▶•Introduction •◀

The Potential for Anthropology and Urban Community Engagement

How can the fruits of anthropology practice be institutionalized in urban neighborhoods? What precursors do we have?

For twenty-five years, two partnered organizations employed anthropological methods and original research to build assets in Milwaukee and its neighborhoods. This book summarizes the projects' processes, strengths, and challenges to provide examples of what can be done through the long-standing application of cultural anthropology. By way of these examples, the authors ultimately maintain that the work could be expanded and stabilized by institutions of higher education—most specifically through the development of community engagement arms appended to anthropology departments. This book also argues that community engagement arms will benefit not just the local urban communities but the anthropology departments, students, and institutions as well.

The Two Milwaukee Organizations

The two partnering organizations that employed anthropology methods, theory, and formats to build assets in Milwaukee for a quarter of a century (to date) were Urban Anthropology Inc. (UrbAn), a 501c3 nonprofit, and Jill Florence Lackey & Associates (JFL), a sole proprietorship. Both were staffed by anthropologists, anthropology interns, resident interviewers, and occasional community consultants. The lead author of this book founded the two organizations and served as principal investigator for both. She was also UrbAn's first executive director. The coauthor served as UrbAn's executive director for most of the remaining years.

The work of both organizations can be described as applied anthropology and anthropology practice. A third term, public anthropology, is sometimes

characterized as encompassing the other two (Borofsky 2019; Singer 2000). The three terms (as well as others such as policy-oriented anthropology, action anthropology, and public-interest anthropology) are often blurred. Because public anthropology tends to focus more on the underlying causes of phenomena and less on phenomena specific to time and place, this book, which summarizes an inventory of tangible products of anthropological methods, will be using the terms "applied anthropology" and "anthropology practice" to describe the work. While sometimes used interchangeably, descriptions of applied and practice projects suggest differences. Leaders at JFL used the term "applied anthropology" to describe its work, whereas leaders at UrbAn used the term "anthropology practice" in discussing its operations.

JFL and Applied Anthropology

Ferraro (1992) characterizes applied anthropology generally as the application of theories, methods, and insights to the solution of practical problems (see also Kressel 2003). Other scholars describe it more specifically as anthropological research conducted through an academic institution that informs policy, assesses needs, and/or evaluates programs, but does not usually include subsequent interventions based on the findings (e.g., Chambers 1985; Ervin 2000; Greenman 2005; Kedia and van Willigen 2005; van Willigen 1991).[1] The work of Boas and Mead, designed to inform government policy in the early twentieth century, were examples often cited as establishing the pattern (albeit imperfectly) for applied anthropology (Boas 1912; Goldschmidt 1979; Mead 1979; Rylko-Bauer, Singer, and van Willigen 2006). Other uses of applied anthropology include program evaluation and social impact assessments (SIA) where studies aim to find means to minimize adverse impacts of change likely to follow some interventionist project (Goldman and Baum 2000). Early on, methods used in applied anthropology research were sometimes borrowed from other disciplines such as sociology (Messing 1972), and today include household surveys, random sampling, risk or needs assessments, observation, focus groups, interviews, collection of life histories, and more (Banks 2000; Kleinman 1982; Williams 2001).

The impetus for a growth in applied anthropology involved two movements, one historical and the other motivational. Historically, college enrolment declined worldwide beginning in the mid-1960s. In the prior decade students graduating with doctorate degrees in anthropology could expect to get teaching jobs in academia. But by the early 1970s a surplus of anthropology students developed, and institutions of higher education had to begin preparing students for nonacademic employment by offering courses such as evaluation, museum curation, and community development (Spicer and Downing 1974). This ultimately led to an increase in applied anthropologists.

And motivation also played a role in this increase. Even in early days of applied anthropology, some anthropologists were questioning whether "pure" science, conceived of as the disinterested pursuit of knowledge for its own sake, was justified. Some asked whether those conducting the research should demand a say in how findings should be used (Mair 1957). Many began to argue for being part of the solution (Hedican 1995: 47): "The argument here is that anthropologists who do not actively use their knowledge and skills to bring about a solution to local problems simply make it easier for those with differing or opposing views to win out. Such anthropologists, it could be argued, are themselves part of the problem."

With an emphasis growing on problem solving, some anthropologists began discussing a decline in interest in theory in applied anthropology. Foster (1969: 64) maintained that applied anthropology translates into involvement in programs whose primary goals are "changes in human behavior believed to ameliorate contemporary social, economic and technological problems, rather than the development of social and cultural theory." Others, however, still found a role for theory, particularly in terms of how researchers used methods and how they viewed the organization and change of social and cultural systems (King 1999). Much of this would become relevant to the work of JFL.

JFL generally referred to its work as applied anthropology. While its work did not originate in the academy, JFL limited its efforts to using anthropology methods and skills to conduct needs assessments and program evaluations that at times informed policy in the community.[2] Over the years JFL staff conducted more than 50 program evaluations and eight needs assessments, served as consultants in qualitative research methodology, and developed a research curriculum to be used by grassroots organizations. The funding sources for JFL were contracts (most of them competitive) with service and educational organizations and an occasional grant targeted specifically to small businesses.

UrbAn and Anthropology Practice

The work of UrbAn fell into the realm of anthropology practice. Scholars describe practice as the implementation of many of the same research processes that take place in applied anthropology, but practice usually originates outside the academy (Gordon 1999); it can also include culturally sensitive interventions and educational programs that are based on that, or other, research (Nolan, 2003, 2013; Trotter and Schensul 2000). This is similar to the early action anthropology ("learning and helping") of Sol Tax and others (Tax 1958). Some of that which was labeled "applied" anthropology in the mid- to late 1900s could also be labeled as anthropology "practice." Luzbetak (1963) discussed the ways that missionaries used anthropologists' studies on diversity to deliver culturally sensitive messages and programs to indigenous populations in vari-

ous areas of the world. Nuñez del Prado (1973) described the development of programs by anthropologists in the highlands of Peru. The programs, based on needs assessments, included home renovations, education clubs, hygiene campaigns, literacy classes, and health plans.

The practice of anthropology took the motivation of applied anthropologists to have a say in how their studies were used to a new level, by actually *implementing* a range of services, programs, and curricula based on the studies. As Hill and Baba (1997) asserted: "we must go beyond our traditional promise to do no harm and work actively in the pursuit of respondents/clients' interests." This proved to be particularly important in development contexts where mainstream approaches to reducing poverty, increasing production, and delivering services failed. By working on the ground and within communities, anthropology practitioners have collaborated with local or indigenous residents, collecting and analyzing data, and using the findings to help the locals produce programs to build assets or solve problems within their communities (Eversole 2018).

Over twenty-five years, UrbAn conducted local studies that included in-depth, open-ended interviews with over twelve hundred informants encompassing oral histories of sixty-five ethnic groups, special populations, and twenty-one area projects covering over a hundred Milwaukee neighborhoods. From the research came (1) educational enrichment projects including documentaries, tours, websites, books, and bimonthly newsletters; (2) interventions such as young people's diversity and neighborhood programs; and (3) creation of physical assets such as a neighborhood museum and art spaces—all of which will be summarized in upcoming chapters. As a nonprofit organization, UrbAn's funding sources included foundation or government grants and donations.

The work of UrbAn however, was somewhat unique in the realm of practice in that its focus was on building assets in the community. Common in the literature on programs in applied anthropology and anthropology practice was the mandate to "problem-solve" in the community (e.g., Briody and Nolan 2013). While UrbAn staff did address neighborhood problems or deficits as they were identified through resident assessments, they usually worked even harder to build assets that residents identified as needed or desirable, such as enrichment programs or culturally informed beautification projects.

Urban Neighborhoods and Why They Need Anthropology Engagement

Prior to the 1980s, social scientists and social advocates produced a plethora of literature on urban neighborhoods. Most of the literature during that time

concurred that "holistic neighborhoods" (term used by this book's authors) have the majority of the following components.

Neighborhood Components

Nearly all scholars defined neighborhoods as bounded regions and subsets of cities, acknowledging that scale was variable (Downs 1981; Lachman and Downs, 1978; McClaughery 1980). Others listed components focused more on social dimensions. Beginning with Jane Jacobs (1961), much of the urban literature emphasized the unprompted or organic ways that neighborhoods coalesced, while arguing that they cannot be created by planners. According to a few, neighborhoods are also places where social encounters and interactions customarily take place—where residents become participants in a common thread of life (Ahlbrandt and Cunningham 1979; Hallman 1984; McClaughery 1980). In addition, some social scientists added the dimension of physical focal points where interaction takes place. The sites might be shopping corridors, schools, community centers, and/or faith communities (Downs 1981; Keller 1968; Lachman and Downs 1978). Other scholars added a symbolic dimension (Hunter 1974; Keller 1968). A neighborhood should mean something to its occupants, which may include traditions that give the area continuity (McClaughery 1980). Residents give the neighborhood a name and evaluate its quality.

Still others claimed that neighborhoods must also meet most of the daily needs of residents, primarily through housing, shops, and infrastructure. There might be facilities providing social services that specifically serve residents within the neighborhood boundaries (Ahlbrandt and Cunningham 1979; Hallman 1984). In this vein, a neighborhood can be a platform for political action. Hallman (1984) characterized urban subunits as political spaces where people organize and deal with larger governmental units when needs arise (Ahlbrandt and Cunningham 1979; McClaughery 1980).

Most of this cited literature is over forty years old. How does it describe neighborhoods today?

Prevalence of Neighborhood Components in Cities Today: The Milwaukee Example

Milwaukee has nearly two hundred city-designated neighborhoods. Using data from the website, "190 Milwaukee Neighborhoods" created by UrbAn that features physical descriptions, photos, boundaries, oral history quotes, historical summaries, demographics, and lists of local events, businesses, and organizations, an article in *Milwaukee Neighborhood Forum* assessed which of the city-designated areas had most of the above-cited scholars' components for

holistic neighborhoods. Of the hundred ninety neighborhoods, fewer than a dozen met the criteria (Lackey 2020). Why?

Factors in Neighborhood Decline

While it is very possible that American urban neighborhoods in the middle of the twentieth century never had a truly high proportion of the above-listed components, it is also clearly the case that certain activities took place during these years that led to urban neighborhood decline in the United States. Arguably, the most detrimental activities that changed neighborhoods during the decades of the 1950s, 1960s, and 1970s were those associated with urban renewal and freeway building. Both nearly always emerged from top-down government planning, which in turn took its direction from paternalistic urban planning models. Rohe and Gates (1985) outlined a series of one-size-fits-all models where neighborhood planners consistently declined input from residents, beginning with the settlement house movement through urban renewal and beyond. The discourse of "blight" expedited urban renewal: "Blight itself was a pliable concept: the term could stretch to encompass all manner of local phenomena, from a negligent homeowner's lack of property upkeep to Black 'intrusion' into an all-white community, from ill-mannered neighbors to the opening of a nearby tavern or movie house" (Looker 2015: 70–71).

As a rhetorical device that enabled planners to reorganize property ownership, planners declared certain real estate dangerous to the future of the city (Pritchett 2003). The emphasis was often on the appearance and structural soundness of the properties. Through eminent domain, planners could raze full blocks, even full neighborhoods, and replace the properties with preferred developments, such as high tax-generating commercial and industrial districts. The whole process was made possible by the Housing Act of 1949 that provided financing for slum clearance. This was followed by the Housing Act of 1954 that financed conservation and rehabilitation as an alternative to full redevelopment (Rohe and Gates 1985).

The concept of blight also influenced freeway construction. The Federal-Aid Highway Act of 1956 (also known as the National Interstate and Defense Highways Act) administered money through a highway trust fund where the federal government would pay 90 percent of construction costs and the states would pay 10 percent. The goal was to move traffic in and out of central cities as efficiently as possible. Residents could live in the suburbs or at a city's periphery and still work in the urban core. As with urban renewal, areas considered blighted and where the political clout was the weakest were targeted for bulldozing (Carriere 2020; Teaford 1990).

Across the United States, older neighborhoods—very often those comprised of people of color and other ethnic minority groups were razed, fully

or in part. In Milwaukee this included full neighborhoods populated mainly by African Americans, Italians, and Puerto Ricans, as well as parts of mainly Irish, Mexican, and Polish neighborhoods. Studies across the country began to reveal how once closely knit communities were torn apart when neighborhoods and their business and cultural districts were bulldozed via urban renewal and highway construction (e.g., Dluhy, Revell, and Wong 2002; Gotham 2001; Highsmith 2009; Lavine 2012; McKee 2001; Ryan 2008). In many cases the interventions created more urban blight than had been assessed before redevelopment (Gans 1965).

How widespread was this movement? Redevelopment projects, which began in earnest in the late 1940s and ended by 1980, were ubiquitous. The interstate system funded by the Federal-Aid Highway Act of 1956 alone totaled nearly forty-seven thousand miles. Just by 1965, nearly eight hundred cities around the country were participating in urban renewal. In those cities, on average, one out of every seventeen dwelling units was razed via urban renewal and highway clearance (Ammon 2016). By the middle of the 1970s, with studies showing multidimensional failures, the public had turned against redevelopment by both highway construction and urban renewal. But much of the damage had been done. Many stable communities had been torn apart and many more slums had been created.

Somewhat more recently, anthropologists have been citing literature such as *Bowling Alone* (Putman 2000) to argue that local communities such as neighborhoods have no actual existence today—that through multiple factors such as changes in family structure, suburban life, computers, television, and women's roles local communities have all but collapsed (Hackenberg and Hackenberg 2004). While all these factors, and more, have diluted resident cohesiveness, boundaries designating neighborhood subunits are still assigned within municipalities upon which residents must act, even if solely for the purpose of paying property taxes. More than anything, they are places where city residents *live* (Peterman 2000: 169).

> Neighborhoods, or at least those places we call neighborhoods, are where we, as urban dwellers, live. Although we may work elsewhere, shop elsewhere, use the entire metropolitan area for our network of friends and associates, and travel throughout the region for our leisure time activities, we still spend much of our life close to the place we call home. . . . Paying attention to neighborhoods means paying attention to the local environment, providing opportunities for human interaction and growth.

While residents may interact minimally with their neighbors or shops, some aspects of their identities are still tied to their neighborhoods. How those in the wider environment label their localities often reflects back on residents. Neighborhoods remain impactful; *holistic* neighborhoods, where they are maintained, are even more so.

Holistic Neighborhoods: Why They Are Still Needed

The social networks and linking institutions, where they exist in neighborhoods, help socialize residents. They can also protect.

Child and Adolescent Well-Being

Children and teens spend more time in the neighborhood than any other place (Carmon 1990). Crane (1991) studied youth at the neighborhood level and found that young adults' behavior was positively related to exposure to others engaged in the same behavior, whether prosocial or antisocial. Correspondingly, Lackey and Moberg (1998) found that neighborhood quality, more than that of peers or parents, influenced the rate of teen pregnancy in Milwaukee.

Adult Well-Being

In a Toronto study, O'Campo et al. (2015) compared health and well-being outcomes of adults aged twenty-five to sixty-four by types of neighborhoods. They found that abundance of neighborhood resources, strong social ties and support, and/or walkability could promote mental health or even act to counter the negative impact of everyday stressors. They also found that informal social control and neighborhood cohesion lowered the risk of depression in residents. In another example, the US Department of Housing and Urban Development (HUD) designed and implemented a demonstration project to assess the long-term impacts of neighborhoods. They provided housing vouchers to help low-income families move from distressed, high-poverty housing projects to low-poverty neighborhoods. Families living in public and assisted housing projects in five cities were randomly assigned to one of three treatment groups: The experimental group received housing vouchers that (for the first year) could only be used in low-poverty neighborhoods with more-educated neighbors; the comparison group received regular housing vouchers that they could use to move to any neighborhood; and the control group continued to receive housing subsidies in the original development. While the results were mixed, findings suggested that adults living for a relatively long length of time in neighborhoods with lower poverty experienced better outcomes in employment, income, and physical health (Turner et al., 2012).

Elder Well-Being

Cramm, van Dijk, and Nieboer (2013) studied the effects of neighborhoods on residents aged seventy and older in Rotterdam and found that social capital through indirect ties such as among neighbors positively affected the well-being of older adults. And using data from the Health and Retirement Study

(HRS), which followed a representative sample of older American adults, Freedman, Grafova, and Rogowski (2011) found that women living in disadvantaged neighborhoods were more likely to develop heart disease, even after controlling for characteristics in the physical environment such as pollution and population density.

Crime Prevention

Reviewing the studies on local crime prevention, Bursik and Grasmick (1993) argued that neighborhoods had a major effect on crime. According to Sampson, Morenoff, and Gannon-Rowley (2002), four classes of neighborhood mechanisms can influence crime rates: (1) social ties/interactions (e.g., density of ties, frequency of interactions); (2) institutional resources (e.g., childcare, schools, recreational and medical resources, libraries); (3) norms and collective efficacy (e.g., informal surveillance, intervening with kids, mutual trust); and (4) routine activities (e.g., social activity, outside visitors, land use).

How can the practice of anthropology work to ensure that holistic neighborhoods prevail and are strengthened? What can anthropologists do?

How Engagement of Anthropologists Can Help

The strength of cultural anthropology has traditionally been its practice of studying populations from the inside (Goodenough 1970)—a ground-up approach where "the ethnographic-theoretical dialogue is nearly always considered to be at the core of how anthropological knowledge, debate and critique is generated" (Pink, Fors, and O'Dell 2017: 10). According to Spradley (1980: 30–31), ethnography is "usually done with a single general problem in mind: to discover the cultural knowledge people are using to organize their behavior and interpret their experience." The topics of inquiry include practices and experiences, but also beliefs, opinions, and attitudes of the groups under study.

Neighborhood research from the inside has many functions. UrbAn and JFL used in-depth interviews and door-to-door surveys with scientifically appropriate sampling plans, to identify the needs and wishes of neighborhood residents and organizations. The findings were used to help residents and organizations solve problems, build assets, and develop needed resources—to "engage" (Beck and Maida 2013). The chapters of this book will detail the processes from studies to developed programs.

However, for these processes to succeed in helping stabilize and improve urban communities, the core of the work must be ongoing—not one-time interventions. While there have been perhaps hundreds of public engagement projects implemented by anthropology practitioners over the past four to five decades, nearly all have been one-time efforts (Lamphere 2004; Low and Merry

2010). To have a lasting effect, the anthropology presence must be ongoing. The potential is considerable. The knowledge alone derived from cultural anthropology's in-depth studies of diverse cultures and local oral histories could benefit all strata of society. Cultural education has been identified as a tool to increase tolerance and reduce prejudice in communities (Harper 2018; Schaefer 2007). Ethnographic studies can also reveal structural constraints on populations such as the poor and minority groups (Goode 2010). Add to this the anthropology practitioner's research and critical thinking skills and what emerges is a means to evaluate programs, inform policy, study local populations, assess the needs and wishes of communities, solve problems, and build assets.

However, it is not just the community that needs engagement; it is also the academic institutions themselves.

Why Colleges and Universities Need Community Engagement

According to the Carnegie Foundation, "Community engagement describes the collaboration between institutions of higher education and their larger communities (local, regional/state, national, global) for the mutually beneficial exchange of knowledge and resources in a context of partnership and reciprocity" (Driscoll 2009: 6). Colleges and universities have been under growing pressure to engage in the wider community, particularly the urban community.

As early as the 1960s, President Lyndon Johnson admonished universities for lack of efforts to help cities (Klotsche 1966). Stakeholders such as policymakers and political parties began asking universities to show they were "good neighbors" by demonstrating the societal impact of their research and their contribution to the public good (Benneworth et al. 2008). A number of federal grant programs were established in the early 1990s in the United States to engage colleges and universities in addressing local societal issues (Furco 2010). In 2012 Hodges and Dubbs recommended that universities serve as local community anchors: "As America's urban and metropolitan communities continue to struggle, higher education institutions are at a crossroads where they must choose between leveraging their assets to improve the quality of life of their surrounding community, or retreating to their ivory tower" (165). They described best practices as providing workforce training and access to real jobs, running programs in neighborhood schools, and focused engagement in a specific geographic area of need.

Identifying an Appropriate Geographic Area

Studying communities from the inside out can help institutions of higher education select a neighborhood or cluster of neighborhoods in which to build a

collaborative relationship. Oral history projects and resident surveys can help identify needs. Topics of inquiry can include any of the following questions. Does the neighborhood have formal and informal resident clubs and organizations? If they have organizations, can these access funds through municipalities or foundations? Does the neighborhood have residents with political power? Does the neighborhood have commercial enterprises with economic power? What is the income level of the neighborhood?

Oral history projects and resident surveys can also identify diversity and cultural sensitivity. What is the ethnic and racial makeup of the neighborhood? What are resident attitudes toward ethnic and racial diversity? What is the religious makeup of the neighborhood? What are resident attitudes toward religious diversity? What family and household forms are prevalent in the neighborhood? What are resident attitudes toward diverse family forms?

Additionally, oral history projects and resident surveys can identify resident wishes. Do residents want to celebrate some aspect of their history? Do they want a museum, exhibits, a historical society, preservation of local buildings, a library? Do residents want more facilities and programs for youth, for families? Do they want to attract specific shops or eateries to the neighborhood? Do they wish to beautify their area?

Observation can also yield information on the internal workings of a neighborhood, and suggest ways that institutions of higher education can enhance positive activity. Looking at neighborhoods in Scotland, Gallacher (2005: 68) suggests asking the following questions of neighborhoods. Where are the "people places" in this neighborhood? What kind of activity takes place in these? How might that activity be enhanced (e.g., more people, more and different activities, residents staying longer)? The results of the research can help a college or university select the geographic area that is the best fit for the institution.

But it is not just the institutions of higher education in general that need community engagement; it is also specific departments.

Why the Field of Anthropology Needs Community Engagement

Anthropology departments need to demonstrate relevance, and their students need more accessible career paths. Nolan (2003: 169) argued that all forms of public engagement were particularly important for the survival of anthropology departments.

> For some time now we've been engaged in a conversation about where anthropology is likely to go in the future. From this, three possible scenarios have emerged. One is a future where anthropology continues to be more or less what it is today: quaint, interesting, and marginal both inside and outside

the academy. A second scenario has anthropology absent altogether: an essentially extinct discipline, having been absorbed, dismantled, or bypassed. A third scenario sees anthropology as a vital contributor to our public intellectual life.

Nolan also criticized anthropology departments for failing to recognize the existence of a market for students outside the academy. Because of the pressure on higher education to fulfill obligations that benefit the public, some anthropology departments have been pushing for internships to test theory in practice (Beck and Maida 2013). Some of the work for the wider public had involved Community Service-Learning (CSL), where students volunteered for local organizations and then returned to the classroom to discuss experiences and contextualize them to the discipline (Barone and Ritter 2010). These activities, while salient and enriching, usually bestow no permanent helping presence in the community.

The number of anthropology courses that prepare students for jobs beyond the academy is limited (Rylko-Bauer et al. 2006). According to Cabrera (2014: 26), "When choosing a career in anthropology, students may experience a contentious, frustrating relationship between pursuing their academic interests and finding work, and an uncertainty of not knowing how to find a job with an anthropology degree." Most often students must forge their own career paths by creating ways to use their skills in fields not usually associated with anthropology. These can include jobs in business, industry, nonprofits, government, precollege public education, advocacy, and healthcare (Hart 2005; Hills 2005; Low and Merry 2010; Squires 2013).

While careers in diverse sectors may attest to the creativity of anthropology grads, they may divert a grad's focus from an initial intent. Susan Squires (2013: 62), writing about careers in practice, discussed the ways that she and her colleagues were often identified: "To some degree we all shared stories about our own initial identity crisis and where we belonged. During my career I was called many things: social scientist, researcher, evaluator, and ethnographer. With each new job I took on a new name and a new identity. Even today, being known as an anthropologist can invoke mystified looks and puzzling questions."

The development of more relevant career paths would be welcomed. More on these issues will be discussed in later chapters.

Conclusion

This chapter introduced two partnering organizations operated by the book's authors that practiced cultural anthropology in Milwaukee for over twenty-five years—Jill Florence Lackey & Associates (JFL), a sole proprietorship and

Urban Anthropology Inc. (UrbAn), a nonprofit. Through this experience, the authors addressed the questions of why urban neighborhoods need the work of cultural anthropologists, and why universities—and the field of anthropology in particular—need community engagement.

The next four chapters will discuss the work of the two partnering organizations—the blueprint they developed, what they accomplished, their successes and failures, and the challenges they faced—to demonstrate ways that anthropology can be practiced in urban communities. The closing chapters will present arguments for how this work could be improved and perpetuated if the engagement emanated from college and university anthropology departments.

NOTES

1. Some anthropologists, however, specifically write about applied anthropology being practiced out of non-academic organizations, such as nonprofits (Dyer 2016).
2. But, as Beck and Maida (2015) assert, many practitioners working outside the academy also teach in academic departments. This was also true of the anthropologists at JFL & Associates.