

"If One Fails the Community Fails"

THE PUBLICATION OF THE African American Communication and Collaboration Council (AACCC)

AfricanAmericanCommunication.com

July 2015

Greetings, Floyd.

How the Poor Stay Poor ... Payday Loans

The average annual percentage rate on payday loans made to Wisconsin consumers during 2014 was **589.93%**.

Payday loans are advertised as a convenient, short-term option for people who need a small loan that they quickly repay in full, often two weeks later. For its considerable profits, the industry relies on the fact that it can easily turn these short-term loans into long-term debt.

A payday loan (also called a payday advance, salary loan, payroll loan, small dollar loan, short-term, or cash advance loan) is a small, short-term, unsecured loan, regardless of whether repayment is linked to a borrower's payday.



Struggling workers who borrow a few hundred dollars at a time are frequently unable to pay on time, which means they must borrow again right away or pay extension fees that enrich the lender but are not applied to principal. After four months, for example, a customer who has borrowed \$400 for a fee of \$60 will have paid about \$480 - and will still owe the original \$400.

A 2012 report from the NPA stated that many Americans with access to mainstream banking services and credit cards may never step foot into a payday loan shop. However, an estimated 25.6% of all American households representing 39 million adults are either "unbanked" or under banked. Also, significant racial and ethnic disparities exist in terms of access to mainstream financial services: 53% of African Americans, 43% of Hispanics, and 4% of Native Americans are either unbanked or under banked. An estimated \$3.1

MISSION

To provide support to positive efforts that are conducted with and on behalf of the African American Community of Greater Madison, Wisconsin;

To establish mutually beneficial relationships between African American organizations of Greater Madison, Wisconsin; and

To establish ongoing dialogue concerning common issues of the African American Community of Greater Madison, Wisconsin.



CONTACT INFORMATION

African American Communication and Collaboration Council (AACCC)

Floyd Rose, Ph.D.,
President

P.O. Box 8577
Madison, WI 53708-8577

(608) 241-5858
[E-Mail](mailto:info@aaccc.org) | [Website](http://aaccc.org)

billion of wealth is "stripped" every year from payday borrowers to pay high-cost cash advance fees.

About 62% of all payday loans are made to people who extend the loans so many times they end up paying more in fees than the original amount they borrowed, says a report released Tuesday by the Consumer Financial Protection Bureau, a federal agency.



Footnote

Recently, the Wisconsin Legislature's Joint Finance Committee released "Motion #999," a traditional wishlist of items for legislators and special interests and often introduced and passed in the middle of the night or early in the morning.

Contained in this biennium version was provision #61, Expand Payday Lender Authority, which would allow a payday lending company to **sell insurance, annuities and related products and provide financial or consumer finance services** subject to regulation by statute.

This form of usury is structurally detrimental to our Community.

CCAP ... One Strike and You Are Out

Wisconsin has the highest annual African-American unemployment rate in the Nation. Nearly 1 in 5 African Americans are unemployed.



In Dane County, approximately 24% of all African-American (AA) residents are unemployed. The current percentage of AA unemployment in Dane County is higher than those who lived during "the Great Depression."

One major contributing factor to African-American unemployment is the use of the Consolidated Court Automation Program, a.k.a. CCAP. The CCAP database contains records from civil and criminal cases filed in the Wisconsin courts including, **arrests**, facts pertaining to the persons involved in lawsuits and their attorneys, filed documents, opinions and decisions of the courts, with judgments and trial verdicts and case outcomes.

CCAP records are often used for background checks.

Although, individuals who are arrested are innocent until proven guilty, a mugshot on CCAP Records is often interpreted and used as a guilty verdict regarding employment, especially for people of color.



As reported by Center for American Progress, "Nationally, between 70 million and 100 million Americans-or as many as one in three-have a criminal record. Many have only minor offenses, such as misdemeanors and non-serious infractions; others have only arrests without conviction. Nonetheless, because of the rise of technology and the ease of accessing data via the Internet-in conjunction with federal and state policy decisions-having even a minor criminal history

now carries lifelong barriers that can block successful re-entry and participation in society. "



"Moreover, the challenges associated with having a criminal record come at great cost to the U.S. economy. Estimates put the cost of employment losses among people with criminal records at as much as \$65 billion per year in terms of gross domestic product. That's in addition to our nation's skyrocketing

expenditures for mass incarceration, which today total more than \$80 billion annually. The lifelong consequences of having a criminal record-and the stigma that accompanies one-stand in stark contrast to research on 'redemption' that documents that once an individual with a prior nonviolent conviction has stayed crime free for three to four years, that person's risk of recidivism is no different from the risk of arrest for the general population."

Footnote

Recently, many Wisconsin State Legislators attempted to "legislate" their removal from the CCAP Record System.

Frances Huntley-Cooper 2015-16 Madison College Board Chair



At the 13 July annual organizational meeting, the Madison College District Board elected Frances Huntley-Cooper Board Chair for the 2015-16 fiscal year.

Board Chair Huntley-Cooper was reappointed to the Madison Area Technical College District Board in July 2014 as an Additional Member. Prior to that she served on the District Board from July 2007 through June 2013, holding the position of Board Vice Chair (2009-2011) and Board Chair (2011-13).

Prior to her retirement in 2011, Board Chair Huntley-Cooper was an administrator in the Worker's Compensation Division of the State of Wisconsin Department of Workforce Development.

In addition to the distinction as the only African-American woman to be elected as Board Chair of the Madison College District, twice, Chair Huntley-Cooper is the first and only African American elected as a Mayor (City of Fitchburg 1991-1993) in the history of the State of Wisconsin.

Ms. Huntley-Cooper is a proud graduate of North Carolina A&T State University and the University of Wisconsin-Madison, where she earned a Master's degrees in Social Work & Public Policy/Administration. Additionally, she is a lifetime member of Alpha Kappa Alpha Sorority, Inc. (Kappa Psi Omega Chapter) and NAACP (Dane County Chapter).

St. Paul AME Church Wins Bible Bowl ... Again



Under the guidance and direction of Pastor Joseph Baring; Superintendent Sandra Brown and Sisters Gloria Stevenson McCarter; Carol Henry and Keretha Cash, the youth contingent of St. Paul AME Church won the African American Episcopal Church Bible Bowl. The event was held at the Annual AME Church School Convention at Camp Baber in Cassopolis, Michigan, 17-19 June.

Students were divided in two divisions, grades 1-6 and grades 7-12. Youth from various churches in the Midwestern District competed by quoting scriptures, completing verses, filling in the blanks, and identifying true/false statements. Questions for the 2015 competition were taken from the Book of Acts.

St. Paul African Methodist Episcopal Church, the oldest Black church in the City of Madison, prepared one Division II team for the competition and brought back the first-place trophy for the Midwestern District.

Coach/Sunday School Superintendent Brown stated, "not only did the youth learn God's word, they also developed friendships with other Christian youth; developed study habits and strategies for learning; strengthened their confidence and poise; and most important, increased their ability to witness more effectively."

This is the second time in three years that the youth of St. Paul AME have been bestowed this coveted achievement.

25 July

8th Annual "Walk It Out" Health Fair

Alpha Kappa Alpha Sorority, Inc., Kappa Psi Omega Chapter, will hold their 8th Annual "Walk It Out" Health Fair at 9:00 a.m., Saturday, 25 July 2015, Warner Park Community Center, 1625 Northport Drive, Madison, WI.



This is a FREE community health fair with an emphasis on physical and mental health. The event begins with a two-mile walk or a one- to three-mile run and continues with free classes in WERQ Fitness, Pilates, R U Fit, and Spinning as well as massage therapy, a mental health workshop, and healthy cooking demonstrations.

[Please click here for more information and registration.](#)

27 July 100 Black Men of Madison Annual Golf Outing



The Annual Golf Outing of the 100 Black Men of Madison will be staged Monday, 27 July, at The Oaks Golf Course, 4740 Pierceville Road, Cottage Grove, WI 53527.

Proceeds from this event will be utilized to support the 100 BMM's commitment to the intellectual development of youth and the economic empowerment of the African-American Community based on the precepts of respect for family, spirituality, justice and integrity.

The Golf Outing format is a four-person best ball scramble. Prizes and awards will be given for the low-gross teams, longest drive, closest to the pin, Putting Contest, Hole-in-one opportunities to win a new automobile or motorcycle, and more. Individuals and teams are welcome!

Non-golfers and/or supporters are also invited to attend and support this effort at the dinner portion of this event.

Please [click here to register](#) for the event registration.

[Sponsorship Opportunities](#) are available.

4 August 100 Black Men of Madison Appreciation Banquet and Awards Ceremony

The 7th Annual 100 Black Men of Madison Appreciation Banquet and Award Ceremony will be held 5:30 p.m, 4 August 2015, at the CUNA Mutual Group Conference Center, 5810 Mineral Point Road, Madison, WI 53705.

Given the mission to improve the quality of life

within our communities and enhance educational and economic opportunities, the aim of this event is to honor those who have worked to advance these objectives and raise funds to support programs of the 100 Black Men of Madison.

The keynote speaker for this year's event is Dr. Rebecca M. Blank, Chancellor of the University of Wisconsin-Madison.

The Appreciation Banquet and Awards Ceremony precedes the Annual Backpacks for Success Picnic, 22 August, at Demetral Park on Madison's east side.

For two decades, the 100 BMM has provided more than 27,000 backpacks filled with school supplies (at no charge) to area disadvantaged students.

Your support is needed to continue this tradition that has become even more relevant in today's economic environment.

Please register for this event by accessing <https://100bmmappreciationbanquet2015.eventbrite.com/>.

NOTE: Seating is limited.



Dr. Rebecca Blank
Chancellor, University of
Wisconsin-Madison

20 August

100 Black Men of Madison

Backpacks for Success Stuffing Party



In preparation for the distribution of school supplies at the 2015 Backpacks for Success Picnic, the Annual Backpacks for Success Stuffing Party will be held on 20 August 2015, at the Wisconsin National Guard Armory in Madison.

Last year, more than 200 individuals representing 34 partner organizations as well as numerous individuals of our Community assisted the members of the 100 Black Men of Madison in this preparatory activity.

[Please click here to volunteer.](#)

22 August

100 Black Men of Madison

Backpacks for Success Picnic

Over the past 20 years, the 100 Black Men of Madison has provided over 27,000 backpacks to area youth.

Each is filled with school supplies and dictionaries and given out at our annual Backpacks for Success Picnic for elementary and middle school students.

The event has become increasingly popular as the 100 BMM organization continues to assist Madison-area students achieve academic excellence.



The 21st Annual Backpacks for Success Picnic will be held at Demetral Park on Saturday, 22 August 2015.

County Board Unanimously Approves Jail Reform Measure

Work Groups Will Address Overcrowding, Racial Disparity, Mental Health Concerns

The Dane County Board of Supervisors unanimously approved a sweeping measure to address ongoing concerns of racial disparities and inmate safety at the Dane County Jail.



Sheila Stubbs
County Supervisor

"There are significant issues at the jail," said County Board Chair, Sharon Corrigan. "It's deteriorating. Too many people with significant mental health issues spend too much time in solitary confinement. Safety is an issue. And we still lock up a disproportionate number of people of color. We need to identify the problems and fix them in a way that saves taxpayer money and keeps the public safe, and we need to do it soon. I look forward to working with the experts and community members on the work groups, and pledge to work hard to implement their recommendations."



Sharon Corrigan
County Board Chair

The resolution, which was introduced in February by Corrigan and Supervisors Leland Pan, Shelia Stubbs, Carousel Bayrd and Paul Rusk, forms three work groups: one to study inmates' length of stay; one to study mental health issues facing inmates; and one to study alternatives to incarceration. Additionally, the resolution calls for the County to solicit new proposals to make improvements to the facility and address immediate safety concerns.

The work groups will be comprised of up to 11 members each, appointed by the Chair of the Public Protection and Judiciary Committee, in consultation with other supervisors. Each work group will be assigned a facilitator and staff support. The work groups will be named next month and issue recommendations in September.

"The justice system and the jail are right at the heart of the issue when it comes to racial disparities," said Supervisor Stubbs. "We need to take a close look at every nook and cranny of the system and make sure we treat everyone fairly while keeping the public safe. I'm proud that the Board has approved this resolution and look forward to the workgroup recommendations."

In Memory of Winifred Brown



Winifred Arlene Brown, an outstanding educator and artist, transitioned July 9, 2015.

Reflections of independent thinker, responsible daughter, non-traditional mother, loving but prickly sister, doting grandmother, stalwart friend, determined individual, innately curious, life-long learner, religious activist and one who led with love serve as eternal memories to all who were blessed by her essence.

Winifred Arlene (Gordon) Brown was born in Beloit, Wisconsin, and graduated from Beloit Memorial High School in 1955, the University of Wisconsin-Milwaukee with a B.S. in Education and minors in Art and Music in 1960, and University of Wisconsin-Madison with a Master of Arts in Art in 1969.

Beginning her work career as a kindergarten and first grade teacher in the School District of Beloit, in her third year as an educator, she was designated "Outstanding Young Educator of the Year."

An accomplished gold and silversmith, while traveling to Africa to do research on her Master's thesis, she discovered metalworking techniques, which had been overlooked by Western artists. Winifred's artwork was widely acclaimed and won many awards. She gave freely of her artistic talents, which also included music (singing and playing the piano, violin and guitar), calligraphy, sewing, gardening and cooking.

Between 1981 and 1992 she worked for the Women's Economic Development Corporation in St. Paul, Minnesota, assisting women in their efforts of economic independence and the John D. and Catherine T. MacArthur Foundation in Chicago, Illinois.

Moving to Madison in 1995, Winifred taught in the Madison Metropolitan School District until her retirement in 2010. She demonstrated love and respect for her students by demanding the best from each and every one of them.

Winifred was an active member of Advent Lutheran Church. The message central to Lutheran theology that "we are saved by grace and not because we deserve it" resonated with her. A member of the leadership team, she was a delegate to the Evangelical Lutheran Church-wide Assembly in 2009, 2011 and 2013. Her love of needlework and knitting shawls led to her initiation of Advent's Prayer Shawl Ministry.

Winifred was the daughter of Bennie and Etta Mae Gordon; granddaughter of James and Maggie Gordon; great granddaughter of Charles and Jane Gordon; and great, great, granddaughter of Peter and Sarah Hughes.