

Housing and Credit Counseling, Inc.

2012

*Annual Report*

*40 Years*

A NONPROFIT COMMUNITY SERVICE AGENCY

1972-2012

# A Message from our President/CEO



The year 2012 was a year of challenges and great rewards for HCCI. Our greatest challenges involved counseling families and individuals who are struggling to stay afloat as the economy is slow to recover from the recession. HCCI's certified counselors are keeping people in their homes as they counsel homeowners behind on their mortgages and families unable to pay rent as they cope with reduced work hours or unemployment and increasing costs for fuel, groceries and healthcare. Our client's personal economic challenges are outlined in the statistical data in this report and reflect a troubling nationwide trend of more families slipping from their once middle class standing into the ranks of the working poor. It may be surprising to some readers to know that medical debt is a contributing factor in 70% of the households HCCI counsels. But it will also be encouraging to note that 62% of clients counseled by HCCI for consumer credit issues have

been able to reduce their overall debt after they received counseling with HCCI and established a plan of action to meet their financial goals.

The year 2012 was a year to celebrate. Significant accomplishments in this report include:

- January – HCCI was selected to serve as the Lead Agency for the HOPE Financial Stability Program launched in partnership with Kansas Legal Services and the United Way of Greater Topeka.
- April – Spring marked the celebration of our 400<sup>th</sup> TOTO Homebuyer. TOTO is an award winning low-income, first-time homebuyer program. HCCI partners with the City of Topeka and Capitol Federal to implement TOTO.
- June – HCCI was also selected as the Lead Agency for the JOBS Financial Stability Program launched in partnership with Topeka Workforce Center, Heartland Works, YWCA and the United Way of Greater Topeka.
- October – HCCI and clients, Francine and Jim Bostick, were selected as “National Debt Management Clients of the Year” and “National Debt Management Counseling Agency” of the year.

I think you will enjoy reading about this remarkable couple. The Bostick's story is one of amazing commitment to repay debts they compiled over a period of several years. They are but one example of the many families HCCI is currently counseling through Debt Management Plans to repay creditors.

I want to especially thank the HCCI Board of Directors and our Advisory Council Members for their dedicated leadership in 2012. HCCI is fortunate to have the combined expertise of community leaders, educators, community volunteers and past clients. Together we thank our many financial contributors for their commitment to support the extensive work HCCI does to counsel and provide financial literacy education for over 10,000 people annually in the communities we serve. A list of our many sponsors and grant sources is included in this report. HCCI sincerely appreciates the extensive base of contributors that have helped HCCI grow over the past 40 years to a strong nonprofit that continues to evolve following a carefully designed strategic plan to meet the changing needs of the people we serve.

As HCCI begins its 41<sup>st</sup> year of service, we are launching a media campaign in 2013 to actively encourage people struggling with debt and housing issues to seek counseling early. With counseling from HCCI, these individuals can avoid predatory lending practices. They can balance their financial obligations, improve their credit scores, and regain hope to get back on track to meet their financial and housing goals. Taking the first step is always a very difficult thing to do and HCCI is glad to give a “hand up” as a trusted, local resource for the people who want to become financially stable to position themselves for a brighter future.

*Robert L. Maskey*

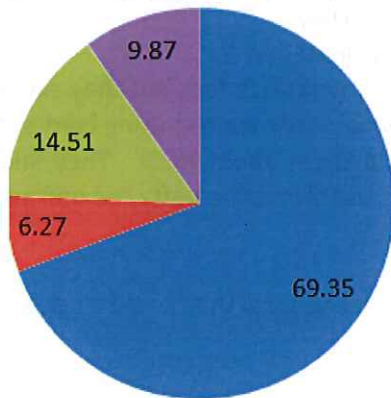
# Who We Are

**Mission Statement: HCCI counsels and educates all people to achieve their personal housing and financial goals.**

Housing and Credit Counseling, Inc. (HCCI) is a nonprofit that began as a grass-roots community service organization in 1972 to advocate for the rights of low-income tenants in rental property. HCCI has grown into a one million dollar HUD approved counseling and financial literacy education agency serving 22 counties in Northeast Kansas with offices in Topeka, Lawrence and Manhattan. HCCI is a financially strong agency as a result of continuous and successful fundraising efforts to secure funding through grants, contributions, program underwriting, client fees, and events.

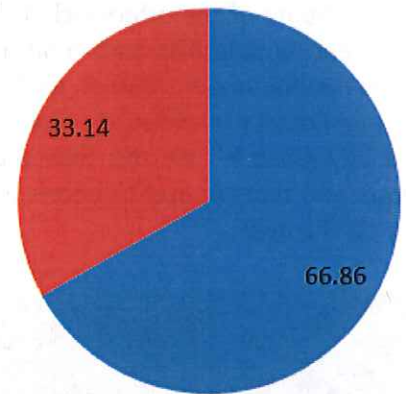
## Core Programs

- ❖ **CONSUMER CREDIT** – HCCI counsels and educates people about budgeting, debt repayment, credit building, bankruptcy, mortgage and rent delinquency, reverse mortgages for seniors, and student loan repayment and rehabilitation options.
- ❖ **HOMEBUYER** – HCCI counsels and educates people who are hoping to realize the “American Dream” by buying their first home.
- ❖ **RENTAL HOUSING** – HCCI counsels and educates renters and landlords who are dealing with immediate issues related to rental housing.
- ❖ **Education** – Classes addressing finances, rental issues, student loan repayment, home ownership and credit building are provided for adults and young adults in workplaces, schools and community settings.



## INCOME

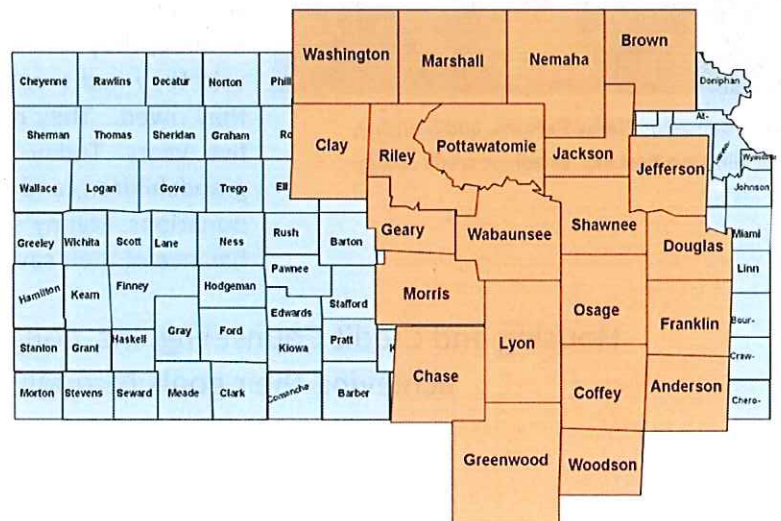
- Grants – 69.35%
- Contributions & Fundraising – 6.27%
- Fees & Program Revenue – 14.51%
- Creditor Contributions – 9.87%



## EXPENSES

- Salaries & Fringe: 66.86%
- Operations – 33.14%

## Counseling Service Area



**CLIENT TESTIMONIAL** - “We came to HCCI ready to file bankruptcy because we just couldn’t get ahead. At our first meeting our counselor pointed out that we were spending over \$600 a month that we could not immediately identify.

The truth is that cost was for fast food because we were too exhausted to prepare meals. I am now a stay-at-home mom working only on Saturdays when my husband is off. We’re saving child care and meal costs and we took in a student as a boarder who is helping with the kids. HCCI helped us contact our creditors. The budget we made with HCCI shows a better picture for us in 18 months if we stay on track.”

# Awards

## Kansas Couple Receives 2012 National Client of the Year Award Working Through Housing and Credit Counseling, Inc.

### *Their Story...*

After years of worry and on the brink of losing their home, their car and their dignity, the Bosticks came to HCCI for counseling in 2006. HCCI totaled their debt—a whopping \$118,000 owed to 13 credit card companies. Jim and Francine want you to know how HCCI helped them.

### **How does this happen?**

They are good people who have worked hard all their lives, paid their bills on time but never really used a budget and saved for the things they wanted.

Francine and Jim both worked full time as Supervisors at Kansas State University. They worked hard and wanted to enjoy life, travel, buy things for their kids and their home. Credit cards were easy to get. Offers came weekly. Some of the offers included checks to “spend as you like.” They did. Francine paid bills each month being careful to always send at least the minimum amount due on each of the credit cards so they could avoid late fees but they simply couldn’t get ahead. Jim and Francine realized they had reached the end of their rope when they started using credit cards to pay utility bills and buy groceries. By this time the kids were grown. Friends told them about HCCI. They knew about out-of-state companies that counsel by phone, set up debt management plans, but skim off a hefty fee upfront, leaving very little to pay off the debt.



From left to right, Francine Bostick, with family and Bob Mackey, HCCI CEO.

They wanted someone local they could trust, so they came to HCCI.

### *Today...*

Jim and Franny are debt free and they have an excellent credit score. And because of this amazing story the National Foundation for Credit Counseling selected the Bosticks as National Clients of the Year for 2012.

*Hard work and dedication.* When the Bosticks met with their HCCI counselor in 2006, they said the last thing they wanted to do was file bankruptcy. They said they had created the debt and they felt that they wanted to pay what they owed. They made payments of \$2,500 a month, or \$30,000 a year, for five years. Today the Bosticks are debt free, saving to travel with their grandchildren, and giving back to their church and community through local donations. Franny’s new favorite pastime is going online to check the growing balance of their saving and checking accounts.



HCCI Counselor, Chelsy Parsons, and Francine, reviewing the Bosticks’ excellent credit score.

Housing and Credit Counseling, Inc. congratulates Jim and Francine Bostick for achieving their goals through their continued hard work.

To see a video story please go to [www.hcci-ks.org](http://www.hcci-ks.org).

# Consumer Credit Counseling

Total Counseled	3,549
Inquiries/Referral to Other Agencies	893

## Outcomes

- *Paid down debt* 62%  
Family reduced overall debt within 6 months of counseling
- *Built assets* 33%  
Family was able to save in addition to paying debt
- *pro-active steps taken* 30%  
Family was able to take active measures to achieve financial stability.

Active measures can include increasing income, eliminating an expense, downsizing housing costs.

## Demographics

- *Average Age* 44
- *Average Household Income* \$29,539
- *Average number of creditors* 7
- *Average amount of unsecured debt* \$23,500

## Reasons for Counseling

- *Unemployment* 9%
- *Divorce or Domestic Conflict* 9%
- *Medical or Disability* 23%
- *Reduced Work Hours* 25%
- *Overspending* 34%



328 Active Debt Management Plan Clients  
66 New Debt Management Plans  
\$2,161,170 Returned by HCCI to Creditors

## Observation of Trends

It is commendable that 62% of clients counseled were able to reduce their overall debt by applying flexible income to paying down debt. They accomplished this goal by carefully following a budget – many for the first time in their lives. Every client counseled by HCCI walks away with a personalized, itemized budget they have developed with their counselor based on their actual income and expenses. This budgeting process is enlightening and empowering for clients who have only a vague concept of their monthly and non-monthly expenses.

It is remarkable that 33% of families counseled have started saving given the increasing costs of living and the extremely difficult financial challenges for many of HCCI's low and moderate income clients. As these families learn and use good budgeting skills they also serve as good role models for their children. Generational attitudes are shaped when families pass the good financial skills they have mastered along to future generations.

## Fees

Consumer Credit Clients are charged a one-time nominal fee of \$45 for up to six months for the same issue. The fee, which is a small portion of the overall cost of counseling, encourages active engagement. No one is ever turned away if they cannot pay this one-time fee. Grants, program underwriting and donations help HCCI cover the full costs of counseling.

# Homebuyer Counseling



Total counseled 174

Short-Term Counsels & Referrals 458

## Outcomes

- Purchased housing in 2012 17
- Mortgage Eligible Long Term 67%
- Mortgage Eligible within 180 days 33%

## Demographics

- Average age 30
- Average household income \$21,424
- Average number of persons in the household 2
- Single 45%
- Married 33%
- Divorced 22%
- First-time buyer 100%

## Observation of Trends

Owning a home of one's own is still a strong goal for young families and for single individuals too as the data shows. Mortgage lenders offered exceptionally low interest rates in 2012 and buyers with credit scores in the 720 to 750 range instantly qualify for these low scores.

## Three primary factors kept people from qualifying to purchase homes in 2012

1. Credit scores: lenders prefer scores at the 650 to 700 range and higher. The majority of persons counseled were near the 570 range. HCCI provides counseling to help prospective homebuyers increase their credit score.
2. Debt to income ratio: many counseled had student loan debt of \$40,000 and more. While incomes and credit scores were satisfactory, their high debt (due to student loans) to income ratio was a roadblock.
3. Employment status: lenders prefer a minimum of two-years in the borrower's current work position. Some persons counseled who found new jobs after being unemployed had not been with their current employer long enough to qualify for a loan.

Fees: Clients are not charged fees for the Homebuyer Program.

**CLIENT TESTIMONIAL** - "We came to HCCI in 2010 – as part of our New Year's Resolution to buy a house. After working with Chris for two years we were able to improve our credit score and save enough for a down payment on our first home. We got a great home in a neighborhood we love and at a really low interest rate. In the Homebuyer Class we learned what questions to ask when choosing a real estate agent and we got great tips about what to watch for when we started looking at homes on the market. Our kids are eight and six now and they each have a room of their own and the dog finally has a yard. Thank you, HCCI, for helping us make our dream home come true."

HCCI's Homebuyer Education Program is sponsored by



**Capitol  
Federal**®

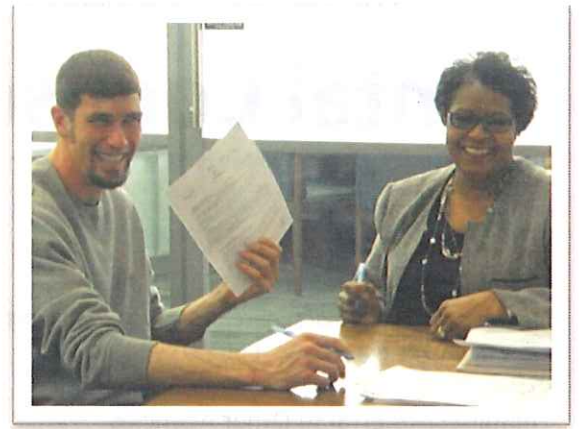
*True Blue® for over 115 years*



# TOTO

a collaboration among:

- Housing and Credit Counseling, Inc.
- Capitol Federal
- City of Topeka Neighborhood and Housing Development Department
- FHLBank of Topeka
- Capital City Bank
- CoreFirst Bank & Trust



Austin with Paulean Carter, Loan Officer, Capitol Federal – closing TOTO Home #400.

## ***TOTO - Topeka Opportunity To Own Program***

***The Kansas Housing Resource Corporation gave HCCI and the City of Topeka the coveted Ad Astra Award to recognize the outstanding partnership of the TOTO Program.***

Homeownership is the American Dream for most people. Owning your own home is a sign of financial stability and pride in your community. Getting the most for our housing dollars requires good budgeting skills, extensive research about the housing market, instinctive knowledge about your personal life style, and professional help.

Since 1992, HCCI and the City of Topeka have helped 400 families and individuals buy their first TOTO home. TOTO is a very successful collaborative effort between Housing and Credit Counseling, Inc., as the lead nonprofit agency, the City of Topeka Neighborhood Development Department, and local financial institutions.

The maximum purchase price of a TOTO home is \$65,000. Eligible participants may receive up to \$20,000 subsidy and up to \$30,000 subsidy if they purchase within one of the four Opportunity Areas. All TOTO homebuyers personally make a \$500 down payment. TOTO loans are available through the partnership HCCI has with three local banks: Capitol Federal, Capital City Bank, CoreFirst Bank and Trust. Loans are for 30 years at current fixed rate interest.

The TOTO program is currently operating on a generous multi-year grant from the FHLBank of Topeka of \$145,261 that serves as “pass through” funds to help TOTO homebuyers with their loan closing costs. The program also receives generous grants of about \$88,000 annually from the City of Topeka Housing and Neighborhood Development Department to provide counseling, education and manage the program.



*True Blue® for over 115 years*



# Rental Counseling

Total Counseled 1,206

- Tenants 78%
- Landlords 12%
- Others 10%

(Others include social service providers, family members, and law and code enforcement officers.)

Inquiries/Referral to Other Agencies 1,015  
Printed Publications Distributed 536

## Outcomes

In follow-up surveys (after counseling):

- 100% of persons counseled reported they understood their rights and responsibilities after talking to an HCCI counselor, and
- 82% reported they were able to take potential action steps outlined for them by HCCI.



## Demographics

- Average Age 36
- Average Household Income \$24,850
- Average rent paid per month \$480
- Household with one or more disabilities 28%

## Reasons for Counseling

- Small Claims Court procedure questions 20%
- Maintenance issues 17%
- Rent delinquency / Security Deposits 8%
- Lease questions /Contract Disputes 49%
- Fair Housing/ Other 6%

## Observation of Trends

The majority of renters seeking counseling are living in low to moderately priced rental units. They cannot afford to pay an attorney when things go wrong. Many do not have a written lease agreement from their landlord. They are reluctant to relocate due to the cost of deposits for utilities and a deposit for a new rental unit. The majority of landlords seeking counseling are unsure of their rights and responsibilities regarding occupancy standards and eviction processes. They often are requesting clarification of their rights and sample forms.

HCCI is the only nonprofit providing this specialized counseling at no cost to both tenants and landlords. HCCI has developed an extensive website that answers many questions for both renters and landlords. In 2012, there were 61,360 hits to the Tenant and Landlord pages of HCCI's website.

## Fees

Tenant and Landlord clients are not charged for counseling. Landlords are charged a nominal fee for printed booklets and forms. Grants from the City of Topeka and City of Lawrence help fund the Rental Counseling Program.

## No Heat for This Renter – A Client's Story

Susan G. called Housing and Credit Counseling, Inc. on the second day she had been without heat during an extreme cold spell. She was unable to get the property management company that oversees her rental house for the property owner to fix the furnace. The property company had provided space heaters to the tenant and the owner felt that was a sufficient alternative. Susan told HCCI that on her very limited income she was fearful she would not be able to pay her electric bill and she was unable to heat her basement and other parts of the house adequately and she was worried that pipes would freeze causing even more damage.

Often low-income persons are most fearful of losing their current housing so they are afraid to ask for repairs even when their health and safety are at risk. HCCI recognizes that low-income families are often more worried about the cost related to finding other housing than they are about the lack of maintenance. They also worry about being evicted if they complain.

**A satisfactory ending** - Susan's anxiety was immediately reduced when she learned her rights as a tenant. The law says landlords are required to provide satisfactory heating equipment between October and May. Susan used the form HCCI gave her to submit her formal request for maintenance to the property management company. She called HCCI to happily report that a new furnace was installed within 24 hours. Susan says there are still many maintenance issues with the rental but she now feels empowered to deal with those issues.



# Education

The office of the Kansas State Bank Commissioner is a primary supporter of HCCI's Financial Literacy Education Programs. Other sponsors are listed on the contributor page.

A total of 297 classes were presented for 8,609 participants.

Financial Literacy Education Classes are Sponsored by:

	Classes	Participants
<i>HCCI Overview Classes</i>	68	2,277
<i>Consumer Credit Classes</i>	143	2,680
<i>Tenant &amp; Landlord Classes</i>	17	372
<i>Homebuyer Classes</i>	17	190



## Youth Financial Literacy Education Classes

76 classes were presented for a total of 2,025 youth and young adults attending.

## Women & Money Series



The 2012 Women and Money Series of seven financial literacy classes developed by women for women was presented in September and October for 125 women in Topeka, Lawrence, and Manhattan. An additional 13 women participated as guest speakers. A total of 44 scholarships were provided.

Surveys show 70% of women are the sole decision makers about their family's finances. HCCI's Women and Money Series is designed for women of all ages, education and income levels. HCCI Counselors and other expert speakers present the first four sessions about budgeting, banking and credit building that include discussion groups led by trained facilitators. The last three classes about investments, retirement planning, wills and trusts are presented by attorneys and other staff from the Kansas Securities Commissioner's Office and other speakers with expertise about Social Security, law, retirement planning, investing, wills and trusts. These classes give women the information they need to make good financial decisions that will have a far reaching impact on the financial stability of their families for years to come.



## 2012 Women & Money

### 2012 Facilitators

Lee Ann Curtis  
Dara Montclare  
Tawny Navarro  
Brenda Shupe  
Linda Stephens  
Kathleen Urbom  
Terri Miller

*Not Pictured:* Amy Strathman

# New Programs in 2012

## HOPE (Helping Ourselves to Prosper Economically)

HOPE is specifically intended for families who are working hard but still struggling to get by paycheck to paycheck. HCCI staff provide HUD approved counseling to help families develop a budget, balance their financial obligations, and set goals to be self-sufficient and financially stable. Families have support and encouragement from HCCI counselors and also from trained volunteer mentors. In 2012, 41 families were counseled through the HOPE Program. HCCI collaborates with Kansas Legal Service to provide the HOPE Program that is funded by the United Way of Greater Topeka.



A young, single mother of two entered the HOPE Program and received financial counseling that included a personal budget she developed with help from her HCCI counselor. She was then matched with a personal mentor. The young woman, her HCCI counselor and her mentor worked together to identify ways she could begin to reduce her expenses and begin to get things back on track. They also worked to find ways to build her credit score. This young mother worked full-time and was not able to work a second job because she needed to spend time with her children and she could not afford the additional expense of child care. By gradually reducing her spending she learned how to live within her budget and began to save. During her first six months in the program, she was able to save \$1,000 and she improved her credit score to 644. She is a good role model for her children and she now has hope that she can successfully meet her goals to be financially self-sufficient and stable.”

## JOBS - Family Sustaining Employment



JOBS counsels Topeka workers who want to increase their work and/or education skills so they may qualify for positions that pay wages and offer benefits that will support a family. JOBS connects workers with opportunities for positions with major manufacturers, private enterprise, the Kansas State Highway Department and the health care industry. This program is a partnership between HCCI, Topeka Workforce Center, YWCA, Baker School of Nursing and Washburn Tech and is funded by the United Way of Greater Topeka.

Recently, a couple with three young children were referred to JOBS by the Topeka Workforce Center. She is participating in the JOBS Program as a full-time student enrolled in a two semester Nursing Program at Washburn Tech. This was a big decision for her to resign her job as a Certified Nursing Assistant at a local nursing home and take a loan to complete course work toward a nursing degree. She is maintaining a 4.0 GPA and expects to receive a certificate of completion and licensure as a LPN in May 2013. She is a candidate for designation as a National Honor Society Student. She has worked as a Certified Nurse Assistant for six years. Her goal is to advance her nursing skills and she expects to earn \$16 per hour as an entry-level LPN. She has a job offer for a full-time LPN position effective May 2013.

He works in commission sales so his income fluctuates month to month. The couple arrange their work and school schedules as much as they can to care for their children but the cost of daily care for the two youngest children has been a big expense. A small scholarship from the JOBS program helped them meet childcare expenses for a few weeks until she was able to receive her next financial aid award. This young couple's dedication to work hard and sacrifice for the short-term to successfully meet their career goals is commendable. Together they expect to be financially stable by December 2013.

# Events

## 4<sup>th</sup> Annual Great Topeka Bed Race

The 4<sup>th</sup> Annual HCCI Great Topeka Bed Race was staged on St. Patrick's Day prior to the big parade in downtown Topeka. Ralph Hipp, WIBW News Anchor, was the Honorary Chair of the Bed Race. A total of 23 teams raced in 2012 with Fed Ex winning the first place trophy and BNSF Railroad coming in a very close second. Skydive Kansas, Treanor Architects, and Washburn Tech Welding Students won Best Decorated trophies.



Capital City Bank – Lead Sponsor



2012 First Place Winners – Fed Ex



Ralph Hipp, WIBW-TV - announces winners

Proceeds from the Great Topeka Bed Race help support HCCI's counseling programs. This is a fun event for the whole family and was attended by over 1,000 people in 2012.

# HCCI Board of Directors

- ❖ Bob Kobbeman, Chair – Capital City Bank
- ❖ John Olsen, Vice Chair – Westar Energy Inc.
- ❖ Chad Taylor, Secretary – Shawnee County District Attorney
- ❖ Vince Frye, Treasurer – Downtown Topeka, Inc.
- ❖ Stephanie Thompson, Immediate Past Chair – US Bank
- ❖ Mary Aker, Director – KS Department of Health & Environment
- ❖ Bryan Beall, Director – Communications Workers of America Local 6401
- ❖ Jeffrey Blush, Director – Capitol Federal
- ❖ Dan Kingman, Director – Cherrywood Realty LLC
- ❖ Michael Kongs, Director – Stormont Vail HealthCare
- ❖ Larry McCoig, Director – Equity Bank N.A.
- ❖ Paul Rasmussen, Director – Landlord
- ❖ Matthew Spurgin, Director – Attorney
- ❖ Beth Strong, Director – Re/Max Associates of Topeka
- ❖ George Vega, Director – State of Kansas (retired)
- ❖ Tai Vokins, Director – Vokins Law Office
- ❖ Curtis Waugh, Director – Washburn University School of Law
- ❖ Robert Washatka, Director – Washburn University Small Business Development Center

## Advisory Councils

### LAWRENCE

- Adra Burks – Attorney
- Marci Francisco – Kansas Senate
- Brian Jimenez – City of Lawrence
- Matt Llewellyn – 23<sup>rd</sup> Street Brewery
- William Lewis – University of Kansas, School of Business
- Brian McFall – Landmark National Bank
- Teresa Pippert – US Bank
- Catherine Shenoy – University of Kansas, School of Business
- Marissa Spoonhunter – Haskell Indian Nations University

### MANHATTAN

- Kristy Archuleta – Kansas State University
- Chris Bundy – Wells Fargo Home Mortgage
- Sarah Eckstein – Behavioral Health & Consultation Services
- Summer Hamil – Hallmark Homes
- Jenni Riffel – Community Volunteer
- Dick Wertzberger – Landmark Bank
- Jennifer Wilson – Riley County Extension

*In 2012, volunteers donated 1,197 hours to help HCCI meet its mission. Volunteers serve on the HCCI Board of Directors and Advisory Councils. Volunteers make the HCCI Great Topeka Bed Race an annual event that is fun for everyone. They serve as guest speakers for Homebuyer Education classes and as breakout facilitators and guest speakers for the Women and Money Series.*

*Volunteers don't just do the work - they make things work.*

# 2012 Contributors

## *Grants / Underwriting*

Bank of America  
Barclay Card  
Blanche Bryden Foundation  
Capital City Bank  
Capitol Federal Foundation  
Citi Bank  
City of Lawrence  
City of Topeka  
Conklin Hussey Charitable Trust  
CoreFirst Bank & Trust  
Cox Communications  
Douglas County Community Foundation  
Educational Credit Union  
Envista Credit Union  
Equity Bank  
FHLBank Topeka  
FINRA Foundation  
Go Topeka Economic Partnership  
Housing & Urban Development  
Kansas Housing Resources Corporation  
Kansas Rehabilitation Hospital  
Kansas Securities Commission  
Kaw Valley Bank  
Lawrence-Douglas County Housing Authority  
M-C Industries  
Military One Source  
National Foundation for Credit Counseling  
Landmark National Bank  
Office of State Bank Commissioner  
Paragon Financial Services  
Paramount Pest Control  
Parrish Hotel Corporation  
Paul Davis Restoration  
Prairie Band Pottawattamie Nation  
Quest Credit Union  
Schendel Pest Services  
Silver Lake Bank

Slumberland Furniture  
Sports Car Club of America  
Stormont-Vail HealthCare  
The Women's Fund  
United Way of Douglas Co.  
United Way of Greater Topeka  
United Way of Riley Co.  
United Way of the Flint Hills  
Valentine, Zimmerman & Zimmerman, P.A.  
Walter & Lucy Rousch Charitable Trust  
Wells Fargo  
Wendling, Noe, Nelson & Johnson  
Westar Energy

## *Platinum Sponsors*

Bob & Jane Mackey  
Dr. Stanley & Joanne Teeter  
Ron Wasserstein

## *Gold Friends*

AAA Allied Group Inc.  
Dennis & Michelle Affolter  
Mary Aker  
Alliance Bank  
Moore & Phyllis Anderson  
Rebecca Atnip  
Dr. Michael & Jennie Atwood  
Bryan Beall  
Wanetta Bean  
Venkata & Neelima Bendapudi  
Charles & Joely Benedict  
Jerry & Lea Billinger  
Matt & Debbie Billingsley  
Jack Birchfield  
Jeffrey Blush  
Elizabeth Branden  
David & Deba Brant  
William Bunton  
Chris Burk  
H. Richard Bush  
Todd & Kathy Butler  
Barbara & William Carswell  
Bill Caton

Clayton Financial  
Casey Ford State Farm Insurance Agency  
Terry Cobb  
Curt Cochran  
Hurst Coffman  
Community Bank  
Lynne & Charley Crabtree  
Rob Cummings  
Randal & Sherry Davis  
Del Monte Foods  
Douglas County Bank  
Dr. Robert Durbin  
John R. & Rosemary R. Elmore  
Marc Francisco  
Vince & Dana Frye  
Gradient Financial Group  
Allan & Kathryn Groesbeck  
Hallmark Cards, Inc.  
Ronald Harbaugh  
Jerry & Nancy Harper  
Joanne Harrison  
Marge & Barney Heeney  
Henson, Hutton, Mudrick & Gragson  
Daniel Heptig  
Karen Hiller  
John Hooge  
Connie Hull  
Lisa Jewsome  
Carol Jolly  
O. Maurice & Nettie Joy  
Frank Kerr  
Lanny Kimbrough  
Nancy & Dr. Paul Kindling  
Dan Kingman  
Bob & Pam Kobbeman  
Dr. Cecil Kohake  
Michael Kongs  
William Lewis  
Vernon & Sharon Long  
Joyce Martin  
Larry McCoig  
Meyer Retail Liquor  
Stanley & Jane Metzger  
Anju & Sanja Mishra  
Mize, Houser & Co  
Maynard & Sarah Oliverius  
John Olsen

Brad & Cynthia Owen  
Dr. Kent & Marsha Palmberg  
Kristin Percell  
Tom & Leslie Palace  
George Paley  
Chelsy Parsons  
John Payne  
Gayla Peterson  
Pioneer Group  
Larry & Patty Pressman  
Beverly Rice  
Rogenmoser Financial Services  
Richard Romstedt  
Mark & Sandy Ruelle  
Sabatini Family Foundation  
Warren & Phillis Setchell  
Janet & Michael Stanek  
Megan & Zach Stanek  
Marilyn Stanley  
Pete & Deborah Stern  
Hayden & Susan St. John  
Beth Strong  
Chad Taylor  
Dr. Scott Teeter & Dr. Peg McCarthy  
Frank & Mary Tiernan  
Stephanie & Kirk Thompson  
Topeka Landscape  
US Bank  
Jeffrey Wagaman  
Robert Washatka  
Curtis Waugh  
Jennifer Whitt  
Joe Wittman

## *Silver In-Kind Champions*

Carino's Italian  
Famous Dave's BBQ  
Hall Commercial Printing  
Hy Vee  
Jimmy John's Gourmet Sandwiches  
Smith Audio Visual, Inc.  
Topeka & Shawnee County Public Library  
Walmart  
WIBW-TV 13  
94.5 Country/AM 580 WIBW

HCCI has made every effort to record each contribution. We sincerely apologize if your name is listed incorrectly or inadvertently omitted. Please advise us at [hcci@hcci-ks.org](mailto:hcci@hcci-ks.org) or call 1-800-383-0217. Thank you.

*Celebrating 40 Years*  
**1972-2012**