



## Money Smart in Nebraska

In an effort to increase financial literacy for Nebraskans of all ages and income levels, organizations across the state are partnering to offer events this fall.

Money Smart Week is Nov. 10-16. Businesses, banks, schools, the media and others are collaborating to stress the importance of financial literacy and let consumers know help is available.

“Free educational seminars, activities and related materials are available,” says Jennifer Clark, Public Affairs coordinator for the Kansas City Fed’s Omaha Branch, who also directs

financial education efforts for the Tenth District. “Topics range from establishing a budget to buying a home to planning an estate.”

MoneySmartWeek is the first annual effort led by the Nebraska Financial Education

Coalition, of which Clark is the president. The Kansas City Fed’s Omaha Branch led the formation of this coalition that is made up of businesses, financial institutions, nonprofits and government agencies from across the state.

Kansas City Fed President Tom Hoenig is the keynote speaker for the Money Smart Week kickoff. The Fed believes informed consumers are the backbone of a strong economy.

**For the calendar of events and more information, visit [MoneySmartNebraska.org](http://MoneySmartNebraska.org).**

## Gatherings create dialogue in region

The Kansas City Fed hosted its annual Economic Forums this fall in Nebraska, Wyoming and New Mexico to interact with community members and discuss economic issues.

Attendees included bankers, community leaders and members of nonprofit organizations. Forums were held in Grand Island, Norfolk, Scottsbluff/Gering, Lincoln and Omaha, Neb.; Albuquerque, N.M.; and Laramie and Casper, Wyo. Kansas City Fed economists, including President Tom Hoenig, gave presentations. Forums also included informal discussions and question-and-answer sessions.

“The exchange of information is beneficial for all participants,” says Stacey Montague, Public Affairs coordinator at the Kansas City Fed’s Denver office. “Additionally, it is helpful for the Fed to hear directly from members of communities about how they are affected by current economic conditions.”

The Kansas City Fed’s Branches in Denver, Oklahoma City and Omaha organized these events. Forums, which started more than 50 years ago, are held in every region of the Tenth Federal Reserve District at least every two years. The District includes western Missouri, Nebraska, Kansas, Oklahoma, Wyoming, Colorado and northern New Mexico.

“Hosting forums in different locations improves the flow of communication throughout the District,” Montague says. “What’s happening in Cheyenne or Albuquerque is not the same as Scottsbluff, Nebraska.”

**To read the forums speeches, visit [KansasCityFed.org](http://KansasCityFed.org).**

**MONEY  
SMART  
NEBRASKA**

## Kansas City Fed hosts regional housing conferences

The Kansas City Fed and its Denver Branch hosted housing conferences in Kansas City and Denver in September to educate consumers and help homeowners facing default.

These events are the most recent in the Fed's ongoing efforts related to housing issues. Part of the Fed's mission is to spur economic growth through community development, which includes financial education, asset building and entrepreneurship, says Ariel Cisneros, senior community affairs advisor for the Denver Branch. This year, the Kansas City Fed also organized events in Oklahoma City and Omaha, where two Branches are located.

Attendees included educators, lenders, real estate agents, and members of nonprofit and government agencies. Topics included the impact of foreclosures on a community, neighborhood involvement and municipal strategies. The conferences are an opportunity to collaborate with area organizations for solutions to the problems plaguing distressed homeowners and the housing market.

"We are trying to keep people in their homes, or find the best solutions for them," Cisneros says.

The Fed's message to homeowners: Get help as soon as possible.

**For more information on assistance in the Kansas City metro area, visit [KCForeclosureHelp.org](http://KCForeclosureHelp.org), and in Colorado, [ColoradoForeclosureHotline.org](http://ColoradoForeclosureHotline.org).**

## Oklahoma City Branch to co-host conference

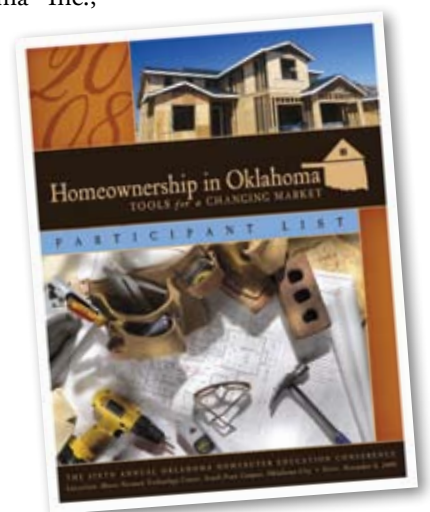
The Kansas City Fed's Oklahoma City Branch will co-host the conference "Homeownership in Oklahoma: Tools for a Changing Market" on Nov. 6.

This event in Oklahoma City is designed for professionals in the housing industry, including housing and banking professionals. The program will present a picture of the state's housing market and options available to assist homeowners, says Steve Shepelwich, senior community affairs advisor at the Oklahoma City Branch.

"These efforts are in line with the Fed's financial literacy efforts for all consumers, who are the backbone of a strong economy," Shepelwich says.

The Kansas City Fed is partnering with the Oklahoma Homebuyer Education Association (OHEA). Organizing sponsors are the Oklahoma Association of Community Action Agencies and the Kansas City Fed. Other sponsors include the Oklahoma Bankers Association, Oklahoma Housing Finance Agency, Oklahoma Association of Realtors, Oklahoma Gas and Electric Company, USDA Rural Development, Rural Enterprises of Oklahoma Inc., First Mortgage Company, Muskogee Housing Authority and Stratos Realty.

**For conference details and to register, visit [KansasCityFed.org/OHEA](http://KansasCityFed.org/OHEA).**



## Kansas City Fed names new officer of Community Affairs

Tammy Edwards recently joined the Kansas City Fed as its assistant vice president and Community Affairs officer.

Edwards' duties include leading the Community Affairs Department, which is responsible for promoting economic development through fair and impartial access to credit as well as focusing events and research on economic issues affecting low- and moderate-income communities. Edwards will direct efforts of Community Affairs staff in each of the Kansas City Fed's Branches in Denver, Oklahoma City and Omaha.

The department's three primary focus areas are: enhancing financial education, supporting the availability of affordable housing in strong neighborhoods, and encouraging entrepreneurship and the development of small businesses. Community Affairs staff work with the Federal Reserve Board of Governors, government entities, financial service providers, community development organizations and others.

Edwards, a native of Kansas City, Mo., has a bachelor of business administration degree and a master's degree in finance from the University of Missouri-Kansas City.

"Community Affairs has a meaningful impact on this region. I am excited to be a part of these significant efforts," Edwards says.

**For more information on Community Affairs, visit [KansasCityFed.org](http://KansasCityFed.org).**



## Bank Anniversaries

The following banks in the Tenth Federal Reserve District are celebrating one, five, 10, 20 or more years as Federal Reserve members in October, November or December.

Bank of Versailles	Versailles	Mo.	89
First State Bank of Newcastle	Newcastle	Wyo.	78
Farmers State Bank	Fort Morgan	Colo.	70
Grant County Bank	Medford	Okla.	68
Stock Exchange Bank	Caldwell	Kan.	68
Fidelity State B&TC	Dodge City	Kan.	65
Bank of Commerce	Wetumka	Okla.	63
First State Bank	Fairfax	Okla.	63
Farmers State Bank	Pine Bluffs	Wyo.	42
Bankers' Bank of the West	Denver	Colo.	28
Citizens State B&TC	Ellsworth	Kan.	28
Farmers State Bank	Phillipsburg	Kan.	10
Bank of Western Oklahoma	Elk City	Okla.	10

T

Compiled By TEN Staff

**COMMENTS/QUESTIONS** are welcome and should be sent to [teneditors@kc.frb.org](mailto:teneditors@kc.frb.org).