

ARMCHAIR ADVOCATE

The Newsletter for the
Coalition of Religious Communities

September 2007



Fourth Annual People's Summit on Poverty Recap

This year's Poverty Summit attracted over 85 people who are interested in working on issues related to poverty in Utah. The day began with a keynote address by State Senator Scott McCoy, who, among other things talked about the importance of citizen advocates at the state legislature.

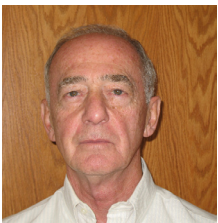
After Sen. McCoy's speech, the day's participants broke into discussion groups on healthcare, public transportation, housing, hunger and economic security. Each group discussed what different advocacy groups would be doing in the coming year to address the concerns in their specific area. The day concluded with the two final candidates

for the Salt Lake City Mayoral office participating in a candidate forum. Each breakout group asked a question related to their topic. CORC Steering Committee member Glen Brown live-blogged the forum. You can see the questions and candidate's answers by directing your internet browser to oneutah.org and looking for Glen's posts on September 15th.



Scott McCoy unveils his plan to insure more low-income Utahns

Way to go Art!



CORC member Art Sutherland was awarded AARP's Andrus Award for Community Service. This award recognizes outstanding AARP volunteers and members who are making a

powerful difference in their communities in ways that support AARP's mission, vision and strategic direction and that inspire others to volunteer. Art was nominated because of his tireless efforts to regulate payday lenders on the local, state and federal levels through his leadership in CORC. CORC and AARP Utah partner in this goal of getting more regulations on this predatory industry.

CORC Mini-Classes

At the Annual Member Meeting CORC members agreed that mini classes on issues that CORC will be working on during the upcoming legislative session would be helpful. The Steering Committee has set the dates for these classes.

Payday Lending - Monday Oct. 22
Sales Tax on Food - Monday Nov. 12

Both meetings will be at 5:30 in the lobby of Crossroads Urban Center (347 South 400 East).

Federal Bill Spotlight

Two bills are currently in Congress that would deal with excessive fees charged by financial institutions. One deals with payday lending, the other deals with overdraft fees. Here are the highlights:

Payday Loan Reform Act of 2007 (HR 2871)

-Prohibits holding a check as security for a loan

-Extends the Electronic Funds Transfer Act protections to single payment loans that require consumers to provide lenders with electronic access to their bank accounts

-Prohibits use of such access to accounts at federally insured banks or credit unions... this will keep lenders from charging repeated fees for overdraft accounts

Consumer Overdraft Protection Fair Practices Act (HR 946)

-Amends the Truth in Lending Act to prevent overdraft charges unless the consumer has provided specific written consent to any program or service that covers overdrafts and the fees charged have been disclosed to the consumer.

-Requires all overdraft fees to be separately and conspicuously disclosed each time they are imposed.

-Prohibits arranging the order in which checks are cashed when insufficient funds are available in such a way that the maximum number of overdraft fees can be charged and prohibits delaying the posting of deposits so that overdraft fees can be charged.

Upcoming Events

September 26 - Housing Trust Fund Forum (10am at SLCHA 3595 S Main St.)

October 2 - SLC Council District 4 forum (5:30 at Crossroads 347S 400E)

11 - Mayoral Housing Forum (3pm at St. Marks 231E 100S)

18 - Utah Poverty Conference (at University)

22 - CORC Payday Lending Mini-Class (5:30 at Crossroads)

23 - Consumer Legal Training (6pm at Main Library)

November 6 - Election Day

If you have any questions about any of these events call Adam at 364.7765 ext. 131

Payday Lending Local Ordinance Update

The campaign to use local ordinances to control the spread of payday lending is gaining momentum nation wide. To date there are 10 Utah cities that have used this method to curb industry growth.

Current campaigns include Salt Lake City and unincorporated Salt Lake County. Help is needed to launch a campaign in Murray.

Linda Hilton and advocates from three other states are working on a primer that can be used by advocates and local city officials as a guide through the process. It also contains ideas for different ordinances that can be put in place.

Salt Lake City

Next Meeting

Ogden

Thursday, October 18th
St. Paul's Episcopal Church
261 South 900 East
Second Level Meeting Room

Thursday, October 18th
Ogden United Church of Christ
3350 Harrison Blvd
Cottage Meeting Room