

## Drugs

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Administration) is concerned, so long as a drug beats the placebo, then it is effective," Turner says. "But I think doctors would like to know that Fanapt was actually statistically inferior to the others."

In 2008, Turner led a research team that

### About half of all antidepressant drug studies found no statistically significant benefits for patients

found antidepressant drugs were getting a positive spin. His research, published in the *New England Journal of Medicine*, showed that medical journals were biased toward publishing studies that report positive effects.

That matters, because about half of all antidepressant drug studies found no statis-

tically significant benefits for patients, compared to placebos (sugar pills).

"According to the published literature, the results of nearly all of the trials of antidepressants were positive," that study reported. "In contrast, FDA analysis of the trial data showed that roughly half of the trials had positive results."

The bias toward positive studies was less in this year's antipsychotic study than in the 2008 study on antidepressants. Turner says it's probably because antipsychotics are generally more effective than antidepressants.

"When you compare between drug classes and use FDA data, it's clear that, overall, antipsychotics are more effective than antidepressants. But when you rely on the data in medical journals, the difference between these two drug classes is obscured," Turner said.

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## Lending

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percent.

Former Gov. Ted Kulongowski in 2007 signed into law a handful of bills bitterly fought by the payday loan industry which effectively ended their growth in the state – but didn't end their ability to pull money from desperate borrowers.

Merkley was speaker of the Oregon House that year and was instrumental in the effort.

"Payday and other high-cost, small-dollar loans are marketed as ways to cover short-term credit needs," Merkley wrote to Cordray last week. "However, the loans are often structured to trap borrowers in long-term debt.

"These loans have high fees and automatic roll-overs, which, as research by the Consumer Federation of America has shown, combine with other practices to make the effective annual interest rates 400 percent APR or more," Merkley wrote.

Now that payday lenders have taken their business to the worldwide web, basing their operations in offshore locations such as the Virgin Islands, they are effectively escaping any accountability for unethical transactions – because without federal regulation, it's all legal.

*The Skanner News* called up the Everest

Cash Advance company Monday afternoon for a comment on this story; the telephone operator, who identified himself as Antonio, abruptly cut the line.

### Bank Makes Deposit—Followed by Withdrawals

Merkley says the Oregon borrower interviewed by *The Skanner News* had a typical experience with SCS Processing Limited,

### Once the company had the her banking information, they were able to freely deposit – and withdraw – money from her bank account

doing business as Everest Cash Advance.

Once the company had the borrower's banking information, they were able to freely deposit – and more importantly, withdraw – money from her bank account without any scrutiny or limitations whatsoever, once she had filled out the online form determining her "eligibility" for a loan.

"The very next day – maybe even the same day – I got a notice from them saying,

## Retirement



PHOTO COURTESY PCC

Preston Pulliams, district president of Portland Community College, announced his plans to retire from the college next year, July 2013, at PCC's Board of Directors meeting Thursday night. He has served as PCC's president since May 2004, and is perhaps best known for leading Oregon's largest college through a dramatic surge in enrollment while state funding for public education has declined, tirelessly seeking other resources and looking for more efficient ways to help serve the region's educational needs.

"Even though we haven't been able to reach you to verify your information, we have determined that you are qualified for a loan and the money is already in your account," the borrower said.

"So I checked my account and sure enough there was \$400 that I hadn't counted on. And being that I was just so incredibly desperate to pay off a bill that absolutely had to be paid, I went ahead and used it.

"Then two days later I contacted them and said, 'What's the interest rate on this loan?' And they said, '30 percent.' And I said wow that's a lot of money."

She says by the next day, SCS Processing had taken \$130 right out of her bank account.

"Now I assumed – again a lot of this was just real stupidity on my part – that \$100 of that was going to the loan and \$30 towards interest. Two days later they took out another \$130, and I thought, 'Oh my gosh, well at least it's half paid.'

"So I called them and they said, 'Oh no, that \$130 is purely the interest – none of that is going towards principal.'"

### No Paper Trail

The borrower said that almost all of the conversations she had with SCS were in online chat rooms set up for that purpose –

so when she finally started confronting the agents she had connected with, she had no records of what they said or what the terms of the "loan" were.

The borrower took her complaint to the Oregon Department of Justice, which quickly determined that neither SCS Processing Limited nor Everest Cash Advance had a current address in the United States.

"In the meantime they took out another \$272.50, completely wiping out my back account, and of course I had some overdraft charges for checks I had written.

Merkley and Akaka are calling for:

— Requiring greater disclosure for online websites that mask the true identity of the lender and ending abusive practices that provide data to payday lenders and debt collectors that defraud consumers in paying debts they do not owe;

— Closing loopholes and other measures to rein in offshore payday lenders that can drain bank accounts without consumers having the ability to stop them;

— Making sure that all banks and insured depository institutions are supporting healthy banking practices.

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## Decolonization

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According to Bureau of Justice Statistics (BJS), Blacks and non-white Hispanics made up over 60 percent of the prison population in 2010. Whites, whose data included Hispanics, made up over 32 percent. In comparison, Blacks and Hispanics accounted for a total of 28.9 percent of the general US population while non-Hispanic whites were 63.7 percent, according to the US Census Bureau.

Incarceration legally strips prisoners of rights such as voting, living in public housing and receiving welfare as long as they are in state or federal custody. It also allows employers to discriminate against them when hiring. According to BJS, there were 7.1 million people in the US correctional population in 2010.

"The system is set up so people go back,"

says Imarisha. "People who don't have folks incarcerated don't know how it works."

Imarisha and Eliana Machuca have both had incarcerated family members.

They have differing accounts of exactly how Decolonize PDX came together but both say it was a response to the lack of specific action targeting prisons in the Occupy movement.

It is one of many decolonization movements throughout the US but is unique because it's the only one that is autonomous from Occupy.

"Frankly, Occupy was very white," says Machuca. "We saw that there were other radical people of color trying to start things around decolonization and joined together."

According to Machuca, Decolonize PDX

currently has a mailing list of 50 and a core group of 15-20 active members.

The group has released online statements and participated in public actions to raise awareness.

On Dec. 31, members of Decolonize PDX rode the MAX with an empty picture frame with the caption, "Should the cops have the right to murder me?" They had riders pose with their faces in the frame and used the visual to discuss police brutality, specifically the shootings of Oscar Grant, Jackie Collins and Aaron Campbell.

On Feb. 20, the group partnered with Portland Community College's (PCC) Black Student Union to screen "Three Thousand Years and Life." The film examines how prisoners ran Walpole State Prison with no violence and how the return of

guards brought back negative prison conditions.

"It shows that there are alternatives to the genocidal prison system," says Imarisha.

She says there has been a positive response to Decolonize PDX's actions, with people acknowledging that the current system doesn't make them feel safer. According to BJS, only 7.9 percent of sentenced prisoners in federal prisons were serving for violent crimes in 2009.

The group sees the push to criminalize more activities as a means to fuel an increasingly privatized and corporate supported prison system.

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