

# Re *community investment*

**S**ummer 1998

COMMUNITY AFFAIRS DEPARTMENT

**In this issue...**

***Credit in the 21st Century* ..... 1**

How does credit work in a small town in the middle of America where one-third of the population has come from other countries?

**Partners**

***The Money Lenders* ..... 4**

Three banks, a credit union and a pawnshop fill niches in a diverse Garden City market and discuss what makes Garden City successful.

***The Politicians* ..... 9**

Elected leaders demonstrate that politics at its best can be a "genuinely human and satisfying enterprise" to help a city meet its potential.

***The Bureaucrats* ..... 12**

Visionary public officials, including a police chief who is a former teacher of English as a Second Language, share credit for Garden City's success.

***The Newcomers* ..... 15**

Immigrants create communities within a larger community, with refugee settlement, health care and other social services to make life in a new land easier.

***The Educators* ..... 17**

Two educational leaders came to Garden City for the challenge—and for the fun.

**Perspectives**

***AfterWord* ..... 19**

Garden City's vision, willingness to experiment, and ability to learn from experience are hallmarks of success—that are tempered by hard realities.

***By the Way* ..... 22**

A metal sculptor in a cowboy hat reflects the independent spirit and insight of Southwest Kansas.

**Resources**

***Resource Information* ..... 23**

Useful publications for learning about healthy communities and the impact of meat processing plants on small towns.

***Equity for Rural America Conference* ..... 24**

Sources of equity capital, innovations in rural capital markets, and initiatives to improve the flow of capital will be explored in October in Denver.

***Credit in the 21st Century***

**G**arden City is a place with an attitude. Leaders in this small town in Southwestern Kansas know what kind of community Garden City is and where it wants to go. They're not sure exactly how things will look when they get there, because they keep finding new ways to deal with the opportunities and challenges that come their way. What they do know is that they've learned how to contend with change, and that they can handle whatever comes next.





We went to Garden City to learn about how people have dealt with credit in a place that has the kind of ethnic mix that more and more communities will have as we move into the 21st century.

What we found is that the stories of the business people, politicians, educators, bureaucrats and immigrants who have shaped Garden City could not be separated from the stories of lenders offering credit.

There is no line dividing the robustness of a "local economy" from the everyday realities of where we live, what we buy, and if and where we borrow money. Bank examiners consider the context in which a bank does business for good reason. Credit is an important part of the health of a community, but the ability to extend credit and borrow money depends on a lot of other sometimes-intangible factors.

It was clear on our visit to Garden City that it takes a community to support families, nourish citizenship and build an integrated economy. We asked a mix of people what they

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thought about being part of this multicultural community. We talked with elected officials, educators and a pawnshop owner, with bank presidents and providers of refugee assistance. We asked about access to credit, dealing with

diversity, and contending with dramatic change in a short amount of time. We asked how it was that Garden City had become a regional economic center, rather than other once-comparable towns in Southwest Kansas.

We learned the answers to two questions that we didn't have to ask. First, a natural part of conversations was where people were from. There was a sense of connection with place, and while almost all the people we talked with were committed to staying in Garden City, an important part of their story was where they had grown up, whether that was in Cambodia, in another town in Southwest Kansas, or in Garden City itself.

The other big question being discussed by everyone was whether a pork processing plant would be built near Garden City. Seaboard Corporation, which aims to be the largest pork

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processing corporation in the world, had narrowed its site selection for a new plant to four communities, including Garden City.

In 1980, IBP, Inc. (formerly Iowa Beef Packers) built the largest beefpacking plant in the world just outside Garden City. To attract the firm, community leaders had put together a package of incentives that included abatement of \$3.5 million in county property taxes for ten years and \$100 million in industrial revenue bonds to finance construction. It was a business decision to compete with other communities for the plant. When Garden City won, the town learned that it was also an education and housing and law enforcement and health care decision.

The Monfort beefpacking plant, now owned by the Con-Agra Corporation, had also bought and expanded a nearby plant in 1983. Between them, the meatpacking plants employ 4,700 people to slaughter and process 10,000 head of

cattle per day. The new pork processing plant would employ an additional 2,400 people, in a town of 28,000 that already has more jobs than people who need them. The meatpacking plants recruit employees where they can find them, and one-third of Garden City's population has come from other countries for work.

***One-third of Garden City's population has come from other countries for work.***

The factors that made the community attractive to IBP 20 years ago still exist today. This is farm country, where processing meat is a logical value-added activity. Garden City's climate is dry and neither too hot nor too cold, making it ideal for cattle. The underlying Ogallala Aquifer provides a stable source of water for raising feed grains and for the meatpacking process. Kansas is a right-to-work state, allowing plants to hire nonunion workers. And in 1998, an added draw for Garden City is the way it has coped with growth and diversity.

Some have asked if Garden City is really two communities: the settled families who have

lived in Garden City for years, and the transient people who come for work in the meatpacking plants, then leave because the work is grueling, opportunities arise elsewhere, or they simply return to the homes they left. Even when there is little direct interaction between these groups, however, the impact of everyone on the multi-ethnic community in which they live is apparent.

Garden City folks have the "live and let live" attitude often seen in the West, where people's forebears were pioneers seeking new opportunities and new adventure in a new territory. Garden Citians have also learned from their own history, from the time the town was platted in 1879 beside the new Santa Fe Railroad tracks. Immigrants from Mexico began settling in Garden City in the early part of the century, attracted by work in the sugar beet fields, at the sugar

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factory, and on the railroad. After World War II, long-time residents whose families were from Mexico fought for an end to discriminatory practices, and relationships between the "Anglos" and Mexicans began improving.

Attitudes were honed in the 1950s, when the Clutter family was killed in their farm home near Garden City. A national spotlight was directed on the town when Truman Capote wrote about the murder in his acclaimed book, *In Cold Blood*. Garden City residents who only wanted to put the tragedy behind them were forced instead to confront the image of their



community from an outsider's perspective. With his flashy sports car and his New York ways, Truman Capote was an anomaly in Garden City. Because of his skill as an observer and writer, however, he came to be respected and accepted. Garden Citians have learned that people from different backgrounds enrich the community. They have learned they can make it through the toughest of times, and that they not only can survive, they can grow and shape their future.

***Garden Citians have learned that people from different backgrounds enrich the community.***

This small town in the middle of America intrigued us, with its Mexican and Southeast Asian and Central American immigrants. We knew that manufacturers and processing plants have been moving to nonurban areas—but seeing a person of Vietnamese descent wearing a cowboy hat while driving a pickup truck down a street in a small town in the middle of America still seemed incongruous.

It's easy to see how credit is directly tied to business and housing development, but in Garden City it was also easy to see how it is tied to religion and family and politics. Some people were more enthusiastic than others about the town's diversity, but everyone we talked with accepted that diversity as "how things are," and they looked for ways to build on its strengths. Leaders in Garden City assume they will join with others to discuss and coordinate and cooperate in making things happen. They work to include, not exclude, people in a decision-making process.

In Garden City, "character" was almost visible. Statistics indicate that this town's mix of population really does reflect the future of America. We hope that the spirit we saw in Garden City—that determined, energetic, enthusiastic attitude—also reflects the future. Please join us in these pages in listening to citizens of Garden City discuss credit and learning and life in a multicultural community.

## **SOMEONE SAID...**

*"The menace to America today is the emphasis on what separates us rather than on what brings us together.... I think the notion of a hyphenated American is un-American. I believe there are only Americans."*

— Daniel Boorstin

## **PARTNERS**

### ***The Money Lenders***

**L**arge banks buy smaller ones. Regulators demand sound and fair banking, and sometimes change the criteria by which that will be evaluated. Competition increases, global marketplaces affect the local economy, and technology offers a boon and a bane. What's true across the nation is also true in Garden City, but here change has come at an even faster pace than in most communities.

Lenders are serving customers who come from different countries and may not speak English. "Most minorities in Garden City operate in cash," said one banker. "In their native countries, they have seen graft and corruption and nationalization of banks. People have lost their money in banks."

Banks, schools, government, churches and social service agencies have worked together to educate people and establish trust in business relationships in Garden City. As immigrants learn about the safety and the leveraging power that banks can provide—and as lenders learn to relate to minority customers—that trust is slowly increasing. Minority customers have increased at all the Garden City banks and at the credit union.

All the lending institutions have programs in the schools. They all look for ways to reach

the different segments of the market in Garden City, such as through branches in grocery stores or discount department stores or through a payroll deduction plan at IBP for savings and loan payments. All of them say that their most difficult challenge is in finding and keeping minority and bilingual employees. "It doesn't take money to serve minorities," said one. "It takes time."

**Jeff Whitham,  
Western State Bank**

"Whether you think you can or think you can't...you're right," says the plaque on the wall behind President Jeff Whitham's desk at Western State Bank. On the side wall are children's crayon drawings, a schedule for the racquetball league, one photograph of a steer and another of a prairie skyline. A world globe sits on a corner of his desk. Whitham's office reflects his perspective about banking—and about living—in Garden City.

***"Multiculturalism is a plus.... This is what our ancestors went through when they came here."***

"Multiculturalism is a plus," he said. "It's not as if this hasn't been going on for 200 years—this is what our ancestors went through when they came here. A lot more communities



will be experiencing what Garden City is experiencing now.

"Western State Bank is the leading mortgage lender in Garden City," said Whitham. "Last year we sponsored an affordable home loan program with 95 percent financing for 15-year terms at variable rates. We didn't require mortgage insurance, and have kept the loans in the bank's portfolio. The average size of loans is \$35,000–40,000. We've made loans primarily on older stick-built homes, but also do some financing of mobile home purchases. The quality on these loans has been fine. We've had no delinquency problems and no servicing problems."

***"This bank has grown, and so have other businesses."***

Whitham is comfortable with the additional diversity that the Seaboard pork processing plant would bring to Garden City. "We know we can handle it, and if they want to come here, they have a right to do it," he said. "Look at the benefits we've gained from IBP's presence. We have a more varied community that is a good place to live. My daughter is getting a good education in the public schools. She is exposed to different cultures, and she'll have a broader mind because of it. This bank has grown, and so have other businesses. We've kept up with the city infrastructure. We probably pay more taxes, but they're not onerous."

Whitham sees taxes and other inconveniences as simply the price of progress. He is from Leoti, Kansas, about 50 miles northwest of Garden City. "When I was growing up, I heard more about Dodge City than about Garden City, even though Dodge was another 50 miles the other side of Garden," he said. "But now it's Garden City that has forged ahead to become the economic center of the region.

"Sure, it would change the town if Seaboard comes in," said Whitham. "A lot of folks are threatened by change, but the whole country is changing. The United States has had waves of immigrants throughout its history, and this is just another of those waves. Some of the immigrants who come here are transient, but many

are settling down, buying homes, opening businesses. People come here to earn money and to find a better life.”

**Taunce Mathiason,  
Fidelity State Bank**

“We work to meet the financial needs of minorities so we can make money, not because some regulation says we need to,” said Taunce Mathiason, president of Fidelity State Bank. Mathiason was a banker in Iowa before he came to Garden City, and is originally from South Dakota. “There weren’t many minorities in eastern Iowa,” he said. “When I came here five years ago, I had no idea how to do banking with minorities.”

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different communities.”***

Because he saw a potential customer base there, Mathiason set about identifying leaders in minority communities and invited them to the bank for lunch. “The key is letting people know we want to do business with them,” he said. “We meet about three times a year now, and we ask minority leaders to tell us what we need to know about doing business with different communities.”

The bank provides training for its staff on cultural differences. “We had a person from the junior college come talk with us,” said Mathiason, “and it was one of the most interesting discussions I’ve ever heard.

“In some cultures, there’s no sense of urgency in making a loan payment. People plan to repay a loan, but they expect to do it when they get around to it. They don’t understand late payment fees. In some cultures, people will pool money and borrow money from each other before borrowing from a bank.

“We were one of the top agricultural banks in the country before so many mergers took place,” said Mathiason. “As times change, we have to change, too. As our older depositors die, their heirs will put their money elsewhere. We

need to reach more customers, and we have an obligation to serve the community—but it’s to make money, not for the regulators. We have to take some risks, and we’ll make some bad loans, but that’s what banking is about.

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“Banking here has been an experience!” Mathiason said. “Garden City is a community that has worked hard to be inclusive. We’re willing to recognize our differences. There’s some rhetoric from people who oppose Seaboard coming in because it will bring more minorities to the community. I don’t think Seaboard will come here, because Garden City will require them to pay their own way, while other cities will give them a blank check to come in. Either way, we haven’t had major racial issues in Garden City, and don’t want any. God created us all equal, and if people have a problem with that, maybe they need to talk to Him about it.”

**Larry Mowry,  
Golden Plains Credit Union**

“The economy is good,” said Larry Mowry, president of the Golden Plains Credit Union and a native of Garden City. “The biggest problem in Garden City is finding employees. The New Lone Star Steak House couldn’t open for lunch because they couldn’t find enough help.





We spent two months looking for two employees for our new branch at Dillon's grocery store.

***"The biggest problem in Garden City is finding employees."***

"Credit unions have always worked with working people, and we've been serving workers at the meatpacking plants for a long time," said Mowry. "We had payroll deduction at the Monfort plant when it was owned by Farmland Industries, and we also have payroll deduction for savings and for loan payments at IBP. There's high turnover at the packing plants—it's hard work, and cutting up dead cattle is not a job for everyone.

"Some people complain that if Seaboard comes in, there would be more crime because of an increase in minorities," said Mowry. "But the records show that there were more police calls to the Grain Bin, which has mostly white customers, than to the Mexican or Asian bars.

"A lot of people in Garden City buy cars instead of homes," said Mowry. "A bank in a nearby town loosened up their credit standards too much. Before they fired their loan officer and their president left, they were looking like a used car lot, with 26 repossessed cars parked around the bank.

"Some people are getting themselves in trouble with \$20,000–30,000 in credit card debt," said Mowry. "We make some home mortgage loans, and some business loans. We use the

credit bureaus' credit scoring system, but you can't set policies that meet every situation. Some minority-owned businesses in Garden City are doing extremely well, even though the owner may speak only broken English.

"This is a booming town," said Mowry. "With or without Seaboard, the future looks good in Garden City."

***Doug Laubach, NationsBank***

Doug Laubach decided to return from Phoenix to Southwest Kansas, where he had grown up, because he wanted to be closer to family and he wanted to raise his son in a smaller town. Laubach, who is president of NationsBank in Garden City, said senior management at NationsBank has a lot of mobility, but his plan is to stay in Garden City.

"I've lived in cities with brown air that made my lungs burn," he said. "I've chosen to live in Garden City instead. Some people don't understand why I moved from a metropolitan area to a place with more cattle than people. But Garden City has more diversity than Los Angeles. It has good schools, and it has civic leaders who are fair.

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"We're reaching a size now that puts us on the map for national chain stores. That may be tough on some of the downtown merchants, but I think they can compete. I want more choices in products and services—although I'd like it if we were the only bank in town! If Garden City can grow to the next level with our population, maybe we'll be of a size to bring in more skilled jobs.

"The beefpacking plants in the area draw employees from Mexico and Southeast Asia," said Laubach. "Some people talk about how much it costs to have immigrants living in the community, but from my work with charitable fund drives, I know that many of the people who came here from other countries give more to the

community than they take, and more than others who have a lot more they could give.

"I used to be bothered when people didn't speak English, but then I thought about how scared I'd be if I were in a strange place and I didn't understand the language. We're not going to change other people's cultures," said Laubach, "and the city leaders are doing a good job of making multiculturalism positive.

"It's a live and let live community. We all have opinions, but no one is necessarily right or wrong and we don't force our opinions on one another. The multicultural character of Garden City is just the way it is."

**Dick Erskin,  
Wooden Nickel Pawn Shop**

"I'll cash checks for people who are new in town," said Dick Erskin, owner of the Wooden Nickel Pawn Shop. "Our process is simple, and I can communicate with customers who don't speak English. A lot of our customers are from Guatemala, where IBP has been recruiting employees. Our niche is in providing short-term cash for people who don't have other access to cash.

"Our average loan is \$30, and it's usually for two weeks. People use us in an emergency to fill the gaps—they forgot to pay the light bill, their car battery went dead, or they're desperate for lunch money. People under age 25 are different, though—they'll come in and pawn a wedding ring because they want to go to a movie or the carnival.

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"We charge people fifty cents for check cashing, because we want to get customers into the store," said Erskin. "We provide financial advice, like part of a family. We help people establish credit, and when they're ready, they graduate to a bank."



**John Davis,  
GRA Thompson, White & Co., P.C.**

John Davis moved to Garden City in 1983 from Tulsa, Oklahoma to become president of Fidelity Bankshares, Inc. He stayed 9 1/2 years and then moved on to Colorado Springs, Colorado. As chairman of the board of GRA, Inc. and managing director of GRA, Thompson, White & Co., P.C., he now serves as a bank consultant.

"I jumped at the chance to go to Garden City," he said. "Kansas had everything going for it at the time: agriculture, oil and gas, aviation. Garden City was specifically driven by the cattle industry. Crops feed the cattle, cattle are processed at the meatpacking plants, and auxiliary businesses such as trucking and box plants

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have grown up around the meatpacking plants. Even during the economic downturn in the late '80s, Garden City was able to capitalize on its resources.



"Banking has been a part of what makes Garden City click," Davis said, "but it's been leaders throughout the community who have really made the difference. The town could have dried up and blown away, and instead it is thriving. It's had leaders with vision, people who have pushed and pursued and made things happen. Other communities also had cattle and finance and transportation, but Garden City hustled, and made fortune tip its way. Garden City developed a strategic plan, with vision and goals, and that made a world of difference. It's been a combination of the right people at the right time in the right place."

### *The Politicians*

No city's potential can be realized apart from politics, and...the realization of the city's potential is, as it has always been, the real definition of politics," wrote former Montana politician Daniel Kemmis in his book, *The Good City and the Good Life*. In Garden City, we talked with elected leaders and political appointees who seemed to reflect Kemmis' definition of politics as a genuinely human and satisfying human enterprise.

#### ***Dennis Mesa, Field Representative for U.S. Senator Sam Brownback***

"My family was given the gift of learning two languages," said Dennis Mesa, who is the Garden City field representative for U.S. Senator Sam Brownback. "My grandparents came here from Mexico, and my parents were often told to only speak English. But my parents wanted their children to have the choice to be bilingual, and that has made a tremendous dif-

ference in our lives.

"Today, some children and adults are still taught to leave Spanish at home and to not bring it to school or the workplace. But people are also trying to keep some of their culture alive. In Garden City we have fiestas, Cinco de Mayo, Tet celebrations, Octoberfests, St. Patrick's Day celebrations, International Festivals, and other cultural celebrations. There is so much more available to us when we can enjoy a multi-ethnic focus.

"Garden City is a progressive, forward-thinking town," said Mesa. "It's a microcosm of what's happening all over, which some have called the 'Browning of America.'" Mesa and Garden City were featured in a Public Broadcasting System special on that topic in the early

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1990s, when Mesa was serving one of his two terms as mayor. "People say we've done really well," he said, "but we still have room for improvement."

"Banking institutions need to capture more of the market," said Mesa. "That will happen as they build trust, and as they develop a staff that mirrors a diverse customer base. Qualified minority and bilingual employees need to be encouraged and promoted, to move through the banking system. Most people would rather do business with people they can identify with.

"There are cultural differences," said Mesa. "Some Hispanic people are not willing to put their hard-earned money in a financial institution.



They need education about how banking works, to understand that their money can grow if it's not hidden away, and that there's less chance of money being lost or stolen if it is in a bank. But the differences are not just Hispanic. There are many kinds of cultural differences. My wife is a farmer's daughter of Irish and German descent, and her mother would never borrow money. She always said, 'If you can't afford to pay cash for it, don't buy it.'

"Today, banks are doing projects in the schools, and that's good," said Mesa. "The earlier the better. This is a young, dynamic community—the median age is 28. Garden City is becoming more of a regional hub—the population swells on weekends as people come here for shopping and entertainment.

"Some older people talk about 'the good old days,'" said Mesa, "but people of Mexican descent have been here a long time, and it's always taken an effort for people to learn not to be fearful of one another. Once we get to know other people, and let them know us, we learn there isn't anything to be afraid of. That's happening, and it happens partly as products from different cultures come into the marketplace.

"For example, the city has a multicultural board that works to lay the groundwork for other activities. In speeches to various groups about ethnicity, I often say, 'If you like our food,

***"The city has a multicultural board that works to lay the groundwork for other activities."***

you're going to love our people!' Something as simple and as universal as food can build cultural bridges. In Garden City, we have excellent Mexican restaurants, Chinese restaurants, and Vietnamese restaurants.

"For some, the question about whether Seaboard comes to town has racial implications. I think that may be one issue, but it's only a smaller component. The dialogue is healthy. Some people don't want to go through quick growth and would like growth to be more controlled. Some communities would love to be in a situation of quick growth. We're talking about quality of life issues, and if we need resources we'll find them.

"Growth does cost tax dollars, and some elderly people living on fixed incomes are concerned about having to build more schools and about giving support to newcomers to the area. But we've always had people who have had to look out for the next generation. We don't want



immigrants to leave, we want to encourage them to put down roots and stay.

"The issue isn't whether we're brown, black or white," said Mesa. "The issue is what each of us is about as a person. I don't think of myself

***"I think of myself as an American, whose ancestors were from Mexico."***

as Hispanic, or Mexican-American. I think of myself as an American, whose ancestors were from Mexico.

"When new immigrants started coming here from Mexico to work in the meatpacking plants, at first there was tension with some of the people whose families had come here from Mexico generations ago. Some new immigrants had less understanding of life here. It seemed as if they were forcing their way of doing things into our way of living, without breaking their ties with home. But after a while the barriers came down. The Spanish language was not the issue—you don't not trust someone because they do or don't speak a language. You trust someone because of what's inside, because of their sensitivity and sincerity.

"Most people from Mexico do want to learn English, but for adults it's difficult and may take years. Some prejudice still exists, but more barriers are broken every day. The keys to progress are time, and dialogue between people.

"Part of the greatness of Southwestern Kansas is the diversity of its people," said Mesa. "We need to think about how we can leave things a little better for the next genera-

***"Garden City is evolving—you're catching us at mid-stride right now."***

tion. We need to keep pulling together as a community team, and celebrate our opportunities and successes. Garden City is evolving—you're catching us at mid-stride right now."

***Tim Cruz, City Council Representative***

"Seaboard is a hot topic in Garden City," said council member and former mayor Tim Cruz. "I suspect if people voted today, half would support their coming to Garden City and half would be opposed. But as the director of our chamber of commerce said, we may not see eye to eye, but we still need to walk hand in hand. We may disagree, but that's no reason to dislike one another.

"We can handle a little more growth," Cruz said. "We've learned from our experience with IBP, but we'll have challenges if Seaboard comes. We don't have enough housing. We need

***"We may not see eye to eye, but we still need to walk hand in hand."***

better codes for rental housing, so we don't have places with dirt floors. Some apartments hold two or three families and have no screens on the windows and no air conditioning. The high school was built to hold 1,300 students and it has 2,000. We need more bilingual educators. The city is just now to the point where it's catching up with itself.

"There's a lot of transiency in Garden City because of the type of work that's available,"



Cruz continued. "A lot of Asians have moved on to other parts of the country. I worked at a beef-packing plant while I was in college. Some people there would say they were going to move to Colorado, but 15 years later they're still here."

"In the Hispanic culture, the family is most important. If your brother needs something, you see that he gets it. Maybe education should be most important, but it isn't."

***"In the Hispanic culture, the family is most important."***

"Garden City is a great place to live," said Cruz. "It's a lot of work to get people involved, but we need to build friendships and invite people in. We need to do more to make people feel this is their community. Garden City is a community that's friendly, where people are willing to help one another. We need to remember that people coming here are just trying to work and make a living."

### **SOMEONE SAID...**

*"Garden City has two distinct characteristics viewed from the angle of the traveling man or the casual visitor—its sturdy town character and its town spirit."*

— 1911 traveling salesman,  
quoted in *Constant Frontier*  
by Agnesa Reeve

## **The Bureaucrats**

**W**ith their expertise and their continuity, staffs at the public agencies in Garden City play a critical role in carrying out public policy decisions. They also provide perspective and leadership in developing these policies. In many communities, the "bureaucrats" are the catchall targets of grumbling over what hasn't gone right. In Garden City, however, they are spoken of with respect and admiration.

### **Bob Halloran, City Manager**

"The real issue is turnover," said City Manager Bob Halloran. "Monfort and IBP employ between 4,400 and 4,500 people, with 100 percent turnover in a year. We have 400 to 500 utility turn offs and turn ons per month. If we can find ways to entice people to put down roots and

***"If we can find ways to entice people to put down roots and stay, we'll solve many of our problems."***

stay, we'll solve many of our problems. Some immigrants have settled in, and some are good business people, but too many just come and go.

"Property maintenance is an issue," said Halloran. "People in Garden City are not living in cars, but we are concerned about the quality of housing. Sixty percent of housing is owner occupied and 40 percent is rental. Twelve people may live in a house, with eight to ten cars.



There's a lot of turnover in the trailer parks, where people can rent either by the head or by the space.

"We were aware of most of the impacts IBP was going to have when we worked to attract them here," Halloran said. "In the early 1980s we hired the Battelle Institute to do a study in the city and county, looking at impact on school districts and hospitals. We set up a citizens'

***"What's a surprise is the continuing turnover."***

advisory board on cultural relations. We took care of the nuts and bolts, but the impact goes beyond the infrastructure. What's a surprise is the continuing turnover, which has a real social impact.

"Garden City has a can-do attitude," said Halloran, who grew up in Longmont, Colorado and moved to Garden City in 1974. "People are willing to take risks. We're self-sufficient and growth-oriented. Garden City has a community pride that's not there in neighboring towns. At monthly chamber breakfasts, at 7:30 in the morning, every chair is full even if there's a blizzard.

"Local folks are anxious for visitors to like Garden City, and there's a downside you may not hear about," said Halloran, "but the town is overall successful. Garden City has an inherent esprit de corps. And one of the things we've learned is how to celebrate our diversity."

***Pete Olson, County Administrator***

"The biggest challenge Finney County faces is the need for more employees," said county administrator Pete Olson. "We have to find ways to compete and be a more attractive place to work. Remoteness is an issue for some. People grow up here, and if they go away for an education, they often don't come back.

"Some do return, however, to take over the family business or to open a professional practice. They come back because they want this kind of small town atmosphere for their family.

"I grew up in Manhattan, Kansas," said Olson. "I graduated from Kansas State Univer-



sity, then worked in Iowa for three years before moving to Kansas. I've been here 20 years and have no desire to not be here. We've had good leadership, and there's a western Kansas spirit that's contagious.

"Garden City has done well because local business people have a progressive attitude," said Olson. "They've had foresight. IBP was a shot in the arm, and that started a lot of things that otherwise wouldn't have needed to be done. People here are willing to look a little further down the road on what can be done. They don't accept just average results.

***"People here....don't accept just average results."***

"Seaboard is a two-edged sword," Olson said. "Employees would have to come from somewhere, and additional growth means additional diversity and additional problems. There's some backlash to growth, but it doesn't have racial overtones. Some native Garden Citians don't like what's happened to the town. There's a small group of people who are not progressive and are not happy.

"Seaboard would bring 20 years of growth,



maybe make us large enough to get a Dillard's and an Applebee's. If Seaboard decides to come, Finney County can deal with it. We're not offering any economic incentives and Seaboard says they won't ask for any—but we know other communities have offered incentives. When IBP came here, they did get tax abatements. They located just outside Garden City in the Holcomb School District, and Holcomb got the tax base but Garden City got the impact.

"We don't know what the impact of Seaboard would be," Olson said, "but we know we would need all the resources we can get."

### **James Hawkins, Police Chief**

With his tweed jacket, rimless spectacles, and generous mustache, James Hawkins looks more like the teacher he once was than the chief of police of a town in western Kansas. Hawkins grew up in Boulder, Colorado and spent several years after college traveling around the world. He came to Garden City 19 years ago to teach in the English as a Second Language program, but after four years, he decided he really wanted to be a policeman instead of a teacher.

"Ignorance of the law is the major downfall for the immigrant population," Hawkins said. "They don't know that driving without insurance is illegal. Someone may believe a car has been stolen when actually it's been repossessed. Reporting something to the police may be something that isn't done where they come from, where police are corrupt and to be feared. They may come from countries where the police are an arm of the government, not a local service agency.

"Garden City is real accommodating for a lot of diversity," said Hawkins. "It's been that way historically. The Hispanics here tell about discrimination they experienced in the 1940s, but as the level of people's understanding changed, prejudice decreased. Garden City has accommodated waves of immigrants, from all kinds of places.

"I have mixed emotions about Seaboard," Hawkins said. "I'm not sure Garden City needs it, but we could handle it. I don't think it would improve the economy that much. I'd like to see us attract other kinds of businesses. But it's not the people who come here to work in the meat-packing plants who cause problems. More often, it's the peripheral people who come with them—juveniles and others who don't have any attachment to the community.

"Everyone in Garden City pulls together," said Hawkins. "I've talked to colleagues from other cities who say, 'Wow, you talk to your

### ***"Everyone in Garden City pulls together."***

county sheriff?" We talk all the time, and in fact, we share a building. It's not as if there is some magic line between the city and the county—all city residents are also residents of the county.

"All in all, Garden City is a pretty safe community," Hawkins said. "We believe in community policing. The police aren't there just to arrest people—it doesn't work that way. If you treat people properly, they'll be on your side when you need them."

**SOMEONE SAID...**

*"Living in the past is a dull and lonely business; looking back strains the neck muscles, causes you to bump into people not going your way."*

— Edna Ferber

***The Newcomers***

***Penny Schwab,  
Mexican-American Ministries***

"Banks are extremely intimidating to newer arrivals in this country," said Penny Schwab, executive director of Mexican-American Ministries. "Most of them use pawn shops as their bank. The credit union and banks have worked

***"Banks are extremely  
intimidating to newer arrivals  
in this country."***

to make themselves accessible, but it's difficult. Fidelity State Bank worked with a contractor to build affordable housing, but it was still out of reach for most immigrants, who live in trailer parks and in substandard housing."

United Methodist Western Kansas Mexican-American Ministries Care Centers and Clinic serves persons of all races, colors, and faiths through six Care Centers in Western Kansas. The family health care clinic in Garden City Care had more than 15,000 patient visits in 1997. In addition to health care, the center provides food, clothing, emergency assistance, and general assistance to new immigrants.

"I hope Seaboard doesn't come to Garden City," said Schwab. "We've learned a lot from our experience with the meatpacking plants, and it's not all bad. Growth builds upon itself, and economic growth and vitality have come from the plants. Seaboard does offer health

insurance to employees after 90 days, as opposed to after six months for IBP. That means more people would come to us and to the hospital emergency room for health care.

"The majority of our clients are from Mexico, but people come to Garden City from everywhere, because they know they can get a job here," said Schwab. "People don't need to speak English to live in Garden City. Seventeen languages and dialects are spoken in the public schools.

"I grew up in Oklahoma and came here almost 30 years ago, kicking and screaming," said Schwab. "Now I know I'll never go back to Oklahoma, and that's all right. If you want to

***"If you want to raise your  
children and grandchildren in  
the America of the future,  
Garden City is what it  
looks like."***

raise your children and grandchildren in the America of the future, Garden City is what it looks like. And I love my work here. After twelve years of doing this, I'm still having fun at it."

***Levita Rohlman, Catholic Agency  
for Migration and Refugee Services***

"The immigration system is difficult and complex," said Levita Rohlman, director of the Catholic Agency for Migration and Refugee Services. She has recently dealt with people from Guatemala, El Salvador, Honduras, Nicaragua and Belize, but overall the numbers of individuals seeking political asylum in the United States are down.

"Refugee status is granted outside of the United States to individuals who have fled from persecution in their homelands. Persecution covers ethnicity, religion, race and political philosophies," said Rohlman. "Congress sets the numerical limits for refugees arriving into the U.S. each year, as well as the number of immigrants who will legally immigrate to join family members. Immediate family members of U.S. citizens have the highest priority and shortest

wait to legally immigrate. Other family members often have a five- to ten-year wait for an immigrant visa.

"Things tend to move in cycles—in the early '80s we had lots of Southeast Asian refugees here. Asians have a great bamboo network, and for a while we had lots of fishermen who came and worked for three or four years and saved money. Then they went to the Texas or California coast, where the geography and climate felt more familiar. They bought boats and started fishing businesses.

"Becoming a citizen is a five-year process with a lot of hoops," said Rohlman. "People have to read, write and speak English, and

***"Becoming a citizen is a five-year process with a lot of hoops."***

know about the history and government of the United States. People who come here with a third or fourth grade education and who don't speak English have a hard time with it.

"Most Asians who come here want to become citizens. Southeast Asian refugees know that they're never going home. They break their ties and emotional attachment to their home country, and psychologically immigrate. Many Mexicans come here to earn a living, and feel that home is still just across the border."

#### ***Kam Virachack, Southeast Asian Mutual Assistance Association***

Kam Virachack's office is in the trailer park on the east side of town. "It's a tough neighborhood," he said, "but it's getting better." Virachack is program director of the Southeast Asian Mutual Assistance Association, which provides aid to refugees. He estimates that about 90 percent of the Southeast Asians in Garden City live in the trailer park. "Rent is \$350 per month, and people can save money here," he said.

The Southeast Asians are from Vietnam, Laos, Cambodia and Thailand, countries that have a long history of being enemies. "When the meatpacking plant first opened, it was difficult," said Virachack. "People who had to work

next to one another didn't trust one another, but that's changed. We had a Laotian and a Vietnamese person working in my office, and at first they hated each other and had fights. Now they have become friends.

***"People need to be educated to use the banking system here."***

"People need to be educated to use the banking system here. When they first came, no one put their money in banks. They came from a place where there was corruption, where people would run away with their money. Asians pool their money in family groups. One Laotian group bought 24 new Toyotas all at once. They borrowed money from a bank and paid it back in a year and a half. Here, the banking community has let it be known that they care about the Asian community.

"There are fewer Asians here now than in the past," said Virachack. "Some have moved to Wichita to work in technology assembly plants. Some moved to Texas, for jobs with less pay but also less pressure than at the meatpacking plants. Some who went to Texas have come back to Garden City, though—they liked it better here.





"Southeast Asian people are excited about the idea of Seaboard coming to Garden City," said Virachack. "The competition could result in better places to work and a better community. For families who care about education, this is a good place to live. The schools are good, and they accept refugees really well. I respect that.

"The Asian and Mexican communities don't get along with one another particularly," Virachack said, "but they don't fight, either. They have different priorities, different tastes. The Mexican people get more involved in the community. Vietnamese and Laotian people don't get involved. There are some Chinese who get involved in politics, but they've been here longer, 100 years.

"People from Southeast Asia feel that we have come to live in someone else's house," said Virachack. "We know we have a right to speak, and many are becoming citizens, but we must

***"We must respect the ways  
of the place to which  
we have come."***

respect the ways of the place to which we have come. I'm glad to be here, and I want to do the best I can at whatever I can, and be the best that I can be."

### ***The Educators***

#### ***Dr. Milt Pippenger, Garden City School District***

"Where's the challenge in an affluent Kansas City suburb?" asked Superintendent of Schools Dr. Milt Pippenger. "It's fun being an educator in Garden City. We have strong community support and a fine school board. People here want good schools. They want a better



education for their children, and they're willing to take risks to get that."

In this district of 7,600 pupils, 61 percent of elementary school students and 43 percent of high schools students are classified as minority. There is a 40 to 50 percent turnover of students every year, although some of that is from the same students leaving and returning several times through the school year.

***61 percent of elementary  
school students and 43 percent  
of high school students  
are classified as minority.***

"Any community needs economic growth," said Pippenger, "and the schools are integral to economic growth in Garden City. Culture is passed on partly by what we do. The quality of schools should be an indicator to business of whether they want to come here. If Seaboard comes, we'll handle it. We know what we need to do from our experience with IBP."

When Pippenger came to Garden City five years ago from Hiawatha, Kansas, he found teachers with a low level of expectations. He has worked with district staff to set standards and "gradually raise the bar." He's worked with

Garden City banks, all of which now have partnership programs in the schools. He's worked with IBP, and a liaison has been hired to work with IBP and the schools, with half of the cost being paid by each. "We're both looking for ways to decrease turnover," said Pippenger. "They have been super to work with."

Garden City schools have established a national reputation for excellence in dealing with diversity, but problems remain. The high school is overcrowded, and has a high dropout rate. Garden City has one of the highest teen pregnancy rates in Kansas. "Cultural roles are different," said Pippenger. "In some cultures, the role of 13-, 14- and 15-year-olds is to get married and have a family."

***Garden City schools have established a national reputation for excellence in dealing with diversity, but problems remain.***

"Community policing works real well," said Pippenger, "and the police force is proactive. We have a police officer in the high school, and he's built good rapport with the kids. We're planning to house a bike officer at the high school next year. The police have been forward thinking. When we had high gang activity, it didn't happen in the schools. The school is seen as neutral territory."

Pippenger is in agreement with others that the biggest challenge is recruiting employees. Bilingual teachers recruited from other places often don't stay—so the district has developed a "Grow Your Own" program through which bilingual students are given college scholarships in exchange for a commitment to teach three years in the Garden City Schools. An expansion of the program also makes scholarships available to employees of the district.

Pippenger was an elementary principal in Dodge City from 1969 to 1971. "Dodge has a few more problems," he said. "Garden City has attacked its problems, while Dodge City has let them fester until they've become bigger prob-

lems, then tried to fix them. When Dodge was living in the past, Garden was looking to the future."

***Dr. James Tangeman,  
Garden City Community College***

"I've always looked at diversity as a positive," said Dr. James Tangeman, president of Garden City Community College. "The challenge of diversity is part of what brought me to Garden City Community College. I was interested in finding ways the college could help make things work better."

***"The challenge of diversity is part of what brought me to Garden City Community College."***

"What we're trying to do through education is help people make better lives for themselves," said Tangeman, who became president of this college of 3,000 students 10 years ago. "Our mission is to produce people who contribute positively to the economy and to society. We do that by training people in skills that will help prepare them for the workforce, by serving the needs of those seeking academic advancement and degrees, and also by offering the kind of

**SỬA SOẠN CHO  
TƯƠNG LAI  
CỦA BẠN...**



Garden City Community College  
**Adult Learning Center**

learning experiences that simply enrich life for people of all ages and from different ethnic and cultural backgrounds.

"The community college plays an important role in Garden City's growth," said Tangeman. "We've worked hard to meet a wide range of needs unique to Garden City. For example, our Business and Industry Institute has arranged

***"Our Business and Industry Institute has arranged short-term evening courses so bank tellers and newspaper reporters can learn basic Spanish."***

short-term evening courses so bank tellers and newspaper reporters can learn basic Spanish. The Adult Learning Center serves up to 1,500 students annually. It provides Hispanic and Asian immigrants with the opportunity to learn English, complete General Equivalency Degrees, build literacy skills, and attain American citizenship."

Tangeman praised the determination and persistence of many of the Adult Learning Center's students, some of whom work full-time at the local beefpacking plants and attend classes at night. He talked about the effectiveness of the literacy programs in which parents and children can learn together.

Garden City Community College also sponsors an annual multicultural conference, in partnership with Kansas State University Research and Extension. Between 100 and 200 participants from Kansas and surrounding states learn about Garden City's unique experience in adapting to diversity.

"Garden City is a dynamic community," said Tangeman. "We've proved we could handle the kinds of changes that would come if Seaboard builds a plant here. There are some points of resistance to Seaboard, from people wishing Garden City were like it was before 1980. It's never going to be that way, and I would hate to see us begin telling people who can and cannot come to Garden City. New people who have come here from other countries have con-

tributed to the community and to the economy.

"Variety makes the quality of life more exciting" said Tangeman. "Having a population that's diverse creates a variety of needs for the college to serve—and also gives us a variety of activities and events to celebrate."

## PERSPECTIVES

### AfterWord

**W**e went to Garden City asking questions. We got a standard response from the people there. "We can handle whatever comes our way," they said. "We've learned that we have to talk things through and respect different opinions. We may not all agree and we may not be happy with everything. We may not end up where we thought we would, but where we end up will be okay. We'll find ways to make things work."

This attitude about challenges—not problems, but challenges—is central to this community's unique character. In Garden City, our story about credit in the 21st century became a story about an economy and the people who cre-

***This attitude about challenges—not problems, but challenges—is central to this community's unique character.***

ate it by the way they work, the way they spend their money, the way they live their lives. It became a story about change, and how banks and business and government and schools and individuals cope with it. It is a story about American culture and how newcomers are influenced by that culture and how America is changed by the culture others bring to it.

We found a town with wide horizons. Garden City has an independent heritage and a history of progressive self-sufficiency. It has water and an ideal climate for crops and cattle. It has nurtured and attracted leaders who have vision, courage, persistence and flexibility. Other towns with more resources and amenities struggle to survive, while Garden City prospers. What makes the difference?

### ***Fresh ideas***

Communities prosper when they have an agenda of learning and an ability to have constructive dialogue, according to work done by the Kettering Foundation. We saw these traits in abundance in Garden City. Although we later talked to one disgruntled citizen who thinks Garden City is on its way to ruin, he and others

## ***Communities prosper when they have an agenda of learning and an ability to have constructive dialogue.***

with negative, pessimistic viewpoints are not leaders in Garden City. While complainers may be tolerated, they're out of step with the prevalent attitude of making the best of the opportunities in the community.

Garden City has an ongoing infusion of new ideas from new citizens from different cultures. From the time when it was a campsite on a cattle trail to the present, streams of new people have come to Garden City. Some have settled and become a part of the community, others have stayed for a few months or a few years, and others have come only as visitors. These new settlers, temporary residents and outside observers have all helped shape Garden City.

Truman Capote was an outsider who held a mirror up to Garden City when he wrote *In Cold Blood* more than 30 years ago. Banker John Davis stayed several years, and while we know that his perspective and that of current Garden Citians are very similar, we can't say for sure who influenced whom the most.

Immigrants from Mexico made Garden City

their home more than 90 years ago, and are now considered part of the "mainstream" community. Other more recent immigrants from many countries struggle to learn new language and customs. But through school and work and business, their ideas also come to help shape the community.

### ***Academic research***

Researchers have focused an objective—and sometimes affectionate, sometimes critical—eye on Garden City over the past ten years, providing additional perspective about what does and doesn't work. In 1988, the community was selected by the Ford Foundation for inclusion in their Changing Relations Project, which has looked at interaction between newcomers and established residents.

Garden City, representing small towns and rural communities, is one of six communities across the country included in the Ford Foundation book, *Changing Relations: Newcomers and Established Residents in U.S. Communities*. Recommendations to other communities facing the challenge of bringing newcomers and established residents together were, in part, developed from Garden City's experience: Identify shared goals. Take initiative locally. Use the schools to promote understanding and cooperation. Support community development. Celebrate diversity. Find ways to bring people together in day-to-day activities, in neighborhoods, workplaces, schools and places of worship.

## ***Find ways to bring people together in day-to-day activities.***

*On the Cutting Edge: Changes in Midwestern Meatpacking Communities* describes research into the consequences of the restructuring of the meat-, poultry-, and fish-processing industries. Dr. Donald Stull, professor of anthropology at the University of Kansas and one of the book's editors, has studied and written about Garden City for the past ten years. He has written about the transformation of



Garden City from a bicultural community of established residents of European and Mexican descent into a cosmopolitan multicultural community.

Stull and his colleagues observe that while Garden City's ethnic groups live side by side with little conflict, there is also little social interaction. In *On the Cutting Edge*, Stull describes two Garden Cities: "One is a stable community of established residents, many from families who have lived there for generations. The other Garden City is highly mobile, and its residents are people who come seeking work and who stay only as long as they have a job."

A key to Garden City's success in dealing with its cultural diversity, Stull believes, has been the concerted efforts by clergy, newspaper editors and reporters, school administrators and teachers, police, and social service providers to keep negative consequences of the influx of newcomers to a minimum.

Three factors are important in understanding the positive nature of ethnic relations in Garden City, according to an article by Stull in the *Urban Anthropology* journal. First, interaction is natural in small communities because of their size. Second, immigrants have come to Garden City for work. They do not take jobs away from established residents, and "Americans value hard work and admire hard workers, regardless of their background." Third, the Ministerial Alliance actively worked in the name of the group, rather than a particular church, to provide services and counter negative reactions when the influx of immigrants first began.

Garden City has learned more about itself through its role as the subject of research, and has used what has been learned to move forward.

### ***Garden City has learned more about itself through its role as the subject of research.***

#### ***Seaboard's Decision***

When Seaboard made inquiries about locating a pork processing plant near Garden City, the community's response was different from what it was 20 years ago when IBP was looking for a plant site. Opinions were still mixed about the benefits of a large new plant coming to the area. However, even those who did not want the fast change, new immigration, and infrastructure challenges that Seaboard would bring said, "We've learned from our experience with IBP, and we know we could handle this."

This time, leaders who supported Seaboard's move to Garden City knew very clearly that the benefits of jobs and economic growth would also bring responsibilities and challenges of making the community a place in which both current residents and newcomers would want to live and work. This time, supporters of the new plant agreed that in addition to the economic draw of climate and transportation and water, Garden City's strength was demonstrated in its excellence of schools, ability to provide affordable housing, outstanding health care, effective law enforcement, and the vitality of an already-diverse community.

People who opposed Seaboard said they wanted more diverse industries that would help Garden City grow in new ways, rather than just with more of what they already have. Both those who supported and opposed the pork processing plant said, "Garden City will do well, whatever happens."

In April, Seaboard announced its decision to locate near Great Bend, Kansas, 130 miles east of Garden City.

#### ***Credit in the 21st Century***

With its foretaste of a future in which more

communities will have more diversity, Garden City provides a snapshot of the challenges others will face. Banking is an essential piece in a mosaic of people and businesses and institutions that make up the community. Credit is an indicator of economic strength, but it cannot be separated from the other pieces that make up a place. We came to Garden City to talk about credit, and what we learned about was credit and the interwoven fabric of a multicultural community.

***Banking is an essential piece  
in a mosaic of people  
and businesses and institutions  
that make up the community.***

Garden Citians were proud of who they are—and what they have done—and they emphasized that they are not yet where they want to be. Discrimination and prejudice may still exist, but that's simply one of the challenges to work on. People in Garden City know that things won't stay the same, no matter what they do. They have set about choosing the ways they want to change.

***By the Way***

**T**raveling back to Kansas City from Garden City, we stopped to talk with M.T. Liggett, a renegade artist whose painted steel totems border the highway next to Mullinville, Kansas. Using old scrap metal, "M.T." as most people call him, expounds on the strengths and foibles of human nature through his sculptures of politicians, neighbors, friends, mythical gods, dragons and whoever or whatever else strikes his fancy.

With his tousled silver hair, red bandanna, and black cowboy hat, Liggett could pass for a typical Kansas farmer or a character actor in a cowboy movie. Behind the overalls, however, is a man who takes his art and its messages seri-

ously. "It's my way of making something perceptible of the truths I see," he said.

Besides the many passersby from across the country and the world who stop to admire or criticize Liggett's work, others also take his art seriously. Articles about him have appeared in an array of publications, from local newspapers to the *New York Times*.

Liggett listens and looks for truths beneath the surface, and through his artwork and in his conversation, he pushes at the boundaries of other people's everyday assumptions.

His self-portrait, entitled "Moon-Tosser," makes his mission clear. It is dedicated to artist Clyde Angel, who has helped inspire M.T. Liggett to be his own person and to speak his own mind, even amidst much local consternation. The "Moon-Tosser" (M.T.) challenges us to reconsider the nature of something we have long believed in (the moon) as we examine our circumstance and look to the future.



Sculptor M.T. Liggett and his self-portrait, "Moon-Tosser."

Tossing our assumptions and looking objectively at ourselves or our communities is not easy. In days of old, court jesters were among the few who dared publicly challenge common assumptions. But the power of the court jester, like that of the joker in a deck of cards, wields much influence.

Our communities also need Moon-Tossers to meet the challenges of the 21st century—and Garden City has had them. In the end, what really seems to set Garden City apart is its Moon-Tosser attitude. It is a community where people have found economic and cultural vitality through the presence of a difficult type of industry and an influx of immigrants. Other communities have fought such changes, while Garden City has created with them the rich mosaic of a dynamic community.

Like M.T. Liggett's sculpted figure, the leaders and citizens of Garden City appear to be enjoying the adventure. We suspect Garden City will more than cope with the challenges of the 21st century. They will shape them to their advantage.

## RESOURCES

We found the following publications useful for learning more about healthy communities, the impact of meat processing on small towns, and Garden City, Kansas.

*Any Way You Cut It: Meat Processing and Small Town America*, edited by Donald D. Stull, Michael J. Broadway, and David Griffith, University Press of Kansas, Lawrence, Kansas, 1995. 269 pages. Examines the impact of the restructuring of the meat, poultry, and fish processing industries from the perspectives of anthropologists, geographers, sociologists, journalists, and industry specialists.

*Changing Relations: Newcomers and Established Residents in U.S. Communities*, by Robert Bach, principal author. Ford Foundation, New York, N.Y., 1993. 72 pages. A report to the Ford Foundation

by the national board of the Changing Relations Project on a multiyear ethnographic study of the impact of immigration on six diverse U.S. communities.

*Constant Frontier: The Continuing History of Finney County, Kansas*, by Agnesa Reeve.

Finney County Historical Society, Garden City, Kansas, 1996. 560 pages. A summary of significant events of the past 120 years in Finney County, using an amalgam of views in respect of the difference between "truths" and "facts."

"'I Come to the Garden': Changing Ethnic Relations in Garden City, Kansas," by Donald D. Stull, in *Urban Anthropology and Studies of Cultural Systems and World Economic Development*, Volume 19 (4), Winter 1990, pp. 303–20. An essay presenting findings on changes in Garden City's economy, response to rapid growth, and attitudes toward ethnic diversity.

*Making Choices Together: The Power of Public Deliberation*, by David Mathews and Noelle McAfee. Charles F. Kettering Foundation, Dayton, Ohio, 1997. 39 pages. A description of the issues forums that some communities have used to approach decision making and problem solving on complex public policy issues.

*On the Cutting Edge: Changes in Midwestern Meatpacking Communities*, by Donald D. Stull. Southwest State University, Marshall, Minnesota, 1998. 29 pages. Looks at the impact of fish, poultry and meatpacking industries on communities and at the interaction between newcomers and established residents.

*The Good City and the Good Life: Renewing the Sense of Community*, by Daniel Kemmis. Houghton Mifflin Company, New York, 1995. 225 pages. An exploration of economic growth, education, cultural life and democracy in Missoula, Montana, and other cities in the United States and in Germany and Japan.



**SOMEONE SAID...**

*"You could see the best things about America. It was quite extraordinary, because you see, there really is such a thing as the American character."*

— **Truman Capote**,  
quoted in *Constant Frontier*  
by Agnesa Reeve



**A** conference examining the status of equity capital markets in rural America and innovative ways of getting equity to rural entrepreneurs will be sponsored by the Federal Reserve Bank of Kansas City on October 8–9 in Denver, Colorado. Policy options for better serving rural entrepreneurs will also be explored. For more information contact John Wood at (800) 333-1010, ext. 2203, or check our website at [www.kc.frb.org/comaffrs/casched.htm](http://www.kc.frb.org/comaffrs/casched.htm).

Volume 6 Number 1—Summer 1998

*Community Reinvestment* is published twice a year by the Community Affairs Department of the Federal Reserve Bank of Kansas City, 925 Grand Boulevard, Kansas City, Missouri 64198-0001, (800) 333-1010 Ext. 2867 (phone), 816-881-2135 (fax), <http://www.kc.frb.org/comaffrs/casmain.htm> (website), [sharon.m.blevins@kc.frb.org](mailto:sharon.m.blevins@kc.frb.org) (comments to the editor).

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