

BUILDING A NEST EGG:

individual development
accounts to help
Michigan families
achieve their dreams

By Ami Nagle

Earlier this year, June Mack, a 31-year-old, single mother of three living in Tulsa, Oklahoma, did something she thought she would never do: She made her very first mortgage payment.

“It was my dream for myself and my kids to get off of housing assistance and own my own home. I just needed a little help to get there,” said Mack, who earns just \$18,000 a year.

And with the help of a special matched savings account known as an Individual Development Account (IDA), Mack was able to save enough money over two years to put a down payment on a home.

In Michigan, more than 800 miles away, a unique public-private partnership will help low-income working people like June Mack build a nest egg to purchase a house, pay for tuition and other

education expenses, or start a business. The Michigan IDA Partnership is a collaboration among the Council of Michigan Foundations (CMF), the Mott Foundation and the State of Michigan’s Family Independence Agency. Over the next five years, the partnership will create a \$10-million pool of funds to help at least 2,000 low-income families in Michigan establish IDAs.

For low- and moderate-income families, as well as the newly employed who are just off welfare, saving money can be a difficult, discouraging



@mott.now



membership organization representing 473 private, family, community and corporate foundations and giving programs across Michigan, will work to raise the remaining \$5 million from its members. The Mott Foundation, a CMF member, has made a \$1-million grant toward this goal as part of its Pathways Out of Poverty program.

The goals of the partnership are straightforward: to build the capacity of nonprofit, community-based organizations to develop and manage IDA programs; and to enable more low-income individuals in Michigan to save money toward achieving their dreams.

To achieve these goals, the partnership will:

- provide operations grants and matching funds,
- broker technical assistance and training,
- organize conferences and other networking events,
- commission research and program evaluations to better understand the impact of the initiative, and
- develop public education and public policy documents describing the initiative's approach and lessons learned.

“When I told my kids we were saving for a house, they were very excited. I think this has taught my kids a valuable lesson.” - June Mack

process that takes years to accomplish. This process is further complicated by the fact that one emergency can wipe out what little money has been saved.

IDAs enable low-income families to set aside funds in a matched savings account; for every \$1 a family puts into savings, a matching deposit — typically \$1 to \$4 — is made. This financial incentive to save, coupled with support, encouragement and financial education classes, is one way that communities are trying to address poverty and help families invest in their futures.

Each savings program operates differently, but the basic structure is the same: Participants deposit money regularly into a specially designated savings account, and each dollar saved is matched in some ratio by private and/or public sources. (See box, “What Is an IDA?”) The goal is to help low-income, working families acquire assets and skills that will allow them to pull themselves out of poverty and move toward economic self-reliance.

The Michigan IDA Partnership, the first using a regional association of grantmakers as the program intermediary, is already on its way to achieving its ambitious goal. Just this summer, the partnership received \$5 million from the State of Michigan to kick off the program. CMF, a statewide



“There is a lot of interest (in Michigan) in expanding the numbers of low-income families who are able to build assets. Corporate, private, family and community foundations — the

whole range — are interested in pursuing this idea.” - Rob Collier

what is an IDA?

Individual Development Accounts (IDA) are matched savings accounts designed to help low-income and low-wealth families accumulate a few thousand dollars for high return investments in education or job training, homeownership, and/or micro-enterprise. Individuals save monthly, usually over a one- to four-year period, and have their savings matched by funders, such as foundations, churches, financial institutions and/or government.

The Michigan IDA Partnership will begin implementation this fall and anticipates making its first round of grants in the spring of 2001. Rob Collier, CMF president, and the other partners are hopeful about the response from the foundation community and nonprofits across the state.

“There is a lot of excitement about the Michigan IDA Partnership,” Collier said. “Nonprofits like the idea because it gives them a new tool to help families climb out of poverty. Foundations are interested because it enables them to get involved with IDAs without having to fund or run an IDA program on their own.”

The Mott Foundation’s support for the partnership stems from a historic interest in increasing the economic self-reliance of low-income Americans. Since 1990, Mott has made grants totaling \$68.4 million under its Expanding Economic Opportunity program area. Promoting and advancing IDAs — in Michigan and nationally — has been an important element of those grantmaking efforts since 1994.

“When coupled with strategies to increase income and other anti-poverty measures, such as the Earned Income Tax Credit, IDAs can help low-income families take important steps toward achieving economic self-sufficiency,” said Benita Melton, Mott Associate Program Officer.

CLOSING THE GAP

Launching of the Michigan IDA Initiative comes at a time when the gap between rich and poor is growing in Michigan. According to the Economic Policy Institute and the Center on Budget and Policy Priorities — two nonpartisan, Washington, D.C.-based think tanks — between the late 1970s and the late 1980s, the inflation-adjusted incomes of the richest fifth of Michigan families grew 28 percent, while the income of the poorest fifth of Michigan families declined 8 percent. At the same time, the costs of paying tuition, purchasing a home, and starting a business — crucial steps toward self-sufficiency — have been increasing, making it almost impossible for the lowest-income families to create a financial nest egg.

The Michigan IDA Partnership builds on the growing understanding of the problems faced by families and the potential that IDAs have to help

address the needs of low-income, working families.

Nationwide, newspaper headlines and broadcasts document the unprecedented strong economy, increasing wages and historically low unemployment rate in the United States. However, many low-income families have been left behind.

Over the past 25 years, a division in the distribution of wealth has contributed to the gaps between the haves and have-nots.

Statistics derived from several sources paint a sobering picture of asset accumulation patterns in the United States. For instance, according to the Federal Reserve Survey of Consumer Finances, between 1983 and 1995, the wealth of the poorest families declined 79.6 percent while the wealth of the richest families increased 17.4 percent.

In their book, *Black Wealth/White Wealth*, authors Melvin Oliver and Thomas Shapiro report that:

- The top 5 percent of U. S. household received about the same income as the bottom 40 percent; but the top 1 percent own more assets than the bottom 80 percent.
- Fully one-third of U. S. households have no assets or are in debt.

These wealth and asset inequality patterns persist in spite of tax and investment policies aimed at increasing asset accumulation. According to the



CHARLES STEWART
MOTT FOUNDATION

@mott.now is published
periodically by the
c.s. mott foundation

vol.3, no. 4, september 2000

“what is happening in michigan — the council of michigan foundations working with public entities to make IDAs a reality for families — has a great deal of potential as a model for other areas.”

- Michael Sherraden



Center for Social Development at Washington University, a leader in the IDA movement, more than \$198 billion is provided in homeownership and retirement investment incentives (such as the mortgage interest deduction and tax benefits on pension accounts) annually in the United States. Of this amount, more than 90 percent benefits households earning more than \$50,000 a year.

Many poor families are unable to take advantage of these incentives. With little ability to raise their incomes and virtually no chance to save for the future, many low-income families are condemned to lives struggling to make ends meet and having few assets to pass on to future generations.

In his 1991 book, *Assets and the Poor: A New American Welfare Policy*, Michael Sherraden, CSD director, argued for shifting the policy focus for poor families to include asset development:

“If we really want to help families climb out of poverty, we need to focus on their ability to be financially stable over the long term. This is why IDAs are so important. IDAs help [current and future] generations of a family get out of poverty, enabling people to make investments in themselves and their children.”

IDAs were developed from this principle.

The principle is embraced by Charlene Turner Johnson, president of the Michigan Neighborhood Partnership, a nonprofit, community-based organization in Detroit, which began operating an IDA program in 1999.

“People have dreams, but if they are trapped in that ‘living pay-check-to-pay-check’ bind, their dreams are hard to achieve,” she said. “We’re helping families get a little security. And that can come

through saving and investing.”

Her organization, partnering with community organizations and Comerica Bank, is working with African-American, Arab-American and Latino working-poor women in Detroit to develop savings accounts and achieve financial security. They hope to enroll 52 participants in an IDA program by early this fall.

Turner Johnson said: “Saving is helping families build financial security. Without a little money saved away, a family has no financial assets to leave its children, no financial assets on which to build a future.”

Tulsa and Detroit are just two places where established IDA programs are helping families put the pieces of long-term financial security together. Today, there are about 250 communities operating such programs in the United States, and more communities have programs in development.

IDA supporters believe that these programs work best when the matched savings accounts are paired with economic education. The courses



“people hope to own homes or go back to school or own a business. without an IDA program, it is almost impossible for a working-poor family to accomplish these goals.”

- Charlene Turner Johnson

offered by most programs focus on personal finance, learning about saving and balancing the family budget. Economic education is critical, because some IDA account holders have never held a bank account, many have had great difficulty balancing the family budget, and very few have successfully saved for a major purchase.

“The financial planning and budgeting classes really helped me,” Tulsa’s Mack said. “If I hadn’t learned how to clean up my credit, get a family budget together, and save on some expenses, I would never have been able to reach my goal.”

“An IDA is an idea that people can relate to. It resonates with other things that are happening in the financial world.”

– Robert Friedman



DOCUMENTING THE DREAM

“Having assets that you can invest gives you a stake in the economy, in society,” said Robert Friedman, founder and chair of the Corporation for Enterprise Development (CFED) in Washington, D.C.. “Beyond the basic savings account, we see participants gaining experience in planning and goal-setting abilities, and gaining real hope for the future. This has an impact on them and their children.”

Research has pointed toward the positive impact that asset accumulation has on individuals, families and communities. In their review, CSD’s Sherraden and his collaborator, Deborah Page-Adams, found that these programs not only can increase wealth, but also can have positive psychological and social impacts.

For example, Sherraden and Page-Adams note, assets provide greater household stability, create long-term thinking and planning, lead to greater effort in maintaining assets (such as sustained upkeep of homes), lead to greater development of human capital, increase a person’s sense of well-being, and improve outcomes for children (such as decreased likelihood of having children out of wedlock, higher educational attainment and an increased likelihood that, as an adult, a child will go on to own his/her own home.)

Success stories, anecdotes and data from pilot projects give IDA supporters some sense of the value of this strategy, but more research is needed to judge fully the strategy’s outcomes.

The first large-scale test of the efficacy of

Additional Resources

Assets: A Quarterly Update for Innovators. A publication by the Corporation for Enterprise Development. 777 N. Capitol St., NE, Suite 410, Washington, DC 20002. tel: 202-408-9788. Web site: www.cfed.org.

Assets for Independence Act. For more information, visit the Office of Community Services’ Web site at www.acf.dhs.gov/programs/ocs and then go to “funding opportunities.”

Building Assets for Stronger Families, Better Neighborhoods and Realizing the American Dream. A 1998 book, to be updated this fall, by Raymond Boshara, Edward Scanlon and Deborah Page-Adams. Corporation for Enterprise Development.

Corporation for Enterprise Development Web site: www.cfed.org. Click on “individual assets.”

Council of Michigan Foundations’ Web site: www.cmif.org.

Individual Development Account Program Design Handbook: A Step by Step Guide to Designing an IDA Program. A 1996 handbook, updated for 2000, by Tim Flacke, Brian Grossman, Colleen Dailey and Stephanie Jennings. Corporation for Enterprise Development.

Savings Patterns in IDA Programs (2000). A book by Michael Sherraden, Lissa Johnson, Margaret Clancy, Sondra Beverly, Mark Schreiner, Min Zhan and Jami Curley. Center for Social Development, George Warren Brown School of Social Work, Campus Box 1196, Washington University, One Brookings Drive, St. Louis, MO 63130. tel: 314-935-7433. Web site: www.wustl.edu/users/csd.

Data on American Dream Demonstration

As of December 1999:

- 2,128 individuals are participating in the American Dream Demonstration.
- Participants saved a total of \$602,181. Cumulative savings — participant savings plus matching dollars — stood at more than \$1.7 million.
- 195 participants had used their IDAs to purchase assets. These purchases — totaling \$309,860 — included micro-enterprises, homes and post-secondary education.

Source: Center for Social Development, Washington University

IDAs, a project known as Downpayments on the American Dream Policy Demonstration (ADD), will leverage more than \$15 million in public and private funds over six years. This project, which began in October 1997, is establishing and systematically documenting the impact of IDAs in 13 programs across the nation. (See list of participants, page 8.)

Funding for ADD and its evaluation is provided by a number of foundations, including Mott, Joyce, Ford, Fannie Mae, Kauffman, Levi Strauss, MacArthur and Rockefeller, and the Moriah Fund.

Designed and coordinated by CFED, ADD will help answer several questions: With the help of IDAs, do people save more money? How do they save? How much money do they save? What do they use the savings for? Who drops out of the program and why? What contributes to success in an IDA program? What are the effects of saving in an IDA?

The demonstration, now in its third year, is taking a multifaceted evaluation approach, collecting basic data on each program and participant as well as undertaking a random assignment experiment in one location.

The Management Information System for IDA Programs (MIS-IDA) software was created by Sherraden at CSD especially for these programs. It is currently being used by the demonstration sites to collect information from the more than 2,000 participants in communities from Barre, Vermont, to

Oakland, California. The programs are collecting baseline information on participant characteristics, regularity of deposits, participation in economic literacy classes and purposes of withdrawals. All of this makes program analysis possible immediately after the data have been entered.

In addition, Abt Associates, Inc., a research institution in Cambridge, Massachusetts, well known for its skill in assessing program design, implementation and impact, was chosen to perform a random assignment, control group evaluation at one of the demonstration sites, Community Action Project of Tulsa County (CAP-TC), in Oklahoma. That began in October 1998.

For its role in the impact evaluation, CAP-TC recruited 1,100 potential participants — the largest program in ADD. Five hundred of these individuals — all with incomes less than 185 percent of poverty (or, about \$26,178 for a family of three) were randomly assigned to participate in the savings program. By not holding IDA accounts, the remaining 600 act as the control group. This comparison of savings patterns will enable researchers to assess the impact of IDAs.

While the full results of the 13-site evaluation won't be available until 2003, initial findings from the first three years of the demonstration have helped to dispel skepticism that the poor can't save and have served to increase interest among policymakers and advocates for the poor in this asset accumulation model. CSD's research to date finds:

- On average, participants are saving \$33 a month. Given that the average savings match rate was 2:1, the average participant accumulated resources worth about \$100 a month through IDAs. All types of families — black, white, married, single, etc. — have been able to save.
- The average participant made a deposit in his or her IDA account in seven out of every 10 months.
- Very poor people are saving about the same amount and have a higher savings rate than other low-income people. Households with incomes at 50 percent of the poverty line (or, about \$7,075 for a family of three) saved 8 percent of their income in IDAs. Households with income of 150 percent of the poverty line (or, about \$21,225 for a family of three) saved 2 percent of their income through IDAs.

IDA practitioners report that a transformation occurs with participants during the first four to six months of participation. At first, their goals

seem far away. Then, as they begin to save and those savings are matched, participants realize that they actually might be able to attain their dreams. They gain confidence, and they begin to identify ways to save more funds toward their goals.

The Michigan IDA Partnership, having been patterned after ADD, will look to this national demonstration to glean best practices and successful strategies.

WORKING TOWARD INDEPENDENCE

Policymakers across the political spectrum have come to support the expansion of IDAs. Indeed, IDAs have been incorporated into welfare reform plans in 28 states, refugee resettlement programs, the Community Reinvestment Act and other publicly supported efforts.

What's more, in the fall of 1998, Congress and President Clinton approved the Assets for Independence Act, which authorizes the U.S. Department of Health and Human Services to conduct a five-year, \$25-million per year IDA demonstration, although actual funding has been only \$10 million in the first two years.

The funds, which are matched on a one-for-one basis from non-federal public or private funding sources, underwrite grants to nonprofit organizations to set up IDA programs. Participating nonprofit organizations are able to offer IDAs, with matches as generous as four-for-one, to families on welfare as well as other low- and moderate-income families who qualify for the Earned Income Tax Credit and meet other program requirements.

By the year 2003, this program could help 30,000 to 40,000 working-poor Americans build assets through IDAs.

Right now there are about 5,000 IDA accounts across the nation. With all but three states — Alaska, North Dakota and Wyoming — having IDA policies or programs, that figure is increasing rapidly.

As IDAs are growing across the nation,

program supporters are envisioning a nationwide system of asset accumulation for low- and moderate-income Americans. These supporters are promoting various measures to institutionalize asset accumulation programs and policies, including tax credits to large, private-sector investors.

While the level of activity and program growth is encouraging, according to Friedman of CFED, there are tens of millions of Americans who could benefit from IDAs.

In the meantime, Johnson in Detroit is developing plans to expand the Michigan Neighborhood Partnership's initial IDA program four-fold, from 52 to 225 participants. She says the IDA has provided a new strategy to help families



get out of poverty.

“We are talking about strengthening families,” she said. “When families are strong, children are strong, schools are strong, and neighborhoods are strong. IDAs improve all of our futures, together.”

Ami Nagle of Tucson, Arizona, researches and writes about health, education and human service policy issues.

Downpayments on the American Dream

Downpayments on the American Dream Policy Demonstration (ADD) is the first large-scale test of the efficacy of Individual Development Accounts (IDAs). This six-year project, designed to leverage more than \$15 million in public and private funds, is establishing programs and systematically documenting the impact of IDAs.

These are the 13 programs involved in ADD:

ADVOCAP, Fond du Lac, Wisconsin. This community action agency's IDA program targets individuals with incomes below 150 percent of the poverty line and provides a two-for-one match on savings.

Alternatives Federal Credit Union, Ithaca, New York. The IDA program of this nonprofit, community development credit union targets low- to moderate-income individuals and provides a three-for-one match on participant savings of up to \$500 a year.

Bay Area IDA Collaborative, Oakland, California. This collaborative brings together the efforts of 12 community-based organizations in the San Francisco Bay Area. With a match of two-for-one, participants can save up to \$600 annually for business expenses, education or job training, and up to \$1,920 annually for homeownership.

Capital Area Asset Building Corporation, Washington, D.C. This nonprofit membership organization was founded to support IDA programs in each of its five member agencies. Its IDA program, serving low- and moderate-income families, provides a match rate that varies from two-for-one to seven-for-one, depending on family type and sponsoring agency.

Central Texas Mutual Housing Association, Austin, Texas. The IDA program of this community-based, affordable housing organization is focused on increasing homeownership. It targets low-income residents living in rental property and provides a two-for-one match on savings.

Central Vermont Community Action Council, Barre, Vermont. The IDA program of this community action agency targets families with incomes below 150 percent of poverty and provides a one-for-one match.

Community Action Project of Tulsa County, Tulsa, Oklahoma. This project helps individuals and families in economic need achieve self-sufficiency. Its IDA program provides a match rate of two-for-one on homeownership and one-for-one on other purchases. This is also the ADD random assignment site.

Heart of America Family Services, Kansas City, Missouri. The IDA program of this 120-year-old social service agency targets residents of Kansas City's primarily Latino West Side neighborhoods. It provides a match rate of two-for-one, allowing for a maximum total savings of \$4,860 over four years.

Human Solutions, Portland, Oregon. This is a social service and economic development agency. Its IDA program, targeting low-income families, provides a one-for-one match rate up to \$500 in savings a year.

Mountain Association for Community Economic Development/Owsley County Action Team, Booneville, Kentucky. This association provides technical assistance to economic development organizations in Central Appalachia. Its IDA program targets low- to moderate-income individuals and provides a six-for-one match rate on savings.

Near Eastside IDA, Indianapolis, Indiana. This is a collaborative between the Near Eastside Community Federal Credit Union and the John H. Boner Community Center. Its IDA program, targeting individuals and families with incomes below 150 percent of poverty, provides a three-for-one match rate on savings.

Shorebank Corporation, Chicago, Illinois. The IDA program of this regulated development bank holding company targets low-income families on Chicago's south and west sides. It provides a two-for-one match rate.

Women's Self-Employment Project, Chicago, Illinois. This is a private, nonprofit organization specializing in micro-enterprise development for low-income women. Its IDA program, targeting low- and moderate-income women, provides a two-for-one match rate on monthly savings ranging from \$10 to \$40.

Administrative group vice president named

Phillip H. Peters, former vice president-finance and treasurer and controller of National Enterprises Inc. (NEI) of St. Louis, Missouri, has been named Secretary, Treasurer and Vice President-Administrative Group at the Mott Foundation. He will be responsible for all administrative functions, including grants administration, human resources and information services.



Phillip H. Peters

According to William S. White, Foundation President and CEO, Peters' appointment is part of a broader reorganization of the administrative services operations, which came about because of Mott's increased grantmaking, and the staff and services required to support that expansion. The Foundation's assets were \$3.23 billion at the end of 1999; it made grants totaling \$113.9 million, an increase of 29 percent from the previous year.

"Phil brings a set of unique professional talents and expertise to this position, and we believe

he will be a strong addition to the Foundation's management team in a period of rapid growth," White said.

Peters succeeds Richard K. Rappleye as Secretary and Treasurer. (See related article.)

Peters had worked for NEI, a water utility holding company with operations in four states, from 1982 to 1999 and was responsible for capital planning and finance, strategic planning and forecasting, MIS design and implementation, financial analysis and reporting, and benefits design and implementation.

From 1977 to 1982, he served as chief financial officer and corporate secretary for Tiffany Industries Inc. of St. Louis, a publicly held, diversified manufacturer and marketer of international turn-key industrial projects, grain storage and handling equipment, office furniture, and corrugated container products. Peters began his career in 1970 as an audit manager in the St. Louis office of Arthur Andersen & Co., where he coordinated and supervised audit, tax and consulting services for a variety of industrial and manufacturing clients.

He holds a bachelor's degree in accounting from Quincy (Ill.) College and is a certified public accountant. Peters is a member of the American Institute of Certified Public Accountants and the Financial Executives Institute.

Mott offers new service to foundation field

The Mott Foundation, which has had a historic commitment to strengthening philanthropy, is expanding its administrative functions to provide management and administrative technical assistance for new and emerging, as well as established, foundations.



Richard K. Rappleye

Richard K. Rappleye, Vice President and Secretary/Treasurer for the Foundation since 1983, will head the new initiative. In addition to provid-

ing management and administrative advice to foundations, Rappleye, who was named Vice President-Field Services, will work closely with the Council of Michigan Foundations (CMF), a nonprofit membership association comprised of 473 foundations and corporations making grants for charitable purposes, and Mott grantees.

According to William S. White, Mott Foundation President and CEO, Rappleye's new role builds on Mott's historic commitment to encouraging the development of philanthropy in the United States and abroad.

"We recognize that our staff has tremendous knowledge and expertise in management and administrative matters, and increasingly we are being asked to advise other foundations and various grantees on how to do certain operations," White

said. "We believe this type of technical assistance can have a significant impact in helping emerging philanthropies get up and running."

Prior to joining Mott, Rappleye served as vice president of finance and chief financial officer of the Erb Lumber Company in Birmingham, Michigan, and group director of finance and administration for Florists' Transworld Delivery in Southfield, Michigan. He also served as the finance and administrative officer and acting executive vice president of the United Dairy Industry Association in Chicago, and on the audit staff and as a management consultant with the Chicago office of Deloitte,

Haskins & Sells (now Deloitte, Touche).

He holds a master's degree in business administration from the Wharton Graduate Division of the University of Pennsylvania, a master's in religious studies from the University of Detroit-Mercy, and a bachelor's in humanities from Miami University in Oxford, Ohio.

Rappleye has served on the boards of two stock exchange companies and is currently treasurer and a member of CMF's Board of Directors. He is a member of the American Institute of Certified Public Accountants and the Michigan Association of Certified Public Accountants.

Mott Adds 7 to staff, makes 3 promotions

The Mott Foundation has broadened its range of local, national and international experiences with the addition of seven employees, including three in programs. Some have worked in Mott's home community of Flint, others have honed their skills in the United States, and several bring expertise from around the world.

In addition, the Foundation has promoted three employees.

George Trone has been named Assistant to the President. He works with Mott President William S. White on special projects and coordinates the Foundation's Exploratory and Special Projects program.

Before joining Mott, Trone served several years in the Information Technology Services

Education Program at Yale University, most recently as assistant manager for the program, in which he managed computer training for Yale faculty and staff, and for New Haven, Connecticut, residents.

He also served as a visiting assistant professor of Italian at Connecticut College in New London and as a part-time instructor in the Department of Italian and Summer Language Institute at Yale.

Trone holds a bachelor's degree in Italian Studies from Stanford (Calif.) University and a doctorate in Italian from Yale.

Sandra N. Smithey, who has worked extensively in the field of international development and

the environment in the United States, Europe and Africa, is a Program Officer in the Environment program. She works in the area of Reform of International Finance and Trade.

Smithey came to Mott from the International Affairs Office at the U.S. Department of Housing and Urban Development (HUD), where she served as program coordinator for HUD's program to assist with reconstruction in countries in Central America and the Caribbean following Hurricanes Mitch and Georges.

Prior to that, she was a consultant to the Global Environment Center of the U.S. Agency for International Development, providing policy advice on sustainable development issues in numerous multilateral forums. Smithey's professional experience also includes working for several U.S. and international non-governmental organizations active in sustainable development issues.

Smithey holds a bachelor's degree in international studies from the School for International Training in Brattleboro, Vermont, and did graduate work in international development from American University in Washington, D.C.

Sue Peters, who served two years in Bolivia as a Peace Corps volunteer, joins the Flint Area program team as an Associate Program Officer. She came from Johns Hopkins University in Baltimore,



George Trone



Sandra N. Smithey

where she worked as a research assistant in assessing welfare retention strategies and in documenting the size and scope of the nonprofit sector throughout the world.

During her stay in Bolivia, Peters coordinated sanitary education programs and worked as a rural sanitation technician, supervising the administration and operation of water/latrine systems. She also has worked for a manufacturer of electronic communications products and a nonprofit family service agency, both in Wisconsin.

Peters holds a bachelor's degree in history from Carroll College in Waukesha, Wisconsin, and a master's in policy studies from Johns Hopkins.

Alejandro S.

Amezcua is a Program Assistant for the Civil Society program. He recently completed the Jane Addams Fellowship in Philanthropy program at Indiana University's Center on Philanthropy in Indianapolis.

Prior to his fellowship, Amezcua held a variety of teaching assistant positions at Stanford University. He also served as executive assistant to the president of Mountain View Pharmaceuticals in Menlo Park, California.

Amezcua holds a bachelor's degree in comparative studies in race and ethnicity and anthropology from Stanford. As a participant in Stanford's study abroad program, he attended La Universidad de las Americas in Cholula, Mexico.

Duane Elling brings a wide range of experience in the media field to his new position as a Communications Officer. He is working with the Pathways Out of Poverty and Flint Area program teams on publications, press releases and related



Sue Peters



Alejandro S. Amezcua



Duane Elling

strategic communications.

Elling came to Mott after four years at the Shelter of Flint Inc., where he served as Vice President of Communications and Development. He handled communications, marketing, development and Web site activities at the shelter for homeless women and children. Prior to that, Elling had similar responsibilities as a program services specialist for American Red Cross-Genesee/Lapeer Chapter in Flint.

He holds two degrees from the University of Michigan: a bachelor's in psychology and communications from the Flint campus, and a master's in social work administration from the main campus in Ann Arbor.

Glen Birdsall, a part-time library assistant at the Foundation since 1997, has joined Mott full-time as Associate Librarian. He provides research and logistical support to the library and also helps with archiving Foundation documents.

Prior to joining Mott, Birdsall served as an assistant librarian for UM-Flint.

He holds a bachelor's in English from UM-Flint and a master's in library and information sciences from Wayne State University in Detroit.

Peggy Braham is splitting her time between serving as assistant to the Webmaster in the Communications Department and as a technical writer for the Information Services Department.

She came to the Foundation after working in business communications and on quality control projects for several companies and corporations, including General Motors Corporation in Flint and Saginaw. In addition, Braham served as a creative and promotional writer for radio and television stations in Michigan, and as advertising coordinator for several businesses.



Glen Birdsall



Peggy Braham

Braham holds a bachelor's degree in communications from UM-Flint.

J. Walter Veirs, who has worked as an Associate Program Officer in Mott's Central/Eastern Europe regional office in Prague, Czech Republic, since 1998, has been promoted to Program Officer. He is responsible for grantmaking in Bosnia-Herzegovina, Croatia, Yugoslavia, Macedonia and Albania as part of the Civil Society program.

Before joining Mott, Veirs practiced law in Prague and the United States. In addition to his law degree from the University of Virginia, he holds a bachelor's in English literature and economics from Hamilton College in Clinton, New York.

Moira Y. Mbelu, an Administrative and Program Assistant in Mott's regional office in Johannesburg, South Africa, since 1993, has been promoted to Associate Program Officer. Her focus includes citizens' rights and responsibilities and the nonprofit sector in South Africa under the Civil Society program.

Mbelu came to the Foundation after working as an administrative secretary for Bernhardt, Dunstan & Associates. She also worked for other businesses and organizations, including the Small Business Development Corporation, A.N.C. Youth League and Joint Education Trust, all in South Africa.

She was born in Johannesburg and is fluent in 10 languages. She completed classes at Phonefficiency Business Training Centre and the African Institute of Technology.

Julie Flynn, who joined Mott in 1998 as a Secretary in the Information Services Department, has been promoted to Human Resources Analyst. She will provide project support in all areas of the Human Resources Department, including pension and insurance plans, compensation, recruiting, and training.

Flynn recently completed her bachelor's degree in business administration with a concentration in human resources management at UM-Flint.

production credits

Art Work: Andrew Ward, **olmsted**associates, Flint, Michigan

Photography: (page 2, top) Michael Wyke, Tulsa, Oklahoma

Project Management: Valerie A. Osowski,

Charles Stewart Mott Foundation

Production Management: Donald F. Dahlstrom,

Charles Stewart Mott Foundation

Design: **olmsted**associates, Flint, Michigan

Printing: The McKay Press, Inc., Midland, Michigan

contact us



1200 Mott Foundation Building,
Flint, MI 48502-1851

Phone: (810) 238-5651

Fax: (810) 766-1753

Publication Request Line:

(800) 645-1766 (U.S., Canada)

(414) 273-9643 (elsewhere)

Web site: <http://www.mott.org>

E-mail: infocenter@mott.org



Charles Stewart Mott Foundation
1200 Mott Foundation Building
Flint, MI 48502-1851

Nonprofit Org.
U.S. Postage
Paid
Flint, Mich.
Permit No. 196