

Leaders

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Under the design, each city replicating the Minneapolis program is empowered to create policy committees that are specific to the biggest disparities in their own communities.

PAALF has four subcommittees, which are Education, Housing and Economic Development, Health, and Civic Engagement and Leadership.

According to Ashby, what distinguishes PAALF from the Urban League and other historical Black organizations is that it is data focused.

"A lot of the priorities from the commit-

'There is a huge generational gap in this community between established leaders and those who are up and coming, or folks who are just trying to figure it out.'

— Rachel Gilmer, a PAALF consultant

tees aren't necessarily from what we assume to be wrong in the Black community," she says. "They're based on hardcore data that we know underlines what specific disparities exist."

AALA falls under the category of Civic Engagement and Leadership. It came about as part of a million dollar grant from Meyer Memorial Trust to the Coalition of Communities of Color, which PAALF is a member, to develop leadership capacity within their respective communities.

Representing the Black community, PAALF received \$115,000.

Desiree Williams-Rajee, co-chair of the Civic Engagement and Leadership subcommittee, says members convened many times over the summer to discuss what a leader-

ship program that focuses on the African American experience looks like.

"What we talked about were issues that face the Black community, as well as looking at racial identity and developing racial pride so that leaders can work on the issues specific to our experience as Black people in the United States and how we can be the most effective, not just in the broader society, but in our own communities," she says.

The program has a two track system.

The first track is mandatory once a month training that lasts for 12 months and focuses on cultural and racial development,

personal psychological development, civics, and career advancement. Trainings deal with collective parts of the African diaspora and the Black American experience, such as misogyny and homophobia in the Black community and bi-racial social dynamics. There is even a kickoff focused on the oral history of Blacks in Oregon and Portland.

"It really touches on creating an entire, fully realized person," says Ashby.

The second track, which is voluntary, lasts nine months and is project and service based. It requires a member to identify a problem in the community, usually as it applies to a PAALF subcommittee's priorities. Then he/she must submit a proposal, create a methodology and talk about what the specific plan of action is to alleviate the problem. After nine months, the member has to report back to the community.

As part of the second track, members will be given financial resources through small grants, as well as be matched up with mentors from the community. This is part of PAALF's emphasis on building intergenerational relationships.

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Southeast Police Precinct Re-Opens



BRUCE POINSETTE PHOTO

The Portland Police Bureau has officially re-opened the Southeast Precinct, closed in 2009 due to budget cuts. The substation will house 16 officers and four sergeants who will report on day shifts only, seven days a week. The Southeast Precinct citizen advisory council has continued to hold monthly meetings at the precinct's conference room despite its closing three years ago. Mount Tabor resident David Hillman, above, who has long been active in the group, said the community is witnessing a change. "What this really means for all of us in this community is the fact that there is now an opportunity for some information and talent to be shared among many groups," he says. "The Precinct may be a small group to start with but we're here to help in any way we can."

Stoll

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kinds of financial products. It's also charged with educating consumers, studying the impact of financial products and services, and making sure financial companies treat consumers fairly.

Stoll worked with Sen. Jeff Merkley as he pushed for financial sector reforms and foreclosure help for underwater homeowners. The reforms were badly needed, he says.

"In my law practice I saw the devastation these abuses caused," Stoll says. "For instance, a person when they would get auto insurance and they had bad credit, they would pay a higher auto premium than they would if they had good credit. But when a person pays their bills every month what does their credit score have to do with how good a driver they are?"

They rip off largely poor people, and to me that was just an outrageous thing."

In 2007, Stoll's firm won that case against Hartford and six other insurers, returning about \$100 million to consumers.

Stoll says he is ready to go to bat for consumers on issues such as: consumer and investor fraud, the mounting costs of higher education and student debt; mortgage and foreclosure issues. Take student debt, for example.

"We have a problem," Stoll says. "Here we are in the information age, and the cost of higher education is horrendous. So you have students finishing college or graduate school with \$100,000 of debt. That's not

unusual. Too many young people are saddled with that.

"Compare that to what we did after WWII with the G.I. bill. There is a real issue here of access to finance for people who want to improve their lives. We have a serious problem with mortgages. Young people because of their student debt can't afford to get a

mortgage. The mortgage company won't talk to them because they have \$100,000 or \$150,000 worth of debt. So that's a big problem."

On Oct. 1, for example, the bureau ordered three American Express companies to repay \$85 million in illegal credit charges. The bureau said the companies had deceived consumers, discriminated on the basis of age, and charged illegal late fees.

The case shows just one reason why the bureau is needed, Stoll says.

"Consumer finance to me has unfortunately been too long discriminatory,

adversely, to people of color and to all types of minorities, and to women—in terms of women being able to get access to capital, for example.

People of modest means, middle class people, are unfamiliar with all the fine print. And as a practical matter, most people need to have a credit card, just to exist in this

country really. There are relatively few credit card companies. The forms are all the same. The terms are all the same. And you have this very one-sided contract. So hopefully the protection bureau will act to be more protective of consumers."

The bureau's power to call out banks and credit card companies, and to investigate issues such as the burden of student loan debt, takes it into controversial political territory.

Former Harvard professor and longtime consumer advocate Elizabeth Warren, who now is running for U.S. Senate in Massa-

chusetts, against Republican Sen. Scott Brown, was a key figure in creating the bureau. That's your first clue about how unpopular it is with Republicans. In fact, if Mitt Romney wins the presidency in November, Republicans in the House of Representatives likely will kill or gut the bureau. Bad idea, Stoll says.

"We would be moving backwards, back to the deregulation that caused this problem in the first place."

The advisory board will teleconference regularly and meet three times a year to hold hearings—once in Washington DC and twice a year in other cities.

Stoll's also concerned about the impact of a U.S. Supreme Court decision that allows people to waive their right to jury trial and to bring class action suits.

"The consequence of that is that if you have a complaint against your credit card company, your telephone company or anybody else, chances are you've given away your right to trial by jury because when you signed up, buried in the fine print there is a waiver of your right to trial by jury, or your right to bring a class action.

"Say you had a \$5,000 claim. You can't find a lawyer to take a \$5,000 case, it's just not economic. The only way that it's economic is if it's done as a class action. So the person has to go to arbitration and arbitrations are usually very expensive."

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