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a Better Future Now

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# Opinion

## Dr. Ben Carson and Lessons from Clarence Thomas

I will never forget the debate that engulfed Black America at the time of the nomination of Clarence Thomas to the US Supreme Court.

On the one side was the fact of his conservative record and his not having any semblance of a history as a staunch advocate for African American rights.

On the other hand, he was (and remains) genetically a



Bill Fletcher Jr.  
*The Global African*

How terribly wrong this analysis proved to be.

Since the appointment of Justice Thomas, there has

**“I am already hearing those who wish to make excuses for him or to refrain from criticisms**

person of African descent. There were those who argued, quite forcefully, that the mere fact of his being genetically a person of African descent should be the deciding factor in whether to support him because, as was argued at the time, the moment that he had the job security of a Supreme Court appointment, African Americans could count on him to do the right thing.

been little, if any, indication that his genetic connection to Black America has translated into decisions in favor of Black America. Justice Thomas has repeatedly sided against the interests of the majority of Black America, and actually, he has been quite unapologetic about it.

Which bring us to Presidential candidate Dr. Ben Carson. I am already hearing those

who wish to make excuses for him or to refrain from criticisms.

There are those who are so appropriately proud of what he has accomplished as a neurosurgeon that they are — inappropriately — prepared to turn a blind eye to the policies that he advocates, not to mention some of the observations that he has offered.

Yet one does not have to dig too deeply to see that his politics are extremely right-wing and that he is prepared to regularly take stands that deny the extent — if not the reality — of the racist oppression under which Black America continues to exist.

Carson has pleased Fox News and the Tea Party in his condemnation of #BlackLivesMatter and the movement for Black Lives, accusing #BlackLivesMatter of bullying.

He has also participated in the demonization of the late Michael Brown, killed by the Ferguson Police. What is that about? He has com-

pared the Affordable Health Act (“Obamacare”) to slavery. How can anyone in their right mind make a comparison between chattel slavery and a piece of legislation that has increased healthcare for more than 17 million people?

Carson actually goes beyond Justice Thomas in his unusual behavior. It is not just that Carson sides against Black America, but that he also seems to feel that he can say whatever is on his mind. The recent exchange about the Egyptian Pyramids is an example. His conclusion that the Pyramids were built by Joseph for the storing of grain has no scientific basis, yet this Presidential candidate seems to feel unconstrained by science, research and, indeed, by the truth.

As we get deeper into the election season it is important to keep these points in mind. One can always hope Dr. Carson will rediscover the realities facing Black America, but the smart money actually suggests the opposite.

## Ohioans Lose \$500 Million to Payday and Car Title Loan Fees

Despite a landslide voter decision in 2008 to cap payday lending rates at 28 percent, the state’s small-dollar, high-cost lending has continued to grow and now doubles the amount of fees charged a decade ago. Each year Ohio consumers who only needed a small dollar loan wind up with more than \$502 million in fees drained from their pockets.

Although state regulators as well as the legislature have the authority to enforce the voter-approved 28 percent rate cap, neither has exercised that power for seven years.

These key findings appear in a new report, *Buckeye Burden: An Analysis of Payday and Car Title Lending in Ohio*, from the Center for Responsible Lending (CRL).

“Our findings in this report, show that the majority of payday lenders now offer both payday and car title loans in Ohio. Predatory lenders are



Charlene Crowell  
NNPA  
Columnist

doubling down on their efforts to offer harmful products,” said Delvin Davis, a CRL

**“Predatory lenders are doubling down on their efforts to offer harmful products**

senior researcher and report co-author.

“Rather than operating under the intended regulatory structures, payday and car title lenders exploit Ohio’s Second Mortgage Loan Act and Ohio’s Credit Services Organization (CSO) Act to continue their debt trap lending,” states the report.

In 2014, Ohio’s Supreme

Court ruled the use of the Second Mortgage Loan Act by car title lenders was within the law; but did not address the CSO usage.

In the meantime, high-cost lending in Ohio has grown to 836 storefront locations. Only five payday lenders control 77.5 percent of the state’s market, operating 735 stores: Advance America, Cash

to seven months. Depending upon terms offered, a \$2,000 loan could wind up costing \$4,407 to totally repay or \$1,959 for a six-month loan of \$1,000.

CRL’s report notes how neither car title nor payday loans take into account a borrower’s ability to repay. Loan fees, however, will be swiftly accessed via checking accounts for payday borrowers and car repossessions for title loans. If payday borrowers fail to keep an adequate checking account balance, loan fees can lead to additional overdraft charges or involuntary account closures. Similarly, if a title loan becomes delinquent, the lender can choose to take the car.

Recently more than 100 Ohio groups wrote the Consumer Financial Protection Bureau (CFPB) about the state’s disturbing growth of predatory lenders. In its recommendations, CRL also urges CFPB to enact strong rules

to end the debt traps generated by payday and car title loans. Requiring a borrower’s ability to repay a loan, limiting the amount of time lenders can keep borrowers in debt, and curbs on re-borrowing or refinanced loans were all among the specific initiatives CRL advocates.

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