PRESTON CENTER GREEN BANKER INVESTS IN COMMUNITIES LOCALLY AND ABROAD

January 23, 2013
Bryan Robert recently travelled with his church's young adult ministry on a Haiti discipleship trip. The team of 39 partnered with a non-profit organization, Mission of Hope, which is centered in the village of Titanyen. They have an onsite church, school and orphanage. While there, the team assisted Mission of Hope by shared time with the orphans, painted the interior of a new hospital and some local homes, and visited nearby villages to share their faith.

“The country and people of Haiti are beautiful. It was a blessing to see the faith of the Haitians, serve alongside the staff and leadership at Mission of Hope, and be under the leadership of The Porch at Watermark. The days were long and full of serving, but the week was short. The food wasn’t like home, the showers were cold, and we had to sleep under mosquito nets, but I would do it all over again in a heartbeat,” says Bryan.

Bryan is very active in his local church, serving on Tuesday nights with the young adult ministry and facilitating a discipleship program at Watermark, but he calls everywhere he goes his mission field.

Bryan Robert is a Private Banker at the Preston Center location and has been in banking for seven years.

“I love having the opportunity to serve others and earn clients’ business in my role at Green Bank.” Contact Bryan at (972)528-6728 or brobert@greenbank.com. Or stop by and meet him at 4029 Northwest Parkway, Dallas, TX 75225.
CAPITOL-CITY GREEN BANKERS SPEND TWO DAYS WORKING ON HABITAT FOR HUMANITY’S NEWEST PROJECTS IN EAST AUSTIN

February 15, 2013
Organized by Private Banker Jennifer Parks, the bankers joined Austinites from IBM, JPMorganChase, Bank of America, Catholic Churches of Austin and the UT Chapter of Habitat for Humanity to for exterior painting, adding corner trim and soffits, and porch and gable siding.

“Habitat for Humanity can change a family in just eight weeks; that’s about how long Habitat and its volunteers take to complete a home,” said Parks. “The families are impressive and we got to meet some of them. Over 54 days, Habitat takes green volunteers like our team, guides us and when we leave, something great has been built.”

This is the fourth week of construction on these two project homes—they are half way through the build. You can read more about the beneficiary families or view more pictures here.

GREEN BANK’S ANNUAL EMPLOYEE VOLUNTEER AWARD RECOGNIZES BRIDGETTE WHITEING

March 4, 2013
$500 gift to food pantry recognizes her commitment to the community
Bridgette Whiteing, Green Bank branch operations manager, has been recently awarded the Outstanding Volunteer Appreciation Award for 2012. Her generosity and giving exemplifies service to the community through volunteerism.

Pastor Gaidi K. Burgess, members of the Greater Mt. Zion Baptist Church and other organizations were in attendance to celebrate Whiteing’s tireless efforts with a surprise celebration at the bank.
“I was totally caught off guard. When I walked in the room and saw my partners from the food
pantry; I knew something was up,” said Whiteing. “I’ve always considered volunteering an important part of my life; the recognition and gift to the pantry reminds me of the generosity of Houstonians and how each of us can build a stronger city.”

Her month is busy with service to many organizations:

- 3 hours per month at the A.S Help to Help Pantry providing assistance to those in need of food
- 8 hours per week at Greater Mt. Zion Baptist Church as the financial secretary, stewardship coordinator and choir director
- 10 hours per month at GMZ General Mission Society involving community and foreign mission objectives
- 8 hours each month at GMZ Youth Ministry Outreach Program as a youth mentor and teacher
- 5 hours per month at Carrington Scholarship Fund and Education Program as a tutor and financial administrator
- 3 hours per month at Willie Thornton Scholarship Fund as an administrator
- 5 hours per month at V.O.T.E.R.S. helping inform voters in the community.

Geoff Greenwade, Green Bank president and CEO, presented Whiteing with the award and a $500 donation to the food pantry at the Greater Mt. Zion Baptist Church.

“Green Bank is committed to the responsibility of serving Texas. We do this in a number of ways--banking services and businesses across our communities, financial contributions to leading community programs and by individual participation in community-based programs,” said Greenwade. “Often individual efforts are ignored; we believe our employees are stewards and we strive to reinforce their efforts with corporate support.”

**EVER WONDER ABOUT A CREDIT REPORT? 401 (K)? BONDS?**

April 8, 2013

*Local high school students get a jump on setting up a budget*

Cory LeBouf, SVP Green Bank, has served on the Advisory Board for Devereux Texas since April 2011. Devereux is a non-profit treatment facility for adolescents that have suffered from chemical, physical, and/or mental problems. As a board member, he regularly attends leadership meetings where the agency’s financial performance, budgets and financial projections are reviewed.

But recently, Cory tackled finances in a different role. On April 5, Devereux held a Life Skills Day and Cory taught home budgeting. Over three sessions, he instructed 60 students on the importance of managing income, basic home-finance accounting and basic savings.

“The kids understand that they have to walk before they can run and that savings is the first step,”
notes Cory. “They get the basics—if they can start now, they can describe how savings grows and how you need to look at monthly earnings before you start dreaming of all the things you want to buy.”

Before joining the Advisory Board, Cory started working with the organization's largest fundraiser – the annual Divots for Devereux golf tournament. The tournament raises more than $40,000 each year for use in Devereux's daily needs, which include supporting the League City campus that houses over 100 students on a year-round basis. For the last two years, Cory has additionally served as co-chairman of the Golf Committee, which focuses on raising the maximum amount of dollars per year from the event.

GREEN BANK CELEBRATES EARTH DAY IN PLANO

April 15, 2013
Green Bankers joined the Learn 2 Live Green event in Plano in an early celebration of Earth Day. The family event featured exhibits, presentations on a variety of environmental topics, workshops, demonstrations, entertainment, green art and children’s activities.

The bankers were there to volunteer and provide information on Green Bank’s services.

DO YOU KNOW THE WAY TO EARTH DAY?

April 24, 2013
Green Bank assists the forming galena park chamber of commerce get there
When thinking about the costs of a booming petrochemical complex or living in the shadow of the City of Houston, many Texans think of Galena Park and other cities along the Houston Ship Channel. It’s no secret—these communities have a reputation that differs from H-Town. They are also trying to change it.
“What started as an effort to fix air quality issues quickly grew to the realization that local economy needed a major overhaul,” notes Community Outreach Director Bel Vasquez-St. John of Air Alliance Houston. “Green Bank’s sponsorship of bus transportation to Earth Day from Galena Park represents a coordinated effort and something new—a new, green business is interested in the old Galena Park economy and Galena Park is interested in changing its less-than green reputation.” Believing that economic activity breeds more activity, local residents and members from the Pasadena Hispanic Business Association are creating the Galena Park Chamber. The new organization will present a unified message to regional businesses—Galena Park is also on the Houston Ship Channel, has an established community and is open for business.

This group continues to tackle their environmental reputation in the hopes to attract new citizens. For the recent Earth Day Houston Event, free bus transportation to Discovery Green Park was provided. Several residents hopped on board and went to the annual celebration for a day of fun and learning.

The 1835 settlement of Clinton is the now headwaters of the well-known Clinton Drive; but then it was a farming and ranching community. In the 1880s the town started to interact more with a growing Houston—first as a railroad center for the growing port and then transforming into petrochemical hub. Incorporating in 1935 as Galena Park, Houston grew and then boomed around the city.

Galena Park’s economy started to dip in the 80s when improvements to ship unloading practices drastically cut the work force and US Steel and other mill closed. Then, after 9-11, the port shut it gates, requiring sailors to stay on their ships while in port. In recent years, the drying up of jobs has lead to more jobs leaving—the city of 10,000 lost their grocery store a few years ago.

“We had a meeting on April 16 to continue planning,” says Vasquez-St. John. “Our first order of business in a food mart; we even have a perfect location identified. We hope other businesses will follow Green Bank’s interest in Galena Park and consider expanding here.”

To learn more about the efforts in Galena Park, contact Bel Vasquez-St. John at belvasquez@airalliancehouston.org. The bankers were there to volunteer and provide information on Green Bank’s services.
EARTH DAY ART CONTEST

April 26, 2013
For the fourth year, Green Bank was a leading sponsor of the Earth Day Art Contest, an event developed by Air Alliance Houston. The contest is in conjunction with their annual Earth Day Houston festival and was hosted at Skyline Art Services. This year’s art contest had over 5,000 entries from students in third through twelfth grade throughout the city of Houston. Green Bank is proud to sponsor the cash awards, given to first, second and third place winners in each grade. Separate awards were also given for People’s Choice and Overall Winner of the contest. The winning artwork was sold at the auction to raise money for the winning schools’ art programs and Air Alliance Houston.

GREEN BANKERS RELAY FOR LIFE

May 10, 2013
Humble, Kingwood and Cleveland Offices and clients walked to help find a cure.
On April 19, communities across America walked together to help find a cure for cancer. Green Bankers were there—participating in the Relay for Life of Liberty County @ Cleveland as team “Wild for a Cure.” We were part of 32 teams and 407 walkers who raised $83,914. Additionally, several Green Bank clients donated $100 to sponsor a sign along the walk.
Members of the Leadership Montgomery County Class of 2013 gathered Friday afternoon in The Woodlands for a special ribbon-cutting ceremony and reception to unveil the new Killion Family Assistive Technology Lab in cooperation with the Greater Houston chapter of Easter Seals Disability.

For the past nine months, the LMC class has been working with Easter Seals Disability Service to establish one of its technology-focused programs in Montgomery County. The program, “BridgingApps,” is offered in Houston and provides consultation to special-needs families in selecting applications for Apple and Android devices that are designed to help those with disabilities.

The group donated the Killion Family Assistive Technology Lab to Montgomery County, where special-needs families can consult with a trained Easter Seals therapist for selecting devices and applications that best fit their needs. The class also donated $10,000 to ESD.

“The program brings together special-needs families, therapists, doctors and communities to learn from one another for things that can help those with special needs and disabilities succeed at communication and education,” Project team leader Paco Rivera said.

LMC class members spent nearly a year providing resources and bringing awareness to the development of the new lab, Rivera said. LMC hosted four open house events across Montgomery County for technology and service demonstrations.

Among the fundraising events included a golf tournament at The Woodlands Palmer Course and a wine dinner at Crescent Moon Wine Bar earlier this year.

“The hardest part was trying to get people to understand what we were doing,” Rivera said. “They knew we were trying to help special-needs individuals, explaining to them how exactly we were doing it, why we needed the technology lab and how it was going to work.”

ESD Development Director Kelly Klein said many people, even those in special-needs families, may not realize the positive impact mobile devices can have as communication tools and motivators.
“With these devices, people will be sitting on their couch playing Angry Birds, and they don't realize that they’re actually doing finger isolation, cause and effect and other different exercises,” Klein said. “The domino effect of that is that it's made such devices so much more accessible to anyone who has disabilities and what it can help with.”

While the number of applications geared toward those with special needs can be overwhelming and expensive, therapists in the BridgingApps program help families navigate and select the most suitable apps for their needs, Klein said. Special pointing devices and styluses are also available for all types of disabilities.

The program features a website, freely accessible to anyone, that offers reviews and insight from other therapists, doctors and special-needs families, Klein said.

For class members like Kristy Villarreal, the opportunity to help special-needs families and those with disabilities was well worth the hard work.

“When you get a group of this many strong-willed people in a room together, there's always going to be some kinds of challenges, but I’m happy we all came out alive,” Villarreal said with a laugh. “It's not just an educational project for children as it's going to span a variety of ages. It's been a great chance to better people's lives.”

The LMC will be holding a celebration luncheon honoring the LMC Class of 2013 May 15 from 11:30 a.m. to 1 p.m. at The Woodlands Waterway Marriott. Cost is $40 per person.

The LMC will also hold a recruitment presentation for those interested in applying for the next class on May 16 from 9:30-11 a.m. at The Woodlands Area Chamber of Commerce boardroom. More information can be found online at www.lmctx.org.

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**2013 LEADERSHIP MONTGOMERY COUNTY CLASS CELEBRATES SUCCESS**

**May 16, 2013**  
*Catherine Dominguez*

THE WOODLANDS — After nine months, 40 business leaders from Montgomery County happily walked across the stage at The Woodlands Waterway Marriott for their “diploma” as part of the 2013 graduating class of Leadership Montgomery County.

LMC board members highlighted the participants, their class project and presented Michael Barnhill, of Entergy and an LMC board member, with the Distinguished Alumnus Award. “This luncheon is all about the graduates and the graduation,” said Linda Nelson, chairman of the LMC Board of Directors.

For graduate Melanie Bush, with Better Bookkeepers Inc., the experience was more than she expected.
“You really have to experience it for yourself,” she said. “I learned so much more about this county than I ever thought I would. I really appreciate this experience.”

Graduate Paco Rivera, with Green Bank, echoed Bush. “Every one of us has something different, something incredible to add to this class,” Rivera said. “If all 40 of us were to come up here and tell you what this class meant to them, we would all be late for work tomorrow. LMC is a great program, and we are all lucky and blessed to have been selected.”

For graduate Cyndi Alvarado, of The Woodlands Area Chamber of Commerce, being a part of the class helped her form friendships and make business contacts with many businesses and organizations, including law enforcement officials and hospital representatives.

“I walked away with friendships with individuals I may not have met if I wasn't in this program,” she said. “We have behind-the-scene tours at places like The (Cynthia Woods Mitchell) Pavilion, the CISD Natatorium and the dam at Lake Conroe.

Along with connecting with community leaders, the class members participated in a project they believe will make a difference and leave a legacy in the community.

The class raised funds to set up a BridgingApps site in Montgomery County where special-needs residents can be trained on the use of various digital tools and software.

BridgingApps is a volunteer community of parents, therapists, doctors and teachers who share information on how using devices like the iPad provide accessibility for people who may have been previously disengaged from the world because of challenging language, motor or other developmental delays. Given the rising number of apps on the market and the diverse skills of children and adults with special needs, parents have found each other to be one of the best resources for choosing apps to enhance everyday life for children of all ages.

The LMC class saw firsthand how technology can help families, including The Woodlands’ Andi Fry and her daughter Megan, a 14-year-old McCullough Junior High student. Megan is confined to a wheelchair and speaks through a computer device called a Dynavox.

Megan and her mother volunteered their time to be part of the new program in the county.

“We pulled together as a community on this project and it is a project I am proud of,” Alvarado said. “BridgingApps has allowed the special-needs community to communicate utilizing technology.”

Alvarado said it was eye-opening to see how the technology has helped Megan.

“(It allowed us) to see what an incredible young lady she was inside,” she said. “I’m blessed to be a part of what we are leaving behind for this community.”
Several large banks with major Houston operations boosted their total loans by double digits in the first quarter, compared to the same period last year.

Out of a dozen banks with more than $1 billion in assets and a large presence in Houston, Cadence Bank NA saw the largest growth in total loans — that's on top of having the largest fourth-quarter commercial and industrial loan growth in the country.

Five other banks — Houston-based Prosperity Bank and Green Bank, Dallas-based Texas Capital Bank, San Antonio-based Frost Bank and Beaumont-based CommunityBank of Texas — also saw double-digit loan growth in the first quarter, year over year.

While loan activity across the country was stagnant in the first quarter, dipping 0.5 percent for all U.S. banks, Houston-based banks boosted loans 13 percent over the same period last year to $26.7 billion in the first quarter, according to federal data compiled by Performance Trust Capital Partners LLC.

Click here to read article at Houston Business Journal website.

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23 HOMES IMPROVED BY GRANT PROGRAM OVER TWO YEARS

June 18, 2013

FHLB Dallas, Rebuilding Together Houston and Green Bank work together to keep seniors in their homes

HOUSTON, March 22--For 63-year-old Evelyn Ruiz, arthritis in her knees has made it hard for her to get in and out of the tub. Many years ago when she moved into her Sunnyside home with her husband, she never dreamed that stepping in and out of regular bathtub would be so difficult. With the grant program from the Federal Home Loan Bank of Dallas (FHLB Dallas), Rebuilding Together-Houston (RT-Houston) and Green Bank this grateful homeowner was able to receive a walk-in shower, elevated toilet and grab bars. She is so thankful; now it is much easier and safer to take a shower.

Twenty-two other Houston seniors have similar stories of help: roof leaks repaired, windows replaced, plumbing patched, access ramps added, dangerous floors fixed and electrical systems made safe through FHLB Dallas’ Special Needs Assistance Program (SNAP) Grants.
Over the last two years, Green Bank and the FHLB Dallas collaborated to award RT-Houston more than $102,000 to assist 23 low-income elderly and special needs homeowners with necessary home repairs.

“RT-H and the FHLB-D have been great partners to work with to help procure and provide critical home repairs to some of Houston’s most in need elderly and low income homeowners” said David Matthews, Green Bank’s community reinvestment officer and RT-Houston board member. “Green Bank is proud to roll up our sleeves and work to revitalize inner-city neighborhoods.”

The repairs don’t cost the homeowners, thanks to the SNAP grants that are made available through FHLB Dallas’ member financial institutions to assist income-qualified, special needs homeowners with necessary home repairs and modifications. $2.35 million total has been awarded over the last two years to FHLB-Dallas’ district of Arkansas, Louisiana, Mississippi, New Mexico and Texas. The grants have a maximum value of $5,000 per home.

The program includes foundation, flooring, sheetrock, plumbing, electrical, and roof replacement and repair, along with handicap accessibility modifications such as converting bathtubs into showers, widening doorways, lowering countertops and constructing ramp ways.

“To many homeowners, $5,000 does not sound like much for repairs,” said RT-Houston Executive Director James Soller. “But this amount, plus RT-Houston’s more than 30 years of experience working throughout Houston and our tremendous volunteer base provides our homeowners the self-sufficiency and safety to remain in their homes.”
of TexCom Environmental Services, LLC (“TES”) and TES’s acquisition of the business and assets of ALMAC Environmental Services, Inc., and ALMAC, LLC, one of the leading providers of NORM (naturally occurring radioactive material) consulting, risk assessment, training, and decontamination services in the world. Alan MacArthur, a leading authority on NORM, will become President of TES and Frank Starkey will become Vice-President of Operations.

TES paid an initial purchase price of $1.2 million with an additional $1.6 million being payable if certain earnings targets are met over the next four years. Green Bank, of Houston, Texas provided acquisition financing and Woodrock Securities, also of Houston, Texas, provided financial advisory services. Green Bank is also providing a credit facility to allow TES to acquire, construct, and equip a NORM decontamination facility.

“We are extremely excited about this acquisition and the addition of Alan MacArthur and Frank Starkey to our organization,” stated Bob May, CEO and President. “This will allow TexCom, Inc. to expand the environmental services we provide to the oil and gas industry. ALMAC’s list of current clients includes an impressive list of major and independent oil and gas companies with active projects in the United States and in other locations around the world.”

About TexCom, Inc.
TexCom, headquartered in Houston, Texas, is a growth-oriented environmental services company with a primary focus on the disposal of nonhazardous wastes generated by the oil & gas industry. For more information, please visit www.texcomresources.com.

Forward-Looking Statements
This press release and the presentation referenced above may contain forward-looking statements, including information about management’s view of TexCom, Inc’s future expectations, plans and prospects. In particular, when used in the preceding discussion, the words “believes,” “expects,” “intends,” “plans,” “anticipates,” or “may,” and similar conditional expressions are intended to identify forward-looking statements. Any statements made in this news release or such presentation other than those of historical fact, about an action, event or development, are forward-looking statements. These statements involve known and unknown risks, uncertainties and other factors, which may cause the results of TexCom, Inc., its divisions and concepts to be materially different than those expressed or implied in such statements. Unknown or unpredictable factors also could have material adverse effects on TexCom's future results. The forward-looking statements included in this press release and the presentation are made only as of the date hereof. TexCom cannot guarantee future results, levels of activity, performance or achievements. Accordingly, you should not place undue reliance on these forward-looking statements. Finally, TexCom undertakes no obligation to update these statements after the date of this release, except as required by law, and also takes no obligation to update or correct information prepared by third parties that are not paid for by TexCom.

SOURCE TexCom, Inc.
Sneak peek: new mixed-use development comes to Museum District

A rendering of a new 50,000-square-foot mixed-use building was released earlier this week.

The project, owned by Balcor Commercial LLC, is expected to open in the fourth quarter this year in the Museum District with retail, medical and office space components. Dubbed for now, Parc Binz, the project is being designed by Houston-based Energy Architecture and is about 60 percent leased.

Houston-based Transwestern is the exclusive leasing agent for the project. Nelson Udstuen, vice president of health care advisory services, will lead Transwestern's leasing team on behalf of the property owner.

The building, now under construction, is already about 60 percent leased, according to Transwestern. The general contractor, Houston-based Linbeck Group LLC, broke ground in January.

This mixed-use development is one of several new multi-use projects under construction this year.

FEDERAL HOME LOAN BANK OF DALLAS AWARDS $225K IN PARTNERSHIP GRANTS THROUGH MEMBER INSTITUTIONS

September 3, 2013
DALLAS, Aug. 30, 2013 (GLOBE NEWSWIRE) — The Federal Home Loan Bank of Dallas (Bank) is pleased to announce it has awarded $225,000 through its Partnership Grant Program (PGP) to assist 22 community-based organizations with their operational needs.

Partnership grants are offered through FHLB Dallas member institutions. The grants provide funding for the operational needs of community-based organizations involved in affordable housing and community development. FHLB Dallas matches a member’s cash contributions to a community-based organization of $500 up to $5,000 at a 3:1 ratio. Collectively, FHLB Dallas and its member institutions awarded $309,250 in total grants to community-based organizations in 2013.

“The PGP remains one of the Bank’s most utilized programs,” said Bank President and CEO Terry Smith. “The demand for the program has again prompted our Board of Directors to allocate funds to help organizations in our members’ communities meet their operational needs, and free up
This year’s partnership grants were issued to 25 member institutions. Several organizations received funding from multiple members.

Any FHLB Dallas member in good standing is eligible to participate in the program. Listed below are the Bank’s 2013 PGP contributions:

**Austin**
- Member: Frost Bank
- Sponsor: Accessible Housing Austin!
- Grant: $7,500
- Member: Rio Grande Valley Multibank
- Sponsor: Texas Association of CDCs
- Grant: $15,000

**Houston**
- Member: Green Bank, N.A.
- Sponsor: Credit Coalition
- Grant: $750
- Member: Green Bank, N.A.
- Sponsor: The Women’s Resource of Greater Houston
- Grant: $4,500
- Member: Comerica Bank
- Sponsor: Houston Citizens Chamber Foundation
- Grant: $15,000
- Member: Green Bank, N.A.
- Sponsor: Credit Coalition
- Grant: $750

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**SAYING NO TO FOOTBALL PAID OFF FOR ONE SMALL TEXAS COLLEGE THANKS IN PART TO THE COWBOYS**

**November 4, 2013**  
*Eric Adelson, Yahoo Sports*

DALLAS, Aug. 30, Six years ago, Michael Sorrell made a decision that threatened his reputation and maybe his job.

His tenure as president of Paul Quinn College started in 2007 and, shortly thereafter, he opted to cut football in an effort to save money.

The response on campus was not pleasant.

“Predictably, we had folks who were, I guess, the reaction was loud,” Sorrell says.

This was in football-nuts Dallas, only seven miles from the heart of the city. Sorrell was not anti-
sports, either. He played basketball and loved football. He just felt the sport was “something economically we could not justify.”

Sorrell made an offer to the angry defenders of the sport: Raise $2 million to save football, and he would match it.

“To date,” Sorrell says, “no one has raised a dollar.”

College football is dealing with an emerging financial crisis. It’s plaguing programs as large as the University of Tennessee, which was a reported $200 million in debt over the summer, and as small as Grambling, which is begging alums for donations after poor facilities led to a player mutiny earlier this month. Escalating coaches’ salaries and declining attendance have led to real concern that the entire college football complex will become insolvent, leaving only a few schools with thriving programs.

“We are standing on the precipice of an economic day of reckoning in higher education,” Sorrell says. “I think there will be more schools to do this. I think we’re just early.”

Football was eating $600,000 of Sorrell’s budget, and Paul Quinn is a tiny school of only 250 students. How could he continue to educate when so much funding was going to something that wasn’t building an academic reputation?

He simply couldn’t. So the field sat vacant.

Sorrell moved on to a much bigger issue: his school is located in a food desert with neither a restaurant nor a grocery store nearby, and many of the students at the oldest historically black college west of the Mississippi are poor. Eighty percent of the students at Paul Quinn are Pell Grant-eligible. (There’s a “clothes closet” on campus where students can get business casualwear for free, and money had to be raised so students could afford eyeglasses to read.)

A year after the end of football, Sorrell was meeting with a real estate investor named Trammell Crow. They bandied about the idea of devoting a tract of land to producing food for the community. But where?

Sorrell joked that they should just build a farm on the football field.

The jest quickly turned into a reality, and the school’s future was changed for the better.

Some of the produce grown in full view of the scoreboard would go to local food banks and the surrounding community. Some of it, eventually, could be sold.

Crow helped fund the farm, and slowly crops began to yield produce: kale, sweet potatoes, herbs, cilantro. In 2009, two years removed from the end of Paul Quinn College’s football life, a rather famous client struck a deal with the school for its food.
Legends Hospitality is now Paul Quinn College's largest buyer for the “WE over Me Farm,” and the school has run a surplus of six or seven figures in four of the past five years. The money budgeted for football now goes to academic scholarships. This is a school that had one month's worth of cash when Sorrell took over in 2007.

A potential disaster has turned into one of the most inspired decisions made at the college level. It’s not like Paul Quinn is SMU – the NAIA school is smaller than a lot of Dallas high schools – but it shows life after football isn't necessarily bleak.

“We turned our football field into an organic farm,” Sorrell says. “It’s made us a national leader on this issue. There are no regrets. We didn’t have the resources necessary to change and really build a football program in the way we wanted to do it. This is what was right for us.”

Students who work on the farm are paid $10 an hour for overseeing the project, which will produce 17,500 lbs. of food for Cowboys fans this season.

“I’m in love with what we’re doing with the field,” says Shon Griggs, Jr., a legal-studies major who played football at his Atlanta high school. “It’s exciting and I’ve learned so much. I’ve personally gotten more out of the farm than the football field.”

Griggs spends 12 hours a week on the farm, and he considers it “a workout” that has benefits beyond sports.

“When I played football, I was able to strengthen my body,” he says. “Here, we’re impacting community, changing lives, teaching kids, and learning about nature.”

Griggs says the only downside is the coyotes that come around at night and try to break into the chicken coop.

The goalposts are still up at Paul Quinn College, and so are the scoreboard and the ticket booth, but nobody misses the sport much anymore. The treasure everyone guards most is that farm. Asked what would happen if those two acres were razed again, Griggs doesn't hesitate.

“We would have a problem,” he says. “There would be a revolt. This is big.”

It is big. Those who work on the farm not only have experience and some take-home pay, but a built-in connection to one of the most famous buildings in America. The director of food and beverage at Legends Hospitality at Cowboys Stadium is George Wasai, who went to Paul Quinn College. He played football there.

We all know about fields of dreams and if you build it, they will come.

Sometimes tearing it down works just as well.
November 7, 2013

Third party financing critical to encourage resource efficiency

Tim Teske, Senior Vice President of Financial Institutions Banking with Green Bank, has been named to the committee working to implement Texas’ new Property Assessed Clean Energy (PACE) Act. Teske and co-team leader Barry Williams of First Victoria are developing recommendations for the 3rd party (bank) financing component of the law.

In June, Texas Governor Perry signed the PACE Act into law. It authorized municipalities and counties to allow commercial and industrial property owners to obtain low-cost, long-term loans for water conservation, energy-efficiency improvements and renewable retrofits to existing properties. The law allows the PACE loans to be secured by assessment liens and repaid through annual assessments, like property taxes, which are collected by local governments and remitted to the PACE lenders.

“Property owners will use PACE financing to improve the utility performance of properties and lower overall costs. With the lien on the property and not the owner, banks are encouraged to finance these improvements because of the very low risk factor,” said Teske.

PACE financing will be available for permanent improvements to the property that are intended to decrease water or energy consumption or demand. Eligible improvements will vary based on the PACE program created by individual municipalities and counties. Generally, the most common improvements will include:

- Mechanical system modernization including HVAC, chillers, boilers, furnaces and lighting
- Energy management and controls systems
- Renewable energy systems and wastewater recovery/reuse
- Water conservation and irrigation systems

The loan program is expected to significantly increase the state market for energy and water saving projects. Currently, Texas industry accounts for 33% of the total national utility consumption. It is also expected that the uptick in conservation projects will benefit service providers.

“We’re proud that one of our bankers has been following this legislation since the beginning,” said Geoff Greenwade, Green Bank president and CEO. “This is great leadership opportunity from a banking and resource management position. We’re seeing initial interest from some of our current real estate clients and the firms that perform these large scale improvements.”

Initial sub-committee progress reports have been made and volunteers are working on final recommendations.
“Recommendations for financing options, loan servicing and outreach to local governments are all being developed,” said Teske. “Although PACE loans will be administered on a county or city basis, we’re working to develop a basic roadmap that any Texas commercial property owner and lender can follow.”

GREEN BANK AND FHLB DALLAS AWARD PARTNERSHIP GRANTS TO TWO HOUSTON NONPROFITS

November 14, 2013
HOUSTON, Nov. 14, 2013 (GLOBE NEWSWIRE) — The Federal Home Loan Bank of Dallas (FHLB Dallas) and Green Bank are pleased to announce they have awarded two Houston community organizations $11,750 in grants through the Partnership Grant Program (PGP). The Women’s Resource of Greater Houston was awarded a $6,000 grant to support free financial education classes offered by the organization. A $5,750 grant was awarded to the Credit Coalition, which will use the funds to offset administrative expenses.

State Representative Sarah Davis expressed her support of both groups.

"Financial literacy is vital to individual prosperity,” Representative Davis said of The Women’s Resource of Greater Houston. “The Women’s Resource of Greater Houston has provided financial education courses to more than 30,000 individuals, and this grant will allow many more women of all socio-economic backgrounds the opportunity to take charge of their personal economic well-being. I congratulate the Women’s Resource of Greater Houston on their hard work and dedication to helping women achieve the American dream.”

The Women’s Resource of Greater Houston will use its grant to support free financial education classes offered by the organization.

“We are honored to receive the contribution and have our work acknowledged by FHLB Dallas and Green Bank,” said LaTanya Flix, executive director of The Women’s Resource of Greater Houston. “We are fortunate to be selected for the grant. The funds will help ensure that our organization can continue the vital work of providing accurate, unbiased, and free financial education to many of our city’s most vulnerable residents. The Credit Coalition’s financial literacy class participants will similarly benefit.”

The Credit Coalition’s “Fundamentals of Good Credit” course is recognized as an approved homebuyer counseling/education course for many Houston-area down payment assistance providers.
“The Credit Coalition is a valuable resource to the Houston community, and has empowered numerous individuals toward the dream of homeownership,” Representative Davis said of the group. “Their educational resources have provided numerous Houstonians the opportunity to change their financial future and this well-deserved grant award will allow the coalition to continue helping individuals shed their burden of debt.”

The Credit Coalition’s grant will go into its general fund to pay for books and fund operating costs associated with the financial education classes it offers.

“The people who take our six-week financial education classes come from all walks of life,” said Sherrie Young, executive director at the Credit Coalition. “About 90 percent of our class participants earn less than 80 percent of the median income and they want to get their financial future on track. Through our financial and homebuyer counseling and education, we empower our participants to make informed, reasonable, and responsible decisions regarding their financial and housing goals.”

Through the PGP, FHLB Dallas awards partnership grants through its member institutions, like Green Bank, to provide funding for the operational needs of community-based organizations involved in affordable housing and community development. FHLB Dallas matches a member’s cash contribution to a community-based organization of $500 up to $5,000 at a 3:1 ratio. Through its member institutions, FHLB Dallas awarded $225,000 in partnership grants in 2013.

“Green Bank is very pleased to partner with FHLB Dallas in presenting partnership grants to these two Houston-based nonprofits, which provide invaluable credit and housing counseling to low- to moderate-income individuals,” said David Matthews, executive vice president and CRA officer for Green Bank. “Green Bank has enjoyed an excellent working relationship with both the Credit Coalition and The Women’s Resource of Greater Houston.”

About the Federal Home Loan Bank of Dallas
The Federal Home Loan Bank of Dallas is one of 12 district banks in the FHLBank System created by Congress in 1932. FHLB Dallas, with total assets of $31.3 billion as of September 30, 2013 is a member-owned cooperative that supports housing and community development by providing competitively priced loans and other credit products to approximately 900 members and associated institutions in Arkansas, Louisiana, Mississippi, New Mexico, and Texas. For more information, visit the FHLB Dallas website at fhlb.com.

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ANOTHER LEED HOME NEARS COMPLETION

November 20, 2013

Green Bank financing helped get it done
Located in Crown Ranch near Magnolia, this home exemplifies its LEED certification in many ways.
The home is situated to allow for the least amount of direct sunlight, while bringing in plenty of natural light through its many windows.

The solar panels line the garage's roof to harness energy.

There is a water cistern underneath the driveway that holds collected rainwater, which will be used to water the yard and plants.

In every detail of the house, there is a well-planned and perfectly executed decision to make the house as “green” as possible. The homeowners worked with an architect, builder and landscaper that specialize in custom designs and make environmental concerns a priority.

Richard Rector is a private banker with Green Bank. The homeowners found that financing a green home is difficult in a stick-built home world. Although experts say buyers appreciate the healthier homes and lower utility bills, many financers have difficulty making the numbers work. Happily, the homeowners were introduced to Green Bank by their architect, LaVerne Williams (mentioned below), where they connected with Rich. He worked diligently with the bank's appraisal team to ensure that the appraiser assigned to the job was up to the task of appraising a home that is quite different from what is typically seen in the market. With this and the help of several of his fellow Green Bank associates, Rich got it done. rrector@greenbank.com

LaVerne Williams, founder and CEO of Environment Associates, is the architect behind the skillfully designed plans. Environment Associates has been pioneering the sustainability movement since the 1970s. As a regional authority on environmentally responsive architecture, LaVerne has a proven passion for cultivating and advancing responsible living through high-performance green homes that strive for sustainability. LaVerne designed the first green building project in Texas that really caught the public's attention, launching the green building movement in Texas. Environment Associates projects have won the most prestigious green building awards nationally and locally several times over. www.environmentassoc.com

Gene Guthrie, owner of Golden G Building, made Environment Associate’s plans come to life. Golden G Building, Inc. provides homeowners with much more than just a well-constructed home—a new quality investment, a newly cultivated lifestyle and a new friend. For more than 30 years, Golden G Building has built strong homes as well as strong relationships. Gene ensures clients are well-informed and routinely updated throughout the entire building process. During the construction phase, Gene has almost daily contact with the homeowner as well as progressive stage meetings, allowing the homeowner a hands-on perspective. During the follow-up
process, Gene returns to the home after move-in to take care of anything that needs attention. www.goldengbuilding.com

Kat DeCoronado, owner of KLM Landscape Design, is thrilled to add the finishing touches to this green home. KLM Landscaping has designed a custom landscape plan and will install the native landscaping this spring. Serving the greater Houston area for more than 25 years, KLM Landscape Design specializes in commercial and residential site plan designs, landscape construction and installation, water conservation plans, herb gardens, organic gardening, ornamental sculptures, commissioned outdoor art and more. Kat has won various awards for her stunning work. www.klmlandscape.com