

EDITORIALS • COMMENTS • OPINIONS

After Dueling Conventions, Knowledge Trumps Ignorance



By George E. Curry
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At the Democratic National Convention last week, Hillary Clinton and her supporters were too kind by simply saying: Love Trumps Hate. It's a matter that extends far beyond the concept of love. It would have been more accurate to have said: Knowledge Trumps Ignorance.

President Obama was correct to assert, "You know, nothing truly prepares you for the demands of the oval office. You can read about it, you can study it, but until you've sat at that desk, you don't know what it's like to manage a global crisis or send young people to war. But Hillary's been in the room. She's been part of those decisions. She knows what's at stake in the decisions our government makes, what's at stake for the working family for the senior citizen or the small business owner, for the soldier, for the veteran. And even in the midst of crisis, she listens to people and she keeps her cool and she treats everybody with respect."

"And no matter how daunting the odds, no matter how much people try to knock her down, she never, ever quits. That is the Hillary I know. That's the Hillary I've come to admire, and that's why I can say with confidence there has never been a man or a woman, not me, not Bill Clinton, nobody, more qualified than Hillary Clinton to serve as president of the United States."

He could have added that, in contrast, there has never been any major-party candidate less qualified than Donald J. Trump to serve as president of the United States.

When it comes to domestic and international issues, Trump is an ignoramus.

The always boastful Trump claimed that Russia wouldn't invade Ukraine under his presidency. The only problem with that is Russia has already invaded Ukraine, a former Soviet peninsula. It did so in 2014, triggering economic sanctions from the U.S. and European countries that are still in place.

His comment followed another display of ignorance when he said Russian President Vladimir Putin and Russia are "not going into Ukraine, okay, just so you understand." Clearly, Trump does not understand.

Responding to Trump's bizarre claim that Russia would never invade Ukraine under his leadership, Senior Clinton Policy Adviser Jake Sullivan said, "What is he talking about? Russia is already in Ukraine. Does he not know that? What else doesn't he know?"

Plenty.

He also doesn't know that you don't invite the Russian intelligence services or any other foreign power to hack into the emails of your presidential opponent. Trump said at a news conference, "Russia, if you're listening, I hope you're able to find the 30,000 emails that are missing. I think you will probably be rewarded mightily by our press."

At his July 27 news conference, Trump said, "Putin has said things over the last year that are really bad things. OK? He mentioned the N-word one time. I was shocked to hear him mention the N-word. You know what the 'N' word is, right? He mentioned it. I was shocked. He has a total lack of respect for President Obama..."

However, FactCheck.org stated, "We scoured the internet and published reports archived by Lexis-Nexis and could not find where Putin ever used that racial epithet. Neither could the *Washington Post* or CNN, which wrote, 'There are no published reports to back up Trump's allegation about Putin's use of the racially derogatory term, however.'"

"Two experts on Russia told us via email that they had never heard of Putin using that term."

"In Russian, the N-word does not begin with 'N' - and Putin's English is pretty rudimentary," said Stephen Sestanovich, an expert on Russia and the former Soviet Union at the Council on Foreign Relations.

"I have no idea what [Trump] is talking about," added Fiona Hill, an expert on Russian affairs and director of the Center on the United States and Europe and

a senior fellow in the foreign policy program at the Brookings Institution..."

As we have seen in case after case, Trump doesn't know what he's talking about, either.

Beyond his being a blank sheet of paper on issues, the notorious liar is a mean-spirited, insensitive bully.

That was on display in his attack on two Muslim American parents whose son, Army Capt. Humayun Khan, was killed in Iraq in 2004. With his wife at his side, Khizr Khan, a Pakistani immigrant, spoke at the Democratic National Convention last week in Philadelphia.

"If it was up to Donald Trump, [our son] never would have been in America," he said. "Go look at the graves of the brave patriots who died defending America - you will see all faiths, genders and ethnicities. You have sacrificed nothing and no one."

Firing back, Trump ticked off a list of business success, none of which remotely qualifies as a personal sacrifice. To add salt to the wound, he told ABC News: "If you look at his wife, she was standing there. She had nothing to say. Maybe she wasn't allowed to have anything to say. You tell me."

The mother, Ghazala Khan, revealed that she was in too much pain over her son's loss to speak.

A new Washington Post/ABC News poll found that two-thirds of American voters believe Trump is unfit to be president. Knowledge Trumps Ignorance every time.

Consumers Want Action On Illegal Debt Collection



By Charlene Crowell
(Trice Edney Wire) - If you are one of the 77 million Americans who are hounded each year by debt collectors, the Consumer Financial Protection Bureau (CFPB) is taking on this \$13 billion industry. At a July 28 field hearing in Sacramento, Richard Cordray, CFPB Director, announced the Bureau's intent to rein in illegal practices that harass and rob consumers.

"Today we are considering proposals that would drastically overhaul the debt collection market. Our rules would apply to third-party debt collectors and to others covered by the Fair Debt Collection Practices Act, including many debt buyers. . . . The basic principles of the proposals we are considering are grounded in common sense. Companies should not collect debt that is not owed. They should have more

reliable information about the debt before they try to collect," said Director Cordray.

"In the debt collection market, notably," he continued, "consumers do not have the crucial power of choice over those who do business with them when creditors turn their debts over to third-party collectors. They cannot vote with their feet. They have no say over who collects their debts, and they likely know next to nothing about the collector until they receive a call or a letter. This can quickly lead to a barrage of communications, which in some cases are designed to be harassing or intimidating."

Reactions to CFPB's proposals were as swift as they were direct. Consumer advocates, like People's Action Institute, a national organization working in 30 states for economic, environmental, racial and gender justice weighed in.

"We're encouraged to see the CFPB take steps to end aggressive and abusive debt collection practices and protect consumers from the often illegal activities of debt collectors," said LeeAnn Hall, Co-Executive Director of People's Action Institute.

Similarly, Graciela Aponte-Diaz, the Center for Responsible Lending's California Policy Director, who testified at the hearing and was even more direct.

"We know from research and enforcement actions in the states that over the past decade that debt buyers and other debt collectors have extracted millions of dollars in payments and court judgments

from U.S. households for debts that are too old to be sued on, can't be back up with basic documentation like a contract or other proof the consumer actually owes a debt, or where the debt buyers or their attorneys filed false documents in court," noted Aponte-Diaz.

"Reports have shown that these debt collection activities have a disproportionate impact on communities of color," Aponte-Diaz continued, "majority black neighborhoods are hit twice as hard by debt collection court judgments as majority white neighborhoods, even adjusting for differences in income."

A recent national consumer poll that was jointly commissioned by CRL and Americans for Financial Reform found broad and bipartisan concerns regarding debt collectors that sue without evidence. Overall 84 percent of respondents expressed concerns about a million consumers being sued each year without evidence to prove their cases in court. When partisan preferences were factored into responses, 9 out of 10 Independents and Democrats were concerned, as were 78 percent of Republicans.

In recent years, several states — including California, Maryland, New York and North Carolina — have cracked down on enforcement actions that required among other things that debt collectors use full and accurate information and documentation when collecting debts.

At the federal level since 1977, the Fair Debt Collection Practices Act granted the

Federal Trade Commission (FTC) oversight authority in debt collection. Following the enactment five years ago of the Dodd-Frank Wall Street Reform Act and the creation of CFPB, both offices now accept debt collection complaints.

Last year, 2015, more than 900,000 consumers filed complaints with the FTC. That same year, CFPB returned \$360 million to consumers wronged by illegal debt collection practices. Additionally, CFPB collected \$79 million in fines from debt collectors.

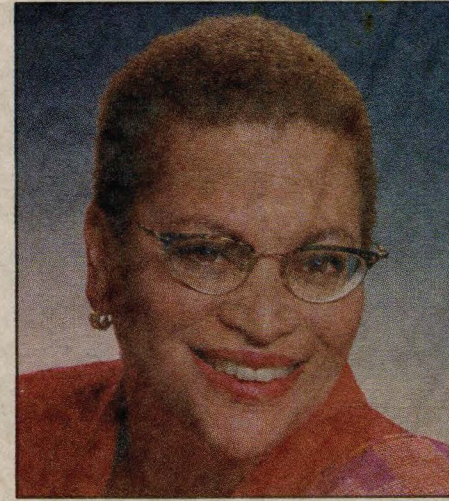
"Consumers deserve to be treated with dignity and respect, and businesses should be able to operate fairly and reasonably to collect the debts they are legitimately owed," said Director Cordray.

Lisa Stiffler, Deputy Director of State Policy and leader of CRL's debt collection work provided further assessment: "We commend the CFPB for seeking reforms to this issue that harms millions of people, particularly low-income consumers and communities of color."

"However, we are concerned that the proposals do not go far enough to protect consumers from unfair collection attempts. Specifically, the proposal does not go far enough to require that debt collectors adequately document that they are pursuing the right person for the right debt," Stiffler added.

She concluded, "When people are being wrongly pursued for debts they do not owe, it is time for action and reforms."

A Commitment To Democracy



By Julianne Malveaux
(Trice Edney Wire) - The North Carolina NAACP President, Rev. William Barber, tore it up and then threw down in a powerful speech at the Democratic National Convention on July 28th. He called on those assembled to be a "moral defibrillator of our time", to shock our nation with the power of love and morality. Rev. Barber did not use the word "endorse", but urged delegates to "embrace" Clinton, and his rousing rhetoric was challenging and inspirational.

Rev. Barber is a committed and tenacious activist. He founded the "Forward Together Moral Movement", and has organized "Moral Mondays" in North

Carolina. For the past three years, Moral Monday activists have gathered in Raleigh, North Carolina, and used protest and civil disobedience to shine light on the many ways North Carolina has attempted to erode voting rights, and move the state backwards on economic justice issues.

"When I hear Hillary's voice and positions," Barber said, "I hear and I know she is working to embrace our deepest moral values, and we should embrace her," he said. "She nor any person can do it alone. The watchword of this democracy is 'we.'"

What are we, the people going to do in the aftermath of the political conventions? Some have said they will stay home, but watching the difference between the gathering of Democrats and that of Republicans should remind us that staying home should not be an option. Stay home, and leave our choice of leadership to others? Stay home and co-sign the hateful comments Mr. Trump made during his convention? Rev. Barber has called the democratic watchword "we", and Hillary Clinton talked about Democratic inclusiveness, which contrasts with that we observed with Republicans. What are "we" going to do?

President Barack Obama set Secretary Clinton up nicely with his Wednesday evening speech, singing her praises and

passing the baton. She caught the baton handily, offering a speech that exceeded my every expectation. The speech was full of grit and grace, humor and humility, respect and reaching out to the Bernie folks. Not only could I hear the glass ceiling shattering, but also I hoped that the world could see this woman as Commander-in-Chief.

Rev. Barber reminds us, though, that we are all part of the "we the people". He reminds us that we are only committed to democracy when we are actively involved in it. It's not just about a convention, or a vote. It is about an imperative to transform a system that is flawed. Rev. Barber talked about the Fight for Fifteen, the Black Lives Matter movement, and the missing morality in our nation now. Even as he urged us to embrace Hillary, he also urged us to embrace justice.

President Obama reminds us that democracy can be frustrating and messy. Rev. Barber reminded us that it can also be moral and loving if we make the collective decision to rally around key principles, to engage in the process of compromise, and if we understand that democracy is practiced with more frequency than every four years.

Voting is not the most we can do; it is the least we can do. Real democracy exists when people like Rev. William Barber

gather people weekly to fight for voting rights, when he speaks up with regularity on the need for political and economic transformation. We exhibit our commitment to democracy when we hold our leaders accountable, when we pressure them to do the right thing, when we remind them of their campaign promises.

Those Bernie Sanders supporters who choose to remain engaged in the political process have the responsibility to continue to push their progressive agenda at the national, state, and local level. Indeed, they honor their movement and their struggle by continuing the feel a burning desire for social and economic justice. To take their marbles and go home because their candidate did not win suggests that they are committed to personality, not democracy.

Our system is far from perfect, but it's the system we have. We can change it if we are committed to democracy. Or, we can accept imperfections if we eschew activism.

Thank you Hillary Clinton for reminding us of your service. Thank you, Rev. Barber for reminding us that Secretary Clinton won't be able to achieve much unless we work with her. If you can listen to William Barber and fail to get fired up, you have truly embraced apathy. Barber is a role model because of his fierce commitment to democracy.