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America's Treatment of Mandela

THE LAST WORD

Earl Ofari Hutchinson

The U.S. government's ambivalence about Nelson Mandela again stood in sharp focus in the hours immediately after the global icon's death. Former Vice President Dick Cheney was blunt. He said that he did not regret his 'no' vote as a GOP congressman in 1986 on a bill that called for the release Mandela and other South African political prisoners from South Africa's jails. Mandela was then serving a decade's long sentence under South Africa's ruthless and repressive anti-terrorism statutes. The unapologetic Cheney didn't stop there but gave the distinct impression that if he had to do it all over again, he'd still vote to keep Mandela behind bars.

Cheney wasn't, and maybe isn't, alone in the still unrepentant stance against Mandela decades later. Several other GOP Congressman who were in Congress then also voted to keep Mandela behind bars. They have given no public indication of any regrets. This hard-nosed attitude stood in marked contrast to the heartfelt and gracious tribute by President Obama to Mandela's memory and legacy and the immediate order to fly the nation's flags at half-mast in homage to Mandela.

However, the official embrace of Mandela can't wash away the long history of official shame and disgrace toward Mandela. Contrary to belief, the malignant treatment by the U.S. of Mandela didn't end with his release from prison in 1990, the official unbanning of his African National Congress, or even his becoming the first democratically elected President of South Africa in 1993. It didn't end when he took the rare, tactful and universally praised step of stepping down from the presidency in 1999 after one term. It didn't even end as then Democratic presidential candidate Obama in 2008 inched close to his election as America's first African-American president.

> Former Vice President Dick Cheney says that he does not regret his 'no' vote as a GOP congressman in 1986 on a bill that called for the release Mandela and other South African political prisoners from South Africa's jails

The U.S. government still continued to brand Mandela a terrorist and the ANC a terrorist organization. The insidious tag on Mandela chilled U.S. relations with Mandela and the South African government even after the power takeover by blacks. The chill began with the Reagan administration's well-documented fierce resistance to the demand that corporations and non-profits divest their financial investments in South Africa, and the administration's refusal to support UN and international trade sanctions and an arms embargo against South Africa. The Reagan administration's line was that the ANC was Cuban-backed and posed a communist threat to South Africa and by extension U.S. investments. Mandela by then was well into his second decade in prison on Robbins Island, posed no threat to the South African government, and had no direct say in the political or military operations of the ANC. Yet he was still regarded by the Reagan administration as a dangerous subversive. Mandela's release from prison, the recognition by the apartheid government of the ANC, and his subsequent presidential election changed little, except the terminology of how Mandela was tagged.

This dovetailed with the U.S.'s shift to the global fight against terrorism. Mandela instead of being a communist and a subversive simply had the terrorist label slapped on him. Though Regan had dumped him and the organization on the terrorist watch list in the 1980s and it stood unchallenged during those years. It took a concerted effort by civil rights activists and many congressional Democrats to end the political targeting of Mandela. But it was not a slam dunk. As late as 2007, ANC officials, and that included Mandela, who sought to travel to the U.S. still had to get a State Department waiver or special certification in order to enter the country. Mandela had to get that even for his White House visit with George W. Bush in 2005. An embarrassed Bush administration in April, 2008 finally urged Congress to remove Mandela and the organization from the terrorist watch list.

With a big prod from the Congressional Black Caucus, Congress finally voted to remove the now 90-year-old (and Nobel Prize winner in 1993) Mandela and ANC from the U.S. government's official terrorist watch list. But even the language of the bill that removed him from the list was hardly a full-throated, ringing praise of the ANC and Mandela, or a disavowal of the disgraceful history of his treatment. It did not acknowledge the towering role and stature of Mandela in the fight for justice.

Read the rest online at www.theskanner.com

Refund $19 of Million to Payday Customers

RESPONSIBLE LENDING

Charlene Crowell

Just in time for the holiday season, three federal regulators have taken two separate actions against payday lending. One seeks to remedy outrageous wrongdoing by refunding monies to past customers. The other will protect existing or new borrowers from further financial exploitation. By actively righting wrongs and implementing common-sense reforms, these regulators offer consumers prospects for a happier holiday season.

On Nov. 20, in its first enforcement action against a payday lender, the Consumer Financial Protection Bureau secured an agreement from Cash America International, Inc. to reimburse $14 million to approximately 14,000 consumers. The refunds are due to "robo-signing" debt collection documents and also overcharging on payday loans given to members of the military or their families. Affected consumers will receive a full refund. Additionally, Cash America will pay a $5 million fine for those violations and other misconduct.

CFPB's regulatory action is particularly significant as Cash America is one of the largest and most influential in the industry. In fact, Dan Feehan, its CEO, said at a 2007 Jeffries Financial Services conference, "[T]he theory in the business is [that] you've got to get that customer in, work to turn him into a repetitive customer, long-term customer, because that's really where the profitability is."

Nov. 21, the next day, the Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency issued supervisory guidance to rein in payday lending by banks. These two regulators will now require banks making payday loans to determine assess a borrower's ability to repay the loan and establish a clear limit on repeat loans.

> Whether from a storefront or from a bank, a payday loan is nothing more than a debt trap by design

"Every year, abusive payday loans strip billions of dollars of wealth from African-American families and we applaud the CFPB for the enforcement action taken against Cash America", said Hilary Shelton, who holds the dual roles of director of the NAACP Washington Bureau and its senior vice-president of policy and advocacy. "We also commend the FDIC and the OCC for their guidance on payday loans as we move one more step forward in advancing economic justice for all."

The Center for Responsible Lending also commented on the regulatory actions saying, "We applaud the FDIC and OCC for recognizing the harms caused by this type of lending and sending a clear message to the banks they supervise. We urge the Federal Reserve to do the same with regard to Fifth Third Bank and Regions Bank, as both of these banks continue to push payday products. And we hope the CFPB will continue its work on payday lending by promulgating a rule that stops any payday lender from trapping borrowers in debt."

Indeed, further regulatory action is needed. Research has long shown that many payday loan borrowers soon become mired in a turn-stile of debt that worsens with every repeat loan.

Earlier this year, Rebecca Borne, CRL's senior policy counsel testified before the Senate Special Committee on aging, advising how more than 13 million older Americans struggling to live on $21,800 a year or less are often caught into payday lending's debt trap. In just two states – Florida and California one in five payday borrowers is age 55 or older.

Similarly, other research has shown that over one-quarter of bank payday borrowers are Social Security recipients and are 2.2 times as likely to have a bank payday loan as other bank customers. Further, to repay bank payday loans, an average of 33 percent of retirees' next Social Security check is taken.

Don't let your holiday season become a financial nightmare. Every day, but particularly at this time of year, consider these facts on payday loans:

- The typical payday borrower remains in debt for 212 days;
- The average payday borrower has nine transactions per year;
- Over 60 percent of business is generated by borrowers with 12 or more loans per year.

This year and every year, avoid any financial product or loan that leaves borrowers with more problems than before.

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