



WV Alliance for Sustainable Families presents...

# Building Assets, Strengthening Communities

A Conference to Educate and Empower Non-Profit Social Service Organizations to Embrace and Implement Asset Building

West Virginia Alliance for Sustainable Families

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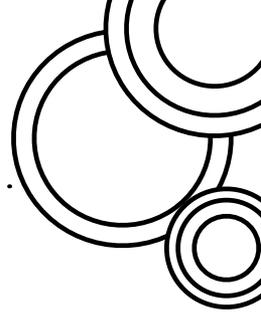


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# Conference Schedule

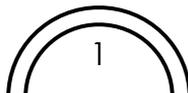
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## Friday, October 28, 2011

- 9:30 AM - 10:00 AM **Registration/Breakfast**
- 10:00 AM - 10:10 AM **Welcome**  
Mary Hunt-Lieving, Senior Program Officer  
Benedum Foundation
- 10:10 AM - 10:50 AM **Keynote Address**  
**Asset Scorecard for West Virginia and The Asset Initiative**  
Anne Yoeman, AFI Technical Assistance Provider  
Assets for Independence Resource Center
- 10:50 AM - 11:00 AM **WV Alliance for Sustainable Families-  
Asset Building Continuum**  
Melissa Aguilar, WV Alliance for Sustainable Families
- 11:00 AM - 12:15 PM **Panel 1: Transitional Services**  
*Presenters:* Marlo Scruggs, BB &T  
Evie Young, HUD  
Danielle Snidow, Dollar Energy Fund  
Norman Googel, WV Attorney General's Office
- 12:15 PM - 12:30 PM **Networking Break**
- 12:30 PM - 1:00 PM **Lunch**
- 1:00 PM - 2:15 PM **Panel 2: Financial Stability**  
*Presenters:* Kelli Hinkle, WV Alliance for Sustainable Families  
Chris Neighbor, IRS  
Dave Gallian, HUD  
Jennifer Giovannitti, Federal Reserve Bank
- 2:15 PM - 2:30 PM **Networking Break**
- 2:30 PM - 3:45 PM **Panel 3: Asset Building & Wealth Creation**  
*Presenters:* Patricia Scott, KISRA  
David Garcia, The Hartford  
John Meeks, FDIC  
Ron Hatfield, WVU Extension
- 3:45 PM **Asset Building Toolkit /Closing**  
Kelli Hinkle & Sarah Vintorini,  
WV Alliance for Sustainable Families

*Building Assets, Strengthening Communities*



Given the current economy, individuals face personal financial challenges and needs at a rate not seen since the Great Depression. There are numerous organizations throughout the state providing low to moderate income families with crucial assistance to help them survive this financial crisis. Whether it is in the form of utility assistance, food and clothing donations, or weatherization, nonprofit service providers are always there to answer the call to help. That is why the West Virginia Alliance for Sustainable Families views these “frontline” service providers as a crucial component in transitioning low to moderate income families from crisis mode to long-term financial sustainability.

The *Building Assets, Strengthening Communities* Conference will provide the comprehensive tools and support needed by “frontline” service providers to expand services being offered within their agency to address asset building OR provide them with a roadmap that connects the dots between other agencies within a community.

*Keynote Address* .....

**Asset Scorecard for West Virginia and The Asset Initiative**

Anne Yoeman

**Asset Poverty**—lack of resources to live at the Federal poverty level a minimum of three months—is far more common than income poverty. Over the past decade, practitioners and policy makers have begun to supplement anti-poverty programs and services with asset-building tools, such as financial education, tax services, affiliation with mainstream banking, and savings. The asset-based approach is yielding positive results, though there is much to learn. The comments will review the indicators for asset and income poverty in West Virginia and offer examples of how asset building is already happening in the state—as well as suggesting additional opportunities to use these tools.

**The Speaker:** Anne Yeoman has more than a decade of experience in asset building and evaluation. For the past eight years, she has provided various kinds of technical assistance to the Assets for Independence program and its grantees through the AFI Resource Center. Currently, she is the lead ASSET consultant for Region III, working with regional, state, and local partners affiliated with the Administration for Children and Families to bring asset-building opportunities to more households. From 2002 to 2004 she was the evaluator for the Louisiana TANF-funded IDA program. She has also worked on community and economic development programs in the Departments of Housing and Urban Development, Justice, and Labor. While serving as Deputy Director of the Tulane-Xavier National Center for the Urban Community 1999 – 2002, she managed a successful welfare to work demonstration in New Orleans that provided job readiness, job placement, vocational training, and supportive services to noncustodial parents and TANF recipients in recovery. In 2002, she received a Mayoral Commendation for her work on this project. She earned her undergraduate degree from Goucher College in Baltimore and her doctorate from the University of California, Irvine.

**Mary Hunt-Lieving, Senior Program Officer**  
*Claude Worthington-Benedum Foundation*



Mary Hunt-Lieving is the Senior Program Officer for the Claude Worthington Benedum Foundation based in Pittsburgh serving all of West Virginia and four counties in southwestern Pennsylvania. In her program focus areas of community and economic development Mary works with non-profits, local, state and federal governments as well as educational institutions. Prior to joining the Benedum Foundation, she held community development and administrative management positions at the local and state government levels and a private corporation in West Virginia. She holds a BS in Sociology and MS in Public Administration. Mary's work at the Foundation focuses on Rural and Technology-Based Economic Development, Entrepreneurship, Community Capacity Building and Civic Engagement. She serves on several advisory councils and boards which advance the efforts supported by the Foundation.

**Melissa Aguilar**  
*Executive Director, Region 1 Workforce Investment Board*  
*President, WV Alliance for Sustainable Families*



Aguilar is a native of West Virginia, an MBA graduate of Averett University and has many years of experience in workforce development in different capacities. She has been involved with many facets of training and resource pool building at the local, state, and federal level.

As a part-time entrepreneur and coming from a private industry background, Aguilar feels that it is crucial to maintain her industry perspective and to encourage positioning industry as the backbone and decision maker of any governmental program or resource.

Aguilar presents at nationwide forums on topics such as 1) creating effective consortias and building good partnerships, 2) building entrepreneurial programs and establishing criteria for success and 3) establishing credentialing systems to accomplish industry goals. She also maintains many Board positions including being the President of the WV Alliance for Sustainable Families and the Vice Chair of the Statewide WV ACT Council.

As the Executive Director of the Region 1 Workforce Investment Board in West Virginia and the Interim Executive Director of Create WV, Aguilar's experience with workforce and economic development both at the local and state levels gives her an "inside" perspective as to how to "connect the dots" in finding a tremendous amount of resources to tap into. However, she never loses her industry perspective and private sector "common sense" in trying to assist WV's economy to grow and prosper.

*Building Assets, Strengthening Communities*

## Panel 1: Transitional Services

11:00 AM - 12:15 PM

Transitional Services are what we most commonly associate with nonprofit organizations: emergency food, clothing, utility, etc. assistance. This is typically the first, and in many cases the only, interaction some agencies have with clients. During the **Building Assets, Strengthening Communities Conference**, a panel of experts will be on-hand to discuss the various programs and resources available to West Virginia nonprofits and what role these services can play in the overall process to transition clients from emergency assistance to overall financial sustainability.

Presenter: Norman Googel, Assistant Attorney General  
WV Attorney General's Office

Topic: The Attorney General's Office will discuss what Predatory lending laws exist in West Virginia and how they impact low and moderate income families.

Presenter: Marlo Scruggs, Vice President/Community Specialist  
BB & T

Topic: Attendees will learn what the financial consequences are resulting from the unbanked and underbanked individuals in West Virginia and what programs exist to help.

Presenter: Danielle Snidow, Executive Director  
Dollar Energy Fund, Inc.

Topic: Dollar Energy Fund will discuss the various utility assistance programs throughout the state.

Presenter: Evie Young, Sr. Mgmt. Analyst, Field Policy and Management  
HUD

Topic: HUD will discuss Foreclosure and Rent Assistance Programs and how they can help the most vulnerable West Virginians.

Panel 1 : **Norman Googel, Assistant Attorney General**  
: *WV Attorney General's Office*



Norman has been engaged in the continuous practice of civil law in the State of West Virginia from the time he was admitted to the bar in 1980, up to and including the present. Prior to coming to the Attorney General's Office, Norman was employed as a legal aid lawyer for nearly 15 years in Welch and Huntington, West Virginia. There he specialized in representing adult victims of domestic violence, children in abuse, neglect and delinquency proceedings, prisoners facing inhumane conditions, and tenants seeking decent housing.

He has been employed as an Assistant Attorney General at the Attorney General's Division of Consumer Protection continuously since March 20, 1995, up to and including the present. While at the Division, he has sought to protect consumers from a wide range of unfair or deceptive sales and credit practices including predatory lending, such as Internet payday loans, unscrupulous debt relief schemes, and abusive debt collection practices.

Panel 1 : **Marlo Scruggs, Vice President/  
Community Development Specialist**  
: *BB & T*



Marlo Scruggs, Vice President/Community Development Specialist, with BB&T's CRA & Community Development Department manages the banks Community Reinvestment Act activities for the states of West Virginia and Kentucky. Marlo graduated from the College of Charleston, SC where she received dual Bachelor of Science degrees in the life and physical sciences. Marlo is an Economic Development & Housing Development Finance Professional certified by the National Development Council and a graduate of the Economic Development Institute. She is a former Community Development Representative with the West Virginia Development Office and Program Coordinator for a non-profit job training service provider.

Marlo is currently serving as a member of the Community Investment Council for the Federal Reserve of Richmond, an Advisory Board member of the Neighborhood Investment Program, Board Member of the WV Affordable Housing Trust Fund, and participates with several other boards and committees throughout WV and KY.

Panel 1 : **Danielle Snidow, Executive Director**  
: *Dollar Energy Fund, Inc.*



Danielle Snidow, a native of Glen Dale, WV, joined the non-profit Dollar Energy Fund in 2008 to start-up the West Virginia Utility Assistance Program. Since that time, she has established a network of community based organization intake sites throughout West Virginia, created the West Virginia Utility Assistance Program Advisory Council, engaged utility companies serving West Virginia households and has raised funds for the grant pool. Since the program began offering utility assistance in 2008 over 10,000 West Virginia households have received over \$3 million in utility assistance.

In 2010, under Danielle's leadership, the West Virginia Utility Assistance Program won the prestigious Victorine Q. Adams award from the National Fuel Funds Network at the National Energy Utility Affordability Conference held in San Antonio, Texas. In 2011, Danielle was recognized by the State Journal as a Generation Next: 40 under 40 award winner. She earned a bachelor's degree in Business Administration from West Liberty University in 1998 and a year later earned a Masters degree in Business Administration from Marshall University.

Panel 1 : **Evie Young, Senior Management Analyst,**  
: **Field Policy and Management**  
: *US Department of Housing and*  
: *Urban Development*



Evie Young came to the US Department of Housing and Urban Development (HUD) in 1999, as a Community Builder. Currently, she is a Senior Management Analyst, Field Policy and Management in the Charleston Office. She is the West Virginia HUD's Field Office Faith-Based Liaison and is one of their twenty-three national grant trainers. In addition, she coordinates and develops partnerships with non-profits, community based groups, faith-based organizations, federal, state, county, and city government agencies, to aid in developing strategies to improve and increase community capacity.

Evie is a graduate of West Virginia State University with a degree in Education K-8. Her graduate education includes Marshall University, Education Administration, University of Dayton, Community Development, and Harvard University John F. Kennedy School of Government, Community Development. She has received many awards from the U.S. Department of Education, West Virginia Education Association, National Teacher's Organization, Child Welfare League of America, and others. She has several publications. Examples include: Holistic Education, a thematic paper accepted by the National Teachers' Organization and First Lady, Barbara Bush recognized Ms. Young with an award, At-Risk Children in the School System - presented to the 1992 West Virginia Education Association (WVEA). She was a past member of board for the National Center for Human Relations and also the Kanawha Valley Collective.

## Panel 2: Financial Stability

1:00 PM - 2:15 PM

Reaching a level of financial stability can open up a wealth of opportunities to West Virginia's most vulnerable: low to moderate income families. Getting to this point, however, can seem nearly impossible to these families. The **Building Assets, Strengthening Communities Conference** will showcase a panel of experts to show how financial stability may only be a few programs, life changes and steps away.

Presenter: Dave Gallian, Sr. Single Family Housing Program Specialist  
HUD

Topic: A HUD representative will discuss home ownership and housing counseling programs that exist in WV.

Presenter: Jennifer Giovannitti, Regional Community Development Manager  
The Federal Reserve Bank of Richmond

Topic: Money Matters: On Line Tools for Economic Success-  
This presentation will give people the tools to make their own best decisions in key financial areas. A resource list will be included.

Presenter: Kelli Hinkle, Acting Executive Director  
WV Alliance for Sustainable Families

Chris Neighbor, Territory Manager  
IRS's Stakeholder Partnerships Education and Communication Unit

Topic: Participants will learn how working families and individuals can use the Earned Income Tax Credit to reach financial stability.

Panel 2 : **Dave Gallian, Senior Single Family Housing Program Specialist**  
: *US Department of Housing and Urban Development (HUD)*

Mr. Gallian is the Senior Single Family Housing Program Specialist in the U.S. Department of Housing and Urban Development, Charleston Office. He is the principal Single Family Point of Contact for HUD's FHA programs in West Virginia. He has worked for HUD for over 24 years. Until his appointment as the Senior Single Family Housing Program Specialist in December 2001, he held various positions within the Department including: Multi Family Appraiser, REO Specialist, Marketing and Outreach Specialist, Web Master, and Single Family Housing Division Branch Chief. Mr. Gallian is also a Certified Loss Mitigation Specialist and Instructor for FHA's National Servicing Center.



*Building Assets, Strengthening Communities*

Panel 2 : **Jennifer Giovannitti,**  
: **Regional Community Development Manager**  
: *The Federal Reserve Bank of Richmond*



Jennifer Giovannitti, AICP, CECD is a Regional Community Development Manager with the Federal Reserve Bank of Richmond. The Richmond Fed gathers and analyzes vital economic data on the Fifth District and contributes to the formulation of national monetary policy. The Community Development department identifies and addresses a broad spectrum of challenges confronting low- and moderate-income communities, partnering with nonprofits, financial institutions, government agencies and academic institutions.

Prior to joining the Richmond Fed, Ms. Giovannitti served as the Executive Director of the Randolph County Development Authority (RCDA), in Elkins, WV, where she managed a best practice training and business incubator facility and was part of the leadership of the West Virginia's Hardwood Alliance Zone, a seven county organization dedicated to promoting the wood products industry in West Virginia. She obtained a Bachelor Degree from the University of Pittsburgh, and a Masters Degree in Community and Regional Planning from the University of British Columbia.

Panel 2 : **Kelli Hinkle, Acting Executive Director**  
: *WV Alliance for Sustainable Families*



Kelli Hinkle is the acting Executive Director of the WV Alliance for Sustainable Families. The Alliance has the mission to improve economic security for low and moderate income families and individuals in WV. She has served as the program manager for EITC / VITA outreach for the state of West Virginia. Her focus is promoting EITC awareness throughout the state by providing marketing materials, supporting the work of the Internal Revenue Service (IRS) and the Volunteer Income Tax Assistance (VITA) sites. Kelli has a BS in Business Administration from Glenville State College and Non-Profit Management certification from Duke University.

Panel 2 : **Chris Neighbor, Territory Manager**  
: *IRS's Stakeholder Partnerships Education*  
: *and Communication Unit*

Chris Neighbor is the Territory Manager for the IRS's Stakeholder Partnerships Education and Communication (SPEC) unit, serving all of Virginia and West Virginia. He started with IRS in Northern Virginia in 1991, serving as a collection officer until 1998, when he joined the IRS' Appeals Division. There, he arbitrated disputes between the IRS and taxpayers. In 2001, he joined the Communications and Liaison Division, where he managed the Nationwide Tax Forums and served as a liaison between the Commissioner of IRS and the professional tax preparer community. In 2009, he relocated to Richmond with his family to join SPEC, where he works with various community stakeholders to serve low to moderate income taxpayers.

*Building Assets, Strengthening Communities*

# Panel 3: Asset Building & Wealth Creation

2:30 PM - 3:45 PM

The ultimate goal of any program should be to take low and moderate income households from needing emergency services to sustaining a level of financial stability that will allow them to plan for the future and realize dreams. Whether they dream of home ownership, starting a business or sending a child to college, it takes dedication, knowledge and support to get to this crucial step. Participants of the **Building Assets, Strengthening Communities Conference** will learn how to implement industry leading best practices and techniques to help clients realize their financial dreams!

Presenter: David Garcia, The Hartford

Topic: An insurance representative will discuss the popular 529 college savings program and the benefits of planning for the future education of low to moderate income children.

Presenter: John Meeks, Community Affairs Specialist  
Federal Deposit Insurance Corporation (FDIC)

Topic: FDIC will discuss the FICO credit scores and the impact they have on asset building.

Presenter: Patricia Scott, Housing & IDA Program Manager/  
Business Specialist, KISRA

Topic: KISRA will showcase the best practices surrounding their successful Individual Development Account program.

Presenter: Ron Hatfield, WVU Extension Specialist - Financial Management  
& Assistant Professor

Topic: This session will explore simple daily changes that can positively impact long term wealth building.

## Panel 3 :: David Garcia, The Hartford

Mr. Garcia, a West Virginia resident, has over 20 years of experience as a licensed financial investment professional. He has over 10 years of experience teaching courses in financial literacy and investments, and has presented for the financial services, banking and insurance industries in West Virginia and throughout the United States. Mr. Garcia is employed by The Hartford and partners with the State Treasurer's office to inform residents of WV about the SMART529 College Savings Plan program.

He graduated from Fairmont State College (University) with a B.S. in Business Administration, and from The American College with a Masters of Science in Financial Services (MSFS).



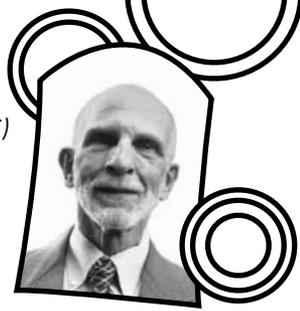
*Building Assets, Strengthening Communities*

Panel 3 : **John Meeks, Community Affairs Specialist**  
: *Federal Deposit Insurance Corporation (FDIC)*

John Meeks is a Community Affairs Specialist for the Federal Deposit Insurance Corporation (FDIC) and as part of the FDIC's Atlanta Region is responsible for FDIC Community Affairs activities in North Carolina, Virginia and West Virginia.

FDIC's Community Affairs is involved in various activities, initiatives and coalitions that generally involve asset building for low- and moderate-income individuals and communities. Examples would include personal financial education, bringing unbanked individuals into insured financial institutions, affordable housing, foreclosure prevention and remediation, and small business creation.

Prior to becoming a part of Community Affairs, John's FDIC experience includes working in bank closure and asset liquidation functions and as a bank Compliance Examiner. John is a graduate of the University of North Carolina Charlotte and North Carolina Central School of Law.



Panel 3 : **Patricia Scott, Housing & IDA Program Mgr./Business Specialist**  
: *Kanawha Institute for Social Research & Action, Inc. (KISRA)*

Ms. Patricia Scott serves as the Housing & IDA Program Manager and Business Development Specialist for KISRA. She is also a Financial/Money Management Educator and Counselor, homeownership and credit educator & counselor, microenterprise planning & development educator & counselor, and certified Housing Development Finance Professional. She has a Bachelor's Degree in Business and Accounting from West Virginia State University and has certifications in housing counseling, housing development finance, homebuyer education, financial literacy education, project management, loss mitigation and foreclosure prevention, and various other housing-related certifications. She is a licensed Real Estate Agent, a passionate entrepreneur and business owner and has served as a business counselor for SCORE. Currently she instructs KISRA Business Plan Basics classes and is working towards her Economic Development Finance Professional certification.



Panel 3 : **Ron Hatfield**  
: *WVU Extension Specialist – Financial Management*  
: *& Assistant Professor*

The key to building wealth is not how much you know, it's what you do every day. That message is at the heart of the Wealth-building Basics programs being conducted by Ron Hatfield, West Virginia University Extension Service's financial management specialist.

As a family law attorney who has witnessed the havoc wrought by poor money-handling skills, Hatfield is committed to helping people of all ages build their capacity for developing their wealth.

As an educator who knows that it is easier to build productive behaviors than it is to change destructive behaviors, Hatfield looks for ways to take wealth-building skills to youths.

Hatfield joined the WVU Extension Service faculty in 2009. His specialties include estate planning, bankruptcies, family law and personal financial planning. He earned his bachelor's degree in history and government from WVU Institute of Technology in 2002, his master's degree in business administration from the WVU College of Business and Economics in 2006 and his juris doctor degree from WVU College of Law in 2006.



*Building Assets, Strengthening Communities*

# Conference Registration

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Day Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Agency/Organization: \_\_\_\_\_

Photographs taken of me during the conference may be used for publication \_\_\_\_\_ Yes \_\_\_\_\_ No

**Meals:** Please list any special dietary requirements you have, if any:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Fees:** The nominal fee of \$25 per person is being charged to help offset the cost of food. We can not accept credit cards. We can invoice your organization.

Total Enclosed: \_\_\_\_\_

Please Invoice

Make Checks Payable to: **WV Alliance for Sustainable Families**

Mail registration form and check to: **PO Box 1925  
Charleston, WV 25327**

*\*No refunds after September 31, 2011*

*Building Assets, Strengthening Communities*

**Conference Planning Committee Coordinators:**

*Kelli Hinkle and Sarah Vintorini - WV Alliance for Sustainable Families*

**Committee Members:**

*Carl Chadband, KISRA*

*Ed Davis, United Way of the River Cities*

*Ron Hatfield, WVU Extension*

*Debra Lee, Consumer Credit Counseling of  
Southern WV and the Panhandles*

*Chris Neighbor, IRS*

*Pat Scott, KISRA*

*Marlo Scruggs, BB&T*

*Lisa Werner, WesBanco*

*Evie Young, HUD*

**WV Alliance for Sustainable Families**

The WV Alliance for Sustainable Families (WVASF) has served for over 15 years as an important voice for West Virginia's working families. The WVASF conducts research, education, advocacy, and coalition-building on issues related to asset building and economic stability.

The Mission of the WV Alliance for Sustainable Families is to increase access to asset building opportunities and improve economic security for low to moderate income West Virginia families.

**Programs:****Statewide Asset Building Coalition**

We work to increase financial awareness and building assets among low and moderate income families. Coalition activities include policy advocacy, asset building and financial education programs, and research.

**Earned Income Tax Credit (EITC) Outreach**

We are the statewide leader building capacity for seven regional EITC coalitions providing Volunteer Income Tax Assistance (VITA), establishing strategic partnerships, and providing promotional materials and resources.

**Children's Health Insurance Program (CHIP) Enrollment**

Working with a network of partners to enroll children in CHIP and Medicaid through outreach at VITA sites, health clinics, and through grassroots Community Partners.

*Building Assets, Strengthening Communities*

# Highlights

**Asset Building Continuum:** The West Virginia Alliance for Sustainable Families will unveil its Asset Building Continuum, which is an illustrative tool to help guide low to moderate income families from financial crisis to sustainability. This continuum provided the pretext to the entire conference.

**Asset Building Toolkit:** Participants of the **Building Assets, Strengthening Communities Conference** will be the first to receive the West Virginia Alliance for Sustainable Families newly developed **Asset Building Toolkit**. This toolkit will be a guidebook to implement asset focused programs in their own organization, a reference guide of various programs offered throughout the state and best practices for each.

**Exhibits:** Take this opportunity to spotlight your organization, program or products with an exhibit table at this year's conference. Share ideas, programs or services. This is a great way to promote your organization!

Each display area will have a six-foot skirted table. There is no charge for nonprofit organizations and a nominal fee of \$25 for private sector exhibitors. Call Kelli Hinkle at 304-342-6972 or email [khinkle@te-associates.com](mailto:khinkle@te-associates.com) to register for an exhibit table.

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## Registration Notes

### Fees

Registration fees include all sessions, materials and meals listed on the registration form. Lodging is NOT included.

### Cancellation Policy

No refunds can be made after September 30, 2011. Call (304) 342-6972 if you need to cancel your registration.

### Special Needs

We will make every effort to meet the special needs of conference participants with disabilities. Please call (304) 342-6972 at least two weeks before the conference.

### Lodging

Rooms at the Wingate Inn (adjoining property) are being held at a discounted rate for conference participants. It is up to you to reserve your room. Please call before **October 13th** to receive the discounted rate of \$85 per night.



West Virginia  
*Alliance For  
Sustainable Families*

P.O. Box 1925  
Charleston, WV 25327

## *Building Assets, Strengthening Communities*

A Conference to Educate and Empower Non-Profit Social  
Service Organizations to Embrace and Implement Asset Building

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