About the Southern Regional Asset Building Coalition

With significant losses in retirement plans, home values, and employment, family assets are shrinking, even disappearing. Meanwhile, American and global economies are expected to continue to fluctuate erratically for years to come. Particularly in this economic climate, existing asset-building policies such as the Earned Income Tax Credit (EITC) and Individual Development Accounts (IDAs) are not enough to support families in building and maintaining economic stability. The adoption of new policies for building wealth for all individuals and families, including those with low incomes, should be a foundational pillar of state policy aimed at facilitating healthy economic growth.

The Southern Regional Asset-Building Coalition’s project in the Gulf Coast states forms a foundation of support in the region for asset-building policy. SRABC’s mission is to support organizations in developing and advancing asset-building programs and policies in the South. Sponsored by the Ford Foundation, the project began in August 2006 at Tuskegee University in partnership with the Center for Social Development at Washington University in St. Louis. Alabama Arise, Florida Family Network, Federation of Southern Cooperatives, Florida A & M University, and Mississippi Association of Cooperatives joined as lead state partners and conveners of the state coalitions. The War on Poverty and Alabama Asset Building Coalition joined the partnership this funding cycle, replacing Florida Family Network and Alabama Arise, respectively. Realize Consulting Group serves as managing partner.

The goal of the project is to build capacity for an inclusive statewide and regional asset policy coalition in the Gulf Coast states of Alabama, Florida, Louisiana, and Mississippi using Historically Black Colleges and Universities as core partners in each state. Central to the vision of the project is diversity by engaging all organizations representing people of color, persons with disabilities, employers, policymakers, business owners, and academics. The focus of the SRABC project is to raise awareness and create strategies and policies that address the economic challenges of the region.

The project disseminates information through its website, eAssets—Southern Clearinghouse. It also hosts state and regional conferences about asset-development initiatives such as financial literacy programs, facilitation of access to banking, matched savings programs, land loss and ownership programs, pre- and post-hurricane recovery strategies, policy and research initiatives, and new approaches to develop unique partnerships and collaborations.

Under the direction of the Executive Committee, SRABC has a Support Services Program (SSP) comprised of four small grants designed to support, inform, and assist in the development of the coalitions. The four areas are policy; communications; research; and outreach and inclusion of Historically Black Universities and Colleges.
Closing the Wealth Gap
Promoting Change by Working Together

By Jennifer Heffern & Aja Riley
Edited by Julia Stevens & Gena Gunn McClendon

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Acknowledgments

The Southern Regional Asset Building Coalition’s Executive Committee gratefully acknowledges the Ford Foundation and F. B. Heron Foundation for their ongoing support of the Southern Regional Asset Building Coalition. We also extend our thanks to the Ford Foundation for funding the SRABC Support Services Program, including a policy initiative, migrant initiative, and clearinghouse.
The economic environment for working families has changed dramatically in recent years. While under-employment, unemployment, lack of health care, education, and affordable housing continue to be challenges for families, recent natural and man-made disasters present new challenges. Along with these challenges come new opportunities to support families. We believe that diverse strategic partnerships, networks, and coalitions working collaboratively on common goals can develop policy and programs to address these challenges and have a significant impact on the lives of low-income families. To discuss these goals, the Southern Regional Asset Building Coalition Project (SRABC), along with partners from the Gulf Coast, hosted its third annual regional asset-building conference. The conference, Closing the Wealth Gap: Promoting Change by Working Together, was held October 21-22, 2010 in New Orleans.

The conference focused on expanding approaches and increasing opportunities to promote asset development in communities, states, and the southern region. The conference examined economic development issues affecting the country, the southern region, and individual states. The conference included discussions about realistic opportunities that asset-building coalitions can employ to help families become economically stable. The conference focused on supporting the asset-building work of state coalitions. The goals of the conference were to facilitate organizational learning about current asset policy initiatives and to help all stakeholders in the asset-building field develop strategies to assist one another through collective action.

The third annual conference had 160 participants from fourteen states representing state and regional asset-building coalitions, financial and government institutions, universities, faith-based groups, and asset-building collaboratives and foundations. A diverse and knowledgeable group of speakers informed participants about economic development issues affecting the country, the southern region, and states, as well as realistic strategies that asset-building coalitions can employ to help families become economically stable. The presentations of these experts are summarized in the first part of this report. Following the plenaries, representatives from individual states gathered to discuss strategies for the future. The content of these meetings is summarized in the second part of this report.
Another key strategy will involve promoting financial education and fostering an entrepreneurial spirit among service beneficiaries. Financial growth among at-risk populations can be inhibited by limited exposure to financial markets and family dynamics, and education is critical to fostering skill development among populations working to emerge from generational poverty. In addition, at-risk populations will have more success if they actively employ this education, playing an active role in the marketplace versus solely acting as consumers.

**Plenary: Community: A different perspective for asset-building**

**Speaker:** Ray Boshara

A major shift in direction and approach to national public policy on asset building is needed. Specifically, the US must move away from an income-based wealth accumulation model. Long-term economic growth and global economic competitiveness is dependent on the nation’s ability to adapt to a changing global economy. Lessons can be learned by gaining a deeper understanding of the recent American recession. Assets rose based on the wrong kind of debt, i.e. sub-prime lending, payday lending, and credit card debt. The current recession reflects the end of an economic era—the American consumer as the engine of economic growth. If we end up in a depression, it will be because we were led by a consumer economy that exhausted its ability to borrow.

There are several parallels that can be drawn from the Progressive Era to our current time, and the Progressive Era can serve as an example for new policy development. Creating a unifying concept for thrift, for example, will directly oppose the current national policy of consumer-debt-driven economy. Institutions that support and encourage wealth accumulation for many, not just individual lives, must be developed— institutions and policy.
We must examine how a shock, crisis, or recession can become an opportunity.

initiatives that positively impact millions of lives and the economic health of the nation.

We must examine how a shock, crisis, or recession can become an opportunity, especially in the southern region of the US, where pervasive wealth inequity and economic challenges are pervasive. CFED’s comprehensive measure of wealth, poverty, and financial security of families rank most southern states with an overall grade of F, including the states of Alabama, Arkansas, Louisiana, and Mississippi. Florida and North Carolina were designated with overall grades of C and D, respectively.

America consumers must de-leverage; we must reduce debt and build up assets. State and regional policy agendas can directly influence the national public policy agenda-setting around asset development. But the right public policies must be initiated. Most important is job creation, especially in those sectors where employment is likely to grow - healthcare, education and local public services. But job creation alone is not enough to thrive in the 21st century economy, and too much of our public safety net depends on employment. Five ideas for the broader region include:

1. Develop producers, not just consumers. Can we be defined by what we produce, not by just we consume? We must produce more products that the world needs and wants to buy.

2. Build assets, not just income. Property ownership has a long tradition is the US. Once dominant, it is now a recessive gene in our DNA. Assets are key to participating in 21st century economy.

3. Create entrepreneurs, not just employees. Entrepreneurs are, of course, the engine of job creation. We ended the decade from 2000-2009 with zero net job creation because we didn’t create enough new jobs.


5. Build institutions, not just lives. One of the reasons Progressive Era reforms were successful and endured is because they built institutions.

Plenary: Division and the wealth gap: who, how, and why

Speaker: Meizhu Li

U.S. laws and policies governing eligibility and access to programs that offered asset ownership opportunities have historically been discriminatory.

This has resulted in unique challenges in the South to creating wealth, especially for low-income populations and people of color. Limited access to capital for these populations persists, with payday lending being much more prevalent in the South than anywhere else in the country. For every 100 people, there are ten payday lenders, and the states of Louisiana, Mississippi, and Alabama have the highest number of payday lenders. High interest and fees are associated with these types of loans. Equally important, payday lending cannot create sustainable capital. Outside of these types of high-cost loan options, low-income individuals have more limited

Income is a snapshot; wealth is like a movie.
access to capital and face more competition for resources from local organizations. More resources and time are needed in the South due to these unique challenges.

Alternately, there are several resources and strengths in the South that can be used to develop public policy options. The Southern region has spiritual strength, strong moral character, faith-based institutions that offer social services, and strong faith-based communities, as well as faith-based credit unions. Based on these strengths, the concept of “targeted universalism” can be employed. Although various groups are seeking something slightly different, all may be working toward the same outcomes. We have the power and numbers to change rules and policies. Grassroots organizing will be the leverage for change. We must take control of the levers. This can be done developing new partnerships and organizing to further our cause.

The goal is not to climb out of our community; we want to climb with our community. Our motto for asset development is “lifting as we climb.” Stewardship and preservation is central to holding and maintaining assets, such as land. An Heir Property Coalition could champion policy and laws related to heir property issues. Equally important is ending public policies centering on “social engineering,” which creates policies to change behaviors, instead of impacting structural policy issues that create systemic poverty.

**Plenary: Making the connection: National ideas, concepts, theories, and policy**

**Speaker: Lisa Mensah**

Asset-building initiatives, if implemented on a national level, can serve as national poverty reduction strategies. One form of asset-building account are Child Savings Accounts (CSAs). “Add the Kids” is an initiative to endow all children born in the US with a savings account at birth, regardless of family income and wealth levels, thereby allowing CSAs to become national economic policy. There is no universal model for CSAs at this time, which leaves opportunity to influence and design a practical national policy and program around CSAs.

Another type of savings account is the home account. Home accounts can be used to save for a down payment for a home that will allow an individual to enter into homeownership with less debt and more home equity.

“America’s IRA” is an individual retirement account used for retirement savings. This policy initiative could be possible in the next US Congressional session or in a second Obama Administration, if strong advocacy efforts are introduced.

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*If asset resources matter, how do we move to action?*

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Lastly, a saver’s credit can be used to assist growing and managing retirement savings. A matching component would be part of the saver’s credit policy. For example, an individual could receive a $250 credit, while a family would receive a $500 credit. The idea is to encourage savings by providing a financial incentive to those who save. Due to a great availability of income to invest at tax time, saving can encouraged when people receive their income tax refund.
**Plenary:** Inclusive College Savings: Programs and Policy

**Speaker:** Terry Lassar

In the Southern region, as in the rest of the US, increasing college access, attendance, and graduation are key to economic development and breaking the cycle of poverty among low-income populations. Inclusive college savings plans—known as 529 accounts—an asset-based policy approach with potential to increase postsecondary education in the Southern region.

529 accounts were designed to allow individuals and families to save money for use toward future higher education expenses. These savings accounts are federally legislated savings plans that are established and maintained by individual states. Funds saved in 529 accounts can be used toward tuition and qualified higher education expenses, such as fees, books, and room and board at any eligible educational institution in the country.

There are numerous benefits associated with savings in a child’s name. In one CSD study, children with savings accounts are seven times more likely to attend college. 529 account earnings and withdrawals are free from federal tax. Most states offer tax-free growth and, many offer a state tax deduction. A few states also allow a tax credit. There are also challenges associated with 529s that particularly impact low income students and their families and may have contributed to lower rates of participation among low income families. Tax incentives associated with 529s only benefit individuals in higher tax brackets. Although tax credits are also available in some states, these do not help low wage earners who do not have tax liability. High plan fees can also be a disincentive to investing, although fees are decreasing nationwide.

Some states are more progressive and inclusive than others and have made their plans more accessible to the lower-income savers by requiring lower minimum deposits to open an account and lower minimum contribution requirements. In some states, matching allowances and scholarships encourage investment and participation in the program. Other policy ideas that would increase participation by lower-income savers include allowing state income tax refunds to be directly deposited into 529 accounts, eliminating asset tests for public assistance program, and removing 529 plan account balances from state student financial aid calculations.

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**Plenary:** Asset Building: Regional approaches to economic stability for families and communities

**Speaker:** Ralph Paige

Investment must be made in the future of our communities. This can be done through the political process, the central tenet of which is voting. Aside from voting in local, state and national elections, we must still actively participate in the entire political process. Voting and political participation are an integral part of asset development. Elected representatives develop and influence the local, state, and federal budget. Let’s connect the importance of having political advocates in Washington to assist with advocating for our needs. We must be part of this process.

Greater emphasis must be placed on advocacy. The Federation of Southern Cooperatives (FSC) can serve as a model for this, as it has a land-based center owned by its membership. The Federation has worked by engaging people in the political process unfolding in their
communities. It should not be expected that the poor should simply take care of themselves. There is more power in a collective effort; by working together, we can amass wealth and push wealth creation.

The key to this is focusing on how to make policy work for us—otherwise, our efforts may prove fruitless. We have to bring commitment out of the closet in our organizations if we’re going to make changes in the community. Capacity building in that area of assets is imperative. We can add value to land holdings and teach people how to maintain their assets. One of the most important assets in the community is human assets. Investment is needed in the area of skill development for individuals who live in underserved communities. Advocating continues by pushing for policy that creates incentives to bring jobs to rural areas, instead of giving incentives to move jobs overseas.

**Speaker:** Robert Jackson

Advocacy and political participation can be helpful in educating lawmakers and pushing important policy into law. People from rural and underserved communities are needed in state legislatures to take on the role as advocates for their communities and to push for programs that will support asset development in their region.

Educating policymakers and community officials on the benefits and needs of assets development policies are important because, many are not fully aware of what benefits asset development policies and programs can potentially have for them or their constituents. Partnerships between communities, local financial organizations, and government institutions can positively influence asset development policy work.

Fresh leadership for asset policy work in rural communities is also needed. An internship program was created locally to educate and train new leadership in CDCs and other community organizations. Internship opportunities were given to students from local universities who were focusing on community development. The program appears to be quite promising, building new leadership to continue this important work. But lack of funding could serve to derail efforts to create these types of opportunities for aspiring community development leaders.

Support of asset development in our communities can be done by patronizing businesses in our communities, businesses owned by our neighbors and people supportive to our causes. To create and maintain small business, funding and technical support for small business owners are required. CDCs, community credit unions, and other organizations make these types of enterprise opportunities possible. But with the economic downtown, CDCs and other non-government organizations that serve rural communities and work for rural asset development have to compete for more limited funding opportunities. Also, funding has become more regional; small rural organizations are seeing an encroachment on funding sources. A continuing challenge will be related to keeping resources available, which is needed to keep the coalition and participating organizations sustainable.
STATE COALITION MEETINGS

Information gained from morning plenary discussions initiated brainstorming and strategic planning among individual state coalitions in the afternoon.

Alabama

Coalition members from Alabama focused on four areas: 1) expanding their constituency, 2) establishing a sound structure for their coalition, 3) identifying strategies for capacity-building, and 4) developing policy. Members agreed that networking and using social media were ideal methods for constituency building. In terms of coalition structure, they want the coalition to embody the energy of a grassroots movement within a sustainable organization. A sound structure will enable the coalition to seek out best practices when developing capacity-building strategies. To enhance the development and efficacy of its policy agenda, the coalition wants to prioritize policy initiatives and formalize workgroups.

Florida

Coalition members from Florida outlined four pillars for their coalition work: funds, assets, research, and outreach. To reinforce these pillars, representatives want to strengthen their constituency-building efforts and develop and implement a research methodology that will demonstrate the efficacy of their policy efforts.

Participants suggested creating a logic model to track coalition efforts and discussed how to define inputs and outputs for the model. Through the model, the coalition could determine the changes in attitudes of community members and the changes in community conditions. Coalition members hope that understanding the reasons for change will help them in their capacity-building goals.

Louisiana

Prior to the SRABC conference, the Louisiana session attendees had made a unanimous decision to create a statewide coalition. Their discussion centered on developing a greater understanding of the organizations comprising the coalition and brainstorming ways that their shared work will benefit their communities.

Several types of asset-building programs were represented by Louisiana delegates: 12 VITA programs, 13 IDA programs, and 4 co-ops affecting fisherman along the coast. The co-ops serve many roles, including production, marketing, managing bulk sales, and providing financial services. Seven regional VITA coalitions exist in Louisiana with the following goals: 1) tax return preparation; 2) asset building; and 3) financial education.

The overview highlighted the similarities and differences between the types of programs represented, and the limited amount of knowledge each group had about the other. The participants divided into small groups to discuss how a cooperative relationship between organizations would benefit the communities they represent. The group surmised that the coalition’s diversity of geography, economics, and culture could lead to more effective policy advocacy. Increased networking, support, and shared resources could enable all groups to better serve clients and expand areas of reach. Participants also said that sharing financial resources could create a more equitable distribution of funds.
Members of the Mississippi coalition used meeting time to discuss constituency-building efforts, and coalition-strengthening strategies, and to develop ideas to expand the policy agenda.

Increasing coalition membership is one of the coalition’s strategies to strengthen the coalition. A brainstorming session identified financial institutions, faith-based organizations, and community-based organizations in the state that could be invited to join the coalition. Other coalition-strengthening plans include: 1) identifying partners’ policy interests/needs; 2) expanding web marketing through social media and the coalition website; 3) expanding outreach/engagement through media sources and planned events; and 4) formalizing the coalition structure by establishing bylaws, expectations, and operating guidelines.

The current policy agenda includes advocating for protections against predatory lending, a state earned income tax credit, elimination of asset limits for government-sponsored social services, and a cap on interest rates on Refund Anticipation loans. The coalition also plans to advocate for changes in the 2012 Farm Bill to impact rural social policy. The coalition, with partner organizations, will conduct listening sessions to assess the community’s ideas for potential changes. In addition, some representatives introduced the idea of a prize-linked savings program. Representatives also proposed creating a more holistic policy agenda including advocacy for health disparities and children’s savings accounts.

Out-of-Network HCBUs

The out-of-network Historically-Black Colleges and Universities (HBCUs) developed a multi-pronged plan to spread financial literacy, promote savings, and encourage entrepreneurship in their communities.

The session attendees agreed that increasing financial literacy is vital. One strategy that emerged was creating a one-stop center for financial literacy on campus that would include adult education, financial coaching, and free tax preparation. To spread this message off-campus, a mobile financial literacy unit could visit rural and urban communities, screening people for all public benefits and offering the same on-campus financial services.

Another strategy would bring financial education to children and promote savings through a “roll your change” campaign. HBCUs will develop a curriculum for young children and partner with community organizations such as the Boy Scouts to encourage children to save even small amounts of change that can be “rolled” in coin wrappers and deposited at local credit unions.

When financial literacy and savings are established, opportunities for innovation and entrepreneurship will allow individuals to build assets. The HBCUs want to try to encourage innovation and youth entrepreneurship through opportunities in the Farm Bill. One such provision could establish a program where successful entrepreneurs work with youth. Additionally, HBCUs want to promote an empowerment incubator through which mentorship, access to information, and access to capital spawns entrepreneurship.

CONCLUSION

The knowledgeable panel of experts informed and energized conference participates to collaborate and create strategic plans for asset building in their respective states. Asset building in individual states will strengthen and enrich the asset-building activities promoted by SRABC and ideally make the coalition a stronger agent of policy change. SRABC and its partners hope that conference participants will bring new enthusiasm and information from the conference and infuse it into effective asset-building policy solutions for the region.
Dear Colleague:

The Southern Regional Asset Building Coalition Project (SRABC) and partners from across the Gulf Coast States cordially invite you to attend the third annual 2010 Regional Asset Building Coalition conference. The conference titled, Closing the Wealth Gap: Promoting Change by Working Together, will take place October 21-22, 2010, at the New Orleans Marriott Metairie at Lakeway, 3838 N. Causeway Boulevard, Metairie, LA 70002.

Conference Purpose
The purpose of the SRABC conference is to engage a diverse group of community and faith-based organizational leadership, financial institutions, federal and state government, the private sector, policy advocates, researchers, and other key stakeholders to discuss existing challenges for economic growth for the Gulf Coast states, with special emphasis in defining policies and programs that support low-income families and communities.

The conference will give attention to concepts from a philosophical and theoretical point of view, examine common issues that affect the southern region and states, and look at practical opportunities that coalitions can employ to help families become economically stable. The conference will focus on providing opportunities for state and regional coalitions when considering innovative assets policy and programs. Conference participants will assist each other in considering ways to respond to and effectively address the current economic environment through collective action. Non-profit, state government, public and private organizations, and financial institutions will have opportunities to collaborate and consider innovative ways to assist low- to moderate-income families build wealth.

The Southern Regional Asset-Building Coalition project is an initiative in the Gulf Coast States that has been the foundational pillar for asset building in the region. Sponsored by the Ford Foundation, the project began in August 2006 at Tuskegee University in partnership with the Center for Social Development at Washington University in St. Louis. The states of Alabama, Florida, Louisiana, and Mississippi represent the Southern Regional Asset Building Coalition. The SRABC partners are:

- **The Alabama Asset Building Coalition** (AABC)
- **Florida Asset Building Coalition** managing partner War on Poverty-Florida
- Louisiana Asset Building Coalition – managing partner--**Federation of Southern Cooperatives** (FSC) and state partner the **Center for Social Research at Southern University** in Baton Rouge
- The Coalition for a Prosperous Mississippi - managing partner -- ***Mississippi Association of Cooperatives*** (MAC)
- **Florida Agriculture and Mechanical University**
- Tuskegee University
- Center for Social Development at Washington University in St. Louis
- **Realize Consulting Group, LLC**
The conference will offer a full day and a half of plenary, strategy sessions, and small group dialogue. We expect up to 125 organizations to be represented at the conference, as well as several state and national leaders of policy in the field.

Registration
The conference will be held at New Orleans Marriott Metairie at Lakeway. The conference begins with breakfast at 7:00am on Thursday, October 21, 2010, and continues with a full day of presentations and discussion concluding at 1:00pm on Friday, October 22, 2010. The conference registration fee is $250.00. The registration fee includes a materials packet; breakfast, breaks, and lunch on Thursday; and breakfast and bus tour on Friday. Attendees will be responsible for airfare, hotel, and other expenses. The registration deadline is October 1, 2010. Please visit our conference and registration page for more information.

Scholarships
A limited number of registration scholarships is being offered to attend the conference. To receive the SRABC scholarship, applicants must commit to participating in the entire conference. As a condition of this scholarship we ask that you make your hotel reservations at the New Orleans Marriott at Lakeway in Metairie. Applicants may receive only one award per organization. If your state or other entity has already offered you a scholarship, please do not apply. If you are interested in attending these events and need financial support to attend, please complete the application and fax to Gena Gunn at 314.935.8661, or scan and email to ggunn@wustl.edu by September 15, 2010.

Hotel Reservations
The conference will be at the New Orleans Marriott Metairie at Lakeway, 3838 N. Causeway Boulevard, Metairie, LA 70062. The hotel is approximately 15 minutes from the Louis Armstrong International Airport and 15 minutes from the New Orleans Quarter, located on the shores of Lake Pontchartrain. The hotel features sweeping views, superb cuisine, and room amenities catered to the business traveler.

All participants are responsible for their own hotel reservations and expenses unless otherwise indicated by an SRABC partner. For more information, maps, driving directions, and online reservations, please go to the reservation page at the hotel for additional information. If you would like to make reservations by phone, please call toll-free 866-882-4377. The room rate is $139.00 plus tax, and can be used the nights of October 19-23. Parking is $10.00 per night for self-parking and $15.00 per night to valet park. The deadline for hotel reservations in the SRABC room block is Friday, October 1, 2010.

We hope to see you in October. Feel free to pass share this information with others who may have an interest in this conference. If you would like information on how to send materials in advance or have any, other questions about the meeting, please contact Gena Gunn McClendon at ggunn@wustl.edu, 314-935-9651.

Sincerely,

Gena Gunn McClendon
Center for Social Development
Washington University in St. Louis
AGENDA

>> Thursday, October 21, 2010

7:30 - 8:30 am  Breakfast                          Jefferson Pre-Conference Area
7:30 - 8:30 am  Registration                       Jefferson Pre-Conference Area
8:30 - 8:40 am  Welcome                           Jefferson Ballroom
                Southern Regional Asset Building Coalition (SRABC)
                » Gena Gunn McClendon, Center for Social Development,
                  Washington University in St. Louis
                » Cornelius Blanding, Federation of Southern Cooperatives

8:40 – 9:00 am  City Proclamation and Welcome Address  Jefferson Ballroom
                The Oil Spill, Natural Disasters, and the Economy: The Role of State and Regional
                Asset Policy Coalitions
                » Ann Duplessis, Deputy Chief Administration Officer, City of New Orleans, and
                  State Senator, Louisiana

9:00 – 9:45 am  Plenary                            Jefferson Ballroom
                Community: A Different Perspective for Asset Building
                » Ray Boshara, Vice President and Senior Research Fellow,
                  The New America Foundation

9:45 – 10:00 am  Break                             Jefferson Pre-Conference Area

10:00 – 10:45 am  Plenary                          Jefferson Ballroom
                Division and the Wealth Gap: Who, How and Why
                » Meizhu Lui, Director, Closing the Racial Wealth Gap Initiative,
                  Insight Center for Economic Development

10:45 – 11:30 am  Plenary                          Jefferson Ballroom
                Making the Connection: National Ideas, Concepts, Theories, and Policy
                » Lisa Mensah, Executive Director, Initiative on Financial Security,
                  The Aspen Institute

11:30 – 12:45 pm  Lunch and Plenary                Jefferson Ballroom
                Inclusive College Savings: Programs and Policy
                » Terry Lassar, Senior Project Manager, Center for Social Development,
                  Washington University in St. Louis
12:45 - 2:00 pm  **Panel Session**  
*Jefferson Ballroom*

**Asset Building: Regional Approaches to Economic Stability for Families and Communities**

» Ralph Paige, President, Federation of Southern Cooperatives

» Robert Jackson, Executive Director, Quitman County Community Development Corporation, and State Senator, Mississippi

2:00 - 2:15 pm  **Break**

2:15 - 4:40 pm  **State Coalition Planning Meetings**

» Alabama  *Xavier (14th floor)*

» Florida  *Orleans A*

» Louisiana  *Orleans B*

» Mississippi  *Tulane (15th floor)*

» Out-of-region HBCUs  *Jefferson Ballroom*

4:40 - 4:45 pm  **Break and Reconvene**

4:45 - 5:30 pm  **State Coalition Meeting Report-Out**

5:30 pm  **Adjourn for day**

6:30 - 7:30 pm  **Montrel’s Bistro - French Quarter**

1000 Decatur Street, New Orleans, LA 70116 (see map in folder)

Appetizers with cash bar

Dinner on your own

>> Friday, October 22, 2010

7:30 - 8:30 am  **Breakfast**

8:30 - 9:00 am  **Closing Remarks**

9:00 - 9:15 am  **Board Bus for Site Tour**

9:15 - 1:00 pm  **Site Tour**

» Hotard Bus Lines
## Speaker Biographies

### Ray Boshara

Ray Boshara is Vice President and Senior Research Fellow at the New America Foundation, a think-tank based in Washington, DC. He also serves as a senior advisor to New America’s Education Policy Program. He founded the Asset Building Program at New America in July 2002 and served as its director until July 2009. He also launched and directed the Next Social Contract Initiative, the Global Assets Project, and the College Savings Initiative at New America. Prior to joining the New America Foundation in 2002, Boshara worked for the Select Committee on Hunger and Congressman Tony P. Hall in the U.S. Congress, the United Nations in Rome, CFED, and Ernst & Young. He is a graduate of Ohio State University, Yale Divinity School, and the John F. Kennedy School of Government at Harvard.


### Ann Duplessis

Ann Davis Duplessis serves as Deputy Chief Administrative Officer of the City of New Orleans. In that role, she manages departments that deliver city services from Safety & Permits to Parks & Parkways. Ms. Duplessis is currently the Louisiana State Senator for District 2 serving New Orleans East, Holy Cross, and the Lower Ninth Ward communities. Initially elected in 2002 in her first run for public office, she currently serves as Chairman of the Commerce, Consumer Protection and International Affairs Committee, Member of Judiciary C, Education, Select Committee on Hurricane Recovery, Select Committee on Women and Children, and is an ex-officio member of the Senate Committee on Insurance. Nationally she currently serves as Vice Chair of the Communications, Financial Services & Interstate Commerce Committee of the National Conference of State Legislatures. Ms. Duplessis has worked tirelessly on various civic, community, political and professional boards to improve the quality of life in her community. Her board involvement includes: Chairman of the Louisiana Serve Commission, and Member of the Board of Trustees for the LSU Graduate School of Banking, Louisiana Utilities Restoration Corporation (LURC), State of Louisiana Small Business Development Center Advisory Board, The Working Uninsured Task Force, Total Community Action and Mayor-Elect Mitch Landrieu’s Transition New Orleans Economic Development Task Force. Ms. Duplessis currently holds the position of Senior Vice President of Liberty Bank and Trust.
>> Robert L. Jackson

Robert L. Jackson is a lifelong resident of Quitman County and has been employed with Quitman County Development Organization, Inc. (QCDO), since March 1977, where he has served as the Chief Executive Officer since 1987. He also helped found the First Delta Federal Credit Union and served as its only Treasurer/CEO since its inception in 1981 to present.

In November 2003, he was elected to the Mississippi State Senate, representing District 11, which includes Coahoma, Quitman, Tunica, and Tate Counties. He continues to serve on numerous non-profit boards of directors, both regionally and nationally. Senator Jackson is a member of the board of the National Federation of Community Development Credit Unions (since 1991), a member of the Board of Directors of the Delta Burial Corporation (since 1996), a member of the Board of Directors of the Foundation for the Mid South (since 2006), and is a member and deacon of the Pleasant Hope Missionary Baptist Church in Vance, MS, where he was born.

Robert holds a B.S. in Business Administration from the University of Southern Mississippi and has done further studies at Delta State University and Antioch University of Yellow Stone, Ohio. Robert is the proud parent to four lovely children, Nikara, Reginald, Zakiya, and Danielle.

>> Terry Lassar

Terry J. Lassar serves as Senior Project Manager at the Center for Social Development at Washington University’s Brown School. She manages research and policy on asset building and college savings with a specific focus on the College Savings Initiative, a collaboration between the Center for Social Development and the New American Foundation in Washington, DC.

Terry has worked for a number of educational research organizations including the Congressional Research Service and the Urban Land Institute. She has special expertise in urban development, public policy, and public/private partnerships. Terry has authored and co-authored many articles and books including City Deal Making, Carrots & Sticks: New Zoning Downtown, and The Power of Ideas: Five People Who Changed the Urban Landscape.

She earned a master’s degree in English from the University of Virginia and a juris doctorate from Washington University School of Law in St. Louis.

>> Meizhu Lui

Meizhu Lui is the Director of the Closing the Racial Wealth Gap Initiative at the Insight Center for Community Economic Development. Insight helps people and communities become, and remain, economically secure.

Meizhu describes herself as a “professional troublemaker.” She made sandwiches and trouble as a hospital food service worker and union activist, becoming the first Asian to be elected President of a local union in Massachusetts. In AFSCME, later as a community organizer for Health Care for All, and then as Executive Director of United for a Fair Economy, she has outspokenly advocated for ending race and gender inequities.

Her work has been recognized by numerous women’s and minority organizations. She served as a Board member of the Hyams Foundation and was selected as a Barr Foundation Fellow. She co-authored The Color of Wealth: The Story Behind the U.S. Racial Wealth Divide, and has written book chapters and articles on inequality for magazines and newspapers. She has appeared in the media, and currently blogs on Politico.com/Arena, the Huffington Post, and New Deal 2.0.
Lisa Mensah is an expert in using financial tools to improve the economic security of the working poor. At Aspen IFS, Ms. Mensah leads a team of financial security experts who study the financial products and public policy solutions that help build wealth from birth to retirement for America’s working families. Ms. Mensah began her career in commercial banking at Citibank prior to working 13 years with the Ford Foundation. Serving as Deputy Director of Economic Development for the organization, Ms. Mensah led the Foundation’s work in microfinance and women’s economic development. She became the leading national funder of Individual Development Accounts (IDAs)—an innovative savings account structured with matching incentives and personal financial training used to finance homeownership, entrepreneurship and education. Under Ms. Mensah’s leadership, IDAs grew from an experiment at a handful of sites to become a tool used by hundreds of community organizations in all 50 states. Ms. Mensah holds an M.A. from the Paul H. Nitze School of Advanced International Studies of The Johns Hopkins University and a B.A. from Harvard University.

Ralph Paige serves as Executive Director of the Federation of Southern Cooperatives, Land Assistance Fund. He has dedicated his life’s work to proving that cooperatives can be used to enhance incomes and improve quality of life for Black family farmers and rural low-income families. Under his leadership, the Federation has been the primary organization representing Black farmers and fighting the precipitous decline in a lifestyle and culture of land ownership and independence.

The Federation’s accomplishments under his leadership include over 200 units of low-income housing developed; 18 community credit unions formed; 75 cooperatives started; and creation of the Federation’s Rural Training and Research Center in Epes, Alabama. In addition, the Federation of Southern Cooperatives has implemented a comprehensive Relief and Recovery Project (RRP) in response to Hurricane Katrina, which focuses on both short- and long-term assistance to thousands of farmers, families, and individuals displaced and affected by the hurricane.

Not only has Ralph put the Federation at the center of national advocacy and legislative battles for a wide range of public policy issues affecting farmers, he has also made the Federation’s model and cooperative development expertise available to international audiences. In 2004, he addressed the Democratic Presidential Candidates at the National Summit on Agriculture and Rural Life on the State of Rural America. In addition, the nation’s rural community-based organizations draw upon Ralph’s expertise on cooperative development and farming issues on a consistent basis. Accordingly, he has served on numerous local, state, and national boards including the Advisory Council, University of Georgia College of Agriculture & Environmental Sciences, National Rural Coalition Network, Presidential Appointee to the 21st Century Production Agriculture Commission, and the Agriculture Policy Advisory Committee for Trade. He has also served as an advisor to President Obama’s Rural Agriculture and Policy Committee and Transition Team.
SRABC PARTNER BIOGRAPHIES

>> Ntam Baharanyi

Ntam Baharanyi is Professor of Agricultural and Resource Economics, Acting Administrator of the Cooperative Extension Program, and Interim Associate Provost of Continuing Education and Extension Programs at Tuskegee University. His research and applied work focuses on agricultural productivity; small business and entrepreneurial development; rural development programs and policy; community and participatory research; strategic planning; and community development. He has served as Project Manager and Board member for the Tuskegee/Macon County Community Development Corporation; Project Manager for the Asset Building Project, funded by the Ford Foundation; and Chair of the Committee on Opportunities and Status of Blacks in Agricultural Economics/American Agricultural Economics Association.

Baharanyi earned his Bachelor’s degree in Agronomy from the National University of Zaire and his doctorate in Agricultural Economics from the University of Kentucky.

>> Cornelius Blanding

Cornelius Blanding began his career in development work as an economic development intern for the City of Miami Beach and since then has gained a broad experience base including cooperative, rural, and international development. He has over 12 years of experience in self-help and community-based economic development.

His experiences include business development, management, and marketing. He has worked as a small business development & management consultant, the manager of a multi-million dollar revolving loan fund, the Director of Marketing and International Development for the Federation of Southern Cooperatives, and now serves as the Director of Field Operations & Special Projects, which includes Disaster Relief & Recovery as well as Asset Building and Resource Development for cooperatives and community-based self-help groups.

>> Toni Cooke

Toni Cooke is currently a Senior Consultant of Realize Consulting Group. Her career includes over 20 years of experience in a variety of non-profit settings including philanthropy and healthcare. In addition to work with Realize Consulting, Toni has worked as a coach-facilitator with the Leadership in Action Program, an initiative developed by the Annie E. Casey Foundation and implemented by the James MacGregor Burns Leadership Academy of Leadership at the University of Maryland. Prior to joining Realize Consulting, Toni served as a Senior Associate Director for the Jim Casey Youth Opportunities Initiative in St. Louis, Missouri. The Initiative is the only national foundation dedicated to improving the lives of children and young adults who are preparing to leave the foster care system. As a senior member of the leadership team, Toni participated in the management, strategic planning, and visioning for the organization. She led the expansion of the foundation’s work into new communities and assisted states in the implementation of the foundations theory of change. Toni also served as Director of the Los Angeles County Field Office for Casey Family Programs. She is currently a member of the Advisory Committee for First Five, San Bernardino County, California. She has served as co-chair of the Foster Care Work Group and is a former member of Renaissance Scholars, Cal Poly Pomona. She holds a BS in Sociology from Douglass College, a division of Rutgers University, and an MSW from Howard University and completed her coursework towards a doctorate in Social Work at the University of Southern California. She is a qualified Myers Briggs practitioner and Results Based Facilitator. Toni is the recipient of several awards including the Pasadena-Foothill Valley Second Century Award for her service to residents of the Pasadena community and the county of Los Angeles.
Gena Gunn McClendon serves as Project Director and Director of Asset Building in States and Coalitions at the Center for Social Development (CSD) at Washington University’s Brown School of Social Work.

Through direct practice and research, Ms. Gunn McClendon focuses on creating inclusive, diverse, interdisciplinary, and multi-sector collaborative networks to improve the financial stability of families and communities. She leads efforts to identify systemic barriers experienced by vulnerable populations, and to advance effective solutions through coalition-building, advocacy, and legislative change. Her work with CSD primarily involves policy research analysis and consultation with community-based asset-building programs, state and federal policymakers, and advocate groups. Ms. Gunn McClendon’s program development and policy advocacy work focus on asset building, coalition development, and community economic development assistance for low- and moderate-income households and marginalized populations. Her research focuses on identifying and advancing asset-building policy strategies for state and regional coalitions.

Prior to joining CSD, Ms. Gunn McClendon developed, managed, and directed the first state Individual Development Account (IDA) Program in Missouri while working for East-West Gateway Coordinating Council and Council of Mayors organization in St. Louis, Missouri. She continues to counsel individual states regarding IDA policy and programs, and consults about other asset-building policies to non-profit organizations and state and federal governments.

Ms. Gunn McClendon earned a bachelor’s degree from the Southern Illinois University in Carbondale, IL, and a business management master’s degree at Fontbonne University in St. Louis.

Karen Landry is President/Executive Director of the War on Poverty – Florida, Inc. (WPF), a 501(c)(3) Florida nonprofit organization, and Executive Director of the Florida Asset Building Coalition. WPF facilitates collaborative partnerships to stimulate local economic development, create improved and sustainable financial and human capital flows. WPF serves as convener to a collaborative of financial institutions and credit unions, community and faith-based organizations, and others to increase access to mainstream financial products and services for unbanked and under-banked residents. Karen has assisted residents, stakeholders and community leaders in processes to determine their strategic vision, build collaborative partnerships, establish and implement strategic objectives, secure target investments – a placed based approach for comprehensive community revitalization. In addition, Karen is currently leading her organization as convener of the Florida Asset Building Coalition.

Karen is a graduate of Jacksonville University and holds Bachelor’s degrees in Business and Computer Information Systems. She is a Certified Instructional Designer and Competent Toastmaster. Karen is a member of the Insight Center’s Experts of Color Network, currently serves on the Board of Directors for the City Kids Art Factory, Florida Asset Building Coalition, Florida Prosperity Partnership, American Community Gardening Association, and Florida Jump$tart. She is a member of the Community Financial Access Initiative: Bank on Jacksonville collaborative network, Healthy Kids/Healthy Jax Childhood Obesity Coalition, Southern Regional Asset Building Coalition, Council of Negro Women, and the Women of Color Cultural Foundation Auxiliary.
Michael Milner is the Executive Director of the Alabama Asset Building Coalition, an organization that he helped start, and has served as Chairman of the Board for the last five years. Prior to taking this position, Milner served as the Community Development Manager of the Federal Reserve Bank of Atlanta, where he was responsible for coordinating the bank’s community development strategy for the state of Alabama and middle Mississippi. His experience also includes a position as the Director of Community Reinvestment at the SouthTrust Corporation in Birmingham, Alabama, where he developed the corporation’s community reinvestment strategy, managed the Home Mortgage Disclosure reporting function, and oversaw a corporate branch discrimination testing program. In addition, Michael was responsible for establishing the “SouthTrust Community Development Corporation; ”a non-bank subsidiary that made tax credit investments in low-income multi-family housing projects. Michael began his professional career in 1974 with the small loan division of General Finance Corporation in Atlanta, where he worked as a Branch Manager. In 1977 he was awarded “manager of the year for obtaining the highest growth and the lowest delinquency reduction in his region.”

Michael has served on numerous nonprofit boards over the years. He has a Bachelor’s degree from Morehouse College in Business Administration and a HDF Professional designation by the National Development Council.

Jerry Pennick is Director of the Federation of Southern Cooperatives’ Land Assistance Fund. He coordinates all land-related legal, technical and educational assistance to African American landowners. Jerry has worked on African American land tenure issues for over 30 years and has written and conducted extensive research on the subject.

He has a B.S. in Political Science from Stillman College and MSW from the University of Alabama.

Melbah Smith has worked for over 35 years as a cooperative organizer, developer, and leader with the Federation of Southern Cooperatives/Land Assistance Fund and its state association office in Mississippi. When Melbah joined the Federation in 1972 as Director of Consumer Cooperatives, it was the beginning of a career devoted to cooperative development in some of the most impoverished, isolated, and ignored communities in the United States. Over the next five years she served in many capacities to enhance the training center, its programs, and the surrounding communities. She stepped in to serve as Director of the Black Belt Community Health Center to provide health care services; she met with congressional delegates in Washington, DC to discuss the challenges faced by rural Mississippi residents; and she worked intimately with small town residents to identify leaders and encourage them to use the co-op model in their own towns. As Executive Director of the Mississippi Association of Cooperatives, she continued her work, helping to establish more than 25 co-ops in Mississippi and bringing both immediate assistance and long-term co-op education and development to areas devastated by Hurricane Katrina. In 2008, Melbah retired after nearly forty years in the workforce. In 2009 she was inducted into the National “Cooperative Hall of Fame,” becoming the first African American female to receive this honor.

Melbah is a native of Brandon, Mississippi and earned a B.A. degree from Mississippi Valley State University in Business Administration and a M.A. Degree from Tuskegee University in Supervision and Administration.
>> Rick R. Williams

Rick Williams is the Founder and President of Realize Consulting Group, LLC. Rick has over 25 years of executive experience in the non-profit, philanthropic, and government sectors. Rick brings extensive knowledge and experience in financial management, program development, capacity building, and implementation to each consulting relationship.

Rick is also the coordinator of the Asset Funders Network. Prior to starting Realize Consulting in 2005, Rick was the National Programs Director for the Charles and Helen Schwab Foundation, where he managed all the grantmaking programs for the foundation. Rick has also served as the Chief Operating Officer and Chief Financial Officer for EMQ Children and Family Services, a statewide children’s behavioral healthcare organization based in Northern California; the Deputy Director of the Santa Clara County’s Mental Health Department; and Director of Santa Clara County’s psychiatric inpatient services. Rick holds a master’s degree in clinical psychology and organizational development from Antioch University and a B.S. in clinical psychology from Washington State University.

>> H. Dreamal Ingram Worthen

Dreamal Worthen is a Professor in the Division of Agricultural Sciences at Florida A&M University. She has led research in the Limited Resource Farmer Project, cultural perceptions of wildland recreation, and rural Hispanic participation in the Food Stamp Program. Worthen is a member of the American Planning Association, Bread for the World, and the National Council of Negro Women. She has served on the Program Committee and Membership Task Force of the Rural Sociology Association, and as Vice President, President, and Program Chair of the Southern Rural Sociology Association.

Worthen completed her Bachelor’s in Political Science at Florida A&M University, and her Master’s in Urban and Regional Planning and doctorate in Adult Education at Florida State University.
SRABC EXECUTIVE COMMITTEE

Alabama

Michael Milner
Executive Director
Alabama Asset Building Coalition
205-833-7270
mmilner90@aol.com
http://www.AlabamaABC.org

Florida

Karen Landry
Executive Director
Florida Asset Building Coalition
904-766-7275
klandry@waronpoverty.org
http://floridaabc.org

Technical Support

Gena Gunn McClendon
Director of Asset Building in States & Coalitions
Center for Social Development
314-935-9651
ggunn@wustl.edu
http://csd.wustl.edu

Louisiana

Cornelius Blanding
Coordinator
Louisiana Coalition
404-765-0991
cornelius@federation.coop

Mississippi

Melbah Smith
Coalition Liaison
Coalition for a Prosperous Missouri
601-354-2750
mscenter@mindspring.com
http://www.prosperousmississippi.com

Rick Williams
President
Realize Consulting Group
408-356-8250
rick@realizeconsulting.com
http://www.realizeconsulting.com

SUPPORT SERVICES PROGRAM (SSP) GRANTEES

Clearinghouse for SRABC & HBCU Network

Ntam Baharanyi
Professor & Acting Extension Admini
334-724-4840
baharany@tuskegee.edu
http://eassets.org

Policy Initiative - Building Assets by Influencing the Farm Bill

Jerry Pennick
Director
Federation of Southern Cooperatives/ Land Assistance Fund
404-765-0991
lafund@mindspring.com

Mini-Grant Initiative

Dreamal Worthen, Professor
Florida A&M University
850-599-3440
Certificate of Proclamation

Southern Regional Asset Building Coalition
In recognition of your 3rd Annual SRABC Conference

MAYOR MITCHELL J. LANDRIEU - CITY OF NEW ORLEANS

October 21 & 22, 2010
DATE
PARTICIPANT LIST

Odessa Adams-Payne
United Way for the Greater New Orleans Area
2515 Canal Street
New Orleans, LA 70119
Tel: (504) 827-6822
Email: odessaa@unitedwaynola.org

Emel Alexander
Urban Restoration Enhancement Corp.
5905 Hooper Rd
Baton Rouge, LA 70812
Tel: 225-356-8871
Email: alexander@urecbr.com

Langston Anderson
Tuskegee University
100 Campbell hall
Tuskegee, AL 36088
Tel: 334/727-8069
Email: langstonanderson@gmail.com

Stella Anderson
Executive Director
Greene/Sumter Enterprise Community
604 2nd Avenue
York, AL 36925
Tel: 205.392.1166
Email: greenesu@bellsouth.net

Regina Austin
FDIC
14780 I-55 North
Jackson, MS 39211
Tel: 601-503-7889
Email: reaustin@fdic.gov

Akon Baba
Tuskegee University
100 Campbell Hall
Tuskegee, AL 36088
Tel: 334/727-8069
Email: akonsab@gmail.com

Ntam Baharanyi
Tuskegee University
100 Campbell Hall
Tuskegee, AL 36088
Tel: 334-727-8454
Email: baharany@tuskegee.edu

Pamela Ballott
Assistant GCP Director
Cenla Community Action Committee, Inc.
1335 Jackson Street
Alexandria, LA 71301
Tel: 318-487-5868
Email: pcballott@yahoo.com

Frances Becker
Senior Tax Consultant
Internal Revenue Service
1555 Poydras St
New Orleans, LA 70112
Tel: 504-558-3216
Email: frances.becker@irs.gov

Cornelius Blanding
Federation of Southern Coopratives
2769 Church St
East Point, GA 30344
Tel: 404-765-0991
Email: cornelius@federation.coop
Juan Bolden  
Board President  
Creole Creation, Incorporated  
PO Box 191  
Jeanerette, LA 70544  
Tel: 337-465-4125  
Email: juan@creolecreation.org

Gay Lynn Bond  
Associate Professor  
Grambling State University-School of Social Work  
GSU Box 4274  
Grambling, LA 71023  
Tel: 318-274-3164  
Email: bondgl@gram.edu

Ray Boshara  
Vice President  
The New America Foundation  
1899 L Street, NW  
Suite 400  
Washington, DC 20036  
Tel: 202-986-2700  
Email: boshara@newamerica.net

Lisa Bourgoyne  
Coordinator  
Catholic Charities Diocese of Baton Rouge  
1750 Laurel Street  
Baton Rouge, LA 70802  
Tel: 225-336-8700  
Email: lbourgoyne@ccdiobr.org

Angela Boykin  
Media Consultant  
Coalition for a Prosperous Mississippi  
233 E. Hamilton St  
Jackson, MS 39202  
Tel: 601-354-2750  
Email: angeladboykin@gmail.com

Terri Brock  
Executive Director  
Centerpoint Community Services/2-1-1 Connections  
2121 Fairfield Ave  
Suite 130  
Shreveport, LA 71104  
Tel: 318-617-0431  
Email: tbrock@centerpt.org

Phoebe Brown  
Money Management International  
1215 Prytania St.  
Suite 424  
New Orleans, LA 70130  
Tel: 504-864-9266  
Email: phoebe.brown@moneymanagement.org

Myra Bryant  
Director  
Mississippi Association of Cooperatives  
233 East Hamilton Street  
Jackson, MS 39202  
Tel: 6013542750  
Email: fscmiss@mindspring.com

Willie Cage  
Liberty Restoration CDC  
12415 Wardline Rd  
Hammond, LA 70701  
Tel: 985-969-0330

Eunice Caussade-Garcia  
Clinical Instructor  
FAMU College of Law  
201 Beggs Avenue  
Orlando, FL 32801  
Tel: 407-254-4000  
Email: eunice.caussade@famu.edu

Cornelius Blanding and Ralph Paige, Federation of Southern Cooperatives.
Lisa Davis
Executive Director
A Servant’s Love, Inc.
P. O. Box 9068
Mobile, AL 36691
Tel: 251-895-6967
Email: aservantsloveinc@att.net

Lynda Denton
Tax Consultant
Internal Revenue Service
CitiPlace Center, 2600 CitiPlace Ave., Ste. 375
Baton Rouge, LA 70808-2711
Tel: 225-241-5161
Email: lynda.d.denton@irs.gov

E’licia Chaverest
Program Manager
Alabama A&M University
4900 Meridian Street
P. O. Box 700
Normal, AL 35762-0700
Tel: 256-509-4980
Email: elicia.chaverest@aamu.edu

Duncan Chembezi
Professor
Alabama A&M University
4900 Meridian Street
P. O. Box 700
Normal, AL 35762-0700
Tel: 256-509-4980
Email: duncan.chembezi@aamu.edu

Robert Conners
Director of Research
Florida Commission on Human Relations
2009 Apalachee Parkway
Suite 100 Oakland Building
Tallahassee, FL 32301
Tel: 850-545-6591
Email: bob.conners@fchr.myflorida.com

Lillie Crawford
Director, DCED
Delaware State University
1200 N. DuPont Hwy.
Dover, DE 19901
Tel: 302-857-6954
Email: lcrawford@desu.edu

Eula Dickson
Help LA, Inc.
22010 Highway 22, East
Ponchatoula, LA 70454
Tel: 985-386-3004
Email: eula@celebrationfellowshipchurch.org

James Dixon
Assistant Financial Manager
Cenla Community Action Committee, Inc.
1335 Jackson Street
Alexandria, LA 71301
Tel: 318-487-5352
Email: pcballott@yahoo.com

Ann Duplessis
Deputy Chief Administrative Officer
New Orleans City Hall
1300 Perdido St.
New Orleans, LA 70112
Tel: 504-658-8909
Email: adduplessis@cityofno.com

John Duplessis Jr.
President
Self-Sufficiency Through Employment
P. O. Box 36415
Birmingham, AL 35236
Tel: (205) 533-3063
Email: johnaduplessis@aol.com
Felicia Jones, Black Belt Community Foundation.
Freddrenna Jackson  
Family Resources of New Orleans  
817 N. Claiborne Ave  
New Orleans, LA 70116  
Tel: 504-822-8519  
Email: fjfrno@bellsouth.net

Robert Jackson  
CEO  
Quitman County Development Organization, Inc.  
P. O. Box 386  
Marks, MS 38646  
Tel: 6623264000  
Email: rjackson@qcdo.org

Toni Jackson  
Director  
Weed & Seed/BRACES  
PO Box 901  
Hammond, LA 70404  
Tel: 800-731-7996  
Email: tonipea5@gmail.com

Anthony James  
Community Impact Director, Earnings & Essentials  
United Way of Acadiana  
PO Box 52033  
Lafayette, LA 70505  
Tel: 337-706-1220  
Email: anthony.james@unitedwayofacadiana.org

Gail Jenkins  
Stakeholder Relationship Tax Consultant  
Internal Revenue Service  
1255 Poydras Street  
Suite 220-Stop 5  
New Orleans, LA 70112  
Tel: 504 202-8075  
Email: Gail.Jenkins72@irs.gov

Judith Johnson  
People United Community Assistance Program  
3715 Williams Blvd  
Ste 220  
Kenner, LA 70065  
Tel: 504-496-3129  
Email: peopleunitedcap@yahoo.com

Felecia Jones  
Executive Director  
Black Belt Community Foundation  
P.O. Box 2020  
Selma, AL 36702  
Tel: 334-874-1126  
Email: ecrenshaw@blackbeltfound.org

Willie Ann Jones  
Sr Tax Consultant  
Internal Revenue Service  
1555 Poydras Street  
Stop 5 Room 520  
New Orleans, LA 70112  
Tel: 504-343-1666  
Email: willie.a.jones@irs.gov

Peter Kanyi  
Tuskegee University  
Morrison Mayberry Hall  
Tuskegee, AL 36088  
Tel: 334/727-8069  
Email: peter.kanyi@tuskegee.edu

Barbara Keesee  
Homeless Services Director  
Centerpoint Community Services  
2121 Fairfield Ave  
Suite 130  
Shreveport, LA 71104  
Tel: 318-550-4585  
Email: bkeesee@centerpt.org

Meizhu Lui, Insight Center, and Cornelius Blanding, Federation of Southern Cooperatives.
Senator Robert L. Jackson, Quitman Counts CDC and Ralph Paige, Federation of Southern Cooperatives.

Joan Lee
Executive Director
Cenla Community Action Committee, Inc.
1335 Jackson Street
Alexandria, LA 71301
Tel: 318-487-5868
Email: msjoanlee@yahoo.com

Joseph Lee
Alabama A&M University
Community Planning & Urban Studies
P.O. Box 355
Normal, AL 35762
Tel: 256 653 6542
Email: joseph.lee@aamu.edu

Edgar Lewis
Agricultural Economist
USDA-Rural Development
8911 Edison Lane
Clinton, MD 20735
Tel: 202-690-3407
Email: edgar.lewis@wdc.usda.gov

Meizhu Lui
Director, Closing the Racial Wealth Gap Initiative
Insight Center for Community Economic Development
P.O. Box 175
Papaaloa, HI 96780
Tel: 808 345-9024
Email: mlui@insightcced.org

Karen Landry
Executive Director
War on Poverty-Florida
5196-A Norwood Avenue
Jacksonville, FL 32208
Tel: 904-766-7275
Email: klandry@waronpoverty.org

Terry Lassar
Senior Project Manager
Center for Social Development
Washington University in St. Louis
One Brookings Dr., Campus Box 1196
St. Louis, MO 63130
Tel: 314.935.3440
Email: tlassar@gwbmail.wustl.edu

Latisha Latiker
Regional Program Officer
Children's Defense Fund - Southern Regional Office
P.O. Box 11437
Jackson, MS 39283
Tel: 601-321-1966
Email: llatiker@childrensdefense.org

Buenita Lee
FAMU Cooperative Extension
215 Perry-Paige Bldg.
Tallahassee, FL 32307
Tel: 850-599-2931
Email: buenita.lee@famu.edu

Estella Lee
Program Coordinator
Catholic Charities of NW Florida
1815 North 6th Ave.
Pensacola, FL 32503
Tel: 850-429-7296 ext 21
Email: leee@cc.ptdiocese.org

Greg McCoy
Program Fellow
Foundation for the Mid South
134 Amite Street
Jackson, MS 39201
Tel: 6018630473
Email: gmccoy@fndmid south.org

Karen Landry
Executive Director
War on Poverty-Florida
5196-A Norwood Avenue
Jacksonville, FL 32208
Tel: 904-766-7275
Email: klandry@waronpoverty.org

Terry Lassar
Senior Project Manager
Center for Social Development
Washington University in St. Louis
One Brookings Dr., Campus Box 1196
St. Louis, MO 63130
Tel: 314.935.3440
Email: tlassar@gwbmail.wustl.edu

Latisha Latiker
Regional Program Officer
Children's Defense Fund - Southern Regional Office
P.O. Box 11437
Jackson, MS 39283
Tel: 601-321-1966
Email: llatiker@childrensdefense.org

Buenita Lee
FAMU Cooperative Extension
215 Perry-Paige Bldg.
Tallahassee, FL 32307
Tel: 850-599-2931
Email: buenita.lee@famu.edu

Estella Lee
Program Coordinator
Catholic Charities of NW Florida
1815 North 6th Ave.
Pensacola, FL 32503
Tel: 850-429-7296 ext 21
Email: leee@cc.ptdiocese.org

Joan Lee
Executive Director
Cenla Community Action Committee, Inc.
1335 Jackson Street
Alexandria, LA 71301
Tel: 318-487-5868
Email: msjoanlee@yahoo.com

Greg McCoy
Program Fellow
Foundation for the Mid South
134 Amite Street
Jackson, MS 39201
Tel: 6018630473
Email: gmccoy@fndmid south.org
Closing the Wealth Gap

Lisa Mensah  
Executive Director, Initiative on Financial Security  
The Aspen Institute  
One Dupont Circle, NW  
Ste 700  
Washington, DC 20036  
Tel: 202-736-5800  
Email: lisa.mensah@aspeninstitute.org

Michael Milner  
Executive Director  
Alabama Asset Building Coalition  
P.O. Box 11172  
Birmingham, AL 35202  
Tel: 205 833-7270  
Email: mmilner90@aol.com

Nancy Montoya  
Senior Community Development Manager  
Federal Reserve Bank of Atlanta  
Birmingham Branch  
524 Liberty Parkway  
Birmingham, AL 35242-7531  
Tel: 205-968-6760  
Email: Nancy.Montoya@atl.frb.org

Karen Moore  
New Synergies Inc.  
341-2 Ivesdairy Road  
Miami, FL 33179  
Tel: 305-915-1449  
Email: newsynergies@gmail.com

Michael Milner  
Executive Director  
Alabama Asset Building Coalition  
P.O. Box 11172  
Birmingham, AL 35202  
Tel: 205 833-7270  
Email: mmilner90@aol.com

Nancy Montoya  
Senior Community Development Manager  
Federal Reserve Bank of Atlanta  
Birmingham Branch  
524 Liberty Parkway  
Birmingham, AL 35242-7531  
Tel: 205-968-6760  
Email: Nancy.Montoya@atl.frb.org

Karen Moore  
New Synergies Inc.  
341-2 Ivesdairy Road  
Miami, FL 33179  
Tel: 305-915-1449  
Email: newsynergies@gmail.com

Loretta McCraney  
Family Resources of New Orleans  
817 N. Claiborne Ave  
New Orleans, LA 70166  
Tel: 504-822-8519  
Email: lm1rno@bellsouth.net

Karen Moore  
New Synergies Inc.  
341-2 Ivesdairy Road  
Miami, FL 33179  
Tel: 305-915-1449  
Email: newsynergies@gmail.com

Loretta McCraney  
Family Resources of New Orleans  
817 N. Claiborne Ave  
New Orleans, LA 70166  
Tel: 504-822-8519  
Email: lm1rno@bellsouth.net

Loretta McCraney  
Family Resources of New Orleans  
817 N. Claiborne Ave  
New Orleans, LA 70166  
Tel: 504-822-8519  
Email: lm1rno@bellsouth.net

Karen Moore  
New Synergies Inc.  
341-2 Ivesdairy Road  
Miami, FL 33179  
Tel: 305-915-1449  
Email: newsynergies@gmail.com

Dr. Ntam Baharanyi, Tuskegee University and Project Manager of HBCU and Clearinghouse Support Services Program.

Loretta McCraney  
Family Resources of New Orleans  
817 N. Claiborne Ave  
New Orleans, LA 70166  
Tel: 504-822-8519  
Email: lm1rno@bellsouth.net

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New Synergies Inc.  
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Tel: 305-915-1449  
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Tel: 305-915-1449  
Email: newsynergies@gmail.com

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Family Resources of New Orleans  
817 N. Claiborne Ave  
New Orleans, LA 70166  
Tel: 504-822-8519  
Email: lm1rno@bellsouth.net

Karen Moore  
New Synergies Inc.  
341-2 Ivesdairy Road  
Miami, FL 33179  
Tel: 305-915-1449  
Email: newsynergies@gmail.com

Dr. Ntam Baharanyi, Tuskegee University and Project Manager of HBCU and Clearinghouse Support Services Program.
Ralph Paige  
Executive Director  
Federation of Southern Cooperatives/Land Assistance Fund  
2769 Church Street  
East Point, GA 30344  
Tel: 404.765.0991  
Email: fsc@mindspring.com

Phan Plork  
South Plaquemine’s United Fisheries Cooperative  
144 Delta Air Dr.  
Buras, LA 70041  
Tel: 504-564-0991  
Email: PalPaing@yahoo.com

Jan Pretus  
IRS SPEC Territory Mgr  
IRS  
1555 Poydras Street  
Stop 5  
New Orleans, LA 70112  
Tel: 504-558-3204  
Email: Jan.Pretus@irs.gov

Alice Paris  
Project Coordinator  
Tuskegee University  
100 Campbell Hall  
Tuskegee, AL 36088  
Tel: 334/727-8069  
Email: parisa@tuskegee.edu

Diane Puderer  
Senior Tax Consultant  
Internal Revenue Service  
1555 Poydras St Suite 220 Stop 5  
New Orleans, LA 70112  
Tel: 5045583006  
Email: diane.puderer@irs.gov

Danny Patterson  
Director  
Community Foundation South Alabama  
212 St. Joseph Street  
Mobile, AL 36602  
Tel: 2514385591  
Email: dpatterson@communityendowment.com

Carol Quiller  
Sr. Tax Analyst  
Internal Revenue Service  
401 W Peachtree ST  
Stop 51WI  
Atlanta, GA 30308  
Tel: 404-338-8091  
Email: Carol.Quiller@irs.gov

Nell Patterson  
Market Vice President, Southeastern/Mid-Atlantic Regions  
Operation HOPE, Inc.  
191 Peachtree Street, N.E., Suite 4000  
Atlanta, GA 30303  
Tel: 404-941-2919  
Email: nell.patterson@operationhope.org

Francoise Penha  
Prosperity Director  
Human Services Coalition  
1900 Biscayne Blvd #200  
Miami, FL 33132  
Tel: 305-576-5001  
Email: francoisep@hscdade.org

Liz Pierre  
Vice President, Business Development  
North Louisiana Economic Partnership  
1900 N. 18th St.  
Suite 501  
Monroe, LA 71201  
Tel: 318-387-0787  
Email: lpiierre@nlep.org

Cornelius Blanding, Federation of Southern Cooperatives and Odessa Adams-Payne, United Way of New Orleans.
Lisa Mensah, Aspen Institute and Cornelius Blanding, Federation of Southern Cooperatives.
Dr. Dreamal Worthen, Florida A&M University and Project Manager for the Mini-Grants Support Services Program.
Closing the Wealth Gap

Gregory Townsend
Health Service Administrator
Jefferson County Department of Health
1400 6th Avenue South
Birmingham, AL 35233
Tel: 205 930-1401
Email: greg.townsend@jcdh.org

Clinton Vaughn
Community Affairs Officer
Federal Deposit Insurance Corporation
5100 Poplar Avenue Suite 1900
Memphis, TN 38137
Tel: 901 818-5706
Email: clvaughn@fdic.gov

Rosalind Washington
Neighborhood Development Fund
1429 S. Rampart St.
New Orleans, LA 70113
Tel: 504-488-0155
Email: neighborhooddeve@bellsout.net

Clifton Whitley
President & CEO
MS Action for Community Education, Inc.
119 South Theobald Street
Greenville, MS 38701
Tel: 6623342933
Email: cliftonwhitley@deltamace.org

Chandra Williams
Liberty Restoration CDC
12415 Wardline Rd
Hammond, LA 70701
Tel: 985-520-1082
Email:

Kevin Williams
Community Affairs Specialist
Federal Deposit Insurance Corporation
5100 Poplar Avenue Suite 1900
Memphis, TN 38137
Tel: 901 818-5706
Email: kwilliams@fdic.gov

Lester Williams
President
Pointe Coupee Minority Farmers’ Cooperative
PO Box 144
Batchelor, LA 70715
Tel: 225-718-5396

Rick Williams
Realize Consulting Group, LLC
15601 Camino del Cerro
Los Gatos, CA 95032
Tel: 408-356-8250
Email: rick@realizeconsulting.com

Judith Wilson
Tuskegee University
Morrison Mayberry Hall
Tuskegee, AL 36088
Tel: 334/727-8069
Email: quaye-wilsonj@tuskegee.edu

Darnella Winston
Cooperative Field Specialist
Mississippi Association of Cooperatives
PO Box 22786
Jackson, MS 39225
Tel: 601-354-2750
Email: darnella@federation.coop

Henry Golatt, University of Arkansas, Pine Bluff with Karen Moore, Florida Asset Building Coalition and Dave Thompson, Miles College.
Ashton Wollett  
Community Foundation  
212 Government street  
Mobile, AL 36602  
Tel: 251-433-4456  
Email: ashtonwollett.vista@gmail.com

Veronica Womack  
Georgia College & State University  
CBX 018  
Milledgeville, GA 31061  
Tel: 478-456-1188  
Email: veronica.womack@gcsu.edu

Dreamal Worthen  
FAMU  
215 Perry-Paige Bldg.  
Tallahassee, FL 32307  
Tel: 850-599-3546  
Email: dreamal.worthen@famu.edu

John Zippert  
Director of Program Operations  
Federation of Southern Cooperatives  
Rural Training and Research Center  
PO Box 95  
Epes, AL 35460  
Tel: 205-652-9676  
Email: jzippert@aol.com
SAVE THE DATE for the 2011 SRABC Conference!

DATE: OCTOBER 20-21, 2011

LOCATION: POINT CLEAR, ALABAMA
GRAND MARRIOTT HOTEL & SPA (CLICK HERE AND ENTER GROUP CODE srasraa FOR RATES)

MORE INFORMATION TO FOLLOW. WATCH YOUR INBOXES!

The SRABC Partners: (Back row, left to right) Toni Cooke, Ron Gilbert, Cornelius Blanding, Ntam Baharanyi, Rick Williams, Gena Gunn McClencon, Kilolo Kijakazi, Jerry Pennick (Front row, left to right) Alice Paris, Dreamal Worthen, Melbah Smith, Sokoya Finch
Southern Regional Asset Building Coalition
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