

The problem with both of these views is that as Wall Street made billions, America’s people suffered and lost: jobs, homes, credit standing and financial assets. The only thing that seemed to grow during the Great Recession was the amount of debt consumers faced and reckoned with at kitchen tables across the country.

This column has previously shared how millions of Americans suffered their worst

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losses from 2004 through 2015. Others who may have held on to their homes, lost so much value that they continue to owe more than their homes are now worth.

“In the coming months, we must remain watchful for legislation and executive actions that would reverse the financial justice accomplished over the past five years

There are also still others who thought they were enrolling in higher education to better their lives and earnings sadly discovered that heavy student loan debt was the only thing they incurred at for-profit colleges – many whose doors are now closed.

For all of these reasons and more, our nation still needs the Consumer Financial Protection Bureau (CFPB), its consumer cop on the block. In the coming months we must remain watchful for legislation and executive actions that would reverse the financial justice accomplished over

the past five years.

Case in point: CFPB’s Director Richard Cordray has a term of service set to conclude in July of 2018. However, an October 2016 ruling by a panel of three judges with the U.S. Court of Appeals for the D.C. Circuit said the President could remove CFPB’s director for cause.

The nation’s President-elect might want his own director – particularly if the court decision is upheld on appeal.

Similarly, legislation that sought to end both CFPB’s governance by a single director and funding independent of Congress may be revived as an early priority for the next Congress.

It was legislative wisdom that avoided both approaches in the Dodd-Frank Wall Street Reform Act. Commission forms of governance work by majority and can lead to gridlock instead of timely actions. Secondly, as commission members are nominated, lawmakers may refuse to act.

If CFPB were to become a part of the annual appropri-

ation process, the Bureau could be denied the necessary funding to do its legally mandated work. More importantly, special interest lobbyists could exert their influence on lawmakers to attach limitations on the Bureau’s work, blocking CFPB from its ability to rein in abusive practices.

These kinds of DC insider maneuvers have repeatedly and unfortunately affected other federal agencies. Consumer financial justice

should never be subject to the rise and fall of deep-pocket lobbyists motivated by profits instead of fairness.

Then there are CFPB’s pending regulations like debt collection, overdraft, payday lending and other small dollar loans. An unprecedented number of consumer and civil rights advocates have clearly and consistently weighed in on these issues. Although public comment may have concluded, final regulations have yet to be announced.

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