

The Weekly Press

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THURSDAY, JULY 16-22, 2020

A PEOPLE'S PUBLICATION

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Baton Rouge Native Pens Memoir Detailing Pregnancy Losses...Pg 2



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Consumer Financial Protection Bureau Gives a Green Light to Predatory Payday Lenders...Pg 5

Cleve Dunn, Jr. Announces Candidacy for Metro Council District 6

Baton Rouge, LA – Businessman and Airport Commissioner, Cleve Dunn, Jr. is honored to announce his candidacy for Metro Councilman in District 6 during the upcoming November election. He is a visionary, strategic thinker and leader who believes he can use these skills to bring a fresh perspective in order to address the current challenges in the East Baton Rouge Parish as Donna Collins-Lewis terms out of her seat.



Cleve Dunn, Jr.

Cleve Dunn, Jr. humbly asks the community for the opportunity to serve District 6 to focus on economic development

See DUNN, on page 2

The Primary Election Results Are In!

It was time for the preliminary election in Louisiana, with the votes tallied up past midnight on Saturday, July 11.

The city of Baton Rouge said "Yes" to the East Baton Rouge Parish Law Enforcement District, Louisiana Property Tax Renewal. This new tax will be a special property tax of \$373 per \$100,000 of assessed property value for ten years until the end of 2030 to fund the East Baton Rouge Parish Law Enforcement District.

Joe Biden won the Democratic vote for the state of Louisiana, with 82.7% win. President Donald Trump won for the Republican majority, with over 92% of Louisiana citizens wanting the business mogul for re-election.

The election for the Demo-

See RESULTS, on page 2

Civil Rights Lawsuit Filed by George Floyd's Family Calling Killings by Police a 'Public Health Crisis'



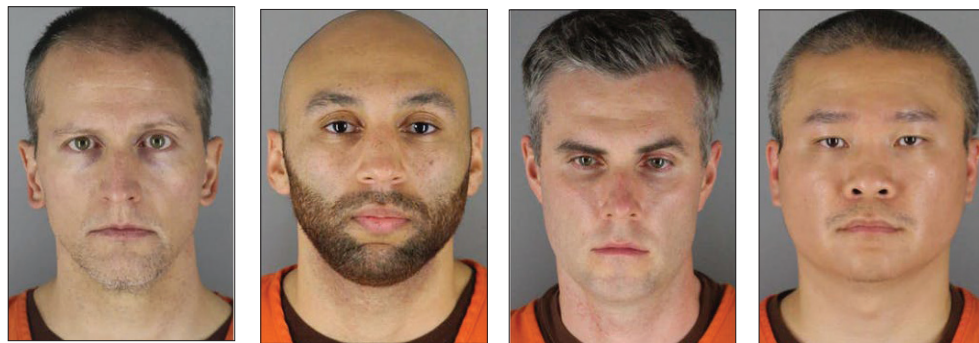
Attorney Ben Crump hugs his legal team as they leave after a press conference outside the federal courthouse on July 15, 2020, in Minneapolis. Crump announced filing a civil lawsuit against the city of Minneapolis and police officers, on behalf of the family of George Floyd.

Attorneys for the family of George Floyd filed a federal civil rights lawsuit on Wednesday against the city of Minneapolis and the police officers involved in his death, calling the killing part of "a public health crisis" in Black America.

Floyd, an unarmed and handcuffed Black man, died May 25 after former officer Derek Chauvin used his leg to pin Floyd's neck to the ground for nearly nine minutes.

Chauvin, 44, was arrested and charged with second-degree murder.

"It was not just the knee of officer Derek Chauvin on George's Floyd's neck for 8 minutes and 46 seconds, but it was the knee of the entire Min-



A combination of booking photos of former Minneapolis police officers Derek Chauvin, center, Tou Thao, right, Thomas Lane, top left, and J Alexander Kueng, lower left. (Courtesy of Hennepin County sheriff's office)

neapolis Police Department on the neck of George Floyd that killed him," attorney Ben Crump said. Chauvin held his knee on Floyd for 7 minutes and 46 seconds, prosecutors have told CNN, correcting the longer period listed in the ini-

tial criminal complaint. "The City of Minneapolis has a history of policies, procedures and deliberate indifference that violates the rights of arrestees, particularly Black men, and highlights the need for officer training and

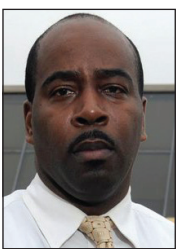
discipline," Crump said. Crump called the killing of Black people by police "a public health crisis" that has disproportionately affected people of color the same way

See LAWSUIT, on page 3

Mayor Sharon Weston Broome Campaign Announces Endorsement by Community Leader Byron Sharper



Mayor Sharon Weston Broome



Byron Sharper

Baton Rouge LA - The Mayor Sharon Weston Broome campaign today announced the endorsement of Byron Sharper. Sharper is a former Metro-Councilperson and was an opponent of Mayor Broome in the 2016 campaign.

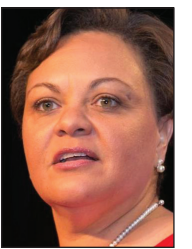
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Sen. Karen Carter Peterson Stepping Down as Head of La's Democratic Party

Peterson's sole opponent in the upcoming election says her political connections nearly cost him his candidacy

BATON ROUGE, La. — Louisiana Democrats will elect a new leader this summer, after state Sen. Karen Carter Peterson said she won't seek reelection as chair of the state party.

Peterson has held the job for two four-year terms. She was first chosen for the post in a 2012 election that gave Peterson the distinction of being



Sen. Karen Carter Peterson

See CARTER, on page 3

WEATHER

5 day Forecast BR Area

MON. 07/20
Thunderstorms
High 91°

TUE. 07/21
Thunderstorms
High 91°

WED. 07/22
Thunderstorms
High 91°

THUR. 07/23
Thunderstorms
High 88°

FRI. 07/24
Thunderstorms
High 88°

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Louisiana's Frontline Workers Can Now Apply for \$250 COVID-19 Rebates

BATON ROUGE – Eligible Louisiana residents can begin applying this Wednesday for \$250 rebates related to essential work performed during the COVID-19 public health emergency.

Act 12 of the 2020 First Extraordinary Session of the Louisiana Legislature provides for a one-time rebate for eligible workers earning \$50,000 per year or less, who spent at least 200 hours responding to or mitigating the COVID-19 crisis from March 22, 2020, through May 14, 2020.

The Louisiana Department of



Revenue (LDR) will accept applications from July 15 through Oct. 31 from workers employed in one of the following essential critical infrastructure jobs on or after March 11, 2020:

1. Nurses, assistants, aides, medical residents, pharmacy staff, phlebotomists, respiratory therapists, and workers providing direct patient care in inpatient and outpatient dialysis facilities.
2. Housekeeping, laundry services, food services, and waste management personnel in hospitals and healthcare facilities.

3. Long-term care facility personnel, outpatient care workers, home care workers, personal assistance providers, home health providers, home delivered meal providers, childcare service providers.
4. Emergency medical services (EMS) personnel, fire and rescue personnel, law enforcement personnel, public health epidemiologists.
5. Bus drivers; retail fuel center personnel; sanitation personnel; residential, commercial, and industrial solid waste and hazardous

See REBATES, on page 2

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STATE & LOCAL

FEMA Urges Baton Rouge Residents: Prepare for Peak Hurricane Season

BATON ROUGE, La. - With peak hurricane season just a few weeks away, FEMA and its National Flood Insurance Program (NFIP) are urging Baton Rouge residents to prepare now for severe storms and the flooding they can bring.

This year, the National Oceanic and Atmospheric Administration (NOAA) predicts an above average Atlantic Hurricane Season with 6-10 hurricanes including 3-6 major ones (Category 3 or higher). In July 2019, Hurricane Barry brought a notable rainfall high of nearly eight inches. In some areas, rainfall exceeded three inches per hour. And in 2017, Hurricane Harvey produced disastrous amounts of rainfall, causing major inland flooding across Louisiana. It only takes one storm to cause significant damage.

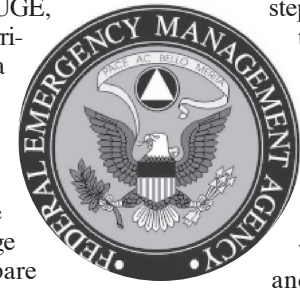
"Where it can rain, it can flood," says David Maurstad, senior executive of the NFIP. "One of the most important

steps homeowners can take during the start of this year's hurricane season is to buy flood insurance. With it, you have the peace of mind that comes with knowing you and your home can, and will, recover in the event of an unexpected flood."

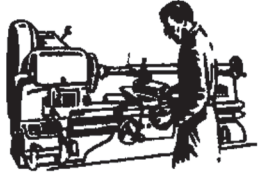
Whether it's a major flood or just an inch of water, flood insurance helps cover the cost of flood damage. Just one inch of water in an average-sized home can cost more than \$25,000 in repairs. Most homeowners and renters policies typically do not cover flood damage.

The 2020 Atlantic hurricane season runs from June 1 to November 30 with peak storms during late August and September. Policies typically take 30 days to go into effect, so now is the time before peak hurricane season to prepare with flood insurance.

For more information, visit FloodSmart.gov/hurricane or call 877-336-2627.



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Correction Policy

The Baton Rouge Weekly Press strives to be fair and accurate. The newspaper corrects any significant errors of fact brought to the attention of the editor. If you think an error has been made, call 225-775-2002

Baton Rouge Native Pens Memoir Detailing Pregnancy Losses

New Book Reveals Couple's Poignant Journey Coping with Pregnancy Loss and Parenting Special Needs Miracle Child

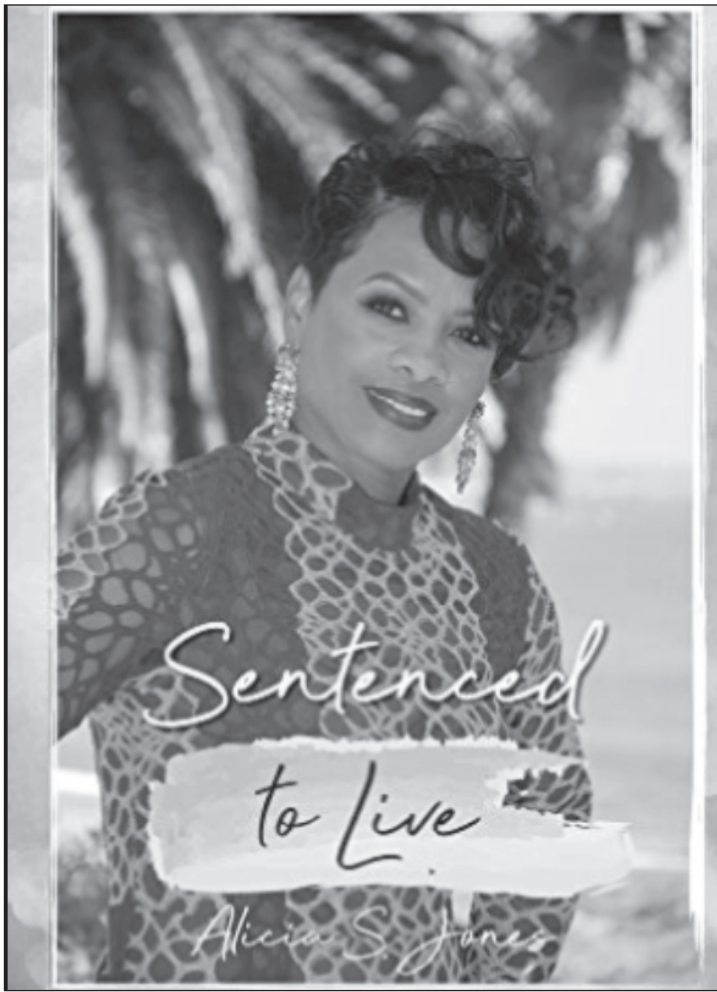


Alicia S. Jones

LOS ANGELES – Grief, sadness and loneliness have become the new reality for many Americans mourning the loss of loved ones who have died and the loss of normalcy during the COVID-19 pandemic. New author Alicia S. Jones hopes her newly released book 'Sentenced to Live: A Mother's Journey Back to Life from The Unthinkable' will offer readers encouragement and hope during a time they can use it most.

"By all accounts, one could make the argument that my life's journey has been plagued with multiple death sentences," said Jones. "But through it all, I remain blessed and more faithful than ever. I believe that there is a plan and a purpose for each of our lives. We all will experience seasons of loss, pain, and suffering but I want my readers to know that there is a purpose behind the pain."

Jones' new book, *Sentenced to Live*, chronicles an emotionally gripping story of a mother's



worst nightmare. During the divine blessing of giving birth, Jones loses her first newborn baby boy to medical complications. As life offered another opportunity at childbirth, her worse fears materialized yet again as her second son succumbs to health challenges. She never had the opportunity to take either of her sons home. As if to tempt fate a third time, Jones and her husband, Gregory, eventually and miraculously gave birth to a beautiful daughter who is developmentally disabled with Cerebral Palsy.

Sentenced to Live is a vulnerable and transparent account that takes readers on a spiritual journey. It teaches how faith is easy when one's senses are intact, but when a mother's greatest fear devastates her existence twice, this remarkable, yet unwavering faith is deployed through the despera-

tion to survive.

The audience will find Jones to be an immense storyteller who is invigorating, humorous, and emotionally generous. *Sentenced to Live* is published by True Perspective Publishing is available on www.sentencedtolive.com, Amazon, Barnes and Nobles and wherever books are sold.

Articles about Alicia visit the following websites

- <http://www.sheennmagazine.com/alicia-s-jones-on-her-new-book-sentenced-to-live-a-mothers-journey-back-to-life-from-the-unthinkable/>

- <https://www.google.com/amp/s/eurweb.com/2020/04/17/alicia-s-jones-sentenced-to-live-reveals-couples-poignant-journey-coping-with-pregnancy-loss/amp/>

RESULTS from page 1

cratic State Central Committee was a large one, with members running multiple parishes. These members govern the body for the Democratic Party of Louisiana. They conduct the Democratic National Committee to delegate the selection process, promote and build the state party, hold fundraisers, and maintain voter relations, education, and leadership programs.

Denise Marcelle was re-elected and will continue to serve in her position as a member of

the 63rd Representative District Office A. The owner of Bell's Janitorial Service, Alfred Bell, for 61 Representative Office B had the most votes with 45.8% of votes. Followed behind him was Corey Smith with 39.8% of votes.

The election for the new member of 63rd Representative District Office A was a close race, with the president of Louisiana Association of Educators Tia Mills beating former Miss East Baton Rouge Parish Jessica Carter by almost 500 votes. Joining Mills in 63rd Representative for Office B is Facilitator of Blended Learning for the City of Baker Schools, Mitchell Conner.

"Mike" Deshotels holds the seat for member 65th Representative Office A, with retired Judge of East Baton Rouge Parish Juvenile Court of the Louisiana Juvenile Courts, Pamela Taylor Johnson is holding member for Office B.

The election for the member of 66th Representative Office A was a close one, but Britney Temple won the seat with 284 votes, beating Susan East Nelson. Following Temple is Trey Orso for Office B.

Dr. Leah Cullins had 47.5% of the votes for the 67th Representative District for Office A position, with Carolyn R. Coleman following behind her with 28.62% of the votes. Larry Selders is now representing Office B, succeeding Representative Pat Smith.

Four members were running to be the member of the 68th Representative District, with a close race against the business owner and community activist Jason Hughes and Attorney Michael Adams. Hughes had 29.18% of the votes and Adams had 35.62%.

Democratic Parish Executive Committee Member Tawanda

The Weekly Press

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Gov. Edwards Sends Response to Attorney General's Letter on Face Mask Mandate

BATON ROUGE — Thursday evening, Gov. John Bel Edwards responded via letter to Attorney General Jeff Landry's letter about the Governor's recent proclamation mandating face masks and taking other measures recommended by public health experts to protect Louisiana from the spread of COVID-19, which has killed

3,375 Louisianans and infected more than 86,000 people.

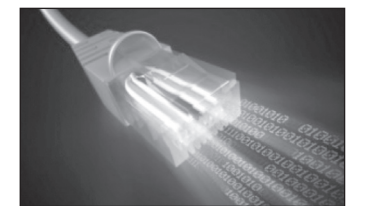
Too read the Governor's letter to the Attorney General visit this link <https://gov.louisiana.gov/assets/docs/Letters/Landry-Letter-7-17-20.pdf>

Read this and other stories ONLINE at www.brweeklypress.com.

Network Connectivity Issues Affecting LDR Web Applications

BATON ROUGE - The application portal at FrontlineWorkers.la.gov began accepting applications at 12:01 a.m. on Wednesday, July 15, and by approximately 7 a.m. had accepted more than 14,000 applications.

Bandwidth and servers were configured to handle the high volume of applications anticipated, however a separate network connectivity issue has affected all applications on the Louisiana Taxpayer Access Point portal, including the frontline workers application, Louisiana File Online, and other tax management applications.



The state Office of Technology Services has all hands on deck working to resolve this issue as quickly as possible.

Updates will be provided as information becomes available.

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REBATES from page 1

waste removal personnel; storage and disposal personnel.

6. Grocery store, convenience store, and food assistance program personnel.

7. Mortuary service providers.

8. Veterinary service staff.

LDR will accept applications online or on a downloadable printed form. However, due to limited funding for the rebate program, eligible workers are encouraged to apply as soon as possible using the online application portal at FrontlineWorkers.la.gov beginning Wednesday, July 15.

DUNN from page 1

strategies, such as increasing contracting opportunities for local and disadvantaged Business Enterprise firms (DBE); a community center; healthcare facilities; and industrial distribution. He believes that these key community necessities are what Baton Rouge has been missing for the past few years, and he is determined to accomplish this for District 6.

As an active member of Baton Rouge, Dunn serves as Chairman of the Baton Rouge Airport Board of Commissioners. He is the President of the Capitol High Alumni Association; a member of the National Association of Parliamentarians; serves on the boards of the Angel's Empowerment Organization; and a founding board member of The Butterfly Society. Cleve Dunn, Jr is a member of The North Baton Rouge Now Blue-Ribbon Commission; Gov. John Bel Edwards' Police Reform and Community Engagement Com-

mittee; the Baton Rouge City-Parish Body Camera Committee; Mayor-President Sharon Weston Broome Police Policy Reform Advisory Committee; and Co-Chair of Mayor-President Sharon Weston Broome North Baton Rouge Revitalization Transition Team.

Dunn has been a business owner and resident of Baton Rouge his whole life. He has been married to his high school sweetheart, Stacey Posey-Dunn, for 22 years and they share two beautiful daughters, Malaysia and Aniyah. After playing a significant role in managing several political campaigns and actively being a voice for the community, these assets are believed to aid him in being the most impactful candidate for Metro Councilman. The people of District 6 deserve a diligent leader with a proven track record of positive results to build a better future for families and businesses; and Cleve Dunn, Jr. is that person.

The election for East Baton Rouge Metro Council will be held Tuesday, November 3.

Gov. Edwards Issues Statement as Louisiana Surpasses One Million COVID-19 Tests

BATON ROUGE — Today, Louisiana surpassed one million COVID-19 tests of its residents as part of an aggressive push to use testing and contract tracing to reduce the spread of the novel coronavirus, alongside reasonable regulations like mandating mask wearing for people age 8 and older when they are in public. In Louisiana, 84,131 cases have been confirmed and 3,351 people have died of COVID-19. Federal surge testing is happening in the East Baton Rouge, Lafayette and Lake Charles regions through the end of the day Saturday, July 18, and Louisianans in these areas who want a test should visit DoNeedACOV19test.com. All across the state people can get testing information if they call 211.

Gov. Edwards said: "Louisiana surpassed a major testing milestone having now conducted more than one million COVID-19 tests since March. We are a small state and this level of testing would not be possible without federal partners, state agencies and local governments working together with our health care providers. While we know there are still issues related to the availability of testing supplies and some reports of test results being backlogged, I am hopeful that our continued push to test as many Louisianans as we can will result in reducing the spread of COVID-19 in our state. We have lost too many Louisianans to this illness already, and we cannot and will not let our health care system become overwhelmed."

See **TEST**, on page 5

CARTER from page 1

the first woman to win the job of party chair.

The New Orleans state senator and lawyer announced her decision not to run for a third term in a statement. The new leader will be chosen by the members of the party governing body on Aug. 29.

City-Parish Receives International Award for Special Achievement in GIS



BATON ROUGE, La. — Esri, the global leader in location intelligence, has awarded the City-Parish its prestigious Special Achievement in GIS award. Jack Dangermond, Esri founder and president, announced the award today at the virtual Esri User Conference, the world's largest, virtual GIS event.

Each year, Esri selects award recipients from more than 300,000 eligible candidates, which span municipalities, state agencies, and other public and private sector organizations throughout the world. The City-Parish received the award for its innovative application of mapping and analytics technology, recognizing successful efforts to integrate GIS and data-driven solutions into all facets of City-Parish departments and operations.

"Over the past several years, we have made an intentional and significant push to use technology wherever possible with a focus on creating

internal efficiencies and more effectively serving the residents of East Baton Rouge Parish," said Mayor-President Sharon Weston Broome. "This award is a well-deserved honor for our GIS team and reinforces our commitment to Baton Rouge serving as a leading digital city and model for other communities throughout the U.S. and world."

The City-Parish's EBRGIS Program recently celebrated its 25th anniversary, during which time it has grown into a fully integrated team embedded in the Department of Information Services, where it maintains millions of individual records and provides geospatial analysis, mapping, and data analysis support to dozens of agencies, more than 5,000 employees, and the residents and businesses of East Baton Rouge Parish.

"Esri User Conference has always given our users an opportunity to share the ways they are implementing GIS and using it to improve their organizations

and the world around them," said Dangermond. "I am inspired by the amazing work our users are doing, and I am honored to present these awards to all the organizations recognized for their commitment to technological leadership in government, business, and nonprofit work."

The EBRGIS Program has matured into a national leader by focusing on innovation, collaboration, and data-driven decision making, particularly in supporting emergency response and law enforcement operations. These efforts directly contributed to the Center for Digital Government naming Baton Rouge a Top 10 Digital City in the U.S. in 2015, 2016, 2017, and 2018, among many other honors and accolades.

For more information on Esri's Special Achievement in GIS awards, including Baton Rouge's award, visit <https://events.esri.com/conference/sagList/?fa=Detail&SID=2934>

RESULTS from page 2

Boatner is the new member for Representative for District 69 Office A, followed by former member Representative of the 6th Congressional District Kirk Green for a member of the 69th Representative District.

It was a close race for members of the 70th Representative District, with Gail Home Ray winning the seat against Tania Nyman by 327 votes.

Dawn Chanet Collins will now hold the seat of a member of the 101 Representative District, winning the place against Chrisdelin Kelly Lyles.

There was also a run for the Democratic Parish Executive Committee seats, with a lot of close races for the positions. These members will have responsibility for the Democratic Party affairs at the local level. These responsibilities include the endorsement of local candidates for building the Democratic infrastructure within their communities.

The run for Democratic Parish Executive Committee at Large consisted of 13 people running for the position, with Senator Regina Barrow of District 15 of the Louisiana State Senate having majority of the votes (17.9%) followed by C. Denise Marcelle (13.98%). Six people were running for the Republican Member at Large, with a close race against Louis "Woody" Jenkins and Scott McKnight, with McKnight holding 18.65% of votes and Jenkins holding 18.43%.

For District 1, Brenda Carter won the seat. Patricia Smith will now be representing District 2. She will be representing District 3. Pamela Taylor Johnson will represent District 4, with Vereta Tanner Lee representing District 5. It was a close race for District 6, with Verna Bradley-Jackson receiving 30.72% of votes, Corey Smith receiving 31.93% of votes, and Dawn Chanet Collins receiving 37.35% of votes. It was a close race for District 7, with Jamie

Robinson winning against Scott Cornelius with 252 votes. Tawanda Boatner will hold another position, winning the seat for District 8. Charles Stephens will keep the place for District 9. Dr. Collins will hold another chair as well, representing District 10. Elizabeth "Betty" Powers held the most votes for District 11, leading with 49.6% of votes. "Brad" Gordon trailed behind her with 39.47% of votes. Brandon DeCuir will now represent District 12.

Joseph Orgeron is now the State Representative for the 54th Representative District.

Lawyer Tiffany Foxworth and Baton Rouge City Court Judge Yvette Alexander will continue in a runoff in August for the seat of District Judge of the 19th Judicial District Court, ES 2, Div. M. Whitney Higginbotham Greene had the most votes for the position of City Judge for the City Court, Division C, of the City of Baton Rouge. She held 32.3% of the votes, with Johnell Matthews having 28.83% of the votes.

The city of Baker had their primaries as well. The anticipated vote for Baker Mayor and Chief of Police results are in, with the re-election of both. Darnell "DA-1" Waites will continue his role as Mayor, and Chief Carl Dunn will continue his role as chief of the police in Baker.

Rochelle Dunn won the position as Councilman of District 2, winning against "Pete" Heine by 13 votes. Glenda Bryant will hold the position as Councilman of District 3. There will be a runoff for Councilman of District 4 with Doris T. Alexander and Robert Young. Brenda G. Jackson won the seat as Councilman of District 5.

Results were not tallied until well after midnight. Click **HERE** for a full list of results.



Read this and other stories ONLINE at www.brweeklypress.com.

LAWSUIT from page 1

as the coronavirus pandemic.

"This is the tipping point for policing in America," he said.

Crump added, "Everything seems to have stopped and got shut down in America during the coronavirus pandemic except

racism and discrimination and police brutality against Black and brown people."

The lawsuit, filed in US District Court in Minnesota, outlines what it calls critical problems with police training, and the

city's knowledge and "ratification" of a "culture of racism and bad behavior" in the police.

"This was nothing new for the city of Minneapolis," Crump told reporters, citing what he said was the "deliberate indifference" of elected officials to police brutality.

Minneapolis City Attorney

Erik Nilsson in a statement called Floyd's death a "tragedy." He said the city was reviewing the suit and will be responding to it. Referring to the charges against the officers, Nilsson said "it's very important that the criminal case proceed without interference."

Crump called Floyd's kill-

ing torture.

"Why do you think the George Floyd killing galvanized people around the globe?" he asked. "It is because he was literally tortured to death, not in a third world country, but here in Minneapolis, Minnesota, in the United States of America in 2020."

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RELIGION

If I Had a Nickel for Every Blunder I Made...

Dr. James L. Snyder

I am not very agile when it comes to finances. Do not get me wrong, I know how to spend money; it is just that I do not know how to save money. Somewhere I lost my little piggy bank.

One of my father's favorite

quotes was, "A penny saved is a penny earned." It never made sense to me, but my father knew how to save money. On the other side, he was not very agile when it came to spending money especially on me.

My whole life has never been focused on making money. For me, the outdoor was busier than



This could be a trick. If I mentioned my first mistake, maybe it would be something she did not know before and now she does. How would that work out?

We both laughed and went back to watching TV.

I just could not get away from that question. If I really had a nickel for every mistake I made I am sure I would be a wealthy man. I just wonder how in the world I could collect on something like that.

Then there is the question as to your definition of a mistake. I am sure my definition would be quite different from my wife's. Everybody has their own definition of these things.

Even thinking about that a little bit, I began remembering some mistakes that cost me money. Things I thought would turn out great only turned out dead in the water.

Perhaps the biggest mistake anybody could make is believing that they do not make mistakes. Sometimes it takes a married person to realize what mistakes really are. And if you think you do not make a mistake, then that is a big mistake, and you will pay dearly for that.

If she had asked me what my first good choice was, I would have told her it was her. My first mistake would have been, not meeting her at all.

I remembered a very important verse of Scripture. "If we say that we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness" (1 John 1:8-9).

It is not my mistakes but how I deal with them that makes all the difference in the world.

Dr. James L. Snyder is pastor of the Family of God Fellowship, Ocala, FL 34472. He lives with the Gracious Mistress of the Parsonage in Silver Springs Shores. Call him at 352-216-3025 or e-mail james-snyder2@att.net. The church web site is www.whatafellowship.com.

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the indoor with money. I must confess my wife and I have struggled throughout our life on the financial side. On the relational side, we have done wonderfully; at least that is my impression.

I know some marriages seem to be based upon finances, even though they will not admit it. Their finances determine how successful they really are in their mind.

That has not been the case with us. When the Gracious Mistress of the Parsonage and I married almost half a century ago, it had nothing to do with how much money we had. We both were working at the time, and together we could go out for dinner once a month. That seemed to be a very important time even though expensive.

The focus of our life together was not on how much money we can make and save. Our life's focus

had to do with our relationship, one with another, and with God. We were a spiritual couple and tried to serve God as faithfully as we could.

The other night the Gracious Mistress of the Parsonage and I enjoyed a quiet evening together drinking coffee and talking about this and that, more about that than this.

Then we started to play her favorite game: Do You Remember? If statistics are correct, she remembers more than I do.

When she poses a Do You Remember question, I can never remember. Several times, I had some remembrance but never enough to qualify as an answer.

When I pose a Do You Remember question, she remembers it to the very last detail. Details that I do not remember.

I have concluded and do not

let this get around, but I think her remembering things is a complete hoax. I think she is making up things that she says she remembers just to trick me. My problem is, I cannot prove it.

Her one trick question is, "Do you remember when we first met?"

I have yet to get this question right. Every time she asked, it is always a different answer. If I challenge the answer, I look bad. Of course, I look bad as it is with questions like this.

When we ran out of energy for this game, we just sat there and watched a little TV.

When the next segment of commercials came, she said something rather curious.

"If we had a nickel," she said, looking at me, "for every mistake you made, we would be millionaires."

Then she continued, "Do you remember the first mistake you ever made?"

Of course, I could think of several mistakes I made, one being getting involved with this kind of a game. However, for the life of me, I could never think of the first mistake I have ever made.

For example, did I make that first mistake before I met her or after I met her?

I was tempted to say that my first mistake was getting involved in silly games like this, but I value my life too much.

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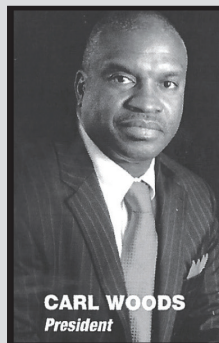
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BUSINESS

Consumer Financial Protection Bureau Gives a Green Light to Predatory Payday Lenders

BY CHARLENE CROWELL,
Senior Fellow with the Center
for Responsible Lending



As COVID-19 continues to wreak havoc throughout the country, the Consumer Financial Protection Bureau (CFPB) recently took an ill-advised and untimely action. On July 7, the agency gutted its own 2017 payday rule that required lenders to first determine whether a consumer could afford to repay the high-cost loan.

This regulatory reversal represents a financial favor to payday and car-title lenders, and certain harm to consumers who are just a few hundred dollars short for their monthly expenses. In very real and measurable ways, the agency created to protect consumers gave a green light to predatory lenders to continue to prey upon the nation's poorest and most vulnerable consumers.

"There is never a good time to enable predatory loans carrying 400% interest rates," noted Mike Calhoun, President of the Center for Responsible Lending (CRL), "but this is the worst possible time. The pain caused by the CFPB gutting the payday rule will be felt most by those who can least afford it, including communities of color who are disproportionately targeted by payday lenders."

The COVID-19 pandemic has jeopardized the ability of people to safely go to work, altered how students try to continue their stud-

ies, and imposed grim realities in meeting life's most basic needs like food, shelter, and utilities.

Consumers affected by job layoffs should also mark their calendars for July 31. On that day, the additional \$600 in monthly federal unemployment benefits through the CARES Act will expire. Additionally, renters who have managed to preserve their housing even when they could not pay, should also be mindful of whether eviction notices will come their way. Either of these circumstances carry the potential for America's most cash-strapped consumers to seek and become financially trapped in unaffordable predatory loans.

The lure of 'quick and easy' cash entraps an estimated 12 million American consumers each year. Instead of a short-term fi-

ancial fix, most loans last several months or longer to fully repay. CRL research finds that the typical payday loans are in strings of 10 or more. Further, the amount of interest paid on the loan often exceeds the dollars originally borrowed.

Even with decades of consumer advocacy, triple-digit interest on payday loans remains legal in 34 states. In these locales, the profusion of payday and car-title stores located in Black and other communities of color increases the likelihood of consumers becoming financial prey that ensures lenders of an annual \$8 billion in fees alone. The growth in online lending increases access to these loans.

"By disproportionately locating storefronts in majority Black and Latino neighborhoods," observed Rachel Gittelman, Finan-

cial Services Outreach Manager with the Consumer Federation of America, "predatory payday lenders systematically target communities of color, further exacerbating the racial wealth gap."

Historically, Blacks have been disproportionately affected by unemployment compared to other racial and ethnic groups. That trend continues to hold in the midst of the pandemic. As of early July, and according to the Bureau of Labor Statistics, 17.8 million people were unemployed. Black unemployment at 15.4%, was closely followed by that of Latinos at 14.5%. By comparison, only 10% of whites were unemployed. However, multiple news outlets report that the nation's total unemployed since the spring onset of the pandemic is 30 million.

"The CFPB has no basis for gutting the heart of common-sense protections that merely required payday lenders to do what responsible lenders already do: ensure that the borrower has the ability to repay," noted Lauren Sanders, the National Consumer Law Center's Associate Director. "The evidence to support the debt trap of payday loans is overwhelming and the CFPB's flimsy excuses for repealing protections do not stand up."

Read this and other stories ONLINE at www.brweeklypress.com.

BROOME from page 1

"Four years ago I ran for Mayor not against Mayor Broome but to bring to the forefront issues that were of concern for North Baton Rouge. I wholeheartedly endorse Mayor Broome's reelection today because she has demonstrated a commitment to working on those

issues over the past 3 plus years," Sharper said.

Sharper mentioned expansion of healthcare services in North Baton Rouge and Mayor Broome's successful actions to redevelop the area as well as efforts to eliminate the food desert in parts of the parish.

"The issues I highlighted in 2016 are the issues Mayor Broome has worked on successfully in the

past few years. I look forward to working with her and the administration to continue to make progress for the parish," Sharper said.

"I'm delighted to have the support of Byron. We've worked together over the past few years to close the gaps that have existed in North Baton Rouge for families and small businesses. We are making real progress but there is more work to be done. I look forward

to continuing to work with him and members of the community to bring economic and health equality to everyone in the parish," Mayor Broome added.

Mayor Sharon Weston Broome was elected in 2016 and she will be a candidate for a second term on the November ballot.

Election Day is set for Tuesday, November 3rd.

TEST from page 3

"I am proud not only of the people who work day in and day out to bring testing to our people, from our frontline health care heroes to members of our Louisiana National Guard and staff of the Office of Public Health, but also of the many Louisianans who took the step to get a test. We have already surpassed our testing goal from July and have the second highest testing rate of all states since the start of the crisis."

"I encourage all Louisianans to continue to wear their masks when they are in public, maintain at least six feet of distance from people who are not in their household, stay home when they are sick and wash their hands frequently. If we put in the work together, we can beat COVID-19 in our state. I am praying for us all."

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