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## What Comes Next, After Jesse Williams' BET Speech?

More than a couple of million folks have responded to the words spoken by Jesse Williams, which points out the fact that many Black people are mesmerized by words that excite us and stimulate our emotions. Rather than initiating practical and appropriate actions as a result of words that make us feel good, we usually end up celebrating, espousing, regurgitating, and discussing, ad nauseam, those words instead of implementing strategies that make us "do good."

The speech by Williams was important and relevant, especially to Black people. I appreciate his words and his willingness to make his statements on such a widely viewed stage. He used his fame and the very popular BET Awards Show to put forth a message that has been spoken and written by others before him, but also one that we need to hear over and over. Seems to me that when someone famous says the same things other non-famous folks have said, it takes hold quicker and our light bulbs come on faster. Questions: "How long will the message last, and will we act upon it?"

Jesse Williams' background, political affiliations and motivations notwithstanding, his message was

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more important than the messenger. But since we are so attuned with what our celebrities say, he had instant credibility with many young and older folks alike. This is not to

**“Emotional catchwords and phrases are fleeting and seldom cause any improvement in our well-being**

suggest that we discriminate against a message because of its messenger. A moron can bring a valid message. Suppose Clarence Thomas had said the same thing Williams said. Would we reject that message?

My point is that Black folks should be able to discern a positive message that comes from any messenger, so that we can know "why" the message is being promulgated and be able to respond appropriately to that message. Emotional catchwords and phrases are fleeting and seldom cause any improvement in our well-being. Remember: "I have a dream!" "Down with

dope - Up with hope!" "No justice, no peace!" "Yes we can!" and all the other words we have heard and chanted millions of times?

I'd rather we follow words from Richard Allen, "To Seek for Ourselves," Marcus Garvey, "One God, One Aim, One Destiny!" and Elijah Muhammad, "Do for Self." I chose to hear some of those words in Williams' speech, and I give him credit for speaking on the subject.

young entertainers had succumbed to the lure of "OPS" (Other People's Stuff) e.g. Adidas, Nike, Tommy Hilfiger, etc. rather than "OPM" (Other People's Money).

Will Jesse Williams' comments simply become last month's shining moment for Black folks, or will his message finally be transformed into real economic progress for our people? Will his two minutes of enlightenment and in-your-face rejoinder to our plight make their way into the pantheon of speeches by our learned elders, or will they drift off into oblivion never having gained traction or made a significant difference in our lives?

Will Jesse Williams' one shining moment become activated within us to the degree that we begin to coalesce and collaborate to build an economic foundation from which we can truly have an impact?

We must have action. We must have a critical mass of Black people who are willing and able to work to make our economic and political empowerment a reality.

Jesse Williams' speech was a shining moment. Will its sheen fade to black, or will that moment turn into momentum for Black progress? Remember: A moment is not a movement, but a moment can start a movement.

## Black and Latino Leaders for Stronger Payday Loan Regulation

For more than a decade, civil rights organizations, labor, clergy, and consumer advocates have fought to end triple-digit interest rates on small dollar loans. Whether it was a high-cost installment, payday or car-title loan, the push has been to free America's working families and consumers of color from fees that can double, or even triple the amount of money borrowed.

Now, after years of research, public hearings and advisory forums, on June 2 the Consumer Financial Protection Bureau (CFPB) announced a long-awaited proposed rule. Speaking before a public hearing in Kansas City, Richard Cordray, CFPB's director, spoke to the ultimate consumer goal tied to the proposed rule.

"Our proposed rule is designed to ensure more fairness with these financial products by making systemic changes to steer borrowers away from ruinous debt traps and restore to them a larger measure of control over their affairs," said Director Cordray. "Ultimately, our objective is to allow for responsible lending, while making sure that consumers do not fall into situations that un-

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dermine their financial lives."

For Rev. Dr. Cassandra Gould, a hearing speaker, pastor of Quinn Chapel AME Church in Jefferson City, Missouri, and executive director of Missouri Faith Voices, "all financial products are not

**“All financial products are not equal and payday lending is a scourge on minority communities**

equal" and payday lending is "a scourge on minority communities."

"Families need credit but not all products help despite filling that need," testified Rev. Gould. "I am reminded of the people in Flint. They needed water because we need it to survive, but the water they received was deadly. Payday lending is toxic; it equates to the water in Flint, it does more harm than good."

"Instead of finding ways to help people in desperate economic times, predatory lend-

ers trap them with systematic callousness and cycles of debt for their own gain," added Rev. Gould.

The centerpiece of the CFPB's proposal establishes an ability-to-repay principle based on income and expenses, covering both short-term and long-term loans — but with exceptions.

Early reactions to the proposal were as swift as they were strong.

"Low-income people and people of color have long been targeted by slick advertising

fees from consumers living in one of 36 states where the loans are legal.

Similarly, car title loans offered in 23 states account for another \$3.9 billion in fees each year according to CRL. For these borrowers, car repossession, not repayment, is a common result that ends mobility for working families. Depending upon available alternative transportation options that can jeopardize employment.

Nearly half of these combined fees — \$3.95 billion — come from only five states: California, Illinois, Mississippi, Ohio and Texas. Each of these states loses a half-billion or more in fees each year.

"These loans often come with outrageous terms, such as interest rates that can top 1,000 percent, and trap millions of Americans a year in a cycle of debt that many of them are never able to exit," said Congresswoman Maxine Waters. "I applaud the CFPB for their proposal and I will continue to work with the CFPB and consumer advocates to stop the debt trap once and for all."

Recent research by the Center for Responsible Lending (CRL) found that payday loans drain \$4.1 billion in annual

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