

Southwest Center for **Economic Integrity**

Strengthening Local Economies

Board of Directors

2004-2005

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The Southwest Center for Economic Integrity engages in research, education and advocacy to strengthen local economies by mobilizing and protecting marginalized people, holding corporations and industries accountable to communities and cultivating support for good business practices.

Count me in as a partner to promote Economic Integrity!

I'd like to contribute the following:

_____ One-time Contribution of \$_____

_____ Monthly Pledge of \$_____

_____ Quarterly Pledge of \$_____

_____ I want to Volunteer.

_____ Come speak to my congregation, civic organization or group of family and friends.

Name _____

Address _____

Phone _____ e-mail _____

Payment By: Check or Credit Card: Visa or MasterCard

No. ____ / ____ / ____ / ____

Exp. Date ____ / ____ / ____

Signature: _____

Date: _____

NOTE: The Center is a 501(c)(3) non-profit organization. Contributions are tax deductible to the extent allowed by law.



Taking Stock



2004-2005

ANNUAL REPORT

Southwest Center for **Economic Integrity**

Strengthening Local Economies

Dear friends,

2004-2005 has been a remarkable year at the Southwest Center for Economic Integrity. In many instances we were able to transform insurmountable challenges into resounding successes.

The Arizona Legislature failed to pass payday lending reform legislation this year, but the Mayor and City Council of South Tucson began blazing the trail of local reform. By the end of this year, the Pima County Board of Supervisors joined South Tucson by passing a comprehensive local ordinance to reign in the industry. Cities and counties across the state can now utilize those models, informed in part by SCEI's research and technical assistance.

New Mexico passed important legislation to protect day laborers early in 2005, and our partnerships there continue to insure that the law translates into real improvements in the lives of low-wage temporary workers. Our commitment to amplifying the voices of low-wage workers has expanded considerably because of a SCEI collection of photos and written pieces which will be released for publication in early 2006.

Our work on predatory mortgage lending has also yielded important gains. Shareholder education, advocacy and testimony from our staff at the annual Wells Fargo Shareholder Meeting encouraged corporate executive Mark Oman to announce reforms to the company's underwriting and lending policies.

We owe this progress to our talented staff, our extraordinary partners and your contributions. As you review this annual report we hope you will share our pride, as well as our inspiration to continue this vital work into the new year.

Thank you for all you have given, and for your future partnership and support.

Sincerely,

Lowell Jones, President
SCEI Board of Directors

SCEI Financial Statement
July 2004-June 2005
(unaudited)

Prior Year Net Fund Balance \$16,906.78

Revenues

Grants	120,000.00
Contributions	39,380.56
In-Kind	33,575.00
Miscellaneous	1,860.99
TOTAL	\$194,816.55

Expenditures

Salaries	113,050.93
ERE	20,855.35
Contractual	31,217.50
Staff Training	1,099.58
Conference/Travel	1,532.46
Occupancy	12,272.72
Supplies/Publications	5,846.96
Equipment	5,775.12
Telephone	1,895.94
Postage/Printing	7,257.01
Insurance	1,481.00
Miscellaneous	2,170.15
TOTAL	\$204,454.72

Current Year Net Fund Balance (9,638.17)

Cumulative Fund Balance \$7,268.61

SCEI Accomplishments and Plans for 2005-2006

2004-2005 Highlights

- Passage of the New Mexico Day Laborer Protection Legislation
- Formation of a broad coalition for education and action on payday lending in Arizona.
- Widespread outreach and education work on payday lending and predatory mortgage lending issues.
- Collection of over forty photos and written pieces from worker-artists for an anthology on low-wage work.



SCEI's Cecilia Campillo, center front, joined colleagues from around the country in March 2005 to raise the issue of predatory mortgage lending at the Wells Fargo annual shareholder meeting in California.

Plans for 2005-2006

- Initiate a day labor study in Nevada.
- Begin regulatory monitoring of the day labor industry in New Mexico.
- Initiate payday lending work in New Mexico.
- Continue monitoring, education and advocacy work in Arizona focused on the day labor and payday lending industries
- Publish an anthology about low-wage work in the southwestern United States

FOUNDATIONS/FUNDERS

Charles Stewart Mott Foundation, Saint Philips Episcopal Church, Southwest Fair Housing Council/Pima County Community Services, United Food and Commercial Workers Union Local 99, The Wallace Foundation

DONORS

Briggs and Pat Ackert, Kathy Altman, Paula Arnquist, Keith Bagwell, Salomon Baldenegro, Lou Barsky, Joanne Basta and Gary Bachman, Tom Berning, Beyond Bread, Lisa Bibbens, Nancy Bissell, The Blue Willow, Curtis Bradley, Anne and William Brenner, Maritza Broce, Marc and Terry Cahill-Frost, Shannon Cain, Mary Jane Cera, Don and Karen Chatfield, Jan Crebbs, Cecilia Cruz, Robbie and Helen Dick, Howard Druch, Becky and Jim Duncan, Michael Elsner, Art and Gay Evans, Feast, Kathleen Garner, Susan Gilbert, David Gibbs, Paul and Dolores Gohdes, Valerie Gomes, Kelly Griffith, Jerry Harris, Melissa Harris, Barbara Holtzman, Janet Horton, Peggy Hitchison, Burt and Mitzi Jones, Lowell and Teresa Cowan Jones, Jen Katchner, Liz Kennedy, Anthony King, Holly Lachowicz, Omer and Celia Lamborn, Dr. Kenneth Langton, Harriet Larkin, John and Cecilia Leonard, Pam Liberty, Pam Lopes and Rep. Phil Lopes, Sharon and Larry Malcolmson, Toni and Alison Martinez, Toni Massaro, Leo Mellon, Bob Mihallik, Jon Miles, Darrell Miller, Melanie Morrison, Nancy Myers, Ann Nichols, Leslie Nixon, Sal Nuccio, Nancy O'Neill, Miguel Ortega, Gordon and Elizabeth Packard, Doug Page and C.J. Hawkins Page, Pastiche, Barbara Prebis, Diana Rix, Carla and Zingarelli Rosenlicht, Lisette Sacks, Starr Sanders, Ivy Schwartz, K. Schweighardt, Jana Sebring, Jeanne Shirly, Andy Silverman, Joe Stevens, Carolyn Trowbridge, Karin Uhlich, Jan Vasilius, Randie Vietti, Tom Volgy, Pat Volle, Nancy Wall, Katherine Waser, Bruce Wenger, Matthew Wheeler, Casey and Punch Woods, Charles and Elizabeth Zukoski.

VOLUNTEERS

Jessica Epstein, Melissa Harris, Julia Hearon, Harriet Larkin, Angela Putman, Janet Seidler

2005 "INTEGRITY HONOREES"

Arizona League of Credit Unions
Arizona State Representative Marian McClure
New Mexico Coalition to End Homelessness
New Mexico State Representative Antonio Lujan

Progress on Payday Lending and Day Laborer Protections

The Southwest Center for Economic Integrity found ideal partners for regional work on day labor and payday lending issues this year. In New Mexico SCEI and the New Mexico Coalition to End Homelessness led the effort to enact the Day Laborer Protection Act. That bill, sponsored by NM Rep Antonio Lujan, was signed into law by Governor Bill Richardson in April 2005.

In Arizona our champions in the legislature pursuing regulation of the payday lending industry were Representative Marian McClure, Senator Toni Hellon, Representative Phil Lopes, and Senator Gabrielle Giffords. Although that proposed bill did not pass, together we laid the groundwork for the 2006 session. We are also pursuing ordinances to reign in payday lending locally in case the legislature fails us again next year.



Center for Economic Integrity Executive Director Karin Uhlich (right) congratulates SCEI "Integrity Honoree" Austin Debey (left) representing the Arizona League of Credit Unions.

Photos from May 1, 2005 SCEI Reception

"Karin, Kelly and the Center for Economic Integrity were great to work with on this payday lending legislation...We'll be back at it together again next year." AZ State Representative Marian McClure



Rep Marian McClure accepts a 2005 "Integrity Honoree" Award



SCEI Staff members Ceclia Campillo (left) and Kelly Griffith (right) address the gathering, describing their work on predatory mortgage lending and payday lending over the past year.



The crowd enjoyed the beautiful patio at the Blue Willow Restaurant and refreshments donated by Blue Willow, Feast, and SCEI Board members.