

District

— CONFERENCES AND SEMINARS —

FEBRUARY 28—MARCH 2

CDVCA 2001 Annual Conference sponsored by the Community Development Venture Capital Alliance: New York, NY. Visit www.cdvca.com or registration and information.

The conference will feature a new case study that will allow participants to work with practitioners to structure a deal.

MARCH 12—14

Rural Voices: Sharing Our Stories sponsored by Rural Community Assistance Corporation: San Diego, CA. Contact RCAC at 916/447-2854 to receive details of conference events or visit www.rcac.org.

Training sessions on financing and tax credits for rural communities, housing and community facilities development and Native American community development are the focal point of this conference.

APRIL 5—6

Changing Financial Markets & Community Development sponsored by the Federal Reserve System: Washington D.C., The Capital Hilton

This academic conference offers a rare opportunity to hear Federal Reserve Chairman **Alan Greenspan** speak to community development practitioners who will be assembled to present and discuss the most timely and sensitive issues related to evaluating CRA, credit scoring, asset building and others. Registration materials are forthcoming. Call (202) 452-3378 if you do not receive a registration packet by mid-February.

MAY 16—19

A Microenterprise Odyssey sponsored by The Association for Enterprise Opportunity: Oakland, CA. Contact Alan Tin, program manager at 703/841-7760 ext. 29 or via email: atin@assoceo.org.

The Association for Enterprise Opportunity is seeking dynamic presenters and challenging topics for its conference sessions. Suggested topics and themes along with criteria for designing a session are provided on their website: www.microenterpriseworks.org/conferences/aeo2001/sessions.htm. Sessions should be relevant to the microenterprise industry with emphasis on policy, practice, learning and collaboration.

SAVE THE DATE

The Federal Reserve Bank of San Francisco and other sponsors are proud to present a series of *Sovereign Lending Workshops* in Arizona, California and Nevada. Leveraging off the success of similar workshops held in the Pacific Northwest and Utah, we'll be bringing together bankers, tribal members and government representatives to discuss access to credit and community development issues on tribal lands. The workshops will be followed by ongoing task force meetings. Look for registration materials to arrive in early January. But for now, mark your calendar with the date of the most convenient location and make plans to attend.

For more information, please call Craig Nolte, Senior Community Affairs Specialist at (206) 343-3761 or via email: craig.nolte@sf.frb.org.

February 13: Scottsdale, Arizona

February 16: Las Vegas, Nevada

February 21: Palm Springs, California

February 23: Reno, Nevada

February 27: Eureka, California

Bulletin

— REFERENCES, RESOURCES & OTHERS —

ID FRAUD VIDEO

As part of our ongoing commitment to consumer education, the Federal Reserve Banks of Boston and San Francisco have released a video on identity theft entitled, *Identity Theft: Protect Yourself*. The video, which is targeted at consumers, is also a valuable resource for anyone who wants to help consumers understand the issue of identity fraud, how to protect themselves and what to do if they suspect they are the victim of identify theft.

Copies of the 15 minute video are available in VHS format for a charge of \$7.50 each. Videos can be ordered through the Federal Reserve Bank of Boston by calling (800) 409-1333.

SOUTHERN CALIFORNIA MINORITY SMALL BUSINESS ATLAS

This first comprehensive study of minority businesses in Los Angeles and Orange counties presents a snapshot of the challenges and opportunities facing minority-owned small businesses. Results from the survey, which included interviews with more than 1,200 businesses from six of the largest ethnic groups in the area, are reported by ethnicity providing a unique opportunity to understand nuances specific to each group. According to Community Development Technologies Center who conducted the survey, the study "could provide a glimpse of the future for other parts of the state and nation, as the population becomes increasingly diverse."

Visit <http://www.cdtech.org> to download a PDF version of the study and to learn more about the Community Development Technologies Center, or call (213) 763-2520.

KNIGHT FOUNDATION PUBLISHES COMMUNITY PROFILES

The John S. and James L. Knight Foundation has released new community profiles as part of its Community Indicators Project. Drawing on local, state and national data sources, these profiles document more than 70 quality-of-life measures for each community profiled, covering children and families, education, literacy, community development, housing, citizenship, and arts and culture. Examples of community profile information include outcome measures such as high school graduation rates and infant-mortality rates and context measures such as median household income and the number of police officers per 1,000 population. Two communities in the 12th District were profiled: San Jose and Long Beach, California.

The profiles are available on the Knight Foundation website at www.knightfdn.org.

FEDERAL RESERVE STUDY ON CRA SPECIAL LENDING PROGRAMS

Results from a recent Federal Reserve Board survey provide new information on the nature of CRA special lending programs, their characteristics, and how these characteristics relate to the performance and profitability of the loans extended through them.

The study can be found on the Board's website at <http://www.federalreserve.gov/pubs/bulletin/default.htm>.

PERSPECTIVES ON CREDIT SCORING AND FAIR LENDING: A FIVE-PART ARTICLE SERIES BY THE FEDERAL RESERVE SYSTEM'S MORTGAGE CREDIT PARTNERSHIP CREDIT SCORING COMMITTEE

The second installment of the five-part series is now available. This installment addresses the need to maintain and update scoring models in order to retain their accuracy and fairness. The article features comments from a banker, a community based lender and Fannie Mae on the topic of the maintenance of scoring models to ensure compliance with fair lending laws.

For copies of the article, call Judith Vaughn at (415) 974-2978.

CRA101: TRAINING FOR PARTNERSHIP

Enhanced communication and more effective agreements are just two of the benefits that can accrue when organizations that represent community constituency understand the business environment of their financial institution partner. *CRA101* was developed to provide a basic understanding of the Community Reinvestment Act and how it affects the way banks conduct business in the communities they serve. The 33-slide power point presentation is a flexible training tool that has been used by banks, community-based organizations and even a community college course.

Download your copy directly from the community affairs section of the San Francisco Fed's website: <http://www.frbsf.org/publications/index.html#commaff>