

# THE Skanner

Challenging People to Shape  
a Better Future Now

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OF THE  
CONVERSATION

#SkNews

# Opinion

## FROM THE PUBLISHER:

### Cops' 48-Hour Exception Shields Them Unfairly

We place a great deal of trust in our police officers by allowing them to use deadly force in life or death situations. It is only right that we should hold them accountable for their actions.

If you or I were to shoot somebody, in self-defense or for any other reason, you'd better believe we would be arrested, handcuffed and



Bernie Foster  
Publisher

will be part of a media pool that will accompany her for part of her visit.

When the top law enforce-

ment should be accountable for their actions.

The Department of Justice settlement with the City of Portland was designed to remedy the Portland Police Bureau's history of violating the civil rights of citizens. It clearly states that the city should remove the 48-hour exception.

By failing to get rid of the 48-hour exception, Portland



“By failing to get rid of the 48-hour exception, Portland is out of compliance with the 2012 civil rights settlement agreement

taken to a police interview room to answer questions. Yet when Portland Police officers shoot someone while on duty, or if a person dies in custody – as James Chasse did – they are allowed to disappear for 48 hours before they have to answer a single question.

U.S. Attorney General Loretta Lynch is in Portland Thursday. The Skanner News

office is in town, we can assume the 48-hour rule for police accountability will be on the agenda – or should be.

The 48-hour rule is not police accountability. It is not justice. It is criminal.

We place a great deal of trust in our police officers by allowing them to use deadly force in life or death situations. It is only right that they

is out of compliance with the 2012 civil rights settlement agreement. That's according to the attorneys at the US Department of Justice. In fact, they say, the 48-hour rule violates settled case law.

Earlier this month U.S. Department of Justice lawyers met with Multnomah County prosecutors in an effort to get them on board. The prosecu-

tors shouldn't need a pep talk from the feds to help them understand why the 48-hour rule is wrong. Don't they have a conscience to help them stand up for equal justice under the law?

The Police Officers union, to its shame, has fought every effort to hold police accountable for their actions. That's not an excuse for the City to drag its heels.

Mayor Hales, if there is one more thing you must do before you leave office it is this. Tell Portland Police Bureau the 48-rule must go. And make sure it happens.

## Citibank Ordered to Refund \$4.9 Million to 2,100 Consumers

Last year, the Federal Trade Commission (FTC) launched a national initiative, dubbed Operation Collection Protection, to further protect consumers from unlawful practices related to debt collection. Now, in a report to the Consumer Financial Protection Bureau (CFPB), FTC summarized its results on behalf of consumers and additionally pledged to continue efforts with more joint actions with law en-



Julianne Malveaux  
NNPA Columnist

violations from ever working in debt collection again.

The two agencies joined forces to work with the Department of Justice and state Attorneys General to fight

phone calls, and false threats of litigation or arrest.

Illinois Attorney General Lisa Madigan worked with FTC to stop rogue collection enterprises. There defendants used a host of business names to target consumers who either applied for or obtained payday and other short-term loans. Ultimately, those charged agreed to pay a \$6.4 million judgement and were banned from working in any debt collection business.

forms in Missouri and Maryland, while additional legislation is pending in a number of other states.

In a related and separate action on February 23, the Consumer Financial Protection Bureau (CFPB) ordered Citibank to pay \$4.89 million to about 2,100 consumers and a \$3 million penalty. Citibank was charged with selling credit card debt with inflated interest rates and then failing to promptly forward consumer payments to debt buyers. The delays resulted in consumers being subjected to collection attempts for bills already paid from 2010-2013.

“In order to effectively address debt collection abuses and the harms they cause, consumers need law enforcement to step up at every level,” said Lisa Stifler, a senior policy counsel with the Center for Responsible Lending. “Rules for fair debt collection require the participation of state legislatures, regulators and courts. Enforcement actions by Attorneys General are critical to ensuring that common-sense rules are followed by debt collectors and that consumers are treated fairly.”

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“In order to effectively address debt collection abuses and the harms they cause, consumers need law enforcement to step up at every level

forcement partners.

In a February 12 letter to CFPB, FTC highlighted its most successful efforts to eliminate illegal debt collection practices that include:

- Coordination of the first federal-state-local enforcement effort dedicated to targeting deceptive and abusive debt collection practices;
- Obtaining nearly \$94 million in judgments;
- Filing 12 new cases against 52 new defendants – a record number for FTC in a single year; and
- Banning 30 companies and individuals that engaged in serious and repeated legal

illegal and abusive practices that affect nearly 30 million consumers.

This inter-governmental collaboration minimizes duplicated efforts while maximizing opportunities for successful prosecutions. This coordination yields early benefits to consumers in Georgia, Illinois, New York, Oklahoma and Texas. Additional efforts are expected for consumers nationwide.

Since Operation Collection Protection began, over 130 new law enforcement actions by federal state and local law enforcement resulted in prosecution against collectors that used illegal practices such as wage garnishment, harassing

In cooperation with the New York Attorney General Eric Schneiderman, a debt collection case that began in 2014 was resolved in 2015 with an \$8.5 million judgment and additionally required that defendants forfeit assets associated with the scam.

As law enforcement and regulators investigate and, where appropriate take action against illegal debt collections, legislative and court actions in states such as California, Minnesota, New York and North Carolina are enacting reforms to ensure that debts are collected from people who actually owe them. State Attorneys General are currently pushing for re-