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# Opinion

## Hundreds Rallied for Meek Mill, but What about the Rest?

Recently, hundreds of fans and supporters held a rally outside a Philadelphia courthouse, chanting for Robert Rihmeek Williams a.k.a. Meek Mill, to be released. The rapper was sentenced to two to four years in prison for violating his parole, stemming from 10 year-old charges, including drug possession and carrying a firearm without a license. Several media outlets have reported that the presiding Judge Genece Brinkley is now under investigation by the FBI.

In the United States, there are more than 61,000 people incarcerated for parole violations. So, to all of a sudden see thousands of people chanting and tweeting #FreeMeek-Mill is ironic to say the least. Mass incarceration is a part of the rudimentary diet of Black people, appearing on the menu alongside predatory lending and housing discrimination. It is difficult to find a Black person who has been exempted from interaction with the criminal justice system; either through the incarceration of family and friends, an overnight stay for traffic violations, or extended restrictions due to parole or probation agreements. I have a brother, cousin, and boyfriend incarcerated, right

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now. In Meek Mill's case, I agree with the sentiment that the two- to four-year sentence is unwarranted, however, our sole concern should not be whether or not the subsequent consequence for the violation of these terms is fair; he agreed to them and has

“The issue is a system that does not carry out justice equally

violated those terms several times. The issue is a system that does not carry out justice equally, a system where if Meek Mill were White, statistically he would less likely be arrested or incarcerated in the first place.

Now, I know we protest for unarmed civilians murdered at the hands of police. It's easy to yell, “F-k the Police!” standing in a crowd of thousands of people, but where was that same outrage when Kalief

Browder was held in Rikers Island for three years without a trial. He later committed suicide and Jay-Z produced a documentary about Browder's tragic life. And what about the millions of Black men and women trapped in a system of injustice that don't rap or rise to the attention of people like Jay-Z? Their stories go untold in the absence of media coverage, sometimes, because they don't fit the narrative that establishes purity as a prerequisite for grace.

The support for Meek Mill in the Black community wasn't unanimous; Blacks seem to have a much harder time forgiving these transgressions than their White counterparts.

In August, when an 8-year old biracial Black boy was hung by a rope in Claremont, New Hampshire by several older, White children, Claremont Police Chief Mark Chase said that the culprits should be protected. “Mistakes they make as a young child should not have to follow them for the rest of their life,” he stated in response to inquiries about the investigation.

In September, when 26-year-old Katie Layne Quackenbush of Tennessee was charged with attempted murder for exiting her vehicle and shooting 54-year-old Gerald Melton,

her attorney and father, Jesse Quackenbush claimed she and her friend were being harassed and threatened with sexist remarks. “She didn't try and kill this guy, she had no intention of killing him. She didn't know that she hit him,” he said immediately after her arrest.

Why can't we, as Black people defend our family and friends with matching zeal? Why must we send our young men and women into the belly of the beast to “learn a lesson” we couldn't teach them at home?

Why have we accepted the disproportionate incarceration of Black Americans as the norm? Some still view incarceration as a subconscious rite of passage.

Take a few minutes and think about the number of people that you know who are currently incarcerated, have been incarcerated or on probation.

Anyway, I'm really happy for y'all. I'ma let y'all finish marching for Meek, but remember, according to a study by The Marshall Project, as of April 2017, an estimated 61,250 Americans are incarcerated for technical parole violations. They deserve your support, too.

Lynette Monroe is a graduate student at Howard University.

## Payday Lenders Continue Attack on Consumer Protections

“If at first you don't succeed, try, try again” is a well-known adage. In recent weeks, it seems that phrase could also be an apt description of the unrelenting efforts of predatory payday lenders to sell their wares.

Across the country, 15 states as well as in the District of Columbia, with varying geographies, economies and demographics have enacted strong rate cap limits. In each locale, these actions were taken to curb the harmful consequences of payday lenders' 300 percent or higher interest rate loans.

When voters or legislatures approve rate caps, these lenders seek loopholes to evade state requirements. Changing products from payday to car title-loans is one way. Others pose as “loan brokers” or “mortgage lenders” to avoid regulation of payday lending. Even at the federal level and on the heels of a still-new rule by the Consumer Financial Protection Bureau (CFPB), payday lenders and their supporters are now pressing for legislation to continue and expand triple-digit lending on small-dollar loans.

The same deception that hides the real cost of predatory, consumer loans is reflected in the title of pending legislation in both the House

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of Representatives and in the Senate. The Protecting Consumers' Access to Credit Act of 2017 (H.R. 3299 and S. 1624) would allow payday lenders, high-cost online lenders, and

“Payday lenders are bad for the Black community

other predatory lenders to partner with banks to make loans that surpass existing state interest rate limits. This legislative scheme would legalize payday lenders to charge triple-digit interest rates, despite state laws banning them.

Some term this financial switch as innovation for “fin-tech,” a recently coined term that smacks of the 21st Century's tech focus, but in everyday terms, these actions are a renewed effort for an old scheme known as “rent-a-bank.”

If the bill is enacted, states that have annually saved an

estimated \$2.2 billion each year by banning triple-digit interest would have to face the return of past debt trap lending. Additionally, and in 34 states where a \$2,000, 2-year installment loan with interest higher than 36 percent is illegal today, would enable predatory lenders to charged unlimited rates on these longer-term loans.

One more item to note: these measures are advancing with bipartisan support.

Virginia's Senator Mark Warner, the lead sponsor of that chamber's version has Senators Gary Peters (Michigan), Pat Toomey (Pennsylvania) and Steve Daines (Montana) as his co-sponsors. On the House side, Rep. Patrick McHenry from North Carolina, has the help of two Congressional Black Caucus (CBC) members, New York's Congressman Greg Meeks and Wisconsin's Congresswoman Gwen Moore.

Right now, both New York and Pennsylvania have rate caps that prevent triple-digit rate lending. It is therefore curious why bill co-sponsors would strip their own state law protections. In other home states of these legislators, payday loan interest rates are some of the highest in the country. For example, in Wisconsin the average payday interest rate is 574 per-

cent; in Michigan, the average interest is 369 percent. This bill would expand this type of predatory lending in their states, rather than reining it in.

On November 15, the House bill passed out of its assigned committee with a split among CBC members serving on the House Financial Services. While Representatives Maxine Waters (California), Al Green (Texas), and Keith Ellison (Minnesota) opposed the bill, Lacy Clay and Emanuel Cleaver (both of Missouri), joined Meeks and Moore in its support.

It is noteworthy that in Missouri, the average payday loan interest rate is 443 percent.

For civil rights advocates, the committee vote was disturbing.

“The potential costs and damage to consumers is significant, especially for borrowers of color, as research shows that payday lenders disproportionately target communities of color and trap consumers in unsustainable cycles of borrowing and reborrowing high-cost loans,” said Vanita Gupta, the president and CEO of The Leadership Conference on Civil and Human Rights.

Read the rest of this commentary at  
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