



FLORIDA COMMISSION  
ON THE STATUS OF WOMEN

# Women and Money 2003 Annual Report

*Practical Money Skills for Women*



**Twelfth Annual Report**

**Florida Commission on  
the Status of Women**





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January 2004

Dear Florida Citizen:

On behalf of the Florida Commission on the Status of Women, we are honored to present our Twelfth Annual Report, "Women and Money: Practical Money Skills for Women." This report was created not only to raise awareness about the need for women to have the knowledge and skills to manage their own finances, but to serve as a resource for Florida's women to seek further information about the financial topics outlined in this report.

The Florida Legislature, through Section 14.24, Florida Statutes, mandates the Commission to study the changing and developing roles of women in American society, including the implementation of recommendations to improve the development of individual potential. The focus of the Commission's mission is to empower women from all walks of life in achieving their fullest potential. It is in fulfillment of our mandate and mission that the Commission has chosen women and financial education as the focus of this 2003 Annual Report.

This report is a companion to the financial workshop series "**Women and Money: Practical Money Skills for Women**," sponsored by the Commission and held in numerous cities throughout Florida in 2003/2004. It is our desire that the information provided in this written report, as well as the financial workshops, impact those we serve – girls and women, and act as a catalyst to increase the financial management and planning skills for all of Florida's citizens.

We sincerely hope that those most able to effect change will use this information as a conduit for future areas of study and for developing and implementing programs that create a more fiscally secure Florida.

Sincerely,

Patricia L. Clements, Ph.D.  
FCSW Chair

Blanca Bichara  
Annual Report  
Committee Chair



## Acknowledgments

*The Florida Commission on the Status of Women, through coordinating, researching, communicating and encouraging legislation, is dedicated to empowering women from all walks of life in achieving their fullest potential, to eliminating barriers to that achievement, and*

The Florida Commission on the Status of Women (FCSW) is grateful to the many individuals whose knowledge and dedication to Florida's women made this report possible.

This document is a companion to the ongoing financial workshop series "Women and Money," which would not have been possible without the expertise of numerous financial planning professionals, many of whom donated their services to the program. Noteworthy thanks to Dr. Elizabeth Goldsmith, Florida State University for her unwavering support of this effort. In addition, we are grateful to Janet Bodnar, Executive Editor, *Kiplinger's Personal Finance Magazine* for contributing the Forward to our publication and Ron Poppel of the MyFRS Financial Guidance Program, for providing the personal case studies.

A special note of appreciation goes to the FCSW Annual Report Committee for their input and guidance of this project: Patricia L. Clements, Ph.D., Commission Chair; Blanca Bichara, Annual Report Committee Chair; J. Kayty Pappas; Kathleen Passidomo; Jeanne O'Kon, Ph.D.; Anita Mitchell; and Norma White, H.H.D.

For their contributions throughout the creation of this report, FCSW employees James M. James, II, Michele S. Manning, CPM, and Kelly S. Sciba, APR, are thanked. FCSW would also like to extend our gratitude to Governor Jeb Bush, The Florida Legislature, Chief Financial Officer Tom Gallagher and Attorney General Charlie Crist for their continued support of the Commission and making this publication possible.

This report is dedicated to all of the women who have worked and sacrificed in their homes and offices to care for the families they love, without a thought about themselves. It is time to realize, however, that even mommies will retire



**"Riches are not an end of life, but an instrument of life."**

**– Henry Ward Beecher**

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*Executive Editor, Kiplinger's Personal Finance Magazine*

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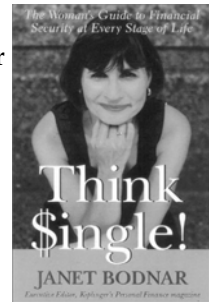
# Part I:



## Women and Money: *Practical Money Skills for Women*

## Forward

Janet Bodnar is executive editor of *Kiplinger's Personal Finance* magazine, for which she has written about a wide range of topics on investing, money management and the economy. Bodnar's newest book is *Think \$ingle! The Woman's Guide to Financial Security at Every Stage of Life*, a selection of the *Washington Post's* personal finance book club. Also a nationally recognized expert in the field of children's and family finances, Bodnar is the author of *Dollars & Sense for Kids* and writes a column called "Money-Smart Kids" for *Kiplinger's* magazine. In addition, she writes a weekly column on children's finances that is syndicated by the *New York Times* and appears on the *Kiplinger Web site* ([www.kiplinger.com](http://www.kiplinger.com)).



Prior to joining *Kiplinger's*, Bodnar worked for *The Providence Journal* and *The Washington Post*. She received her B.A. from St. Bonaventure University and a master's degree in journalism from Columbia University. She was also a Knight-Bagehot Fellow in Business and Economics Journalism at Columbia. Married, she is the mother of three children.

No matter where women are in life, when it comes to money they need to think single—a state of mind that has nothing to do with marital status.

Thinking single means feeling confident about your ability to support yourself financially if necessary, and comfortable with handling money, or seeking help if you need it.

You don't want to find yourself in the position of Julie, a busy, stay-at-home mother of three who went back to school full-time to get a master's degree in teaching. To help out at home, her husband, Dave, pitched in to ferry the kids, fix the meals, and handle the family finances. "It's easier to leave the financial stuff to Dave," Julie confided. "But if anything happened to him, I wouldn't know what to do." Much as you may love your husband, you never want to depend on him, or any other significant person in your life, to plan for your financial future.

The Florida Commission on the Status of Women deserves a big round of applause for focusing its efforts over the last year on helping women become financially independent. The commission's free seminars have educated hundreds of women, and you'll find invaluable financial information within this report.

When you start your adult life as a single woman, take control of your money and never give it up. Think single, and you can complement your husband's resources and knowledge instead of depending on them—especially because there's no gene that automatically makes him smarter about money than you are. Think single, and you won't have the rug pulled out from under you if you go through a divorce. You won't be left financially bereft as a widow. You won't go broke taking care of your aging parents. And you'll be able to afford a comfortable and secure retirement.



## Introduction:

### *Women's Unique Financial Concerns*

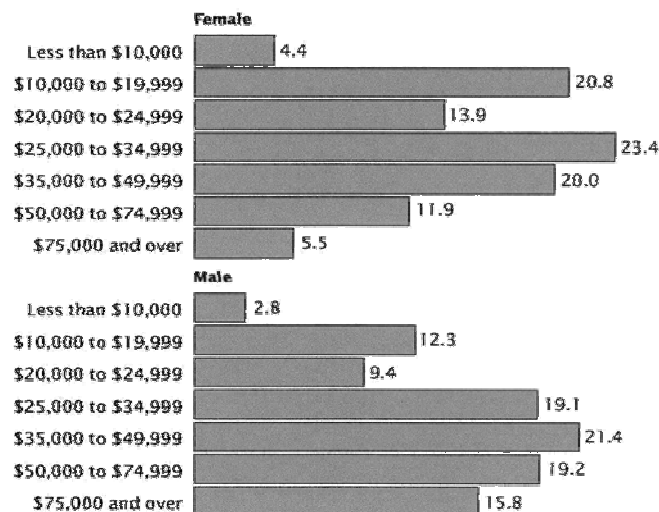
#### The Problem:

The relationship between women and money has always been complex and challenging, and unfortunately, distant. Historically, women in the United States have been denied ownership of money and other assets. It has been only within the last three decades that women have had their own checking accounts and gained knowledge of money management. Despite the progress made over the last thirty years, statistics show that many women lack financial security and independence, especially later in life. According to a May 2002 report by the Women's Institute for a Secure Retirement (WISER) "The problem – and the challenge – is that women's average income after the age of 65 is only about half that of men's." (WISER 2002).

Many women work in occupations that don't pay well. According the U.S. Department of Labor Bureau of Labor Statistics, the median weekly earnings for women who were full-time wage and salary workers were \$530 in 2002, or 78 percent of the \$680 median for their male counterparts (U.S. Department of Labor, 2003). U.S. Department of labor statistics show that 4.4 percent of

**Total Money Earnings of Full-Time, Year-Round Workers by Sex: 2001**

(Percent of population 15 years and over)



Source: U.S. Census Bureau, Current Population Survey, March 2002.

women, compared with 2.8 percent of men, reported earnings of less than \$10,000. At the opposite end of the earnings distribution, only 5.5 percent of women reported earning of \$75,000 or more in 2001, compared with 15.8 percent of men (U. S. Census Bureau, 2002).

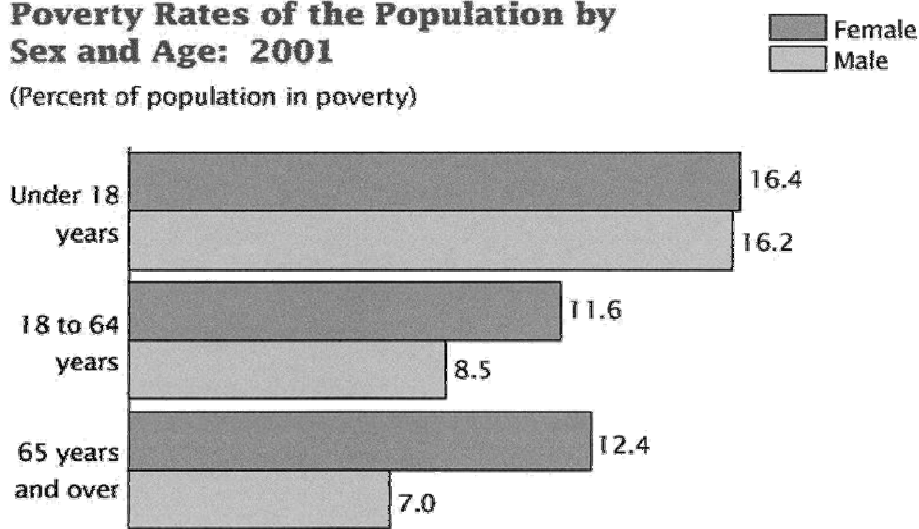
**After earning lower salaries for fewer years, women's Social Security benefits are about half of men's (WISER 2002).**



Overwhelmingly, women are the primary caretakers of children and the elderly, requiring women to be out of the wage-earning workforce for many years. More than 25.2 percent of all female wage and salary workers in 2002 worked part-time (Bureau of Labor Statistics, 2003). After earning lower salaries and working for fewer years, women's Social Security benefits are about half of men's (Women's Institute for Financial Education). Over the years, the impact of reduced income, savings and retirement benefits leaves many women over the age of 65 living in poverty.

### Poverty Rates of the Population by Sex and Age: 2001

(Percent of population in poverty)



Source: U.S. Census Bureau, Current Population Survey, March 2002.

**Over 75 percent of all women are eventually widowed at an average age of 56.**

**Almost 1 in 4 women are broke within two months of their husband's death (WISER 2002).**

Women in this country live longer than men, and life expectancies are increasing every year, which further complicates women's retirement planning. Young women can expect to be in retirement twenty or more years, more than twenty percent of their total adult lives! According to the NEFE:

*Seven out of ten Baby Boomer women are expected to outlive their husbands. Many of those women will be widows for 15 to 20 years. Women who reach age 65 have an average life expectancy of slightly over 19 years, taking them to age 84. That's roughly four years longer than the average life expectancy of men turning 65 (National Endowment for Financial Education 2000).*



**Even when women do save for retirement, they tend to save less and invest more conservatively than men (Oppenheimer Management).**

Traditionally, women have been encouraged to trust their spouses or partners when it comes to money matters. Many do not plan on ever being single, despite statistics that show 40% of first marriages end in divorce, and the median age of widowhood for women in a first marriage is about 58 years. According to Janet Bodnar, Executive Editor of *Kiplinger's Personal Finance Magazine*, "At some point in their lives, 90% of women in the U.S. will be managing money on their own because they've been divorced or widowed or have never married." (Bodnar 2003).

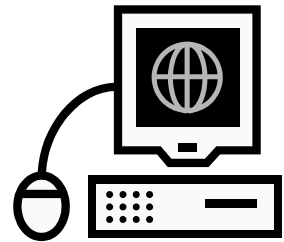
Generally speaking, women are financially worse off than men and many still lack the basic skills and knowledge necessary to make informed choices about money matters. Women are recognizing their insecurities about money management. In a March 2000 Gallup poll, women ranked financial issues as the most pressing personal concern in their lives—ahead of family, health, time and stress and equal rights (Gallup 2000).

Women need to learn how to overcome these financial barriers in order to gain the independence and security they desire. While there is no single solution that will set women on a course to financial security, education is certainly the first step to empowering women to be skilled money managers.

#### **One Solution:**

Rather than simply publishing a report on the need for more detailed financial educational outreach for women, the Florida Commission on the Status of Women took a new approach to its 2003 Annual Report and offered a solution to the problem in Florida. The Commission developed the "*Women and Money: Practical Money Skills for Women*," financial education series, designed to give Florida women the basic tools and skills to understand financial matters and to gain financial knowledge and independence. *Women and Money* consists of numerous free, one-day workshops to be held throughout the State of Florida.

This report will outline the *Women and Money* workshop series and their outcomes, and offer detailed explanations as to the unique financial problems of women. This publication will also serve as a guidebook for financial education materials that are available for all financial situations. Detailed financial education for women can be obtained through the Commission's *Women and Money* workshops. Ultimately, the real success of *Women and Money* will be far more than this written report. It is hoped that the deeper accomplishment will be to raise awareness of the difficult financial issues faced by women, issues that often are below the horizon in a financial world far more focused on the daily closings of the stock market.



**For a schedule of upcoming Women and Money seminars, visit the Commission website at [www.fcs.w.net](http://www.fcs.w.net).**

**Women need richer retirement accounts because they live longer than men and earn less salary over the years. The median pension for women is half that for men. Two of three women are in jobs that don't provide retirement benefits through a 401(k) savings plan or a traditional pension (U.S. Department of Labor.)**



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**Dr. Elizabeth Goldsmith served as the main presenter at Women and Money 2003. She is a professor at Florida State University and her research interests focus on work and family, women and money, and the functioning of the American home.**

## **Women and Money: The Financial Workshop Series**

It has been said that the first step to empowerment is knowledge. In order to empower women to better handle their finances women need education. In light of this fact, the Commission has undertaken sponsorship and coordination of a series of free, day-long workshops for women of all ages, including a separate breakout for teen-aged girls, designed to give them the knowledge and skills to manager their finance. The seminars focus on basic money skills that women lack, including budgets and credit, retirement and investment strategies and college planning. The seminars are designed for women of various backgrounds and levels of financial knowledge.

The first of these seminars was held on October 18, 2003 on the campus of Barry University in Miami Shores, FL. The program was marketed by direct mail, e-mail lists, and fliers were sent to numerous women's organizations throughout the community. Participants could register by mail, phone, fax, or on the Commission's website where a special conference site was published *www.fcsww.net/finacial*. In addition, an e-mail announcement was sent through the Miami-Dade county public school listserve, where many teachers and other school employees were made aware of the program. As a result, a great number of educators participated in the workshop.

The Commission secured volunteer financial professionals to present in their fields of expertise, including:

- Budgets
- Debt and Credit
- Home Ownership and Mortgages
- Insurance
- Planning for College
- Teaching Kids About Money
- Savings and Investments
- Retirement and Social Security

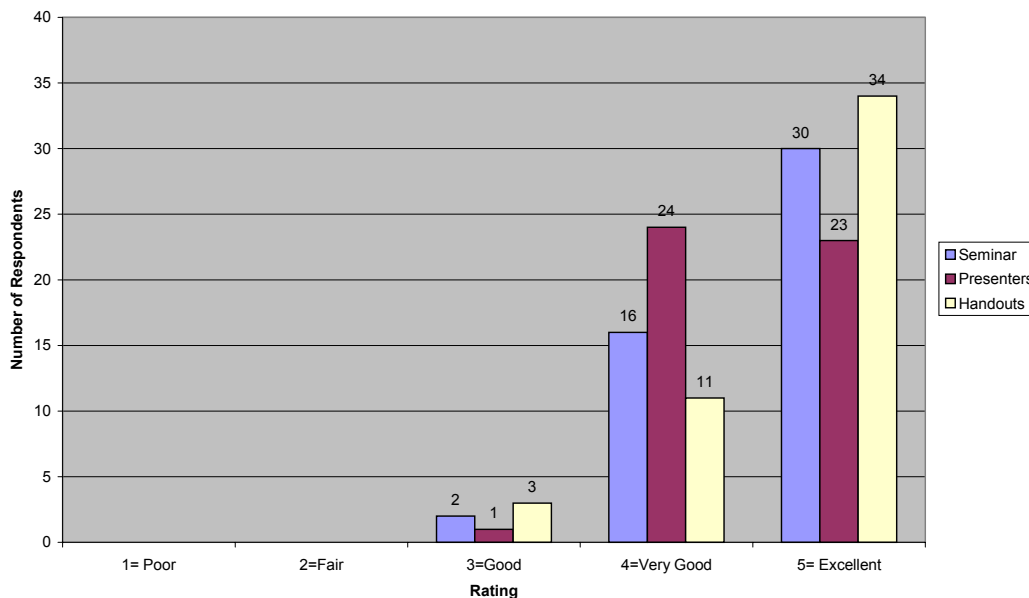
The agenda also included a lunch-time round table discussion focused on “*The Top Ten Ways to Save Money.*” Participants were asked to brainstorm simple ideas on how they could save money in their monthly budgets so that they can pay down debt or begin saving.

The program began at 8:30 a.m. with registration. There was more than 200 women registered in advance for the seminar and more than 100 attended. While the attrition was high, it is to be expected for a full-day seminar on a Saturday. The attendees were enthusiastic and attentive. Each participant received a workshop notebook that contained speaker handouts, numerous financial informational pamphlets from the Women’s Institute for A Secure Retirement (WISER), paper for additional notes, and the workbook “*Personal Financial Choices: Practical Money Skills for Life*” by VISA. Presenters were given the opportunity to display promotional materials on tables in the back of the room. Financial sponsors were obtained to underwrite the cost of food and beverages.



**A special thanks to VISA corporation for their donation of “Personal Financial Choices” workbooks.**

**Women and Money 2003 Seminar Evaluation  
October 18, 2003**



**The Results:**

Written evaluations of the seminar were collected at the conclusion of the event. Overall, participants rated the conference as “very good or excellent.”

Highlights of participant comments:

- “I feel better informed and more empowered to deal with my personal finances.”
- “I’ve found this seminar so informative that I plan to start planning my future TODAY!! This was my beginning or wake up call.”
- “This was a great seminar for all kinds of women. I learned about budget investing, long term care, and college planning for kids, (prepaid plan). I wish there were more seminars like this to help women with financial problems.”
- “I would recommend this conference to a friend or even an enemy!”



**For more information about the Women and Money Seminars and for the latest schedule, visit [www.fcsw.net](http://www.fcsw.net).**

Taking these comments into advisement, the Commission has plans, at the time of this publication, for at least three additional *Women and Money* workshops in Tallahassee, Jacksonville and Orlando. Additional workshops may be planned in the future. At each workshop, the Commission will attempt to improve the program and better meet the needs the participants. Some of these changes include a shorter overall agenda with more participant interaction.

### **Teen Financial Fitness**

In conjunction with the October conference, the Commission also held a money seminar targeted at teens and their unique financial needs. Entitled “*Teen Financial Fitness*” more than fifty area teens attended the half-day session which focused on spending plans and personal financial choices. Also covered were debt and credit, as well as the importance of savings. The teen program was extremely well received by the teens and parents alike. Additional teen conferences are planned for the future.



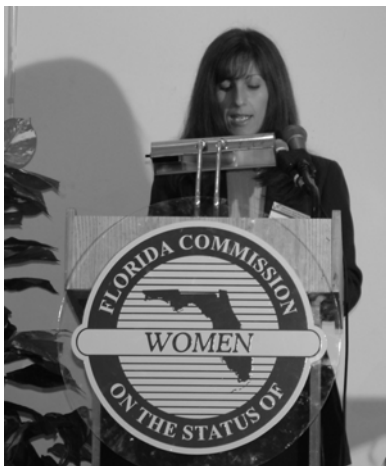
## Women and Money 2003 Photo Album



*More than 150 women were in attendance at Women and Money 2003 and enjoyed visiting sponsor booths.*



*Standing (L-R) Commissioners Lee, Clements, Passidomo, Bichara, Pappas, and (seated) White.*



*Commission Vice-Chair Blanca Bichara (Miami) welcomes the audience.*



*Teen presenter Katharine Day, with Commissioners Clements and Bichara meet with teens before the conference.*



*Dr. Elizabeth Goldsmith leads the seminar.*

## The Effects of Family Caregiving: The MetLife Juggling Act Study



*Family caregiving has become an increasingly important issue in the United States. Today's 65-year old has a 26% chance of living to age 90, therefore it is important to recognize how widespread family caregiving is, and the nature and extent of the costs to caregivers. In 2001, MetLife sponsored the Juggling Act Study in which the National Center on Women and Aging evaluated data from the National Alliance for Caregiving. The study examined the total financial and personal costs of caregiving to workers. Following is a summary of their findings.*

### Underestimating the Obligation

Most caregivers find that they must gradually take on more and more responsibility. Respondents expected to spend less than six months caregiving, but the average length of time was about eight years.

### Work Schedules

Most respondents had to significantly compromise their normal work schedules. For example, 64% used sick days or vacation time for caregiving. Thirty-three percent actually decreased their hours of work.

### Career tracks

40% of participants in the study found their ability to advance was compromised. Caregivers often must forego job promotions, transfers, or opportunities to acquire new skills.

### Income and Retirement

Approximately two-thirds of the respondents reported a loss in wages as a result of caregiving. Similarly, Social Security and other retirement income were also diminished. The MetLife study found that among participants in the study, the average loss in wealth – including lost wages, Social Security, and lost pension benefits – averaged \$659,139 over a lifetime.

#### Caregiving in the U.S.

- Nearly 25% of all households will have at least one adult who provides care for an elderly person at some point over a 12-month period.
- Sixty-four percent of these caregivers are employed, and must juggle their personal and professional responsibilities.
- Caregivers face significant losses in career development, salary and retirement income, and out-of-pocket expenses.

### **Out-of-Pocket Expenses**

Caregivers often expend significant amounts on food, housing, transportation and medications for the care recipients. The highest costs were generally associated with rental or mortgage assistance and expenses for home care professionals. These expenses limit the ability of caregivers to devote resources towards savings, investments, and/or home improvements.

### **Health**

Finally, it is clear that the added burdens associated with caregiving impact the health of caregivers. About three-quarters of respondents reported an impact on their health. This represents increased absenteeism and additional out-of-pocket expenses. It is important that as our population ages, we take steps to prepare ourselves for retirement and ease the burden on caregivers. It is also important to promote programs and policies that will address the needs of caregivers and care recipients.

**The average woman spends 11.5 years out of the workforce . Over 50% of wage earning women have reported dropping out of the labor force for family reasons as compared to 1% of wage earning men.—WISER.**

**To obtain a full copy of the report, please call  
or write to:**

**National Center on Women and Aging  
Heller School  
MS 035  
Brandeis University  
Waltham, MA 02454  
800-929-1995**

## Part II:



# *A Guide to Financial Educational Resources*

## Preface

The first step in money management is education, but with the wealth of financial information available, finding the right resources can be overwhelming. The following section of this report will briefly discuss financial planning topics that are important at various stages of life. Also included is a directory of additional resources that can be referred to for more in-depth information. This section is not meant to be a complete guide to financial planning, but simply a reference for additional financial information.

The Florida Commission on the Status of Women presents the resources listed in this section for informational purposes only, and materials referenced in this report does not connote endorsement by the Commission.



### Case Study: Theresa Age 24 - Single Bank Teller

Theresa has always wanted to get into the stock market but like other young people, does not have a lot of extra cash after paying rent and making her car payments. She hasn't signed up for the 401(k) plan at work, she says, because she doesn't know how long she's going to be in her job. "I'm looking for something closer that pays a little better," she says. "I'm still young; I'm not sure I should even bother with any of this right now."

A financial planner might tell her: Given your age, Theresa, it is very likely that you will change jobs, probably several times in your career. However, now is an excellent time to start planning for your future since you have lots of time to invest and can afford to take some risk to achieve long-term growth. Even if you leave a job, you can keep your retirement benefit growing by leaving it in your current employer's plan or by rolling it over to another tax-deferred plan. Since your discretionary cash is tied up with short-term goals, it's very important that you learn how to maximize any saving or investment opportunities available through your employer.



## Starting Early: Your Twenties



*Starting early is key to reaching your financial*

If you are in your twenties, you are probably just starting out on a long journey of financial management. You have finished with school and for the first time, more than likely, are earning a steady paycheck. It may also seem that there are as many ways to spend that paycheck as there are hours in the day. However, while it may not sound like much fun to budget or save, the choices you make during these extremely important years will affect you for the rest of your monetary life. There are several things you can do to ensure a bright financial future.

### Budgeting

Budgeting is as much of a dirty word as “dieting.” Most people equate budgeting with doing without things that they want. In reality, a good budget is more like a spending plan—a detailed portrait of where you want your money to go. It is truly the key to your financial well being by telling you in detail what comes in and what goes out of your pocket each month.

According to Bach, “Happiness is not how much you make, but living within your means.” In other words, making more money is not the answer to financial security, it is spending less money than you make. A budget helps you to do this by letting you see your whole financial picture at once and determine your short and long term goals. Having a good budget, whether written on paper or stored on computer software is the key to the rest of your financial health.

**There are many interesting and helpful financial resources at many locations on the Internet.**

**Addresses and content of Web sites change, and new sites are created daily. Use search engines such as Yahoo, AltaVista, or Google to update and locate Web sites related to budgeting.**

### Useful Budgeting Resources on the Internet

CNN Money	<a href="http://money.cnn.com">http://money.cnn.com</a>
Jump\$tart	<a href="http://www.jumpstart.org">http://www.jumpstart.org</a>
Kiplinger.com	<a href="http://www.kiplinger.com">http://www.kiplinger.com</a>
Money Magazine	<a href="http://www.money.com">http://www.money.com</a>
National Foundation for Credit Counseling	<a href="http://www.nfcc.org">http://www.nfcc.org</a>
Practical Money Skills	<a href="http://www.practicalmoneyskills.com">http://www.practicalmoneyskills.com</a>
SmartMoney.com	<a href="http://www.smartmoney.com">http://www.smartmoney.com</a>
The Motley Fool	<a href="http://www.fool.com">http://www.fool.com</a>







*The average amount of credit card debt per household is nearly \$7,000, and for the 60% of credit card holders who do not pay of their balances each month, the average is closer to \$12,000. (ABCNEWS.Com)*

**Addresses and content of Web sites change, and new sites are created daily. Use search engines such as Yahoo, AltaVista, or Google to update and locate Web sites related to credit and debt.**

**Credit and Debt**

If there is one financial pitfall to your twenties it is the ease in which you can obtain an enormous amount of credit and hence an equally enormous amount of debt. That debt can be difficult to overcome and can affect your long term plans of purchasing a car, a home, or even planning a secure retirement. Credit cards are not bad by nature it is how they are used that causes financial difficulty. If they are used as a tool to live beyond monetary income, they can lead to financial devastation.

Credit cards, when used wisely, can be a useful tool in tracking spending and protecting your purchases. Most importantly, they can help you to build a good credit history as an important first step in your financial plan. Only carry one or two cards and be sure that you are able to pay of the balances at the end of each month to avoid paying finance charges.

**Useful Credit Resources on the Internet**

Comparison of Costs & Features: CardWeb.com	<a href="http://www.cardtrak.com">http://www.cardtrak.com</a>
Credit Law Information	<a href="http://www.ftc.gov">http://www.ftc.gov</a> <a href="http://federalreserve.gov">http://federalreserve.gov</a>
Credit Report Information	<a href="http://www.tuc.com">http://www.tuc.com</a> <a href="http://www.equifax.com">http://www.equifax.com</a>
Current Loan & Credit Card Rates	<a href="http://www.bankrate.com">http://www.bankrate.com</a> <a href="http://www.barx.com">http://www.barx.com</a>
Debt Counselors of America	<a href="http://www.dca.org">http://www.dca.org</a>
National Foundation for Credit Counseling	<a href="http://www.nfcc.org">http://www.nfcc.org</a>
RAM Research Group	<a href="http://www.ramresearch.com">http://www.ramresearch.com</a>
Springboard: Credit Education	<a href="http://www.ncfe.org">http://www.ncfe.org</a>

**Saving**

With very few financial commitments at the moment, this is your best opportunity to let compounding make your savings grow. Make it a habit and a priority to save regularly in your twenties so that you can benefit from a financial phenomenon called compounding. The effect of compounding means that the earlier you start saving and investing, the easier it is to achieve



financial security. Compounding is the process where money makes money - by reinvesting any money earned on an investment, more money can be earned next time. Compounding is one of the most important tools of wealth creation because time does the hard work for you. The longer you invest, the more money you can make - it's that simple! To illustrate this point, VISA uses the following example in *Personal Financial Choices: Practical Money Skills for Life* (p 2-13):



**Mary and Arturo both save \$1,000 per year (\$83.33 per month). The money each saves earns 10% interest per year. Mary starts at age 22 and stops at 30. Arturo starts at age 30 and stops at 65.**

AGE	MARY INVESTS	GROWTH	ARTURO INVESTS	GROWTH
22	1,000	1,100	0	0
23	1,000	2,310	0	0
24	1,000	3,641	0	0
25	1,000	5,105	0	0
26	1,000	6,716	0	0
27	1,000	8,487	0	0
28	1,000	10,436	0	0
29	1,000	12,579	0	0
30	0	13,837	1,000	1,100
31	0	15,221	1,000	2,310
32	0	16,743	1,000	3,641
33	0	18,418	1,000	5,105
34	0	20,259	1,000	6,716
35	0	22,285	1,000	8,487
36	0	24,514	1,000	10,436
37	0	26,965	1,000	12,579
38	0	29,662	1,000	14,937
39	0	32,628	1,000	17,531
40	0	35,891	1,000	20,384
41	0	39,480	1,000	23,523
42	0	43,428	1,000	26,975
43	0	47,771	1,000	30,772
44	0	52,548	1,000	34,950
45	0	57,802	1,000	39,545
46	0	63,583	1,000	44,599
47	0	69,941	1,000	50,159
48	0	76,935	1,000	56,275
49	0	84,628	1,000	63,002
50	0	93,091	1,000	70,403
65	0	388,865	1,000	329,039

### How Did They Do?

- Mary has managed to save \$388,865 for retirement at age 65 with a contribution of only \$8,000. Her net earnings on her money are \$380,865.
- Even though Arturo invested \$35,000 (more than 4 times Mary's contribution) he will retire with only \$329,039 having made \$294,039 on his money.
- By investing early, Mary earned \$86,826 more than Arturo.
- Arturo never caught up to Mary on his investments.



**Graduates of public colleges leave with an average of nearly \$19,000 in loans, the average is \$21,000 for private college graduates.**  
- U.S. Department of Education.

## Family and Career: Your Thirties and Forties

### Case Study: Michelle Age 43 - Married Biologist with a 12 Year-old Son

Michelle is not a risk-taker. "I want to be sure that my money will be there when I retire," she explains. But, at this point, I'm not even sure where my son's college tuition is coming from. Michelle loves her current job and the pension benefits it will provide when she retires. Her husband has a 401(k) plan with a match through his employer. Unfortunately her husband's firm is talking about moving his department to another state, so Michelle may have to leave her job before becoming vested in her pension plan. Alternatively, the two of them may decide not to move - in which case her husband would need to look for another job. "It's difficult to begin planning until things are more settled," she says.

**A financial planner might tell her:** Michelle, you should begin planning even though you and your husband have some big career decisions ahead. A financial planner can help by allowing you to compare "what-if" scenarios. " Even if you remain in your current pension plan, you would need additional investment savings to ensure a comfortable retirement. You and your husband need to start an education fund that is separate from your longer-term retirement goals. You both need to understand the role of asset allocation in managing risk.

By the time you're in your 30s, you're usually settled in a career, although you'll probably change jobs a number of times before your retirement. You're likely to have a family of your own, with all the accompanying expenses such as various activities or lessons for your kids, family vacations, saving for your kids' college educations, buying a new home, etc. There will be many demands on your income, but it's important to build your long-term investments despite these immediate demands.

During your thirties and forties you need to review your short and long term financial goals and adjust your financial plan accordingly. It is a good to consult a financial planner and focus on building your savings. Having a plan is key!

## It Pays to Have A Plan

*Provided by the MyFRS Financial Guidance Program, the official education program of the Florida Retirement System.*

Many people think that 'financial planning' or 'planning for retirement' is for the wealthy, those who have so many assets that they need help managing them or for older people who are getting close to retirement and need to know about Social Security and Medicare. But the truth is that anyone who has financial goals and wants to reach them would benefit from a financial plan, and the sooner you get one, the better off you will be. No matter what your age or income, it pays to be smart about your money. Learn from an experienced unbiased financial planner how to take advantage of the opportunities you have to build wealth for the future. Following are ten financial planning guidelines to help you build your plan:



*The broad expertise that a professional financial planner possesses will help ensure that your financial goals are met and that all areas of your financial life are reviewed.*

### 10 Financial Planning Guidelines

#### 1. Understand how much income you will need after you stop working.

Experts agree that you'll need 70% - 90% of your pre-retirement yearly income to enjoy the same lifestyle you had before you retired. Since most retirement plans pay less than 50% of your previous income, most people will need to save and invest additional monies for the future.

#### 2. Know where retirement income comes from.

Most people will need three main retirement sources: employer retirement benefits, Social Security, and personal savings.

#### 3. Put time on your side.

If you start saving early for your retirement, you get the advantage of compound interest or "earnings on your earnings."

#### 4. Put off paying taxes on your savings.

Take advantage of any opportunities you have to save with pre-tax payroll deductions. Maximize any tax-deferred savings plans offered by your employer, especially those that offer an employer match.

*(Continued on page 28)*



**Older women in America quietly live out their retirement years in precarious financial straits. —WISER.**

**Most women lack the knowledge to adequately plan for retirement. Only 18% said they “know a great deal about planning for retirement.”  
- Heinz Foundation National Women’s Retirement Survey**

*(Continued from page 27)*

### **5. Make sure you don’t outlast your money.**

With incredible gains in medicine already and more on the way, your retirement may be a lot longer than you think. Buying an annuity can be a wise investment. It can guarantee that you’ll receive monthly income for the rest of your life, even if you live longer than you expected.

### **6. Remember: no pain, no gain.**

Keeping your savings only in “safe” investments may help you sleep better now, but could give you sleepless nights during retirement. Invest in some, but not all, in riskier investments to keep ahead of inflation.

### **7. Plan your meal before you shop.**

Trying to pick the “best” investment funds without a strategy for how they fit together is a loser’s game. Most of your retirement success will be based on getting the right mix.

### **8. Patience is a virtue.**

No one has a crystal ball to warn them when the market will fall. Successful investors don’t focus on short-term events; instead, they have a long-term plan and stick to it.

### **9. Watch those fees.**

What you don’t see can hurt your savings. Some investment funds have larger fees than others. Be wary. Avoid unnecessary fees to make sure your money works for you.

### **10. Keep your head out of the sand.**

It’s up to you to take care of your future; your future will not take care of itself. Understand your rights, ask hard questions and do what’s in your best interest, whenever you are saving and investing. This includes choosing your financial planner.

## Where to Go for Help

If you're in the Florida Retirement System, you have professional financial planning resources as a free benefit throughout your FRS career. They include unlimited toll-free (1-866-446-9377) telephone access to objective financial planners and retirement counselors, a Web site (MyFRS.com) with online modeling software, and specialized workshops on financial topics. If you're not an FRS employee, you can talk to a personal financial advisor at your bank or ask human resources at work to help you locate a reputable advisor. What ever your situation, be sure to do your homework when selecting a financial advisor.

## Choosing a Financial Planner

Virtually anyone with moderate income or assets could benefit from the services of a financial planner. Hiring a planner will help you avoid expensive financial mistakes that could seriously damage your financial health. Financial planners can find serious gaps in most household finances, gaps that are easily worth the cost of the planner's services. Even individuals with expert knowledge in one finance field such as investments can overlook areas such as insurance or estate planning. Few people have the time, desire, or expertise to do a complete financial plan for themselves.



**Having a plan will help guide your financial future.**

## Resources to Find a Financial Planner

Financial Planning Association	<a href="http://www.fpanet.org">http://www.fpanet.org</a>
Certified Financial Planner Board of Standards, Inc.	<a href="http://www.cfp.net/search">http://www.cfp.net/search</a>
National Association of Personal Financial Advisors	<a href="http://www.napfa.org">http://www.napfa.org</a>
American Institute of Certified Public Accountants	<a href="http://www.aicpa.org">http://www.aicpa.org</a>
Society of Financial Services Professionals	<a href="http://www.financialpro.org">http://www.financialpro.org</a>

**Be sure to check the planner's background and ensure that they are a CFP licensee in good standing at <http://www.cfp.net>.**

**FINANCIAL  
DOCUMENTS TO  
STORE IN SAFETY  
DEPOSIT OR  
FIREPROOF BOX:**

- Deeds
- Vehicle Titles
- Birth, Marriage and Death Certificates
- Divorce and Property settlement Papers
- Original Copy of Your Will
- Leases
- Stocks and Bonds

*“Anyone who owns property — a home, a car, a bank account, investments, business interests, a retirement plan account, collectibles, personal belongings, etc. — needs an estate plan. An estate plan allows you to direct how and to whom your property will be distributed after your death.”*  
(Newkirk Proof 2003).

## Saving and Investing

By regularly reviewing your spending, saving, and investing habits, you can keep on track for a secure financial future. Throughout your working years, you should establish and maintain an emergency fund equal to six to eight months worth of expenses as a financial safety net to protect your assets in case of an illness, disability, job loss, or other unforeseen event. If you're saving for your kids' college education, the earlier you start, the less you'll have to save. Let the power of compounding pay for a good size chunk of the expense by starting to put funds away when your kids are very young.

Ideally, by the time you're in your thirties you're well-established in a retirement plan. Most experts recommend putting an average of 10% of your income towards your retirement. It is essential that you take advantage of your employer's 401(k) plan or other tax-deferred retirement plan. Your contributions will be made with pre-tax dollars and taxes on earnings will be deferred until you withdraw them during retirement. More importantly, most employers will match all or part of your contribution, which results in huge gains for you.

If you change jobs, do not make the mistake of taking the cash out of your 401(k) plan investments. Keep your funds in your employer's plan or roll them into a new employer's plan or IRA. If you withdraw the money rather than rolling it directly into another plan, your plan administrator is required to withhold 20% for taxes and if you don't put the money into a eligible retirement plan or IRA within 60 days, you'll also have to pay a 10% penalty on the total withdrawal.

## Estate Planning

Other issues to consider at this time in your life include a review of your estate plan, including a will, a durable power of attorney giving the person you designate the power to make financial decisions on your behalf if you become unable to do so yourself, and a living will outlining your wishes regarding lifesaving treatments in case of serious illness or injury. One copy of your living will should be kept at home, one in a safety deposit or fireproof box, and one with your physician. You would be wise to consult an attorney in developing these legal documents.

## Useful Saving Resources on the Internet

American Savings Education Council	<a href="http://www.asec.org">http://www.asec.org</a>
American Stock Exchange	<a href="http://www.amex.com">http://www.amex.com</a>
Bloomberg.com	<a href="http://www.bloomberg.com">http://www.bloomberg.com</a>
Bonds Online	<a href="http://www.bonds-online.com">http://www.bonds-online.com</a>
Chicago Board of Trade	<a href="http://www.cbot.com">http://www.cbot.com</a>
Chicago Mercantile Exchange	<a href="http://www.cme.com">http://www.cme.com</a>
CNN Money	<a href="http://www.money.cnn.com">http://www.money.cnn.com</a>
Company Research Information: Hoovers Online	<a href="http://www.hovers.com">http://www.hovers.com</a>
Current Rates for Savings Instruments	<a href="http://www.banx.com">http://www.banx.com</a> <a href="http://www.bankrate.com">http://www.bankrate.com</a>
Dean and Company: Retirement Planning	<a href="http://www.retsource.com">http://www.retsource.com</a>
Federal Deposit Insurance Corporation	<a href="http://www.fdic.gov">http://www.fdic.gov</a>
Federal Reserve Bank of San Francisco: Treasury Securities and Savings Bonds	<a href="http://www.frbsf.org">http://www.frbsf.org</a>
MoneyLine	<a href="http://www.moneyonline.com">http://www.moneyonline.com</a>
NASDAQ	<a href="http://www.nasdaq.com">http://www.nasdaq.com</a>
National Association of Investors Corporation: Investment Club Information	<a href="http://www.better-investing.org">http://www.better-investing.org</a>
National Association of Securities Dealers	<a href="http://www.investor.nasd.com">http://www.investor.nasd.com</a>
New York Stock Exchange	<a href="http://www.nyse.com">http://www.nyse.com</a>
Roth IRA Information	<a href="http://www.pensionplanners.com">http://www.pensionplanners.com</a> <a href="http://www.rothira.com">http://www.rothira.com</a>
Silicon Investor: High-Tech Stock Investing	<a href="http://www.techstocks.com">http://www.techstocks.com</a>
Stock Quotes and Related Data	<a href="http://www.stocks.internetwes.com">http://www.stocks.internetwes.com</a> <a href="http://www.quote.com">http://www.quote.com</a>
U.S. Securities & Exchange Commission	<a href="http://www.sec.gov">http://www.sec.gov</a>



Listed are just a sampling of internet resources. For more financial educational sites be sure to search using Yahoo, Google, HotBot, or other search engines.





## Five Money Mistakes Women in Couples Should Avoid

Provided by WISER at <http://www.wiser.heinz.org>.

Here are some common mistakes that many women make and that you can learn to avoid.

### 1. Not getting involved in managing the family's finances.

It may not matter who writes the checks if you are making the financial decisions together. Make sure you know where your family's money is, what investments each of you has, and what the investments are worth.

### 2. Using your money for everyday expenses, while your partner's money goes into his investments, which grow and grow.

Women often end up spending all of their money getting food on the table and sneakers on the kids' feet, and have nothing left to put into savings.

### 3. Trying to pay for half of everything when you really can't afford it.

If your partner makes more money than you, let him pay more. It is often a good idea to have your own savings and investment plans for yourself. It is a good way to get used to making investment decisions.

### 4. Not getting professional advice soon enough.

This is particularly true for women going through divorce, or other major change in their lives, such as marriage or widowhood. You may be liable for any debts your husband incurs while you are married. If your husband is hiding income or depleting money from jointly-held accounts, you need to find out right away and get a lawyer to help you. In addition, you need to divide a pension at the time of the divorce, not when your husband retires.

### 5. Not realizing that you may end up living on your own someday.

Half of all marriages end in divorce. In addition, women often marry older men and also have longer life expectancies. It is a good idea to be prepared to manage your own finances, even if it never happens. One way to protect yourself is to make sure your name appears on all of your family accounts and investments, either solely or as a joint owner. This establishes your legal right to at least part of these assets if your marriage ends or if your partner becomes ill or incapacitated.

*Women's Institute for a Secure Retirement can be found on the Web at [www.wiser.heinz.org](http://www.wiser.heinz.org). WISER is the nation's only non-profit organization wholly devoted to providing women with the crucial skills and information they need to improve their economic circumstances and plan for a financially sound*



## Preparing for Retirement: Your Fifties and Beyond

### Case Study: Fran Age 58 - Divorced County Administrator

"I always figured that retirement would be safe and boring - but now that I'm almost there, I'm realizing that there's so much I want to do!" Fran has a military pension from the years she served in the armed forces. Currently, she works for a Florida Retirement System employer and participates in the FRS Investment Plan. Fran wonders if she should move her savings out of the stock market in anticipation of retirement. "The stock market has its ups and downs, especially over the short term," Fran says. "Maybe it's time to take a more conservative approach with my money."

**A financial planner might tell her:** Fran, many people think that as they near retirement, they should pull all their money out of stocks and put it into bonds or cash. But given that most Americans live 20 or 30 years after they retire, keeping retirement money growing ahead of inflation is critical. You need to keep in mind that you should be investing for the long term - 20 to 30 years of retirement, in addition to the 7 years it'll take to reach retirement age - and plan accordingly.

Your 50s are a good time to evaluate the performance of your investments and other assets for risk and to ensure you are on track to meet your retirement goals.

As you enter your 60s, continue to fine-tune your goals and financial assets. Be sure to obtain an estimate of your Social Security benefits from the Social Security Administration based on your expected retirement date. Benefits are reduced if you take early retirement. Research your Medicare options and be sure to enroll by the time you reach age 65. If you retire before the age of 65, be sure you have medical insurance to cover you until you're eligible for Medicare.

Now is the time to start thinking about how you'll take your retirement assets. Will you consolidate all of your investments for ease of record keeping? Will you take a lump sum distribution or an annuity? Because the order in which you withdraw your funds (whether you withdraw interest, dividends, or capital gains first) can have a significant impact on taxes, it may be wise to consult a tax advisor before making this decision.




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Get your  
Social Security  
estimate at  
[www.ssa.gov](http://www.ssa.gov).

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## Financial Education Resources

There are hundreds of organizations with financial education resources. The resources listed in this section are provided for informational purposes only, and inclusion in this report does not connote endorsement by the Florida Commission on the Status of Women.

### **Alliance for Investor Education (AIE)**

[www.investoreducation.org](http://www.investoreducation.org)

The Alliance for Investor Education is dedicated to facilitating greater understanding of investing, investments and the financial markets among current and prospective investors of all ages. Their goal is to teach Americans to obtain objective information and increase their knowledge and understanding of investing. AIE's Web site includes information on investing basics, stocks, mutual funds, savings tactics, financial planning and investment scams. The Web site also features activities for youth including a savings game and savings calculator.

### **American Association of Retired Persons (AARP)**

[www.aarp.org](http://www.aarp.org)

601 E Street, NW

Washington, DC 20049

tel. (800) 424-3410

AARP, a private, nonprofit membership organization for mature Americans, promotes social welfare and education through its extensive programs and activities. AARP offers information on the latest consumer issues, focusing on how to avoid scams and how best to manage money. Its "Money and Work" section features tips and additional resources on a variety of consumer topics, including money management, investing, predatory lending and common fraud practices.

### **American Bankers Association (ABA)**

[www.aba.com](http://www.aba.com)

1120 Connecticut Avenue, NW

Washington, DC 20036

tel. (800) BANKERS (226-5377)/fax (202) 663-7543

[custserv@aba.com](mailto:custserv@aba.com)

ABA's mission is to provide high-quality banking education and training products and services, and to serve as the voice of the banking industry. Resources range from short booklets to videos to textbooks; focus on basic banking, managing checking accounts and global banking; and are aimed at youth and adult audiences. Some of the materials are available in Spanish.

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**American Express**

www.americanexpress.com  
801 Pennsylvania Avenue NW  
Suite 650  
Washington, DC 20004

American Express is a global travel, financial and network services provider. The company provides charge and credit cards, Travelers Cheques and other stored value products, and offers financial planning, brokerage services, mutual funds, insurance and other investment products. American Express provides consumer information on credit cards and travel safety, as well as tools designed for educators and students. Tools include quizzes on credit, insurance and bank accounts for college and high school students and on-line fact sheets on credit and money management.

**American Financial Services Association Education Foundation (AFSAEF)**

www.afsaef.org  
919 Eighteenth Street, NW  
Washington, DC 20006  
tel. (202) 296-5544/ fax (202) 223-0321  
info@afsaef.org

AFSAEF was established to heighten consumers' awareness of their personal financial responsibilities with a goal to help consumers realize the benefits of responsible money management. Publications and materials can be ordered from their Web site including a budget planner, and information on auto leasing, mortgage loans, credit; and managing holiday spending.

**American Savings Education Council (ASEC)**

www.asec.org  
2121 K Street NW  
Suite 600  
Washington, DC 20037  
tel. (202) 659-0670/ fax (202) 775-6360  
asecinfo@asec.org

ASEC is a coalition of private- and public-sector institutions that undertakes initiatives to raise public awareness about what is needed to ensure long-term personal financial independence. ASEC's goal is to make saving and planning a vital concern of Americans and in the economic interests of employers. ASEC disseminates best practices and examples of tools for saving education and maintains a clearinghouse of information, people and organizations associated with saving initiatives, particularly for retirement. Selected materials are available in hard copy as well as on-line.

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**Association for Financial Planning and Education (AFCPE)**

www.afcpe.org

2121 Arlington Avenue, Ste. 5

Upper Arlington, OH 43221

tel. (614) 485-9650/ fax (614) 485-9621

AFCPE is a nonprofit, professional organization of researchers, academics, and financial counselors and planners with a common goal of improving the quality of life of families and individuals.

**Bonehead Finance**

[http://ourworld.compuserve.com/homepages/Bonehead\\_Finance](http://ourworld.compuserve.com/homepages/Bonehead_Finance)

This Web site is dedicated to providing practical wisdom about controlling financial destiny and contains lessons on saving, budgeting, investing, retirement planning and basics of mutual funds.

**Consumer Credit Counseling Service (CCCS)**

[www.nfcc.org](http://www.nfcc.org)

1-800-388-2227

Offers credit assistance from your choice of more than 700 offices. For credit counseling: contact the NFCC for a CCCS referral or check the community services section of your phone book for a local CCCS listing. For a referral to a local CCCS, call 1-800-388-2227.

**Consumer Action (CA)**

www.consumer-action.org

717 Market Street

San Francisco, CA 94103

tel. (800) 999-7981

Consumer Action, a nonprofit, membership-based organization, serves consumers nationwide by advancing consumer rights.

**Consumer Federation of America (CFA)**

www.consumerfed.org

1424 16th Street NW

Suite 604

Washington DC 20036

(202) 387-6121

CFA is a group of more than 285 organizations that advocate for consumers at the national, state and local level on issues such as fringe banking services, regulation of auto and life insurance and investment products. CFA also promotes consumer education by disseminating information to the public on consumer issues such as

*(Continued on page 37)*

*(Continued from page 36)*

managing consumer debt, banking and product safety. Conferences, reports, books, brochures, news releases, a newsletter and a Web site all contribute to CFA's education program.

### **Consumer World**

[www.consumerworld.org](http://www.consumerworld.org)

Consumer World is a public service, noncommercial site that has gathered over 1,800 of the most useful consumer resources on the Internet and categorized them for easy access. Consumer World provides links to general consumer information; national, state and local consumer agencies; legal references; buying advice; and organizations offering publications on credit and money management.

### **CreditPage®**

[www.creditpage.com](http://www.creditpage.com)

CreditPage® brings together credit industry leaders to promote consumer credit education and counseling. Through this Web site, learn how to check your credit report, what to do if you find an error, how to maintain good credit and fix bad credit.

### **Department of Housing and Urban Development**

[www.hud.gov](http://www.hud.gov)

451 Seventh Street, SW

Washington, DC 20410

tel. (202) 708-1112

The Department of Housing and Urban Development is the federal agency responsible for national policy and programs that address America's housing needs, that improve and develop the nation's communities, and enforce fair housing laws. HUD has consumer tip sheets to avoid fraud, information on homebuyers' and borrowers' rights, and many resources for potential homebuyers.

### **Dollar Stretcher**

[www.stretcher.com](http://www.stretcher.com)

P.O. Box 23785

Ft. Lauderdale, FL 33307

tel. (954) 772-1696/ fax (954) 772-4951

The Dollar Stretcher features a weekly on-line newsletter, or a monthly print version, with articles and information about money-saving ideas and tips from readers around the world. The Web site also contains a library of subjects, including banking, budgets, cash management, credit cards, credit repair and saving.

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**Federal Consumer Information Center (FCIC)**

[www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

Department WWW

Pueblo, CO 81009

tel. (888) 878-3256/fax (719) 948-9724

The CIC is a one-stop shopping center for federal consumer publications. The Consumer Information Catalog is the heart of the CIC program, listing titles, descriptions and ordering information for the more than 200 free and low-cost publications available from CIC

**Federal Deposit Insurance Corporation (FDIC)**

[www.fdic.gov](http://www.fdic.gov)

550 Seventeenth Street, NW

Washington, DC 20456

tel. (202) 736-4000

Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system.. A wide assortment of publications for consumers and community groups are available over the Internet.

**Federal Reserve System**

[www.federalreserve.gov](http://www.federalreserve.gov)

20th and C Streets, NW

Washington, DC 20551

tel. (202) 452-3245/ fax (202) 728-5886

The Federal Reserve System, founded by Congress in 1913, is the central bank of the United States. It was founded to provide the nation with a safer, more flexible and more stable monetary and financial system.

**Federal Trade Commission (FTC)**

[www.ftc.gov](http://www.ftc.gov)

CRC-240

Washington, DC 20580

tel. (202) 326-2222

The FTC enforces a variety of federal antitrust and consumer protection laws. In addition to carrying out its statutory enforcement responsibilities, the FTC advances the policies underlying Congressional mandates through cost-effective non-enforcement activities, such as consumer education. As part of its consumer education campaign, the FTC maintains an extensive clearinghouse of consumer facts sheets in English and Spanish and lists of Rules and Acts that protect consumers on a variety of topics, including credit, privacy and investments.

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**Financial Management Services (FMS)**

Department of the Treasury

[www.fms.treas.gov](http://www.fms.treas.gov)

Public Affairs

401 14th Street, SW

Washington, DC 20227

tel. (202) 874-6740

FMS, a Treasury Department bureau, is the U.S. government's financial manager, central disburser, and collections agent, as well as its accountant and reporter of financial information. Through its participation in the Financial Services Education Coalition, the Treasury Department published "Helping People in Your Community Understand Basic Financial Services," which is available electronically from its Web site.

**Insurance Education Foundation**

[www.ins-ed-fdn.org](http://www.ins-ed-fdn.org)

P.O. Box 68700

3601 Vincennes Road

Indianapolis, IN 46268

Tel. (317) 876-6040/ fax (317) 879-8408

The Insurance Education Foundation's mission is to improve public understanding of the role of insurance in society through the education of teachers and students. The Insurance Education Foundation provides access to insurance-related teaching materials aimed at high school students.

**Junior Achievement (JA)**

[www.ja.org](http://www.ja.org)

One Education Way

Colorado Springs, CO 80906

(719) 540-8000/ fax (719) 540-6299

[newmedia@ja.org](mailto:newmedia@ja.org)

JA seeks to empower young people and teach them essential lessons about building careers and valuing free enterprise. JA educates youth in grade kindergarten through 12 about the free enterprise system by providing practical, engaging, and informative activities on business and economics.

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**Money 2000**

www.money2000.org  
(217) 333-4901

Money 2000 is a program that is run through the Cooperative Extension System (CES). It is designed to help participants increase savings and reduce debts through personalized financial education classes, materials and other resources. The Money 2000 Web site lists the participating Cooperative Extensions Offices.

**Myvesta**

www.Myvesta.org  
6 Taft Court Suite 301  
Rockville, MD 20850  
tel. (800) 680-3328  
info@Myvesta.org

Myvesta, previously named Debt Counselors of America, is the nation's only comprehensive financial health center. Its programs and services include a residential treatment program, support groups, crisis resolution, online bill management, bankruptcy alternatives, creditor problem resolution, debt management and financial coaching.

**National Community Reinvestment Coalition (NCRC)**

www.ncrc.org  
733 15th Street, NW, Suite 540  
Washington, DC 20005  
tel. (202) 628-8866/ fax (202) 628-9800

NCRC was formed by national, regional, and local organizations to develop and harness the collective energies of community reinvestment organizations from across the country so as to increase the flow of private capital into traditionally under-served communities. .

**National Consumer Law Center (NCLC)**

www.nclc.org  
77 Summer Street  
10th Floor  
Boston, MA 02110-1006  
tel. (617) 542-8010/ fax (617) 542-8028

NCLC is a nonprofit corporation founded at Boston College School of Law. NCLC provides free consumer information on topics, such as credit, scams, fraud, foreclosure prevention and reverse mortgages, and sponsors conferences, training sessions and other events on consumer issues. NCLC's "Surviving Debt" can be ordered from the Web site for a fee.

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**National Consumers League (NCL)**

www.natlconsumersleague.org  
1701 K Street, N.W.  
Suite 1200  
Washington, DC 20006  
tel. (202) 835-3323/ fax (202) 835-0747  
info@nclnet.org

The NCL uses research and education to advocate for consumers. NCL sponsors national conferences and legislative briefings that address consumer issues and develops training materials, low-cost brochures and publications on subjects such as consumer credit.

**National Council on Economic Education (NCEE)**

www.ncee.org  
1140 Avenue of the Americas  
New York, NY 10036  
(800) 338-1192  
info@ncee.net

NCEE is a nonprofit partnership of leaders in education, business and labor devoted to helping youth to function in a changing global economy. NCEE publishes and distributes books, teacher strategies and resources for teaching economic principles to grade kindergarten through 12. NCEE also produces the "Financial Fitness for Life" program, which contains 17 action-oriented lessons on personal finance topics for students grade K-12.

**National Credit Union Administration (NCUA)**

www.ncua.gov  
1775 Duke Street  
Alexandria, VA 22314  
tel. (703) 518-6300

The National Credit Union Administration is an independent federal agency that supervises and insures federal credit unions and insures state-chartered credit unions. A monthly newsletter, NCUA News (available by print or on-line) covers news of credit unions around the country and spotlights topics of interest to credit union members.

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#### **National Endowment for Financial Education (NEFE)**

[www.nefe.org](http://www.nefe.org)

5299 DTC Boulevard, Suite 1300

Greenwood Village, CO 80111

tel. (303) 741-6333/ fax (303) 220-0838

Established as the parent organization of the College for Financial Planning, NEFE provides financial planning education to the general public and creates personal financial education projects and programs with leading national organizations. NEFE has worked with a number of organizations to create financial literacy curricula and/or programs for youth, special situations and the general public. NEFE also created the High School Financial Planning Program (HSFPP) to increase the financial literacy of teenagers.

#### **National Foundation for Consumer Credit (NFCC)**

[www.nfcc.org](http://www.nfcc.org)

801 Roeder Road, Suite 900

Silver Springs, MD 20910

tel. (301) 589-5600/ fax (301) 495-5623

NFCC is a network of more than 1,300 nonprofit agencies that provide money management education, confidential budget, credit, and debt counseling and debt repayment plans for both individuals and families.

#### **Office of the Comptroller of the Currency**

[www.occ.treas.gov](http://www.occ.treas.gov)

250 E Street, SW

Washington, DC 20219

tel. (202) 874-5000

The Office of the Comptroller of the Currency (OCC) was established in 1863 as a bureau of the Department of the Treasury. The OCC charters, regulates, and supervises national banks to ensure a safe, sound and competitive banking system that supports the citizens, communities and economy of the United States.

#### **Office of Thrift Supervision**

[www.ots.treas.gov](http://www.ots.treas.gov)

1700 G Street, NW

Washington, DC 20552

tel. (202) 906-6000

The Office of Thrift Supervision (OTS) was established as a bureau of the U.S. Treasury in 1989. OTS's mission is to ensure the safety and soundness of thrift institutions and to support their role as home-mortgage lenders and providers of other community credit and financial services. OTS's Web site offers research and policy write-ups on a variety of community lending topics.

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**One Economy Corporation**

www.thebeehive.org  
1899 L Street, NW, Suite 600  
Washington, DC 20036  
tel. (202) 955-8420; fax (202) 955-8430

One Economy Corporation is a national nonprofit organization that aims to maximize the potential of technology to help low-income people raise their standard of living and build assets. One Economy has constructed a consumer Web site, [www.thebeehive.org](http://www.thebeehive.org), to provide low-income individuals with a suite of Web-based products and services focusing on financial services, education, jobs, health care and home ownership. The Money section includes information on checking accounts, credit, saving and investing and budgeting.

**Social Security Administration**

www.ssa.gov  
Office of Public Inquiries  
Windsor Park Building  
6401 Security Boulevard  
Baltimore, MD 21235  
tel. (800) 772-1213

Social Security was designed in 1935 as a community response to life's uncertainties such as unemployment, illness, disability, death and old age and provides economic security to those in need. The Social Security Administration's Web site has information on retirement, employment support, career opportunities and how to apply for benefits.

**U.S. Department of Labor, Pension and Welfare Benefits Administration**

www.dol.gov/dol/pwba  
200 Constitution Ave., NW  
Washington, DC 20210  
tel. (800) 998-7542

The Pension and Welfare Benefits Administration protects the integrity of pensions, health plans, and other employee benefits for more than 150 million people. Their Web site offers consumer information on topics such as retirement, pension benefits, health benefits and insurance.

**Visa**

www.visa.com  
901 Metro Boulevard  
Foster City, CA 94404  
tel. (650) 432-5706

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Visa is a full-service payment network owned by member financial institutions that offers debit and credit cards to consumers. Visa's Web site offers consumer tips on credit and financial management as well as links to additional Web sites for more information. For college students, Visa designed "Practical Money Skills for Life," a software program which helps students to use a budget worksheet; manage spending; understand the costs of credit; test financial knowledge; and access helpful resources.

#### **WISER**

[www.wiser.heinz.org](http://www.wiser.heinz.org)

Women's Institute for a Secure Retirement

1920 N Street, N.W., Suite 300

Washington, DC 20036

WISER is the nation's only non-profit organization wholly devoted to providing women with the crucial skills and information they need to improve their economic circumstances and plan for a financially sound retirement. WISER is reaching tens of thousands of women through its workshops, seminars, newsletters, reports, fact sheets, consumer guides and website – giving them the skills and confidence they need to start early and plan smart for their future.

#### **Wi\$e Up**

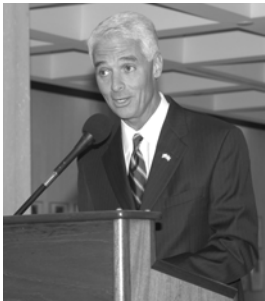
[www.wiseupwomen.org](http://www.wiseupwomen.org)

The Wi\$e Up project was developed by the U.S. Department of Labor's Women's Bureau in support of the Department's Strengthening the Family Initiative. The W\$e Up program is an interactive website for women ages 22 to 35. Its goal is to connect "Generation X" women with online resources to achieve financial security.

## Part III:



# Florida Commission on the Status of Women 2003 Annual Report



*The Commission is administratively housed in the office of Attorney General Charlie Crist.*

## The Florida Commission on the Status of Women

### Mission:

*The Florida Commission on the Status of Women, through coordinating, researching, communicating, and encouraging legislation, is dedicated to empowering women from all walks of life in achieving their fullest potential, to eliminating barriers to that achievement, and to recognizing women's accomplishments.*

### About the Commission

The Florida Commission on the Status of Women (FCSW) is established in the office of the Florida Attorney General, and consists of 22 members. The Governor, the Speaker of the House of Representatives, the President of the Senate, and the Attorney General appoint four members, and the Chief Financial Officer and Commissioner of Agriculture, and each appoint three members. Each member serves for a term of four years. No member may serve more than eight consecutive years.

### Commission Priorities

The Commission studies and makes recommendations on various issues including domestic violence, employment and education, family, welfare reform, gender equity, health care, and the judicial system.

### Commission Mandate

As required by Section 14.24, Florida Statutes, the Commission is mandated to study and make recommendations to the Governor, Cabinet and Legislature on issues affecting women. These recommendations are presented in the form of an annual report, which is distributed during the first quarter of each year. Topics may include, but are not limited to:

- socioeconomic factors influencing the status of women;
- the development of individual potential;
- the encouragement of women to utilize their capabilities and assume leadership roles;
- the coordination of efforts of numerous organizations interested in the

welfare of women;

- the identification and recognition of contributions made by women to the community, state
- and nation; and
- the implementation of recommendations to improve working conditions, financial security,
- and legal status of both sexes.

### **Commission Publications**

Each year, the Commission produces an Annual Report on issues affecting women. In addition, the Commission has produced a number of educational brochures, calendars and special reports. Please contact the Commission office for copies of the following FCSW Publications:

- 1992 Annual Report "Women in the Workplace"
- 1993 Annual Report "Women's Health Care"
- 1994 Annual Report "Justice and Human Rights; How They Apply to Women"
- 1995 Annual Report "Welfare Reform in Florida"
- 1996 Annual Report Benchmark Study
- 1996 Publication "Women and Health, A Status Report"
- 1997 Annual Report "Women and Economic Development"
- 1998 Annual Report "A Definitive Study on Young Women Ages 12-18 in Florida"
- 1999 Annual Report "Reflections and Projections: Women in Florida"
- 2000 Annual Report "A Study of Women's History Education in Florida's Public Schools"
- 2001 Annual Report "Prevention by Intervention: Girls in Florida's Juvenile Justice System"
- 2002 Publication "Creating Change Challenging Tradition: Florida Women Public Officials"
- 2002 Annual Report "A Passion to Play! 30 Years of Women's Athletics in Florida"
- 1999, 2000, 2004 FCSW Calendar
- 2001, 2002 and 2003 Women's History Calendar

**For more information on the Commission visit our website at [www.fcsw.net](http://www.fcsw.net).**



## Commission History Highlights



**1961** President John F. Kennedy created the Presidential Commission on the Status of Women (PCSW).

**1964** Florida Governor Farris Bryant created the Governor’s Commission on the Status of Women (COSW) to study laws and regulations pertaining to women in Florida and make recommendations



**1966** The Commission presented its first report to Governor Farris Bryant.

**1967** Florida Governor Claude Kirk announced the appointment of 14 new members to the COSW, bringing the total number of commissioners to 24.



**1971** Governor Reubin Askew reestablished the Governor’s Commission on the Status of Women by executive order.



**1974** Governor Reubin Askew appointed an executive director to help coordinate the Commission’s activities.





**1977** The Commission's budget is cut and its fate between 1977 and 1978 are not known.

**1979** Governor Bob Graham reactivated the Governor's Commission on the Status of Women (still referred to as the COSW) by means of Executive Order 79-



**1982** The first Florida Women's Hall of Fame ceremony and reception was held by the Commission at the Governor's Mansion in Tallahassee in May of 1982.

**1991** Governor Lawton Chiles lobbied the Florida Legislature to statutorily create the Florida Commission on the Status of Women after he took office in 1991. The leading sponsor in the House of Representatives for CS/CS/HB 109 was Representative Elaine Gordon, while Senator Carrie Meek sponsored the companion bill, SB 1324. The Commission's legislative authority now exists in Section 14.24, Florida Statutes. Since 1991, the Florida Commission on the Status of Women has been fully supported by the Governor, the Cabinet



## 2003 FCSW Year in Review

**This section briefly highlights the work and accomplishments of the Commission in 2003.**

The Florida Commission on the Status of Women engages in numerous activities each year in order to empower women of the State of Florida to achieve their fullest potential.

Much of the work of the Commission takes place through its committees. The standing committees of the Commission include: Annual Report, Bylaws, Finance & Budget, Legislative Advocacy, Research, Resources and the Women's Hall of Fame/Women's History Committee. In addition, the Commission established several ad-hoc committees to work on special projects, including the Ad-Hoc Committee to Review State Commissions on the Status of Women, Local Commissions on the Status of Women Task Force, and the Awards & Recognition Task Force. Committees meet on a regular schedule by teleconference to coordinate the work of the Commission.

Following is a diary highlighting many of the Commission events and accomplishments.

### First Quarter 2003



*The 2003/2004 FCSW newly installed officers with Attorney General Charlie Crist. (L-R) Commissioners Lee, Juarez, Attorney General Crist, Commissioners Clements, Bichara,*

The Commission held its first quarterly meeting March 24-25, 2003 at the Turlington Education building in Tallahassee. The Commission was addressed by Regina Lopez-Loucel, Office of Governor Jeb Bush, Terri Poore, Florida Council Against Sexual Violence, and Attorney General Charlie Crist. The Commission also elected its 2003-2004 officers, who were inducted into office by Attorney General Crist.

The Commission also awarded Certificates of Achievement to five outstanding women in North Florida:

Margo Hall, Melanie Hines, Freddie Rainwater, Sara Sutz, and Dr. Mary Vaughn. The award is given each quarter to men and women who have made a difference in their communities and who serve as role models to girls and women. Recipients receive a plaque from the Commission and a congratulatory letter from the Florida Governor during the Commission meeting.

The Commission was honored by a resolution from the Florida Cabinet, recognizing its work throughout the year, and for its 2002 publication, *"Creating Change, Challenging Traditions: Florida Women Public Officials."*

In addition to the quarterly meeting, the Commission also participated in the following during March and April 2003:

- Tallahassee Community College's Women's History Month Celebration
- Florida Legislator Reception at the Governor's Club, Tallahassee
- New Commissioner Orientation
- Governor's Peace At Home Awards
- Sexual Violence Awareness Month
- *Take our Daughters and Sons to Work Day* activities with the Florida Department of Education.



*Members of the Florida Cabinet present the Commission with a resolution recognizing their hard work for the women and families of Florida.*



*Commissioners Clements, Bichara, and Acevedo pose with the Bolivian women's delegation and Agnes Coppin of FAMU's International Programs office.*

On May 19, 2003, the Commission was honored to meet with six women leaders from Bolivia to share insights and experiences in encouraging women to become more politically active. Coordinated by the North Florida Visitor's Council of Florida Agricultural and Mechanical University, the group discussed the political process in both countries as well as ways to increase female voter participation.

The Commission

presented the Council a FCSW Resolution in honor of their efforts toward the achievement of political parity and just representation of all women throughout the world.

Also in May 2003, FCSW Commissioners Pappas, O'Kon, and Cossick attended the Southern Women in Public Service Conference in Little Rock, Arkansas. The purpose of the conference is to provide leadership development opportunities to women political leaders and to encourage more women to seek leadership positions in public service.

During the conference, Commissioner Pappas was honored as a Pacesetter. Pacesetters are proven leaders from each of the 13 Southern states who serve as examples to other who aspire to public service.



*FCSW Immediate Past-Chair Kayty Pappas poses with former U.S. Attorney General Janet Reno.*

**Second Quarter 2003**



*Space Shuttle Astronaut Colonel Pam Melroy.*

The Commission’s second quarter meeting was held June 7 - 8, 2003 at the Kennedy Space Center. The meeting featured a guided tour of the space center, as well as speakers JoAnn Hardin Morgan, Women’s Hall of Fame member and NASA’s Director of External Relations and Business Development, as well as Space Shuttle astronaut Colonel Pam Melroy.

The Commission learned about the importance of encouraging young girls to study math and science and discussed ways the

Commission could work to assist girls in Florida in those endeavors.

A Certificate of Achievement was also awarded during the meeting to Dr. Doreatha Fields for her outstanding leadership and dedication to education in Central Florida.

Also in June, the Commission began holding semi-monthly statewide conference calls for Local Commissions on the Status of Women. The calls give the women’s organizations of Florida an opportunity to share ideas and experiences with others in an effort to coordinate their efforts and stay better informed about what is happening throughout the state.



*(Left to Right)- Commissioners O’Kon, Juarez, Clements, Dr. Doreatha Fields, Commissioners Jain, and Lee.*

**Third Quarter 2003**



*FCSW Chair, Patricia Clements, Ph.D., and Delores Crockett, Regional Administrator, Women’s Bureau, U.S. Dept of Labor.*

The Commission held its third quarter meeting on the campus of the University of Florida in Gainesville. The meeting began with remarks and a welcome by Nancy Griffin, Chair of the Gainesville Commission on the Status of Women. In addition, the Commission was addressed by Dr. Terry Hines, Dean of the College of Journalism and Communication who spoke about trends in higher education and gender.

Delores Crockett, Regional Administrator of the Women’s Bureau, U.S. Department of Labor, spoke to the Commission about the Department’s GEM-SET (Girls E-Mentoring in Science Engineering and Technology) program. The Commission was awarded an \$8,000 grand from the

Department to implement the GEM-SET program in Florida in 2004, and will work to recruit young women ages 13-18 to participate in the national mentoring program.



Dr. David L. Goetsch, Provost, Okaloosa-Walton Community College addressed the Commission and lead the group in a working session to update its Strategic Plan and Mission statement. The Commission will continue this strategic planning process at future meetings to ensure it is meeting the needs of the women of Florida.

Certificates of Achievement were awarded to six outstanding North Central Florida Women: Dr. Lilia Loriz, Ari Rodriguez, Dr. Mary Chambers, Audrey Lincourt Schiebler, Katherine Pierce, and Dr. Terry Hynes. Following the presentation of the awards, the honorees were guests at a special reception hosted by the University of Florida Young Republican's.



*(Left to Right) - Dr. Lillia Loriz, Dr. Terry Hynes, Dr. Audrey Schiebler, Ari Rodriguez, Katherine Pierce, Dr. Mary Chambers, and Commissioner Carrie Estevez Lee during the presentation of Certificates of Achievements to these six outstanding women.*

October 18, 2003 marked the beginning of the Commission's *Women and Money* workshops, with the presentation of the first event in Miami Shores on the Campus of Barry University. More than 150 women and teens were in attendance to learn how to better manage their finances and plan for their financial futures. Additional workshops will be held throughout Florida in 2004.

#### Fourth Quarter 2003



*Florida Trend Publisher and Women's Hall of Fame member Lynda Kever addresses the Commission.*

The Commission held its fourth quarter meeting November 17-18, 2003 in the Cabinet meeting room in Florida's Capitol. The highlight of the meeting was an address by Florida Trend Publisher and Florida Women's Hall of Fame member Lynda Kever, who spoke about the importance of mentoring young women and girls.

The 2003 Florida Women's Hall of Fame induction ceremony was held the evening of November 17, 2003. Florida Lieutenant Governor Toni Jennings joined the Commission in honoring Florida Memorial College founder Sarah Ann Blocker, Grammy Award winning singer/songwriter Gloria Estefan, and former Florida Legislator Mary R. Grizzle. Following the ceremony, guests were invited to join the Commission at a special reception at Florida Governor's Mansion.

## 2003 Florida Women's Hall of Fame Photo Gallery



*Rebecca Fajardo, sister of Gloria Estefan, accepts the honor on her behalf from Lt. Governor Jennings.*



*Lt. Governor Toni Jennings presents the statue to Dr. Karl Wright, Vice President and Provost of Florida Memorial College who accepted the award for Sarah Ann Blocker.*



*Former State Legislator Mary Grizzle accepts the honor from Lt. Governor Toni Jennings during the induction ceremony.*



*Tallahassee Girls Choir of CHOICE sings for the audience before the 2003 Women's Hall of Fame Induction Ceremony at the Capitol.*



*2003 WHOF Committee Chair Anita Mitchell-Bridgman welcomes guests.*



*Commissioners enjoy the Women's Hall of Fame Reception at the Governor's Mansion with Lt. Governor Toni Jennings.*

## 2003 Commissioners

### **NANCY C. ACEVEDO**

Commissioner Acevedo of Orlando was appointed to the FCSW in April 2002 by Speaker of the House Tom Feeney. Commissioner Acevedo is a graduate of the University of Puerto Rico and the Interamerican University. Currently, she is the President of a business Regulatory/Compliance consulting firm in Sanford and works as Investigative Analyst with the Intelligence Center of the Seminole County Sheriff Office. As a women's issues advocate Ms. Acevedo is involved in numerous organizations and task force groups dealing with women and children issues such as President of Mujeres en Accion/Women in Action, an organization geared to enhance the quality of life of Hispanic women and youth, and is a former Board of Director of Safehouse of Seminole, a shelter for abused and battered women. She is a Director of the Puerto Rico Chamber of Commerce of Central Florida and a speaker for the Central Florida International Business Council under the Florida Department of State.



### **CLAUDIA KIRK BARTO**

Commissioner Claudia Kirk Barto was appointed to the FCSW in April 2000 by Comptroller Bob Milligan. She has been named Executive Director of the Palm Beach Office of the Cystic Fibrosis Foundation. She comes to the Cystic Fibrosis Foundation after five years with The Leukemia & Lymphoma Society's Palm Beach Area Chapter where she was the Deputy Executive Director. Prior to that she spent six years with the United Way of Palm Beach County as the director of Agency Relations & Community Initiatives and subsequently as the director of the Partnership for a Drug-Free Community. She also serves as a mentor for the Children's Home Society. Ms. Barto is a native Floridian and resides in West Palm Beach with her husband Stephen W. Barto, Jr. and their two-year old son Stephen W. Barto, III.



### **BLANCA BICHARA**

Commissioner Bichara of Miami was appointed to the FCSW in January 2000 by Governor Jeb Bush. Commissioner Bichara was born in Pinar Del Rio, Cuba and came to Miami in 1967. She graduated from Florida International University with a bachelor's degree in business administration, majoring in accounting. She worked as a certified public accountant until 1989 when she helped establish Flamingo Graphics, a minority printing company specializing in the printing of lottery products for on-line games in the United States and the International Legalized Lottery Industry. She currently co-owns and manages the company.



**CATHY M. BOYER**

Commissioner Boyer of Orlando received her first appointment in December 1997 to the FCSW by President of the Senate Toni Jennings and subsequently received her second appointment in January 2002 to the FCSW by Secretary of State Katharine Harris. Cathy Boyer is the state director of Concerned Women for America of Florida. Cathy served as Republican State Committeewoman for Orange County from 1996 to 2000. She was elected as an alternate delegate to the 2000 Republican National Convention. As a political consultant, she has been involved in many campaigns ranging from the local level to the national level. Commissioner Boyer also has been involved in her community with numerous local organizations that help children from dysfunctional families, the homeless, and in school-related programs.

**PATRICIA CLEMENTS, Ph.D.**

Commissioner Clements of Tallahassee received her first appointment in July 1996 to the FCSW by Commissioner of Agriculture Bob Crawford and subsequently received her second appointment in April 2000 by Commissioner of Education Tom Gallagher. Commissioner Clements of Tallahassee is a native Floridian and president of In the First Person, Inc. She earned a Doctor of Philosophy from Florida State University. Commissioner Clements is a consultant specializing in historical preservations, audio biographies and issues relating to Florida's political history. She has been appointed History Liaison to the Florida Department of State under two administrations and served eight years in that position. In 1996, she founded the Florida Inaugural Gown Collection and was given the honorary title of Associate Curator of the Collection by the Museum of Florida History. Commissioner Clements' contributions to the state have also been formally recognized by a United States Senate Tribute. She is also a recipient of the President's Award from Barry University and Tallahassee Community College's Pioneering Women Award. Some of the boards she has served on include the Founder's Committee of the Woman's Park in Dade County and the Women's Heritage Trail, Department of State.

**ROSE MARIE COSSICK**

Commissioner Cossick of Hollywood received her first appointment in February 1996 to the FCSW by Secretary of State Scott and subsequently received her second appointment in January 2000 by Secretary of State Katherine Harris. Commissioner Cossick is a realtor and past president of the South Broward Board of Realtors. She served on the City of Hollywood Equity Study Commission and Community Redevelopment Advisory Board. She is a board member of the Community Health Purchasing Alliance of Broward and is vice-chair of the Broward County Planning and Zoning Board. Commissioner Cossick also serves as a member of numerous community organizations in Broward County.



### **SUSANNE HEBERT**

Commissioner Hebert of Tampa received her first appointment in November of 2003 to the FCSW by Senate President Jim King. She serves as a corporate executive with Burdines Visual Merchandising in Tampa. A graduate of the University of Florida in Ornamental Horticulture, Susanne previously served as both an interior horticultural designer and exterior landscape planner for Burdines. She is a past president of the Tampa Bay Chapter of the Florida Nurserymen and Grower's Association. Susanne has been instrumental, through Burdines, for charitable contributions to organizations which include, The Boley Centers, The Kids Wish Network, It's All About Kids, Inc., The Lowry Park Zoo and The Tampa Bay Performing Arts Center. Outside of her professional duties, Susanne serves as board member of the Feather Sound Municipal Taxing District, a member of the Advisory Committee for the Tampa Bay Youth Orchestra and rehearsal manager for the orchestra's Senior Orchestra, where she enjoys helping talented young musicians realize their dreams.



### **ALLISON DOLINER HOCKMAN, J.D.**

Commissioner Hockman of Coral Gables received her first appointment in December 1998 to the FCSW by the late Governor Lawton Chiles and subsequently received her second appointment in February 2000 by Commissioner of Agriculture Bob Crawford. She was reappointed in December 2003 to complete her eight year term. Commissioner Hockman is an attorney specializing in civil appellate law, including Family matters, and also has a mediation practice as a certified Family Law mediator. She is past president of the Florida Association of Women Lawyers, Dade County Chapter; past president of the Coral Gables Bar Association; and has been named Who's Who of Executive Women and Outstanding Young Women of America. She formerly served as a research assistant for the late Honorable Norman Hendry and the Honorable Thomas Barkdull on the Third District Court of Appeal. Commissioner Hockman currently serves on the Board of Directors for CHARLEE of Dade County, Inc., a program providing homes for abused, abandoned, or neglected children and part of the OUR KIDS program.



### **MONA JAIN , M.D., Ph.D.**

Commissioner Jain of Bradenton received her first appointment in November 1991 to the FCSW by the Late Governor Lawton Chiles and subsequently received her second appointment in October 1993 by the Late Governor Lawton Chiles and subsequently received her third appointment in August 2002 by Speaker of the House John McKay. Commissioner Jain recently retired as director of Family Health Services for Manatee County Head Start, this Fulbright and National Science Foundation scholar and medical doctor has been a teacher and administrator in American, British and Indian systems of education since 1961. She has taught biological science, health science and physical science at the K-12 master's and education specialist's levels.



**LENA JUAREZ**

Commissioner Juarez of Tallahassee received her first appointment August 2000 to the FCSW by President of Senate Toni Jennings. Commissioners Juarez is president of JEJ & Associates, a governmental and political consulting firm with offices in Tallahassee and Orlando. She is a graduate of Tulane University's Newcomb College, where she serves as Vice President of Classes of the Alumnae Association, and Florida State University.

**CARRIE ESTEVEZ LEE**

Commissioner Lee of Gainesville was appointed in January 2002 to the FCSW by Governor Jeb Bush. Commissioner Lee was born in Havana, Cuba and grew up in Miami. She graduated from the University of Florida with a Bachelor of Arts in Secondary English and a Masters in Education in Reading and Middle School Education. She has taught in both public and parochial schools. Commissioner Lee has worked along with her husband in the Real Estate field for over 25 years and is also a Real Estate Broker. She is very active in her community.

**LAURA MCLEOD**

Commissioner McLeod of Tallahassee was appointed in February 2002 to the FCSW by Commissioner of Agriculture Charles Bronson. Commissioner McLeod, began her professional career in the field of health prevention, education and treatment. This encompassed her career for over a decade, as well as opening her first business in management consulting and personnel placement in health care. Commissioner McLeod then entered association management for a statewide, not-for-profit association where she used her public relations, organizational and leadership skills to implement a statewide drug prevention and education program for which she won a national education award. Commissioner McLeod currently is President of McLeod & Associates, a governmental consulting firm in Tallahassee.

**ANITA MITCHELL**

Commissioner Mitchell of West Palm Beach was appointed in January 2000 to the FCSW by Commissioner of Education Tom Gallagher, and reappointed in January 2004 by Chief Financial Officer Tom Gallagher. Commissioner Mitchell is president of The Mitchell Group, a governmental relations consulting firm. She has worked as a corporate communications specialist, a political activist/lobbyist, a media consultant, a radio talk show host, a program facilitator/fund-raiser, a communications/public relations expert, and in sales and marketing. She presently serves on the Board of Directors of the World Trade Center, Palm Beaches, the Constitutional Accountability Commission and as Chairman of the Mission Sandbox Foundation. Commissioner Mitchell has been listed in *Who's Who in Communications* and *Who's Who in Politics South/Southwest*, and is a graduate of Leadership Palm Beach County.

**JEANNE O'KON, Ph.D.**

Commissioner O'Kon of Tallahassee was appointed in November 2001 to the FCSW by Attorney General Bob Butterworth. Commissioner O'Kon earned a Ph.D. from Florida State University in Educational Psychology. She is a college professor of Psychology and Teacher Education at Tallahassee Community College, and serves as the Program Chair of Behavioral Sciences. She is also an adjunct professor in the Florida State University Psychology Department. She has instructed a college course in the "Psychology of Women" for more than 20 years, and is the Chair of the TCC Women's History Month Committee. She is an active member of the Board of Directors of Kids Voting of Leon County. She was selected as the Gulf Winds Track Club "Volunteer of the Year" in 1998 and the "Co-Race Director of the Year" in 2003. Commissioner O'Kon has served as a board member of the Girl Scout Council of the Apalachee Bend. Since 1994 she has directed a major fundraising event for the Girl Scout Wider Opportunity Scholarship Fund called the "Run for the Cookies 5K and One-Mile Run." The Girl Scout Council presented Commissioner O'Kon with a "Woman of Distinction" Award in 2003.

**KAYTY PAPPAS**

Commissioner Kayty Pappas of Gulf Breeze received her first appointment in January 1999 to the FCSW by Comptroller Bob Milligan and subsequently received her second appointment in January 2002 to the FCSW by Comptroller Bob Milligan. Commissioner Pappas is a native of Pensacola and has worked and traveled extensively throughout Florida, the United States, the Orient and Europe. She has been licensed in real estate in South Carolina and Florida, has been a certified travel agent, and has served in support and office management positions in civilian industry and a number of federal government organizations in the U. S. and overseas.

**KATHLEEN PASSIDOMO, J.D.**

Commissioner Passidomo of Naples was appointed in January 2001 to the FCSW by former Attorney General, Bob Butterworth. Commissioner Passidomo graduated cum laude from Trinity College in Washington, D.C. in May of 1975 and received her law degree from Stetson University College of Law in December of 1978. She is a partner in the firm Kelly, Passidomo, Alba & Cassner, LLP. She is a Florida Bar Board Certified Real Estate Lawyer and received the 1990 Attorney of the Year Award from the Florida Law Related Education Association of the Florida Bar. Commissioner Passidomo is a member of the Board of Directors of the Collier County Bar Association and is a past President of the Collier County Women's Bar Association. She is a graduate of Leadership Collier Class of 1991 and Leadership Florida Class XII and is a member of the Florida Federal Judicial Nomination Commission. She is also a member of the President's Council for International College, the Collier County Juvenile Justice Council and the Collier County Child Advocacy Council.



**NANCY PATTERSON**

Commissioner Patterson was appointed in November 2001 to the FCSW by Speaker of the House Tom Feeny. Commissioner Patterson, earned her BA from Rollins College. She is the Corporate Secretary, Human Resource and Pension Fund Administrator in their 57 year old family industrial finishing equipment business. She is also a Real Estate Broker and Property Manger. Nancy has served on the U.S. Selective Service Board for 20 years. Commissioner Patterson was on the University of Florida President's Council, Florida's Education Management Council and Orlando Kiwanis Club Board of Directors. She is a 1980 graduate of Leadership Orlando and a 1991 graduate of Orlando Citizens Police Academy. Nancy has served on Orlando's Growth Management and Concurrency Board, the Community Development Block Grant Board and Redistricting Committee, Commissioner Patterson served as Chairman on Orlando's Quasi-judicial Code Enforcement Board. Nancy was elected in September 2000 as the Republican State Committeewoman for Orange County and now serves The Republican Party of Florida as a Grievance Committee member and Vice-chairman of her Congressional District.

**JUANITA M. SCOTT**

Commissioner Scott of Pensacola was appointed in July 2002 to the FCSW by Attorney General Bob Butterworth. Commissioner Scott currently serves as Regional Planner for the West Florida Regional Planning Council in Pensacola, Florida. In that capacity she administers the State Housing Initiatives Partnership Program (SHIP) for Holmes, Walton and Santa Rosa counties. The primary focus of the SHIP program is to maintain the housing stock for very-low, low, and moderate income families in the state of Florida. Her professional background includes over fifteen years experience in the areas of Human Resources, Administration and Training. Commissioner Scott has served as Director of Human Resources and Vice President of Administration for a minority/women owned business that provides rail car manufacturing and training services to the transportation industry nationwide.

**JOYCE A. SZILVASY**

Commissioner Szilvasy of DeFuniak Springs was appointed in January 2000 to the FCSW by Governor Jeb Bush. Commissioner Szilvasy is the Manager of Human Resources for Choctawhatchee Electric Cooperative. She has been certified as a Human Resources Professional since 1992. Commissioner Szilvasy is a Rotarian, a chairperson of the board of directors of the School Readiness Coalition of Walton County, the chairperson of the Walton County School District Communications and Technology Plan Committee, the Walton County chairperson of the Salvation Army Service Unit, a board member of Caring and Sharing of Walton County, Inc., a member of the Walton County Chamber of Commerce, and a member of the Society of Human Resource Management.



**NORMA WHITE, H.H.D.**

Commissioner White of Jacksonville was appointed in January 2000 to the FCSW by Commissioner of Insurance Bill Nelson and re-appointed in January 2004 by Senator James "Jim" King. Commissioner White attended Julliard School of Music, earned a master's degree from Columbia University, and is the recipient of an honorary doctorate from Florida A and M University. She worked in the Duval County School District for 37 years, serving as band director, assistant principal, magnet coordinator and music supervisor. She also served as the program facilitator for Florida Community College. Commissioner White was the first female member of the famed FAMU "Marching 100"--as well as the first female to direct that band, the first African-American to win the EVE Award in Fine Arts, the first Florida resident to become International President of Alpha Kappa Alpha Sorority, Incorporated and was the first Vice Chairman of the Florida A and M University Board of Trustees.. She was named Miss Black International Woman of the Year and "100 Most Influential FAMUEANS of the Century" in 1999. Presently, she serves as Third Vice President of the Alpha Kappa Alpha Educational Advancement Foundation Board and President of the Bold City Chapter of the Links, Incorporated.

**DEE WILLIAMS**

Commissioner Williams of Sun City Center received her first appointment in December 1997 to the FCSW by President of the Senate Toni Jennings and subsequently received her second appointment in January 2002 by Speaker of the House Tom Feeney. Commissioner Williams retired from Lucent Technologies (formerly AT&T) in February 1986. Her career was spent in the secretarial field from the steno pool to administrative staff. During her working years, she continued her education by obtaining a license in cosmetology and as a real estate broker. Commissioner Williams is serving her 13th year as president of the Sun City Center Republican Club, the largest in the United States. In addition, she is a precinct chair, a clerk for the Hillsborough County Election Board, and serves on the Citizen's Advisory Board of Hillsborough County Tax Collector Doug Belden.

**BARBARA ZDRAVECKY**

Commissioner Zdravecky of Anna Maria was appointed in January 2002 to the FCSW by Senate President John McKay. She has a B.A. in Anthropology/Sociology from Indiana University of Pennsylvania and a Nursing Degree from Manatee Community College. Commissioner Zdravecky is a graduate of Leadership Manatee 1989 and Leadership Florida Class of XVII. Community governmental and business relations involvement has included: Board Member Manatee Chamber of Commerce, President League of Women Voters in Manatee County, Florida State Board League of Women Voters, President Florida Association of Planned Parenthood Affiliates, Vice Chair Affiliate CEO Council, Planned Parenthood Federation of America. She is the mother of a 10 year-old daughter whom she regards as her best accomplishment. She served nine years as the President/CEO of Planned Parenthood of Southwest and Central Florida, Inc., which covers 15 counties and is headquartered in Sarasota.



**Former Commission Members**

Karen C. Amlong, J.D.  
The Honorable Rosemary Barkett  
Roxcy O'Neal Bolton  
Conchy Bretos  
Yvonne Burkholz-Megar  
Barbara Carey del Castillo, J.D.  
Toni Crawford, R.N.  
Jennifer Knapp Crock  
Elsie Crowell  
Karen Cunningham, Ph.D.  
Helen Gordon Davis  
Marilyn J. Dewey  
Barbara Effman  
Peggy Gagnon  
Susan Gilbert  
Susan Glickman  
Kathryn L. Gooderham  
Debbie Green

Susan Guber  
Donna Hansen  
The Honorable Edward Healey  
The Honorable Sally Heyman  
Navita Cummings James, Ph.D.  
Bob Levy  
Martha "Marty" Pinkston, Ed.D.  
Peggy Morgan  
Mona Reis  
Judith Byrne Riley  
Caroline Routson  
Marsha Griffin Rydberg, J.D.  
D. Anne Terrell, J.D.  
Lisa A. Tropepe, P.E.  
Laura Ward  
Debbie Warren  
Doris Weatherford  
Judy K. Wilson, Ph.D.

**Commission Staff**

Kelly Sciba, APR, Executive Assistant II  
Michele S. Manning, CPM, Administrative Assistant III  
James M. James II, Staff Assistant

## Strategic Plan

### Guiding Principles

The Florida Commission on the Status of Women supports:

- **Equity** in wages, healthcare, career opportunities, education, political leadership, career advancement and criminal justice.
- **Acceptance** of women in the workplace, political arena, and within educational institutions.
- **Zero Tolerance** for domestic violence, sexual harassment, inappropriate treatment of incarcerated women, and financial neglect of children.
- **Social Infrastructure** including high quality childcare, job flexibility, high quality eldercare, and high quality accessible healthcare, that allows women to achieve their full potential.
- **Acknowledgment** of home and career callings as equally valid life choices.
- **Criminal Justice** policies that promote the dignified treatment of women in Florida's criminal justice system including the fostering of relationships between incarcerated women and their families/children; elimination of male guards for female prisoners, and the provision of adequate medical care for incarcerated women.
- **Recognition** of women's historic contributions.
- **Leadership** opportunities for women from all walks of life and of all ages.
- **Mentoring** to assist women in reaching their full potential.
- **Family Friendly** policies that promote, preserve and protect the sanctity, importance and fundamental role of the family in society.

### Vision

Florida will be a state in which women are able to achieve their full potential uninhibited by gender-related barriers, and be appropriately compensated and recognized.



## Florida Women's Hall of Fame

The Florida Women's Hall of Fame began in 1982 under the aegis of the Governor's Commission on the Status of Women. A total of 27 women were selected as members of the Hall in 1982, 1984 and 1986. In 1992, legislation was passed that created a permanent Florida Women's Hall of Fame. Since 1993, three women have been inducted into the Hall annually pursuant to Section 265.001, Florida Statutes. Nominations to the Hall may be made between April 1 and July 15 of each year.

To obtain a nomination form or review member biographies, visit the commissions' web site at [www.fcsw.net](http://www.fcsw.net) or contact the office at 850-414-3300. The Commission appreciates the public input that assists in honoring meritorious women and in educating citizens on the significant and varied accomplishments of women in Florida's history.

**The Hall of Fame recognizes and honors women who, through their works and lives, have made significant contributions to the improvement of life for women and for all citizens of the state of Florida.**

## Florida Women's Hall of Fame Members 1982—2002

Annie Ackerman, 1914-1989, 1986\*  
 Rosemary Barkett, 1939—, 1986\*  
 Alicia Baro, 1918—, 1997\*  
 Nikki Beare, 1928—, 1994\*  
 Mary McLeod Bethune, 1875-1955, 1982\*  
 Roxcy O'Neal Bolton, 1926—, 1984\*  
 Marjorie Harris Carr, 1915-1997, 1996\*  
 Betty Castor, 1941—, 1996\*  
 Gwendolyn Sawyer Cherry, 1923-1979, 1986\*  
 Jacqueline Cochran, 1910?-1980, 1992\*  
 Helene S. Coleman, 1925—, 1982\*  
 Carita Doggett Corse, 1891-1978, 1997  
 Evelyn Stocking Crosslin, 1919-1991, 1995\*  
 Helen Gordon Davis, 1926—, 1998\*  
 Mattie Belle Davis, 1910—, 1998\*  
 Dorothy Dodd, 1902-1994, 1986\*  
 Marjory Stoneman Douglas, 1890-1998, 1986\*  
 Jessie Ball duPont, 1884-1970, 2001\*  
 Victoria Joyce Ely, R.N., 1889—1979, 2002\*  
 Chris Evert, 1954—, 2000\*  
 Betty Skelton Frankman, 1926—, 1993\*  
 Barbara Landstreet Frye, 1922-1982, 1984\*  
 Christine Fulwylie-Bankston, 1916-1998, 1998\*  
 Althea Gibson, 1927—2003, 1999\*  
 Elaine Gordon, 1931-2000, 1982\*



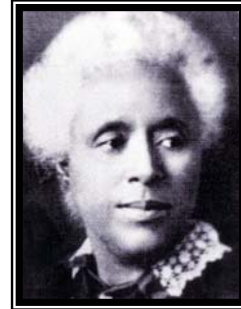
Elsie Jones Hare, 1903-1985, 1986\*  
 Wilhelmina C. Goehring Harvey, 1912 —, 1982\*  
 Paula Hawkins, 1927 —, 2000\*  
 Lena B. Smithers Hughes, 1910-1987, 1984\*  
 Zora Neale Hurston, 1901-1960, 1984\*  
 Senator Toni Jennings, 1949 —, 2002\*  
 Elizabeth McCullough Johnson, 1909-1973, 1986\*  
 Betty Mae Jumper, 1923 —, 1994\*  
 Lynda Kever, 1947 —, 2001\*  
 Frances Bartlett Kinne, 1986\*  
 MG Marianne Mathewson-Chapman, 1948 —, 2000\*  
 Carrie P. Meek, 1926 —, 1992\*  
 Gladys D. Milton, 1924-1999, 1994\*  
 Paula Mae Milton, 1939-1980, 1982\*  
 Sybil Collins Mobley, 1925 —, 1984\*  
 JoAnn Hardin Morgan, 1940 —, 1995\*  
 Helen Muir, 1911 —, 1984\*  
 Lenore Carrero Nesbitt, 1932-2001, 2001\*  
 Sister Jeanne O'Laughlin, OP, Ph.D. 1929 —, 1999\*  
 Ruth Bryan Owen, 1885-1954, 1992\*  
 Barbara Jo Palmer, 1948 —, 1982\*  
 Arva Moore Parks, 1939 —, 1986\*  
 Paulina Pedroso, 1845-1925, 1993\*  
 Dessie Smith Prescott, 1906 - 2002, 1999\*  
 Sarah "Aunt Frances" Brooks Pryor, 1877-1972, 1995\*  
 M. Athalie Range, 1916 —, 1997\*  
 Marjorie Kinnan Rawlings, 1896-1953, 1986\*  
 Janet Reno, 1938 —, 1993\*  
 Florence Barbara Seibert, 1898-1991, 1986\*  
 Marilyn K. Smith, 1936-1985, 1986\*  
 Gladys Pumariega Soler, 1930-1993, 1984 \*  
 Ivy Julia Cromartie Stranahan, 1881-1971, 1996\*  
 Frances Langford Stuart, 1913 —, 2002\*  
 Julia DeForest Sturtevant Tuttle, 1848-1898, 1984\*  
 Eartha Mary Magdalene White, 1876-1974, 1986\*

\*Denotes year of induction.

## 2003 Inductees

Sarah Ann Blocker, 1857-1944  
 Gloria Estefan, 1957 —  
 Mary R. Grizzle, 1921 —

## 2003 Florida Women's Hall of Fame Inductees



**Sarah Ann Blocker**  
 October 27, 1857– April 15, 1944



**Gloria Estefan**  
 September 1, 1957 —



**Mary R. Grizzle**  
 August 19, 1921 —







**Florida Commission on the Status of Women  
Office of the Attorney General**

**The Capitol, PL-01**

**Tallahassee, FL 32399-1050**

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