A Data News Weekly Exclusive

**Lemonade Day 2015**

All Set to be the Largest Ever

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This Year’s Lemonade Day Louisiana Set to be the Largest in History

Over the past five years, Lemonade Day Louisiana has provided more than 50,000 youth, like those shown above, across Louisiana with the opportunity to become entrepreneurs for a day. It is the goal, that this experience lights the fire inside these participants to become entrepreneurs when they become adults.

Supporting the Next Generation of Entrepreneurs
Data News Weekly has become part of a great new tradition lending its support to Lemonade Day Louisiana, which for the past five years has provided more than 50,000 youth across Louisiana with the opportunity to become entrepreneurs. While on Saturday May 2nd many things will be going on Jazz Fest and an Election. Saturday, May 2nd is Lemonade Day which is set to be the largest to date, since entrepreneurs John Georges and Todd Graves introduced the program in 2010.

“We have supported Lemonade Day from its beginning and we are glad to participate in something that is such a positive thing for our young people,’ says Data News Publisher Terry Jones on his continued support of Lemonade Day.

Lemonade Day Louisiana was founded in 2010, by entrepreneurs John Georges and Todd Graves and has grown tremendously over the last few years. More
Lemonade Day has become an annual tradition here in Louisiana and will have a significant impact on our future business leaders for decades to come," said Georges. "I am once again challenging the entire state to get involved and help us open more than 18,000 new businesses on Lemonade Day.

“We are overwhelmed by the success of this program in the past five years," said Todd Graves, Founder, CEO, Fry Cook and Cashier of Raising Cane’s Chicken Fingers. "We look forward to growing the next generation of Louisiana entrepreneurs for years to come.”

In addition to Crescent Bank Chairman and CEO Gary Solomon, Sr., serving as this year’s New Orleans City Champion for Lemonade Day, Acadian Companies Chairman and CEO Richard Zuschlag, Rouse, McDaniel, Saints Player Thomas Morstead, Miss Louisiana USA 2015 Candice Bennett, and Miss Louisiana Teen USA 2015 Katherine Haik, will serve as Statewide City Champions and celebrity spokespeople for this year’s program.

"Lessons like setting goals, planning, budgeting, saving, working with others, and much more. It is an organization and program that we truly believe in.”

"Lemonade Day Louisiana is a free, community-wide program that fosters entrepreneurship and character development among Louisiana’s youth by supporting them in establishing and operating their own lemonade businesses. Young entrepreneurs are provided with a free backpack, which contains detailed support materials including an Entrepreneur Workbook, Marketing Tips and Mentor Guide to help them establish their lemonade stand.

"I am really excited about Lemonade Day Louisiana because of the business experience it gives to our youth and because it also promotes giving back to the community,” said Zuschlag. "I encourage everyone in the community to support this organization in some way.”

On Saturday, May 2nd, the entire community is encouraged to purchase lemonade from these young entrepreneurs as well as celebrate Lemonade Day’s remarkable five years of service to the State of Louisiana.

“We were once a food start up ourselves,” said Rouse. “Lemonade Day gives our next generation of food entrepreneurs a head start.”

More than 29 corporate sponsors have teamed up to once again bring Lemonade Day to Louisiana on Saturday, May 2nd including: Data News Weekly, the New Orleans Saints, the New Orleans Pelicans, Acadian Companies, Bolinger Shipyards, Credit Bureau of Baton Rouge Foundation, Crescent Bank, First NBC Bank, Rouses, Ochsner Health System, Coastal Bridge, CenturyLink, Louisiana Society of CPAs, and US Agencies as well as over 100 partners including the Louisiana Economic Development (LED), Baton Rouge Area Foundation (BRAF), Louisiana SPCA, Lawrence D. Crocker College Prep, Junior League of Greater New Orleans, Junior League of Baton Rouge, Urban League of Greater New Orleans, Spears Group, Diane Allen & Associates and a host of other statewide partners and sponsors.

We at Data News Weekly encourage people when they are out on May 2nd if they see a young entrepreneur please support them on Lemonade Day.

If you paid for parking in the City of New Orleans in 2005, your rights may be affected by a class action lawsuit.

A class action lawsuit has been filed against the City of New Orleans and ACS State and Local Solutions, Inc. ("Defendants") about the installation of the “Parkeon System” of parking pay stations (“Parkeon Pay Stations”) in 2005. The lawsuit contends that it was illegal to install the Parkeon Pay Stations and that it was also illegal to collect parking fees, issue citations, and collect parking fines in connection with them prior to August 4, 2005.

As part of the class action, the Court will consider whether the Defendants violated the law and whether the Class members will be eligible to receive payments. The Defendants deny that they have done anything wrong and the Court has not yet decided who is right. No money has been awarded to anyone and there is no guarantee there will be an award. However, your rights are affected, and you have a choice to make now.

Who is included? The Court has certified a Class of all persons who were issued a parking citation for violation of Section 154-1086 of the Code of Ordinances for the City of New Orleans or other meter violation in connection with a multi-space pay station sometimes referred to as a Parkeon Pay Station located in the City of New Orleans through August 4, 2005, and all persons who paid for parking in the City of New Orleans through a multi-space pay station sometimes referred to as a Parkeon Pay Station with a credit card, debit card, or smart card through August 4, 2005. If you are uncertain whether you are a member of the class, information to assist you in determining class membership is available at the website and the toll-free number below.

What are your options? If you wish to remain a member of the Class, you do not have to do anything at this time. If you remain in the Class, you will be legally bound by all orders the Court issues and judgments the Court makes in this class action.

If you do not want to remain a member of the Class, you must exclude yourself. A detailed notice available at the website or by calling the number below explains how to request exclusion. If you exclude yourself from the Class, you cannot receive money from the lawsuit—if any is won—but you will not be bound by any Court orders or judgments. The deadline to request exclusion is June 15, 2015. If you do not request exclusion, you can hire your own attorney, but you do not have to.

Detailed information about the lawsuit is available at the website and toll-free number listed below.

www.NOLAParkingClassAction.com • 1-888-653-7696
New Orleanians again will be asked to go to the polls to vote on May 2nd. While there are not people running for elected office there are two ballot initiatives that are important and we at Data News encourage the citizens of our City go out and vote.

YES: Parish-wide Public Library Proposition (New Millage)
Shall the City of New Orleans (the “City”) be authorized to levy and collect annually, in addition to any other authorized tax, a special ad valorem tax not to exceed 2.5 mills on all property subject to taxation within the City (an estimated $8.25 million reasonably expected at this time to be collected from the levy of the tax for an entire year), for a period of 25 years, beginning January 1, 2016 and ending December 31, 2040, which tax shall be collected in the same manner as all other ad valorem taxes and which shall be dedicated to and used by the New Orleans Public Library System for the purpose of adequately funding its continued operations, said tax to be levied and collected in addition to the current 3.14 mills previously approved by the voters of New Orleans for the benefit of the City’s public libraries, which current 3.14 mills shall expire December 31, 2021?

We at Data News advise people to vote YES on this proposition New Orleans has 14 public libraries. The sole support for the libraries is a 3.14 millage passed in the 1970’s. It is time for us to move forward to support our libraries that have become more than just places to check out books. It is the center of cultural activities that enrich the people of our community. The City of New Orleans is cash strapped and it is important we vote YES to invest in our public libraries. Last year over a million people used the New Orleans public libraries and almost 400,000 people used the library computers. We must keep this valuable resource available for the people of our City. It is a free gateway to literacy and opportunity for many of our citizens. When you look at the cost for a homeowner in New Orleans it is money well spent. The request is that voters increase the current millage by 2.5 mills for 25 years to support operations and maintenance of the entire library system. The price for the total millage on the average home in New Orleans will be less than $11 per month we feel this is a worthwhile investment for our City and our future. If this proposition is not passed we may have cutbacks to library hours and services and possibly even branch closures. This is something we cannot allow to happen, so we encourage you to go out and vote YES on this proposition.

YES: Law Enforcement District Proposition (Millage)
Shall the Sheriff of Orleans Parish, as the governing authority of the Law Enforcement District of the Parish of Orleans, State of Louisiana (the “District”), levy a tax of not exceeding 2.8 mills on all property subject to taxation in the District (an estimated $9,366,050 reasonably expected at this time to be collected from the levy of the tax for an entire year), for a period of 10 years, beginning with the year 2016 and ending with the year 2025, for the purpose of providing additional funding for the operation, maintenance and upkeep of jails and related facilities, the District and the Orleans Parish Sheriff’s Office, with said millage levied each year to be reduced by the millage rate levied that year for the District’s currently outstanding General Obligation Bonds?

We support this proposition and want to explain to our readers that this is not a tax increase, instead it gives the City more flexibility to use monies to fund the Consent Decree to improve the operations of our jail. Presently, the Law Enforcement District millage in place for 2.9 mills, but can only be used in building projects but cannot be used for operations, programs etc. With voters’ consent, this new proposition would change that.

We need to support this re-purposing of monies because regardless of the outcome of this vote the federal courts are likely to order the City to invest anywhere from $10 million to $22 million to fund the Orleans Parish Sheriff’s Office consent decree and improve operations in the jail. The proposition if it passes would allow us to use the money we already have to fund this without making cuts to other City services or raising taxes on our citizens. So we say vote YES on this Proposition.

We at Data News Encourage you to Get Out and Vote.
Supporting Our Own and Circulating the Black Dollar

by Rhodesia Muhammad
Special to the NNPA from The Final Call

On a recent Saturday, organizers and over a dozen participants met at the Black-owned Half Shell Restaurant at 9 a.m. for a bus tour to explore Black businesses in the city.

The inspiration for the Black Business Bus Tour originated with Brother Asad El-Malik and Brother Reuben De Tiege. In an effort to continue the spirit of the Kwanzaa principle of Ujamaa (co-operative economics), those men in conjunction with the Man Up March committee and Brothers for Better Business wanted to figure out a way to increase circulation of the Black dollar.

“The idea behind the tour came from the Montgomery Bus Boycott,” said Asad El-Malik. “I was thinking about how much effort it took for our people to pull off the boycott. Then I began to think how would a boycott look and work today? What we came up with was a totally different idea. It was the opposite of a boycott. Instead of avoiding a business, we decided to support Black businesses. What we hoped to accomplish was to use the collective buying power of the ‘Black dollar’ to support Black-owned businesses in the city, Black businesses made a few more dollars, and gained potential customers.”

The bus traveled to several Black business corridors, stopping at each to allow riders to sample and purchase goods and services. The bus visited such businesses as Swilling Plaza, a shopping center owned by former New Orleans Pro-Bowl Linebacker Pat Swilling, 1st Lady Lingerie and Novelties owned by Evelyn Sullen, Beauty on de Bayou owned by Dwana Makeba, The Chair Studio Hair and Nail Salon co-owned by Chelette Smith-Jones and Keysha Dennis, The Aquatic Shop owned by Brother Vincent, the Community Book Center owned by Vera Warren-Williams and newly-opened 9th Ward cleaners, Ray Brown, Jr. owned by La’Shield Butler. The tour ended at Half Shell Restaurant where food was available for sale.

Every rider was asked to complete a survey regarding their experience with the Black Business Bus Tour. Four questions were asked:

1) How did you find out about the Black Business Bus Tour? (0%) Radio interview, (45%) Social Media—Facebook, Instagram, Twitter (5%) Friend.
2) How would you rate the Black Business Bus Tour experience? (45%) Really enjoyed it! (45%) Good, (9%) Fair, (0%) I did not like it.
3) Will you begin to patronize any of the Black Businesses we visited after the bus tour? (64%) I definitely will, (27%) I will try to do so. (9%) No, I will not.
4) Will you inform other friends and family members about these business establishments? (91%) Yes, I will. (9%) No, I will not.

The Black Business Bus tour was a follow-up event to the Man Up March hosted in October 2014. “I think this tour was a good test run. If we decide to do another tour, we will work more with business owners to help them be better prepared to receive the tourists. Also, we will consider branching out to other parts of New Orleans,” said Student Minister Willie Muhammad, one of the organizers of the Man Up March.
Jazz Fest Celebrates 40th Anniversary of NOCCA

Photos by Kichea S. Burt

The 2015 Jazz Fest celebrated the 40th Anniversary of the New Orleans Center For Creative Arts (NOCCA). The high school, which was created in 1974 to focus exclusively on the arts, is recognized as a powerful cultural and economic engine in New Orleans. Many NOCCA alumni were first seen at Jazz Fest, which provided an early professional opportunity to showcase their talent. Alumni who have earned accolades in the arts and appeared regularly at Jazz Fest include world-class jazz musicians Wynton Marsalis, Terence Blanchard and Donald Harrison, New Orleans funk star Troy Andrews a.k.a Trombone Shorty; visual artists Terrance Osborne and Brandan Odums, and cookbook author Poppy Tooker.

Visit www.ladatanews.com for more photos from these events
Jazz Fest Celebrates 40th Anniversary of NOCCA

Photos by Kichea S. Burt
Baltimore

We have Been Here Before

By Rev. Jesse Jackson, Sr
Founder & President, Rainbow PUSH Coalition

Now it is Baltimore. There Freddie Gray, a Black man, was stopped on the street, pinned to the ground, dragged to the back of a police wagon, and died in police custody. Six officers were suspended. The mayor promised justice. But the city erupted in non-violent demonstrations that turned ugly, despite Gary's family pleading for peace. Over three dozen were arrested. “Oh, Baltimore,” sang Nina Simone in 1978, “Ain’t it hard just to live. Baltimore is a tale of two cities. The Inner Harbor now glimmers with new restaurants, new condominiums, the stadiums that house the Ravens and the Orioles. West Baltimore, in contrast, is marked by boarded up stores, abandoned homes, and too many people with no hope. The jobs are gone; the schools crowded, the streets harsh. Here the police – many of whom live in the suburbs – are tasked with waging a war on drugs and enforcing order. The inevitable result is a tinderbox, a spark away from bursting into flame, one incident of police misbehavior from eruption. We’ve been here before; Baltimore is not unique. We’ve seen Michael Brown in Ferguson, Mo., Eric Garner in Staten Island New York, and Trayvon Martin in Sanford Fla. Now that demonstrations have put the question of police violence on the front pages, each week brings another horror, another victim, another injustice. Much focus has been put on cameras as a technical fix, but we need a change of culture, of character, of circumstance. Police need new training, and a new relationship with the communities they patrol. But at the end of the day, police are not the answer. They are the occupying force, but they are not the cause of the underlying distress. We’ve been here before, too. In 1968, after race riots had erupted in Watts, Chicago, Detroit and Newark, Lyndon Johnson convened the Kerner Commission to investigate the causes of the riots. The Kerner Report described a nation “moving towards two societies, one black, one white, separate and unequal.” It called for better training for the police, but also for new jobs, new housing, an end to de factor segregation. Police misbehavior was often the match that sparked the eruption, but there would be no answer without fundamental change.

Baltimore and America have changed, but for too many in our ghettos and barrios, the reality is the same. The New York Times reports on 1.5 million “missing black men,” one of every six aged 24 to 54 who have disappeared from civic life. They are either dead or locked away. Jobs have dried up as manufacturing plants closed and where shipped abroad. Mass incarceration – with African Americans still suffering from racial profiling and injustice – destroys possibility. The official Black unemployment rate is twice that of whites, but that does not even count those who want a job but have given up trying to find one.

The stigmatization of African Americans continues. African American children are more likely to be suspended for the same misbehavior than Whites. African American men are more likely to be stopped, more likely to be arrested if stopped, more likely to convicted if arrested. The result hurts African Americans generally. The Harvard sociologist Devah Pager has found that a White with a criminal record has a better chance getting hired than Black with no record whatsoever. Being Black in America today is just about the same as having a felony conviction in terms of one’s chances of finding a job,” she concludes.

We need a serious plan for urban redevelopment. We need a plan to put people to work, a public works project that hires and trains and employs people in work that needs to be done. We could provide guarantees to pension funds to invest in rebuilding the boarded up homes. We could train young people to retrofit buildings with solar and energy efficient insulation and windows. We could insure that transportation exists to take workers to where the jobs are. Baltimore has put us on notice once more. Our cities are at a breaking point. There are more horrors to come, more explosions to follow. 50 years after the Kerner Commission, we ignore its teachings at our peril.

Jesse L. Jackson, Sr. is president and founder of Rainbow PUSH coalition.

Parent Choice is the Answer
When You Can’t Move

By Rev. Jesse Jackson, Sr
Founder & President, Rainbow PUSH Coalition

Eventually I got lucky, got a new job, and moved to a better apartment. For most folks, however, moving to a better “building,” or a school or school district in this case, just isn’t an option. As a child I got a scholarship to an excellent school and that changed my life, forever, and there is no day I don’t wake up and know how blessed I am because of it. “Parent Choice” in education is the one thing that can help families, just like mine, and help them today. Take a lesson from my old landlord. Your zip code and your income might dictate where you live… but they shouldn’t determine your child’s future.

Derrell Bradford
Exec. Director
The New York Campaign for Achievement Now (NYCAN)
Police Violence Coverage Takes Mental Toll

By Jazelle Hunt

WASHINGTON (NNPA) – Police have killed at least 369 people in the first four months of 2015, with 103 Black Americans – 28 percent – making up a disproportionate number of the victims, according to Ferguson protester project, Mapping the Police.

But a growing number of medical experts say the damage inflicted extends far beyond the number of actual victims.

Unarmed Black male victims are currently en vogue in the media, with images of the victims’ last moments on loop hour after hour. And each accident adds a fresh layer of offense – from Deputy Robert Bates in Tulsa, Okla., who was charged with the manslaughter of Eric Harris but allowed to vacation in the Bahamas after the court hearing, to Officer Dante Servin in Chicago, found not guilty for Rekia Boyd’s murder because the prosecutor deliberately filed lesser, inappropriate charges.

“I'm not saying it’s the same as post-traumatic stress disorder, but we do some similarities in how people psychologically respond.”

Other depressive or schizophrenic symptoms (such as paranoia or emotional numbness) can emerge, as well as physical health problems such as cardiovascular disease. On an individual level, racism in general has gradual, but potentially life-shortening effects on the mind and body.

These effects can be even more acute for those who make their Blackness the most important part of their self-identity, and/or those who internalize the racism against them.

“We found that it's associated with cellular aging,” Nuru-Jeter says, referring to a body of public health research to which she has contributed. “We used a measure called telomeres, which are biological indicators of the age of the cells in our bodies and indicate premature biological aging.”

On a communal level, being under the threat of police violence backed by the authority of the local, state, and sometimes national government, is enough of a burden on its own. When this oppression stretches from the mundane to the life threatening – such as the discriminatory fines up and the National Guard deployment in Ferguson after Darren Wilson was not indicted – it is easy for Black communities to fall into a sense of hopelessness.

“The more a community feels bound by the same identity (be it racial, socioeconomic, or otherwise), the more deeply the effects of chronic racial discrimination are felt.

“There’s also collective racial identity. There’s [an academic field] called social capital...and in that, there’s a concept called bonded social capital,” Nuru-Jeter explains. “Identity can increase solidarity. For example, what we saw in Ferguson was an outcry of, ‘We're tired of being treated like this, we're raising our voice to say Black lives do matter to us.”

There's also the matter of images. Some media outlets have routinely...Health, Continued on page 10.

In The Spirit

Yeah, I Love You Too

James Washington
Guest Columnist

I just had an experience that had me look up this previously written column. I was losing my mind as in my Christianity in the midst of going off on someone whom I believed deserved it. Fortunately for me, I remembered that the road to spiritual salvation is sometimes so obvious, so apparent that we just miss it. Like most of Jesus’ message, it doesn’t seem possible that by simply changing one’s outlook, the Kingdom of heaven is yours. “Teacher which is the greatest commandment of the law?” Jesus replied, “Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: ‘Love your neighbor as yourself. All the law and the prophets hang on these two commandments.”

Matthew 22:36-40. It is not always through guile and deceit that the devil works his evil. He can accomplish his goals if he can convince you that what is very important is of little matter and no consequence i.e. “going off on somebody.” With some sense of angst I recalled that this love your neighbor thing is pretty well documented throughout the bible and Christ certainly clarifies its importance in the above passage. Remember this is the Son of God talking. The single most important thing I can do to abide in God’s will is to possess love in my heart for God and my fellow man. That’s it? Yeah, that’s it! If that’s as close to a guarantee as we get, why are many of us hell bent on doing the things that will insure our place at the kitchen table in hell?

I personally think the concept of loving God is pretty easy to comprehend. Most of us dare I say, are actually trying to accomplish this in one way or another; at least I hope so. It’s the loving your neighbor as yourself that’s causing the problem. The devil is having a field day on this one. He certainly was with me. Count how many people you can’t stand at this very moment. Take your shoes off and add to your list those people, who if they died tomorrow, you would be among those who would think, if not say “good riddance.” The devil has us so confused and dumbfounded on this issue that we can’t see that the hatred we harbor for others, the contempt we feel for people we don’t even know, masks an underlying reality that won’t allow us to love our neighbor. In actuality, we hate ourselves. You see the devil has tricked us into hating the mirror image of us. Deep down inside we hate in others that which we might have become, because we really don’t like what we have become. Think about that for a minute.

The devil knows man is not perfect so he entices us into hating the imperfection in others; their flaws and faults, their weaknesses and shortcomings. All the while, being imperfect ourselves, insures that we cannot live up to the greatest commandment of loving our neighbors as ourselves. Isn’t it interesting that most people, who claim being saved, tell you they first had to realize that God through Jesus’ sacrifice loved them warts and all? The stories come from former drug addicts, adulterers, petty gossips, murderers and greedily self absorbed takers in life, who wished they knew how to have a healthy respectful loving relationship with another human being. One by one, they, we, I line up and confess that once we accepted that God indeed loves us, then and only then, were we able to love ourselves and subsequently love others just like they are; all imperfect, all flawed children of God, all welcomed at His eternal kitchen table. At this point one sees God in every man, every woman and every child, because once you accept that God resides in your own sinful soul, you can see God in others. God knew you before you knew you. And He loved you anyway in spite of what He knew you were going to do. As incredible as that sounds, it’s true. It’s called love. God’s point is so simple. If He’s got it for you, the least you can do is have it for others. Step back satan. I love me and I ain’t got nothing but love for you too. I apologized to the person I was going off on and asked for his forgiveness.

May God bless and keep you always.

James, jaws@dallasweekly.com
Credit Arbitration Clauses Favor Corporations

By Charlene Crowell
NNPA Columnist

Although arbitration is often associated with labor unions, millions of consumers are also affected by it and don’t even know it. Often consumers find the extremely small print of credit agreements difficult to read. Others become bewildered by the legal jargon embedded in these clauses.

In either case, consumers should take note. The adage, ‘the devil is in the details’ still holds true.

A new report released by the Consumer Financial Protection Bureau (CFPB) found that more than three in four consumers surveyed did not know whether they were subject to a credit arbitration clause. Checking accounts, credit cards, mobile wireless providers, payday loans and prepaid cards were the six financial areas that CFPB analyzed.

Even worse, CFPB determined that despite arbitration clauses dominant presence in consumer credit agreements, the clauses work more in favor of corporations than consumers. All too often, credit terms are seldom negotiable. Only in a few instances are consumers given a one-time chance to opt out of these terms. Additionally, when disputes arise, consumers seldom choose the arbitrator and creditors typically pay for arbitration services.

As consumers accept credit terms, they often forfeit their rights to legal action as an individual or as part of a class action. In short, from a consumer perspective the choice becomes ‘take it or leave it’.

“Tens of millions of consumers are covered by arbitration clauses, but few know about them or understand their impact,” said Richard Cordray, CFPB Director. “Our study found that these arbitration clauses restrict consumer relief in disputes with financial companies by limiting class actions that provide millions of dollars in redress each year.”

In reaction to CFPB’s new report, business lobbyists and organizations spoke up on how arbitration remains a cost-saving tool and as a result, helps to preserve affordability in financial services. Yet many consumer advocates held a near-opposite view.

“Forced arbitration isn’t an alternative forum for resolving disputes; it’s a get-out-of-jail-free card for corporations,” said Ellen Taverna, legislative director of the National Association of Consumer Advocates.

“The findings of the CFPB study are crystal clear,” said David Seligman, an attorney with the National Consumer Law Center. “These clauses are written by corporations to set up a secret and lawless process that prevents consumers from holding corporations accountable for unlawful conduct.”

Over a five-year period, CFPB analyzed evidence from consumer contracts, court data, surveys and more to determine whether arbitration clauses offered a fair and transparent resolution of consumer complaints in six consumer financial markets. The findings were as eye-opening as they were broad in impact.

Payday loans and prepaid cards were found to have the highest usage of arbitration clauses, at 99 and 92 percent, respectively. It should be noted that in California and in Texas, two states with some of the highest numbers of payday stores, CFPB obtained data on more than 99 percent of store locations.

The remaining credit areas studied still made significant use of arbitration agreements: mobile wireless (88 percent), private student loans (86 percent), credit cards (53 percent) and checking accounts (44 percent).

Other CFPB findings include:

Over the five years studied, 1,847 arbitration disputes were filed but the total amount of relief and debt forbearance that consumers received was less than $400,000.

Corporations obtained decisions that required consumers to pay $2.8 million, largely for disputed debts during the same period.

Nearly 34 million consumers could have been eligible for at least $1.1 billion in cash payments; and At the same time, among those not affected by forced arbitration, 160 million class action members, were eligible for $2.7 billion in cash, in-kind relief, expenses and fees through federal legal proceedings.

“Companies claim that arbitration is simpler, easier, and cheaper – but they fail to mention that forced arbitration rarely provides the impartiality or meaningful review that a consumer can get in a court of law,” said Mihrig Wilso, a vice-president with the Center for Responsible Lending.

“In the worst examples, we’ve seen consumers being asked to travel to faraway places to try to enforce their rights only to find out that the ‘impartial’ arbiters were selected exclusively by the companies that their dispute is with. These proceedings are virtually impossible to get overturned through a court of law – even if blatant mistakes are made.”

In 2010 and as part of the Dodd-Frank Wall Street Reform Act, Congress directed CFPB to conduct a study and provide a report on the use of pre-dispute arbitration clauses in consumer financial contracts.

This report is an important one – and we hope it serves as a precursor to a strong and robust rule prohibiting this practice,” concluded Wilson.

Charlene Crowell is a communications manager with the Center for Responsible Lending. She can be reached at: chatiene.crowell@responsiblelending.org.
City Struggles to Balance Transparency vs. Investigation Integrity in Gray’s Death Probe

by Roberto Alejandro
NNPA Newswire

NNPA (The Afro American) Baltimore City officials are walking a tightrope as they seek to balance the public’s right-to-know and frustration against protecting the integrity of the investigation into the death of Freddie Gray while in police custody.

“I recognize that there’s frustration over this investigation,” said Mayor Stephanie Rawlings-Blake on April 24, speaking to members of the local and national media at City Hall. “But I want to be clear: there is a process, and we have to respect that process. In order to have justice, and not just seek justice, the investigation has to follow procedures.”

Surrounded by clergy members from the Baltimore area, the mayor offered condolences to the family of Gray, the West Baltimore man who died on April 19, one week after suffering three broken vertebrae in his neck and a crushed voice box while in police custody on April 12. Rawlings-Blake also, praised demonstrators for staging what have been peaceful protests, said she demanded answers in what happened to Gray, and indicated that all information collected by the Baltimore Police Department in the investigation of Gray’s death would be turned over to Baltimore City State’s Attorney Marilyn Mosby on May 1 for independent review.

The city has seen five straight days of demonstrations—with a major action planned for April 25—from residents demanding not only answers, but indictments. Many protesters have expressed frustration with what feels to them like the glacial pace of information being released by the city about what happened to Gray; but as Baltimore City Police Commissioner Anthony Batts said at his own press conference about two hours after the mayor’s press conference, doing otherwise could compromise the very quest for accountability the community is seeking.

“What you see us tap dancing on and balancing here is that if someone harmed Freddie Gray, we’re going to have to prosecute. And so giving too much information out to you on the front here now may jeopardize that prosecution. So we’re trying to be as open and transparent as possible, but if somebody harmed him, they have to be held accountable, and we don’t want to give all the information that we have.”

The commissioner did make a number of updates of what he said the Baltimore Police Department’s investigation had uncovered so far. Gray was not secured with a seatbelt in the transportation wagon that was transporting him from the scene of the arrest to the Western District police station, as “he should have been,” said Batts.

“No excuses for that, period,” said the commissioner.

Batts also said that officers failed to provide Gray with medical attention “in a timely manner, multiple times.”

Later on in the press conference, Baltimore Police Deputy Commissioner Kevin Davis, after describing the foot chase that ended in Gray’s apprehension on the 1700 block of Presbury St., said, “And quite frankly, that’s exactly where Freddie Gray should’ve received medical attention.”

According to Batts, five of the six suspended officers have given statements, while one has continued to invoke his or her “rights.” Because of the nature of the investigation, officers are protected both by their Fifth Amendment rights under the U.S. Constitution against self-incrimination, as well as their rights under Maryland’s law enforcing officer’s bill of rights, which gives police officers 10 business days to attain legal counsel before they can be questioned in an administrative (internal) investigation.

It was not clear which set of rights the officer was invoking.
NO MORE

“BUT HE GOES TO MY CHURCH”

There is never an excuse for domestic violence or sexual assault. It’s time we all speak out to stop the violence.
No more excuses.
No more silence.
No more violence.