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Graphic DesignerMelanie Sevckenko  
ReporterMonica J. Foster  
Seattle Office CoordinatorSusan Fried  
Photographer

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415 N. Killingsworth St.  
P.O. Box 5455  
Portland, OR 97228Telephone (503) 285-5555  
Fax: (503) 285-2900

info@theskanner.com

www.TheSkanner.com

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# Opinion

## A Call for the Economic Boycott of North Carolina

In recent years, since extremists took over the GOP in North Carolina, my home state has gained a worldwide reputation for intolerance and bigoted narrow-mindedness. Controlling all three branches of state government since 2012, they have remade the Old North State in an image that would be unrecognizable to Abraham Lincoln or to the Republicans and Democrats who stood together in America to resist the Dixiecrats and pass the Civil Rights Act and the Voting Rights Act.

A broad moral coalition of North Carolinians representing many colors, creeds, political affiliations have fought back hard against this extremism, and we have won—both in federal court and in the most recent election, when extremists lost control of the executive and judicial branches. But the extremist leadership in the General Assembly, who face a special court ordered election next year, have upended the democratic process and engaged in nothing short of a modern-day political and policy coup d'état.

GOP legislators have not only conspired to suppress the will of the voters, but also to seize power from a newly-elected Democratic governor in a special Christmas

Rev. Dr.  
William J.  
Barber IINAACP  
Pres., North  
Carolina

session.

They have stripped power from the state Supreme Court, to which a second African American was just elected.

They have consistently passed laws that harm the poor and working people of

“GOP legislators have not only conspired to suppress the will of the voters, but also to seize power from a newly-elected Democratic governor

the state. And they have done all of this despite the federal and state courts ruling their actions unconstitutional on 13 separate occasions. This unprecedented scheme to enact major changes in the structure and functioning of government without the consent of the people or the authority of the Constitution should alarm the entire nation.

If such a blatant abuse of power goes unchallenged by people of good will, these

legislators will do more than wipe away the rights of millions of North Carolinians; they will spread the virus of injustice throughout the body politic of the entire nation. Their actions will signal to other would-be tyrants that they can get away with non-democratic power grabs with impunity. The results could set civil, social, and economic rights back more than 50 years.

In light of all the wrongs perpetrated by a radically regressive legislature that violate our Constitution, our

civil rights commitments and our moral values, we as the North Carolina chapter of the NAACP will meet and complete a formal proposal endorsed by the state executive committee to put before the national board that asks approval of and calls for an economic boycott of the state.

We observe that such entities as the National Basketball Association, the National Collegiate Athletic Association, and the Atlantic Coast Conference have already chosen to

boycott the state in response to the law known as HB2, which in part discriminates against the LGBTQ community.

This law also discriminates against workers in need of higher wages and those in need of access to state courts for employment discrimination cases.

Now in a session called under the guise of helping flood and hurricane victims many other injustices have been added to that outrage and pushed forward in the final weeks of 2016 which demands that we respond with every nonviolent tactic available to us.

We will ask that companies, government officials, and individuals of conscience throughout the country stand together

and refuse to do business with the Tar Heel state until the bigotry and inequality pursued by an extreme group of Republican legislators and an outgoing governor are ended and the rights of the people are restored.

We will call for this boycott to be effective until such time as the North Carolina General Assembly complies with our list of requests.

Read the rest of this commentary at  
[TheSkanner.com](http://TheSkanner.com)

## Fair Lending to be CFPB's Top Priority in 2017

As a New Year approaches, fair lending will be the priority for the nation's consumer financial cop on the beat. Mortgage and student loan servicing along with redlining and small business lending will be a triple-focus in 2017 for the Consumer Financial Protection Bureau (CFPB).

“While the Bureau has taken important strides in our efforts to protect consumers from credit discrimination and broaden access to credit, we continue to identify new and emerging fair lending risks and we will monitor institutions for compliance,” said Patrice Ficklin, CFPB's associate director for fair lending.

Specifically, CFPB will evaluate whether lenders have practiced one or more of the following:

- Intentionally avoided lending in minority neighborhoods;
- Whether racial or ethnic concerns affect how loan servicers work with borrowers who are behind on either a mortgage or student loan; and
- Whether discriminatory practices affected access to credit for minority and women-owned businesses. For all consumers, CFPB's

Charlene  
CrowellNNPA  
Columnist

2017 priorities are an encouraging sign. But for Black, Latino and other consumers of color, heightened fair lending enforcement could signal less predatory and discriminato-

“CFPB has recovered more than \$11 billion for 27 million consumers who were harmed by illegal financial ploys

ry lending that robs people of their hard-earned livings. With heightened monitoring and related enforcement actions, lenders and creditors who violate fair lending laws will pay a price, and consumers will hold on to more of their own money.

To date, CFPB has recovered more than \$11 billion for 27 million consumers who were harmed by illegal financial ploys. These enforcement actions have affected a wide range of lending areas from mortgages to student loans, auto finance and more.

The cumulative clout of CFPB enforcements has also attracted united support

among national civil rights groups. On December 21, the Leadership Conference on Civil and Human Rights, NAACP, National Council of La Raza and the National Urban League released a joint statement in support of the Bureau.

“If the 2008 financial crisis showed us anything, it's that consumers need a strong and independent regulator to look after the interests of consumers. The civil rights

community stands behind Director [Richard] Cordray as he continues to lead the CFPB in the fourth year of his five-year tenure,” wrote the leaders.

“Any effort to weaken the agency or undermine its leadership would risk severe impacts on our communities – including communities of color and low-income families who are most vulnerable to financial abuse,” the leaders continued.

Unfortunately, many communities of color that were hardest hit financially during the Great Recession are also targeted for discriminatory and predatory lending. Ra-

cial disparities in earnings and income are worsened by business practices and decisions that deny consumers a chance to get ahead financially. Hence, no one should be surprised to learn that many consumers of color struggle to attain financial stability.

For example, on December 28, the Department of Justice announced a \$9 million settlement to end a lawsuit alleging that Union Savings Bank and Guardian Savings Bank redlined predominantly Black neighborhoods in Indianapolis and three Ohio cities – Cincinnati, Columbus and Dayton. The two banks share

ownership and management from their joint base in Cincinnati.

An opposite outcome occurred in early December when 10 lawsuits filed by a group of Black businesses in Michigan were dismissed. As reported, the plaintiffs alleged that Mercantile Bank violated the Equal Credit Opportunity Act with practices and loan terms that resulted in diminished commercial lending. According to U.S. Judge Robert Homes Bell, the charges that alleged violations occurred from 2007 to 2009 were beyond the statutory limitation. The lawsuits were filed in 2013.