



**“Challenging People to Shape
a Better Future Now”**

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The Skanner Newspaper, established in October 1975, is a weekly publication, published each Wednesday by IMM Publications Inc.,

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The Skanner is a member of the National Newspaper Publishers Association and West Coast Black Publishers Association.

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A Student Loan Bill of Rights Would Protect 40 Million

In the aftermath of a recent report that found the lack of student loan servicing standards and information on monies owed, two U.S. Senators will work as a team to create a Student Loan Borrower Bill of Rights.

Sponsored by Illinois Senator Richard Durbin and co-sponsored by Senator Elizabeth Warren of Massachusetts, the measure is intended to ensure that all student loan borrowers fully understand the range of repayment options and resources available to them. For service members and veterans, the measure would require loan servicers to provide each borrower with a liaison specifically trained in the benefits available to military borrowers. Thirdly, the bill calls for fair treatment of borrowers by the financial institutions servicing their loans.

“With student loan debt far outpacing the rise in starting salaries, many of these borrowers find they are unable to make their monthly payments”, said Sen. Durbin. “When lenders refuse to work with them on a repayment plan, they begin a downward spiral that is difficult to turn around. That debt keeps them from being able to purchase homes, cars or other goods which fuel our economy . . . Every borrower should have basic protections when it comes to their student loans.”



RESPONSIBLE LENDING

Charlene Crowell

The bill proposes six basic rights for borrowers of both federal and private student loans. Those rights are:

1. Options such as alternative payment plans to avoid default;
2. Information about key terms and conditions of the loan and any repayment options to ensure changing plans will not cost more;
3. Knowledge of who the loan servicer is and how to reach them;
4. Consistent practices on how monthly payments are applied— with a specific requirement for lenders and servicers to honor promotions and promises that are were either advertised or offered;
5. Fairness, such as grace periods when loans are transferred, or debt cancellation when the borrower dies or becomes disabled; and
6. Accountability accompanied by timely resolution of any errors and or certification of private loans.

vate loans.

This past October, the Consumer Financial Protection Bureau (CFPB) released a report revealing that a growing number of private student loan borrowers are burdened with debt that has no limits on interest rates and few, if any, options for alternative repayment plans.

CFPB’s analysis of 3,800 student loan complaints received from October 1, 2012 through September 30, 2013 found that 87 percent were directed at one of eight companies. Sallie Mae, a financial services firm specializing in educational loans for more than 40 years, topped the complaint list with nearly half — 49 percent. In other cases, according to CFPB, federal student loan borrowers were unaware of their available repayment options such as income-based repayment.

Both types of borrowers experienced problems with payment misallocation. This specific problem was a challenge to resolving account errors in a timely manner.

In a more recent and related report, the Institute for College Access and Success’ (TICAS) Project on Student Debt found that seven in 10 of 2012 college graduates had student loan debt. Additionally, the Class of 2012 had an average debt of \$29,400.

Each year from 2008 to 2012,

this report found that the average debt of federal and private loans combined increased six percent each year. These figures were drawn from data voluntarily provided by 1,075 public four-year and four-year private nonprofit institutions.

Although TICAS contacted for-profit colleges which accounted for seven percent of 2012 bachelor’s recipients, none chose to share their data. The lack of this additional data may have contributed to understating the scope and volume of the nation’s student loan debt, now estimated to be \$1.1 trillion.

“Borrowers are already struggling to make ends meet as they graduate with debt that surpasses their annual wages”, noted Sen. Durbin. “These borrowers and their families should not have to face additional costs because they cannot resolve errors quickly or gain access to programs meant to help them. My bill will ensure that all borrowers will have access to these basic rights and protections.”

Charlene Crowell is a communications manager with the Center for Responsible Lending. She can be reached at Charlene.crowell@responsiblelending.org.

The RNC Twitter “Mistake” Wasn’t a Mistake

The Republican Party’s inability to prevent some of its elected officials and party operatives alike from making racist and sexist remarks and tamp down others’ penchant for cringe-worthy gaffes along those lines necessitates a slight revising of that old saying: It’s always like déjà vu all over again.

Last week, it was – actually for just a moment – the Republican National Committee’s sole turn in the spotlight.

On December 1, it sought via a tweet to mark the anniversary of the 1955 arrest of Rosa Parks, the legendary incident that provoked the famous Montgomery (Ala.) Bus Boycott and the start of the Civil Rights Movement of the 1950s and 1960s: “Today we remember Rosa Parks’ bold stand and her role in ending racism,” it said.

The blogosphere and Twitterverse immediately exploded with derisive reminders that racism and racial segregation continued long after the victory of the bus boycott movement in overturning segregation on the Montgomery buses.

Not until the next day did the RNC issue a corrective tweet – implicitly acknowledging it’s worthwhile getting the facts and consequences of history exactly right: “Previous tweet, should have read ‘Today we remember Rosa Parks’ bold stand and her role in fighting to end racism.’”

Unfortunately, GOP Rep. Duncan Hunter, of California, soon added to the GOP’s reputation for offensiveness when, in a December 2 interview on CSPAN, he declared that lying “is part of Middle Eastern culture.” Hunter added



LAST CHANCE

Lee A. Daniels

for good measure that “In the Middle Eastern culture it is looked upon with very high regard to get the best deal possible, no matter what it takes, and that includes lying.”

Later, Hunter’s spokesman made a weak stab at damage control, claiming he was only referring to the leaders of Middle Eastern countries, not their entire populations.

Bigotry itself has become a more and more powerful congenital virus within the GOP

Has there been a week in the last five years in which some Republican politico in a low or high position has not been exposed as the author of a racist, sexist and/or homophobic e-mail, video, tweet, or remark?

There must be some kind of mechanism virtually implanted in the minds of Republicans these days that goes ringgggggg—your turn! compelling someone somewhere in its elective-office or operational structure to make out-

landish remarks that underscore the breadth of the backward attitudes that rule the Party.

If it’s not a Todd Akin, the failed Missouri 2012 Senate candidate, revealing his crackpot “legitimate rape” notions of female physiology, it’s Michelle Bachmann and Rick Santorum rushing during the GOP presidential primary skirmishing to pledge allegiance to the “marriage vow” declaration of the right-wing FAMILY Leader organization. In doing so, they overlooked its despicable assertion that Black children born into slavery before the Civil War, and their parents, were better off than those Black children born outside of marriage today.

If it’s not Kentucky Senator Rand Paul earlier this year wrong-

examples one could cite, ranging from the picayune to the deeply disgusting. The evidence suggests bigotry itself has become a more and more powerful congenital virus within the GOP. These “gaffes” and “mistakes” GOP officials keep making aren’t gaffes or mistakes. They are at this stage of its existence markers of what the GOP is: the party where bigotry thrives.

Indeed, earlier this year the Republican National Committee itself was victimized by that sickness. It had moved quickly after the November 2012 “shellacking” the Obama campaign machine had given the Republican Romney-Ryan ticket to develop a “Growth and Opportunity” agenda that it said would enable the Party to win back the White House in 2016. Making concerted efforts to appeal to voters of color and other key groups of the winning Democratic coalition was high on the report’s list of recommendations.

The response of the Republican Party leadership? They in effect looked the other way as conservative think-tankers and the GOP-allied punditocracy savaged the document – and immediately began suggesting the GOP could win the White House in 2016 just by doubling down on its appeal to White voters only.

No doubt the large majority of copies of the RNC report are resting comfortably at the bottom of the Potomac River.

And by the time this column will be read, there’ll be one, or two, or three or more similar Republican Party “mistakes” and “gaffes” to add to the list.