



# Human Rights for All...No Exceptions

## Lifetime Contribution Award Honoring Lucia Guzman

The Marriot City Center teemed with excitement as everyone made their way to their respective tables to join in the recognition awards being presented by the American Civil Liberties Union (ACLU). The ACLU was honoring individuals who had made notable contributions in the fight for human and civil rights. Lucia Guzman, Executive Director, of the Agency for Human Rights and Community Relations was one of the honorees.

The ACLU recognized and honored Lucia with the Carle Whitehead Award for her Lifetime Contribution to Civil Liberties. Lucia has spent a lifetime fighting for her own rights but more importantly the rights of others.



Lucia was born the daughter of a Mexican farm worker and railroad laborer. She was born in Katy, Texas, where her eight brothers and sisters were the only Hispanic students in the school system during the 1950s and 1960s. She also was the only child from her family to attend college. She attained a Master of Divinity degree and was ordained with the United Methodist Church in 1989. She was the first woman and

first Mexican American to be elected Executive Director of the Colorado Council of Churches where she served for five years.

During her work with the Council, she founded summer camps for children of prison inmates, supported programs to oppose the death penalty, joined forces to fight for human rights for all people including gay, lesbian, bisexual and transgender persons.

In 1999, she was elected to the Denver School Board where she represented the west and northwest Denver. She fought for the community's desire to have a dual language Montessori school in Northwest Denver. Today, the Anna Marie Sandoval School is one of the nation's most unique educational opportunities for monolingual Spanish and English speaking children.

In 2004, Mayor John Hickenlooper appointed her Executive Director of HRCR where she continues to fight for the rights of all regardless of race, color, creed, sex, sexual orientation, age or disability. In every role Lucia has taken on, she has brought passion for justice and provided a voice for those not heard.

**Congratulations Lucia!**

## Instant Money Troubles: Pay Day Loans ~

*Chaer Robert, Director of the Women's Commission*



**I**nstant money troubles: Your car won't start. Your kid's backpack and everything in it is stolen. Who do you turn to for help? Maybe you are one of those people who really has 6 months income in an emergency savings fund sitting in the bank. Or maybe you have a Visa or MasterCard with credit left which will help you absorb the loss and repay over time.

Or maybe you are one of the 250,000 Coloradans who work, but do not make enough to make meet basic needs. So you have not accumulated an emergency fund. You may be tempted by the easy money promise of your nearby neighborhood pay-day loan office, where you are greeted like the valuable customer you are.

You show proof of steady income, a recent phone bill, bank statement and your photo ID. You give them a check for the loan amount, including the fees and almost instantly you get up to \$500. You see no reason why you won't be able to pay the \$75 fee and repay the loan on your next payday....until the day gets closer

and new emergencies arise. On payday, you can repay part, but not all. But your only option is to roll-over the loan with another \$75 payment. Hopefully next payday will be different.

In 2007, the AVERAGE Colorado payday borrower took out a loan of \$354 and paid \$573 in fees in addition to repaying the \$354. The AVERAGE borrower took out nine loans. This is equivalent to an Average Percentage Rate (APR) on Colorado pay day loans of 348%.

The average borrower is a woman in her 20s or 30s. The average pay day borrower earns \$2,417 per month. The average female borrower earns \$2,219 per month ([www.thebell.org](http://www.thebell.org)). According to the Colorado Center for Law & Policy's self-sufficiency standard ([www.cclponline.org](http://www.cclponline.org)), a parent with a preschooler needs an income of \$2,821 per month to meet basic needs without help from family, government or non-profits.

Under Colorado law, banks and credit cards are subject to usury limits of 45% APR. In 2000, Colorado created an exception to the usury limits for pay day lenders. Why? (continued on next page)

*If legislative protection from exorbitant fees is appropriate for bank loans and credit cards, why not for pay day loans?*

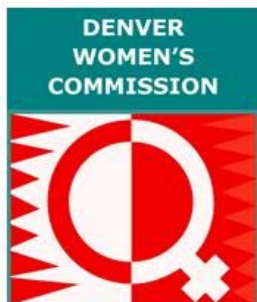
The charge-off rate (in which the lender never received the principal loan amount) in 2006 was 4.2% for pay day loans. The charge-off rate for all consumer loans that year was 2.1%. And for credit cards that year, the rate was 3.5%. Pay day borrowers do not appear far more riskier than other consumers. About 1,800,000 payday loans were made in Colorado in 2006.

In 2007, the Pentagon insisted that Congress pass a 36% APR cap on payday loans to protect military families from pay day lenders, calling the previous practice predatory lending. The Department of Defense listed criteria for predatory lending:

- ◆ lending without regard for the borrower's ability to pay
- ◆ charging excessive fees and interest
- ◆ unrealistic repayment schedule
- ◆ encouraging repeated loan refinances

In late September, 2008 the U.S. House passed the Credit Cardholders Bill of Rights Act to protect us credit card holders from exorbitant fees and interest rates charged by some credit cards. Some advocates ([www.consumersunion.org](http://www.consumersunion.org)) suggested that the U.S. Senate tie protections for credit card holders to any bail-out of financial institutions. There is a role for regulation in the financial sector to set reasonable ground rules. There is no reason to exempt the most financially vulnerable from protections.

Last year State Representative Mark Ferrandino sponsored HB 1310, which would have capped pay day loans at 45% APR and allowed people 30 days to pay off their loans. After passing the Colorado House, this bill was gutted, then killed, in the State Senate. Expect to see a similar state bill in 2009.



If you are concerned about this issue, contact the Denver Women's Commission: [chaer.robert@denvergov.org](mailto:chaer.robert@denvergov.org) and we can add you to our mailing list.

For more information see: *The Truth About Payday Loans: How Hardworking Coloradans Take the Bait and Get Caught in a Cycle of Debt* by Center for Policy Entrepreneurship [www.c-pe.org](http://www.c-pe.org) and The Bell Policy Center [www.thebell.org](http://www.thebell.org), February 2008.

## Citizenship Ceremony in Civic Center Park ~

**Jamie Torres, Director of the Office on Community Support**

September 16, 2008 was a day 601 individuals will remember forever. It was the day they became American citizens in a ceremony at Civic Center Park. Every year, the Agency for Human Rights and Community Relations (HRCR) co-hosts the event with USCIS and the Jewish Family Services of Colorado, and every year we are overwhelmed by the energy and enthusiasm of the event.



The ceremony was highlighted by a speech by Bill Vidal, Manager of Public Works for the City and County of Denver and Deputy Mayor. Bill came to Colorado from Cuba when he was just a young boy. He recalled the challenges in his young life and the journey to becoming a citizen and ultimately rising to such heights in civic government and leadership.

Lucia Guzman, the Executive Director of HRCR, provided welcoming remarks and urged all new citizens to continue to honor their traditional culture, language and traditions while celebrating their new citizenship.

It was a remarkable day and one the staff at HRCR look forward to each year.



### Three major events taking place in Denver during the month of November:

**November 6, 2008** ~ The 5<sup>th</sup> Annual Rocky Mountain Indian Chamber of Commerce's Annual Gala join us in honoring their members and award eleven American Indian Scholars attending area colleges and universities. It will be held at the Four Points Sheraton, 6363 E. Hampden Avenue. For more information contact the Chamber at [www.rmicc.org](http://www.rmicc.org) or 303-629-0102.

**November 15, 2008** ~ The Colorado Commission of Indian Affairs in partnership with two Colorado tribes, Ute Mountain Ute & Southern Ute are hosting a **Celebration Contest Powwow: Ute Bear Dance Demonstration & Community Feed**, at Belmar Ballroom in Lakewood. For questions or inquiries please call 303-866-3027.

**November 25-27, 2008** ~ The 10<sup>th</sup> Annual Sand Creek Spiritual Healing Run/Walk, this event is organized in concert with other state and local agencies who have assisted the Northern and Southern Cheyenne and Arapaho Nation tribes. For questions or information contact [darius.smith@denvergov.org](mailto:darius.smith@denvergov.org) or call 720-913-8459.



## **Mayor John Hickenlooper Announces AGE MATTERS INITIATIVE Task Force!**

Their energy, creativity and passion each Task Force member has for aging issues is being harnessed to help create solutions to address the needs of a rapidly aging population in Denver.

City Council members are Doug Linkhart and Carol Boigon.

City department members are Bill Vidal, Public Works; Robin Valdez, Environmental Health; Tom Hoaglund, Community Planning; Mike Major, 311; Connie Larscheidt, Parks & Recreation; William Kravolec, O.E.D.; Paula Gomez Farrell, Workforce Development; Susan Gallo, Mayor's Office of Education & Children; Brian Elms, D.I.A.; Jeff Dolan, C.S.A.; Amber Callender, Mayor's Office; Valerie Brooks, D.H.S.; and Jan Brennan, Office of Cultural Affairs. H.R.C.R. staff members are Lucía Guzmán, Anthony Aragon, Sandra Ramirez, Laureen Ferris and Dolores Martinez Hernandez.

The first meeting of the Task Force sparked so much discussion many members stayed over-time to continue brainstorming!

## **Human Rights on the Ballot ~ *Jamie Torres, Director of the Office on Community Support***

The 2008 ballot in Colorado will be a lengthy one with eighteen ballot measures. The Agency for Human Rights & Community Relations and the HRCR Advisory Board sponsored a ballot information event titled "*Human Rights on the Ballot*" to provide pro and con ballot information on three ballot measures. The three measures were 46 (Discrimination and Preferential Treatment by Governments), 48 (Definition of Person) and 51 (State Sales Tax Increase for Services for People with Developmental Disabilities).



These particular measures were chosen because of their importance to our HRCR constituency groups. Over the course of an hour and a half, we heard from pro and con groups of each issue and were able to ask specific questions about each issue and its implications on Colorado communities.

The HRCR Advisory Board hopes to provide more educational events such as this for our diverse Denver communities. We would like to thank our moderator, Adam Schragger of Channel 9 News, and our participants: Crystal Clinkenbeard, Marijo Rymer, Jessica Peck Corry, and Linda Meric.

## “Travel Like Me” Events Planned for Mayor’s Living Streets Initiative

The Living Streets Initiative and the Denver Office of Disability Rights (DODR) co-sponsored the “Travel Like Me” event to help Denver decision-makers experience the unique mobility challenges faced daily by people of various ages and abilities.

Denver Mayor John Hickenlooper, reporter Greg Moss from Channel 9 KUSA, City Councilman Doug Linkhart, Executive Director of Human Rights and Community Relations Lucía Guzmán, Building Official Michael Roach and Director of Developmental Services Dan Roberts all participated.

Each official was paired with a “buddy” who had a physical disability or mobility challenge so as to experience firsthand how they manage daily transport activities. Each team was given a route to follow that would help them experience the different challenges faced by their buddies from boarding mass transit to purchasing a cup of coffee. The teams left Union Station, 1701 Wynkoop Street, then set out to experience a day in the “travel life” of people with special abilities.

The first team was Mayor Hickenlooper who partnered with David Kennedy, a national artist that specializes in large art installations, and also consults with galleries on accessible art programs, including the Denver Art Museum; Mr. Kennedy walks with a cane or uses a wheelchair.



Mayor Hickenlooper was interviewed by Channel 9 and was quoted as saying, “We want to reexamine how people are getting around the city for starters”. By taking this tour with people with various abilities they can point out what’s working and what’s not. By doing this we get some perspective”.

The next team was Councilman Linkhart who accompanied Bill Lundgren and his dog Archie. Bill is psychotherapist and addiction counselor in private practice, and is blind. Third was Lucía Guzmán who accompanied Barbra Cramer a post-polio survivor and wheelchair user. Fourth was Michael Roach Director of the Denver Building Department with Amy DelPo a new mother who faces similar challenges traveling with small children and her participation was a counterpoint that if you design for people with disabilities, everyone benefits.

The last team was Dan Roberts a long-time Public Works employee and a recent recipient of the Outstanding City Employee Award from the Denver Commission for People with Disabilities, was teamed with John Dickinson a deaf architect who does public speaking and

“Travel Like Me” continued

is a strong advocate for designing public facilities to include requirements for the deaf. This team was accompanied by Lorrie Kosinski the DODR sign language interpreter.

*“Truly understanding how our transportation system works for people with a variety of abilities and challenges will help us design more sustainable, living streets in the future – streets that work for those with extraordinary requirements, work for everyone,”* said Lucía Guzmán. *“This event provides the community with an opportunity to gain insight into how the built environment and the transportation system works for people of all ages and abilities.”*

*“People are the heart of a great city. As the Baby Boomers approach retirement age, we*

*must reconsider how our development patterns and community design features keep Denver a livable community for people of all ages and abilities, especially our elders,”* said Doug Linkhart, Denver City Councilman at-large, and a member of the Steering Committee on Aging.

*And although the city has been pretty progressive in accessibility for all, the mayor indicated there's definitely room for improvement. " We're ahead of other cities, but we have a long way to go...We want Denver to be the best in the nation, and Travel Like Me will give us an opportunity to see where to start".*

For more information on accessibility please contact the Denver Office of Disability Rights at 720-913-8480.

## **Parked in a Disability Parking for Just a Minute?**

*It's 60 seconds too long!*

The Denver Office of Disability Rights is recruiting volunteers for the **Disability Parking Enforcement Program (DPEP)**.

The DPEP is a volunteer program that is managed by the Office of Disability Rights but is staffed by volunteers, like you, who help keep those handicap parking spaces opened for the disabled customers visiting the various locations.

We encourage you to talk to a friend about joining you in this volunteer opportunity. We will provide training in public relations, citation issuance and any necessary equipment needed. If you are interested please call **720-913-8482**.



## HOW TO REACH US

### Agency for Human Rights & Community Relations

Main Number - 720-913-8450,  
[www.denvergov.org/humanrights](http://www.denvergov.org/humanrights)

- ◆ **Denver Anti-discrimination Office**  
720-913-8458, [www.denvergov.org/discrimination](http://www.denvergov.org/discrimination)
- ◆ **Denver Office of Disabilities Rights**  
720-913-8480, [www.denvergov.org/disabilities](http://www.denvergov.org/disabilities)
- ◆ **Denver Women's Commission**  
720-913-8465, [www.denvergov.org/women](http://www.denvergov.org/women)
- ◆ **Office of Community Support**  
720-913-8471,  
[www.denvergov.org/communitysupport](http://www.denvergov.org/communitysupport)
- ◆ **Denver Office on Aging**  
720-913-8477, [www.denvergov.org/aging](http://www.denvergov.org/aging)



City and County of Denver  
Agency for Human Rights and  
Community Relations  
201 West Colfax Avenue, Dept. 1102  
Denver, Colorado 80202

## Upcoming Events & Announcements

### *American Sign Language Class II For City & County of Denver Employees*

Tuesday's, November 4th—December 16th, 2008  
201 W. Colfax Ave., Webb Bldg. Room 4I5  
Cost \$20 for all six classes

To register or for more information:  
Lorrie A. Kosinski at 720.913.8487 or  
[lorrie.kosinski@denvergov.org](mailto:lorrie.kosinski@denvergov.org)  
Denver Office of Disability Rights (DODR)

### *Immigration - English Class Database*

The Denver Coalition for Integration (DCI) developed a database of all English classes offered in Denver and has posted the documents at:  
[www.denvergov.org/commuity.support](http://www.denvergov.org/commuity.support)

If you are aware of additional organizations that offer English classes, or if you notice changes that need to be made please contact: Jamie C. Torres  
[jamie.torres@denvergov.org](mailto:jamie.torres@denvergov.org)

### *Colorado Lawmaker Awards Reception*

November 6, 2008—5:30 pm - 7:30 pm  
Governor's Mansion  
400 East 8th Avenue  
Denver, CO

Pre-register online at [www.cwcc.org](http://www.cwcc.org) or  
call 303-458-0220

Cost \$30 before 11/3/08 - \$40 at door

### *CPR Class for the Deaf and Hard of Hearing*

Saturday, November 8, 9:00 am -3:30 pm  
1849 Emerson Street, Denver, CO

Cost: FREE

To Register: [www.denvergov.org/oem](http://www.denvergov.org/oem): Carolyn  
Bluhm, [carolyn.bluhm@denvergov.org](mailto:carolyn.bluhm@denvergov.org)

*Sponsored by Denver Parks & Recreation, Office of  
Emergency Management, Denver Office of Disability  
Rights, NCR Citizen Corp Council*