

OPINION

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Making Me Proud of the Skin I'm In

My Black History Month story

BY AALIYAH JOSEPH

To be black is to be powerful. To be a black woman means to be strong. To be black and a woman means I am resilient. To be black is to be me; black is who I am.

When I was young, I challenged a fear of my skin color. As I got older, I began working through my challenges and began to see who I was and how strong I truly am.

My misunderstanding to all things race-related started when I was young and innocent. I grew up in north Port-



land, lived on Mississippi Street, and was surrounded by people who looked like me, spoke like me, acted like me, and were young and innocent like me. I had no clue that because of what color I am, that my mother, father, brothers, and ancestors had suffered some of the same challenges. My biggest fear once I got into the seventh grade was the color of my skin, a deep and dark chocolate sunkissed. A different shade of brown, yet similar to the browns around me.

I asked myself: What makes me different? Why do I look at myself differently when I am around the people who too look like me? Has it always been this way?

My friends and family surrounding

me were telling me "Aaliyah you are and always will be loved. You are a part of us and will always be a part of us."

My family and friends showed me their love by helping me up whenever I fell down. I slowly began to love myself and understand that I am someone with feelings, aspirations, and desires like everyone else. I began saving me from myself and making me proud of the skin I'm in.

Now three years later I am in the 10th grade and a sophomore at De La Salle North Catholic High School. Still I am surrounded by people who look like me. People that are browns, chocolates, and caramels. People that talk and help one another up. People who act, knowing that we are all one

group one community, trying to make it together in a hard world.

I have overcome my fear of my darker skin. Learning that regardless of what I look like I will have people who love me for me. Yet every so often I am reflective on what it is like growing up as a young black woman in Portland, Oregon.

Having new friends, and loving what and who I am have helped me succeed and overcome my fears. Even though, every once in awhile, I will have my doubts that I too am beautiful, I still learned that no matter how far I seem to slip, my friends and family are there and pick me up.

Aaliyah Joseph is a sophomore student at De La Salle North Catholic High School.

Cracking Down on Abusive Debt Collectors

Regulators can stop this national crisis

BY LEEANN HALL

Have you ever picked up your phone to find an aggressive voice on the other end demanding payments on a debt you know nothing about? You're far from alone.

Once you're in the sights of a debt collector, the impact on your life can be devastating: Your wages can be garnished and your credit ruined. You might lose your driver's license, or even your job.

And it could happen over a debt you don't even owe.

In a recent analysis of 75,000 complaints about debt collection practices submitted to the Consumer Financial Protection Bureau — just a sample of the total number — this was the most common complaint by far. Over 40 percent of people being harassed by collectors said they didn't owe the debt in the first place.

Other complaints charged that the collectors made false statements or threats to coerce people to pay.

The government created the Consumer Financial Protection

Bureau — or CFPB — to address abusive financial practices after the 2008 financial crash. This year, the bureau is considering strengthening rules to protect consumers from deceptive and aggressive collection practices.

Abusive collection tactics impact people with all kinds of debt — including credit card debt, med-

abusive tactics.

When my organization, the Alliance for a Just Society, analyzed the complaints for our new report — Unfair, Deceptive, & Abusive: Debt Collectors Profit from Aggressive Tactics — we tallied the complaints in the database and built a list of the 15 companies with the most complaints.

The list is topped by heavy-hitting debt buyers like

offenders on this list are original creditors, not third-party collectors. They include Citibank, JPMorgan Chase, Capital One, Wells Fargo, Bank of America, and Synchrony Financial (the largest issuer of private label credit cards).

This is important, because the primary protection most consumers have against unfair collection tactics — the federal Fair Debt Collection Practices Act — applies only to third parties, not original creditors. This is a troubling double standard.

The new rules must also apply to the original creditors — including payday lenders, credit card companies, and big banks — along with third-party collectors and debt buyers.

The rules should limit phone calls to prevent harassment and require collectors to have complete documentation before attempting to collect. The rules should prohibit selling, purchasing, and attempting to collect old, paid, or expired "zombie" debt.

Finally, the bureau should toughen the penalties for collectors breaking the rules.

Living with debt isn't a personal failing — it's a national crisis. The bureau needs to stand up for everyday people and put a stop to abusive collection tactics.

LeeAnn Hall is the executive director of Alliance for a Just Society. Distributed by OtherWords.org.

About 77 million people — or 35 percent of adults in the United States with a credit file — have a report of debt in collections. That alone makes a compelling case for the bureau to crack down on abusive tactics.

ical debt, payday loans, student loans, mortgages, and automobile loans. Collectors often strike when people are most vulnerable, such as when they're recovering from illness or desperately seeking work. They aggressively target the poor, immigrants, and people of color.

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Encore Capital Group and PRA Group, whose business models hinge on buying portfolios of consumer debts for pennies on the dollar and then wringing payments out of alleged debtors. Both of these companies more than doubled their profits from 2010 to 2014.

Major student loan servicer Navient (formerly Sallie Mae) also makes the top 15 list for complaints about its debt collection tactics.

But it's particularly worth noting that six out of the top 15

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