



THRIVING IN CHALLENGING TIMES

Strategies for Florida Women

2009 ANNUAL REPORT | FLORIDA COMMISSION ON THE STATUS OF WOMEN



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March 2009

Dear Florida Citizen:

On behalf of the Florida Commission on the Status of Women, we are honored to present our Fourteenth Annual Report, *Thriving in Challenging Times*. This report was created not only to raise awareness about the special needs and challenges for women during one of the deepest economic recessions in our nation's history, but to serve as a resource for Florida's women to further seek information about the financial and career topics outlined in this report. The report includes information, resources and procedures to guide women in navigating through difficult economic times.

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 challenging economic times as the focus of this 2009 Annual Report.

It is our desire that the information provided in this written report impacts those we serve – girls and women, and acts as a catalyst to increase the basic financial and career knowledge for all of Florida's citizens. We believe that knowledge is empowerment.

Sincerely,

Mona Jain, M.D., Ph.D.

Mona Jain, M.D., Ph.D.
FCSW Chair

Susanne R. Hebert

Susanne Hebert
Annual Report Committee Chair

Acknowledgements

The Florida Commission on the Status of Women is dedicated to empowering women in achieving their fullest potential, to eliminating barriers to that achievement, and to recognizing women's accomplishments.

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.

A special note of appreciation goes to the 2009 FCSW Annual Report Committee for their input and guidance of this project: *Susanne Hebert, Chair, Nancy Acevedo, Carrie Lee, Laura McLeod, Anne Voss, and Mona Jain, M.D., Ph.D., Commission Chair.*

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The "Great Recession" is affecting everyone in one way or another, but not everyone is affected in the same way. Women's and men's work (both in and out of the labor force) still differs, so we can expect that the economic crisis has had a distinct impact on women as well as their families.

Introduction

The last few years have been difficult economically not only for Floridians, but for all Americans. The recession that began in 2007 has been one of the deepest in history, rivaling the Great Depression. Florida was one of the hardest hit states, suffering from the crash of the housing and real estate markets. Unemployment and underemployment statistics soared, and those lost jobs have been slow to return.

In 2006, Florida's unemployment rate was 3.2%, the lowest rate on record. But in the spring of 2006, the housing bubble began to burst, and employment in construction dropped. By the spring of 2007, job loss had spread to other employment sectors and the recession had begun. (Eisenhauer, 2010). By 2009, Florida topped the nation with an unemployment rate of more than 10.4 percent, and the number is still rising. Statistics also show that there are five people unemployed for every job opening. Floridians are facing a shortfall of nearly a million jobs.

The negative economic news is all around, and it is causing a lot of anxiety, especially among women. A March 2008 Gallop Poll revealed that 64 percent of women reported feeling very worried about the economy, as compared to 57 percent of men. There are several reasons for the disproportionate impact on women, including the large number

of women who work in the real estate industry and the high percentage of women that have subprime mortgages (Marks, 2008.) In addition, women simply have lower incomes than men and are therefore more financially vulnerable.

Despite all of this negative news, many believe that women will lead the way into our new economy. Women are key decision makers in their homes, with many taking on the role of primary bread-winners and chief consumers. Their financial decisions will impact their families and the economy as a whole.

It is often said that challenging economic times encourage entrepreneurial activity. Women are becoming business owners, with more than 700,000 women lead organizations throughout the state and they are creating new job opportunities for many Floridians (FIU 2010).

The Florida Commission on the Status of Women created this report not only to highlight the economic challenges specific to women, but to give women some basic tools to overcome those challenges in their finances, health and careers.

Economic recession is defined to be a period of two consecutive economic quarters where there is negative growth in an economy.

- Since the recession began, Florida has seen the largest increase in poverty in the nation.
- 2.7 million Floridians, roughly 1 in 7 people, were living below poverty levels in 2009.
- More women than men live in poverty in Florida and both groups saw an increase during the recession.

Center for Labor Research and Studies, Florida International University.
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Foreword

By Attorney General Bill McCollum



**Florida Attorney
General
Bill McCollum**

Dear Floridian:

I am delighted that the Florida Commission on the Status of Women has chosen to assist women in facing our state's current economic challenges. This book will be a tremendous resource to all women, providing them a guide to answer numerous financial and career questions.

Since I began my term as Attorney General in January 2007, consumer protection and education have been among my top priorities. "Thriving in Challenging Times" will continue these efforts by helping women not only survive these difficult times, but be leaders in the future economy of our great state.

I am sure that you will find this book a useful and informative resource.

Yours Very Truly,

A handwritten signature in black ink, which appears to read "Bill McCollum". The signature is written in a cursive, flowing style.

Bill McCollum
Florida Attorney General

Women, the Recession and the Impending Economic Recovery:

An Exploration of Women's Attitudes Toward Debt, Risk and Consumption

By : Jennifer Keil, Ph.D., School of Business, Hamline University, St. Paul, Minnesota. <http://gbr.pepperdine.edu/094/women.html>

Would female investment bankers, mortgage lenders, and chief executive officers have taken the same risks given the same expected returns? Maybe not. The purpose of this article is to explore the impact of the U.S. recession on women and to help readers gain useful knowledge about women's role in the economy.

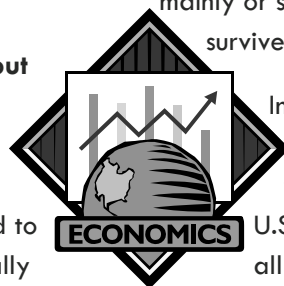
"Recession 101: Interesting fact about recessions...they end." [1]

Over 2,000 "Recession 101" billboards were posted in 30 states during the summer of 2009. Designed to encourage people to think optimistically during the recession, the billboards offered short, hope-filled phrases that no doubt started conversations during many summer road trips. By mid-August, several economic indicators began to confirm what U.S. Federal Reserve Chairman Bernanke had been saying all spring: the economy will show signs of recovery by the end of 2009. [2]

Although it is too early to claim with certainty that the worst is behind us, the time is right to step back from the most severe financial crisis since the Great Depression and reflect. The purpose of this article is to explore the impact of the U.S. recession on women and to help readers gain useful knowledge about women's role in the economy. By examining women's attitudes toward debt, risk, and consumption during the recession, practitioners will be armed with helpful information about the current business environment.

Working Women

The role that women have played in the economy has dramatically changed in the last 50 years. Having once provided what was viewed as supplementary income, today, women earn 45 percent of all household income and over seven million families rely mainly or solely on the woman's income to survive. [3]



In the 1950s, approximately 35 percent of women participated in the U.S. labor market. Today, the U.S. labor force participation rate for all women is 60 percent. In 2008, 71.4 percent of women with children under the age of 18 were in the labor market and over 50 percent of these women worked full time. [4] As the economy turned sour, more women than ever began joining the ranks of the unemployed. However, for the first time, economic reports suggested that women were actually faring better than men and set to become the majority participants in the labor market. [5]

In July 2009, the U.S. Bureau of Labor Statistics reported an overall unemployment rate of 9.4 percent. Among the major worker groups, unemployment for adult men was 9.8 percent, adult women was 7.5 percent, and teenagers, a whopping 23.8 percent. [6] The 6.5 million jobs lost since the beginning of this recession seems to have wiped out the last nine years of job growth. [7] Data suggest

Bill Gates started Microsoft in 1975 during an economic recession.

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that men have lost four out of every five jobs shed since the recession began in December 2007, prompting one author to label this a “very male recession.”[8]

To look more closely at how women have been impacted by the recession, three key factors that led to the crisis must be examined: easy money, risky behavior, and debt-fueled consumption.

Women and Easy Money

A climate of low-interest rates in the early and mid-2000s and the expectation that housing values would continue to rise encouraged banks to make loans and individuals to take on mortgage debt that was too large relative to their incomes. By mid-2006, many Americans were characterized as being “house poor.”[9]

The most direct way to measure the impact of this easy credit on women is to dive into the market for sub-prime mortgages, where there is ample evidence that women are overrepresented. Sub-prime mortgages put homeowners at a disadvantage because they have to make higher payments at higher interest rates, yet build less equity in their homes. Although women and men have roughly the same credit scores, the Consumer Federation of America found that women were 32 percent more likely to receive subprime loans than men.[10] Women of color are particularly disadvantaged by sub-prime lending practices: African-American and Latina women are the most likely to receive sub-prime loans at every income level.[11]

But subprime mortgages are not the only cause of the recent spike in home foreclosures. Many consumers—men and women—are

locked in to complicated mortgages for homes that have substantially decreased in value. The “plain vanilla” or basic mortgage option currently being proposed and vigorously debated[12] would likely benefit many homeowners, particularly women who in the past had no option other than a subprime loan.

Women and Risky Behavior

There is considerable evidence that an atmosphere of excessive risk-taking contributed to the recession. At the same time, we know with certainty from studies in behavioral economics, finance, psychology, and biology that the average woman takes fewer risks—in all areas of her life—than the average man.

One of the most simple, yet profound, questions about the recession appeared in Nicholas Kristof’s New York Times editorial: Would we be in the same mess today if Lehman Brothers had been Lehman Sisters? [13]

Would female investment bankers, mortgage lenders, and chief executive officers have taken the same risks given the same expected returns? Maybe not. As Kristof explains, men “are particularly likely to make high-risk bets when under financial pressure and surrounded by other males of similar status.”

That Wall Street firms are primarily led by men is not news. Yet it may surprise some to learn that 72 percent of the workers laid off in financial services and insurance firms during this recession have been women, even though they constituted 64 percent of employment before the crash.[14]

What is important is not that women are less likely to take risks than men. What matters is

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Be sure to invest in yourself through education.

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how women interact with the economy in ways consistent with their own preferences for risk. For many women, that means not working for someone else, but starting their own business. As the goal of this essay is to understand the full impact of the recession on women, a brief look at women entrepreneurs is also in order.

“Recession 101: Bill Gates started Microsoft in a recession.”[15]

It’s true. Challenging economic times do encourage entrepreneurial activity. According to a recent study, more than half of the companies on the Fortune 500 list this year began during a recession.[16]

As of 2009, there are 10.1 million women-owned firms in the United States; they employ more than 13 million people and generate \$1.9 trillion in sales.[17] The recession has changed the business practices of women entrepreneurs, according to an April 2009 survey of women business owners. Two-thirds of female respondents said they were watching cash flow more carefully and 42 percent said they were collecting receivables more aggressively.[18]

One researcher believes that women business owners are the key to leading us out of the recession by using “a new, more robust feminine enterprise model based on diligent risk taking and collaboration which take account of wider social values alongside profits.”[19] While a full discussion of the differences between male and female entrepreneurs is a topic for another essay, successful female entrepreneurs will clearly be key players in this recovery. Entrepreneurial women are supporting each other, locally and virtually, and working to grow their businesses into million-dollar

enterprises.[20]

Taking calculated risks will always be part of sound business practices; but, if we agree that diverse groups of people tend to make better decisions than homogenous groups of people, encouraging more women to stay on paths toward executive leadership positions in all sectors of the economy, especially financial services, is a move in the right direction.

Women and Consumption

In the United States, women make 80 percent of discretionary purchases, including 90 percent of food and 55 percent of consumer electronic purchases.[21] Women may be the primary purchasers for their households, but they are not alone in the struggle over consumption versus savings. Experts believe that the recession was intensified by the recent dramatic increase in consumer debt. [22]

In 2007, the average credit card debt was \$9,900 and 49 percent of Americans had saved less than \$25,000 for retirement.[23] In addition to fueling the recession, this level of debt comes at a high personal cost: Far more women than men are worried about their economic security. In 2007, 63 percent of women surveyed said they were not saving enough for retirement, 56 percent worried about social security being reduced or eliminated, and 35 percent were concerned they would not have enough money saved for retirement.[24]

If there is a positive side to the uncertainty and fear that accompany this recession it can be found in the data confirming increasing personal savings rates. For the last several

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Women's Fact:

Nearly 51 percent of the population is female, with four million more females than males.

U.S. Census Bureau

months personal savings rates have been soaring—the highest in 15 years at 5.6 percent in April, 6.2 percent in May, and 4.5 percent in June.[25] And yet, while it is beneficial for each person and household to spend less and save more, economists have long warned of the paradox of thrift—the economy is strong not when we individually save, but when we are all spending money confidently. The competing tension between saving and spending is not unique to women, but because women are the primary consumers in America any signs of increasing confidence among women may signal a strengthening economy.

“Recession 101: Experience and talent are recession-proof assets.”[26]

For many women, giving up two years of salary to become a full-time student makes pursuing a Master's in Business Administration (MBA) degree too costly. However, a recession may be the best time to pursue further education.[27] If you have recently been laid off, the opportunity cost of two years of graduate school has just been considerably lowered and an MBA may be the best “insurance” you can purchase to protect yourself from future periods of economic uncertainty.[28]

Have women used the recession to invest in themselves? By all accounts the answer is yes. Several schools in a number of states—from Texas to New York to California—are reporting an increase in the number of women pursuing MBA degrees. The recession has also inspired many women to enroll in undergraduate degree-completion programs, with accounting and business being among the top choices for majors.[29]

“Recession 101: It's a test, not a final.”[30]

Thinking about the recession as a test is helpful, but its final impact will depend on how well women in business have prepared and how quickly they react to the changes that are occurring. A short study guide for working women follows.

- Be mindful of your debt load. Many banks are offering attractive loans and debt consolidation plans to stimulate business. Refinance if rates are favorable and fees are manageable.
- Take reasonable risks. Now may be the perfect time to start the new business you have been dreaming of. Weigh the costs and benefits carefully to make the most of the opportunities the recession presents.
- Curb your consumption. Use the recession to take personal stock of what you would like versus what you really need. Spend money wisely and, when possible, spend money in ways that provide long-run returns rather than short-run satisfaction.
- Invest in yourself. Go after the degree you have always wanted or add new skills to your resume. If the recession has slowed down your normal routine, use the extra time to increase your professional network.

Time will tell if the recession of 2008 and 2009 will have a permanent impact on business practitioners. As women continue to interact with the economy in their roles as primary bread-winners, chief consumers, and business owners, it will be interesting to observe if we continue with business as usual

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or if we work together to find a new model for success.

Will we slip back into our old patterns of excessively risky behavior and debt-driven

consumption? Or will women lead by example to change the business environment for the better? Without a doubt the recession will end and we will have passed the test if our collective behavior changes in permanent, positive ways.

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- Women are a growing share of our workforce, our entrepreneurs, and our innovators. As the majority of college graduates and nearly 50 percent of the workforce, women are in a position to drive our 21st century economy.
- An increasing number of women are breadwinners for their families. In almost two-thirds of families led by single mothers or two parents, women are either the primary or co-breadwinner. In two-parent families, with the wage gap and the loss of jobs traditionally held by men in this economy, reliance on a woman’s income in their family budget is even greater.
- Since women are nearly 50 percent of the workforce, the recession’s economic impacts on women are even more consequential for the economy than they would have been in the recessions of the last century. As a result of the recession that started in December of 2007, women have lost jobs and seen their median annual earnings fall. Further, women have faced increased economic insecurity as housing prices declined and states and municipalities have cut back on the provision of social services.
- Women face a number of longer-term challenges such as the gender wage gap and female underrepresentation in higher levels of management. Further, specific groups of women like single mothers, older women and minorities face additional challenges.

<http://www.whitehouse.gov/sites/default/files/Jobs-and-Economic-Security-for-Americas-Women.pdf>

Economic Recession and How to Deal with It

From <http://www.globalrecessionsurvival.com/economic-recession-and-how-to-deal-with-it.php>

Economic recession may be a new term in your ears but in essence, it is actually a common economic term used to refer to the slowing down of economy. You see, a country's economy follows a natural cycle. Sometimes it's up and sometimes it's down. You just don't realize that it's happening because it has not gone this bad since the wall street crash decades before. Now, United States is feeling the heat once again with the rising costs of living and transportation as well as the crash of the real estate industry and just recently the crash of the top banks in the US.

During these times, all you can do is to hope and pray that you will still be able to keep your job and survive the recession until everything is ok again. To do this, you need to save up and make sure that you are ready for every eventuality. Here are some tips on how to deal with every American's concern right now.

1. Be prepared

What you know cannot kill you. There is nothing wrong and being prepared for potential problems. Even if right now, you don't have any problems financially, it pays to get ready for the coming challenges. You can do this by saving up some money and putting them in the bank. That way, you can use something for the rainy day.

Think of other ways that you can be prepared and plan around it. Look at your expenses every month and check where you can cut off the extras. With them side by side, you will know just where you are over budgeting. This is also an excellent way to

plan and save for future expenses like for instance, your children's tuition fees.

2. Save with your consumption

Another way to do this is to make sure that you will be spending less for the household. You can do this by cutting expenses that are not necessary like in luxury items such as clothes, entertainment, trips. If you don't need it, don't buy it. Only purchase the items that you know you will be using.

You should also save with your consumption of electricity, gas and water as these are areas that you may not notice you are over budgeting but usually you are. For instance, ironing clothes piece by piece and not by bulk consumes more electricity. The same goes with leaving the door open when the air-conditioning unit is turned on. Always make sure that you turn off the TV after watching it or to be sure, purchase a unit that has a programmable on and off button that you can use. There are also air-conditioning models and heaters that you can buy that have this feature.

3. Don't panic

Economic recession as mentioned to you is a cycle and usually it will have an end. There is no need to feel panicky and feel that all hope is already lost. The more that you feel the panic, the more problems you will have because panic can make you do things without thinking about it or make you so nervous you will be mentally blocked out. So just ride the waves and go with the flow. You'll never even feel that it's there.



Build an emergency fund for a rainy day.

How to Survive Losing Your Job: What to do right now to get through life's toughest changes

From <http://www.first30days.com/losing-your-job/articles/job-loss-survival-guide.html>

The first 30 days after a job loss will no doubt be filled with fear, anxiety and grief. After all, the life you were living changed instantly against your wishes.

You might hear experts spout the typical advice they give to people who have lost their jobs, advising them to update their resumes, lean on their network of contacts and even start that bird watching hobby they always wanted to try. That's all good, practical advice that works in theory, but the reality of finding another job and keeping your life together isn't pretty. Here are some tips for getting you through some of the challenges of coping with a job loss that people won't tell you about.

1. **See a financial adviser.**

You've just lost what's probably your main source of income. Since your expenses won't be shrinking any time soon and the cost of living is only going up, you'll need some help to make sure you don't go broke while you seek your next position. Even if you can't afford to keep someone on retainer, most mutual funds and banks will give you a free consultation. Free websites like Mint.com will help you keep track of finances as well. And it may sound obvious, but check to see if you qualify for unemployment benefits. Many people never think to do this. This is a great time to manage money wisely, and get on good footing for the future.

2. **Think like an entrepreneur.**

Entrepreneurs do everything in their power to make their business dreams

come true, using perseverance and patience as their allies to reach their goals. Make these qualities a part of your new motto. The reality is that it may take much longer to find a new job than you think it will. Many people are running out their unemployment benefits, taking six months or more to find a new job. Continue to ask yourself which contacts you can call on for help, check in with colleagues frequently, and never give up.

3. **You might have to settle for less.**

You don't have to be pessimistic, but you do have to be realistic. We're entering a pretty dire economic climate and your dream job might not be available for the next few years. But you still have to eat and pay rent/mortgage, so you might have to look for something that pays less or is a title or two lower than what you're expecting. Some jobs leave the market and never come back, and you may be facing that reality. Don't get discouraged. No matter where you land, you always have the potential to move up.

4. **Celebrate.**

Maybe even take a vacation. You read that right. You should enjoy yourself. This will be one of the few times in life that you're unencumbered by work, so do what you want. You probably didn't take any vacation time or personal days while you were at your last job, so use this period of adjustment to get away. It'll give you a chance to get some perspective. And yes! There are ways to

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www.first30days.com

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do this inexpensively. Take that “stay-cation” you always dreamed about or visit some relatives. Believe it or not, you'll miss this time when it's gone.

5. Don't get addicted to your job loss story.

Take the time to vent to friends and family, but declare an end to the pity party at a certain date. From then on, don't rehash the story, blame others or explain it to anyone who asks you for the time. Blame never accomplishes anything. It will only hold you back and recruiters can sense resentment from a mile away.

6. Expand your geography.

It's in your best interest to look outside of the borders of the town you worked in. Check out nearby cities or maybe even other states. If this makes you apprehensive, think of this as an opportunity for greater change. Though you might be constrained by a spouse or kids going to school, working a town or two over or dealing with a longer commute not only could expand your career horizons but also secure your family's future.

7. Take care of your health.

When was the last time you went to the doctor? Use your health insurance while you still have it. You might not have been taking care of yourself or haven't had the time, especially if you were stressed out about losing your job. Get a full physical, go to the dentist, get your eyes checked and even get some prescription refills if you need them. You can also explore meditation, acupuncture, or other

complimentary therapies that can help you de-stress. Finding your next job is an endurance test that requires a lot of energy. Start eating well and get some exercise. Your energy and self-esteem will get a boost and everyone around you will feel it, too.

8. Your friends might seem insensitive.

When some people hear about your job loss, they might avoid you like the plague. Try not to take this personally, because their reaction may be more about their personal insecurities than your job loss. Your story might remind them of their own vulnerable job situation, or they may simply not know how to respond. Some might be jealous, others might feel sorry for you and some might be embarrassed because they still have jobs. Try to avoid negative people and do your best to surround yourself with optimists.

9. Get connected.

Your online persona plays much more of a role in your job search than your resume ever could. Your profiles on Facebook, MySpace, LinkedIn and others should be spruced up and optimized as much as possible to get you looking as attractive as you can to a potential employer. And don't forget Google. More recruiters are making this search engine their first stop in the hiring process. Google yourself and see what comes up. You can't really change what's out there, but at least be aware so you can address it if it's brought up in an interview.

“Recognize that everyone who is successful has setbacks and failures,” says Lynn Joseph, Ph.D., career transition coach, consultant and author of *The Job-Loss Recovery Guide: A Proven Program for Getting Back to Work—Fast*. “The one trait that all successful people have is resiliency.”



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10. Accept any and all emotions that arise, but stay positive.

You might feel ashamed, embarrassed, guilty, depressed, dejected and more. Of course, you're entitled to your feelings, but do whatever you can to stay positive.

Appreciate this opportunity that's just been given to you to pursue your dream job. Keep

in mind that every successful person—even Apple CEO Steve Jobs—has lost a job or two in their lives. Think of this as an entry into a club that will make you a stronger, more agile person in your next job.

For more information, check out First30Days Job Loss tips.

Ariane de Bonvoisin is the CEO and founder of First30Days, a New York City-based media company focused on guiding people through all types of changes, both personal and professional and social or global. The company, which launched its web site, first30days.com, in February 2008 currently features 60 life change subjects, including those relevant to our times such as losing a job, selling a home, starting a business, dealing with depression, smart investing, reducing debt and living frugally.



With a degree in economics and international relations from the London School of Economics, Ariane began her professional career at The Boston Consulting Group and worked in over a dozen countries during her tenure. After receiving an MBA from Stanford University, she moved to New York, working with media companies Bertelsmann and Sony.

Ariane's book entitled, *The First 30 Days: Your Guide to Making Any Change Easier* was published by Harper Collins in May 2008. Ariane embarked on a national media and speaking tour for the book. A Spanish edition was published in December 2008 by Spanish by Rayo, a division of Harper Collins and the paperback edition of First30Days is due in early May 2009.

Ariane served as a speaker at the 2009 Florida Conference for Women hosted by the Florida Commission on the Status of Women.

The NEW Woman Rules on Driving Your Career

From The New Woman Rules

By: Fawn Germer and the Network of Executive Women.

- A career is not a ladder, but a highway with off-ramps and on-ramps and turns that will take you to interesting places. You may want to go north, but you can get there by heading east.
- Sometimes, the way to go up is to go down. Or sideways.
- Take on projects that you can put your name on.
- Create a voice within your organization. Have your fingerprint or handprint on something different in the organization.
- Be a change agent.
- Embrace risk.
- Don't be afraid to take on a challenge—even if you fear you don't know enough about it. You will learn it through your leadership of others.
- You are in charge of your own destiny. There is no pre-set path to success.
- Give yourself permission to promote yourself rather than waiting for somebody else to promote you. Don't wait for a promotion to take on new responsibility.
- You can always go home. You can't always reconstruct an opportunity. Have a run at it and give up later if it is necessary, but an opportunity may never again.
- You are not always ready for a promotion. You are not the No. 1 person until you have the job. You can't practice for it until you do it.
- Don't be afraid to go lateral. Go for the best experiences.
- Always ask what you can do better.
- Work in an environment that has a culture that is consistent with your values.
- Merchandise your success. Don't be humble about your results.
- It is not the responsibility of senior management to notice your results.
- You will be rewarded for your willingness to be bold and go after something.
- Speak up for yourself. Don't always accept the immediate response. Continually push the envelope, but do it in a way that doesn't alienate people.
- Ask your boss and boss's boss how you are doing against your objectives. They know what you are doing.
- It is okay to say no. It doesn't mean you will never have another opportunity.
- If you stay in a demeaning situation or one that holds you back, you will be mediocre.
- Life is too short to do work that you are not passionate about.
- This is a marathon. It is not a sprint.

Gaining Ground in 2009

By: Fawn Germer <http://fawngermer.com/articles/gain-ground/>



Fawn Germer is the best-selling author of five books and a popular speaker on leadership and performance. Her books *Hard Won Wisdom*, *Mustang Sallies* and *The NEW Woman Rules* include interviews on leadership and success with hundreds of the most accomplished women leaders and trailblazers of our times. Fawn was a speaker at the 2009 Florida Conference for Women.

Some people react to turmoil by climbing into a hole and keeping their heads as low as they possibly can. That may seem like a good strategy for self-preservation, but it really is a bad idea. Those who are invisible are expendable. Those who have the courage to stand up and be part of the solution are seen as the go-to players who will save the day.

This is no time to blend in. It is a time to reach inside yourself and decide if you are bold enough to stand up and make a difference. If you can't lead, then be one hell of a follower, working hard to bolster your leader's success. But, don't limit yourself. This is such a great time to define your potential by taking risks, brainstorming solutions and delivering with follow-through.

Times have gotten tougher, but so have we. Ten years from now, you will be able to look back on these days and see people you know who emerged with incredible success because they stepped up and made the significant contributions that helped turn things around. This is your greatest moment to see how you can be one of the standout people who pitched in and made a difference.

There are chain-of-command and office political dynamics that may interfere with your ability to gain position to make change, but figure those things out. Make the connections you need to make by being visible, volunteering for extra assignments, and being a positive force with ideas and energy.

First, you have to stop focusing on how difficult everything is, about how much times have changed and about how bad it is out

there. This is your moment. This is your greatest opportunity to step forward and demonstrate what you are made of. Your brilliance is needed, so figure out what you have to offer and position yourself to offer it.

Gaining Ground While Others Lose Hold

- Have you made a conscious decision to get in front of these challenges and be a player?
- What are your greatest strengths?
- What can you contribute?
- Are you viewed as a "go-to" person? If so, are you delivering the goods? If not, what do you need to change?
- If you were the big boss, what would you change to make the company more successful during tough times?
- How can you stretch beyond your defined role to take an active role in the solutions process?
- Do you have access to the people who can help you implement some of the ideas you have? If not, how will you expand your network to include those people?
- How can you best communicate your thoughts and ideas without being shut down?
- Are you working hard enough?

How to stay hire-able in the age of Reinvention

By: Pamela Mitchell is founder and CEO of The Reinvention Institute <http://reinvention-institute.com/reinvention-blog/2010/02/25/how-to-stay-hire-able-in-the-age-of-reinvention/>

A week or so ago, The New York Times ran a piece about how, due to a confluence of factors, the U.S. is facing an economic recovery that will leave millions of people unemployed. This installment in a series entitled 'The New Poor' tells the story of Jean Eisen, a former saleswoman for a beauty supply equipment company, who has been unable to find work for over two years.

The article points out that job creation in the U.S. has been declining for decades, mostly due to the American focus on shareholder value which leads companies to continually reduce payroll to beef up profits. This is a trend I noted in my book and one that, coupled with the deepest economic downturn since the Great Depression, calls for a different strategy of career management.

My heart goes out to Jean who at 57—an age when she should be happily contemplating retirement—is navigating the world of food stamps. Before this downturn, she never struggled to find work. Now she scans the listings; most require experience or software proficiency that she lacks. Jean has found that having a great personality and presence is not enough to protect her from joblessness.

Hers is a cautionary tale for anyone who thinks they're in a "safe" industry or "That couldn't happen to me." The world of work has changed, and the ability to reinvent your career at any moment is the new—and only—form of job security. Stories like Jean's bring this truth into sharp relief: If you aren't

actively preparing yourself for career reinvention at all times, you are at risk.

Here's what you can do to stay relevant and hire-able in the age of Reinvention:

- **Stay tuned into trends.** Companies are being forced to continually reinvent their business models to stay viable, and anyone working must do the same. Notice what is happening in the world around you and position yourself to move in the direction the market is heading.
- **Continually refresh your skill set.** Scan job listings and pay attention to which skills are required. Make sure you can demonstrate proficiency in the most commonly requested ones as well as any specialized skills that will give you an edge.
- **Put in the time.** Don't wait till you're out of work to launch a reinvention plan. Have an ongoing strategy to develop and position yourself for your next position.
- **Be prepared for it to take a while.** Don't expect to land a new position within three to six months; today, a year or more is not uncommon. Know your Plan B—what you'll do to bring in extra cash—in the event of an extended period of unemployment.

For a step-by-step manual for creating your own reinvention strategy, check out my new book *The 10 Laws of Career Reinvention: Essential Survival Skills for Any Economy*.



Former entertainment executive turned coach Pamela Mitchell is founder and CEO of The Reinvention Institute. She is a popular and in-demand speaker who gives talks around the country to individuals, corporations and industry groups who are interested in learning fresh strategies for navigating in the midst of change. Pamela was a speaker at the 2009 Florida Conference for Women.



Job Interview 101

By: Tory Johnson http://womenforhire.com/advice/job_interview/job_interview_101/#TheGoodandtheBad

The Good and the Bad

Preparation is crucial, but the day of the interview will ultimately arrive. Make sure that your knowledge and talent are allowed to show through. An interviewer will make an initial judgment about you within the first few moments of your meeting, so follow these tips to make sure you shine from minute one:

DO map it. Make sure you have directions to the office. If it seems confusing, consider a trial run the day before.

DO arrive early. There is absolutely no excuse for lateness in an interview. Plus, by arriving a few minutes early you'll be able to check out the company and perhaps glean some last-minute information from the atmosphere and staff. Instead of whipping out the current issue of *Cosmopolitan*, try chatting up the receptionist instead. If you're sitting alone, be sure to have a copy of the newspaper or an industry journal to read while you're waiting. No romance novels—show your professionalism.

DO be hungry for the job, not for a sandwich. Eat something light before you arrive. Nothing too heavy to make you sick, just something to leave you satisfied. Bring some extra breath mints, but never chew gum or candy during an interview.

DO dress appropriately. Appearance does matter in an interview situation. Be formal and professional – wear a suit, minimal jewelry, and a neat hairstyle. For more information about how to dress for a stellar interview visit our “Dressing for an Interview section [HERE](#).”

DO treat support staff politely and

professionally. Interviewers often ask their assistants how candidates presented themselves on the phone and in waiting areas. Consider every contact with the company as part of the interview process. In fact, getting an administrative person on your side may be the best thing you ever do, as they are the gatekeepers who answer the phone, do the scheduling, and open the mail!

DO bring collateral materials. Remember, this is a sales pitch and you want to be prepared with support materials for the product, You. Bring extra copies of your business cards, résumé, and any additional information about yourself. Come prepared with examples (writing samples, websites you've designed, grant proposals you've written, articles published about you—anything to demonstrate your past success). You may never remove these items from your briefcase, but it's better to have them with you for a little show and tell.

DO have references ready. You may be asked to fill out a job application, including a list of references, so be sure to have their contact details with you at the interview.

DO aspire to sparkle. Regardless of what someone has done before, they must have a *passion* for something—anything. Whatever it is they're talking about—jobs, family, or an event in the news—employers want to see excitement. Show it in your eyes and in your voice.

DON'T skip the homework. If you haven't

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Visit
womenforhire.com
for more information
and tips on careers.

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visited a company's Web site, you might have to admit to it. Don't assume you'll learn all about the company during the interview. An interviewer might conclude that your lack of preparation reflects poorly on your overall ethic.

DON'T ignore the classics. From "tell me about yourself" to naming your biggest weakness to revealing what you hope to be doing five years from now, it's often the most obvious questions that candidates spend the least time preparing. That's a mistake.

DON'T avoid connecting personally. By the time you've been called for an interview, an initial judgment has been made that you likely have the hard skills to do the job. Your education, experience and knowledge – all of which are listed on your resume – have given the employer reason to want to talk to you. A big part of the interview process is to size up your soft skills: your personality, your work style and your preferences. Will you be a good fit for the corporate culture? Will they like working with you every day? How's the chemistry? It's critical to connect personally, which can be started through chit chat in the first three minutes. Find some kind of common ground – local sports (*Wow, how about that game?*); a photo (*Oh, is that your toddler?*); or even art or an award hanging on the office wall (*What a beautiful painting!*). This initial small talk can break the ice and set the tone for a more comfortable conversation.

DON'T shy away from selling yourself. This isn't the time to fear coming across as conceited or a show-off. Trot out your best ammunition to demonstrate why you'd be an asset to the organization. Your past performance is the best indicator of your

potential for future success, so be willing to talk about your proudest professional accomplishments. If it's pointed out that you're missing a key skill, don't bury your head. Explain that you're a quick study and share an example of something you had to learn previously and how you did it. Don't hold back.

DON'T discuss special needs in the first meeting. Unless the interviewer brings it up first, a first interview is not the time for you to bring up money, hours or special needs like flex time. Wait until they've established a strong interest in you. If you're already talking about the hours or your desire to work from home in the first 20 minutes, you're more focused on yourself and your needs than the needs of the employer. During that first meeting, you need to put them first, not you.

DON'T be negative about your past or your present. This includes bad-mouthing former bosses, as well as apologizing for the choices you've made. "If I had known then that it would be so hard to get back into the workplace, I never would have taken time out for my kids." If you are feeling any panic or desperation, hide it. The mortgage is overdue, you're going through a divorce, you've got child-care or elder-care issues; we all have personal challenges, but the interview is not the place to share this kind of baggage. Keep it to yourself. Don't wear your heart on your sleeve.

DON'T bad-mouth former employers. Even though it might feel like loads of fun, it's essential to resist the urge to spill the beans on what you really think of your old boss. The momentary pleasure you'd have venting just isn't worth the long-term headache it's likely to create. Remember, you never know who

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Career-savvy expert Tory Johnson is the founder and CEO of Women For Hire, which is the only producer of high caliber recruiting events for women. Johnson is also the co-author of three career books: *Women For Hire: The Ultimate Guide to Getting a Job*, *Women For Hire's Get-Ahead Guide to Career Success*, and *TAKE THIS BOOK TO WORK: How to Ask For (and Get) Money, Fulfillment and Advancement*. Tory was a Keynote Speaker at the 2009 Florida Conference for Women.

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they might know. Rest assured that it's natural to feel anger toward an unfair boss. What's not OK is to burn bridges – with a long career awaiting you – based on those feelings. Recruiters see huge red flags when talking to candidates who harbor ill will toward former employers. Leave the baggage behind.

DON'T miss the chance to ask a smart question. Now is the moment to really sell yourself and you can do that not just by answering questions but also by asking smart questions. Some questions you should ask include: Why is this position vacant? Maybe someone was promoted from within — a good sign. Maybe there's high turnover. You don't want to discover on Day One that you're the sixth person in three months to sit at that desk. Another key question: What's the biggest challenge (or goal) facing this department and how do you plan to tackle it? Not only do these questions make you appear curious and engaged, they offer good insights to what you might be stepping into.

DON'T fidget and DON'T rush. This means don't pick your nails or flip your hair, which convey a lack of confidence. Turn off the cell phone and pager. Sit still; don't tap your feet or sway in your seat. Make strong eye contact. Take your time answering questions, even if it means pausing for a few seconds to collect your thoughts before responding. If you're sitting in a swivel chair, don't swivel or shift uncontrollably in your seat.

DON'T leave without establishing the next step. It's hard to get someone on the phone, so while you are still face-to-face in the interview, don't leave without determining the

next steps. Ask directly: What are the next steps? Will I be expected to meet with other people? How soon do you expect to bring someone on board? If I don't hear from you, what's the best method for me to follow up with you? The responses help manage your own time frame and expectations and enable you to follow up effectively to ideally land the job.

More Interview Do's and Don'ts

- **Don't** become too familiar with the interviewer. Remain professional at all times.
- **Do** establish commonality—remember to use the research you gained and find a commonality with your interviewer.
- **Don't** respond in basic “yes” or “no” answers—always elaborate.
- **Don't** be shy about asking the interviewer to repeat the question or clarify what they're asking if you're unsure of something.
- **Don't** rush into an answer you're unsure of. If you need a moment to compose your thoughts, it is okay to have a silent pause. This may be seen as a sign of thoughtfulness.
- **Do** speak specifically about your role in any previous successes. Let the interviewer know what you did, said, and thought.
- **Don't** argue with your interviewer, no matter what. If you don't agree with something the interviewer says, you can acknowledge their point by saying, “I understand how you feel about that,” and move on to another subject.

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Time to Shine

Always dress professionally for an interview. When the interview is set up, ask your contact to kindly tell you about the dress code. While a skirt isn't essential, you can't go wrong in a suit or very well-coordinated separates. Showing up for an interview in a corporate setting while wearing a casual top and jeans may very well be a mark against you. Whether your suit is from Target or Rodeo Drive, be sure that it's clean and crisp.

When you're job-hunting, be prepared to meet a possible contact around any corner. You wouldn't want to miss an opportunity to introduce yourself to someone because you were dressed inappropriately. You don't have to walk around in a suit every day, but take on a business-casual look as the norm when you're looking for a job—even when you're not interviewing.

- Choose clothes that fit and flatter your body type. Wear business clothes, not disco attire, to a networking event. If you can wear those clothes to pick out lumber

at the lumber yard, they're not good enough for an interview at a professional office. If you can lift your head and the bottom of your shirt rises to reveal your stomach, don't wear that to work.

- Keep your hair neat, cut, and styled. A disheveled look will hurt your chances at the job.
- Wear daytime makeup: no heavy eyeliner or glitzy shadows. Lipstick is more flexible, but it is usually better to wear natural shades. Wear makeup that makes you feel you're at your best, but not colors that are overpowering. Make sure that someone notices you, not your makeup. Keep fragrances to a minimum.
- Jewelry and accessories are your chance to express yourself. Wear jewelry that can serve as a conversation starter. When people pay you a compliment, you can offer the story of how you got it or where it came from.



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9 Ways to Beat Negativity

By: Jon Gordon <http://www.jongordon.com/blog/2010/08/30/9-ways-to-beat-negativity-2/>



- 1. Tell yourself a positive story.** Life is a story. The story we tell ourselves and the role we play in that story determines the quality and direction of our life. Successful people are able to overcome adversity by telling themselves a more positive story than the rest. Instead of a drama or a horror movie, they define their life as an inspirational tale. Instead of being the victim, they see themselves as a fighter and over-comer. You may not be able to control the economy, but you can influence the outcome of your story.
- 2. Model yourself after success.** Are there people in your industry succeeding today? Of course there are. Seek out those people in your industry and ask to meet with them. Learn from their advice and model their attitudes and actions. If they can succeed, so can you.
- 3. Focus on the important stuff.** Tune out the negative voices and start making positive choices. What are you doing on a daily basis to grow yourself, your team, and your business? Don't focus on the negative things other people and the media are saying. Instead, focus on marketing your business, taking care of clients, and building loyal relationships. Every morning ask yourself this question: "What are the three most important things I need to do today that will help me create the success I desire?" Then take action on those items.
- 4. Replace "have to" with "get to."** This simple word swap can change your mindset and your approach to work and life.
- 5. Refuse to participate in the recession.** Professionals who've thrived during past recessions continued to go about business as usual regardless of market conditions. They worked hard and focused on taking actions to grow their business. As others are paralyzed by fear, take the opportunity to charge forward.
- 6. Boost your marketing and advertising.** It may seem counterintuitive to spend more money on advertising and marketing right now. But with so many of your competitors cutting back in these areas, this is a great opportunity to build your brand and gain market share. People are still buying and selling, and they will buy from those whom they trust and see in the marketplace.
- 7. Create a positive vision.** Instead of being disappointed about where you are, make the decision to be optimistic about where you are going. Create a positive vision for your future and the future of

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your team. Vision helps you see the road ahead and it gives you something meaningful and valuable to strive towards.

8. **Invite others on your bus.** Invite colleagues and customers to board your bus for a positive ride. Send them an e-bus ticket at www.TheEnergyBus.com. Share your vision with team members and ask them to join you in making this vision a reality. Be a positive influence.

9. **No more complaining.** Abide by the “no complaining” rule. When you realize you’re about to complain, replace your thoughts and words with positive actions. Let your complaints help you identify what you don’t want so that you can focus on what you do want. The key is to turn complaints into solutions.

Visit www.jongodon.com.



Jon Gordon is a speaker, consultant and author of the international best seller *The Energy Bus*, *The No Complaining Rule*, *Training Camp*, *The Shark and The Goldfish* and his newest book *Soup: A Recipe to Nourish your Team and Culture*.

Jon was a Keynote Speaker at the 2009 Florida Conference for Women.

“Be a Positive Leader - Now more than ever is a time for positive leadership. Now is the time to uplift, encourage and inspire your teams. When your folks talk about the challenges you talk about the opportunities. When others talk about why they can’t succeed you give them every reason why they can. So often the difference between success and failure is belief and as a positive leader you need to inspire this belief and optimism in your team members and teams.”

Jon Gordon

5 Money Mistakes Women Should Avoid

From: *Wiser:*

http://www.wisewomen.org/index.php?id=156&page=5_Money_Mistakes_Women_Should_Avoid

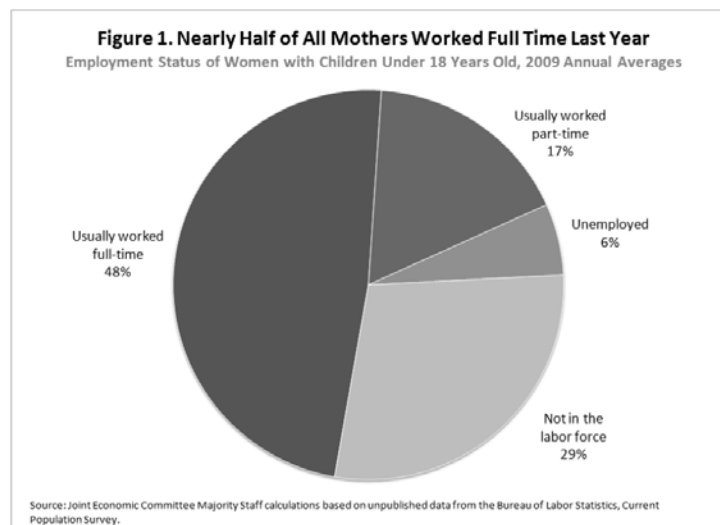


**Women's Institute
For A Secure
Retirement**
Improving the long-
term financial
security of all
women through
education and
advocacy.

- 1. Not getting involved in managing the family's finances.** It may not matter who writes the checks (or pays online) if you are making the financial decisions together. Make sure you know where your family's money is: know where the retirement plans and other assets are located, and know what they are worth.
- 2. Debt.** Learn to live below your means. If you don't have cash to back up your credit card spending, don't charge it unless it is an emergency. Avoid late fees that will lower your credit score. If you cannot make payments on time, call the company and explain why not. Sometimes they will be willing to waive the late fee and work out a payment schedule.
- 3. Spending money you don't have on the kids and grandkids.** Put your savings first—resist giving gifts and money to your children, grandchildren or other family members. Make sure you budget so you have enough left to put into savings.
- 4. Spending your tax refund.** Before you spend your tax refund, think about putting it in a savings account. Don't pay for an instant refund—there are places where you can go to get the refund for free. Find a VITA (Volunteer Income Tax Assistance) volunteer. Many VITA sites offer free electronic filing to speed things up. You will be able to keep all of your tax refund and get it within two or three weeks.
- 5. Not realizing that you may end up living on your own someday.** Women live longer than men, and often marry older men. Half of all marriages end in divorce. It is a good idea to be prepared to manage your own finances.

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 partner becomes ill or incapacitated, or if your marriage ends.

Understanding the Economy | Working Mothers in the Great Recession



Financial Management

By: Florida Bar, FL Dept. of Legal Affairs, Florida Dept. of Financial Services, FL Dept. of Children and Families

BANKING AND CREDIT

When you apply for credit, you'll be asked for information about yourself that covers several different areas. The company, business firm, bank, or store granting or extending credit will want to know your past credit record and whether or not you have a large enough income to meet all your expenses. It will want to know if your income is steady and how long you've been at your job. It will want to know if you've shown signs of poor money management in the past. It will also want to know how long you've been living in the community, how long in your present home and whether you are renting or buying. It will want to know about your assets -- your home, your furniture and your automobile and your liabilities, such as outstanding loans, credit card debts, final judgments, support obligations, etc. And it will want references.

These are the most important things a company, business firm, bank, or store granting or extending credit will need to know about you before it will let you borrow money. Your age isn't usually important unless you've just reached the age of eighteen and don't have an employment history. Or if you are a senior citizen who can't offer a steady job as proof of your ability to repay a loan, you may have some difficulty also. Usually, however, even people in these categories can get credit if they meet all the other requirements. You should be aware, however, that it is unlawful to be denied credit for a loan based solely upon your race, color, religion, national origin, sex, marital status,

age, receipt of public assistance income, or the good faith exercise of rights under the Federal Consumer Credit Protection Act. And don't forget that good references do matter.

Beware of companies offering "advanced-fee" or "guaranteed" loans. The company will ask you to send a "handling fee" with your initial application. It often is the case that after you pay the requested fee, the loan is denied or the company disappears. Call the Florida Department of Financial Services at 1-800-848-3792 to check on the company before you send any money.

Before you decide to buy or borrow from anyone, become a comparison shopper -- look around for the best deal in goods and for loans. Deal only with recognized companies or agencies, and if you are in doubt about a company, contact the Florida Department of Financial Services, ask for information at your Better Business Bureau or from your attorney or the Legal Aid Society.

When you get a loan or buy on time, make sure you understand exactly what you are responsible for. Read all of the contract and read it carefully. Make sure all the details are spelled out for you and all blanks are filled in. Don't ever sign a contract that you don't understand and consult an attorney if necessary. Always keep a copy of every contract you sign.



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Equifax Credit
Information Services, Inc
P.O. Box 740241
Atlanta, GA 30374
To order report:
1-800-685-1111
To report fraud:
1-800-525-6285
Web site:
www.equifax.com

Experian (formerly TRW)
National Consumer
Assistance Center
PO Box 2002
Allen, TX 75013
To order report:
1-888-397-3742
To report fraud:
1-888-397-3742
Web site:
www.experian.com

TransUnion LLC
Consumer Disclosure
Center
P.O. Box 1000
Chester, PA 19022
To order report:
1-800-888-4213
To report fraud:
1-800-916-8800
Web site:
www.transunion.com

If you make application for credit and you are turned down, you can get the name and address of the credit bureau which prepared the report used to deny you credit. That credit bureau has to tell you the nature, substance and, in most cases, sources of the information on the report -- in other words, just exactly what has been said about you and who said it.

You can take anyone you like with you to the credit bureau -- this includes an attorney. If there is information on your report which is incomplete or incorrect, you can, in most instances, have this information reinvestigated, and if it is found to be false, you can have it removed from your file. If after all this you are still not satisfied with the accuracy of the report, you can have your own version of the material included in the report.

You can find out who has received a credit report on you within the last six months. If incorrect information has been sent out, the bureau will let you know to whom it has been sent.

You may have your credit report withheld from any business which does not legitimately need it, and you may sue an agency that used a report dishonestly. If you sue and your suit is successful, you may also collect your own attorney's fees from the company.

Finally, there can be no unfavorable information about you reported after seven years. There are several exceptions to this rule. You should contact the credit bureau to find out this information or you can contact an attorney who specializes in this area of law.

If you are applying for a credit card, there are several things to watch. Credit cards usually don't have the conditions and liabilities involved in their use printed on the card itself, so before signing and using a credit card, you should read carefully all the information that comes along with it. Be aware of finance charges, expected monthly payments and types of accounts or uses the card is limited to.

Notify the credit card company at once if your card is lost or stolen. If someone else is using your card, even if they don't have your permission, you can still be held responsible for up to \$50.00 charged on your card, unless the company is notified promptly. Let the company know right away -- call first, and then confirm in writing your report of a lost or stolen card. Keep a list of your credit cards. You won't be responsible for any charges on the card if you let the company know in a reasonable amount of time about any loss or theft of your card.

Credit cards are often stolen, so take care of your cards just as you would take care of your money. Remember, credit has responsibilities and rights. Make sure you always know those responsibilities and rights so you get the most for your money.

PHISHING

Phishing is the term coined by Internet scammers who imitate legitimate companies in e-mails to entice people to share user names, passwords, account information or credit-card numbers.

The term Phishing comes from the fact that Internet scammers are using increasingly sophisticated lures as they "fish" for users' private information. The most common ploy is to copy the look and feel of a web page from a major site and use that design to set up a nearly identical page that appears to be part of the company's site.

Tips For Consumers

Internet scammers casting about for people's financial information have a new way to lure unsuspecting victims: They go "phishing." Phishing, also called "carding," is a high-tech scam that uses spam to deceive consumers into disclosing their credit card numbers, bank account information, Social Security numbers, passwords, and other sensitive information.

According to the Federal Trade Commission (FTC) and other responsible company websites, the emails pretend to be from businesses with whom the potential victims already have a relationship. These include, their Internet service provider (ISP), online payment service or bank. The "phisher" tells recipients that they need to "update" or "validate" their billing information to keep their accounts active, and direct them to a "look-alike" Web site of the legitimate business, further tricking consumers into thinking they are responding to a bona fide request. Unknowingly, consumers submit their financial information - not to the businesses - but the scammers, who use it to order goods and services and obtain credit. Other related

crimes include credit card fraud or theft and identity theft.

There are several steps you can take to make sure you never fall for one of these scams:

- If you get an email that warns you, with little or no notice, that an account of yours will be shut down unless you reconfirm your billing information, do not reply or click on the link in the email. Instead, contact the company cited in the email using a telephone number or Web site address you know to be genuine.
- Avoid emailing personal and financial information. Before submitting financial information through a Web site, look for the "lock" icon on the browser's status bar. It signals that your information is secure during transmission.
- Review credit card and bank account statements as soon as you receive them to determine whether there are any unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.
- Always ensure that you're using a secure server when submitting credit card information. To make sure you're using a secure server, check the beginning of the web address in your browsers address bar - it should be <https://> rather than just <http://>.
- Contact your bank or credit card company if you think you may have replied to a fraudulent E-Mail with sensitive personal information.
- Report suspicious activity to the FTC. Send the actual spam to uce@ftc.gov. If you believe you've been scammed, file your complaint at www.ftc.gov, and then visit the Attorney General's identity Theft Web site at <http://myfloridalegal.com/identitytheft> for information on how to protect yourself from identity theft.



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- Finally Microsoft has recently created a security update for Internet Explorer that will help you avoid Phishing scams. It removes a vulnerability that could allow an attacker to misrepresent the location of a Web page in the Address bar of an Internet Explorer window. We strongly urge you apply this patch if your computer has Internet Explorer installed (even if you do not use Internet Explorer as your primary web browser). To install this security update, please visit: <http://www.microsoft.com/technet/security/Bulletin/MS04-004.asp> for additional information.



- U.S. consumers' average debt is 12 percent higher compared to the same time last year.
- U.S. consumers have an average debt of \$11,224 compared to last year's average debt of \$10,024.

- Experian Consumer Direct, January 2005

DEBTORS' RIGHTS IN FLORIDA

You can't go to jail for failing to pay a debt or a judgment. If you do not pay a debt or if a judgment is entered against you, this information can be reported to the credit bureau and made a part of your credit history. The credit bureau can report this information for seven years in your credit history. If a judgment is entered against you, you are called a judgment debtor.

A judgment is an order entered by a judge at the end of a lawsuit. A creditor who obtains a judgment against you is called a judgment creditor. A judgment creditor can require you to attend a deposition and give information about your income and assets. The court can require you to give written information or testimony about your income, assets, property, employer and Social Security number. If a judgment is entered against you by a court, your wages or bank account may be taken from you to pay the judgment. This is called garnishment and attachment.

The garnishment law allows the judgment creditor to obtain a continuing writ of garnishment which orders your employer to deduct money from your periodic wages until you have paid off the judgment. Through a process called execution a creditor can collect

money owed under a judgment. The judgment creditor pays a bond to the local sheriff to seize personal property owned by a judgment debtor so that it can be auctioned and the proceeds applied to pay the judgment.

Your Home

If you own the home you live in, your home is protected from all creditors except those holding a mortgage or lien on your residence. You can exempt or protect your home and up to one-half acre of land from any forced sale if you live in an incorporated area. This also applies to mobile homes. If you live in an unincorporated area, you can protect up to 160 acres as homestead property.

Under most circumstances, a lien cannot be placed on your home for a debt. However, creditors who loan you money to buy, improve, or repair your home may put a lien on your home.

To protect your home, an affidavit describing your home and claiming it as your homestead must be filed with the court. This is different from the homestead tax form you file with the county property appraiser every year.

Your personal property.

The Florida Constitution gives you the right to exempt up to \$1,000 in personal property from confiscation by a creditor. Unless the judgment creditor has a lien or security interest in this property, this constitutional exemption allows you to protect up to \$1,000 worth of your property from execution or attachment. This \$1,000 can include wages and money held in a bank account. If you own more than \$1,000 worth of personal property, you can choose which

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property to protect. If the judgment is only against you and not your spouse, your spouse is entitled to protect his or her interest in the property. Property that is held by a husband and wife as tenants by the entirety cannot be divided and thus is not subject to the claims of creditors of the husband or wife individually. The judgment debtor and/or the debtor's spouse must file an affidavit with the court and the sheriff to obtain the exemption and protect the property from the judgment creditor.

Your wages.

Wages of the head of a family are exempt from garnishment unless the person's net wages are more than \$500 per week and the person has agreed in writing to allow wages to be taken to pay the debt. A head of family includes all persons who reside in Florida and who provide more than one-half of the support for a child or other dependent. Wages in a bank account that belong to a head of family retain their protection from being seized for six months even if the wages are mixed with money from other sources. If a head of family had not agreed in writing to allow the garnishment or attachment of wages, all the wages are exempt. You must file an affidavit with the court to declare your head of family status and protect your wages from being taken.

Persons who do not qualify as head of family will still have the protection of federal law which limits the amount of wages that can be garnished. If you take home less than 30 times the minimum wage per week, all of your wages are exempt. Otherwise, a judgment creditor can obtain 25 percent of your net wages under a continuing writ of garnishment

until the judgment is paid in full.

Your vehicle.

Your interest in a vehicle is exempt up to \$1,000 of its value. This means that your vehicle cannot be taken to satisfy a judgment unless the value of the car, less all debts for which the vehicle is collateral, is greater than \$1,000. If a judgment creditor or sheriff takes your vehicle under an execution and its value to you is \$1,000 or less, you can apply to the court for recognition of your exemption and request the return of your vehicle. Your affidavit of exemption should be filed with the court and the sheriff.

Other property and income.

All professionally prescribed health aids used by you or your dependents are exempt from being taken by creditors. Other types of income, including Social Security benefits, workers compensation, unemployment benefits, disability benefits, Veteran's benefits and retirement benefits are exempt from garnishment.

Procedure for claiming your exemptions.

You may claim your exemptions by filing an affidavit with the court describing the exemption and your claim to it. Your affidavit must also be sent to the judgment creditor and any attorney for the judgment creditor. The judgment creditor must then file an affidavit with the court within two days to challenge your exemption. If the judgment creditor doesn't object by filing an affidavit, you can ask the court for a hearing to stop the garnishment or execution and have your exempt wages or property returned to you. Notice of the hearing must be given to the judgment creditor.

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Under current Florida law, if your wages or bank account are going to be garnished, you will not receive any notice until after the wages have already been withheld or a hold placed on your bank account. The judgment creditor must send you a copy of the writ of garnishment, a copy of the answer filed by your employer or bank and a notice telling you about your right to request that the court stop the garnishment or execution.



Your spouse or any other person who has an ownership interest in the property may file an affidavit showing the right of ownership and requesting the court to return the property. The judgment creditor may contest the claim of exemption and request a hearing.

Transfers of property that are fraudulent or are made solely to keep the property from creditors may cause the property to lose its exempt status.

If you need assistance with establishing your exemptions to protect your income or property, please contact your local legal services or legal aid office or a private attorney. Forms and instructions for asserting your exemptions are available free of charge from your local legal services or legal aid office.

DEBT COLLECTORS

If you are behind in your payments to a creditor on a personal, family or household debt, or if an error has been made in your account, you may be contacted by a “debt collector,” someone who regularly tries to collect debts owed to others.

A debt collector may contact you in person,

by mail, telephone, telegram, or fax. However, a collector may not communicate with you or your family with such frequency as can reasonably be expected to be harassing. A debt collector may not contact you at work if the collector knows your employer disapproves. A collector may not contact you at unreasonable times or places, such as before 8 a.m. or after 9 p.m., unless you agree.

A debt collector is required to send you a written notice within five days after you are first contacted, telling you the amount of money you owe. The notice must also specify the name of the creditor to whom you owe the money, and what action to take if you believe you do not owe the money.

You may stop a collector from contacting you by writing a letter to the agency telling them to stop. Once the agency receives your letter, they may not contact you again except to say there will be no further contact, or to notify you if the debt collector or the creditor intends to take some specific action.

If you do not believe you owe the debt, you may write to the collection agency within 30 days after you are first contacted saying you don't owe the money. The agency may not contact you after that unless you are sent proof of the debt, such as a copy of the bill.

A debt collector may not harass or abuse any person. For instance, a collector may not use threats of violence against the person, property or reputation, use obscene or profane language, or advertise the debt.

A debt collector may not use false statements, such as: falsely implying that they are attorneys, that you have committed a crime, or that they operate or work for a credit

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bureau or misrepresenting the amount of your debt, the involvement of an attorney in collecting a debt, or indicating that papers sent to you are legal forms when they are not.

Debt collectors may not tell you that you will be arrested if you do not pay, that they will seize, garnish, attach, or sell your property or wages, unless the collection agency or creditor intends to do so and has a legal right to do so, or that a lawsuit will be filed against you, when they have no legal right to file or do not intend to file such a suit.

If you have a question about whether the collection agency which has contacted you is properly registered, you may file a complaint either with the Attorney General's office or the Federal Trade Commission, Washington, D.C. You may file suit against the collection agency for violating state and/or federal law. If you prevail, you may be awarded your actual damages, attorneys fees and costs.

VEHICLE LEASE

Although lower monthly payments make auto leasing appear to be an attractive alternative to financing the purchase of a car, the technical and complex language, and the greed of some car salesmen, cause car leasing to be an option that is fraught with many pitfalls for the average consumer. Be aware that once you sign a lease, you have no automatic legal right to cancel.

What is a Vehicle Lease?

A lease is a long-term rental agreement. You are paying for the right to drive a vehicle for the term of the lease, but you do not own it. In most instances, you will be responsible for all maintenance on the vehicle, and your insurance rates will usually be higher.

Isn't a lease a good deal if my monthly payments are less than if I purchased the car with financing?

Not necessarily. The monthly payments should be significantly less because you don't own the car. Your monthly payments are based upon the following items:

CAPITALIZED COST or "Cap Cost." This is just fancy terminology for the price of the car. The lower the cap cost, the lower your monthly payment. Cap cost may be the same as the STICKER PRICE of the car, but you can negotiate for a lower cap cost, just like you can to buy it, so don't be afraid to shop around. The cap cost is reduced by the amount of cash or trade equity that you put into the deal that exceeds inception and acquisition fees. The correct amount of credit for your trade-in should be indicated. If manufacturer rebates or dealer coupons are offered, such credit should also reduce the cap cost. Your total credits should be specified.



MONEY FACTOR. This is a fancy term for "interest rate." The lower the money factor, the lower your monthly payment. The money factor will usually range from .0021 to .0046. Ask the dealer to put your money factor in writing. Then you can multiply it by 2400 to calculate the interest rate. Remember that even the money factor is negotiable!

What else should I know about leasing?

The Motor Vehicle Lease Disclosure Act took effect on October 1, 1995, and it provides that all leases must meet certain requirements. You are entitled to copies of all documents which you sign during the course of the lease transaction especially the lease contract which will contain several very important terms. First, the lease contract will be clearly marked as a

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lease. Second, the price of the car or truck, with any added options and costs, will be listed. Third, your net trade-in value, cash, or rebate will be listed. And fourth, the bottom line price of what you are leasing will be indicated. It is important for you to review these disclosures carefully. Make sure that they reflect what you negotiated with the dealer. Many of the complaints which the Attorney General's Office has received relate to disclosures, so please read the disclosures with care.

You should beware of:

- Leasing a car on the first visit;
- Relying on verbal promises made by agents or Lease Managers (whose profit motive may well out-weigh their motive for telling the truth);
- Giving the agent a deposit before you thoroughly read, reread, understand and are satisfied with any completed lease agreement;
- Paying a lot of extra money for an extended service contract when your new car warranty will provide coverage for the major portion of the lease term.



VEHICLE PURCHASE

Many consumers prefer to finance their car purchase, rather than paying cash. But don't be misled by an auto dealer's fancy computer-generated cost comparisons or other claims that you will save money by financing. Remember that when you pay cash, you have no monthly payments to make. Even if you were to invest each month's car payment in a Certificate of Deposit or other interest paying investment, you would not come out ahead, unless the interest rate of the investment exceeded the loan interest rate.

An advantage of financing is that you will

retain your cash and improve your cash flow, thereby enabling you to use your money for emergencies, college tuition or other purposes. Under some circumstances, if you finance a car that develops serious problems, you may have recourse against the finance company as well as against the dealer or manufacturer.

Interest rates.

The Federal Truth-in-Lending Law requires lenders to disclose the ANNUAL PERCENTAGE RATE ("APR"). The APR is the cost of your credit as a yearly rate. These rates may vary significantly. By comparing the APR's offered by various lenders, you can begin to compare deal's. Check with your bank, credit union or even your insurance company or motor club and compare to the APR offered by the dealer. Be aware that car sales agents may earn additional commissions if they can convince you to finance your car through their dealership. Besides the APR, in comparing financing offers, you should determine the amount of any down payment or trade-in allowance, the number and amount of monthly payments, and the total of those payments.

Sometimes dealers seek to entice customers by offering very low financing rates, or even zero percent interest for a specified time period.

- Beware of the following:
You may be required to make a large down payment to qualify;
- You may be required to pay the sticker price ("MSRP") for your new car, rather than be able to negotiate a lower price;
- You may be required to repay the loan in a shorter period of time, such as 24 months;

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- You may be required to purchase additional options such as undercoating, or you may be asked to sign over a manufacturer's rebate to the dealer; and
- The zero percent offer may come with a very high APR which kicks-in after the grace period, and you may forfeit the zero percent interest incentive and be required to pay a back-interest penalty, if you fail to make your scheduled payments when due.

BANKRUPTCY

People who are having trouble paying their debts sometimes consider bankruptcy as a remedy for this situation.

An individual, called a debtor, usually files bankruptcy to obtain a discharge, which will wipe out his or her debts so that they will not have to be paid. Once the bankruptcy begins, creditors cannot try to collect discharged debts from the bankruptcy debtor or sue the debtor to obtain a judgment. With a few exceptions, the creditors have no claim on the debtor's future income or future assets.

Alternatives to Bankruptcy.

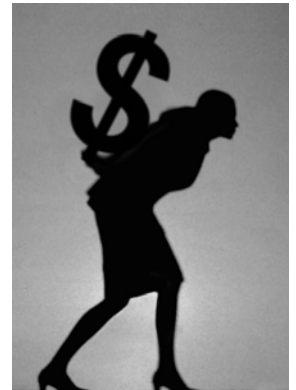
Bankruptcy is not the only method of dealing with too much debt. In some situations another way might be more advantageous to the debtor than filing bankruptcy. Such alternatives may include an out-of-court settlement with creditors, reduction of payments to creditors, attaining help from a consumer credit counseling service, or payment of debts by sale of assets or borrowing on assets. However, these methods require some cooperation from creditors, and the chances of success are greater if the debtor attempts these alternatives soon after financial difficulties begin.

Types of Bankruptcy

There are three main types of bankruptcy cases. These are referred to by their chapter number in the Bankruptcy Code.

Chapter 7: This is a liquidating bankruptcy, the most common bankruptcy case. In return for having debts discharged, the debtor must turn over to the bankruptcy trustee all property except for certain assets which Florida law allows the debtor to keep as exempt. The trustee sells the property and distributes the proceeds to the creditors according to priorities established by law. Very often there is not enough money to pay for anything more than the costs of administration, and the creditors will receive nothing. The principal advantage of Chapter 7 is that the debtor emerges from bankruptcy without any future obligations on his or her discharged debts.

Chapter 11: Another type of case in bankruptcy is a Chapter 11 reorganization. It is generally used by businesses, or by individual debtors who do not qualify for Chapter 13 because of their substantial debts, and/or have assets that would be lost in Chapter 7. In a Chapter 11 case, the creditors are temporarily stopped from taking any action against the debtor while the debtor tries to work out a plan of reorganization. Such a plan may involve a method of paying all or part of the debts or claims. The debtor may also deal with taxes through a plan. The creditors vote on the plan, and it must also be approved by the court. The Debtors typically use Chapter 11 to preserve an ongoing business or source of income that might otherwise be lost in a liquidation. Chapter 11 can be complicated and costly.



There were 378,253 non-business bankruptcies filed in Florida in 2003, up from just 210,289 in 1996.

—Rand Florida
Statistics based on
Administrative filings
from the U.S. Courts.

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Chapter 13: This case often used by individuals who want to catch up past due mortgage or car loan payments and keep their assets. In Chapter 13, the debtor must propose in good faith to pay all or part of the debts from future income over a period of time ranging from three to five years. If the court approves the plan of payment, the debts may be settled in this manner, even if the creditors are not willing to go along with the plan. If the debtor makes the payments as required, he or she will not have to surrender property to the trustee.

Chapter 13 can be more advantageous than a liquidating bankruptcy. Some of the debts not discharged in a Chapter 7 will be discharged once the debtor completes a Chapter 13 plan. Also, the debtor can pay most non-dischargeable federal taxes over the term of the Chapter 13 plan without interest. However, Chapter 13 can only be used by an individual debtor, not by a corporation, and only if the total debts owed are less than certain limits for secured and unsecured debts. An individual engaged in business not as a corporation might use Chapter 13 to pay debts or settle them over a period of time while he or she continues to own and operate the business.

Bankruptcy does not wipe out most mortgages or liens; however, judgment liens and some liens on personal property, called "non-purchase money security interests," may be voided if they are liens on exempt property. If a debtor wants to keep his or her house, generally the debtor must continue the payments on the mortgage. If the debtor wants to keep a car which is liened, he or she must likewise continue the payments. A debtor facing foreclosure on his or her home may use

Chapter 13 to repay past due payments and other costs, while also making the regular mortgage payments, and keep the home. Chapter 13 may also be used to get back a car that has been repossessed by a creditor. In a Chapter 7 liquidating bankruptcy, certain property can be "redeemed" from a lien by an appropriate proceeding in the bankruptcy, which would require paying to the lien holder the market value of the property.

If a creditor or the trustee objects, a debtor may be denied a discharge and continue to owe the debts as if the bankruptcy had never been filed. Some of the reasons for being denied a discharge are fraudulent transfer of an asset to keep it away from creditors or the bankruptcy trustee, concealment of assets, or disobeying or making a false statement to the court. Such acts may also constitute federal crimes for which the debtor can be fined or imprisoned.

Certain types of debts, such as child support, alimony, some federal income taxes, and all employer withholding taxes cannot be discharged in bankruptcy. Generally, student loans cannot be discharged. The debtor's wrongful conduct may make some debts non-dischargeable in a liquidation bankruptcy, such as incurring credit card charges when the debtor had no intent or ability to repay, or obtaining loans using false financial information.

Credit ratings.

The bankruptcy filing is picked up and noted by the commercial credit reporting companies. Federal law limits the length of time that this information may be carried on a report. Today, the limit on reporting bankruptcy filing is 10 years. Also, the law

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Bankruptcy does not wipe out most mortgages or liens.

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prevents certain governmental units and agencies from discriminating against persons who have filed bankruptcy. Again, a lawyer can give you guidance in this area.

After filing bankruptcy, some people have found that if they promptly make the payments they are left with, such as the car, house, rent or utility payments, then they can re-establish their credit in about two years' time. However, individual credit ratings are based on overall credit history, as well as income and assets, and it may be harder for some people to re-establish a good credit rating than it is for others.

CREDIT REPAIR SCAMS

- "Credit Problems? NO problem..."
- "We can erase your bad credit! 100% guaranteed."
- "We can remove bankruptcies, judgments, liens, and bad loans from your credit file, FOREVER!"
- "Create a new credit identity - Legally!"

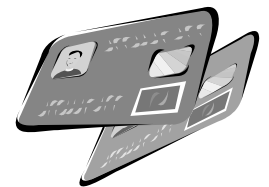
Don't believe these statements. Credit repair companies typically charge from \$50 and up, but often do little or nothing for you before vanishing. **Accurate negative credit information can not be erased.**

If a credit repair company tells you that it will be able to remove negative information from your credit report, the company is not telling you the truth. Accurate information which is within seven years of the reporting period, or ten years if the information relates to a bankruptcy, cannot be erased from a credit report. The only information that can be

changed are items which are actually wrong, or are beyond the seven or ten year reporting date. If you have a poor credit history, time is the only thing that will heal your credit report.

Hiding bad credit may be illegal.

Some credit repair schemes promise you that they can "hide" bad credit by helping you to establish a new credit identity. If you pay a fee for such a service, the company may direct you to apply for an Employer Identification Number (EIN) from the Internal Revenue Service, and to use the EIN in place of your social security number when you apply for credit. You may also be instructed to use a new mailing address. This practice, known as file segregation, is a federal crime.



How to clean up your credit.

The truth is, you can help yourself re-build a better credit record. Start by contacting your creditors when you realize that you cannot make scheduled payments. If you need help working out a payment plan and a budget, contact your local credit counseling service. These non-profit groups offer credit guidance to consumers, and their services are available at little or no cost to you. Also, check with your employer, credit union, or housing authority for other no-cost credit counseling programs. Anything a credit repair company can do, you can do on your own. Contact a local credit bureau and request a copy of your credit report. You are entitled to a free copy of your credit report if you've been denied credit, insurance or employment and request the report within 60 days of notice, or if you can prove that (1) you're unemployed and plan to look for a job within 60 days, (2) you're on welfare, or (3) your report is inaccurate because of fraud.

Otherwise, the credit bureaus may charge

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you a small fee for a copy of your credit report. Review your credit report for mistakes and outdated information - anything beyond the seven or ten year reporting period. If there are mistakes, contact the credit bureau and request a dispute form. The form is available at no charge. Then submit the form with any supporting documentation which provides as much information as possible about the inaccurate information. The bureau must reinvestigate the matter, and delete or correct any information which they are unable to verify. If the dispute still exists, you can file a written explanation, which the credit bureau must include in your credit report.

Other facts you should know:

- Bankruptcy information can be reported for 10 years.
- Information about a lawsuit or judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.
- Information reported because of an application for a job with a salary of more than \$75,000 has no time limit.
- Information reported because of an application for more than \$150,000 worth of credit or life insurance has no time limit.

SOCIAL SECURITY

Social Security is our country's government-sponsored social insurance begun under the Social Security Act of 1935. It provides old age or retirement benefits, along with disability and health insurance for 90 percent of the country's work force and their families. The program is funded by employees, their

employers, and self-employed individuals, all who are required to make Social Security tax contributions which are put in special trust funds. When a worker retires, becomes disabled or dies, the workers' dependents or survivors can receive monthly cash benefits from these trust funds. Part of the Social Security tax contributions are used to finance the hospital insurance program under Medicare.

A Social Security card can be obtained from the local Social Security office, along with duplicates which should be obtained if there is a name change.

Most Social Security records are kept at the Social Security Administration headquarters in Baltimore. However, local Social Security offices can obtain records of an individual's earnings upon request. An individual can obtain information concerning his/her earnings by calling the Social Security Administration's toll free number, 1-800-772-1213, or writing the local Social Security office. Earnings records should be checked periodically because some employers in the past have neglected to forward Social Security taxes withheld from employees' paychecks.

The amount of disability or retirement benefits an individual can receive is based on his/her average earnings for a period of years for work covered by Social Security.

To collect any benefits from Social Security, you must get in touch with your local Social Security office. Social Security does not automatically pay benefits even if an individual is eligible. Both retirement and

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disability benefits must be applied for by either calling the Social Security Administration's toll free number, or contacting the local Social Security office. Failure to apply for benefits which become due on account of disability will sometimes result in past due benefits being forfeited. An application for lump sum death payment must be made within two years of the workers' death.

Social Security retirement benefits can be paid as early as age 62. However, if your payments start before age 65, the amount you receive each month will be reduced to take account of the longer period you will be receiving payments. The amount of the reduction depends on the number of months you receive benefits before you become 65.

When you retire, benefits can be paid to certain members of your family, including unmarried children under 18, full time students under 19, or children who were severely disabled before age 22 and who continue to be disabled. In addition, a spouse or divorced spouse who is 62 or over or spouse under 62, caring for a child entitled to benefits, may be eligible to obtain benefits on the spouse's record. It is wise to apply for retirement benefits three months before an individual reaches age 65 so full Medicare protection can commence the month the individual reaches age 65.

If you are 61 years old or older, your Social Security office can give you an estimate on how much you would collect if you retired at age 62, 63, 64, and 65.

Additional earnings after retirement may affect the size of an individual's benefits. However, non-earned income, such as interest on savings accounts and capital gains on investments will normally not affect retirement benefits.

Social Security is a disability plan, as well as a retirement plan. A person becomes eligible for disability if he/she is stricken by a disease or injury or mental condition that will keep the worker out of work for a minimum of a year or could be the cause of death. If a person meets these conditions, he/she may be entitled to benefits even if recovery from disability is expected. As soon as you find that a current injury or illness may keep you out of work for a year, you should contact your Social Security office and apply for benefits.

Judgment as to whether your medical condition qualifies you for disability benefits is made by a state agency under contract to Social Security.

An individual who has been denied benefits on his/her initial application may ask for reconsideration within 60 days of the denial by the state agency. If, upon reconsideration, an individual is again denied, a request for a hearing before an administrative law judge can be filed, also within 60 days. It is important to understand that the hearing before the administrative law judge is the first time in the process that the people who are determining disability ever see the applicant.

SSI or supplemental security income is a Federal program which pays monthly checks to people in financial need who are 65 or

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Social Security provides dependent benefits to spouses, divorced spouses, elderly widows, and widows with young children.

For unmarried women – including widows – age 65 and older, Social Security comprises 52 percent of their total income. In contrast, Social Security benefits comprise only 38 percent of unmarried elderly men's retirement income and only 35 percent of elderly couples' income.

Social Security is the only source of retirement income for 29 percent of unmarried elderly women.

older or who are blind or disabled. People who have little or no regular cash income and do not own much property or things that can be turned into cash, such as stocks, bonds, jewelry or other valuables may get SSI if they are disabled. As with regular Social Security disability, to be considered disabled, a person must be unable to perform work because of a physical or mental impairment which impairment has lasted or is expected to last for at least 12 months. There is not a specific work or earnings requirement to receive SSI and a person can collect SSI even if they have never worked. In Florida, people who are eligible for supplemental security income are also eligible for Medicaid. Benefits of Medicaid include hospital service, both inpatient and outpatient, skilled nursing home services, home health care and physician's services.

People entitled to Social Security disability insurance benefits for two years or more are eligible for Medicare. Medicare is a hospital and medical insurance program which helps to pay for services you receive as a patient in a hospital or skilled nursing care facility and for certain follow-up services you may receive after leaving the hospital or nursing facility.

The medical insurance portion of Medicare helps pay physicians' and surgeons' bills, including visits to your regular doctor in his office. Medicare coverage is limited in very important ways and it is important to understand what is and what is not covered under this program.

Because of its complexity and frequently changing rules, few Americans understand the Social Security program well enough to know what their rightful benefits are and how to collect them. One in five Americans collects Social Security benefits; one in four is entitled. You may be one of them.

An applicant for Social Security benefits has the right to have the assistance of a qualified representative or an attorney throughout the agency proceedings and on Federal Court appeals of Social Security denials of benefits.

In most cases, attorney fees amount to no more than 25 percent of past due benefits. Retroactive regular Social Security benefits are payable from a claimant's initial entitlement date which is five months after the onset of disability. Past due supplemental security income benefits are payable from the date of application as long as the applicant is disabled on or before the date she applies.

**Visit the Social Security Administration
Website for information specific to
women at:**

www.socialsecurity.gov/women/

FINANCIAL ASSISTANCE

The Economic Self-Sufficiency Program provides financial and medical assistance, food stamps, and other supportive services to needy persons and families. Each program has eligibility requirements set by the state or federal law.

Assistance may be applied for by contacting the local Children and Families Economic Self Sufficiency office. Offices are located in each county in the state.

Temporary Cash Assistance (TCA)

The TCA program provides cash assistance to families with children under the age of 18 or under age 19 if full time students, that meet the technical, income, and asset requirements of the program. The program helps families become self-supporting while allowing children to remain in their own homes.

Pregnant women in their third trimester of pregnancy may also be eligible to receive TCA if they are unable to perform work activities. Otherwise, TCA eligibility is available in the 9th month of pregnancy.

Work Requirements

TCA participants are required to participate in work activities unless a participant meets certain exemptions from work. Work activities and services needed to obtain or retain employment are provided by Regional Workforce Boards.

The parent(s) or relative, whose needs are included, must participate in activities to become employed, unless otherwise exempted. Examples of work exemptions include:

1. Individual with a child under three months of age,
2. Individual who is unable to work due to a disability as verified by receipt of SSI or Social Security disability benefits, or
3. Individual required in the home to care for a disabled family member.

Time Limits

Cash assistance under the TCA program is limited to a lifetime cumulative total of 48 months as an adult (except for child only cases who have no time limit). Most families are limited to receiving 24 months of cash assistance in a 60-month period; however, a time limit of 36 months out of 72 months is assigned to certain recipients.

Certain exemptions to the 24/60 or 36/72 periodic time periods may be made for employment, participation in mental health or substance abuse programs, pending SSI/SSDI applicants, or due to hardships granted by the Regional Workforce Board to assist obtaining self-sufficiency.

Caretaker relatives may opt to receive one-time limited TCA benefits for relative children provided they opt to exclude their needs from the benefit. An adult household member, who is responsible for providing care to a disabled family member in their home, may receive non-time limited TCA benefits for the months in which they provide care.

Family Cap

This policy limits the amount of additional TCA that can be received for a child born to a mother who is a current TCA recipient. The first child born more than 10 calendar months from the date of application for cash assistance will be added to the assistance group at one half of the normal increase to add a person. Any additional children born

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to a TCA recipient will receive no increase in the TCA benefit. This policy does not apply to a first-born child, when legal custody of a child has been transferred, when the children no longer live with their parents due to death or incapacitation, or if the mother is a recipient of SSI.

Learnfare

This policy requires school age children age 6 to 18 to attend school and for parents or caretaker relatives to participate in school conferences as a condition of eligibility for Temporary Cash Assistance.

Children who are determined by a local school board to be habitually truant or dropouts as defined by state law will have their needs removed from the Temporary Cash Assistance grant, unless “good cause” for school nonattendance exists or the child has been exempted from educational participation by a school official due to a hardship.

Parents or caretaker relatives with a school age child are required to have a conference with an appropriate school official each semester to discuss the child(ren)’s progress in school. A parent or caretaker relative who, without “good cause”, fails to conference with an appropriate school official will have their needs removed from the TCA benefit.

Immunization

All households applying for TCA must verify that all children under age 5 have completed or are current with their immunizations. Children under age 5 whose immunizations are not verified are not eligible.

Residency and Citizenship

Individuals must be US citizens or qualified non-citizens.

Individuals must be residents of Florida. They are considered residents if they are living in the state for purposes other than vacation and intend to remain.

Everyone applying for TCA must have a social security number or submit an application for one. Individuals who are not requesting their needs be included in the TCA benefit are not required to provide their SSN or proof of application for one.

Assets

Assets are resources or items of value that are owned (solely or jointly) by an individual who has access to the cash value of the assets. **The asset value limit is \$2,000 per family.** Licensed vehicles needed for individuals subject to the work requirement may not exceed a combined value of \$8,500. The value in excess of \$8,500 is counted toward the \$2,000 asset limit. Families not subject to the work requirement may exclude one vehicle valued at no more than \$8,500. A vehicle used to transport a physically disabled member of the assistance group is excluded from asset consideration.

Sources

Information from this section provided by:

The Florida Bar

Consumer Pamphlets

Debtors' Rights in Florida

Bankruptcy

Call A Law Scripts

Your Rights and Responsibilities When

Applying for Credit or Loans

Supplemental and Social Security Income

651 E. Jefferson Street

Tallahassee, FL 32399-2300

850/561-5600

Fax 850/561-5826

<http://www.flabar.org>

Florida Department of Financial Services

Shopping for A Mortgage?

Consumer Pamphlet

Florida Department of Financial Services ·

200 East Gaines Street

Tallahassee, Florida 32399

<http://www.fldfs.com/Consumers/>

Florida Department of Legal Affairs

Office of the Attorney General

The Capitol, PL-01

Tallahassee, FL 32399-1050

Consumer Protection information

How to Protect Yourself: Phishing

Car Financing

Car Leasing

Debt Collectors

Credit Repair Scams

<http://myfloridalegal.com/consumer>

Florida Department of Children and Families

Health and Human Services

Office of the Attorney General

1317 Winewood Blvd.

Building 1, Room 202

Tallahassee, Florida 32399-0700

<http://www.dcf.state.fl.us/ess/tcafactsheet>



Protecting Your Financial “Face” from Theft

By: Lauren Cain, Florida Department of Financial Services

If your TV is stolen, you can easily replace it. If your car is stolen, you can replace that. But there is one possession that, if stolen, could cripple you financially, personally and professionally: your financial identity.



In today's world, we are defined by our financial face: social security number, bank account routing number, birth date, credit card number. These are the common numbers that delineate you from your neighbor. In the hands and minds of the criminal, these numbers add up to grand theft. Victims spend about 175 hours and \$800 in out of pocket expenses to clear their name.

Your financial face is one possession we cannot afford to have stolen. Yet, identity theft is the fastest-growing white-collar crime in this country. Floridians have some good news: thanks to our focus on preventive measure, Florida has dropped from second in the nation to fifth in the number of victims of identity theft.

The Department of Financial Services is committed to helping you make informed financial decisions and avoid unscrupulous people who try to separate you from your money. Through a statewide effort, called Your Money, Your Life, we educate Floridians about personal financial issues, including making informed investment choices, debt management, planning for retirement, avoiding financial scams and defending against identity fraud. In 2005, we will focus on investor education and protection, including how to make informed investments choices, plan for retirement and avoid investment fraud.

Your financial identity is critical in every transaction you make. How do criminals steal your identity? More importantly, how can you guard your identity from theft? All it takes is one piece of financial information about you and a thief can use that to open a new credit card account, a new bank account or a phone or wireless service in your name. They can even file for bankruptcy in your name. These accounts can become the foundation for other accounts: a new debit card, a credit card from a different store or provider.

Here are some practical tips every Floridian should take to protect their most important possession from being stolen:

Receipts

- Never leave receipts at point of purchase
- Clean out your purse regular and collect receipts for monthly review

Mail

- Retrieve mail from mailbox daily
- Take outgoing mail to a post office – do not leave in residential mailbox
- Shred – all financial statements, pre-approved credit card offers

Internet

- Never give out personal information over the phone or Internet or for prizes – no matter how great they sound! If you purchase over the internet, use a separate card for internet purchases and use only secure sites: Key or Padlock are closed.
- Do not write down passwords or important identification numbers like social security number – memorize them.

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Credit cards

- Sign the back of credit cards with this unique signature: ASK FOR ID!
- Save receipts to compare against monthly billing statements. If there is a difference, call the vendor immediately to report it.
- Notify credit card companies and financial institutions of changes in address in advance of the move, so that your information is not abandoned.
- If you have ordered a new credit card, contact the company if it has not arrived in a timely manner.
- Report lost or stolen cards immediately.
- Never loan your credit or debit cards to anyone.

Credit Report

- Review your credit report annually to check for changes in your rating or items that are irregular.

If you find yourself the victim of identity theft, it is important to remember that you can work with your financial partners to stop the thief.

Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts.

Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit when disputing new unauthorized accounts.

File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.

File with the Federal Trade Commission (FTC) FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations.

If you or your friends would like more information on how to thwart identity theft, contact the Department of Financial Services at 1-800-342-2762, or visit our website at www.flds.com. We can provide educational programs to help you avoid becoming a victim and to assist you if you have been victimized.



In 2009, there were more than 22,000 victims of identity theft in Florida. Florida is the state with the highest per capita rate of reported identity theft complaints, followed by Arizona and Texas.

-Federal Trade Commission, 2009

How to Protect Yourself: Tips for Avoiding Mortgage Foreclosures

From: The Florida Attorney General

<http://myfloridalegal.com/pages.nsf/Main/55BC21CB13128F728525741800481491>



Contact your lender or loan servicer as soon as you realize you may have a problem and may have missed a payment. Studies show that at least 50 percent of all consumers that have defaulted on a mortgage or missed payments never contact their lender. This is a mistake. Lenders can discuss options with you to help you work through payments during difficult financial times. Lenders prefer to have you keep your home and most will work with you. Be honest with your lender about your financial circumstances. For more information about contacting your lender, refer to www.hud.gov/foreclosure.

Gather information. Learn all that you can about your mortgage rights and foreclosure laws in Florida. Review your loan documents to determine what your lender may do if you can't make your payments. Review Florida laws, particularly Chapter 702, Florida Statutes and Section 45.031, Florida statutes to learn about foreclosure proceedings. Attend a foreclosure prevention information session. Information on local sessions may be available on <http://www.freddiemac.com/avoidforeclosure/workshops.html#FL>.

Contact a nonprofit housing counselor. Help and information is available to you free of cost. The HOPE NOW alliance provides a 24-hour hotline to provide mortgage counseling assistance in multiple languages. 1-888-995-HOPE. You may also obtain a list of HUD-approved counseling services in Florida at <http://www.hud.gov>.

Understand the relevant terms: If you are working with your lender or an approved

housing counselor to keep your home, there are several options:

- **Reinstatement:** Your lender may agree to let you pay the total amount you are behind, in a lump sum payment and by a specific date. This is often combined with forbearance when you can show that funds from a bonus, tax refund, or other source will become available at a specific time in the future. Be aware that there may be late fees and other costs associated with a reinstatement plan.
- **Forbearance:** Your lender may offer a temporary reduction or suspension of your mortgage payments while you get back on your feet. Forbearance is often combined with a reinstatement or a repayment plan to pay off the missed or reduced mortgage payments.
- **Repayment Plan:** This is an agreement that gives you a fixed amount of time to repay the amount you are behind by combining a portion of what is past due with your regular monthly payment. At the end of the repayment period you have gradually paid back the amount of your mortgage that was delinquent.
- **Loan modification:** This is a written agreement between you and your mortgage company that permanently changes one or more of the original terms of your note to make the payments more affordable.

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If you and your lender agree that you can not keep your home, there may still be options to avoid foreclosure:

- **Short Payoff:** If you can sell your house but the sale proceeds are less than the total amount you owe on your mortgage, your mortgage company may agree to a short payoff and write off the portion of your mortgage that exceeds the net proceeds from the sale.
- **Deed-in-lieu of foreclosure:** A deed-in-lieu of foreclosure is a cancellation of your mortgage if you voluntarily transfer title of your property to your mortgage company. Usually you must try to sell your home for its fair market value for at least 90 days before a mortgage company will consider this option. A deed-in-lieu of foreclosure may not be an option if there are other liens on the property, such as second mortgages, judgments from creditors, or tax liens.
- **Assumption:** An assumption permits a qualified buyer to take over your mortgage debt and make the mortgage payments, even if the mortgage is non-assumable. As a result, you may be able to sell your property and avoid foreclosure.
- **Refinancing:** While refinancing is not necessarily a good option when facing foreclosure and can sometimes even be a predatory practice, there are instances where it may help. Talk to your lender to see if refinancing is an option for you.

Avoid foreclosure prevention or loss mitigation companies. If you fall behind in your mortgage payments, many for-profit

companies will contact you promising to help you avoid foreclosure. Some may even appear to be affiliated with your lender. Many also list their services on the internet and ask that you fill out a referral form online. It is best to avoid dealing with these companies. Most will charge you a hefty fee upfront for information that your lender or a HUD approved counselor will provide to you for free. You can obtain the same workout plan or a better plan for free by contacting your lender or a HUD approved counselor. Use your money to pay the mortgage instead.

Do not fall victim to a foreclosure recovery scam. If any business or individual offers to help you stop foreclosure immediately by signing a document authorizing them to act on your behalf or to set up financing for you, do not sign without consulting a professional (an attorney or HUD-approved counselor). This may be a trick to get you to sign over title to your home. You are then vulnerable to losing your home and all of your equity in your home to the so called "rescuer."

Carefully examine your finances. Can you cut spending on optional expenses, delay payments on credit cards or other unsecured debt until you have paid your mortgage? Do you have assets that you could sell to help reinstate your loan? Can anyone in the household get a second job to help with income? These efforts to manage your finances may help you find income to apply to your outstanding payments and will demonstrate to your lender that you are willing to work on your finances and make sacrifices in order to keep your home.

For more information contact the AG consumer hotline at 1-866-966-7226 or visit <http://www.hud.gov> for these and other helpful tips.

For more information contact the AG consumer hotline at 1-866-966-7226 or visit <http://www.hud.gov> for these and other helpful tips.

Consumer Tips for Avoiding Mortgage Modification Scams and Foreclosure Rescue Scams

From: U.S. Department of the Treasury

<http://www.occ.treas.gov/news-issuances/consumer-advisories/2008/consumer-advisory-2008-1.html>

Scams that promise to "rescue" you from foreclosure are popping up at an alarming rate nationwide, and you need to protect yourself and your home.

If you're falling behind on your mortgage, others may know it, too — including con artists and scam artists. They know that people in these situations are vulnerable and often desperate. Potential victims are easy to find: mortgage lenders publish notices before foreclosing on homes. Private firms frequently compile and sell lists of these foreclosed properties and distressed borrowers. After reading these notices, con artists approach their targets in person, by mail, over the telephone, or by e-mail. They often advertise their services on television, radio, or the Web, and in newspapers, describing themselves as "foreclosure consultants" or "mortgage consultants," offering "foreclosure prevention" or "foreclosure rescue" services. And they are only too happy to take advantage of homeowners who want to save their homes.

If someone offers to negotiate a loan modification for you or to stop or delay foreclosure for a fee, carefully check his or her credentials, reputation, and experience, watch out for warning signs of a scam, and always maintain personal contact with your lender and mortgage servicer. Your mortgage lender can help you find real options to avoid foreclosure. It is important to contact your mortgage lender early to preserve all your options. There are legitimate consumer financial counseling agencies that can help you work with your lender.

This Consumer Advisory, issued by the Office of the Comptroller of the Currency (OCC), describes common scams, suggests ways to protect yourself, provides information on U.S. government loan programs and counseling resources, and lists 10 warning signs of a mortgage modification scam.

Common Types of Scams

Here are some examples of scams related to mortgage modification and foreclosure avoidance.

- **Foreclosure "rescue" and refinance fraud.** The scam artist offers to act as an intermediary between you and your lender to negotiate a repayment plan or loan modification and may even "guarantee" to save your home from foreclosure. You may be told to make mortgage payments to the scammer directly — along with significant, up-front fees — and be told that the scammer will forward the payments to your lender. In reality, the scammer may pocket your money and leave you in worse shape on your loan. The scam artist also may tell you to stop making payments or stop communicating with your lender. Don't follow that advice.

Remember that your mortgage lender should be the starting point for finding options to avoid foreclosure. You also should consider contacting qualified and approved credit counselors.

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- **Fake "government" modification programs.** Unscrupulous people may claim to be affiliated with, or approved by, the government or may ask you to pay high up-front fees to qualify for government mortgage modification programs. While government-supported mortgage modification and refinancing initiatives are legitimate, the scam artists' claims are not. Keep in mind that you do not have to pay to benefit from these government programs. All you need to do is contact your lender or loan servicer.

The scam artist's name or Web site may be very similar to those of government agencies. The scam artist may use such terms as "federal," "TARP," or other words or acronyms related to official U.S. government programs. These tactics are designed to fool you into thinking the scam artist is somehow approved by, or affiliated with, the government. The government is taking actions to stop this fraud, but you also need to protect yourself. So be wary of claims offering "government-approved" or "official government" loan modifications. Your lender will be able to tell you whether you qualify for any government initiatives to prevent foreclosure. You do not have to pay anyone to benefit from them.

- **Leaseback/rent-to-buy schemes.** In this type of scam, you are asked to transfer the title to your home to the scammer, who will, supposedly, obtain new and better financing and/or allow you to remain in the home as a renter and eventually buy it back. If you do not comply with the terms of the rent-to-buy

agreement, you will lose your money and face eviction. The agreement may be very hard to comply with, because it may require, for instance, high up-front and monthly payments that you may not be able to afford. In fact, the scammers may have no intention of ever selling the home back to you. They simply want your home and your money.

Remember that transferring your title does not change your payment obligations — you will still owe your mortgage debt. The difference will be that you will no longer own your home. If payments are not made on the mortgage, your lender has the right to foreclose, and the foreclosure and any other problems will appear on your credit report.

- **Bankruptcy scams.** You may have heard that filing bankruptcy will stop a foreclosure. This is true — but only temporarily. Filing bankruptcy brings an "automatic stay" into effect that stops any collection and foreclosure while the bankruptcy court administers the case. Eventually, you must start paying your mortgage lender, or the lender will be able to foreclose. Bankruptcy is rarely, if ever, a permanent solution to prevent foreclosure. In addition, bankruptcy will negatively impact your credit score and will remain on your credit report for 10 years.

Debt-elimination schemes. Scammers may claim to be able to "eliminate" your debt by making illegitimate legal arguments that you are not obligated to pay back your mortgage. These scammers will provide you

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with inaccurate claims about applicable laws and finance, such as that "secret laws" can be used to eliminate debt or that banks do not have the authority to lend money. Do not stop making payments on your mortgage based on their claims.

How to Protect Yourself from Mortgage Modification and Foreclosure Avoidance Scams

Always proceed with caution when dealing with anyone offering to help you modify your mortgage or avoid foreclosure. Remember that you do not need a third party to work with your lender — any such party should make the process easier, not harder and more expensive.

- **Contact your lender or mortgage servicer first.** Speak with someone in the loss mitigation department for mortgage modification options and other alternatives to foreclosure.
- **Make all mortgage payments directly to your lender or to the mortgage servicer.** Do not trust anyone to make mortgage payments for you, and do not stop making your payments.
- **Avoid paying up-front fees.** While some legitimate housing counselors will charge small fees for their services, do not pay fees to anyone before receiving any services. Make sure you are dealing with a legitimate organization.
- **Know what you are signing.** Read and understand every document you sign. Do not rely on an oral explanation of a document you are signing — make sure that you read and understand what the

document actually says. Otherwise, a document may obligate you to terms you don't want or may even convey ownership of your home to someone else. Never sign documents with blank spaces that can be filled in later. Never sign a document that contains errors or false statements, even if someone promises to correct them. If a document is too complex to understand, seek advice from a lawyer you trust or a legitimate, trusted financial counselor.

- **Do not sign over your deed without consulting a lawyer you select.** Foreclosure scams often involve transfer of ownership of your home to a con artist or another third party. Never agree to this without getting the advice of your own lawyer, financial advisor, credit counselor, or other independent person you know you can trust. By signing over your deed, you lose the rights to your home and any equity built up in the home — and you are still obligated to pay the mortgage.
- **Get promises in writing.** Oral promises and agreements relating to your home are usually not legally binding. Protect your rights with a written document or contract signed by the person making the promise. Keep copies of all contracts that you sign. Again, never sign anything you don't understand.
- **Report suspicious activity to relevant federal agencies, such as the Federal Trade Commission, and to your state and local consumer protection agencies.** Reporting con artists and suspicious schemes helps prevent others from

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For more information visit the Florida Attorney General's Mortgage Fraud Website at myfloridalegal.com/mortgagefraud



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becoming victims. If your complaint or question involves a national bank and you cannot resolve it directly with the bank, contact the OCC's Customer Assistance Group by calling (800) 613-6743, by sending an e-mail to customer.assistance@occ.treas.gov, or by visiting www.HelpWithMyBank.gov.

- Contact a legitimate housing or financial counselor to help you work through your problems.

Be a **SMART** Borrower—Review these tips before you sign a mortgage contract or refinance your current mortgage:

- **Shop** around for reputable broker/lenders. Call the Department of Financial Services' toll-free Consumer Helpline to fine out if they are licensed, and if they have been subjected to disciplinary action.
- **Manage** your money. Review your income and expenses and borrow within your means.
- **Ask** questions about all the terms of a loan. Make sure the terms you discuss are clearly written in the loan documents.
- **Read** the entire mortgage contract carefully. Be certain you fully understand all your obligations and all the contract's provisions before you sign it.
- **Talk** to a financial professional you trust before you sign a loan agreement. Never allow someone to pressure you into signing a contract that you are unsatisfied with or do not fully understand.

(Source—"Shopping for a home mortgage?" Pamphlet by the Florida Department of Financial Services, www.fldfs.com)

The Florida Commission on the Status of Women



The Florida Commission on the Status of Women is dedicated to empowering women achieving their fullest potential, to eliminating barriers to that achievement, and to recognizing women's accomplishments.

About the Commission



The Commission is administratively housed in the Office of Attorney General Bill McCollum.

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 each appoint three members. Each member serves for a term of four years. No member may serve more than eight consecutive years.

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.

For more information about the Commission, visit our website at www.fcsww.net.

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”
- 2003 Annual Report “Women and Money: Practical Money Skills for Women”
- 2004 Annual Report “Legally Yours: A Guide for Florida Women”
- 2005 Annual Report “Florida Women Mean Business”
- 2006 Annual Report “Life Issues of Florida Women: Mid-life and Beyond”
- 2007 Annual Report “Smart Surfing: Protecting You and Your Family from Cyber-crime”
- 2008 Annual Report “Good Health for a Lifetime”
- 2005—2009 “Summary of Florida Laws Affecting Women”
- 1999, 2000, and 2004 FCSW Calendar
- 2001, 2002 and 2003 Women’s History Calendar
- Women’s Hall of Fame Brochure

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, up to 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.fcswnet 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.

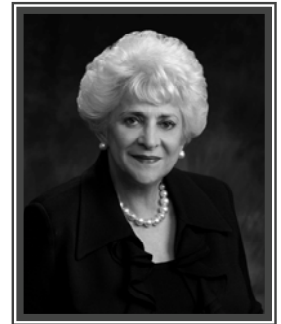
2008/2009 Florida Women's Hall of Fame Inductees



Louise H. Courtelis
1932--



Florida Senator Gwen Margolis
1934--



Betty Schlesinger Sembler
1931--

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—2008

2007/2008 Inductees

Justice Barbara J. Pariente
Dr. Pallavi Patel
Congresswoman Ileana Ros-Lehtinen

2006/2007 Inductees

Marilyn VanLeer Peck
Peggy A. Quince

2005/2006 Inductees

Caridad Asensio
Tillie Kidd Fowler
Lucy W. Morgan

2004/2005 Inductees

Shirley D. Coletti
Marion P. Hammer
Judith Kersey

2003 Inductees

Sarah Ann Blocker
Gloria Estefan
Mary R. Grizzle

2002 Inductees

Victoria Joyce Ely, R.N.
Senator Toni Jennings
Frances Langford Stuart

2001 Inductees

Jessie Ball DuPont
Lenore Carrero Nesbitt
Lynda Keever

2000 Inductees

Chris Evert
Paula Fickes Hawkins
MG Marianne Mathewson-Chapman, Ph.D.

1999 Inductees

Althea Gibson
Sister Jeanne O'Laughlin, OP, Ph.D.
Dessie Smith Prescott

1998 Inductees

Helen Gordon Davis
Mattie Belle Davis
Christine Fulwylie-Bankston

1997 Inductees

Alicia Baro
Carita Doggett Corse
M. Athalie Range

1996 Inductees

Marjorie Harris Carr
Betty Castor
Ivy Julia Cromartie Stranahan

1995 Inductees

Evelyn Stocking Crosslin, M.D.
JoAnn Hardin Morgan
Sarah 'Aunt Frances' Brooks Pryor

1994 Inductees

Nikki Beare
Betty Mae Jumper
Gladys Nichols Milton

1993 Inductees

Betty Skelton Frankman
Paulina Pedroso
Janet Reno

1992 Inductees

Jacqueline Cochran
Carrie P. Meek
Ruth Bryan Owen

1986 Inductees

Annie Ackerman
Rosemary Barkett
Gwendolyn Sawyer Cherry

1986 Inductees

Dorothy Dodd
Marjory Stoneman Douglas
Elsie Jones Hare
Elizabeth McCullough Johnson
Frances Bartlett Kinne
Arva Moore Parks
Marjorie Kinnan Rawlings
Florence Barbara Seibert
Marilyn K. Smith
Eartha Mary Magdalene
White

1984 Inductees

Roxcy O'Neal Bolton
Barbara Landstreet Frye
Lena B. Smithers Hughes
Zora Neale Hurston
Sybil Collins Mobley
Helen Muir
Gladys Pumariega Soler
Julia DeForest Sturtevant Tuttle

1982 Inductees

Mary McLeod Bethune
Helene S. Coleman
Elaine Gordon
Wilhelmina Celeste
Goehring Harvey
Paula Mae Milton
Barbara Jo Palmer



History of the Florida Commission on the Status of Women



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 to the legislature based on their findings.



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.

Governor Reubin Askew appointed an executive director to help coordinate the Commission's activities.

1974

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

1977



Governor Bob Graham reactivated the Governor's Commission on the Status of Women (still referred to as the COSW) by means of Executive Order 79-60.

1979



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.

1982

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 and the Florida Legislature.

1991



2009 FCSW Commissioners

NANCY C. ACEVEDO



Commissioner Nancy C. Acevedo of Winter Springs was last appointed to the Commission in 2008 by former Speaker of the House Marco Rubio. Commissioner Acevedo is currently an Intelligence Analyst with the Seminole County Sheriff's Office/ Domestic Security Unit. She is a graduate of the University of Puerto Rico and the Inter-American University, and holds a Ph.D. in Education. In 2007 she graduated from the SCSO Community Law Enforcement Academy and in 2009 was re-appointed to the Seminole County Sheriff Citizens Advisory Council for the Response to Resistance Council. She is the President of the Florida Crime Intelligence Analyst Association (FCIAA), an active member of the International Association of Crime Analysts (IACA) and the International Association of Law Enforcement Intelligence Analysts (IALEIA). Commissioner Acevedo currently serves as Diplomat to the Florida International Business Council and as a political activist in the Central Florida area. . In 2004 she was appointed by the former Governor Jeb Bush to the East Central Florida Regional Planning Council., and in 2006 she received a Presidential appointment to the US Small Business Administration National Advisory Board.

CLAUDIA KIRK BARTO



Commissioner Claudia Kirk Barto currently serves as the President & CEO of Junior Achievement of the Palm Beaches. Commissioner Barto has numerous years of non-profit leadership experience, most recently Executive Director of the Lupus Foundation of America Southeast Florida Chapter. She has also served at the Palm Beach Office of the Cystic Fibrosis Foundation, the Leukemia & Lymphoma Society's Palm Beach Area Chapter, and United Way of Palm Beach County. Commissioner Barto grew up in Palm Beach where philanthropy is a way of life. She currently serves on Florida Atlantic University's Women's Studies Advisory Board.

She received her degree in communications from Florida State University. In April 2000, she was appointed to the Florida Commission on the Status of Women by Comptroller Bob Milligan and recently reappointed by Commissioner of Agriculture Charles Bronson. Commissioner Barto lives in West Palm Beach with her two sons, Wen and Kirk, and daughter Marina.

DOROTHY BENDROSS-MINDINGALL

Commissioner Dorothy Bendross-Mindingall of Miami was appointed to the Commission in 2008 by Speaker of the House Marco Rubio. She is a former classroom teacher, principal and current adult education administrator. After graduating from Miami Northwestern Senior High School, she matriculated at Tuskegee (Alabama) Institute, Nova University, Barry University and Florida International University, completing Bachelor's and Master's degrees, and several Master-level certifications. Commissioner Bendross-Mindingall is a former State Representative for District 109. She has previously served as the first chairperson of the Governor's Commission on African American Affairs. Commissioner Bendross-Mindingall recently opened a learning center within a Miami-Dade housing project, designed to get even more parents off welfare, and armed with the skills needed to stay focused and productive.



BERTICA CABRERA-MORRIS

Commissioner Bertica Cabrera-Morris of Orlando was appointed to the Commission in 2007 by Speaker of the House Marco Rubio. In 1993 she started Bertica Cabrera Consulting Firm - a public relations, marketing and governmental affairs consulting firm of which she is the principal and sole proprietor. Commissioner Cabrera-Morris attended the UCLA Banking Academy of Los Angeles and made the transition to the financial world through employment with the First Interstate Bank of Los Angeles, followed by employment with the Independence Bank of Encino. Currently, she is an active member of the Hispanic Chamber of Commerce and also serves on the Arts Council for Central Florida. Commissioner Cabrera-Morris was appointed to the Board of Trustees for Valencia Community College in 2005 and was re-appointed in 2007 for a 4 year term.



LOURDES CASTILLO DE LA PEÑA



Commissioner Lourdes Castillo de la Peña was appointed in 2008 by Attorney General Bill McCollum. Commissioner Castillo de la Peña was born in New Jersey and moved to South Florida at the age of five. She graduated from St. Thomas University in 1991, and studied at the Universidad de Maria Cristina in El Escorial, Spain. Commissioner Castillo de la Peña married Leoncio E. De la Peña, a prominent international banking attorney, in 1997, and has three daughters and one son.

Commissioner Castillo de la Peña founded the boutique public relations firm LMC Communications in 1994 as the first of its kind in South Florida with a unique specialization in the Latin American market. She has represented a highly sought-after client roster including Paramount Pictures, Bausch & Lomb, Toy Manufacturer of America, People en Español, BMI, Fashion Week of the Americas, and Fisher Island Club & Resort. She is also owner & publisher of Nuestros Hijos, Latin America's premier parenting magazine.

Commissioner Castillo de la Peña also serves numerous charitable organizations. When Castillo de la Peña's father was diagnosed with Alzheimer's disease, she worked tirelessly to raise awareness among the Hispanic Community. Her significant contributions in this area were recognized by Governor Jeb Bush, who appointed her to the State of Florida Alzheimer's Disease Advisory Board in September 2001. In 2005, she was honored with the Mercy Ambassador Award for all her efforts.

Since becoming a mother of four, Commissioner Castillo de la Peña has been focused on children's issues. She founded the Miami Children's Hospital XOXO (Hugs and Kisses), a group consisting of young professionals, parents and local leaders raising considerable amount of money to support the functions of the Hospital. She is currently serving on the Board of Friends of the Orphans, the U.S. component of Nuestros Pequeños Hermanos. She has served on several other Boards, such as The National Alzheimer's Association, The Republican National Senatorial Committee, and on the advisory board for Miami Children's Hospital, Spectrum Committee of the American Red Cross, Fisher Island Philanthropic Fund, Miami City Ballet and Angels of Mercy. From 2002-2004 she served on the Board of Miami-Dade County Historical Advisory Board.

SHARON DAY

Commissioner Sharon Day of Fort Lauderdale was appointed to the Commission in 2008 by Governor Charlie Crist. Sharon is a retired executive with marketing, group health insurance and re-insurance experience. She is an entrepreneur who has built and sold numerous businesses and is a strong supporter of small business. Commissioner Day serves on the Broward County Housing Authority as Chairman of the Commission and is Broward County's State Committeewoman and Florida's Republican National Committeewoman. In 2000, she was appointed to serve on the Committee for Election Reform for the State of Florida by Governor Bush. In 2006, she was appointed to act as Florida's representative on the 2008 Republican Convention Committee on Arrangements and was selected to be Chairman of the 2008 Republican Convention's Special Events.



ANASTASIA GARCIA, ESQ.

Commissioner Anastasia Garcia, Esq. of Coral Gables was appointed to the Commission in 2004 by Commissioner of Agriculture Charles Bronson. Commissioner Garcia is an attorney practicing in the area of Matrimonial Law. She is also a Florida Supreme Court Certified Family Mediator. Commissioner Garcia earned her J.D. in 1992 from the George Washington University National Law Center. Commissioner Garcia has served on various boards including the Cuba Museum, where she currently serves as secretary. Commissioner Garcia is the owner of the Law Offices of Anastasia M. Garcia, she is a partner in Lakes Title Services LLC and she is a shareholder and corporate counsel for Dade Steel Sales Corporation.





R. JAI GILLUM

Commissioner R. Jai Gillum is the Director of Appointments for the Office of Boards, Commissions and Residual Markets for Florida CFO Alex Sink. Originally from Montgomery, Alabama, R. Jai attended Florida A&M University and received a Bachelor of Science in Biology and a Master of Public Health (MPH). Commissioner Gillum lives in Tallahassee with her husband, Tallahassee City Commissioner Andrew Gillum. Commissioner Gillum is very involved in the Tallahassee community and currently serves as a board member for the Friends of the Leon County Public Library, the Brokaw-McDougall House, Junior League of Tallahassee and the National Selective Service System. Additionally, she is the Chair of the BE\$T Project Leadership Team for the United Way of the Big Bend and is a member of both Leadership Tallahassee and Delta Sigma Theta Sorority, Inc. Recently, Commissioner Gillum was named one of the “25 Women You Need to Know” by the Tallahassee Democrat (March 2010).



SUSANNE HEBERT

Commissioner Susanne Hebert of Clearwater received her first appointment in November of 2003 to the Commission by Senate President Jim King. A graduate of the University of Florida in Ornamental Horticulture, Commissioner Hebert previously served as both an interior horticultural designer and exterior landscape planner for Burdines and subsequent to that was an executive with Macys. In addition, she was formerly president of the Tampa Bay Chapter of the Florida Nurserymen and Grower’s Association. Commissioner Hebert has been instrumental, through Macys, for charitable contributions to organizations which include, The Boley Centers, The Kids Wish Network, The Lowry Park Zoo and The Tampa Bay Performing Arts Center.

Outside of her professional duties, Commissioner Hebert serves as a board member of the Feather Sound Municipal Taxing District and rehearsal manager for the David A. Straz, Jr .Center for the Performing Arts Youth Symphony, where she enjoys helping talented young musicians realize their dreams.

MONA JAIN , M.D., PH.D.

Commissioner Mona Jain of Bradenton received her first appointment in 1991 and the second appointment in 1993 to the Commission by the Late Governor Lawton Chiles and subsequently her third appointment in 2002 and fourth appointment in 2006 by Senate Presidents John McKay and Tom Lee. Commissioner Jain has had a lifelong focus on education and health and is a former Fulbright Scholar and National Science Foundation Scholar. Since 1961, she has been an educator and administrator in American, British and Indian education systems, has worked for educational opportunities for all students (pre-K to University), especially continuing education for non-traditional, mature students. Dr. Jain also served as Adjunct Professor and Director of Children and Families Health Services for Manatee County Heas Start program. Now retired after 45 years as an educator and health professional, she actively continues to volunteer as a professional.



Commissioner Jain is actively involved in numerous local, state, national and international community, civic and professional organizations/associations. Throughout her career she has been recognized for outstanding professional and community involvements including: Community Service Award from the American Medical Women's Association; the 2001 Distinguished Alumnus Award from the University of South Florida; recognition from the United Negro College Fund for her distinguished career in education; received a Proclamation and recognition from the Sarasota County Commission and City of Bradenton; and Leadership and Professional Awards from the American Association of University Women and Delta Kappa Gamma International. Dr. Jain has also been honored by placement in American and International "Who's Who". Recognition of her commitment and dedication is not limited to the United States, during her visit to India, her country of birth, she was granted a private audience with the International Humanitarian Mother Teresa.

DEBORAH JALLAD

Commissioner Deborah Jallad of Winter Park was appointed to the Commission in 2007 by Attorney General Bill McCollum. She is the President/Chairman of Accredited Holding Corporation and Accredited Surety and Casualty Company., Inc. – a Florida-based insurance company holding system specializing in the underwriting of non-contract surety bonds that was founded in 1959. With more than 40 years experience in non-contract surety bonds, Commissioner Jallad has been actively involved in developing industry standards and lobbying for reform. She works closely with Accredited's political consultants, state and national bail associations, and legislatures to increase safety for bail agents and the public. Accredited is the nation's only insurance company owned by women that specializes in bail bond underwriting. Commissioner Jallad has earned numerous awards for both her community service and professional expertise.



GLORIOUS JOHNSON



Commissioner Glorious Johnson of Jacksonville was appointed to the Commission in 2008 by Governor Charlie Crist. She has been an elected official since 2003. Prior to becoming an elected official, Commissioner Johnson was an educator, in which she taught music in the public school system. Later, she became an instructor at the college level, teaching business courses. She received her Bachelor Degree from Jacksonville University in Music as a concert pianist, her first Master Degree was from Nova Southeastern University (Ft. Lauderdale, FL.), in School Administration and Supervision; and her second Master Degree came from Teachers College/Columbia University (New York City), majoring in Educational Administration/Organizational Leadership.

JODY JOHNSTON



Commissioner Jody Johnston has been CEO of Girl Scouts of West Central Florida since its inception on October 1, 2007. The council serves nearly 30,000 girls and 10,000 adult volunteers in Citrus, Hernando, Hillsborough, Marion, Pasco, Pinellas, Polk and Sumter counties. She was previously CEO of councils in Florida, Ohio and Alabama. Commissioner Johnston is a lifetime member of the Association of Girl Scout Executive Staff (AGSES), the national professional development and advocacy organization for employed Girl Scout staff. She recently completed a term as president of the board and was previously a member at large; in 2008 she was inducted into the AGSES Hall of Fame. As president she moved the organization forward with a strategy to develop its members to meet and lead the future of Girl Scouting. Jody was named among "Who's Who in Tampa Bay Business" (Non-profits category) by the Tampa Bay Business Journal and was a finalist in its "Business Woman of the Year" recognition. In 2009 she was named Executive Woman of the Year by the Network of Executive Women. She completed two years as a Denali Fellow in its Social Entrepreneurship program, and participates in several executive development groups, including the Community Foundation of Tampa Bay's CEO Leadership Program. Commissioner Johnston will retire from Girl Scouts at the end of 2009 and will work as a consultant/owner of JKJ Consulting Services, LLC, specializing in consulting and coaching for nonprofit agencies.

AMY KRYAK

Commissioner Amy Kryak of Port St. Lucie was appointed to the Commission in 2008 by Senate President Ken Pruitt. She is president and creative director of Lost Art Advertising in Port St. Lucie, Florida. An entrepreneur and business owner since 1986, Commissioner Kryak has won more than 200 awards for creative excellence in advertising, along with the prestigious ANGEL award for public service. She was Soroptimist Business Woman of the Year in 2002 for St. Lucie County; she has served as president of the Port St. Lucie Business Women and is a former board member of the Treasure Coast Advertising Federation. Commissioner Kryak is a former Assistant Dean at Indian River State College and former Director of the college's Small Business Development Center; she currently serves as an adjunct instructor at Florida Atlantic University and Keiser University. In addition to her successful business career, Commissioner Kryak and her husband are co-founders of Never Leave a Child Unattended®, a public education campaign founded in 1993 to help prevent injury and drowning of children which results from children not being supervised.



CARRIE ESTEVEZ LEE

Commissioner Caridad Lee of Gainesville was last appointed to the Commission in 2005 by Governor Jeb Bush and served as the 2005 - 2006 Commission Chair. 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 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 been involved in many community organizations and is a 2005 Honorary member of Florida Blue Key. She currently is a Board Member of the University of Florida Museum of Science and Natural History, and serves as Board Chair of Gainesville Catholic Charities as well as being a member of the St. Augustine Diocesan Catholic Charities Board.



SHELLIE SACHS LEVIN



Commissioner Shellie Sachs Levin of Miami was appointed to the Commission in 2008 by Chief Financial Officer Alex Sink. She is a licensed Florida attorney who practiced law in Miami-Dade County for 25 years. In 1997, she left the practice of law to co-organize community initiatives and to help elect Democratic candidates to local, state and federal office. For the past 10 years Commissioner Levin has worked for EMILY's List, the largest independent political action committee in the country. She currently directs the EMILY's List Majority Council programs in the Southeastern United States and portions of the Midwest. In addition to her work with EMILY's List, Commissioner Levin has served on the National Women's Reproductive Healthcare Advisory Board and is a former Board member of the Women's Chamber of Commerce for Miami-Dade County. She served on the Miami-Dade County Commission on the Status of Women, as a Board member of the Women's Emergency Network, as Public Policy Chair for AAUW Miami and on the State Public Policy Committee for AAUW Florida.

JANET MABRY



Commissioner Janet Mabry of Gulf Breeze was last appointed to the FCSW by in March of 2006 by Chief Financial Officer Tom Gallagher. She is currently the President and owner of Mabry and Associates, a lobbying and government consulting firm since 1982. She received her B.A. in Political Science from Florida State University and went on to receive a dual Master's degree in Sociology and Political Science from Northern Arizona University. She has worked as a Legislative Assistant to House minority leader Ron Richmond and served as the Director at the St. Petersburg Adult Day Care Center and the Clearwater/St. Petersburg Girls Club Inc. Commissioner Mabry is very active as a volunteer in her community schools and charitable organizations. She is also the mother of two children.

ALCI MALDINADO

Commissioner Alci Maldonado of Lakeland was first appointed to the Commission in 2008 by Governor Charlie Crist. She is an Interior Designer but dedicates much of her time to charity. She is a long time volunteer of the United Methodist Church, especially with its Music Ministries to Children. Commissioner Maldonado has also volunteered with the Boy Scouts of America, has served as the Lakeland Senior High School Band Parents Head Chaperone and was a Board member of the Florida State University Parents Association. A veteran Republican activist, she has served on political campaigns at all level of politics. She has volunteered, worked with, advised or has been the manager of political campaigns for over thirty years in Florida and has also worked with the Massachusetts Republican Party as a volunteer.



NANCY PEEK MCGOWN

Commissioner Nancy Peek McGowan of Jacksonville, was appointed to the Commission in 2008 by Attorney General Bill McCollum. A conservative activist since 1990, she has a passion for public policy. Married to P. Ted McGowan, and mother of 5 children, Commissioner McGowan began her career in the United States Senate as a legislative intern while attending the University of Florida, where she obtained a B.A. in Political Science in 1982. She's served on P.T.A. boards, a twice commissioned Respect Life Coordinator for the Diocese of St, Augustine, a 25 year lector at her church, President of San Jose Country Club Swim Team 2006, she serves on the Executive Board of the Justice Coalition, a victims' rights organization in Jacksonville. Commissioner McGowan is currently the Legislative Chairman and Second Vice President of the Republican Women's Club of Duval Federated, a member of the Republican Executive Committee of Duval County, 2008 Duval Co-Chair Women for Mitt Romney for President, and 2010 Duval County Co-Chair Women for Marco Rubio for the U.S. Senate.



Commissioner McGowan was recognized with an award from the Justice Coalition, along with bill sponsors Sen. Steve Wise and State Rep. Dick Kravitz for her roll in moving the Final Closing Arguments legislation out of the Senate Judiciary Committee. She delivered the pro-side of the argument against former Judiciary Senate Chairman, John Grant. This bill which came out of committee 8-0, and gave the State of Florida Final Closing Arguments in a jury trial for the first time in 150 years. H.B. 147 was signed into law by Gov. Jeb Bush on June 7th, 2006.

LAURA MCLEOD



Commissioner Laura McLeod of Tallahassee was last appointed to the Commission in 2006 by Commissioner of Agriculture Charles Bronson. Commissioner McLeod, a native of Orlando, Florida, 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 implemented a statewide drug prevention/education program for which she won a national education award. Commissioner McLeod most recently was a governmental consultant for fifteen years and is now Executive Director for the Florida Association of DUI Programs.

LAURIE PIZZO



Commissioner Laurie Pizzo of Spring Hill was appointed the Commission by Attorney General Bill McCollum in 2007. Commissioner Pizzo has been a Multi-Million \$\$ Producer with CENTURY21® Alliance Realty since 2004. Laurie has completed her GREEN and GRI designations. She is an appointed member to several committees for the Florida REALTORS that deal with Public Policy and REALTOR Political issues. She is very involved with Governmental Affairs both with the Hernando County Association of REALTORS and the Greater Hernando County Chamber of Commerce. Commissioner Pizzo is an elected member to the Board of the American Cancer Society Hernando County Unit Board and the Community Advisory Council for HCA Oak Hill Hospital. She was a 2007 recipient of the Tillie Fowler Excellence in Public Service Series Scholarship, a statewide leadership training program for women. She was one of six highly qualified women selected for the scholarship-based program supported by the Republican National Committee. Commissioner Pizzo is also a 2007 graduate of Leadership Hernando for the Greater Hernando County Chamber of Commerce and a 2007 graduate of Hernando County Association of Realtors Leadership Development Program.

MONICA RUSSO

Commissioner Monica Russo of Miami was appointed to the Commission in 2008 by Chief Financial Officer Alex Sink. Commissioner Russo is president of SEIU Healthcare Florida, the largest union of health care workers in the state of Florida and the South, representing more than 16,000 nurses, hospital and nursing home workers at 100 facilities across the state. Commissioner Russo serves on numerous Boards including, South Florida Workforce Investment Board, the Florida Commission on the Status of Women, Coalition for Comprehensive Immigration Reform, Florida International University's Research Institute for Social and Economic Policy, Congressman Kendrick Meek's Haitian Advisory Task Force, Congresswoman Debbie Wasserman-Schultz's Healthcare Working Group, Miami-Dade Branch NAACP Executive Committee and Labor Committee Co-Chair, and the United Way



ANNE VOSS

Commissioner Anne Voss of Tampa was appointed in January 2006 to the FCSW by former Senate President Tom Lee. She was born in Houston, Texas and graduated from Occidental College in Los Angeles with a BA in Political Science and was chosen to attend American University for an honor's study program. She is the Vice President of Strategic Solutions of Tampa, a political consulting firm and Senior Vice President of the Women's Political Network. Prior to her husband's retirement from the U.S. Army, Commissioner Voss was Coordinator for the US Army Child Development Services at Picatinny Arsenal, N. J. and an Assistant Station Manager for the American Red Cross in Pirmasens, Germany. Commissioner Voss is currently President of the Florida Republican Women's Network and serves on the Vestry of St. John's Episcopal Church. Commissioner Voss's awards include: Department of Army, Commander's Award for Civilian Service; Department of Army, Achievement Medal for Civilian Service; Department of Army, Commendation and Red Cross Certificate of Recognition for 16 years of volunteer service.



2009 FCSW Year in Review

This section briefly highlights the work and accomplishments of the Commission in 2009.

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, 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 Awards & Recognition Task Force and the Public Outreach 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.



Dr. Bill Law inducts the following members to serve as officers for 2009-2010: Susanne Hebert, Vice-Chair; Nancy Acevedo, Secretary; Anne Voss, Treasurer; Carrie Estevez Lee, Member at Large; and Laurie Pizzo, Member at Large.

The Florida Commission on the Status of Women held a successful and productive 1st Quarterly meeting on March 18, 2009, at the Tallahassee Community College Main Campus. The election of FCSW Officers occurred and we were honored to be welcomed by Tallahassee Community College, President, Dr. Bill Law. The Florida Commission on the Status of Women (FCSW) elected the following members to serve as officers for 2009/2010 FCSW Officers: Mona Jain, M.D. Ph.D, Chair, Susanne Hebert, Vice Chair, Nancy C. Acevedo, Secretary, Anne B. Voss, Treasurer, and Carrie Estevez Lee and Laurie Pizzo, Members at large. The new officers were sworn in during a ceremony at the first quarterly meeting of the Commission in Tallahassee on March 18, 2009.

Florida Attorney General Bill McCollum announced that his CyberSafety Education program has already exceeded the 100,000 student mark during the 2008/2009 school year, an important milestone in just a few short months. The interactive 50- minute program combines real-life stories and examples to help middle and high school students identify ways they could be victimized by online predators and to encourage safe internet use. The Commission's Sixteenth Annual Report, titled "**Smart Surfing: A Resource Guide for Internet Safety,**" was created to raise awareness about the need for women to have the knowledge and skills to protect themselves and their families from many types of computer crimes. The report features information from the Attorney General's CyberCrime Unit and CyberSafety presentations and will serve as a resource on internet safety for Florida's women. The Commission continued to support Florida Attorney General Bill McCollum's efforts to protect our children from Internet Predators. In addition to making classroom presentations, the Commission provided informational sessions to parents and guardians through school PTA organizations throughout Florida.



The Florida Commission on the Status of Women had the honor of participating in a number of exciting and informative conferences this spring, including the *Women's Leadership Conference at the University of Florida*, the *Women's History Month Celebration at Tallahassee Community College* and *Behind Closed Doors* sponsored by the Florida Coalition Against Domestic Violence. These conferences offer not only a wealth of new information, but an opportunity to educate the public and inform them about the important work of the Commission.



Women's History Month Celebration at Tallahassee Community College.

The 2009 Summary of Florida Laws Affecting Women and Families, was



published by the FCSW Legislative Committee. This report is an annual publication designed to encourage women from across the state to become educated about the legislative process and new laws that affect Florida's families as reported by Committee Chair Nancy Acevedo. The 2009 Summary of Florida Laws Affecting Women and Families is available on the Commission's

website, www.fcsw.net.

The Florida Commission on the Status of Women was honored to take part in Haiti Days on April 2, 2009 at the Capitol in Tallahassee. More than 50 Haitian leaders were in attendance to hear from Florida leaders including Lt. Governor Jeff Kottkamp, on various topics from health care to community involvement. The Commission was honored to speak to the group, organized by Representatives Yolly Roberson and Ronald Brise, regarding the work of the Commission including the Florida Women's Hall of Fame. Each attendee received copies of the most recent Commission publications, and lunch was hosted by former Commissioner Marie Flore Lindor-Latortue.

The inaugural Florida Conference for Women was hosted by the Commission on May 12, 2009 at the Orange County Convention Center. An energetic crowd of more than 1,000 women from across Florida came together for a day of networking and learning. "*Rethink. Resolve. Renew.*" was a fitting theme that unified attendees who were inspired by the many speakers on topics from career and finances to health and wellness.



Participants enjoy the 2009 Florida Conference for Women.

Women's Equality Day was celebrated on August 22, 2009 at the Sarasota-Manatee Regional Women's Equality Day Celebration in Sarasota, FL. Commissioner Mona Jain represented the Commission, along with FCSW Staff Kelly Sciba and Michele Manning.

In conjunction with the Commission's third Quarterly meeting, the Commission held its second **Gender Bias in the Media Roundtable** at Florida International University in Miami, FL. Representatives from women's groups, academia, and media, shared with participants their perspectives and experiences in dealing with gender bias or stereotyping in the media, particularly political coverage. Participants discussed whether women have been portrayed with bias in the media and political coverage; the impact of such bias or misrepresentation on women; the need to initiate changes in various sectors (including roles that different parties could play); how to tackle the problem and at the same time uphold freedom of the press and expression, and allow sufficient room for creativity; and effective ways to promote gender awareness in the media.

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