

# Before calling for reopening economies, ask yourselves who's expendable

By **Roger Chesley** - April 21, 2020



*A few dozen protesters gathered on Capitol Square to protest Gov. Ralph Northam's stay at home order Thursday. (Ned Oliver/Virginia Mercury)*

Here's a question for all those people rushing headlong to reopen the U.S. economy, some of whom protested in various state capitals over the past week, [including here in Virginia](#).

Which one of your children, siblings or parents should be sacrificed on the altar of Wall Street so that consumer spending can return to normal during the ongoing COVID19-outbreak?

If you're married or have a partner, have you flipped a coin to determine which one of you is more expendable?

Have you re-read Shirley Jackson's classic short story, "[The Lottery](#)," as a primer on such human offerings?

I'll wait for your answers.

Many folks — conservative politicians, business groups and gun-rights activists among them — have screamed "Enough!" Their gut tells them it's time to rehire millions of laid-off employees, sit down in restaurants for dinner again and gather in ballparks, arenas and concert venues to cheer on athletes and entertainers.

They say it's time to quit or curtail the social distancing that's prevented the number of COVID-19 deaths and infections from rising even higher nationwide.

Politics is part of this, of course: President Donald Trump, with his botched leadership and slow response during the outbreak, has defended the recent citizen protests and [said some governors "have gone too far"](#) with their restrictions.

I'm not on their side.

I trust the scientists and infectious-disease experts, thank you. When they say we can go outside without a mask and shake hands sans regret, I'll follow that advice.

I listen to Dr. Anthony Fauci, the nation's top infectious disease expert – and one of the few officials willing to publicly correct the president's lies and falsehoods. Again on Monday, he warned against reopening the country too soon.

"Unless we get the virus under control, the real recovery economically is not going to happen," [Fauci said on ABC's "Good Morning America."](#) He added: "So what you do if you jump the gun and go into a situation where you have a big spike, you're going to set yourself back."

Besides, could you imagine Americans reverting to social distancing after the rules are relaxed? Given our nature, voluntary compliance will be that much tougher the second time around.

Such a level-headed approach has had to contend with recent protests [in places like Lansing, Mich.](#), in which motorists caused gridlock around the state Capitol last week. News reports say a group called the Michigan Conservative Coalition organized the event that drew thousands – and in which some protesters chanted "lock her up!" referring to Democratic Gov. Gretchen Whitmer.

The specific "crime" to be named later, I suppose, in this Hillary Clinton-redux chant. It gives you a glimpse of their mind-set. Demonstrators are planning a similar action for the reconvened session of the General Assembly in Richmond Wednesday.

Yet many people understand the need for caution to fight this invisible, devastating pandemic. A [Quinnipiac University poll](#) released earlier this month found that 95 percent of Democrats and 68 percent of Republicans support a national stay-at-home order.

Some people, particularly Republicans, also oppose the curbs [Gov. Ralph Northam has proclaimed here in Virginia](#). Last week, the gov said he was extending mandatory closures for certain types of businesses by two weeks, setting a new expiration date of May 8. His stay-at-home order asking residents to keep their butts in the houses remains in effect until June 10.

He's doing that so the commonwealth doesn't face the carnage of places like New York City and Detroit.

The Virginia Department of Health, as of Monday, [reports the state has suffered](#) nearly 9,000 cases of COVID-19 and 300 deaths. (Because testing has been limited, the true numbers are invariably higher. Northam on Sunday said the president's claims that the country [has enough tests for the virus are](#) "delusional.")

We all want the economy to hum again, people to return to work and neighbors and friends to move freely around our cities. But in returning to normalcy, we can't advocate a "Hunger Games"-style thinning of the herd.

That doesn't make sense.

**Roger Chesley**

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# Good riddance to Advance America

By **Roger Chesley** - June 11, 2020



*Pay day loan providers say they'll close storefronts and lay off employees if the state passes reforms capping interest rates at 36 percent. (Ned Oliver/Virginia Mercury)*

Spare no tears for Advance America, Virginia's largest payday loan operator. The company has now decided to flee the commonwealth before new, tougher regulations passed by the General Assembly begin next year.

You can bet the [more than 80,000 Virginians who got payday loans](#), just in 2018 alone, from Advance America and similar companies aren't taking out the hankies. These folks – down on their luck, struggling with health emergencies, or simply short on cash at the end of the month – are instead hoisting a single-digit salute to the South Carolina-based firm and its ilk.

It's not a gesture of praise.

That's because payday, car title and online lenders have so far enjoyed a very sweet deal in Virginia. They've reaped triple-digit, annual interest rates on loans to people who usually don't realize the mess they've agreed to, until it's too late.

Many customers then put good money after bad, taking out even *more* loans to settle up their accounts. All the while, the borrowers are racking up debt, fees and a jacked-up credit history.

With the Assembly's blessing, payday loan companies set up shop in Virginia in 2002. It wasn't long before journalists and activists who assist the poor began

hearing similar tales of woe:

I didn't know that the small loan had such hidden, expensive interest rates. The fees and interest are higher than the amount of the original loan. When I don't pay, companies or their collection enforcers keep calling at home and work, demanding cash.

Here's what Lisa Gibbs of Spotsylvania told the Virginia Poverty Law Center, in comments later forwarded to federal consumer advocates in 2019. She had gotten a loan for dental work:

"Even though the loan was for only \$1,500, the interest rates grew until I owed more than \$5,000," Gibbs said. "This loan has done lasting damaging to my credit score, and to this day I am struggling to get approved to buy a house."

Early on, the annual percentage interest rate the companies charged approached 400 percent! Loan sharks would've coveted the legal protections outfits like Advance America and Title Max enjoyed.

The industry had contributed generously to some state legislators. Before this year, bills to get tough on lenders often died each Assembly session.

[According to a recent Daily Press article](#), payday loans are secured by a post-dated check for a higher amount. Surcharge and interest that lenders have been allowed to assess meant the equivalent of "an annual interest rate of as much as 818 percent, Bureau of Financial Institutions data show."

"Title loans are secured by the borrower's car or truck, which means that if the borrower misses a payment, the lender can take the vehicle," the Daily Press reported. "These lenders had been allowed to charge interest rates of up to 268%, bureau data show."

[State records reveal that in 2018](#), car title lenders repossessed 14,105 vehicles in Virginia. That means people lose their main means of transportation.

The rules will change Jan. 1, when interest for both types of loans will be capped at 36 percent. Payday lenders can charge a monthly fee of up to \$25, and car title lenders a monthly fee of up to \$15.

The new regulations had bipartisan support.

This result didn't sit well with Advance America, which announced on its website: "The state of Virginia recently passed a law that limits our ability to operate and, as a result, we are closing our stores."

Guess when the game isn't rigged as much as you'd like in your favor, you pout.

“Other states like Ohio and Colorado have similar regulatory models, but lenders, including Advance America, have been challenged to find success with those products under overly restrictive laws,” Jessica Rustin, Advance’s chief legal officer, told me by email. “That experience, coupled with Virginia’s existing burdensome unencumbered cash requirements for licenses, contributed to the company’s decision to exit its operations in Virginia.”

However, Jay Speer, executive director of the poverty law center, told me there’s still plenty of incentive for these firms to make money. It’s just that several loopholes are now closed.

“We put this bill in and had a lot of research and facts behind it from the Pew Charitable Trust,” he said. The result is a fairer process for lenders and borrowers.

It might still be tough for low-income people to obtain small loans in an emergency. Banks and other financial institutions aren’t doing enough to make money available.

But what the Assembly approved is progress, if not as harsh a measure as in other places. [Many states don’t even allow car title lenders to operate.](#) That’s perhaps one reason why the commonwealth is a magnet for some of these companies.

So Advance can get all in a huff if it wants to. Here’s a suggestion:

Don’t let the door hit you on the way out.

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# 'If we don't fix it now, we'll never get it right:' How to restore trust in policing.

By **Roger Chesley** - July 14, 2020



Norfolk Police Chief Larry Boone. (Roger Chesley/ Virginia Mercury)

What will restore trust between police departments and the communities they serve, particularly with people of color? A local law enforcement executive in Virginia – thrust into the spotlight [since the slaying of George Floyd by officers in Minneapolis](#) – has some ideas.

“A real quick fix will be banning chokeholds,” Norfolk Police Chief Larry Boone told me in a lengthy interview at his downtown headquarters.

Recruiting people who have a “guardian” mentality, instead of that of a warrior, is another. That means changing the police culture.

And though it could take a while: ensuring that every police officer around the country has standardized training, he added.

State officials would be smart to listen to Boone, one of a few dozen African American police chiefs among the several hundred law-enforcement agencies in the commonwealth. He's been appointed to advisory panels in Virginia, has the ear of Gov. Ralph Northam, and has gained credibility around Norfolk because of his outreach to community groups.

There also was Boone's [comportment during one of the early protest marches in Norfolk](#) after Floyd's killing. He answered dozens of questions from demonstrators, some while using a bullhorn. He also marched with the hundreds there that day – though a few bristled at his appearance.

Boone had heard on the police radio a report that some demonstrators wanted to attack the station where they'd gathered. He had visions [of the Minneapolis police station that burned](#) during protests, and the chief wanted to ensure it didn't happen in his city.

That's why Boone made himself visible and defused tension. Lots of police supervisors might not feel as comfortable in a similar situation.

"It wasn't planned," he told me, saying he ordered his police officers to stand down. Some protesters were unconvinced by his answers to the crowd, but many appreciated his presence.

Demonstrations in Norfolk following Floyd's death have remained mostly peaceful, nowhere near the rancor that's taken place in Richmond, for example. The capital city was also home to several Confederate monuments that drew repeated protests.

Several days after that Norfolk march, Northam appointed Boone to the State Crime Commission. The panel makes recommendations on public safety policy, and Northam said Boone, chief since late 2016, [would bring an "important perspective" to discussions about changing the criminal justice system](#) in Virginia.

Northam also praised Boone for taking part in the Norfolk march with protesters. "He's a reformer," the governor said.

Boone sits on the state's African American Advisory Board, too. It was created in 2019 after the scandal broke involving a racist photo on the governor's 1984 medical school yearbook page.

The chief told me he's already made recommendations to the Governor's Office on police reform.

Boone also said recently he supports giving up part of police department funding to pay other employees for certain tasks. [He told The Virginian-Pilot](#) of three



situations Norfolk police officers shouldn't be dealing with: people going through mental health crises, drug abuse and homelessness.

Boone is quick to point out that his department has credibility in Norfolk because of its wide-ranging outreach. He notes that Norfolk police officers operate more than 20 community programs, including a "Guns Down Movement" to try to stem firearms violence – particularly among young adult African American males.

Overall, the programs encompass age 5 to senior citizens, with some focusing on getting to know police officers, while others delve into understanding police procedure and getting a foothold in law enforcement careers. Among the recent initiatives is a Hispanic Citizens Police Academy.

Yet a lot of the focus remains on Boone, who joined the Norfolk police in 1989 and rose through the ranks after serving in canine, gang suppression, patrol and other units. He proudly notes that he's made more than 1,300 arrests during his career yet has been the subject of perhaps only four citizen complaints.

His style includes giving out his personal phone number to people who want to contact him at a moment's notice.

"I'll meet with anybody," Boone said.

The Virginian-Pilot has reported the chief supports [creating a civilian review board that would oversee the department](#). That oversight could have a range of authority and might be less independent than citizens demand.

Anything that would improve the police-community relationship, though, is a plus.

"Currently, there's just a perception of police (nationwide) not in the best light," he told me, particularly in the African American communities. "There are opportunities to fix it. If we don't fix it now, we'll never get it right."

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