

# COMMUNITY *Connections*

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SPRING 2013

FEDERAL RESERVE BANK of KANSAS CITY



### CAO'S NOTE

By *Tammy Edwards*,  
Vice President, Community  
Development

### THE FED CONNECTION: PROMOTING ECONOMIC AND COMMUNITY DEVELOPMENT

I'm often asked why the Federal Reserve Bank of Kansas City focuses on economic and community development.

The mission of the Community Development function of the Kansas City Fed is to support the economic growth objectives of the Federal Reserve Act by promoting community development and fair and equal access to credit. Our job is to serve as a neutral convenor of resources between those who have and those who don't, because we know

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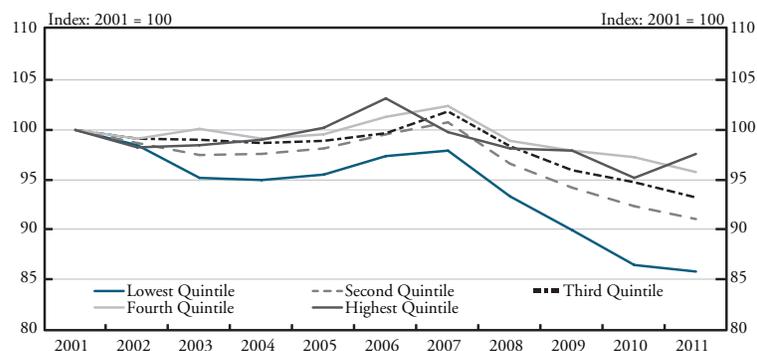
## *Low- and Moderate-Income Community still Suffers in Recovery*

By *Kelly Edmiston*, Senior Economist

While there is a wealth of information available about the performance of the national economy during the recent recession and continuing moderate recovery, there is little, if any, analysis about the economic performance of the low- and moderate-income (LMI) community over the period from late 2007 to the present.

In reality, the LMI community lost substantially more income over this period than did higher income groups (*Chart 1*). had more difficulty finding and securing employment; and faced significant and unique issues in attaining affordable housing, gaining access to credit and covering basic needs.

*Chart 1*  
INFLATION-ADJUSTED FAMILY INCOME, BY QUINTILE



Source: U.S. Census Bureau.

Note: Each observation shows inflation-adjusted family income relative to its 2001 level, in percentage terms. Income for the lowest income quintile in 2011, for example, is 85.8 percent of what it was for that quintile in 2001.

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## CAO's NOTE (Continued)

that all segments of the population, including the less advantaged, benefit from both economic growth and fair and equal access to credit.

In particular, the Kansas City Fed's Community Development department seeks to ensure that the low- and moderate-income (LMI) segment of the population benefits from our work, through programs and initiatives that promote community and economic development. The LMI population, which comprises about 40 percent of the nation's families, may have the most to gain.

This issue of *Community Connections* focuses on key areas in which the Fed supports community and economic development. The Bank's LMI Survey, which tracks the well-being of the LMI population in the Tenth Federal Reserve District, is highlighted.

Also featured are articles about community development initiatives in the areas of workforce development and in assisting non-profits to better understand the Community Reinvestment Act to enhance their relationships with financial institutions.

Please refer to the list of frequently asked questions on page 4 to learn more about how the Kansas City Fed supports economic and community development through programs, research and resources. We welcome additional questions.

Our first readership survey is on page 3. Please take a moment to share your thoughts so we can continue to improve *Community Connections*.

Contact me at [tammy.edwards@kc.frb.org](mailto:tammy.edwards@kc.frb.org) with your comments or suggestions. Visit our website, [www.kansascityfed.org](http://www.kansascityfed.org); follow us on Twitter, [@KansasCityFed](https://twitter.com/KansasCityFed); and follow us on Pinterest, [pinterest.com/kansascityfed](http://pinterest.com/kansascityfed).

## LOW- AND MODERATE-INCOME COMMUNITY STILL SUFFERS IN RECOVERY (Continued)

Using data from the Federal Reserve Bank of Kansas City's LMI Survey, similar data from other Reserve Banks and external data, the Kansas City Fed recently published an article in the Federal Reserve Bank of Kansas City's Economic Review (First Quarter, 2013) that compares and contrasts the economic performance of the LMI community with that of higher income groups and examines the LMI community's unique economic issues in significant detail.

The Economic Review article serves a dual purpose. Its primary purpose is to evaluate the economic performance of the LMI community. A secondary purpose is to validate the Kansas City Fed's LMI Survey, and those of other Reserve Banks that followed the Kansas City Fed's pioneering survey effort. The results suggest that the LMI Survey provides an accurate assessment of the economic and financial status of the LMI community in the Tenth District.

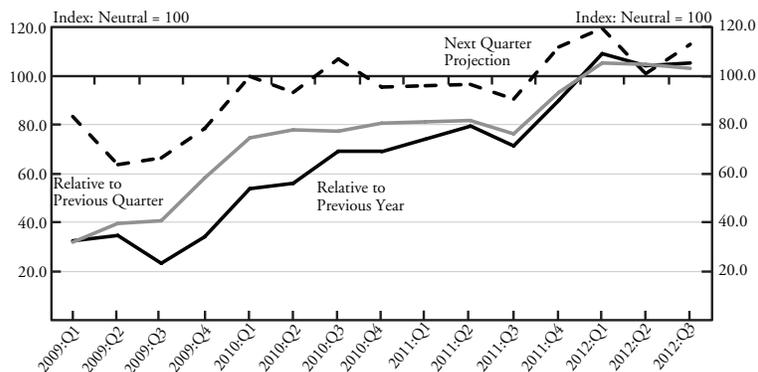
Key findings of the Kansas City Fed's research pertaining to jobs, housing, credit and other basic needs follows:

### ACCESS TO JOBS

Job availability was especially weak for LMI workers over the course of the recession. The LMI Job Availability Index, which is computed from survey data, showed the LMI labor market continued to deteriorate well into the recovery. LMI job availability did not begin to improve until early 2012. By comparison, job growth for the nation as a whole began to improve much earlier (*Chart 2*).

Chart 2

### KANSAS CITY FED LMI JOB AVAILABILITY INDEX



Source: Federal Reserve Bank of Kansas City, *LMI Survey*, various issues.

Note: The first quarter 2011 report was not released due to a lack of sufficient survey responses. The number in this chart for that quarter are trend averages.

The Review article examines this pattern in relative job growth and raises a number of issues that have made securing and retaining employment relatively more difficult for LMI workers. Among these issues are a move by relatively higher-skilled workers into low-skilled jobs traditionally held by LMI workers, criminal histories, failed drug tests, lack of transportation, child care constraints, assimilation of immigrant populations and residential dislocation.

*Continued on next page*

## LOW- AND MODERATE-INCOME COMMUNITY STILL SUFFERS IN RECOVERY *(Continued)*

A significant lack of skills, including basic job readiness, also has prevented many LMI workers from securing and retaining employment. This community also has experienced substantially greater job turnover than have workers in higher income groups.

### ACCESS TO HOUSING

While survey respondents generally have reported a lack of affordable housing to support the many LMI families in need, the LMI Affordable Housing Index was fairly stable during the recession and recovery – hovering near neutral. This occurred despite foreclosures and higher demand for rental housing, which pushed up rents and reduced vacancies. The Review article finds that much of that stability has resulted from the efforts of government, nonprofit and for-profit enterprises to expand the stock of affordable housing to absorb additional demand, as well as a historically high propensity of families to “double up” in housing.

Other issues, however, have made securing housing especially difficult for LMI consumers. Among these are higher standards for tenants, such as income, credit history and criminal history.

### ACCESS TO CREDIT

Many LMI families and individuals lack access to traditional forms of credit, such as bank loans and credit cards. LMI Survey respondents said the LMI population has had even greater difficulty accessing credit as credit standards have tightened considerably since the financial crisis.

The LMI Survey's Access to Credit Index has shown marked deterioration throughout the recovery. Unemployment, stagnant wages and poor credit histories are largely to blame. As a result, LMI consumers have turned in increasing numbers to alternative financial institutions, such as payday lenders.

### ACCESS TO BASIC NEEDS

The demand for basic needs has been the worst-performing measure of LMI economic status during the recovery. Most likely, this largely is explained by the exhaustion of financial resources by the long-term unemployed.

Many survey respondents said that formerly middle class individuals have taken advantage of social services for the first time in their lives. Also important has been the failure of incomes to keep up with rising prices for necessities, such as food and fuel, which are a disproportionately large share of LMI family budgets.

In summary, the LMI community faced significant struggles, many of which were unique to that population, during the recession and into the recovery. The Review article explains these struggles in detail and describes many contributing factors. The article also suggests what likely will be required to turn the LMI economy around and onto a sustainable path.

Relief for the LMI population, as for the rest of the nation, largely will depend on significant growth in economic activity and employment. From a policy perspective, programs to further develop the workforce will be important, as will efforts to raise financial literacy, increasing the availability of affordable housing and offering programs designed to provide LMI consumers with access to credit at reasonable rates.

*(The full paper is available at <http://www.kc.frb.org/publicat/econrev/pdf/13q1Edmiston.pdf>)*

## Community Connections Readership Survey

**THANK YOU** for reading *Community Connections*.

To continue to serve your interests – including informational and technological preferences – please take a few moments to participate in an online survey. Results will be reported as statistical totals only, and neither you nor your organization will be identified.

To participate in the survey, please visit: <http://connections.kcfed.org/>

Thank You!

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# Frequently Asked Questions

*Below are answers to some of the most frequently asked questions about the Fed's role in community and economic development. If you have additional questions about the Community Development department's outreach across the Tenth District, visit: [www.kansascityfed.org/community](http://www.kansascityfed.org/community).*

## *What is the Fed's role in community and economic development?*

As a neutral convener, the Kansas City Fed brings together multiple parties to foster collaborative approaches to community and economic development. The Bank also develops resources to assist organizations more effectively serve their communities. In addition, the Bank provides timely research on local, regional and national economic conditions to assist leaders and policy makers structure programs and initiatives that benefit communities, including low- and moderate-income populations.

## *How does the Kansas City Fed support community and economic development?*

The Kansas City Fed's Community Development department has five core focus areas: Community Development Investments, which helps lenders identify community reinvestment opportunities; Neighborhood Stabilization, which supports promising approaches to sustainable neighborhoods; Workforce Development, which promotes model strategies to develop a skilled workforce; Small Business Development, which nurtures a community-based approach to the growth of existing and developing businesses; and Research, which provides data and analysis on key indicators of economic performance, and undertakes projects that inform the department's efforts and those of the communities we serve.

## *How does the Fed learn about community and economic development issues?*

The Kansas City Fed learns about community and economic development issues in three primary ways. The Bank's economists research topics ranging from monetary policy at the national level to foreclosure rates at the community level. The Bank also benefits from the insights of board and advisory council members – comprised of business and community leaders from across the Tenth District. The Bank further learns about emerging issues from direct engagement with stakeholders.

## *How is economic and community development information collected?*

The Bank's Community Development department collects information in a number of ways. Whenever possible, we collect hard data on outcomes that result from our efforts to broker relationships between those who seek to lend and those who seek funds for development. We also produce a quarterly survey of community development practitioners throughout the Tenth District. Finally, we receive feedback from direct communication with stakeholders and community development colleagues.

## *How does the Fed work with nonprofit organizations and other agencies?*

As the nation's central bank, the Federal Reserve has the reputation and national influence to engage lenders, community organizations, and city and state leaders around significant community issues, especially those involving the financial well-being of the nation's most vulnerable citizens. The Kansas City Fed's Community Development department utilizes its research, resources and relationships to explore community and economic development issues, and then works with stakeholders to develop solutions.

## *Can the Fed give money to community development initiatives?*

No, the Federal Reserve does not have funds to grant, invest or loan to community development initiatives or organizations. The Federal Reserve uses its research and convening power to share informational resources on community and economic development opportunities and best practices in the field.

## *How can I get updates on Kansas City Fed programs and publications?*

You can sign up to receive E-mail Alerts of upcoming events, publications, research and speeches by going to: <http://www.kansascityfed.org/ealert>.

# *National Mortgage Settlement Monitor Addresses Kansas City Fed Forum* By Paul Wenske, Senior Community Development Advisor

The key goal of the National Mortgage Settlement is to create a loan servicing system that is “efficient, fair and humane” to borrowers, Joseph A. Smith Jr., national monitor of the settlement, told 75 participants at a forum on March 6 sponsored by the Kansas City Fed.

The forum was hosted in partnership with the U.S. Department of Housing and Urban Development and included presentations by the offices of attorneys general for Kansas and Missouri.

Smith said the mortgage crisis and resulting litigation over the improper handling of foreclosure documents showed a need to set new and higher standards for the mortgage servicing industry

The settlement with 49 state attorneys general requires the five largest loan servicers to provide \$25 billion to consumers and communities in the form of direct payments and other relief, including loan principal forgiveness, refinancing and blight reduction.

Smith acknowledged some community advocates say the settlement gives lenders too much discretion – allowing them, for example, to modify a second lien but still foreclose on a larger first lien. As a result, a distressed borrower still loses his or her home.

Even so, Smith said lenders have made “important progress on consumer relief” in the last year. He noted that new standards under the settlement require lenders to be more responsive to borrowers.

The settlement was announced in February 2012. Smith said he will monitor the lenders’ progress over the next two years.

Assistant Missouri Attorney General Ryan Asbridge and Assistant Kansas Attorney Meghan Stoppel said their offices are meeting with loan servicers and actively will investigate valid complaints filed by consumers who feel they have been treated unfairly.

Smith told forum participants that the “quality of our work will rise and fall on information from the real world. My office has set up multiple channels so we can hear from you.”

For more information on the settlement, visit: <https://www.mortgageoversight.com/>.

## *Regulators Address Community Development Issues*

The Federal Reserve Board, the Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency have proposed revising the “Interagency Questions and Answers Regarding Community Reinvestment.”

The Questions and Answers document provides additional guidance to financial institutions and the public on the agencies’ Community Reinvestment Act (CRA) regulations. Comments are due by May 17.

The proposed revisions address community development issues. Among other things, the revisions would:

- Clarify how the agencies consider community development activities that benefit a broader statewide or regional area that includes an institution’s assessment area.
- Provide guidance related to CRA consideration of, and documentation associated with, investments in nationwide funds.
- Clarify the consideration of certain community development services.
- Address the treatment of qualified investments to organizations that use only a portion of the investment to support a community development purpose.
- Clarify that community development lending should be evaluated in such a way that it may have a positive, neutral, or negative impact on the large institution lending test rating.

For more information including a link to the press release, visit <http://www.ffiec.gov/cra>.

# *Kansas City Fed Research and Forums Address Workforce Development*

*By Steven Shepelwich, Senior Community Development Advisor*

Employment remains a central focus of economic development discussions in the aftermath of the recent recession.

While unemployment figures are slowly decreasing, they are expected to remain above normal levels for an extended time. In addition, the number of long-term unemployed, including workers that have dropped out of the labor market, is at an elevated level.

The Kansas City Fed has partnered with other Federal Reserve Banks and local organizations to address these ongoing workforce issues.

In March, the Kansas City and Atlanta Feds, and the Federal Reserve Board of Governors, presented information on recent research and promising strategies in workforce development at the National Association of Workforce Boards' Annual Forum in Washington, D.C.

The Federal Reserve presented findings from more than 30 roundtables and forums across the country that showed an increase in challenges resulting from a fragmented workforce system, with diverse actors and goals, and a need for more community-based strategies.

Findings also showed the value of focusing on particular needs within employment sectors, such as the need for structured "career ladders" designed to guide workers from basic- to higher-level skills. In the health-care sector, nursing is a good example of a career that makes use of a "career ladder" to maximize both career advancement and income over time.

Further, the research underscored the need for collaboration between workforce development stakeholders, especially educators and employers, to assist four-year and community colleges develop flexible programs,



mentorships and internships that teach students the current technologies they need to get the better paying, high-skilled jobs.

A full report of the findings, "A Perspective from Main Street: Long-Term Unemployment and Workforce," is available at: [http://www.federalreserve.gov/community-dev/pdfs/Workforce\\_errata\\_final2.pdf](http://www.federalreserve.gov/community-dev/pdfs/Workforce_errata_final2.pdf).

In addition, the Kansas City and Atlanta Feds presented research on the role self-employment plays in rebuilding local economies, and the benefits of training programs and funding resources that create opportunities for dislocated workers to start their own small businesses.

The Kansas City Fed continues to build on research to address workforce development issues across the Tenth District.

On June 12, the Kansas City Fed will partner with the Oklahoma Association of Community Colleges and the Oklahoma State Regents for Higher Education to host a

statewide forum in Oklahoma City on strategies to increase partnerships with employers.

The forum, The Future of Workforce Development: Building Education and Industry Partnerships, is the first in a series of forums that are being planned across the Tenth District.

## **MORE RESOURCES:**

Information about the National Association of Workforce Boards and presentations from its Annual Forum are available at: [www.nawb.org/forum](http://www.nawb.org/forum).

Information about Kansas City Fed workforce development activities is available at: <http://www.kansascityfed.org/community/workforce/index.cfm>.

## Q&A: John Santner

John Santner is Midwest Region Director in Kansas City for NeighborWorks America. He joined NeighborWorks America in 1998 as a management consultant and was appointed Midwest Region Director in 2011. He also oversees the North Central District of the Midwest Region, which comprises 50 network affiliates across 13 states.

Mr. Santner is a graduate of the U.S. Air Force Academy and holds Masters Degrees in business administration and divinity. He was a pastor in Kansas City for eight years before subsequently going to work for a community development corporation focusing on single and multi-family housing.

Mr. Santner is a member of the Community Development Advisory Council for the Federal Reserve Bank of Kansas City. *Community Connections* periodically features CDAC members and regional leaders committed to community and economic development. An edited interview with Mr. Santner follows.



*John Santner  
Midwest Region Director  
NeighborWorks America  
4435 Main Street, Suite 700  
Kansas City, MO 64111*

### WHAT IS THE MISSION OF NEIGHBORWORKS AMERICA?

NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities. We advance comprehensive community development and resident engagement strategies through a network of more than 240 independent, community-based nonprofit organizations serving more than 4,500 communities nationwide. More than one-third of these organizations serve rural communities.

### WHAT DIFFERENCES EXIST ACROSS THE BROAD GEOGRAPHY THAT YOU SERVE?

The Midwest Region of NeighborWorks America includes 13 states that cover an area from the Dakotas to Ohio to Oklahoma, so it is a large and varied part of the country. Among the biggest differences we see are the challenges of meeting affordable housing needs in urban areas versus rural markets, and in areas with declining populations versus those with rapidly growing populations.

### HOW HAS NEIGHBORWORKS DEALT WITH THE CHANGING ECONOMY?

Since it was chartered by Congress in 1978, NeighborWorks America has remained focused on its mission while responding to changing

economic conditions. For example, as a result of the housing downturn and recession, NeighborWorks America received additional funds in support of foreclosure mitigation. We have worked with many members of the NeighborWorks Network to develop targeted programs that help homeowners avoid foreclosure in addition to our ongoing homebuyer education programs that significantly reduce the default rate for new homeowners.

### WHAT IS THE BIGGEST CHALLENGE TO HOME OWNERSHIP?

One of the biggest challenges to the dream of home ownership is financial capability, which, in turn, is dependent upon employment. Many of the programs offered by NeighborWorks Network organizations are focused on homebuyer education. These programs help potential homebuyers develop a comprehensive understanding of the financial requirements of home ownership and the steps they can take to improve their personal finances, as well as how to meet the ongoing obligations of maintenance and upkeep.

### IS ANYONE GETTING IT “RIGHT” WHEN IT COMES TO AFFORDABLE HOUSING?

Given the variety of markets that members of the NeighborWorks Network serve and the varying economic conditions they must deal with, what is “right” is really market specific. I think that all of the NeighborWorks Network organizations do a tremendous job of leveraging the support they receive from NeighborWorks and partnering with other local organizations to develop innovative strategies that meet the needs of their communities. Success is always local and distinct.

# Community Reinvestment ACT 101 for Nonprofits

By Ariel Cisneros, Senior Community Development Advisor

Bankers lend, invest and provide services to worthy nonprofit community development organizations.

Yet, some nonprofit organizations may be missing opportunities to work effectively with financial institutions in their market areas because they lack a full understanding of the Community Reinvestment Act (CRA) and how it encourages lenders to reinvest back into their communities.

In response, the Kansas City Fed has developed a program designed to enhance nonprofits' understanding of the CRA and to share best practices for working effectively to build relationships with financial institutions.

The program, "Understanding the CRA and its Benefits to My Organization," explains how financial institutions approach community development initiatives.

In addition to place-based training, the Federal Reserve is developing additional online training modules as part of a series of webinars to assist nonprofit organizations in maximizing their relationship with financial institutions.

Webinars will begin in late 2013. Nonprofits can learn more on the requirements of the CRA at: <http://www.ffiec.gov/cra/default.htm>.

## MEETING CREDIT NEEDS

Congress passed the CRA in 1977 to encourage banks and thrifts to help meet the credit needs in the communities, or assessment areas, where they do business, including assisting low- and moderate-income (LMI) neighborhoods.

To meet this goal, financial institutions typically look for lending, investment and service opportunities, consistent with safe and sound practices.

These opportunities may include lending to small businesses and farms to promote economic development and employment; investing in affordable housing to promote neighborhood stabilization; and supporting community programs through volunteer service or serving on boards of nonprofits, such as health care facilities, homeless shelters and housing organizations. For a more thorough review of the regulation's provisions, visit the FFIEC site referenced above.

Lenders throughout the Tenth District have participated in

forums to assist nonprofits to better understand the CRA and promote effective relationships with financial institutions.

Lesli Wright, senior vice president for risk management, with Hilltop National Bank in Casper, Wyo., for example, shared her expertise with nonprofits on a panel at a Wyoming conference that focused on understanding the CRA.

Wright believes nonprofits tend to focus on asking financial institutions for grants and donations while other CRA opportunities may be just as, or more, fruitful, such as community service projects. A local lender might also be a good resource for occasional volunteer labor or to assist with fundraising for a charity.

Lenders also say nonprofits shouldn't be afraid to approach a bank president or CRA officer about recommending a candidate for a nonprofit board or committee position, especially a position that requires financial expertise.

Many bank employees have a great understanding of financial statements and can be a big help to nonprofits.

Wright knows personally that mutual benefits can result when bank officials serve on nonprofit boards. About a year ago, she joined the board of a local nonprofit with a mission to provide affordable housing. She currently serves as board treasurer and leads the board's finance committee.

"This arrangement has worked out well for both of us," Wright said. She was able to obtain CRA-qualified service hours and the nonprofit benefitted from her financial experience.

Recently Wright's bank approved a loan to the nonprofit to build affordable housing units. "This was a win-win situation," Wright said.

## BANKING RELATIONSHIPS

When seeking banking relationships, nonprofits should cultivate a relationship with a financial institution of choice, lenders say.

*Continued on next page*

## UPCOMING EVENTS

### MAY 2013

- **May 14:** Community Reinvestment Act Roundtable, Omaha, Neb.

*Contact:* Dell.Gines@kc.frb.org

- **May 17:** Affordable Housing Roundtable, Omaha, Neb.

*Contact:* Dell.Gines@kc.frb.org or Paul.Wenske@kc.frb.org

### JUNE 2013

- **June 4-7:** National Economic Gardening Conference, Kansas City, Mo.

*Contact:* <http://conference.national-centereg.org>

- **June 5-6:** Opportunity Finance Network Training, Denver, Colo.

*Contact:* Ariel.Cisneros@kc.frb.org

- **June 13:** Lender Summit, Denver, Colo.

*Contact:* Ariel.Cisneros@kc.frb.org

- **June 20:** Assisting Distressed Homeowners, Denver, Colo.

*Contact:* Ariel.Cisneros@kc.frb.org

- **June 20:** Community Reinvestment Act Roundtable, Kansas City, Mo.

*Contact:* Paul.Wenske@kc.frb.org

- **June 26:** Investment Connections, Omaha, Neb.

*Contact:* Dell.Gines@kc.frb.org

- **June 27:** Investment Connections, Tulsa, Okla.

*Contact:* Steve.Shepelwich@kc.frb.org

## COMMUNITY REINVESTMENT ACT 101 FOR NONPROFITS *(Continued)*

Having a bank partner that understands an organization is a smart business decision. Keeping that lender updated on the condition of their organization, even if it's not currently in the market for a loan, builds rapport and ensures the lender can make timely decisions in the event a loan is sought.

Cultivating good relationships with a lender can also include updating that lender with annual financial statements and periodic status reports.

Lenders say that it is important for nonprofits to understand that different financial institutions have different approaches to assuming risk. Being turned down for a loan may not mean an organization is not credit worthy. Instead, that particular lender may have a conservative approach to providing credit.

Pat Nie, a community development officer with Wells Fargo Bank in Albuquerque, N.M., said nonprofits should approach CRA as an opportunity to develop relationships that benefit the community, rather than just a way for a bank to meet its CRA obligations.

She said lenders are first and foremost concerned with making safe and sound loans. So nonprofits should be conversant with the risks involved when they approach a lender, or know of ways to mitigate risks. For instance, nonprofits may know of public or private resources that can be leveraged for a project.

Nie said it is also important for CRA officers to be knowledgeable about the various nonprofits in their communities. She said reaching out to nonprofits provides opportunities to collaborate on programs and services.

Wright and Nie agree that gaining a better understanding of CRA will help nonprofits be better prepared when approaching lenders for assistance, resulting in more effective relationships that will best serve their constituents.

For more information about CRA workshops in the Tenth District, contact Ariel Cisneros at [ariel.cisneros@kc.frb.org](mailto:ariel.cisneros@kc.frb.org).

## COMMUNITY CONNECTIONS *Spring 2013*

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