

THE Skanner®

Challenging People to Shape
a Better Future Now

- Bernie Foster
Founder/Publisher
- Bobbie Dore Foster
Executive Editor
- Jerry Foster
Advertising Manager
- Patricia Irvin
Product Manager
Graphic Designer
- Saundra Sorenson
Reporter
- Aurora Hernandez
Digital Content
- Monica J. Foster
Seattle Office Coordinator
- Susan Fried
Photographer

The Skanner Newspaper, established in October 1975, is a weekly publication, published every Wednesday by IMM Publications Inc.

415 N. Killingsworth St.
P.O. Box 5455
Portland, OR 97228

Telephone (503) 285-5555
Fax: (503) 285-2900

info@theskanner.com
www.TheSkanner.com

The Skanner is a member of the National Newspaper Publishers Association and West Coast Black Publishers Association.
All photos submitted become the property of The Skanner. We are not responsible for lost or damaged photos either solicited or unsolicited.

©2023 The Skanner. All rights reserved. Reproduction in whole or in part without permission prohibited.

THE Skanner.com

- Local News
- Pacific NW News
- World News
- Opinions
- Jobs, Bids
- Entertainment
- Community Calendar

LOCAL NEWS BRIEFS
LOCAL EVENTS
Updated daily online.

Hear about it first.
Sign up for
Breaking News
and Events at
THE Skanner.com



Opinion

Federal Agencies Issue \$23 Million Fine Against Transunion and Subsidiary

Two federal agencies recently reached a \$23 million settlement with TransUnion, one of the nation's three major credit reporting agencies, and a subsidiary, TURRS. The Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau (CFPB) announced the settlement on October 12.

The regulators said the firm's use of inaccurate, outdated, and incomplete eviction records to screen prospective tenants harmed consumers looking for rental housing and violated the Fair Credit Reporting Act (FCRA).

The settlement, when approved by a federal court, will require the firm to repay \$11 million to affected consumers, an additional \$4 million civil penalty, and \$8 million to CFPB for lying to consumers. TURRSS failed to provide consumers with the names of third-party vendors from whom it received criminal and eviction records included in its tenant screening reports. Further, no effort was made to ensure the accuracy of tenant screening reports. As a result, reports included inaccurate and incomplete eviction records that hampered consumers' ability to obtain housing.

"Americans across the



Charlene Crowell
Guest Columnist

country were put at risk of wrongful housing denials because TransUnion failed to follow the law," said CFPB Director Rohit Chopra. "We are ordering TransUnion to cease its years-long illegal activity, clean up its broken business practices, redress its victims, and pay penalties."

“Americans across the country were put at risk of wrongful housing denials

Samuel Levine, Director of the FTC's Bureau of Consumer Protection reacted similarly. "Consumers struggling to find housing shouldn't be shut out by tenant screening reports that are ridden with errors and based on data from secret sources," noted Levine. "Protecting consumers looking for housing is critical to a fair economy, and

we are proud to partner with the CFPB in obtaining this record-breaking order."

According to the complaint, TransUnion and TURRS never took legally-required steps to ensure the accuracy of the data it received until April 2021 when the corporation learned of the related FTC investigation. The firms' failure to follow reasonable procedures resulted in the use of error-laden consumer credit reports that wrongly showed multiple eviction records when only one may have occurred. As a result, many borrowers were denied rental housing, subjected to additional and undeserved fees, and had to spend hours or days trying to correct errors in their credit reports.

"An unfair denial of rental housing has effects beyond just the loss of rental application fees—it means losing out on the opportunity to live in a person's preferred neighborhood, the neighborhood that makes sense for them in terms of schools, work, and more; and it may mean having to pay even more for housing down the line," added Eric Halperin, CFPB's Enforcement Director.

FCRA, a key consumer protection law passed more than 50 years ago, requires firms that collect consumer credit

data, as well as those that use it in making credit-related decisions, to ensure accuracy of the information. Further, companies are required to investigate disputes and advise consumers when an adverse action is taken on the basis of credit reporting.

TransUnion, which has gathered an estimated 190 million consumer credit profiles has a long history of anti-consumer behaviors.

For example, in 1992, FTC Commissioners issued a cease-and-desist order against the corporation after it was found to have sold information, without consumers' consent, to a third party who used that information to solicit consumers to purchase goods and services.

A legal finding delivered in the case in 1998 agreed with the FTC, saying: "Trans Union invades consumers' privacy when it sells consumers' credit histories to third-party marketers without consumers' knowledge or consent..."

CFPB encourages consumers to utilize dedicated whistleblower hotline and email to report suspected wrongdoing. The email address is: whistleblower@cfpb.gov . As an alternative, consumers may also phone the toll-free Whistleblower Tip Line at (855) 695-7974.

First One to Commit to Nonviolence Wins

For many years there have been various "Palestinian Gandhis" leading nonviolent struggles to gain rights while under Israeli occupation. Ayed Morrar led his Budrus villagers to a victory to save their olive groves, their way of life, when the Israeli Defense Force was ordered to push a wall through. Or Mubarak Awad, Palestinian nonviolence leader and founder of Nonviolence International—a man still calling for nonviolent struggle.

There have also been "Israeli John F. Kennedys" leading that country to peace and justice with Palestinians. Think of Israeli Prime Minister Yitzhak Rabin, signed the Oslo Accords to bring a negotiated peace with Yasser Arafat, Palestinian leader. Or two generations of Israelis who work through Peace Now and have been for 55 years.

And yet...

Literally every time gains toward peace, justice, and nonviolence looked promising, someone from the most aggrieved and trauma-warped groups made sure to be spoilers by committing some atrocity and resetting the hate and violence.

A rightwing Israeli assass-



Tom H. Hastings
Guest Columnist

inated Rabin at a 1995 peace rally, for godsakes. More than 100,000 people, jubilant, came to celebrate peace in Tel Aviv. One embittered hard-right Israeli turned it to grief and

“Have we not learned the lesson

tragedy.

Hamas blew up a bus full of innocents in the wake of the Oslo Accords.

To traumatized people, these acts were enough to send them straight back to justified retaliation, a deeper hate, a confirmation that "those ones" were not even human.

Hamas leaders and hate-filled Palestinian journalists have been known to lament that "Hitler didn't finish the job."

Israeli school texts have frequently characterized Palestinians as savage beasts.

While a trauma-informed analysis tells us that atrocities tend to replicate more and more frequently and with more ferocity, analysts also know that none of that retributive violence accomplishes peace, nor justice. Palestinian Mohammed Abu-Nimer noted this week:

"Have we not learned the lesson that violence and killing will not lead to peace and security?

Giving people space for freedom to live in dignity and security has been the foundation for peace among humans since they began walking this earth."

Logic is prized in military strategy. But there is this logic gap that is perennially overcome and overrun by vengeance and the juvenile "He started it!" back and forth.

In the case of Israel and Palestine, can there be a total commitment to nonviolence by one side, a commitment that may overcome the legacies of hate?

It happened in the US Civil Rights movement for a decade, 1955-1965, when southern African Americans practiced strategic, disciplined nonviolent resistance to segregation. Lives were lost, discipline was maintained for a

decade, and a long string of significant victories were the result.

Israelis descended from a people who suffered genocide by the Nazis. Yet no one in Israel or Palestine can claim more suffering and more reason for violent uprising than African Americans, after hundreds of years of chattel slavery, murder at the whims of slave owners or police, and structural racism that produces poverty and misery. And yet the unity and disciplined commitment to nonviolence for a decade was the powerhouse that won again and again.

It happened in Serbia in the late 1990s, when a culture used to horrific genocidal attempts, unspeakable acts of vengeance, and long, long grudges instead committed to a nonviolent uprising that in fact deposed the dictator. He was a dictator who oversaw rape camps, the slaughter of 7500 unarmed Muslim men and boys, and unspeakable torture of innocents. Everyone "knew" that nonviolence was a fool's errand in the Balkans. Then it won.

Read the rest of this commentary at
TheSkanner.com