

English articles

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*This page will be updated on **Mondays**. The first article is aimed at a B1 and upwards level and the second article is aimed at a B2 and upwards level*

Articles of the week



House votes to overturn Biden-era rule limiting bank overdraft fees to \$5, sends to Trump to sign



By CORA LEWIS and MARY CLARE JALONICK Associated Press

NEW YORK (AP) — The House voted Wednesday to overturn a rule that would have limited bank overdraft fees to \$5, following the Senate in moving to dismantle the regulation that the Biden

administration had estimated would save consumers billions of dollars.

The resolution killing the rule, which passed the House 217-211, will now head to the White House for President Donald Trump's signature. Republicans argued that the “disastrous” regulation issued in the final days of President Joe Biden's term would have forced banks to stop offering overdraft protection altogether and made it harder for Americans to access credit.

“Competition and innovation, not government-mandated price caps, remain the best way to ensure consumers have access to affordable financial products and services,” said Arkansas Rep. French Hill, the chairman of the House Financial Services Committee.

Currently, the nation's biggest banks take in roughly \$8 billion in the charges every year, according to data from the Consumer Financial Protection Bureau and bank public records. Right now, there is no cap on the overdraft fees that banks can legally charge.

Banks and banking groups had previously sued over the rule, arguing that it would have led to consumers leaning on worse, less-regulated services. Republicans voted to undo the regulation under the Congressional Review Act, a 1996 law that allows Congress to reverse recently adopted rules.

Democrats strongly opposed the effort and said the rule would help consumers who can't afford the fees. California Rep. Maxine Waters, the top Democrat on the Financial Services panel, said that Americans are “fed up with these junk fees” and want to get them under control.

The rule, scheduled to go into effect in October, was part of Biden's effort to reduce fees that hit consumers on everyday purchases, including banking services. The CFPB estimated the rule would have saved consumers about \$5 billion in annual overdraft fees, or \$225 per household that typically experiences the fees. Biden had called the fees, which can be as high as \$35 per transaction, “exploitative,” and consumer advocates point out they hit banks' most cash-strapped customers.

The Republican effort to overturn the rule is “shamefully targeting the American people,” said Rep. Rashida Tlaib, D-Mich.

When a bank temporarily lends a consumer money after their account has reached a zero balance, the consumer is typically responsible for paying back both the overdrawn amount and an additional fee, which can be more than the original amount charged. In one example, a \$3 cup of coffee can end up costing someone more than \$30.

Overdraft fees originated during a time when consumers wrote and cashed checks more frequently — so that the checks would clear instead of bouncing, if there was an issue of timing — but banks steadily increased the fees in the first two decades of the 2000s. A majority of overdrafts — about 70% — are charged to customers with average account balances between \$237 and \$439, according to the CFPB.

“The overdraft fee rule close(d) a paper-check era loophole that has allowed big banks to trick people into paying excessive overdraft fees and earn billions in profits from some of their most vulnerable customers,” wrote Chuck Bell, the advocacy program director at Consumer Reports, in a letter to lawmakers. “Overdraft fees have morph(ed) from an occasional, ad hoc courtesy provided to consumers to a line of business.”

Under the finalized rule, banks would have been able to choose from three options: charging a flat overdraft fee of \$5, charging a fee that covered their costs and losses, or charging any fee so long as they disclosed the terms of the overdraft loan the way they would for any other loan, typically expressed as an annual percentage rate, or APR.

The finalized rule applied to banks and credit unions with more than \$10 billion in assets, which included the nation's largest banks. Banks had previously sued the CFPB over these rules and caps on credit card late fees.

“Without access to overdraft protection, many Americans would be driven to less regulated and higher risk non-bank lenders to cover unexpected or emergency expenses,” said Rob Nichols, American Bankers Association president and CEO, in a statement. Nichols said the rule could have led banks to “limit or eliminate overdraft protection as we know it.”

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Don't like a columnist's opinion? Los Angeles Times offers an AI-generated opposing viewpoint



By DAVID BAUDER AP Media Writer

In a colorful commentary for the Los Angeles Times, Matt K. Lewis argued that callousness is a central feature of the second Trump administration, particularly its policies of deportation and bureaucratic cutbacks. “Once you normalize cruelty,” Lewis concluded in the piece, “the hammer eventually swings for everyone. Even the ones who thought they were swinging it.”

Lewis' word wasn't the last, however. As they have with opinion pieces the past several weeks, Times online readers had the option to click on a button labeled “Insights,” which judged the column politically as “center-left.” Then it offers an AI-generated synopsis — a CliffsNotes version of the column — and a similarly-produced opposing viewpoint.

One dissenting argument reads: “Restricting birthright citizenship and refugee admissions is framed as correcting alleged exploitation of immigration loopholes, with proponents arguing these steps protect American workers and resources.”

The feature symbolizes changes to opinion coverage ordered over the past six months by Times owner Dr. Patrick Soon-Shiong, who's said he wants the famously liberal opinion pages to reflect different points of view. Critics accuse him of trying to curry favor with President Donald Trump.

Publisher says he doesn't want an “echo chamber”

Soon-Shiong, a medical innovator who bought the Times in 2018, blocked his newspaper from endorsing Democrat Kamala Harris for president last fall and said he wanted to overhaul its editorial board, which is responsible for researching and writing Times editorials.

"If you just have the one side, it's just going to be an echo chamber," Soon-Shiong told Fox News last fall. He said broadening the outlook is "going to be risky and it's going to be difficult. I'm going to take a lot of heat, which I already am, but I come from the position that it's really important that all voices be heard."

Three of the six people who researched and wrote Times editorials, including editorials editor Mariel Garza, resigned in protest after the Harris non-endorsement. The other three have since left with the last holdout, Carla Hall, exiting after writing a last column that ran March 30 about homeless people she met while covering the issue. Soon-Shiong's decision caused a similar unrest with subscribers as happened when Washington Post owner Jeff Bezos decided the newspaper would not back a presidential candidate.

The Times used to run unsigned editorials — reflecting a newspaper's institutional opinion — six days a week. The paper lists only two editorial board members, Soon-Shiong and executive editor Terry Tang. They're usually too busy to write editorials. Soon-Shiong has said he will appoint new board members, but it's unclear when.

He also said he was seeking more conservative or moderate columnists to appear in the paper. Lewis, a self-described Reagan Republican who just began as a columnist, believes he's part of that effort. Soon-Shiong has also brought up CNN commentator Scott Jennings, a Republican consultant who has already contributed columns for a few years.

Los Angeles Times spokeswoman Hillary Manning was asked recently about editorial policy, but reportedly lost her job in a round of layoffs before she could answer. There has been no reply to other attempts at seeking comment from Times management, including how readers are responding to "Insights."

There were some initial questions about whether a "bias meter" as described by Soon-Shiong would apply to news articles as well as opinion pieces. But the publisher told Times reporter James Rainey in December it would only be included on commentary, as it has remained since "Insights" was introduced to readers on March 3.

A gimmick that insults the intelligence of readers?

In practice, the idea feels like a gimmick, Garza, the former editorials editor, said in an interview with The Associated Press.

"I think it could be offensive both to readers ... and the writers themselves who object to being categorized in simple and not necessarily helpful terms," she said. "The idea of having a bias meter just in and of itself is kind of an insult to intelligence and I've always thought that the readers of the opinion page were really smart."

The online feature created problems instantly when it was applied to columnist Gustavo Arellano's piece about the little-noticed 100th anniversary of a Ku Klux Klan rally that drew more than 20,000 people to a park in Anaheim, California.

One of the AI-generated "Insights" said that "local historical accounts occasionally frame the 1920s Klan as a product of 'white Protestant culture' responding to societal changes rather than an explicitly hate-driven movement." Another said that "critics argue that focusing on past Klan influence distracts

from Anaheim's identity as a diverse city.”

Some at the Times believe an ensuing backlash — Times defends Klan! — was inaccurate and overblown. Still, the perspectives were removed.

Often, “Insights” have the flat, bloodless tone of early AI. After contributor David Helvarg's column about potential cuts to the National Oceanographic and Atmospheric Administration, the opposing viewpoint noted that Trump supporters “say it aligns with broader efforts to shrink government and eliminate programs deemed nonessential.”

A better way to improve opinion offerings is to hire more journalists and put them to work, said Paul Thornton, former letters editor for the Times' opinion section.

Media columnist Margaret Sullivan argued in The Guardian that Soon-Shiong talks about promoting viewpoint diversity but really wants to push the newspaper toward Trump. “His bias meter should — quickly — go the way of hot type, the manual typewriter and the dodo,” Sullivan wrote.

Soon-Shiong, in his interview with Rainey, dismissed claims that he was scared of Trump or trying to appease him. People need to respect different opinions, he said. “It's really important for us (to) heal the nation,” he said. “We've got to stop being so polarized.”

A writer amused by the label attached to him

One writer who doesn't mind “Insights” is Lewis — with one caveat.

“I like it,” he said. “I didn't know what to expect but I was pretty pleasantly surprised. It does provide additional context for the reader. It provides counterpoints, but I think they're very fair counterpoints.”

Lewis, who once worked for Tucker Carlson's “Daily Caller,” was amused to see “Insights” judge his most recent column as “center-left.” He figured it was because he was critical of Trump. Instead, Lewis said it points to the relative meaninglessness of such labels.

“I guess I'm a center-left columnist,” he said. “At least for a week.”

David Bauder writes about the intersection of media and entertainment for the AP. Follow him at <http://x.com/dbauder> and <https://bsky.app/profile/dbauder.bsky.social>

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