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Ensuring Death with Dignity

FINAL EXIT NETWORK

Wendell Stephenson

Armond and Dorothy Rudolph — 92 and 90 years of age, respectively — didn't set out to make national news; but their story should serve as a clarion call for overhauling the conflicting, ambiguous and sometimes cruel regulations currently governing end-of-life decisions in this country.

Armond suffered from spinal stenosis, a narrowing of the spinal column that causes acute pain and numbness in the limbs. Dorothy was almost completely physically immobilized. Both had developed early-stage dementia.

In August, after consulting with family and friends, the Rudolphs decided to hasten their deaths by refusing food and water. Three days into their fast, they relayed their decision to administrators of their assisted living facility in Albuquerque, New Mexico. Although their decision was clearly within their legal rights, facility officials responded to the couple's intentions by summarily evicting the ninety-year-olds from their apartment — the very next morning. The Rudolphs resisted. So administrators called the police to have the couple forcibly transported to a nearby hospital.

The Rudolphs had no legal recourse to keep their apartment. Fortunately, with the help of their children, they were able to quickly relocate to a private residence. Assisted by hospice workers, they continued their fast. A week later, husband and wife — married 69 years — died within 24 hours of each other, surrounded by family.

There are thousands of Americans like Armond and Dorothy, burdened with painful, irreversible conditions and considering whether to hasten death. This population isn't "suicidal". They do not have an irrational desire to destroy themselves. They

it a felony for an outside group even to talk with people about end-of-life options that include self-deliverance.

These restrictive regulations are morally wrong and they don't square with public opinion. Polls show that roughly 70 percent of American adults — and about 60 percent of the elderly — think the terminally or irreversibly ill should have the right to end their own lives.

Thousands of Americans like Armond and Dorothy are burdened with painful, irreversible conditions and considering whether to hasten death

Instead of treating people like the Rudolphs with compassion and support, however, authorities believe that they are in a better position to make life decisions for these mentally competent adults. In fact, just three states —

Currently, except for the three states mentioned above "voluntarily stopping eating and drinking" (VSED) is often the only legal, humane option patients have.

Done right, VSED can bring a safe and peaceful end; however,

They see a dignified death as the natural and appropriate ending to a well lived life, when life as they knew it is no longer possible

Montana, Oregon, and Washington — currently allow physician-assisted suicide. Some states are actually actively cracking down on organizations that provide support to people like the Rudolphs, who choose to hasten death. Notably, Georgia has made

the process is relatively lengthy, between one and two weeks on average. To manage any pain, patients require sustained palliative care, which is often difficult and expensive to arrange — 25% of individuals who choose this route have difficult and painful

deaths. It is often devastating for their loved ones to watch individuals deny themselves food and drink for two weeks, even when those individuals have made a conscious choice to do so.

Americans facing end-of-life choices deserve other options. Inexpensive, safe, and pain-free alternatives exist. Yet, just months ago, the FBI, Customs and other heavily armed law-enforcement agencies staged a dawn raid on the home of a 91 year old woman to stop her from making helium hoods (one such painless alternative) in this country. Charlotte Hydorn, of El Cajon, California was the only source for such helium hoods in the United States. The agents held handguns to her face in order to ensure "officer safety" as they "seized" her sewing machine. Ironically, guns are the method of choice in the vast majority of suicides, and yet increasingly, laws and court decisions are making firearms more readily available.

It is time for the nation to recognize the inconsistencies in our approach and the needless suffering to which many people are being condemned. People who make the decision for self-deliverance after much soul searching, consultations with medical staff and discussions with family and friends, deserve a dignified death free of pain and with loved ones at their side during the process. As we move into the second decade of the 21st century, it is certainly time for the legal views on suicide and the rights of individuals to reflect the views a majority of our citizens have held since the mid 20th century.

Wendell Stephenson is the president of the Final Exit Network. The website for the Network is www.finalexitnetwork.org.

Banks Increase Predatory Payday Loans

RESPONSIBLE LENDING

Charlene Crowell

Each year, street corner payday loans strip consumers of \$4.5 billion. Now, at least four large banks joining the ranks of those offering one of the most predatory products sold to unsuspecting consumers. Banks like Wells Fargo, US, Regions and Fifth Third are all offering their checking account customers payday loans that typically require full repayment within 10 days with interest rates of 360 percent or higher.

Due to federal bank regulation, these payday loans, sometimes called 'advance deposit loans', circumvent state rate cap laws in 17 states and the District of Columbia. Further, as banks repay these loans from funds already on deposit in checking accounts, borrowers run the risk of running short of money for other living expenses as well as incurring overdraft fees. Under fee-based overdraft systems, transactions made when available funds are insufficient will result in an average fee of \$35 per transaction.

For banks, the ability to take funds automatically to repay loans means is a winning proposition.

But for consumers, every loan renewal means another fee and a longer stretch of high-cost debt. And some banks have practices that lead to account closure when low or modest balances result in frequent overdrafts.

Fortunately, there are African-

Black leaders speak out against short-term, triple digit interest rates

American leaders who are standing up and speaking out on the ills of payday and bank payday loans.

According to Julian Bond, former NAACP Chairman, "A drive through minority neighborhoods clearly indicates that people of color regardless of income are a target for legalized extortion. Payday lending is an economic drain that threatens the livelihoods of hardworking families and strips

wealth from entire communities."

Rev. Dr. Frederick Haynes, senior pastor of Friendship West Baptist Church in Dallas has also spoken against payday lending. "Storefront payday lenders are more common than fast food restaurants — especially in my church's neighborhood" said Pastor Haynes. "There are 20 payday loan stores within a five-mile radius on my church. As a pastor

and community activist, I have personally seen how quick cash payday loans wind up placing borrowers in financial debt shackles."

Speaking directly to the ills of bank payday loans, Dr. Haynes added, "This practice of lending is especially troubling when one considers that banks, according to the Federal Reserve, are able to receive loans with interest rates of

less than one percent."

Dr. Haynes' observation is one worth expanding. Courtesy of the federal government, banks get loan rates near zero percent interest. These banks then loan funds to payday lenders at competitive market rates. Then these lenders offer consumers interest rates of 360 percent or more. When banks enter the payday loan market, they eliminate the middle lender and reap all the profits for the institution with the same triple-digit rates charged consumers.

Legal? Not by some state consumer protections; but unfortunately, we need strong federal action to stop this abusive and level the lending field for all consumers.

There's nothing wrong with a business making an honest profit. But there's something seriously wrong with price-gouging interest rates for customers needing a small-dollar loan.

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