SUNDAY, NOVEMBER 12

8:30 a.m. – Noon
Broadway H

VOLUNTEER EVENT
Sponsored by ID Analytics

The CUNA Lending Council proudly features a Volunteer Event at the start of our annual conference. In 2017, we are partnering with The Boys & Girls Clubs of Middle Tennessee. The Boys & Girls Clubs’ mission is to enable all young people, especially those who need them most, to reach their full potential as productive, caring, responsible citizens. This year we will be helping them achieve this mission by building bicycles for children in need. Not mechanically inclined? No problem! We need volunteers of all skill levels to ensure we get all of the bikes built in time for them to be presented to the children at the conference.

Join us as we demonstrate the credit union value of people helping people by giving back to our host city and making these children’s dreams come true! The event will take place at the conference hotel and breakfast will be provided.

9:00 a.m.– 7:00 p.m.
Legends Prefunction

CONFERENCE REGISTRATION
Refreshments during Registration
Sponsored by Finance of America Mortgage, LLC

Noon – 3:00 p.m.
Broadway
Ballroom K

PRE-CONFERENCE WORKSHOP
Learn How to Bring the “A” in Agility to Your Credit Union
Sponsored by Elan Financial Services
Melanie Gillen, Capability Leader Director, CUNA Mutual Group, Madison, WI
Andy Schuman, Agile Transformation Director, CUNA Mutual Group, Madison, WI

As consumer demand for convenience continues to drive member expectations, have you worried that your credit union is falling behind in terms of bringing innovative products and services to market? Have you had an initiative end with something no longer relevant in the marketplace? Have you ever developed a new product exceeding a budget long before it’s completed and launched? Do you want to experience faster time to market and an earlier ROI? If the answer to any of these questions is yes, here’s your chance to hear more about best practices leveraging an Agile development process.
Agile Methodology is being utilized across top industries to not only reduce cost, but deliver more value faster, with less risk and better quality! Your competitors are using this approach every day. And they are doing it effectively.

The credit union industry continually seeks ways to build efficiency and engage employees to best serve members. Before you think Agile is not for your credit union, learn how you can adopt Agile to help drive productivity and relevance for you and your members. In this session, you’ll leave with answers to these questions:

• What is “Agile”?
• What are the key principles of Agile?
• What are the different types of Agile methodologies?
• What is Minimum Viable Functionality (MVF) or Minimum Viable Product (MVP)?
• How can Agile work with non-technology products and initiatives?
• How does Agile drive employee empowerment and accountability?
• Why are so many companies and industries adopting Agile?
• Where do you start if you want to adopt Agile?

At the end of this workshop, you’ll be armed with a better understanding of Agile development and how to put these principles to work for your credit union.

1:00 – 3:00 p.m.  
Broadway J  
**CLO Exchange**  
Jim Block, SVP/CLO, Baxter CU, Vernon Hills, IL  
Ray Lindley, SVP of Lending, Elevations CU, Boulder, CO

The CLO Exchange is an opportunity to discuss ideas, best practices and knowledge with other credit union lending professionals. This session will provide a forum to network in a smaller group setting. Registration will be limited to the first 45 attendees.

3:15 – 4:00 p.m.  
Broadway GH  
**FIRST-TIME ATTENDEE ORIENTATION**  
*Sponsored by DGU Insurance Associates, LLC*

If you’ve never attended this conference before, plan on joining us at the first-time orientation. We’ll provide a quick rundown of conference events and leave plenty of time for you to start networking with other attendees.
CONFERENCE WELCOME
Denise Gabel, COO, Northwest CU Association, Sea Tac, WA

Presentation to Boys & Girls Club
Join us as our volunteers present new bikes to 15 very excited children.

4:45 – 5:45 p.m.
KEYNOTE ADDRESS
AgeProof: Living Longer Without Running Out of Money or Breaking a Hip
Sponsored by TransUnion, LLC
Jean Chatzky, Personal Finance Expert, Today and The Oprah Winfrey Show, New York, NY

In her session entitled AgeProof: Living Longer Without Running Out Of Money Or Breaking A Hip, best-selling author and financial expert Jean Chatzky breaks down the challenges associated with our increased longevity and talks about the important role advisor play in helping clients overcome them. With humor and knowledge gained from nearly three decades of experience reporting on people and their money, Chatzky shares her impressions on what works, what doesn’t, and how to get people out of their own way.

5:45 – 7:15 p.m.
WELCOME RECEPTION – Meet your Sponsors
Sponsored by CUNA Mutual Group

Join us for the opening welcome reception directly following our keynote speaker, Jean Chatzky. This is a great time to meet up with old friends and make some new ones. Our 58+ sponsors will also be on hand showcasing their latest products. There will be plenty of food and beverage available.

MONDAY, NOVEMBER 13

7:30 a.m. – 4:45 p.m.
WELCOME CENTER
Conference Registration
Sponsor Displays
Internet Café – Sponsored by Finastra, IMM: The eSignature Company and Member First Mortgage
Charging Station – Sponsored by LoanStar Technologies LLC

7:30 – 8:15 a.m.
BREAKFAST – Visit with Sponsors
Sponsored by FTN Financial

8:15 – 8:30 a.m.
CONFERENCE ANNOUNCEMENTS
Denise Gabel, COO, Northwest CU Association,
AGENDA

CUNA LENDING COUNCIL

CONFERECE

2017

Ballroom EF

Sea Tac, WA

8:30 – 9:30 a.m.

GENERAL SESSION
The Art of Choosing

Sponsored by LPC Services

Sheena Iyengar, Professor, Columbia Business School, New York, NY

In The Art of Choosing, Columbia University professor Sheena Iyengar, a leading expert on choice, sets herself the Herculean task of helping us become more effective choosers. She asks fascinating questions: Is the desire for choice innate or created by culture? Why do we sometimes choose against our best interests? How much control do we really have over what we choose? Ultimately, she offers unexpected and profound answers drawn from her award-winning, discipline-spanning research.

9:45 – 10:45 a.m.

BREAKOUT SESSIONS
Paths to Profit: Emerging Asset Classes in the Era of FinTech (session repeats)

Sponsored by Sallie Mae

Michael VanErdewyk, Chairman/CEO, ReliaMax, Sioux Falls, SD

FinTech, InsurTech, Platform-as-a-Service and other new business models offer tremendous opportunities for credit unions, but they also bring trepidation. New and re-emerging asset classes can deliver the HENRY (high earning, not rich yet) customers to online lenders, but your institution may still be on the sidelines. As credit unions continue to weigh the outcomes vs. risks of member acquisition in this changing era, we’ll look at the asset classes that are performing well, and how lenders can enter them with confidence. Mike will discuss new paths to profit for credit unions—how and where to enter new and re-emerging asset classes with confidence. He will lean into the private student loan (PSL) asset class, debunk myths about PSLs and help leaders in the credit union community consider how to do business with the 99% of young, monied and aging customers digital lenders currently ignore.

Member Business Loans (session repeats)
Sponsored by Vision Warranty Corporation
Mike Steppenbacker, Director Corporate Banking,
Ent FCU, Colorado Springs, CO

Mike will be discussing the importance of employing proper loan structures, covenants, pricing strategies, and other risk mitigation methods to minimize workouts and potential losses within an MBL portfolio. He will also touch on how detailed analysis at origination, and on an ongoing basis, helps an institution to keep its MBL portfolio clean, allowing a credit union to support its member base through changing economic or interest rate environments.

Broadway GH

Affordable Lending – A Good Business Decision
(session repeats)
Sponsored by RateGenius, Inc.
Joseph Weisbord, Director Credit and Housing Access,
Fannie Mae, New York, NY

This session will focus on how credit unions can leverage affordable lending strategies to differentiate themselves in local markets and serve the needs of low-moderate income homebuyers. The session will also highlight relevant risk management tools for credit unions to ensure a sound manufacturing process.

Broadway JK

Cornerstone Survey Results (session does not repeat)
Sponsored by Auto Financial Group
Ryan Brogan, Consultant, Cornerstone Advisors,
Scottsdale, AZ
Melissa Rogers, Consultant, Cornerstone Advisors,
Scottsdale, AZ

Cornerstone Advisors will share analysis and insights from a CUNA-exclusive lending survey conducted this year. The presentation will include productivity and staffing scorecard highlights, as well as industry trends related to direct, indirect, credit card, and mortgage lending lines of business.

10:45 – 11:15 a.m.
Legends Ballroom

NETWORKING BREAK – Visit with Sponsors
Sponsored by Evans, Simpson & Associates, Inc.

11:15 – 11:30 a.m.

Pass Time to Breakout Sessions

11:30 a.m. – 12:30 p.m.
Broadway AB

BREAKOUT SESSIONS
Paths to Profit: Emerging Asset Classes in the
Era of FinTech
Sponsored by RateGenius, Inc.
Michael VanErdewyk, CEO, ReliaMax

FinTech, InsurTech, Platform-as-a-Service and other new business models offer tremendous opportunities for credit unions, but they also bring trepidation. New and re-emerging asset classes can deliver the HENRY (high earning, not rich yet) customers to online lenders, but your institution may still be on the sidelines. As credit unions continue to weigh the outcomes vs. risks of member acquisition in this changing era, we’ll look at the asset classes that are performing well, and how lenders can enter them with confidence. Mike will discuss new paths to profit for credit unions—how and where to enter new and re-emerging asset classes with confidence. He will lean into the private student loan (PSL) asset class, debunk myths about PSLs and help leaders in the credit union community consider how to do business with the 99% of young, monied and aging customers digital lenders currently ignore.

Member Business Loans
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Affordable Lending – A Good Business Decision
Sponsored by QRL Financial Services
Joseph Weisbord, Director Credit and Housing Access, Fannie Mae, New York, NY

This session will focus on how credit unions can leverage affordable lending strategies to differentiate themselves in local markets and serve the needs of low-moderate income homebuyers. The session will also highlight relevant risk management tools for credit unions to ensure a sound manufacturing process.

Making Indirect Members Full Service Members
The beginning of a new member relationship is often seen as the best time to fully engage a member and build loyalty to your credit union. While indirect relationships broaden the opportunities for reaching new members, they transfer that initial introduction of your organization to the dealership. How is your organization focused on fully engaging these newest members?

12:30 – 1:45 p.m.
MEMBERSHIP LUNCHEON (open to all attendees and sponsors)
Sponsored by Allied Solutions, LLC
Join us for the CUNA Lending Council Membership Lunch. Your chair, Bob Stowell, will provide an update of the Lending Council activities throughout the past year.

1:45 – 2:00 p.m.
Pass Time to Sessions

2:00 – 4:45 p.m.
MBL ROUNDTABLE
Sponsored by CRIF Lending Solutions
Facilitator: Bob Stowell, SVP/CLO, Firefly CU, Burnsville, MN
Hour one will be a discussion led by Bob on subjects relevant to seasoned MBL lenders. Hour two will be divided into two 30-minute Table Topic sessions—choose one of four topics for each of the 30-minute sessions.

2:00 – 3:00 p.m.
BREAKOUT SESSIONS
Bring Your Digital Lending into the End Zone (session repeats)
Sponsored by SiriusXM
Cortney Angeley, Impact Director, Filene Research Institute, Madison, WI
Opportunities abound for credit unions to carve out a presence in the digital lending space. This can be in the form of protecting the $351 billion in current credit union consumer loans or capturing some of the estimated $1 trillion in loans positioned for digital lenders. Before attempting that longshot toward the
goal post, credit unions can benefit with a strategy, especially one that leverages their unique strengths as they navigate the transition to digital lending.

During this session, participants will get an opportunity to review the digital lending playbook (based on a 2017 Filene Research Institute publication) with coach Erin Coleman. This digital lending playbook provides insights for credit unions committed to elevating their game in digital lending.

**The Return of HELOCs: A Future Opportunity**  
(session does not repeat)  
*Sponsored by van Wagenen Financial Services*  
Satyan Merchant, VP Mortgage, TransUnion, Chicago, IL

HELOC was perhaps the product most impacted by the last recession—the evaporation of home equity essentially halted extension of this form of credit. As the macro environment has recovered in the last few years and home values are once again climbing, we’re beginning to witness the rebirth of the HELOC. A new generation of homebuyers has entered the market, and many may not be aware of the benefits of home equity borrowing. In this session, we’ll size the underserved market for HELOCs and highlight a solid risk and marketing framework that lenders can use to develop an effective HELOC program.

**NETWORKING BREAK – Visit with Sponsors**  
*Sponsored by Open Lending, LLC | Lenders Protection, LLC*

**Pass Time to Breakout Sessions**

**BREAKOUT SESSIONS**  
**Bring Your Digital Lending into the End Zone**  
*Sponsored by Westamerica Communications*  
Cortney Angeley, Impact Director, Filene Research Institute, Madison, WI

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During this session, participants will get an opportunity to review the digital lending playbook (based on a 2017 Filene Research Institute publication) with coach Erin Coleman. This digital lending playbook provides insights for credit unions committed to elevating their game in digital lending.

**Innovation in Mortgage Lending**  
(session does not repeat)  
*Sponsored by Visible Equity®*  
Joe Dahleen, EVP, MortgageHippo, Chicago, IL  
Brian Kaas, President/Managing Director, CMFG Ventures, Madison, WI  
Valentin Saportas, CEO, MortgageHippo, Chicago, IL

Credit union and consumer preferences are changing, while technology and competition place new demands on how products are bought and sold. With all the hype around disruption in the market, it can be hard to know how to respond. What do fintech startups mean for credit unions? Should we consider these startup companies disruptors, or embrace them as potential partners?

An emerging company, MortgageHippo, is changing how mortgage lending occurs at credit unions. MortgageHippo is a portfolio company of CUNA Mutual Group’s venture capital arm, CMFG Ventures, and is providing its technology to credit unions. Hear from Valentin Saportas, Co-Founder and CEO of MortgageHippo, and Brian Kaas, Managing Director of CMFG Ventures, as they discuss fintech trends, innovation, and the role of startups like MortgageHippo in lending.

**5:00 – 6:30 p.m.**  
AWARDS PRESENTATION and CELEBRATION RECEPTION  
*Sponsored by CUNA Mutual Group*  

Join us as we present the Excellence in Lending Awards, Rising Star Award and Phil Greer Lifetime Achievement Award. Followed by a Celebration Reception hosted by CUNA Mutual Group.

**ON YOUR OWN**

**TUESDAY, NOVEMBER 14**
AGENDA

CONFERENCES

2017

7:30 a.m. – 3:00 p.m.  
Legends Ballroom  
WELCOME CENTER  
Conference Registration  
Sponsor Displays  
Internet Café – Sponsored by Finastra, IMM: The eSignature Company and Member First Mortgage  
Charging Station – Sponsored by LoanStar Technologies LLC

7:30 – 8:15 a.m.  
Legends Ballroom  
BREAKFAST – Visit with Sponsors  
Sponsored by Equifax

8:15 – 8:45 a.m.  
Broadway Ballroom EF  
CONFERENCE ANNOUNCEMENTS and Wrap up of Day 1 – Denise Gabel

8:45 – 9:00 a.m.  
Pass Time to Sessions

9:00 – 11:45 a.m.  
Broadway ABC  
CONSUMER ROUNDTABLE  
Sponsored by CRIF Lending Solutions  
Facilitator: Steve Quigley, VP Retail Banking, UICCU, North Liberty, IA

The consumer roundtable will provide an excellent opportunity to network with your consumer lending peers in the industry. We will have a variety of topics to discuss and even solicit some from the audience. We want to hear what’s on your mind, so come prepared for an exciting and interactive session around consumer lending.

9:00 – 10:00 a.m.  
Broadway GH  
BREAKOUT SESSIONS  
NCUA MBL Rule Implementation Update  
(session does not repeat)  
Sponsored by PathSoftware  
Vin Vieten, Sr. Credit Specialist, NCUA, Alexandria, VA

This interactive session will be designed to answer audience questions regarding the implementation of the revised MBL rule. Key topics will be introduced by the speaker, then followed by a discussion of the questions and concerns of the audience. There will be a spilled milk discussion of common concerns examiners are finding as they review credit unions’ implementation of the revised MBL Rule.

Broadway JK  
New Regulatory Requirements Update  
(session does not repeat)
Sponsored by Raymond James  
Glenn Yeager, Counsel, Bridgeforce, Chadds Ford, PA

This session provides a summary of new regulatory requirements that were recently finalized and/or implemented. Practical guidelines and key takeaways for each requirement are provided to assist attendees as they implement new processes and controls within their organizations to come into compliance.

10:00 – 10:30 a.m.  
NETWORKING BREAK – Visit with Sponsors  
Sponsored by Visible Equity®

10:30 – 10:45 a.m.  
Pass Time to Breakout Sessions

10:45 – 11:45 a.m.  
BREAKOUT SESSIONS  
Credit Cards: Maintaining Profitability in Uncertain Times (session repeats)  
Sponsored by CalyxSoftware  
Bradley J. Wylie, PSCU, St. Petersburg, FL

Credit cards are a credit union’s highest performing loan product and a proven relationship builder with members. This session will provide credit unions of all sizes with valuable information on rates and earnings, card marketing trends, relationships between card product types and earnings, and best practices to increase account acquisition, activation and usage.

Effectively Managing Today's Compliance and Legal Hot Topics (session does not repeat)  
Sponsored by eSignLive™ by VASCO® and CUNA Strategic Services  
Andrew Domino, COO, Bridgeforce, Chadds Ford, PA

This session focuses on practice guidelines and takeaways for compliance and legal officers to utilize while managing the latest areas of reputational, regulatory, and legal scrutiny. Hot topics within the existing environment will be covered and best practices will be shared. Attendees will leave the session with actionable takeaways for their credit union to maximize the effectiveness of their compliance programs.

11:45 a.m. – 1:00 p.m.  
NETWORKING LUNCHEON  
Sponsored by TMG Financial Services
1:00 – 1:15 p.m.  
Pass Time to Sessions

1:15 – 4:00 p.m.  
MORTGAGE ROUNDTABLE

Sponsored by Genworth Mortgage Insurance  
Facilitator: Tracy Ashfield, President, Ashfield & Associates, Madison, WI

The mortgage roundtable will provide an excellent opportunity to network and share valuable information with your lending peers throughout the industry. We will tackle the top areas that impact your business every day. Please come prepared for a great interactive session around mortgage lending.

1:15 – 2:15 p.m.  
BREAKOUT SESSIONS

MBL Participations Bought and Sold  
(session does not repeat)  
Sponsored by Vining Sparks  
John Toohig, Managing Director/Trader, Raymond James, Memphis, TN  
David Visinsky, SVP, Vining Sparks, Memphis, TN

Join two veteran MBL participation traders as they outline the process, the benefits and some of the potential risks involved in both buying and selling MBL participations. You will learn about the stages of a trade, pricing, due diligence, servicing, credit administration, and more. Get your MBL participation questions answered with this moderated, interview-style presentation with plenty of opportunities for Q&A.

Broadway JK

Automation, Efficiency, and Streamlined Processes  
(session does not repeat)  
Sponsored by CU Direct
Jeff Jackson, CLO, Michigan State University FCU, East Lansing, MI  
Kevin Kesecker, SVP/CLO, SECU, Linthicum, MD  
Jill Rothenberger, VP Consumer Lending, Dupaco Community CU, Dubuque, IA

The session will focus on process improvements to include automatic decisions, online loan applications, remote lending, pre-approvals, and electronic delivery channels. The goal is to minimize the effort for the member to obtain a funded loan.

Broadway GH

Credit Cards: Maintaining Profitability in Uncertain Times  
Sponsored by FactorTrust, The Alternative Credit Bureau
Credit cards are a credit union’s highest performing loan product and a proven relationship builder with members. This session will provide credit unions of all sizes with valuable information on rates and earnings, card marketing trends, relationships between card product types and earnings, and best practices to increase account acquisition, activation and usage.

NETWORKING BREAK – Sponsor Prize Drawings
Sponsored by LSI

Pass Time to Breakout Sessions

BREAKOUT SESSIONS
Creating Qualified Borrowers through Financial Education and Outreach (session does not repeat)
Sponsored by Open Lending, LLC | Lenders Protection, LLC
Jessica Oliver, Director of Financial Outreach, Pelican State CU, Baton Rouge, LA

Are you declining loans to loyal, long-time members due to low credit scores, slow payments and other financial issues? Learn how financial education, outreach and getting the whole story creates qualified borrowers and stronger member relationships.

Using Innovation to Attract Millennials
(session does not repeat)
Sponsored by Sallie Mae
Clark Duncan, Training Coordinator, Fort Knox FCU, Radcliff, KY
Jackie Shaeffer, Underwriter, Maps CU, Monmouth, OR
Mark Volz, Business Lending Manager, Guardian CU, West Milwaukee, WI
Moderator: Lauren Culp, Manager, The Cooperative Trust, Madison, WI

How to attract and retain millennials as members and employees, particularly with innovation.

Expanding MBL Capabilities While Mitigating Risk
(session does not repeat)
Sponsored by Federal Home Loan Banks
Mike Horrocks, Sr. Director Solution Management,
For credit unions looking to expand their loan offerings to better serve their local business community, leveraging the full potential of data to make informed lending decisions will be crucial. In this session, Mike will discuss how credit unions can grow and diversify their MBL initiatives by leaning on data to drive solid credit decisions and consistently evaluate both vulnerabilities and opportunities within their portfolios.

5:30 – 8:30 p.m.

SOCIAL EVENT
Contributing sponsors CURateReset and CUNA Strategic Services, Fannie Mae, Kasasa® and CUNA Strategic Services, MGIC, Open Lending, LLC | Lenders Protection, LLC, Radian Guaranty Inc., ReliaMax, SWBC, TCI and Temenos

Tequila Cowboy, located within walking distance from the hotel, is a Nashville hotspot where country meets rock n’ roll. This historic warehouse has been transformed into an entertainment venue housing four different venues under one roof. Join us for this exclusive event. We’ll have food, beverages and music for everyone to enjoy. You’ll definitely want to be there! Cowboy boots optional! Adult guests may join you at this event for $75 each person.

WEDNESDAY, NOVEMBER 15

8:00 – 8:30 a.m.
Broadway
Prefunction

BREAKFAST
Sponsored by CU Direct

8:30 – 9:30 a.m.
Broadway
Ballroom EF

GENERAL SESSION
Market Signals: What the Financial Markets Are Telling Us Now
Sponsored by Experian
Peter Ricchiuti, Wall Street Investment Visionary and Entertaining Finance Speaker, New Orleans, LA

“If the majority of people were right, the majority of people would be rich...and they’re not!” Following the herd has rarely produced superior long-term results. Tulane University’s Peter Ricchiuti will share his informative and entertaining perspective on financial markets, the importance of proper diversification,
and the cyclical nature of both stocks and investment sectors. He will also tell us about the unusual securities research program he heads up with his students.

**BREAK**

**9:30 – 9:45 a.m.**  
**BREAK**

**9:45 – 10:45 a.m.**  
**CLOSING GENERAL SESSION**  
**Embrace the Shake: Transforming Limitations into Opportunities**  
*Sponsored by LendKey and CUNA Strategic Services*  
Phil Hansen, Multimedia Artist, Speaker, Author and Innovator

Success, especially in today's fast-changing business environment, depends on our ability to make “creativity and innovation” a continuous process. Leaders want to know how their teams can rise above any challenge and succeed no matter what comes their way. Whether it's to embrace change, overcome obstacles, sustain growth, or take your success to the next level, they want to “Embrace the Shake.”

The term “Embrace the Shake” is coined from Artist Phil Hansen’s personal story of transformation. After developing a career-ending tremor in his drawing hand, Phil embraced his “shake” both physically and metaphorically by redefining his limitation as an impetus for creativity. Phil not only restored his artistic abilities, he became a much more creative and innovative artist than ever before. Upon sharing his message on the TED stage and millions subsequently after, “Embrace the Shake” has become a motto for many businesses to approach their limitations in a new way.

Phil's powerful message of finding creativity within limitations will inspire you to stop looking on the outside, and start looking inside yourself for resources that can transform your challenges into opportunities for success. Are you ready to Embrace your Shake?

**10:45 – 11:00 a.m.**  
**Final Comments/Closing**  
Wrap-up from Denise Gabel and Bob Stowell