

Lending

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dictions, the cost of borrowing on credit cards has not increased since the CARD Act passed; transparency has greatly increased and the use of hidden fees has gone down. The next two State of Lending reports will be released in early 2013. The next release will cover payday loans and other financial products that trap people in long-term debt while portraying themselves as short-term solutions. The third and final release in the series will examine abu-

sive practices in debt collection and servicing, and conclude with a chapter documenting how lending abuses often target the same households and have a cumulative—and particularly disastrous—impact on low-income households and communities of color. Former Federal Deposit Insurance Corporation Chair Sheila Bair authored State of Lending’s foreword, noting that predatory lending harms the entire U.S. economy. She

warns, “If abusive lending practices are not reformed, we again will all pay dearly.”

King Center’s 2013 MLK Holiday Observance Kicks Off 50th Anniversary of “I Have A Dream” Speech

The King Center has announced plans for the 2013 observance of the birthday of Dr. Martin Luther King Jr., beginning a year-long celebration of the 50th anniversary of Dr. King’s “I Have a Dream” speech. “Remember! Celebrate! Act! King’s Dream for Our World,” is the theme for the birthday commemoration program which begins Friday, Jan. 11, and continues through the MLK holiday on Jan. 21. All events, except the Annual Salute to Greatness Awards Dinner, are free of charge. “We will present an inspiring, educational and multifaceted program of events commemorating the 84th anniversary of the birthday of my father, Martin Luther King, Jr.,” said King Center CEO, Elder Bernice A. King, in announcing the 10-day observance. “The King Center’s challenge to people of all nations is to begin a new era of nonviolent conflict reconciliation bringing people together across racial, religious, political and cultural divisions in keeping with Dr. King’s vision of the essential unity of all people,” she said. “We want to ignite a flame of Freedom in the hearts of people everywhere that long for peace, prosperity, justice, and yes, even brotherhood and sisterhood,” she added. A highlight of the annual program, the Salute to Greatness Awards Dinner will embrace the spirit of Dr. King’s dream by honoring Bangladeshi Economist Muhammad Yunus, “father of micro-credit,” founder of the Grameen Bank and recipient of the 2006 Nobel Prize for Peace. The Salute to Greatness Awards Dinner will also honor Aflac, Inc., with Chairman/CEO Daniel Amos accepting the award, in recognition of Aflac’s extraordinary efforts to promote education, youth opportunities and economic development in diverse communities. The MLK birthday observance Annual Commemorative Service, a major event during the King Week celebration scheduled for Monday, Jan. 21, will feature keynote speaker the Reverend Samuel Rodriguez, President of the National Hispanic Christian Leadership Conference. Reverend Rodriguez’s address will mark the first time a Latino leader serves as the keynote speaker for the Commemorative Service, which is the nation’s ‘flagship’ ecumenical religious observance on the MLK holiday. The program, which will be held in Ebenezer Baptist Church Horizon Sanctuary, will also include presentations from people of every race and diverse faiths. The 2013 MLK Observance will provide a strong emphasis on youth leadership development and nonviolence education, through several events, including The King Youth Expo and Showcase, Jan. 12, 12:00 noon till 4:00 p.m., which will showcase young leaders who are demonstrating Dr. King’s spirit, philosophy and teachings in their respective schools, homes, communities and places of worship and provide peer to peer training for other youth. The Expo will also feature an on-site “Tweet Suite,” where young people can generate ideas for youth violence prevention and discuss strategies for creating the ‘beloved Community’ of Dr. King’s Dream. For more information about the MLK birthday observance program and the year-long commemoration of Dr. King’s “I Have a Dream” speech, please contact 404-526-8900 or visit www.thekingcenter.org

THE OHSU effect

OHSU is proud to again sponsor the Annual Martin Luther King, Jr. Breakfast. This year, OHSU marks 125 years and recently celebrated with free community health screenings in Portland Pioneer Courthouse Square. Thank you all for supporting OHSU in its pursuit to translate complex information into better health.

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- Provide care to the underserved.
- Deliver education that extends the reach of health care.
- Engage in research that is vital to public and community health.
- Ensure access to the latest in medical advances.

OHSU relies on its associations with individuals and organizations around the region. The connections we share allow us all to achieve together what none of us could do alone.

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