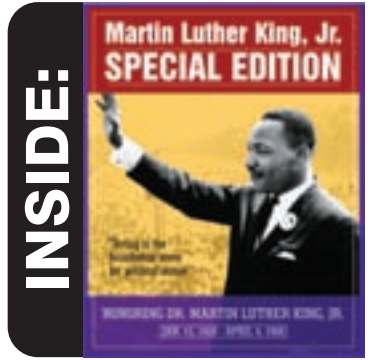


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Please join The Skanner Foundation for its **29th Annual Martin Luther King Jr. Breakfast** 8:30 to 10:30 a.m. Monday, Jan. 19, 2015 Oregon Convention Center Portland



Payday Lending Busts

More than a dozen companies have been shut down

Washington State officials announced last week they have cracked down on illegal payday lenders, levying more than \$280,000 in fines since 2013.

The Washington State Department of Financial Institutions Consumer Services Division has issued administrative charges and cease and desist orders in more than a dozen cases against illegal, unlicensed payday lenders in the past two years.

Within the past few months, DFI successfully resolved three administrative actions against Action PDL, Integrity PDL, and Mycashnow.com. The companies and individuals involved operated under several additional business names.

The conclusion of these actions resulted in the companies making restitution to certain Washington borrowers in the form of refunds and in the cancellation of all outstanding loan balances.

The companies also paid collective fines and investigation costs totaling \$286,000 and agreed to cease and desist from engaging in any consumer lending to residents of Washington without a license.

"This agency will continue to pursue enforcement actions against companies that don't comply with Washington laws that are in place to protect borrowers from illegal lending, excessive fees, and abusive collection tactics," said Scott Jarvis, Director of DFI.

While some internet payday lenders are licensed with DFI, the vast majority are not. DFI continues to receive regular complaints from Washington borrowers regarding online payday lending. In 2013 and 2014, DFI received a combined 416 complaints relating to online payday lenders; only two of the entities that were the subject of these complaints were licensed with DFI.

"Legal payday loans are small, short-term loans that have restrictions on fees," said Consumer Services Division Director Charles Clark. "Illegal payday loans, how-

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CHANGE



Members of Women of Color for Systemic Change lead a crowd occupying an intersection on Rainier Avenue in a chant during a Black Lives Matter Protest for Police Accountability on Jan. 10. A group of several hundred people marched from Martin Luther King Jr. Memorial Park to the King County Youth Detention Center.

High Radon Risk in N/NE Portland

The odorless, colorless gas contributes to risk of lung cancer

By Arashi Young Of The Skanner News

Wintertime often means staying indoors, shuttering windows and curling up with a good book until the weather warms up. This hibernation can also lead to exposure to the hazardous gas, radon.

Throughout January — Radon Action Month — the American Lung Association of Oregon and The Oregon Health Authority want to educate Oregonians

on the risks of exposure and encourage residents to get their homes tested for radon.

Radon is an odorless, colorless, tasteless and invisible radioactive gas. It occurs naturally in the soil and accumulates in buildings where it can build up to dangerous levels.

The Radon Program operating with the Oregon Health Authority has been tracking data from previous radon tests to determine areas of high risk throughout the state. High risk cities include Scappoose, Banks, North

Plains, Boring, Dundee and La Grande. An extensive area of Portland, including the north and northeast neighborhoods are also at high risk.

To see what levels have been detected in your neighborhood, visit the Radon Program website at www.healthoregon.org/radon, which lists test data by city and Zip code.

In addition to radon often being a large contributor to background radiation, inhalation of radon contributes to lung

cancer.

"We know from many studies that breathing high levels of radon increases your risk of lung cancer," said Renée Klein, President of the American Lung Association of the Mountain Pacific.

The Environmental Protection Agency estimates that radon contributes to 21,000 lung cancer deaths per year in the United States; 2,900 of those deaths were people who have never smoked. Radon is the second

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New Portland Police Chief Larry O'Dea

Says the bureau must be 'connected' to those they are paid to

By Donovan Smith Special to The Skanner News

With 28 years logged into the Portland Police bureau, newly appointed Chief Larry O'Dea may be fresh in his position but certainly knows his agency well. Starting first as an officer in the gang enforcement team in the 1980's, the New York native at 52-years-old has worked

his way through the ranks as captain of the traffic division, and most recently assistant chief. He holds 11 medals of valor and received 75 letters of commendation.

The day before his swearing in ceremony Jan. 2, where he would take over as police chief, replacing Mike Reese, O'Dea visited The Skanner News' offices in North Portland and talked community relations.

The Skanner News: Everybody's all about community and police relations all over the country. What is your agenda for your first year in this position?

Chief O'Dea: The first one is it's critical to me that we focus on building trusting relationships in all parts of the community. Every day it keeps making more sense to me

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