

# COMMUNITY *Connections*

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SPRING 2012

FEDERAL RESERVE BANK of KANSAS CITY



### CAO'S NOTE

*By Tammy Edwards,  
Vice President, Community  
Development*

### LISTEN TO RESPOND

Listening to stakeholders and responding appropriately to their concerns are essential for an organization to be a trusted resource.

At the Kansas City Fed, we gather, analyze and share information with our partners in a variety of ways to address community and economic development issues impacting underserved communities.

In this issue of Community Connections we highlight recent examples of how awareness of community needs led to the availability of new research and informational resources.

Our web-based mapping tool, Map Your

*Continued on next page*

## *Housing Investment has Larger Impact on Neighborhoods*

*By Kelly Edmiston, Senior Economist*

Community interest in stabilizing and redeveloping distressed neighborhoods has grown significantly in the wake of the recent mortgage crisis.

Resulting efforts to revitalize neighborhoods have depended largely on the rehabilitation of single-family-occupied housing and, in some cases, new construction or the rehabilitation of rental housing, typically by community development corporations (CDCs).

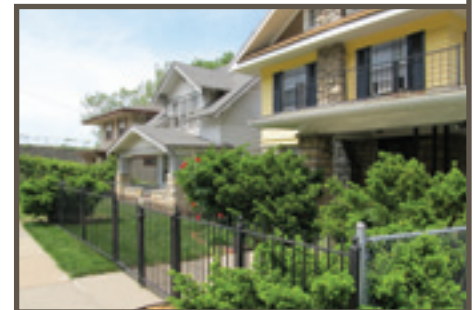
Although the primary beneficiaries of the rehabilitated homes are the homes' occupants, the investments are thought to have tangible spillover benefits on the surrounding neighborhood and community.

Recently published research by the Kansas City Fed suggests, in fact, that housing investments by CDCs substantially increased the appreciation of nearby homes. Thus, housing investments may help stabilize declining neighborhoods, an important motivation for CDCs to invest in housing in low- and moderate-income (LMI) areas.

Using data on home sales in LMI areas of Kansas City, Mo., from 2004-2011, the analysis compared the price appreciation of homes within 500 feet of CDC housing investments with the price appreciation of similar homes that were outside of these 500-foot boundaries.

On average, homes within 500 feet of the CDC projects appreciated 11.8 percent more (or depreciated 11.8 percent less) between the first and second sales of the homes, when compared to homes farther away from the projects.

*Continued on next page*



*Investing in new or rehabbed housing can benefit the quality and values of other homes in the neighborhood, research by the Federal Reserve Bank of Kansas City shows.*

## CAO's NOTE *(Continued)*

Community, allows users to obtain economic and demographic data, and create custom maps.

In addition, findings from roundtables held throughout the Tenth District are shaping agendas of upcoming programs designed to strengthen workforce development efforts and policies.

Community Development Advisory Council member Shelley Marquez is also featured. In her role at Wells Fargo, Shelley has firsthand knowledge of how investing in communities improves the overall well-being of residents.

Please review the calendar for upcoming events and visit our website often for new resources and research. Please contact me at [tammy.edwards@kc.frb.org](mailto:tammy.edwards@kc.frb.org) with your comments or suggestions.

## HOUSING INVESTMENT HAS LARGER IMPACT ON NEIGHBORHOODS

*(Continued)*

For the average home covered in the analysis, this difference amounted to 4.6 percent greater annual appreciation. The analysis showed these benefits dissipated beyond 500 feet of the CDC projects.

### MEASURING THE BENEFITS

Because houses are largely immovable, their price reflects a buyer's willingness to pay for the physical structure and the willingness to live in the neighborhood where the house is located. To the extent that housing investment has external benefits to the neighborhood, such benefits should be reflected in higher values of nearby homes. Likewise, any negative spillovers would be expected to reduce nearby home values.

The most obvious benefit of nearby housing investment is that new or rehabilitated homes often replace homes that are in disrepair, are vacant or are built on unsightly empty lots. Blighted properties also result in a variety of social problems, including increased crime, greater likelihood of fire, public nuisances and illegal dumping.

Most nonprofit housing efforts focus on homeownership, which itself may have implications for neighborhood quality. While the consequences of homeownership for individual well-being can be positive or negative, depending on the circumstances, the potential effects on neighborhoods are largely positive. Homeowners typically remain longer in neighborhoods and maintain their homes better than non-homeowners.

In addition, housing investments by CDCs, or even publicly financed housing, may increase surrounding property values through a demonstration effect, prompting the replication of efforts that spur neighborhood improvements.

To read the full report, go to <http://www.kansascityfed.org/research/community/>.

## *Banker Discussions Keep CRA Roundtables Relevant*

*By Ariel Cisneros, Senior Community Development Advisor*

The Federal Reserve Bank of Kansas City sought feedback from lenders through an online survey and in-person discussions to ensure the Bank's Community Reinvestment Act (CRA) roundtables remain relevant to the efforts of lenders in strengthening their community outreach programs.

The Kansas City Fed regularly conducts CRA roundtables throughout the Tenth District to assist lenders in understanding and meeting their community reinvestment requirements as they face new economic and

regulatory challenges.

CRA roundtables support the Kansas City Fed's core strategies to empower underserved populations and promote small business development.

The short online survey, among other things, asked CRA and compliance officers about their individual banks, their CRA experience, how often they attend CRA roundtables, why they attend and what topics they most care about.

In-person discussions with lenders have

focused on three key topics: best CRA bank practices, economic and regulatory challenges, and existing and new opportunities to lend, invest and provide services to underserved areas.

Responses to the online survey and in-person discussions are being analyzed and will be used to craft the agendas of upcoming roundtables and to develop webinars and other alternative media delivery systems.

# Online Neighborhood Data Tool Unveiled at Kansas City Fed Roundtable

By Paul Wenske, Senior Community Development Advisor



Participants at a Kansas City Fed housing roundtable got a first-hand look at a new web-based data system that sponsors say will be a powerful tool in addressing blight and promoting sustainable growth in urban neighborhoods.

“You will not find a system like this anywhere else in the country,” Kansas City, Missouri, Councilman Scott Wagner told the 100 attendees who gathered on March 16 at the Kansas City Fed’s Fourth Annual Foreclosure Resource Development Roundtable.

Efforts to develop the online mapping system began a year ago following an earlier Bank foreclosure roundtable that focused on intervention strategies to address more than 12,000 vacant properties in distressed neighborhoods.

The city of Kansas City joined with Jackson County, the University of Missouri-Kansas City and the Kansas City Police Department to combine a wide range of neighborhood and housing data.

Among other things, the new online system provides up-to-date data on housing and neighborhood conditions, owner information, tax records, sales histories, recent crime reports, blight information, code violations and market values. The data is free and can be accessed from any computer.

“It’s pretty powerful,” said Jackson County Economic Development Director Robbie Makinen.

He said the system provides a tool for both economic and community development. The system can help public officials make more targeted decisions in addressing neighborhood priorities. It can also help investors and developers make informed choices.

Roundtable keynote speaker Catherine Califano, associate director of policy solutions at The Reinvestment Fund (TRF), a national organization that advises communities on using data-mapping systems, said that with tight budgets, communities are using data to “more precisely craft intervention strategies in weak markets and support

sustainable growth in stronger market segments.”

Califano said about two-dozen cities are using some level of data mapping to assist their neighborhood stabilization efforts. She said harnessing data also promotes collaboration by identifying “potential opportunities for synergy” among philanthropies, lending institutions, community development organizations and private investors.

Erica A. Dobreff, president of the Kansas City Equity Fund, led a panel that focused on how public-private collaborations are making a difference in distressed neighborhoods. The panel included Dean Katerndahl, government innovations forum director for the Mid-America Regional Council; Kirby Burkholder, executive director of the Missouri office of IFF, a national nonprofit lender and real estate consultant that works to strengthen nonprofits; and Donny Smith, executive director of Community Housing of Wyandotte County (Kan.), Inc.

New tools that encourage collaboration are welcome, presenters said. Kansas City Fed Senior Economist Kelly Edmiston and University of Kansas Urban Planning Professor Kirk McClure said that despite an improving economy, vacant properties still pose a threat to many urban communities.

Local government officials said they plan to work with neighboring cities to expand the data mapping system throughout the Kansas City metro area. Nonprofit social agencies also said they will use the system to bolster programs that assist families and children.

To access the data mapping system, go to [www.jacksongov.org/econdev](http://www.jacksongov.org/econdev) and click on “Quick Maps.”

To view presentations from the March 16 event, go to [housing roundtable](#).

# Roundtables Address Workforce Development Challenges

By Steve Shepelwich, Senior Community Development Advisor

Throughout the past several months, the Kansas City Fed has conducted roundtables in Albuquerque, Denver, Kansas City, Oklahoma City and Omaha to better understand and address workforce development in those Tenth District communities.

Community Development staff met with workforce, education, business and philanthropic leaders in discussions that focused on the needs of long-term and chronically unemployed workers.

The roundtables are part of a system-wide Federal Reserve initiative to inform program and policy responses. Information from the discussions will help guide the topics that will be explored at a national conference on workforce development the Kansas City Fed is hosting with the Federal Reserve Bank of Atlanta on Sept. 19 – 20 in Kansas City. To receive additional information about the conference, email [workforce@kc.frb.org](mailto:workforce@kc.frb.org). A conference registration website will be available soon.

The workforce roundtable discussions suggested some differences between cities, but also revealed strong commonalities.

Unemployed workers can have varied experiences. But the roundtable participants agreed long-term unemployed individuals and those that find it hard to regain employment because of personal challenges, criminal records and life situations can face particularly difficult barriers when trying to regain employment.

Hard-to-employ or chronically unemployed individuals include the homeless, ex-felons, women in crisis, single mothers, unskilled workers, immigrants and refugees. Barriers they need to overcome, attendees agree, include:



*Clyde McQueen,  
president and CEO  
of the Full Employment  
Council in  
Kansas City, Mo.,  
presented.*

- Challenging, chaotic lives compounded by limited resources in which small issues can quickly become big problems.
- A lack of stability at home, school and work due to intergenerational poverty.
- Underdeveloped work skills that keep them from gaining and keeping a job.
- Poor soft skills as basic as understanding the importance of getting to work on time.

These barriers are compounded by a trend toward stricter hiring guidelines by many employers. Businesses are increasingly relying on background and credit checks, which affect people that have seen their credit ratings fall as a result of layoffs, health and family issues. Drug screenings are also much more common.

Many job applicants need help to be better prepared for the increasing use of background and credit checks in the hiring process.

Training and education are important tools to help workers become more employable, roundtable attendees agreed, noting that innovative training measures need to be tried, such as identifying shorter, more flexible and

skill-focused programs that can quickly train employees for changing industry needs.

One promising practice cited by the discussion groups was the use of “stackable” certificate programs, which allow workers to continually upgrade their skills and credentials within career pathways.

Roundtable attendees especially agreed that new partnerships and networks are needed to address these workforce development challenges.

Employers, educators, social service agencies and workforce program administrators all have important roles to play, the participants said.

One key approach identified by several attendees was the need to clearly communicate a steady and reasoned approach to workforce development issues that balances social and private commercial interests and goals.

For more information on workforce development issues and research, go to *Federal Reserve Human Capital Compendium*.

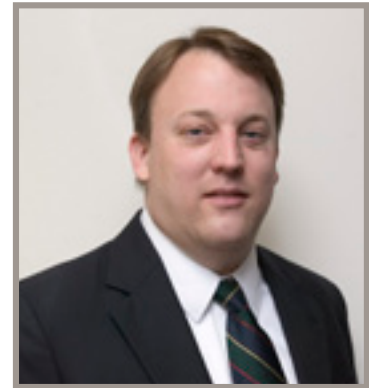
# ECONOMIST'S PERSPECTIVE: *How has the economy affected workforce development?*

AN INTERVIEW WITH SENIOR ECONOMIST KELLY EDMISTON

By Kevin Wright, TEN Editor

Workforce development is an economic strategy that attempts to enhance a community's economic stability and prosperity by focusing on people and the barriers they face within the economic development of their region or community. This approach is different than other labor- and development-related strategies that focus on businesses.

Kelly Edmiston, senior economist in the Community Development Department of the Kansas City Fed, says workforce development is an important and timely issue given the state of the labor market.



*Kelly Edmiston*

## **WHAT ARE THE CHALLENGES IN WORKFORCE DEVELOPMENT IN THE CURRENT LABOR MARKET?**

Workforce development faces a number of significant pressures in the current economy, including: forecasts of sustained high unemployment; fiscal constraints affecting traditional state and federal funding sources; and shifts in worker demographics, the structure of employment opportunities and the nature of work.

## **HOW DO THESE PRESSURES AFFECT LOCAL COMMUNITIES?**

The labor market has shifted toward highly educated jobs and jobs for the less-skilled, less-educated workforce; however, there are not enough well-paying jobs that require fairly limited education and training, such as traditional manufacturing. If you don't have substantial education and training, it's difficult to find a well-paying job. That used to not be the case. Also, some jobs that used to require few skills are now requiring more—remaining manufacturing is a good example—and much of our workforce is not adequately trained for these jobs. A shift also will occur in the demographics of the labor force as a large number of baby boomers retire.

## **WHAT IS THE KANSAS CITY FED DOING TO ADDRESS THESE ISSUES?**

Besides our ongoing workforce development programs with communities, we will have the The Future of Workforce Development conference Sept. 19-20. For more information about the event, email Community Affairs at [workforce@kc.frb.org](mailto:workforce@kc.frb.org). Through keynote addresses, panel presentations and facilitated discussions among participants, the conference will address workforce development issues, with a particular focus on how they affect low- and moderate-income communities, the long-term unemployed, and other hard-to-employ groups. This conference will complement, and be informed by, a series of workforce development roundtables led by the Federal Reserve Banks of Kansas City, Atlanta and Richmond in partnership with seven other Federal Reserve Banks.

## **HOW WILL THIS CONFERENCE BENEFIT PARTICIPANTS?**

The conference will provide a forum for both researchers and practitioners to present and discuss their work. It also gives practitioners insight on what works in the context of job training and job creation and giving researchers insight on what practitioners face in their daily work and what timely and valuable information is relevant to their organizational goals. It also will provide participants an opportunity to network with similar stakeholders from across the nation.

# Region Roundup

## COMMUNITY DEVELOPMENT INVESTMENT STRATEGIES

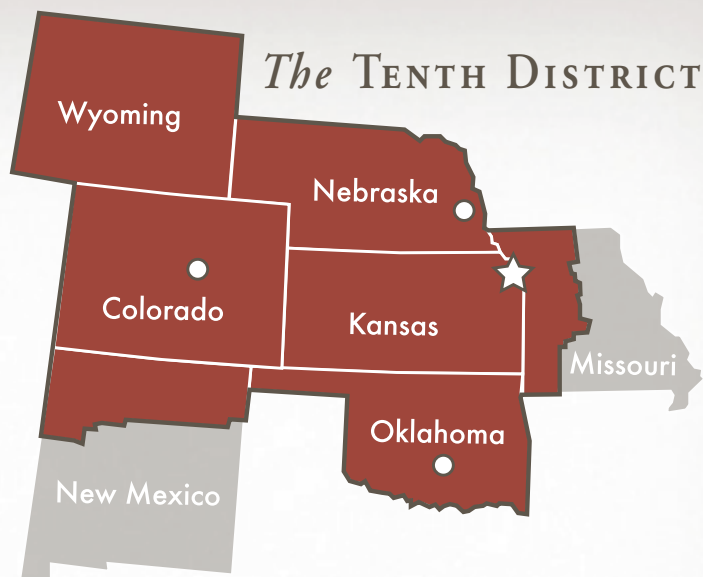
The Denver Branch of the Kansas City Fed conducted a program on Jan. 25 focusing on how lenders, Community Development Finance Institutions (CDFIs) and community development corporations can work with the city of Denver's Office of Economic Development (OED) to enhance efforts aimed at access to capital, affordable housing and community facilities.

## KANSAS HOUSING CONFERENCE LISTENING SESSION

The Kansas City Fed took part in a roundtable on Jan. 25 with officials from Manhattan, the Kansas Housing Resources Corp., NeighborWorks, Local Initiatives Support Corporation (LISC) and other housing groups to discuss workforce housing issues and growing homelessness in medium size rural communities. For more information visit: <http://www.kshousingcorp.org/>.

## LOW- AND MODERATE-INCOME SURVEY

The fourth quarter 2011 Low- and Moderate-Income (LMI) Survey report released on Jan. 27 suggested that economic and financial conditions in the Tenth Federal Reserve District's low- and moderate-income community showed marked improvement after sluggish performance over the previous several quarters. For more information visit: <http://www.kansascityfed.org/research/indicatorsdata/lmi/index.cfm>.



## COLORADO SMALL BUSINESS LENDING

The Kansas City Fed's Denver Branch worked with leaders from the State of Colorado, City of Denver, microlenders and regulated financial institutions to develop a new website that provides a resource for small businesses seeking funding. The site, [www.smallbizlending.org](http://www.smallbizlending.org), went live on Feb. 29.

## COMMUNITY REINVESTMENT ACT ROUNDTABLE

The Oklahoma City Branch of the Kansas City Fed hosted a Community Reinvestment Act (CRA) Interagency Roundtable on March 15 in Tulsa that featured an update for lenders on investment and partnership opportunities with Native American development finance organizations.

## AFFORDABLE HOUSING ROUNDTABLE

The Kansas City Fed's Omaha Branch hosted a housing roundtable on March 20 that featured a presentation by Othello Meadows, director of the North 75th Development

Plan, on a new mixed-income approach to neighborhood revitalization in Omaha, supported in part through the philanthropy of Warren Buffett.

## QUARTERLY CONSUMER CREDIT REPORTS

The fourth quarter 2011 Consumer Credit Reports on March 20 showed that average consumer debt in the Tenth Federal Reserve District fell modestly in the latter part of 2011, continuing a steady pattern of decline since the beginning of 2009. For more information visit: <http://www.kansascityfed.org/publications/community/ccr/index.cfm>.

## MONEY SMART DAY

The Kansas City Fed held its fourth annual Money Smart Day in Kansas City on March 31, which focused on personal finance resources and how to apply wisdom to financial decision making. For more information visit: <http://www.moneysmartkc.org/>.

## Q&A: Shelley Marquez

Shelley Marquez is vice president and community development manager for Wells Fargo Bank, N.A., with a territory that covers Colorado, Nevada, New Mexico, Utah and Wyoming. She is responsible for the bank's activities related to the Community Reinvestment Act (CRA) and reputation risk management. Ms. Marquez started her career in banking 28 years ago and has spent the last 18 years with Wells Fargo. Active in numerous civic endeavors, she is the board chair for Habitat for Humanity Metro Denver. She also serves as board member for Mile High Community Loan Fund, a nonprofit that provides affordable housing gap financing. She is a Colorado native, married with two children.

Ms. Marquez currently serves on the Tenth Federal Reserve District's Community Development Advisory Council (CDAC), which meets with the Bank president and senior Bank management to offer insight on economic and community development issues in the District's seven states. Community Connections periodically features CDAC members and other leaders committed to community and economic development. An edited interview with Ms. Marquez follows:

### HOW WOULD YOU CHARACTERIZE THE JOB MARKET IN COLORADO?

Overall, Colorado's job market continues to look optimistic with new employers relocating to the state. The primary sectors where we have seen job growth are in natural resources, professional and business services, education and health services.

### WHAT ARE THE PROSPECTS FOR SMALL BUSINESS GROWTH IN COLORADO?

Colorado is known for its entrepreneurial spirit and the many resources available for small business owners. The state has more than 500,000 small business owners and ranks high nationally on many fronts for supporting small business innovation. State and local efforts continue to focus on creating a business-friendly environment.

### WHAT PROMISING PROGRAMS EXIST FOR AFFORDABLE HOUSING IN COLORADO?

Currently, the Division of Housing has a proposal for a new Colorado Housing Investment Fund to administer the \$18.2 million the state will receive from the mortgage servicing/foreclosure settlement.



*Shelley Marquez  
Vice President and  
Community Development  
Manager  
Wells Fargo Bank  
Denver, Colorado*

A portion of the fund would focus on rental housing for residents with incomes that are at or below 60 percent of the area median income, including the homeless, veterans and individuals with special needs. The goal is to have this resource in place by June 1, 2012, following a period of public comment.

### WHAT ARE SOME OF THE WAYS WELLS FARGO IS INVESTING IN THE DENVER COMMUNITY?

Wells Fargo has supported regional planning initiatives for years. Most recently we made an investment in the Denver Transit Oriented Development (TOD) fund which allows for land bank acquisition to support affordable housing along the TOD sites. In addition, we support neighborhood stabilization initiatives and programs that help homeowners struggling to pay their mortgages. Since 2009, we have helped more than 16,000 Colorado homeowners.

### WHAT MAJOR ECONOMIC DEVELOPMENT CHALLENGE DO YOU SEE ON THE HORIZON?

There is concern around legislative reform that could affect the future of Low Income Housing Tax Credits and New Market Tax Credits. Both programs provide critical support to affordable housing and economic development efforts in our communities.

# Updated Map Your Community Tool Provides More Data

By Lara Brooks, Research Assistant

The Kansas City Fed has enhanced its interactive web-based tool, Map Your Community, offering users more and faster access to a wide range of demographic and economic information in their communities.

The free mapping tool is intended as a “one-stop shop” to meet the needs of individuals and groups, including business owners, nonprofit organizations, community leaders, government officials and consumers.

Users can create, print and save custom maps as images for preparing presentations, writing grants, analyzing service areas or simply gaining greater understanding of demographic and economic trends affecting their communities.

Site enhancements include faster access to information on each of the seven states in the Tenth District—Colorado, Kansas, western Missouri, Oklahoma, Nebraska, northern New Mexico and Wyoming.

The site also provides more layers of data—23 compared to the previous 15. That means users can superimpose additional layers of related information over one another to create a richer snapshot of community characteristics and trends.

For example, users studying lending trends can also obtain data on home mortgages, high-cost loans and small business loans. They can also look closely at median home values, as well as vacancy and owner-occupancy rates.

Specific location sites were also added to the maps, making it easier to relate the different types of data available to physical locations. For instance, users seeking housing data in a specific location can also look for a correlation at that location between low-income housing tax-credits and multifamily housing.

In addition, users can analyze trends and issues in relationship to race, gender, age and

educational attainment.

The mapping tool is an application operated through PolicyMap, a division of The Reinvestment Fund (TRF), a nonprofit community development financial institution (CDFI) located in Philadelphia, Penn.



Using the tool is straightforward. After accessing the website, simply click directly on a desired state name, and then click “Create Map.”

To access Map Your Community, go to <http://kansascityfed.org/community/regional-profiles.cfm>.

## Roundtables Connect Community Leaders with the Kansas City Fed

By Ariel Cisneros, Senior Community Development Advisor

The Kansas City Fed is reaching out to a broad range of community leaders through roundtables that share information about Federal Reserve activities and local economic development initiatives that affect their stakeholders.

The Bank recently held Community Leader Roundtables in Denver and Kansas City, and additional roundtables are planned for Oklahoma City and Omaha.

Leaders of nonprofits, faith-based groups, neighborhood associations and local governments have had the opportunity to network and learn about key Bank programs that focus on research, workforce development, community investments, healthy neighborhoods and economic development. They have also heard from government and civic leaders about new programs and services that are relevant to their constituents.

More than 60 community leaders participated in a Kansas City Federal Reserve roundtable on April 17 that featured Brent Stewart, president and CEO of the United Way of Greater Kansas City. Stewart described the Greater Kansas City Chamber of Commerce’s Urban Neighborhood Initiative, for which the United Way is taking a leading role.

*Continued on next page*



## UPCOMING EVENTS

### JANUARY 2012

- **May 8:** Housing Roundtable, Oklahoma City, Okla.  
*Contact:* Steve.Shepelwich@kc.frb.org
- **May 10:** Community Reinvestment Act Roundtable, Omaha, Neb.  
*Contact:* Dell.Gines@kc.frb.org
- **May 11:** Community Reinvestment Act Roundtable, Kansas City, Mo.  
*Contact:* Paul.Wenske@kc.frb.org
- **May 15:** Community Reinvestment Act Roundtable, Denver, Colo.  
*Contact:* Ariel.Cisneros@kc.frb.org
- **May 17:** Investment Connection, Oklahoma City, Okla.  
*Contact:* Steve.Shepelwich@kc.frb.org

### JUNE 2012

- **June 14:** Investment Connection, Omaha, Neb.  
*Contact:* Dell.Gines@kc.frb.org
- **June 20 – 22:** Mountain Plains Housing Conference, Cody, Wyo.  
*Contact:* <http://www.wyo-nahro.org/events/show/5>
- **June 21:** Workforce Development Webinar.  
*Contact:* Steve.Shepelwich@kc.frb.org

### JULY 2012

- **July 18:** Community Leader Roundtable, Omaha, Neb.  
*Contact:* Dell.Gines@kc.frb.org
- **July 27:** Community Connections published online.  
*Contact:* Paul.Wenske@kc.frb.org
- **July 27:** Low- and Moderate-Income Survey released.  
*Contact:* Kelly.Edmiston@kc.frb.org

## ROUNDTABLES CONNECT COMMUNITY LEADERS WITH THE KANSAS CITY FED *(Continued)*

Stewart, who co-champions the urban neighborhood initiative with Terry Dunn, president and CEO of the JE Dunn Construction Group in Kansas City, explained the aim of the initiative to revitalize neighborhoods and improve the health and well-being of residents living in a portion of the city's urban east side that has experienced decline.

Stewart called the initiative an "unprecedented collaborative effort" that includes businesses, religious groups, philanthropic organizations, government entities, nonprofits and neighborhood residents. Implementation is expected to begin in the summer of 2012.

The Kansas City roundtable also included presentations on resources and research available from the Kansas City Fed. Senior Economist Kelly Edmiston demonstrated the Bank's new online data mapping tool, Map Your Community, which allows users to map demographic and economic information about their community, which can be used to track emerging issues and trends, create presentations and prepare grant proposals.

## CREATING PARTNERSHIPS

The Denver Branch of the Kansas City Fed held a roundtable on March 15 that featured presentations by the Colorado Foreclosure Hotline and 14 City and County of Denver agencies that provide services to low- and moderate-income residents.

Representatives of each of the agencies led small group discussions designed to provide overviews of their key products and services, and to discuss opportunities for partnerships and to connect with community resources.

Beth Truby, Neighborhood Development Program Manager for the Office of Economic Development (OED), said she was impressed by the 160 nonprofit leaders in attendance and the interest shown in the work of the OED, whose responsibilities include business development, affordable housing and workforce development.

For more information on Community Development products or for an upcoming roundtable in your area, visit <http://www.kc.frb.org/community/>.

## COMMUNITY CONNECTIONS *Spring 2012*

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