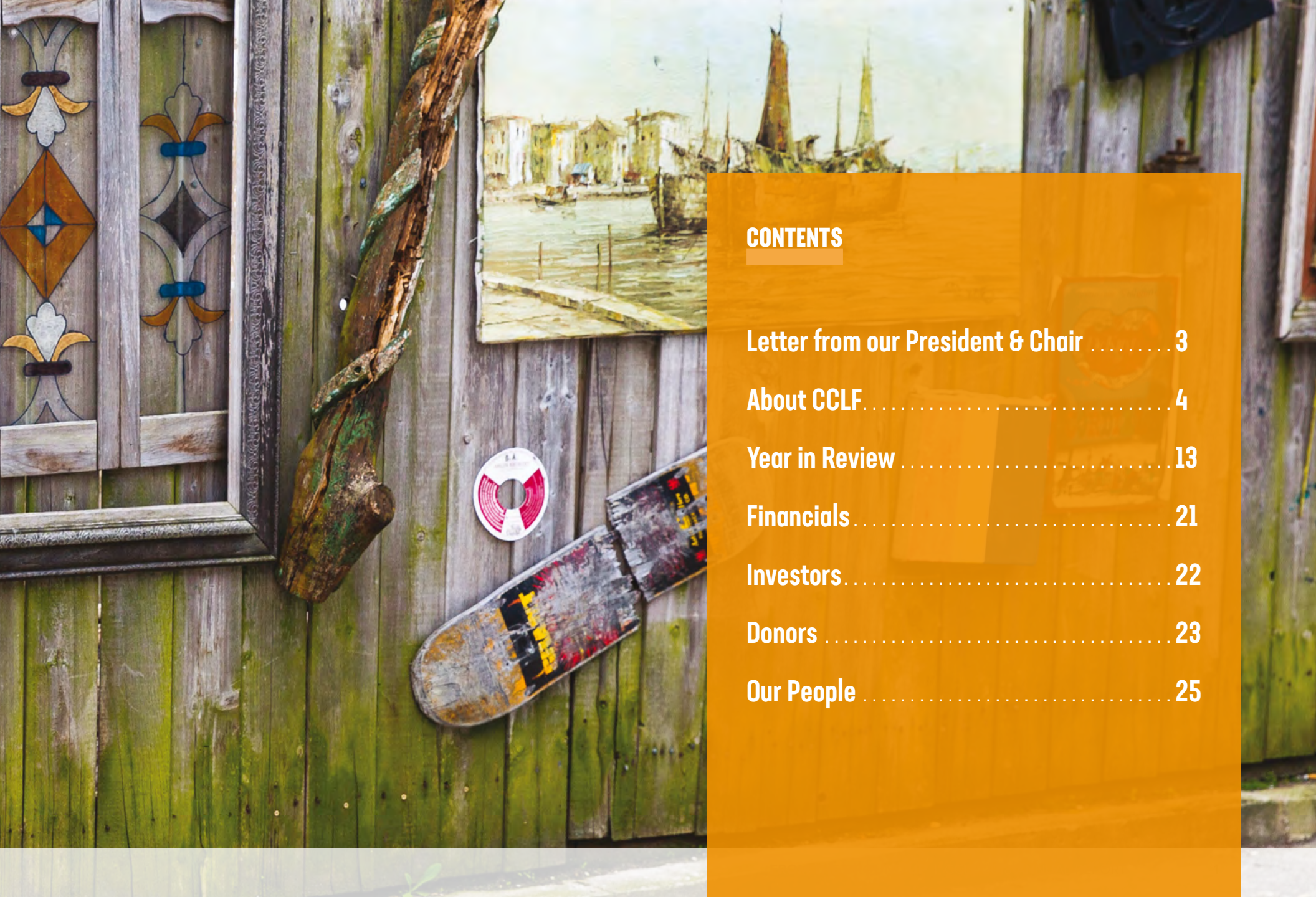


FROM THE GROUND UP





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EMPOWERING COMMUNITIES TO REVITALIZE FROM THE GROUND UP

Chicagoland is a dynamic region of great opportunity—and great complexity. Far too many of our communities must combat destabilizing conditions, such as elevated levels of crime, limited access to healthy food and isolation from the labor market. These are mere symptoms of decades of racial inequity, disenfranchisement and disinvestment, resulting in the slow but steady depopulation of our neighborhoods.

Many see these complexities as too deeply rooted, too thorny to approach, communities too blighted to repair. At Chicago Community Loan Fund, we take on these challenges, from the ground up.

We understand that transformative ideas don't always come from downtown boardrooms—they also come from the blocks where statistics and headlines are lived. That's why for 28 years, CCLF has been providing low-cost, flexible and patient capital, as well as technical assistance for community-based developers, whose well-being is tied

to their ability to stabilize and grow the places they call home.

We finance ideas that come from the community—be it through block clubs, community organizers, neighborhood developers, social entrepreneurs and church groups—that reflect innovative thinking; are informed by the provision of direct service; and are backed not just by data points but real, lived experience. We know that leaders on the frontline wouldn't succeed if we focused on limitations, and we believe there are no gaps in experience or information that we can't work to overcome. This approach allows us to help rebuild neighborhoods with solutions driven by the community.

In 2018 alone, we closed **32 loans, totaling \$21.5 million in financing.** This leveraged another \$52.1 million in investments for projects and initiatives across our diverse region, many of which were conceived by our customers and partners on the ground.

We're pleased to highlight two catalytic projects that have opened their doors: together with our partners, we financed a state-of-the-art, full-service grocery store in Woodlawn and an innovative community center in Pullman. We also highlight Activate Retail®, our commercial real estate development initiative, which gained momentum with a \$10 million commitment in long-term, low-cost debt from JPMorgan Chase as part of their larger \$40 million commitment to expand access to economic opportunity on Chicago's South and West Sides. These funds will help us to improve and create new spaces for local business owners to increase community wealth, create jobs for residents, make amenities available within walking distance and provide a higher quality of goods and services.

Our vision, creative problem-solving and expertise help us realize the reward beyond the risk. By combining our approach with the courage, grit and determination of our borrowers, as well as best practices from community

partners, we arrive at the right mix of actions to combat issues previously thought insurmountable, like racial inequity and community disinvestment.

At CCLF, we strive to move these projects and initiatives forward with passion and urgency. But we are only able to do so with the support from our funders, investors and partners. Thank you for making 2018 a remarkable year at CCLF, and for seeing the possibility and promise of our work.

Together, we are funding and finding the solutions we need to develop, build and grow, *from the ground up.*



Calvin L. Holmes
President



Matthew R. Reilein
Chair



ABOUT CCLF

A foundation for stronger neighborhoods

What makes a viable, vibrant community? *People do.* That's why we're committed to providing accessible financing, strategic partnership and support to visionary local developers and social entrepreneurs with a desire to build thriving neighborhoods.



What makes us different

PUTTING PEOPLE AND COMMUNITIES FIRST

CCLF helps people in emerging neighborhoods bring their ideas to life. Since 1991, we have aligned capital with equitable social and economic outcomes. By moving challenging projects and initiatives forward, we have empowered residents and communities to build better futures.

OUR MISSION

We are committed to providing flexible, affordable and responsible financing and technical assistance for community stabilization and development efforts and initiatives that benefit low- to moderate-income neighborhoods, families and individuals throughout the Chicagoland area.



Fiscal health
and responsibility

Committed to
Chicagoland



Patient and
flexible capital

Creative thinking to
make it work



Portfolio as diverse
as our communities

Support to ensure
projects succeed

Ability to see risk as
financial and social reward

ABOUT CCLF

ELGIN

SCHAUMBURG

EVANSTON

UPTOWN

AUSTIN

LOWER WEST SIDE

CHICAGO

WOODLAWN

MORGAN PARK

CALUMET CITY

BOLINGBROOK

JOLIET

PARK FOREST

Committed to Chicagoland

Our projects are located throughout six counties – Cook, DuPage, Kane, Lake, McHenry and Will – across four sectors, reflecting the essential diversity of our work.

Not Pictured

- ★ Crystal Lake
- Fox Lake
- Grayslake
- Hainesville
- ★ Lake in the Hills
- Lake Zurich
- McHenry
- North Chicago
- Waukegan
- Zion

PROJECT TYPE

- Commercial Real Estate
- Affordable Housing
- Community Facility
- Social Enterprise

YEAR LOAN CLOSED

- ★ Loan Closed in 2018
- Loan Closed Before 2018





Areas of Impact



AFFORDABLE HOUSING

We help borrowers buy and rehab single-family, multi-family and cooperative housing in disinvested areas with the purpose of *providing homes where people can flourish and grow.*



COMMUNITY FACILITIES

We finance the purchase and rehabilitation of properties that provide social services, jumpstart the local economy and *bring arts and culture, education and jobs to Chicagoland neighborhoods.*



SOCIAL ENTERPRISES

We help visionary for- and not-for-profit organizations acquire the working capital and equipment necessary that, in turn, creates jobs for neighborhood residents and *incubates community businesses that increase community wealth.*

2018 FEATURE

Tudor Gables Corporation was founded in 1950 as a minority housing cooperative. The vintage, three-story brick building in the Kenwood neighborhood offers sustainable, affordable housing with ownership benefits for its co-op members.

\$3.4M LOAN
for rehab and
refinance

114 UNITS
of affordable
housing

31 JOBS
created

2018 FEATURE

Founded in 1970, **Rimland Services** is the oldest agency in Illinois dedicated to the educational, vocational and residential needs of people with autism. CCLF has become a preferred partner to Rimland through our 15 years of working together, providing a total of \$2.4 million in financing over nine different loans.

\$250K LOAN
to rehab home
in Maywood

18 HOMES
providing independent
living opportunities
to residents

89%
occupancy
rate

2018 FEATURE

NeighborScapes is a not-for-profit social enterprise with a mission to strengthen the physical and social fabric of neighborhoods for young people. By providing their fellows with low-cost housing, they seek to transform zones of concentrated distress by participating in community change efforts.

\$266K LOAN
to acquire housing

13
fellows

3 PROPERTIES
to house fellows



COMMERCIAL REAL ESTATE

BUILDING OPPORTUNITY THROUGH BRICK AND MORTAR

When it comes to developing Chicagoland's communities, resources provided by stable commercial real estate are essential. The presence of commerce brings opportunity and attention to an otherwise ignored neighborhood, enriching lives with new jobs and much-needed economic activity. These commercial developments build local wealth, provide easily accessible goods and services, and inspire growth.



Woodlawn Station

Woodlawn Station is a transit-oriented retail and housing development, located at the 63rd and Cottage Grove CTA Green Line Station.

The four-story structure (and smaller sites located on nearby Maryland Avenue) provide mixed-income housing options as well as six retail spaces, including Daley's Restaurant, a storied Chicago restaurant with origins in the Woodlawn community dating back to 1892. CCLF partially funded the project, which combined efforts from the Preservation of Affordable Housing, the Chicago Department of Planning and Development, Chicago TREND, U.S. Department of Housing and Urban Development, JPMorgan Chase, BMO Harris Bank, Local Initiatives Support Corporation and the Illinois Housing Development Authority.

15,000 SQ. FEET
of commercial space

70 UNITS
of mixed-income housing

ENVIRONMENTALLY SUSTAINABLE
design



Great things in store

Activate Retail®, CCLF's commercial real estate initiative, is our primary effort to stabilize and activate retail corridors and businesses, and in turn, strengthen local economies.

We know retail developments are an anchor for emerging communities. That's why Activate Retail® works diligently with community partners to attract new businesses and retail outlets to low- to moderate-income neighborhoods. We provide predevelopment, construction, permanent, subordinate and equity-like financing, along with technical assistance and policy advocacy.

MADE POSSIBLE BY PARTNERS

Our retail efforts are financed, in part, by partners like Citi, Communities at Work Fund, The Chicago Community Trust, State Farm, Federal Home Loan Bank of Chicago, the CDFI Fund, Benefit Chicago, City of Chicago Treasurer and JPMorgan Chase. At the end of 2018, **JPMorgan Chase committed \$10 million in long-term, low-cost debt** to be used exclusively for commercial retail development on Chicago's South and West Sides.

PICTURED Future location of the
TimeLine Theatre in Uptown, a project
made possible by a loan from CCLF.





YEAR IN REVIEW

Progress happens on the ground

2018 was a year of powerful ideas and collaboration from all corners—from community activists, to cultural visionaries, to wealth-builders. By financing overlooked and underserved neighborhoods, as well as community developers and social entrepreneurs, we're building a better Chicagoland with our partners.



PICTURED Rimland's Chief Operating Officer, Brandy Sims

In 2018 we...

CLOSED
32 loans
totaling \$21.5 million

RECEIVED A
\$700,000
*financial assistance grant
from the CDFI Fund*

LEVERAGED ANOTHER
\$52.1 million
of investments

PROVIDED
**300 real estate
practitioners**
*technical assistance
through 11 workshops*

REACHED
\$33.3 million
*in lending commitments
exceeded our goal by \$8.3 million*

So that we could...

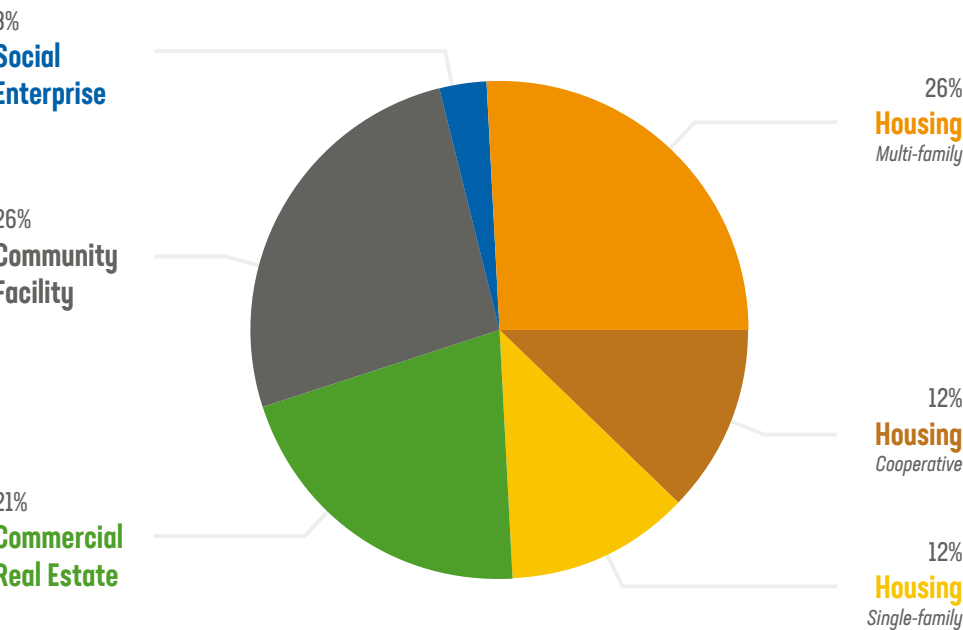
CREATE OR RETAIN
570 jobs

BUILD OR RETAIN
267 housing units

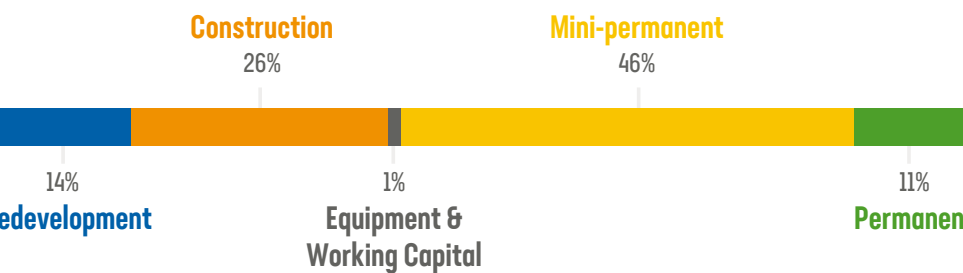
DEVELOP OR RETAIN
357,030 sq. feet
*of commercial retail and
community facility space*

Portfolio

By sector at year-end 2018

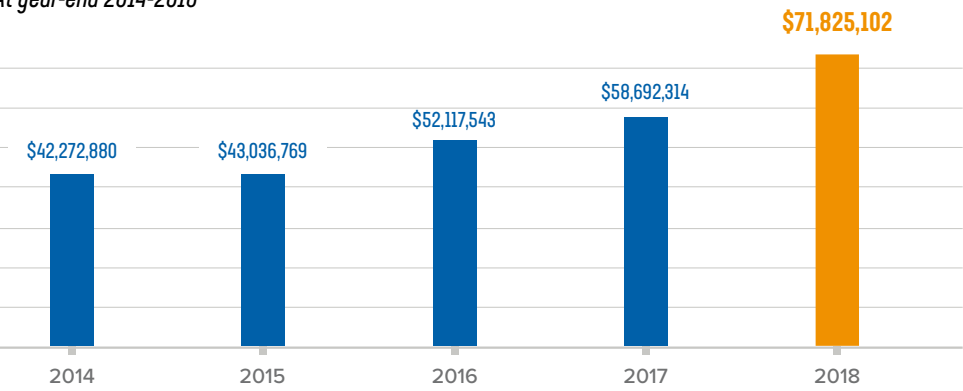


By product at year-end 2018



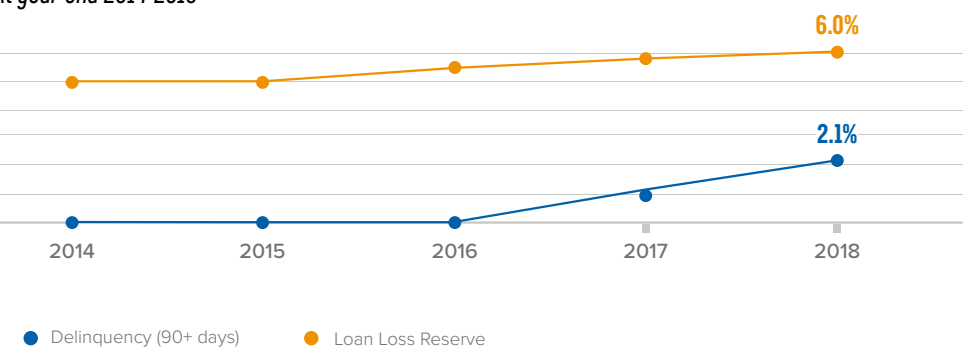
Outstanding Principal Balance

At year-end 2014-2018



Portfolio Quality

At year-end 2014-2018

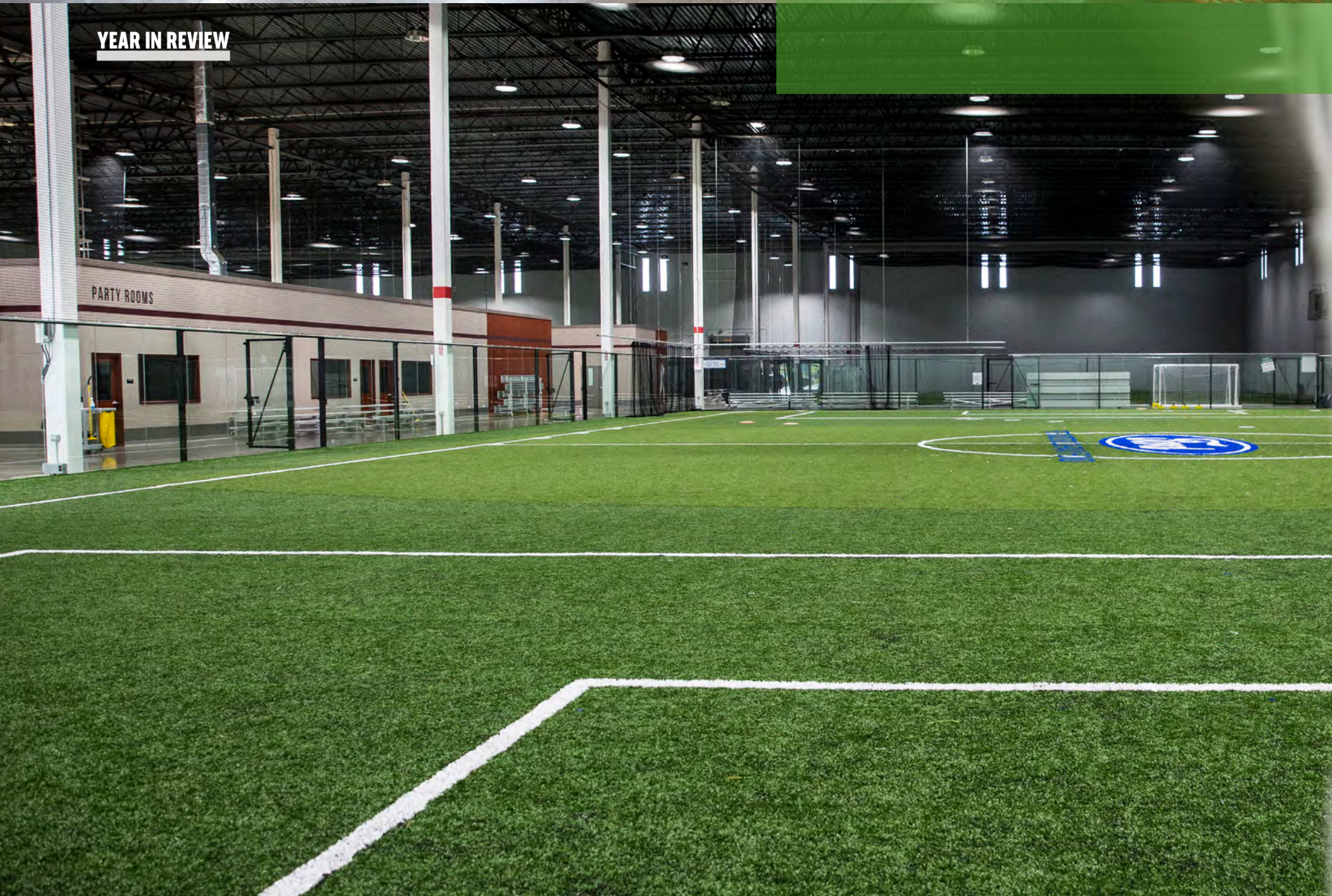


*Non-accruals are not counted in delinquency.
**2.1% delinquency equates to \$1.5 million of \$71.8 million being delinquent across three delinquent loans.





PICTURED Indoor recreation space and concessions at the U.S. Bank Pullman Community Center.



2018 Highlight

A PLACE TO PLAY, GATHER AND GROW

ENVISIONING THE U.S. BANK PULLMAN COMMUNITY CENTER

Chicago's historic Pullman neighborhood, once a model of industrial achievement, has struggled to thrive due to years of neglect and disinvestment. Pullman needed a focal point in the community for learning, meeting and recreation.

CCLF provided a \$2.3 million mini-permanent loan for the development of the U.S. Bank Pullman Community Center, a project spearheaded by Chicago Neighborhood Initiatives with a host of additional investors including: the Chicago Bears, Chicago Cubs Charities, Chicago's Environmental Fund, Chicago Housing Authority, the Chicago Park District, Citi, the City of Chicago, ESPN, Exelon, Ford Motor Co., Local Initiatives Support Corporation, National Community Investment Fund, NFL Grassroots, State of Illinois DCEO, U.S. Bank and Wintrust Financial Corporation.

Constructed on a long-vacant 12-acre lot, the Center is the largest sports multiplex in Illinois, housing three full-sized indoor sports fields,

basketball courts, rooms for mentoring, tutoring and computer-based learning, as well as ample common space for community gatherings and commercial retail. The state-of-the-art, climate-controlled facility has the capacity to welcome 50,000 visitors, and employ 145 full- and part-time residents from the Pullman and nearby Roseland communities.

“ THIS IS WHAT BUILDS A COMMUNITY,
BUILDS A NEIGHBORHOOD AND GIVES
YOU VISION FOR THE FUTURE. ”

Dick Durbin, *U.S. Senator*

The Center offers a safe space from crime for youth and families and builds healthy lifestyles through sports and recreation.

“This is a classic case of a field of dreams,” said former Chicago Mayor Rahm Emanuel of the Center. “If you build it, they will come.”



Impact

135,000
sq.-foot facility

145
jobs created

50,000
visitor capacity

\$2.3M
loan provided

\$18M
additional financing leveraged



Photo courtesy of Jewel-Osco



Photo by Ana Miyares Photography, LLC

2018 Highlight

AN OASIS IN A FOOD DESERT JEWEL-OSCO COMES TO WOODLAWN

Woodlawn, a historic community on Chicago's South Side, was once a mecca for culture and commerce. Following decades of decline, the neighborhood recently began to experience gradual investment and growth. However, one dubious distinction remained: Woodlawn was still deemed a federally recognized food desert.

To put an end to the more than forty-year food drought, Activate Retail® began working with DL3 Realty and Terraco Real Estate. CCLF provided DL3 Realty with an \$850,000 pre-development loan, with Fifth Third Bank as the principal lender for this project along with the Chicago Development Fund. Shortly after this partnership began, Jewel-Osco entered into a ground lease with DL3 Realty for the property.

Ground broke on March 7, 2018, with the grand opening of a spacious new Jewel-Osco occurring in early 2019.

“ THIS STORE MAKES THE WHOLE
NEIGHBORHOOD LOOK BRIGHTER...
I'LL BE COMING HERE EVERY DAY NOW. ”

Woodlawn resident

The positive impact of working to eliminate a food desert and renew life in Woodlawn goes well beyond providing convenient access to better food choices, fresh produce, a deli counter and a variety of services for customers. The addition of a state-of-the-art Jewel-Osco housing a full-service pharmacy in the Woodlawn community brings more economic vitality, jobs and self-sustainability to area residents, while exemplifying our mission to build Chicagoland's communities.



PICTURED ABOVE The Woodlawn Jewel-Osco, which opened in spring 2019.

Nourishing a community, physically and economically.

It had been 47 years since the last full-service grocery store closed its doors in Woodlawn, making the area a federally recognized food desert.

CCLF made an \$850,000 predevelopment loan to DL3 Realty to develop a 48,000-square-foot Jewel-Osco, with Fifth Third Bank as the principal lender and the Chicago Development Fund supporting. This project provides access to healthy foods, jobs for local residents and increases sales of products from local entrepreneurs.



Grounded in Partnership

CCLF has been invested in the Woodlawn community for 25 years, providing 27 loans for housing and commercial retail development, and supporting capital needs of nonprofits and social enterprises.

As we’ve seen time and again, collaboration is at the root of our success. By teaming up with visionary partners in Preservation for Affordable Housing, Chicago TREND, DL3 Realty, Terraco, Network of Woodlawn, WECAN, Greenline and others, CCLF’s financing is working to keep long-time residents in place while elevating the economic potential of the neighborhood.

Trianon Lofts, a mixed-use housing development, Woodlawn Station, a housing and retail project, and the Woodlawn Jewel-Osco are all recent undertakings financed by CCLF in partnership with banks, the City of Chicago and peer community development financial institutions. This project is another prime example of CCLF working on the ground with our customers and community groups to understand and meet their needs.

“ THIS NEW GROCERY STORE WILL CONTRIBUTE TO THE GROWTH AND DEVELOPMENT OF A PROUD AND HISTORIC COMMUNITY. ”

Leon Walker, Managing Partner, DL3 Realty

Impact



Eliminated a food desert

by developing a 48,000-sq.-foot grocery



Increased access to medications

through a 24/7 pharmacy



Created 200 jobs

for area residents



Supported minority vendors

by featuring 40 locally-crafted products

A Neighborhood Store





FINANCIALS *Year ended December 31, 2018*

Current Assets

Cash and Cash Equivalents	\$ 10,817,642
Funds Held for Others	\$ 280,705
Investments	\$ 9,573,913
FHLB Stock	\$ 47,200
Grants and Contributions Receivables	\$ 753,378
Interest Receivable	\$ 536,108
Other Receivables	\$ 1,369,419
Notes Receivable, Net of Allowance	\$ 18,002,385
Prepays and Deposits	\$ 48,080
Total Current Assets	\$ 41,428,830

Long-term Assets

Notes Receivable, Net of Allowance	\$ 49,440,898
Investment in Limited Liability Companies	\$ 1,474
Office Equipment, Net of Accumulated Depreciation	\$107,512
Leasehold Improvements, Net of Accumulated Depreciation	\$ 54,009
Property, Held for Sale	\$ 110,000
Total Long-term Assets	\$ 49,713,893

TOTAL ASSETS **\$ 91,142,723**

Current Liabilities

Accounts Payable	\$ 1,965,651
Accrued Liabilities	\$ 149,004
Refundable Advances	\$ 1,646,356
Funds Held for Others	\$ 280,705
Interest Payable	\$ 40,691
Notes Payable	\$ 940,096
Senior Loans Payable	\$ 10,144,005
Subordinated Loans Payable	\$ 3,000,000
Total Current Liabilities	\$ 18,166,508

Long-term Liabilities

Notes Payable, Less Current Portion	\$ 18,650,762
Senior Loans Payable, Less Current Portion	\$ 17,130,837
Subordinated Loans Payable, Less Current Portion	\$ 8,600,000
Total Long-term Liabilities	\$ 44,381,599

TOTAL LIABILITIES **\$ 62,548,107**

Net Assets

Without Donor Restrictions	
Undesignated	\$ 9,273,604
Board Designated	<u>\$ 13,259,608</u>
	\$ 22,533,212
With Donor Restrictions	\$ 6,061,404
Total Net Assets	\$ 28,594,616

TOTAL LIABILITIES AND NET ASSETS **\$ 91,142,723**

Activity

Revenue

Grants and Contributions	\$3,090,362
Donated Services	\$887,686
Earned Income	\$4,785,495
Miscellaneous	<u>\$32,378</u>
	\$8,795,921

Expenses

Program	\$5,515,304
Administrative	\$1,296,875
Fundraising	<u>\$210,036</u>
	\$7,022,215

Recoveries on Previously Written-off Loans **\$38,896**

Change in Net Assets **\$1,812,602**

Net Assets, Beginning of Year \$26,782,014

Net Assets, End of Year **\$28,594,616**

INVESTORS

Platinum

\$5 million or more



**Benefit
Chicago**



CHASE



**MacArthur
Foundation**



WINTRUST
COMMUNITY BANKS

Gold

\$3 million to \$4.99 million



Silver

\$1 million to \$2.99 million

BMO Harris Bank
CIBC Bank, USA
First Midwest Bank
MB Financial Bank
Rush University
Medical Center
Trinity Health Corporation

Bronze

\$500,000 to \$999,999

Capital One
First Savings Bank of Hegewisch
State Farm
West Side United

Copper

\$100,000 to \$499,999

Ann & Robert H. Lurie Children's
Hospital of Chicago
Catholic Health Initiatives
CNote
Congregation of the
Sisters of Charity
Devon Bank
First Eagle Bank
Marquette Bank
Opportunity Finance Network
Raila & Associates, P.C.
Wieboldt Foundation
Woodforest National Bank

Gemstone

Less than \$100,000

Amalgamated Bank
Congregation of Sisters of St.
Agnes
Jessie Smith Noyes Foundation,
Inc.
New Visions Foundation
Our Lady of Victory Missionary
Sisters
School Sisters of St. Francis
Sinsinawa Dominican Sisters
Sisters of Charity of St. Elizabeth
Sisters of St. Dominic
The Passionists of Holy Cross
Province

Individuals

1993 Board of Directors

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Anonymous

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Kay Berkson

Joan Berry

Sheila Brady

Chris & Korie Campbell-Stanley

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Allison Rozga

Lincoln Stannard

Kathryn Tholin

Marisa Whitesell

DONORS

Corporate and Foundation Funders

Associated Bank	Citi	JPMorgan Chase	PNC Foundation	Wintrust Financial Corporation
Bank Leumi USA	Fifth Third Bank	Marquette Bank	Polk Bros. Foundation	
Bank of America	First Eagle Bank	MB Financial Bank	Searle Fund at the Chicago Community Trust	
Capital One	First Midwest Bank	MUFG Union Bank	U.S. Bank	
CIBC	Huntington Bank	Northern Trust Bank		

Individuals

Dorothy Abreu	Thomas FitzGibbon	Steven Jenkins	Elias Rosario
Jody Adler	E. Frolichstein-Appel	Michael & Laura Kauffman	Deborah Sabol
Aaron Akers	Kevin Goldsmith	Holly Kavis	Kelly Shelton
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Chelsi Cicekoglul	Candace Gregory	Raymond McGaugh	Kevin Truitt
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Angela Dowell	Ailisa Herrera	Lycrecia Parks	Charles & Griselda Walls
Mohammed Elahi	Calvin L. Holmes	Eric & Jeannine Phillips	Taft West
Amorita Falcon	Andrew Hugger	Matthew Reilein	Maurice Williams

Public Funders

CDFI Fund
City of Chicago

THANK YOU
TO ALL OUR 2018
INVESTORS
& DONORS.

Your generous support helps us disperse capital for catalytic projects and initiatives that create affordable housing, jobs and access to retail and services for Chicagoland residents.



OUR PEOPLE

CCLF Board of Directors

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Cresset Partners

Erik L. Hall, Vice Chair
Grosvenor Capital Management, L.P.

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ComEd (retired)

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Cook County Department of Planning and Development

Patricia Y. McCreary, Assistant Secretary
Office of the Clerk of the Circuit Court of Cook County

Ailisa Herrera, Assistant Secretary
MB Financial, N.A. CDC

Dorothy Abreu
PNC Bank

Jody Adler
Community Law Project

Robert G. Byron
Blue Vista Capital Management, LLC

Charles F. Daas
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ACE Municipal Partners, LLC

Thomas P. FitzGibbon, Jr.
TAC II, LLC

Kevin R. Goldsmith
JPMorgan Chase

Stephanie S. Green
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Community Accounting Services, LLC

Andrew W. Hugger
Bank of America, N.A.

Michael Kauffman
BMO Capital Markets

Raymond S. McGaugh
McGaugh Law Group, LLC

Eric S. Phillips
Wintrust Financial Corporation

Elias Rosario
Heartland Alliance for Human Needs & Human Rights

Mark C. Spears
CIBC

Kathryn Tholin
Center for Neighborhood Technology (retired)

John L. Tuohy
Chapman and Cutler, LLP (retired)

CCLF Staff

Calvin L. Holmes
President

Bob Tucker
Chief Operating Officer and Executive Vice President of Programs

Angela Dowell
Chief Financial Officer

Juan Calixto
Vice President of External Relations

Maurice Williams
Vice President of Economic Development

Lycrecia Parks
Vice President of Portfolio Management

Taft West
Vice President of Technical Assistance and Sustainability

Wendell Harris
Director of Lending Operations

Deborah Sabol
Director of Operations

Christian Dorsey
Senior Loan and Program Officer

Anthony D. Mosely
Senior Program Officer - Economic Development

Kevin Truitt
Senior Loan and Program Officer

Holly Kavis
Loan Closing Officer

Candace Gregory
Accounting Manager

Maya Chandler
Senior Accountant

Deandre Tanner
Staff Accountant

Aaron Akers
Asset Manager

Kelly Shelton
Asset Manager

Naima Bergen
Lending Customer Experience Assistant

Amorita Falcon
Portfolio Management Associate

Katelyn Frederking
Marketing and Communications Assistant

Pamela Graves
Marketing and Communications Associate

Consultants
Chelsi Cicekoglu
Loan Official

Sean Harden
Technical Assistance and Special Initiatives

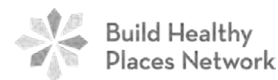
Volunteers
Breanda Fields
Lutheran Volunteer Corps

Alvaro Duchitanga
Bank of America Urban Alliance Intern

Rated by



Members of





A groundswell of potential

We will continue to partner with those who have their ear to the ground and their vision upward. Because there is always new ground—and barriers—to be broken.





29 E. MADISON ST #1700, CHICAGO, IL 60602 | CCLFCHICAGO.ORG

*Report designed and developed by Blue Daring with support from Calvin L. Holmes,
Bob Tucker, Juan Calixto and Pamela Graves. Select photos by Steve Becker.*