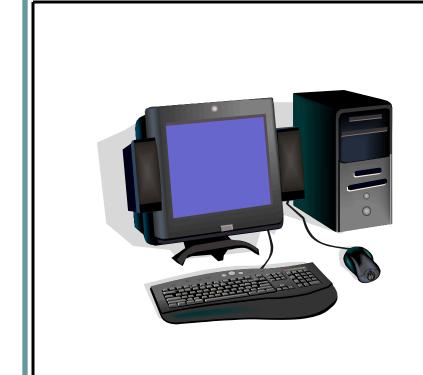
C.A.R.



This



Not this

What is CAR?

- Stands for computer-assisted reporting.
- It's finding sources and data on the Web.
- It's downloading the data into a spreadsheet or database manager for analysis.
- It's analyzing electronic records to add context and depth to stories, from dailies to projects.
- It's trying to get the answers to QUESTIONS

Questions

such as...

Where are the lowest gas prices?

THE DENVER POST

*DESVERFORT.COM | O'THE DESVER FORT | Voice of the Rocky Mountain Empire | St CESTS MAYAR OTHER METODOMY | **

United to shed oaggage system

MA automation costly bungler

he hankrupt airline specito save money and sprace handlingbygoing se monural route.

g Kelly Yamanouchi over Past Staf Writers

United Airlines conceding deat in its battle with Degree Inmational Airport's inferious so milion automated happage stem, plans to quit using it in

Tr's newer really lived up to its rectation or at least been able operate at its capacity," Unit-

The sirline, joining all others DIA, will rely sociationly on a scidedly low-tech manual g-und-curt process. Bestitus imtoving buggage handling, the sth-strapped sirline site hopes more money: It has operated e more than two years under intropicy protection.

A dozen years ago, the probno with the automated system. mostly postposed DIA's openg several times, costing the ty bundreds of millions of dolrs. It also made Denver the at of observation with televi-

The complex computerized oriens - had it worked ould have tracked and noticed us for all of DIA's airlines usg bar-code technology and be riding on rails.

It was designed to serve all ree concourses. But when the vien dán't perform as anned, then-Mayor Welling-in Webb scrapped the idea in 64, turning the system over to sked slone on Concourse B d commissioning a traditional

> See BAGGAGE on 12A

Cosmic-ray hunt is on

Lamar area lands global experiment to solve physics mystery

Denver Post Stall Write

An international group of physicists announced plans Tousday to build a 450 million, 1,600-square-mile net to catch. slasive counic my rin the plains of routheastern Colorado. Construction could begin as

early as next year "This is great news for Colo-

rado," mid Mike Beatley, specutive director of the mate Office of Local Affairs. "It puts us on the world stage for physics."

Thearmy of 1,600 water-tank detectors would stretch through parts of Raca, Bent and Prowers counties and help aci-emins understand the origin of the most high-energy particles epartetic postpic rays."

Proving the editionic of the powerful rays could challenge some of physics' fundamental principles.

There are theories that predict that we shouldn't get ray to of this high energy on Earth," raid University of Colorado physicist Patricia Rankin, "If they do exist, k's a right we need nome new physics." The international team -

prices — between a and y cents — in all but alreadful of

The highest prices, not surprisingly, are in mountain commendates and small outlying towns.

the state's total, also reveal that properly stores and discount claim frequently offer to wer prices than tradi-

tional service stations. They also happen to be relative-

The figures, covering 1577 outlets, or 60 percent of

Denver's naburbs as of June 1.

CU and Colorado State University and a University of Chicago Nobel laureate— picked the grasslands around Lamar as the

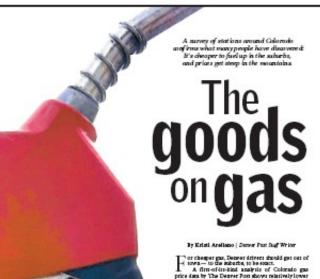
best place in the Morthern Hemisphere to search for coumicrays. The choice was made at a meeting in Orany , Prance.

> See 005MK on 15A

What it would do

A network of water tanks aims to capture high-energy counic rays cepted by events in different parts of the universe. Proving the rapp' existence could challe age physics "fundamental principles.

Construction could begin as early as next year.



Anne Bancroft dies



Anne Bancroft winner of a sofo Opcar but best known as Mrs. Robinson in "The Graduate," died Monday in New York City at 75. > 19A

Victim's faith also wounded

A CU student nev er before taggeted by hate is at tacks amid racial share H is mon fears it may change him.

Denver Post Stall Writer

What's the most polluted part of town?

Voice of the Rocky Mountain Empire

THE SUNDAY DENVER POST

& Rocky Mountain News

In the state's most polluted urban ZIP code, In the state's most polluted urban Zir coof freeways and industry put neighborhoods in a cholehold. Some fear worse air is all in a chokehold. Some fear worse air is ahead.



In north Denver, decades of toxic releases from sites such as Xcel Energy's Cherokee Station power plant, in background, and emissions from heavy interstate traffic have fueled residents' health concerns. Most neighborhood-service businesses have avoided the 10,000-resident area or pulled out

By David Olinger

On calm evenings, Betty Wonder can see the air she breathes. Illuminated by city lights, a steady shower of tiny particles cas-cades down "like talcum powder," she said, from the interstate above

toll road built above the elevated interstate already slicing their neighborhood in half.

Colorado's governor is among those who think a two-deck high-way could be the solution to 1-70 traffic jams. Among those who

the bulldozers in protest. "They've got to do something,"

Wonder said, "but I don't think that's the answer. It'll just bring more pollution. They dump any-thing here. This is a dumping ground for anything nobody

Denver residential community divided by two interstates, cris crossed by railroads, inundated by industries and bordered by refiner es, a coal-burning power plant and half a dozen current or former haz-

In Swansea, Elyria and Globe-villa three neighborhoods in ZIF

Decision near on Fallujah invasion

Risk of more Iraq unrest weighed by Bush, advisers

By David E. Sanger and Thom Shanker

WASHINGTON - Facing one of the grimmest choices of the Iraq war, President Bush and his senior national security and military advisers are expected to decide this weekend whether to order an invasion of Fallujah, even if a battle there runs the risk of uprisings in the city and perhaps elsewhere around Iraq.

After declaring Friday evening in Florida that "America will never be run out of Iraq by a bunch of thugs and killers," Bush flew to Camp David for the weekend, where administration officials said he planned consultations in a videoconference with the

But in interviews, administration and senior military officials portrayed Bush's choices as dismal.

"It's clear you can't leave a few thousand insurgents there to terrorize the city and shoot at us, one senior official involved in the discussions said Saturday. "The question now is whether there is a way to go in with the most minimal casualties possi-

No decision to begin military action has been

The chief of the U.S. occupation authority, Paul Bremer, visited Falluiah on Saturday with Lt. Gen. SEE STRATEGY ON 18A

Is your local airport dangerous?

Voice of the Rocky Mountain Empire

THE SUNDAY DENVER POST

* DENVERPOST.COM | CYBE DENVER POST | & Rocky Mountain News | \$100 may part of the man in the little of the property of the pr

Growth in Weld sets off alarms

County is state's fastest-growing

Weld officials defend their planning approach, while critics wern of risks from "haphazard" development.

By George Morritt and Morate Whatey Denor Pear 3xd/ Writers

Weblicounty—County haders thought they had the perfect plan for midding some residence had a way to get to a new high ach colland 6,000 finuse bonner.

Bove four times through the middle of a plumed 440 million expansion of a some park.

For some Weld communities, a U.S. ally enyle highway through a presented habitat of concernoods was one ontage in agrowth process characterized by open discord and highest process.

"I has to my it, but that has been hind of typical," and Firemone Mayor Michael Simone.

Chies and towns in Colombio's famous-growing corridor my districtions to risk is undefded opened south of Deerver in being humpered by their freewheeling neighbor, Weld Conn-

"The hig concern for me is it is laid of happening in a haphanard flation," Pers Fogg, a plan-

> See WELD on 17 A

West casts wider net vs. terror

A "fusion" center south of Deep or is pathering all

Growth in Weld | Flying unforgiving skies

Busy Centennial Airport leads U.S. in general-aviation accidents



A Do gver let Center employee directs a pinne at Centermial Airport, one of the anti-on's businet general-oviation airports.

Busy airports

Contential Airport ranks third introffic among the nation's basiest general-axis tion airports from 50% to 2005, but it has the highest number of accident, and allighest codings to the notified and airfields.

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Va Nev, Cold.	7.9	- 6	.50
Long Book, C SE	6.4	26	.9%
Controls Satutes, Call	6.1	69	1.13
Sakatan, Calif.	9.0	27	.464
Flig Conty Walk	53	35	.50
Fred Rr, Mich. Fred St, Ark.	5.1	36	38
Frank, At.	4.9	4	.96
Equipm Brook, Ph.	4.7	23	.400
Ever Nalsy, Ark:	4.5	33	.700
College Colle	4.5	14	.530

* Describ of offices and secondaristic for the Pight's Source Description of Project of Ariet for Administrational Medium Program Robot Septia Medium accepts.



at South Suberbus Family Sports Center north of Centennial Airpert is Ampeles County. The sixport has had four fatal crushes in the last eight mouths.

HARSH CONDITIONS

An analysis of NISB data shows that five Colorado airports are in the top 35 for highest accident rates.

By Josfrey Lob and Josfrey A. Robertz Detect Peachoff Writers

Consential Airyon has had non-general-ariation accident — 69 — amortised with it than any other U.S. airport over the past of your, about 19 percent more than saidfield in Anchorage, Alanha, that has the neall thinks and the sec-

ond-highest number.
Four final contests near Contests in the part sight mouths, including two in the last ty days, have raised questions about the safety record of the Ampahoe Contest sirried and the planes and pilots who use it.

Yet Communication is one of the major's business general-wise too adjusters. When the number of accidents in compared with the votame of subcoffs and landing, Communication accident true is lower than Aspeats Hidden Commy-Airport, Jefferson Commy-Airport and other Colombio airfields.

"You have to compare applied to applie, and that means you have to lune it on the number of operation," and Lorie Riston, neutrons director and consequial.

"Weare often told by the FAA that we are among the bear maintained airfields of any generalsection airport in the country," Historiaid.

A mong the 40 sirports mulide with at least 300,000 operations—catabott and hading rince 3500, Aupser's sirport had to accorded highest archest uses in the aution and lefto the 00%, according to a computer analytic of Hariottal Transportation! Safety Barrel societies days. Depide having the most accident

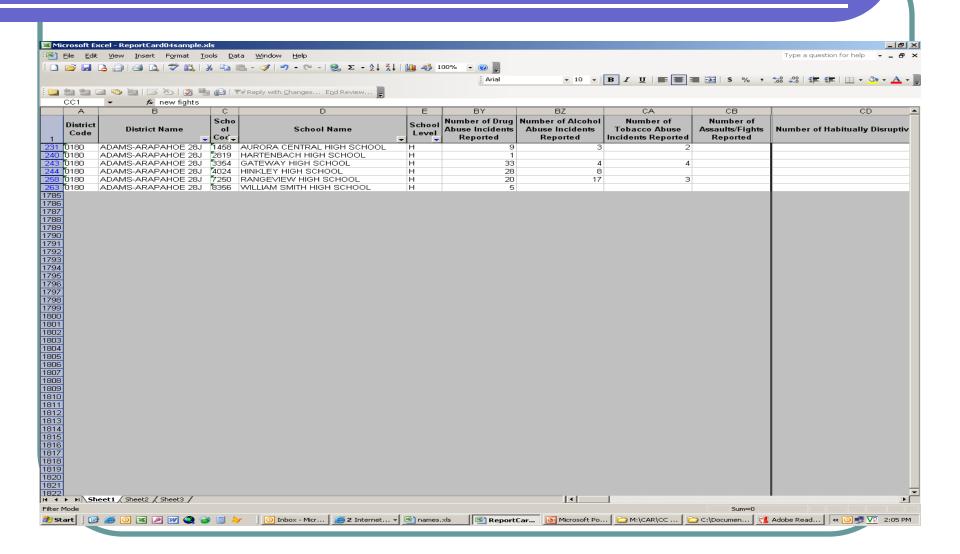
> See AIRPORTS on 4A

NTSB REPORT: AIR-TRAFFIC CONTROLLER ISSUED TWO ALTITUDE WARNINGS TO PLANE THAT CRASHED AUG. 13. > 5A

Tools

- Excel spreadsheet
- Access database manager
- Microsoft Foxpro (another database manager)
- Arcview GIS software
- SPSS statistical software

What's wrong with this picture?



	СВ	
of buse ported	Number of Assaults/Fights Reported	Numb
2		
4		
3		

Voice of the Backy Mountain Empire

THE SUNDAY DENVER POST

*CONTRACTOR | 4 TOR CONTRACTOR | \$7 Rocky Wallington News | 2.40 per per proportion | 444

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Working, waiting, worrying



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Reports conceal school

Record-keeping quirks hide violence, inturies

School Accountable Reports or May district in the York Charles impaire a well of the liferent bury. in the heart of pieces from the

By David Winger Sector Section Water

They girls and solded Minniso Monly estable the light about to the state of the above one. Committed Make Most galact and Countries kerin die gestallerikaliker is kerksal. Die ellere held her dezes, pulled op her een sie and beneath results in inpactic.

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is the Additional Plans and

Move "drives

Your story can make a difference

New law requires schools to report fights

Gov. Bill Owens on Thursday signed Senate Bill 55, requiring schools to report fights and disruptive conduct in their annual School Accountability Reports.

The new law will "provide a better snapshot of the environment at school," Owens said at the bill-signing ceremony in his office.

Current law requires school districts to file annual reports on incidents at schools, but the information has been inconsistent.

Last year, one suburban school district reported nearly 650 assaults or fights, while two other large suburban districts reported a single fight each.

Voice of the Rocky Mountain Empire

THE SUNDAY DENVER POST



The two Brighton importants deployed by heat 6gl Mariting Not Lane, course, were coming up for a band or the neighber bereit einer eines Afterne County has der implicereiten met mie im Colorado, währte has die implesteite die U.S.

FORECLOSURES SEND HOMEOWNERS DOWN

By David Olinger and Alde Smith, Desire Fact Stay Webser

Margie Bases emericalations gaplagit diggitals half a deploy. The bases also see hoping it with a summary down and a pair of binary linear, our correcting a disable digital above i rate.

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FOREGLOSING OH THE AMERICA H DREAM

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The problem was, request may in that the many working the Confer of the Angelog Seld hash in the Malegian of the Angelog Seaso They to open

In the PORTICE ARREST to 1449

Problem is worst in Aldams County

Procedurance 200 Witnessen April 20 Ct., School C., and progetter of 5,070 Formation and Parallel and Additional to Appropriate and Approx. Count polar by 1 th, posteri.



Jeffeyd Aleksek and Charachilday (Placing a Per

Strategy could cost GOP votes

Initiative to end state services for illegal residents seen as risk

Republicant are riding on out-immigration water earlineally, her Color adults aheady Larter store.

By Michael River Server Foot Reg Wester

When they, \$10 Corner Streetment had worth in sail a second. legislative conducting of cuttors states making off case receives is illegal lannigement on the lab lat, must see it as a storer way to win Republican value in Re-

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Aller British (1994) (A.



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Deployed dads' kids treated to play day

Ry Males Message 1 Sense Past Stoff Wester.

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the observation appeal acting on a bend, hering a gend dass, Marke. And less desposits follows.

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SUNDAY, OCTOBER 10.



COLLEGE FOOTBALL > SECTION B TEXAS TECH 70. NEBRASKA 10

OKLA. STATE 42, COLORADO 14

OKLAHOMA 12. TEXAS O



200 ARRESTED AT COLUMBUS DAY PARADE

> DENVER & THE WEST.

Voice of the Rocky Mountain Empire

THE SUNDAY DENVER POST

\$\frac{1}{2}\$ DENVERPOST.COM | © THE DENVER POST | & Rocky Mountain News | \$1.00 may vary outside metro denver | ★★

Senate rivals' divide is wide

At Saturday's debate, Ken Salazar and Pete Coors agreed on little other than opposing Amendment 36.

By Karen E. Crummy Denver Post Staff Writer

U.S. Senate candidates Ken

6,000 felons on voter lists

State officials fail to keep inmates, parolees from registering, voting

After being alerted by The Post, the secretary of state plans an emergency meeting to fix problems by Nov. 2. Watchdogs are critical of the situation.

By Susan Greene and Jeffrey A. Roberts Denver Post Staff Writers

With less than a month until Election Day, Colorado's registration rolls include as many as 6,000 felons who should be ineligible to vote.

Election officials have failed to prevent state prisoners and parolees from registering or casting ballots. Records show felons have voted as recently as the August primary, despite a law forbidding it.

Secretary of State Donetta Davidson said she was unaware of potential problems until she was asked about a Denver Post comparison of voter registrations to felons currently in the Department of Corrections system.

"Did I look at it when I took office? No. Could I have looked at it? Yes," said Davidson, a Republican, and Colorado's election chief since that type of numbers."

Davidson plans this week to convene an emergency meeting of clerks from Colorado's 64 counties to try to keep prisoners and parolees from voting in November.

Meanwhile, some watchdogs wonder why she didn't notice the felons earlier. The

1000. "I had no idea we had Analysis: Debates boost Kerry: President Bush and Sen. John Kerry are running neck and neck. with Colorado shaping up as a key battleground. > 18A

> Fact check: The town-hall format allowed the candidates to play fast and loose with the facts. > 18A

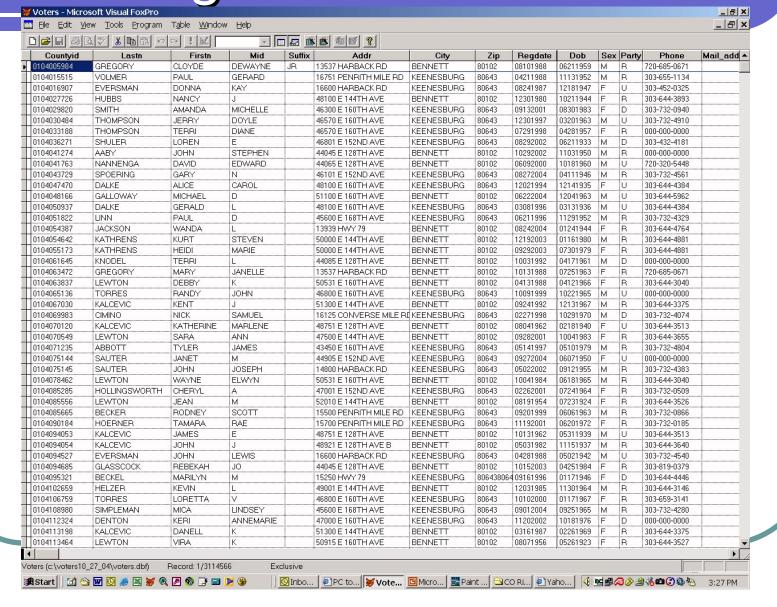
Online: Read a transcript of the presidential debate, and take part in our discussion and informal poll. > See FELONS on 25A > deriverpost.com/campaign2004

What the law says

1-2-103. Military service - students - inmates - mentally ill persons.

- (1) For the purposes of registration, voting, and eligibility for office, no person shall gain residence by reason of that person's presence, or lose it by reason of absence, while in the civil or military service of the state or of the United States; nor while a student at any institution of higher education; nor while confined in a correctional facility, jail, or state institution.
- (2) The provisions of subsection (1) of this section notwithstanding, no person otherwise qualified under the provisions of this code shall be denied the right to register or to vote at any election held within this state solely because that person is a student at an institution of higher education.
- (3) No provision in this section shall apply in the determination of residence or residence status of students for any college or university purpose.
- (4) No person while serving a sentence of detention or confinement in a correctional facility, jail, or other location or while serving a sentence of parole shall be eligible to register to vote or to vote in any election; however, a confined prisoner who is awaiting trial but has not been tried shall be certified by the institutional administrator and shall be permitted to register to vote by mail registration pursuant to part 5 of this article.
- (5) No person confined in a state institution for the mentally ill shall lose the right to vote because of the confinement.

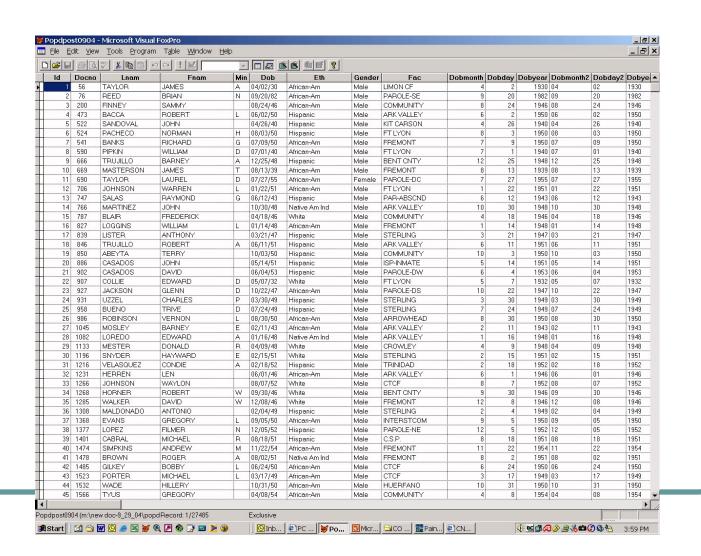
Voter registration database



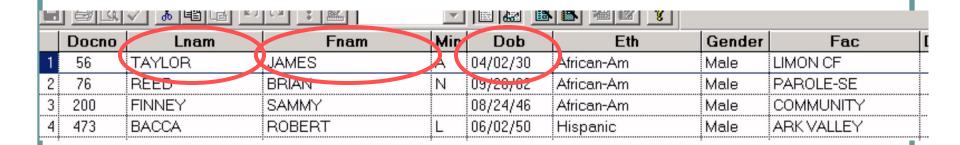
A closer look

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Lastn	Firstn	Mid	Suffix	Addr	City	Zip	Regdate	Dob
GREGORY	CLOYDE	DEWAYNE	JR	13537 HARBACK RD	BENNETT	80102	08101988	06211959
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EVERSMAN	DONNA	KAY		16600 HARBACK RD	KEENESBURG	80643	08241987	12181947
HUBBS	NANCY	J		48100 E 144TH AVE	BENNETT	80102	12301980	10211944
SMITH	AMANDA	MICHELLE		46300 E 160TH AVE	KEENESBURG	80643	09132001	08301983
THOMPSON	IEDDV	DOVLE		46570 E 160TH AVE	KEENESBLIDG	80643	12201007	03201063

Department of Corrections database



A closer look

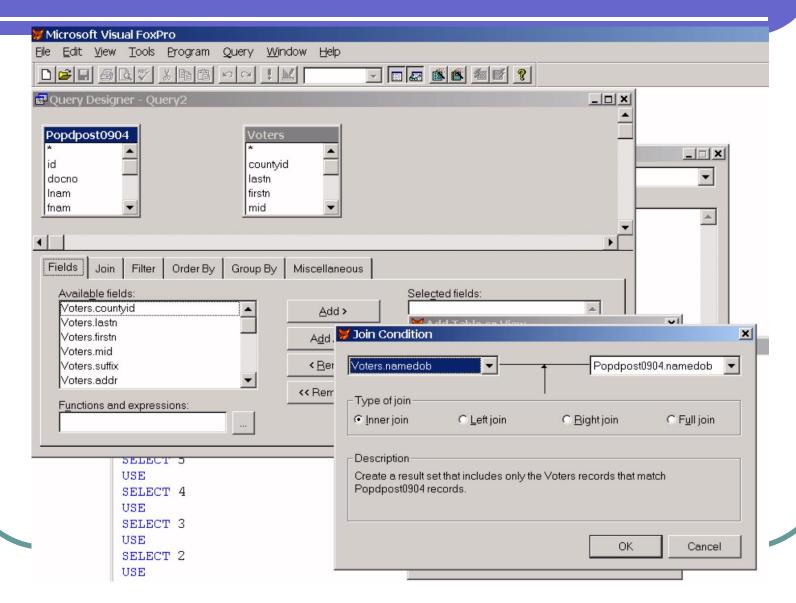


Concatenating (What's that?)

Dobmonth2	Dobday2	Dobyear2	Namedob			
04	02	1930	JAMESTAYLOR04021930			
09	20	1982	BRIANREED09201982			
08	24	1946	SAMMYFINNEY08241946			
06	02	1950	ROBERTBACCA06021950			
04	26	1940	JOHNSANDOVAL04261940			
08	03	1950	NORMANPACHECO08031950			

replace all namedob with alltrim(firstn) + alltrim(lastn) + alltrim(dobmonth2) + alltrim(dobday2) + alltrim(dobyear2)

The join



Matches!

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119	107005	MILLS	ERIC	Α	5/16/1979	White	Male	PAROLE-GJ	3904033875	MILLS	ERIC	ARTHUR
120	102323	RAMOS	LORENA	L	7/29/1979	Hispanic	Female	DEN-WOMENS	3004183145	RAMOS	LORENA	L
121	89173	ANDERSON	CHAWN	Р	2/2/1976	White	Male	PAROLE-NE	3004150675	ANDERSON	CHAWN	P
122	118047	MARTINEZ	IRENE	R	4/15/1972	Hispanic	Female	PAROLE-SE	1604174738	MARTINEZ	IRENE	R
123	108446	RIGG	ANDREW	S	1/15/1963	White	Male	BENT CNTY	0704170650	RIGG	ANDREW	S
124	104674	WALKER	SHAWN	L	5/17/1976	African-Am	Male	STERLING	2104058542	WALKER	SHAWN	L

BASEBALL PLAYOFFS, SECTION D AL: ORTIZ AGAIN LIFTS RED SOX PAST YANKEES IN EXTRA INNINGS

NL: ASTROS TAKE SERIES LEAD OVER CARDINALS WITH HOMER IN NINTH



L.A. PRODUCTION HAS "HELL HOUSE" SEEKING LAUGHS

> DENVER & THE WEST, 1B

THE DENVER POST

*DENVERPOST.COM | © THE DENVER POST | Voice of the Rocky Mountain Empire | 50 CENTS MAY VARY OUTSIDE METRO DENVER | **

Church rebuked over gay bishop

The Anglican Communion also tells the American Episcopal Church to stop blessing same-sex unions.

By Larry B. Stammer Los Angeles Times

London — A high-level commission of the worldwide Anglican Communion on Monday called on the American Episcopal Church to express regret for consecrating an openly gay bishop and to stop blessings of same-sex unions.

But the much anticipated report did not seek to expel the Episcopal Church from the international communion or demand the removal of the controversial gay bishop, the Right Rev. Gene Robinson of New Hampshire, as some conservatives had sought.

The Lambeth Commission document underlined the deep divide over sexuality that threatens to splinter the 77 million-member worldwide Anglican Communion, of which the Episcopal Church is the American branch. Conservative theolo-

Repeats fill voter rolls

Early voting begins smoothly around the state



Glenn Asakawa | The Denver Post

Up to 55,000 are registered more than once

LISTS NOT PURGED

Despite monthly lists from the state, many county clerks haven't kept their rolls current. Some cite a surge in new registrations.

By Erin Cox and Jeffrey A. Roberts Denver Post Staff Writers

Colorado's swollen voter rolls have passed the 3 million mark, but as many as 55,000 names appear in the secretary of state's voter list more than once.

An unprecedented number of new voters this year has left clerks with little time to clear up duplications.

Now, 20 counties, including Broomfield and Summit, appear to have more registered voters than residents eligible to vote.

By the clerk's count, Boulder County's voters have also surpassed the 2003 U.S. census estimate of the voting-age population. "We have been so busy inputting new registrations and putting in changes," said Boulder County Deputy Clerk NanWEDNESDAY, OCTOBER 27, 2004



PEDRO PITCHES A GEM; SOX WIN GAME THREE, 4-1

EAST COLFAX PLAN TARGETS WINDOW ADS

> DENVER & THE WEST, SECTION B

THE DENVER POST

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Friend: Pot used before fatal fall

The Colorado College student with Amanda Morrison also told police they had been drinking.

By Erin Emery Denver Post Staff Writer

Colorado Springs - A Colorado College student who was with 20-year-old Amanda "Mandy" Morrison when she fell to her death from a dormroom window on Thursday told police they smoked marijuana and had been drinking for up to 21/2 hours before the accident, according to a Colorado Springs police report.

Family members had little to say about the report.

"It appears that there were many factors in the fall, involved in the tragedy that occurred, and that's all we have to say," said Jeremy Morrison, Amanda's brother.

In an interview with The Denver Post before learning of the report's contents, Amanda's father, Dr. Lewis Morrison, a dentist from Clifton Park, N.Y., said

Sharon victorious in divisive debate



Double voting fear rises

Review finds up to 3,700 registered in 2 counties

HARD TO CATCH

The problem doesn't appear organized, but double votes in 2000 raise worries of a repeat.

By Arthur Kane and Jeffrey A. Roberts Denver Post Staff Writers

As many as 3,700 people have registered to vote in more than one Colorado county just this year, and it's possible some of them could cast ballots more than once.

It has apparently happened

At least 10 people are listed

aren't enough to have swayed any of the statewide elections that year, they are more than enough to raise the prospect that it could happen again.

"It makes a mockery of the system if people are getting away with it," said Douglas County Clerk Carole Murray. adding that she will send any cases of double voting to the district attorney for investiga-

Those who are listed as voting twice in 2000 don't appear to be part of any organized group. On the contrary, those who could be contacted insisted that their double votes were as much a mystery to them as to the clerks who recorded them.

Very cold, snow High 20, low 10 Complete weather, 10B

THE DENVER POST

The Denver Post Online denverpost.com

February 27, 2001

Voice of the Rocky Mountain Empire

★★50¢ May vary outside metro Denver

Huge donation aids CU hospital

Anschutz group's gift is \$30 million

By Allison Sherry Denver Post Staff Writer

University of Colorado Hospital received \$30 million from the Anschutz Foundation on Monday, money that will allow the hospital to place 250 hospital beds in Aurora two to four years earlier than planned.

The gift is the largest private dona-tion ever to a Colorado hospital.

Without the \$30 million gift, it could have taken until 2009 to move 250 hospital beds out to Aurora, said Dennis Brimhall, hospital president.



The inpatient fa-cility will now be complete no later than 2007. One hundred beds will be ready in two years.

"This will help us meet the demands for patient care in this area," Brim-hall said. "Seventyfive percent of patients go to Denver for their hospitalization. Now they won't have to drive

all that way for their health care." The teaching facility's \$1.5 billion move to the site of the former Fitzsi-

mons Army Medical Center in Aurora should be complete by 2010.

The inpatient center is likely to be attached to the west side of the Anschutz Outpatient Pavilion, said Dr. James Shore, chairman of the Hospital Authority board of directors. The board is expected to approve the construction at a meeting today.

This is the Anschutz Foundation's second gift to the hospital in two years. In January 2000, Philip Anschutz gave \$25 million to build the Outpatient Pavilion and the Cancer Pavilion at Fitzsimons, now dubbed the Anschutz Centers for Advanced Medicine.

Philip Anschutz, 60, is an oil, railroad and real estate mogul who works in Denver. Forbes magazine billed him as the fifth-richest person in the world, with a net worth of \$16.5 billion.

Anschutz was not at his office for comment Monday. "He has a reputation for being really private," said Laurel Bruns, who answers phones at the Anschutz Foundation. "He doesn't usually like to comment about this kind of

Brimhall said that after the first phase of construction is complete at Fitzsimons, the hospital is likely to keep 300 beds open for a while at the old facility at East Ninth Avenue and Colorado Boulevard. Eventually, Brimhall A Denver Post investigative report

Loans cost minorities more



Jackie Chambers, 80, stands in front of his Denver home in September. Chambers, who died in November, ended his life financement and age data. It left him with payments he could not meet.

False loan data pushed payments out of reach

By David Olinger Denver Post Staff Writer © 2001 The Denver Post Corp.

Jackie Chambers spent the last months of his life struggling to keep up with a home loan he couldn't hope to pay.

He died with bills piling up around him, desperately asking a daughter for cash, financially crippled by a loan that misstated his age and grossly inflated his income. One of those income documents appears to be a

Two months before he died in November Chambers said in an interview that he didn't

realize what the loan papers said about his age and income until later, when he showed them to a lawyer. That was after Equicredit Corp., the subprime lender that handled Chambers' refinancing, started calling with daily foreclosure threats.

"It was just a bunch of papers laid out on a table," he said of the loan closing. "I was just going through them signing and signing.

Jackie Chambers was typical of homeowners nationwide who have been victimized by predatory lending practices.

He was black. He was elderly. And he re-peatedly refinanced his home loans, only to

find that his mortgage debts and payments kept growing with each new loan.

Predatory lending practices - aggressive sales tactics, taking advantage of buyers who don't understand loan terms — as well as high-interest lending in general tend "to be concentrated in low-income and minority communities," the U.S. Department of Hous-ing and Urban Development reported last

And so, HUD said, do deception and outright fraud.

When Chambers refinanced his northeast Please see CHAMBERS on 11A

SELLER BEWARE

Third in a five-part series

foreclosure system

Sunday

Hundreds of people in the Denver area have taken the drastic step of deeding their houses to a special kind of real estate investor who profits when homeowners go broke.

Monday

A prominent real estate nvestor says he's trying to help people in foreclosure, but his tactics have been called into

Today

Before there's a foreclosure, there's often a high-interest home loan. In Denver, both occur mainly in minority

Wednesday Thursday Forgeries taint the

Experts say signing a deed is the wrong way out foreclosure.

Pricey mortgages, foreclosures linked to race, data show

By David Olinger and Jeffrey A. Roberts Denver Post Staff Writers © 2001 The Denver Post Corp.

The foreclosure sale that ends the dream of homeownership often begins with a high-interest loan.

Denver's minority neighborhoods have been getting the lion's share

A computer analysis by The Denver Post found that high-interest, or subprime, home loans and home foreclosures both occur mainly in neighborhoods with large numbers of minority residents.

Citywide, blacks are 31/2 times as likely as whites to borrow from subprime lenders — mortgage companies that generally charge higher rates and may impose extra fees and penalties. Hispanics are 2½ times as likely to borrow from subprime lenders. Similar patterns prevail in the counties surrounding Denver.

The borrowers' income matters less than their race or ethnicity, the Post analysis of 1999 federal home loan data found. In Denver and its suburbs, a black family earning more than \$70,000 a year is more likely to get a subprime home loan than a white family earning less than \$30,000 a year.

That means black and Hispanic families in the Denver area often pay a higher price for a house potentially hundreds of dollars a month more. A homeowner bor-rowing \$150,000 at 10 percent interest, for example, will pay \$318 more each month than a homeown er borrowing the same amount at 7

percent interest. In Denver, the Post analysis found, foreclosure sales predomi-nate in the same neighborhoods where many homeowners pay higher interest rates for loans. Since 1998, more than half of Den-ver's foreclosures have occurred in just one-fifth of its neighborhoods. Nearly all of them had a larger ercentage of minority residents than the city as a whole.

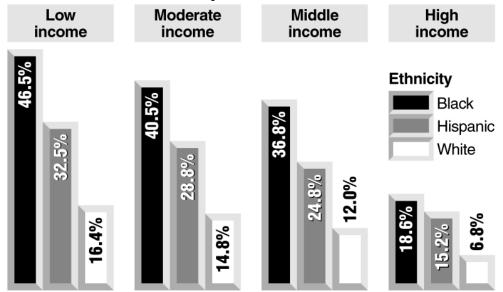
Yet metro Denver appears closer than the nation to achieving racial equality in the arena of home loans. The U.S. Department of Housing and Urban Development reported last year that "high-cost subprime lending" now accounts for a majority of all home loans in predominantly black neighbor-hoods nationwide. Even in high-income black neighborhoods, HUD found, homeowners were twice as likely to have subprime loans as homeowners in low-income white

Please see SUBPRIME on 10A

Race and high-interest loans

Blacks and Hispanics, regardless of income, pay more to refinance their mortgages in the six-county Denver metro area, and the same pattern persists for first mortgages. A black homeowner in the metro area who made more than \$70,300 in 1999 was more likely to borrow from a high-interest (subprime) lender than a white homeowner who earned less than \$29,300.

Percent of loans from subprime lenders



U.S. Department of Housing and Urban Development estimates for median family income in 1999:

Category	Denver	Boulder
Low income	Less than \$29,300	Less than \$34,350
Moderate income	\$29,300 to \$46,900	\$34,350 to \$54,950
Middle income	\$46,900 to \$70,300	\$54,950 to \$82,450
High income	More than \$70,300	More than \$82,450

Findings

- High-interest home loans and home foreclosures both occurred mainly in neighborhoods with large numbers of minority residents.
- Blacks were 3 1/2 times as likely as whites to borrow from subprime lenders.
- Hispanics were 2 1/2 times as likely as whites to borrow from subprime lenders.

Findings (cont.)

- Borrowers' income mattered less than their race or ethnicity.
- A black family earning more than \$70,000 a year was more likely to get a subprime home loan than a white family earning less than \$30,000 a year.
- Bottom line: Black and Hispanic families often paid more for a house.

THE SUNDAY DENVER POST

Voice of the Rocky Mountain Empire

****50¢ — May vary outside metro Denve

Promoter will probe ticket sales

House of Blues' broker deals common across U.S., staff say

Scient to take the control of the co

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Thill plans guilty plea

Deal would mean life term instead of second capital trial, sources say By Kit Miniciler and Sean Kelly



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The Post on the Internet denverpost.com



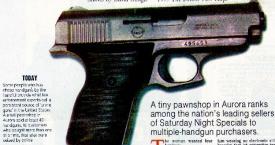
The gun pipeline

TODAY

In a bytical week, American In Colorado and 46 other states, it is legal to sell an briefly to the states are table to be a few to be a few detections and the descriptions are unlimited number of handguns in a single transaction to dozez at dozez. Some customers are collectors a customer who passes a background check. Some of timedials in rate waspons teer the guns are collectibles, others are gifts, but many of set space seems of the guns are collectibles, others are gifts, but many of the guns are the guns are collectibles, others are gifts, but many of the guns are collectibles, others are gifts, but many of the guns are collectibles, others are gifts, but many of the guns are gu

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Stories by David Olinger * 1999 The Denver Post Corp.



MONDAY The stones bening some of the weapons and to LORCIM L-380

The Lordin L-880 is a 290 caliber sential consider manufactured by Lordin Engineering Co. of Mira Lorna, Cafr. The company shull is doors in August, seven morths at her emerging from berkuptley out suber steen. Price: About multiple handgun duyers in Colorado. TUESDAY How one store is side of 65 guns to a man in Hindle helped arm a mundarous white supremacist.

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for Y2K

Metro-area police prepare for New Year's revelers

By David Migoya Cenar Facilitat Wilkin

Police desartments throughout metro-politien Denver will be not in force on New Year's Eve, not only in case the lightle pool, but to ensure that throstands of revolers aren't getting too lit up them-

Cities series the area will have a Gilies series the cria will have a ligher presente of police and emergency equipment — in serie cases departments are expected to double their normal monpower — to remind energyon that calcitation is good, but overindulgence is red. 35. 37

Nowhere will that he more evident

Nowhere will tast be more excleent the cal Downton's cell laws be bounded. The cal Downton's cell laws belowed below. A whose pictor will somety be type, bean, belowing, our will somety be type, bean, belowing, cer with sometime below to the same of the cell laws and the cell the cell laws Please see POLICE on 12A

State boards get whiter

Owens appoints fewer minorities and women By Mark Obmastik

Derens of women and racial minorities have been est from table advisory bearing more down fill Owens decided to slug originate to the control of the control

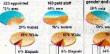
every It Owens appointments.

The new Republican governor's gender-and color-blind policy marks a change from the administration of his Democratic ssor Roy Romer, who did cons

the sex and race of a person seeking a state appointment. The net effect of the Owens policy: 13 Please saa OWENS on 24A

Owens' appointments, by gender and race

Gov. Bit Ower's appointments to dilizen edysory boards have included a disproportionale number of meniano of lise. However, his pold staff is a dos reflection of Colorado's population.



8% Hisponir 6% Black 5% Black - 2% Asten

Best of the Best

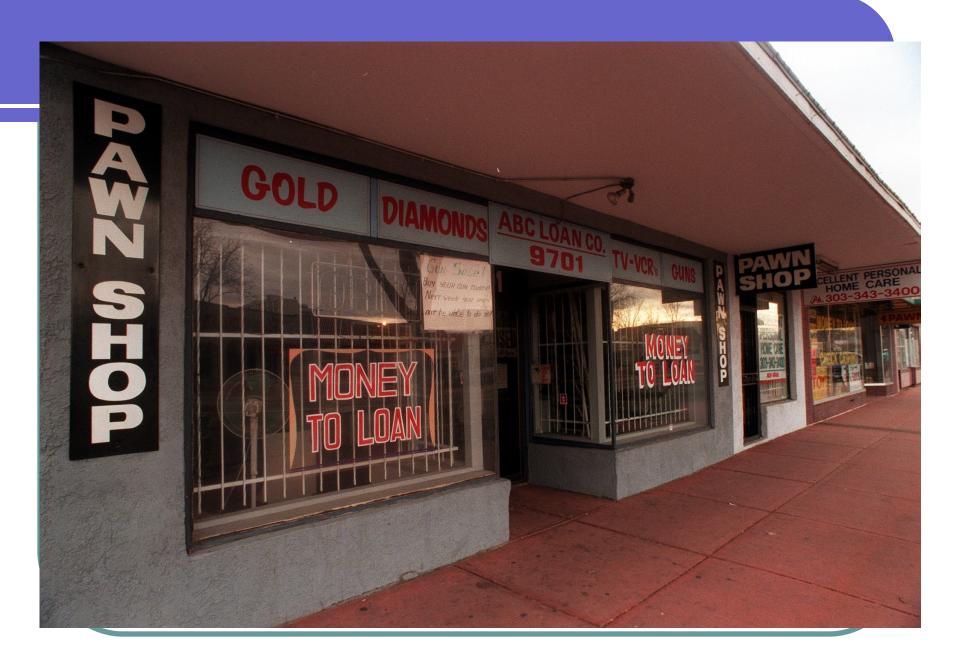
Marcus Tweed Haustan, left, of Yaomas defference high School, is a force the Denver Post 1998 fold the High School, is a force the Denver Post 1998 fold the School and Sch

The Denver Pool also announces its selections for all-Colorado and all-class in football, softball, cross country 'inch borkey, gymnastics, boys' secon, voll yhall, boys' Boll and boss' tennis.

Season to Share

The Denver Children's Home gives the city's abused, neglect-ed and at-risk youths a change to turn their lives around. Read shout the home's ef-forts in today's Season to Share story. STORY, 28

14% Hispan 4% Black — 2% Asian



One sale, four guns, three crime scenes

June 25, 1997

A woman, identified in federal data as purchaser M19970053328, buys four Bryco 9mm handguns from ABC Loan on East Colfax Avenue in Aurora.



July 4, 1997

One of the guns, serial No. 951551, is found by Aurora police in the pants of Montago Ross, a convicted felon wearing an electronic ankle bracelet, as he tries to flee an accident.

Aug. 21, 1997

A second gun, serial No. 998855, is taken by Aurora police from a 17-year-old girl in a car. The gun has four 9 mm rounds in its magazine.

May 27, 1999

A third gun, serial No. 998858, is seized by Aurora police from a group of people accused of running a drug, theft and forgery ring.

Source: U.S. Bureau of Alcohol, Tobacco & Firearms; Colorado Bureau of Investigation; Aurora Police Department; Denver Post computer analysis

Complete weather, 12B

Very Windy; Some Sun High 76, Low 42 Complete weather 1/8

ON THE WEB The Denver Post Online

denverpost.com

Voice of the Rocky Mountain Empire

★25¢ — May vary outside metro Denver

Pawnshop indicted over gun sales

By Susan Greene Denver Post Staff Writer

May 11, 2000

A federal grand jury slapped a 37-count indictment Wednesday on two owners and an employee of an Aurora pawnshop, charging that they illegally sold firearms to "straw buyers," then falsified records of

Named in all counts are Gregory Golyansky, 40, and his brother Leonid Golyansky, 51, proprietors of ABC Loan on East Colfax Avenue. Also charged are the Golyanskys' cousin, pawnshop worker Dmitriy Baravik, 31, and the store itself.

"This indictment should send a message

37 counts allege 'straw' deals, falsified records

to all federally licensed firearms dealers that the Brady background-check requirements cannot be thwarted through sham or straw transactions," said U.S. Attorney Tom Strickland. "Failure to comply with these requirements will subject these dealers to severe consequences."

Gregory Golyansky said he was surprised by the indictment, adding that he will try to keep the shop open under a federal law protecting gun dealers facing criminal

■ LOCKS: Denver Mayor Wellington Webb isn't saving he owns a gun, but he did get a free gun lock Wednesday./1B

prosecution. He otherwise refused to comment, lobbing questions to defense attorney Stephen Peters.

"This is a sad day for justice," Peters said. "My clients are law-abiding citizens who left the former Soviet Union to live in a democratic society. They look forward to their day in court and to vindicating their interest in this case."

The Denver Post highlighted ABC Loan in a December exposé revealing that the tiny pawnshop ranked among the nation's leading sellers of inexpensive firearms commonly identified as Saturday night specials — to customers buying more than one handgun at a time.

A Post analysis of federal and state

computer records found more than three dozen handguns sold by ABC Loan that later were impounded by Denver-area police agencies. Some of the handguns were confiscated from juveniles or people with criminal records who could not have bought them legally.

Wednesday's indictment follows a federal investigation from September 1996 through July 1998 during which agents of the U.S. Bureau of Alcohol, Tobacco and Firearms conducted several undercover stings. It involves the sale of 107 firearms

Please see GUNS on 11A

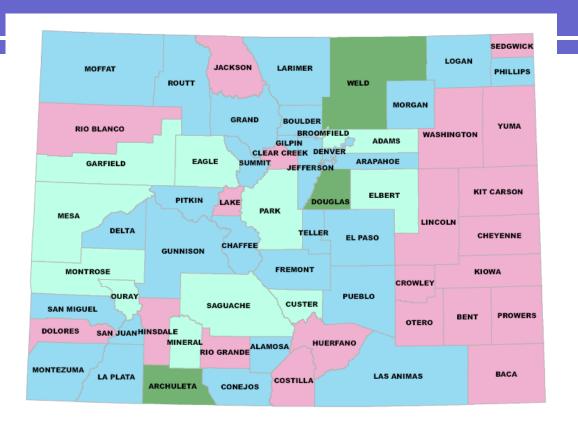
11,000 flee fiery



A plane drops its load of slurrv, a fire retardant. Wednesday near the resort town of Ruidoso, N.M., about

'Flippers' drive up housing

GIS

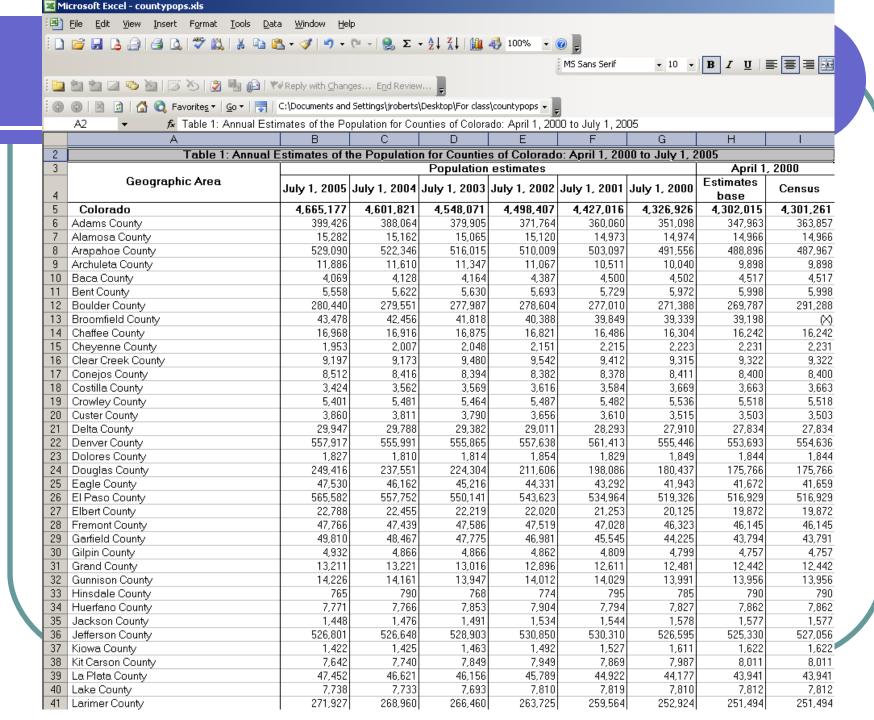


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Plains grow more lonesome

By Robert Sanchez, Denver Post Staff Writer

Population on Colorado's long-suffering Eastern Plains slipped further over a five-year span beginning in 2000, even as new U.S. census estimates showed that the state overall enjoyed ro-

bust growth during the same period.

"We've turned into gas-station communities where people stop on their way to other places." Hardest hit were Cheyenne and Kiowa counties on the Kansas border, which lost more than one-tenth of their populations and now are among the top 25 counties nationwide for population decline.

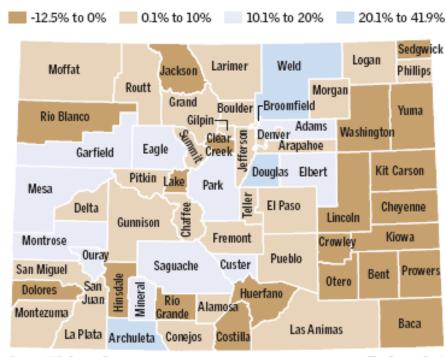
Other Colorado counties on the plains fared little better, with communities from the northeast and southeast losing anywhere between 0.5 percent and 9.9 percent of their population from 2000 to 2005, according to

census data being released today.

The declines could get worse before they get better, demographic and agriculture experts said.

Eastern Plains communities could lose another third of their population before even the slightest

Percentage growth from 2000 to 2005

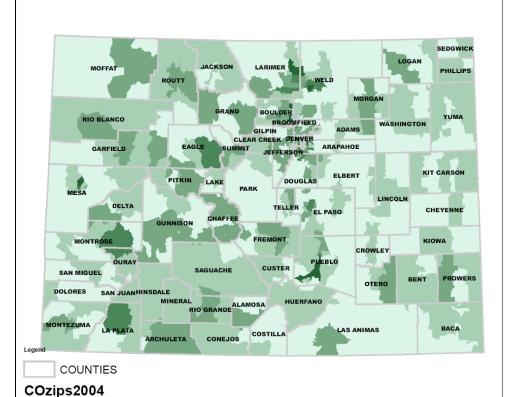


Source: U.S. Census Bureau

The Denver Post

> See PLAINS on 12A

Family Practice, Internal Medicine, General Practice, Pediatrics by zip code



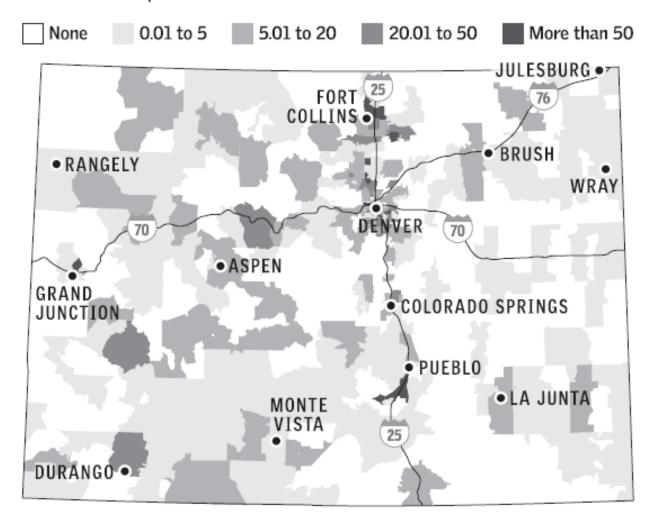
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Is there a doctor in the state?

Nearly 90 percent of Colorado physicians work along the Front Range, leaving many rural areas underserved. Number of doctors* by ZIP code, based on first-quarter 2006 data:



^{*}Family practice, internal medicine, general practice and pediatricians