

RAISE *Texas* **Action Summit**

Moving Texans Toward Financial Success

Federal Reserve Bank of Dallas, Houston Branch
April 29–30, 2008

About the Speakers

Ann Baddour

*Senior Policy Analyst
Texas Appleseed
Austin*

Baddour coordinates the national Appleseed project to promote access to fairly priced financial services for low-income immigrant communities. She has worked on consumer financial service issues and issues impacting low-income communities for over 10 years and has written multiple articles and publications in this policy area. Baddour was a founding member and advisory board member of the Texas New Alliance Task Force and is currently an executive committee member of the Texas Alliance for Economic Inclusion. She holds an M.P.A. from the Lyndon B. Johnson School of Public Affairs at the University of Texas at Austin and an M.A. in Middle Eastern studies from UT–Austin.

Don Baylor

*Senior Policy Analyst
Center for Public Policy Priorities
Austin*

Since joining the center in 2004, Baylor has focused on workforce and economic development issues to improve public policies and private practices that better the lives of low- and moderate-income Texans. Previously, he served as a legislative director at New York ACORN, where he specialized in such issues as the Earned Income Tax Credit, the minimum wage, affordable housing and welfare reform. He holds a Bachelor of Arts in psychology from Georgetown University and a Master of Arts in African American and southern history from the University of Wisconsin at Madison.

JoAnn DePenning

*Statewide Coordinator
Texas Foreclosure Prevention Task Force
Austin*

DePenning founded J. DePenning Consulting Inc. in 2004, enabling her to participate in national homeownership preservation, financial literacy and homelessness prevention initiatives. She is currently the statewide coordinator of the Texas Foreclosure Prevention Task Force. When she is not facilitating the work of the task force, she works throughout the United States as an educator, facilitator and consultant focused on the development and enrichment of homeownership programs, the implementation of financial literacy programs and the improvement of services to the homeless. She places special emphasis on preserving homeownership, increasing homeownership rates and improving financial literacy skills among populations of modest means.

Michael Goeken

*Special Projects Manager
Community Initiatives Department
City of San Antonio*

Goeken manages the city's Family Economic Success Program, which offers city and county residents numerous asset-building, debt-reduction and asset-protection services to help them achieve homeownership, postsecondary education and a better quality of life. Before joining the city, he was an assistant department director at Texas A&M University, publisher of the *San Antonio Business Journal* and CFO of the *San Antonio Light*. Goeken is a certified workforce development professional. He presently serves

as an adjunct faculty member in the Alamo Community College District and teaches various courses in business and computer information systems. He holds a bachelor's degree in management, an M.B.A. in business computing science and a master's in accounting—all from Texas A&M.

Tom Goins

*Executive Vice President
Director of Retail Banking
First Community Bancshares Inc.
Killeen, Texas*

Goins has responsibility for consumer lending, marketing, product development and customer relations groups at First Community Bancshares, a bank holding company with 231 Texas branches operating under the First National Bank Texas, First Convenience Bank and Fort Hood National Bank brands. His background includes over 18 years of management and consulting experience with a number of banks, including NationsBank, Wachovia, E*Trade Financial and BankBoston. Goins holds an undergraduate degree from the University of North Carolina at Charlotte and is currently completing an executive M.B.A. in banking and financial institutions at Sam Houston State University.

Sharon E. Henderson

*Director
New Mexico Assets Consortium
Albuquerque, New Mexico*

Henderson directs the New Mexico Assets Consortium, a project of Community Action New Mexico, composed of 26 community and tribally based organizations involved in progressive asset creation and protection policy development. The consortium has secured \$2.25 million of state funds for New Mexico Individual Development Accounts (IDAs) since 2006 and established an endowment for New Mexico asset-building opportunities. In addition to managing the consortium, Henderson provides technical assistance through the Native IDA and Native Financial Skills Initiatives, provides business technical assistance to small organic farmers and serves as the secretary of the board of the Credit Builders Alliance. She holds a Bachelor of Science in sociology and psychology from George Fox University, Newberg, Oregon.

Winell Herron

*Group Vice President, Public Affairs and Diversity
H.E. Butt Grocery Company
Houston*

In her current role at HEB, Herron leads the organization's diversity initiatives and public affairs. With over 20 years at the organization, she has served in many retail management and customer service capacities, including providing vision, strategy, training and motivation to 285 retail grocery stores in the delivery of superior customer service. Herron holds a bachelor's degree in business administration from the University of Texas at Austin, has completed the Food Industry Management Program at the University of Southern California and holds an executive M.B.A. from UT–San Antonio.

Karen O'Neill

*Territory Manager
Internal Revenue Service
Stakeholder Partnerships, Education
and Communications, Oklahoma and Western Kansas
Oklahoma City, Oklahoma*

As territory manager, O'Neill leads a team of IRS tax consultants responsible for assisting taxpayers in satisfying their tax responsibilities through partnerships with key stakeholders. These partnerships bring together community organizations that have a common interest or shared commitment to the overall goal of helping low-income families. O'Neill has held her current position for seven years and has worked with the IRS for more than 21 years. During that time, she has held several positions in the former district, regional and national offices and has participated in IRS modernization efforts. O'Neill received her Bachelor of Business Administration degree from Ohio University, and she is a certified public accountant in Oklahoma.

Leigh Tivol

*Senior Program Manager
CFED
Washington, D.C.*

Tivol is a member of the Savings for Education, Entrepreneurship and Downpayment (SEED) initiative team at Corporation for Enterprise Development (CFED). Prior to joining CFED, Tivol was engaged in state-level policy and advocacy work for the Indiana Housing and Community Development Authority and the Indiana Association for Community Economic Development, with a particular focus on asset generation and preservation. She partici-

pated in the development of statewide policy initiatives relating to Individual Development Accounts (IDAs), homeownership education and counseling, predatory lending and Indiana's Low-Income Housing Trust Fund. From 1999 to 2002, Tivol directed the Near Eastside IDA Program in Indianapolis, one of the American Dream Demonstration sites. She holds bachelor's degrees in sociology and French from Brown University and an M.P.A. from Indiana University's School of Public and Environmental Affairs.

Michael Villareal

*Texas House of Representatives
District 123
San Antonio*

State Rep. Villareal is currently serving his fifth term representing District 123 in the Texas House of Representatives. He is the vice chair of the House Committee on Pensions and Investments and also serves on the House Committee on Local Government Ways and Means. Villareal's professional background is in financial and economic research. He currently works for SAMCO Capital Markets in San Antonio, specializing in municipal finance. He also teaches political science as an adjunct professor at St. Mary's University in San Antonio. Villareal's previous employment included research positions at JP Morgan Securities and the Federal Reserve Board of Governors. He holds a bachelor's degree in economics from Texas A&M University and a master's degree in public policy from Harvard's Kennedy School of Government.

Bill White

Mayor of Houston

White was first elected mayor of Houston in 2003. Now in his third term, White is accelerating work to revitalize Houston's most neglected neighborhoods, with foreclosure and hundreds of new housing starts on thousands of abandoned properties. He also initiated a program to weatherize thousands of homes in older neighborhoods, saving homeowners an average of 20 percent on their electricity bills. In addition to the improvement of neighborhoods, White has focused on the streamlining of city government and improving traffic and air quality. Before serving as mayor, White was president and CEO of WEDGE Group and served as U.S. deputy secretary of energy. He has served on the executive committee of the Greater Houston Partnership and on the board of the North American Electrical Reliability Council, as well as the board of five public companies and numerous nonprofit boards. White graduated from the University of Texas School of Law.

Woody Widrow

*Executive Director
RAISE Texas
Austin*

As executive director of RAISE Texas, Widrow leads a statewide coalition of nonprofit, private and public institutions in strategies to move individuals, families and communities toward financial success and stability by increasing their access to assets. He has over 35 years of experience in housing and community development. Before moving to Texas in 1999, Widrow served as vice president of the National Community Reinvestment Coalition, deputy director of the National Association for Affordable Housing Lenders, executive director of the National Housing Institute and editor of *Shelterforce*, a national housing magazine. He earned a B.A. from SUNY Cortland and a master's degree in community and regional planning from Rutgers University.

