

TERESA A. SANTIAGO

Teresa A. Santiago is Chair and Executive Director of the New York State Consumer Protection Board. Ms. Santiago is a founding member, Chair, and the driving force behind Comité Noviembre, Puerto Rican Heritage Month, a nonprofit organization that promotes and commemorates Puerto Rican culture and heritage nationwide. Under her leadership, Comité Noviembre established an annual fundraising benefit, created the Comité Noviembre Day of Community Service and Social Responsibility, and established the Comité Noviembre Scholarship Awards Program. Ms. Santiago also has worked as Director of Marketing and Public Relations for a dry cleaning business, and as Director of Hispanic Experti, a division of a minority-owned public relations and advertising firm that specializes in the black and Hispanic consumer markets. She served as Deputy Director of Community and Legislative Affairs in the New York State Governor's Office for Hispanic Affairs from 1993 to 1995; Director of Communications for the Association of Puerto Rican Executive Directors, a nonprofit advocacy organization; and as Director of Amigos de Paraki, the Hispanic component of Governor Pataki's 2002 re-election campaign. In addition, she has served as board chair of the Institute for the Puerto Rican/Hispanic Elderly; on the board of Regional Aid for Interim Needs Inc. (RAIN Inc.), which serves the elderly population of the Bronx; and on the St. Pius V. High School Advisory Board. Ms. Santiago has received numerous awards, including El Diario/La Prensa's Influential Latinas Recognition.

LUIS VASQUEZ-AJMAC

Luis Vasquez-Ajmac, President and Founder of MAYA Advertising & Communications, a Latino marketing firm, has more than 20 years of experience in Hispanic marketing and minority outreach. Under Mr. Vasquez-Ajmac's leadership, MAYA has catapulted client issues, products, and services into prominence. Mr. Vasquez-Ajmac created "Nuestra Gente," a U.S. Latino awareness conference (1997 to 1999), and public affairs television show (2000) featuring both local and national celebrities and leaders. Mr. Vasquez-Ajmac also produced the highly publicized television program "VIVA TV," featuring current issues and trends relevant to the rapidly growing U.S. Hispanic youth market. The lead publicist for the program, he received media attention from the *Washington Post*, *WUSA-TV (CBS)*, *Comcast Cable Communications Inc.*, *Univision*, and numerous other Hispanic media. In 1997, he coordinated the first-ever U.S. Latino Fire Safety Summit and Fire Safety Concert for children in Los Angeles, and secured widespread national publicity for both events, including coverage by *U.S. News and World Report*, the *Los Angeles Times*, and the *Washington Post*. Since 1993, he has directed Repco on branding through the production of culturally sensitive and quality-driven Spanish-language print, radio, and television advertising.

PABLO M. ZYLBERGLAIT

Pablo M. Zylberglait joined the FTC's Bureau of Consumer Protection as an attorney in January 1997. His projects at the Bureau's International Division include work on technical aid, bilateral cooperation agreements, information sharing efforts, and multilateral enforcement cooperation. Mr. Zylberglait participates in various international forums on issues such as Internet law, privacy, and alternative dispute resolution. He also coordinates *econsumer.gov*, an international database for cross-border e-commerce complaints. Mr. Zylberglait has worked with the Bureau's Division of Enforcement, enforcing FTC orders and federal district court litigation related to deceptive advertising and marketing practices. He also was involved in industry and community outreach to promote the FTC's *Guides for the Use of Environmental Marketing Claims*. Before joining the Commission, Mr. Zylberglait was an associate at the Los Angeles law firm of Barger & Wolen L.L.P., where he litigated in the areas of disability insurance, bankruptcy, and personal injury.

HISPANIC & LAW
OUTREACH ENFORCEMENT
FORUM WORKSHOP

May 12, 2004

HISPANIC & LAW OUTREACH ENFORCEMENT FORUM WORKSHOP

THE HISPANIC CONSUMER:
PROMOTING OUTREACH, PREVENTING FRAUD:
BEST PRACTICES IN THE HISPANIC COMMUNITY

MAY 12, 2004

PANELISTS AND MODERATORS

ROBERT E. BARD

Robert E. Bard has been the President and CEO of *LATINA Style Magazine* since October 2001. He has expanded the magazine's influence by creating the Anna Maria Arias Memorial Business Fund, a grant fund for Latina entrepreneurs, and establishing a number of scholarships in Ms. Arias' name. He also has developed the two signature programs of the magazine: the *LATINA Style Business Series*, a development program for Latina business owners in the nation, and the *LATINA Style 50*, a report on the top 50 U.S. companies for working Latinas. Mr. Bard founded The Bard Company (TBC), a consulting, public affairs, public relations, marketing, and advertising firm specializing in the U.S. Hispanic professional market. Among its many projects, TBC helped corporations create multilevel, integrated Hispanic programs involving educational issues, scholarship programs, supplier diversity, corporate board development, and congressional interface.

J. HOWARD BEALES III

Howard Beales is the Director of the Federal Trade Commission's Bureau of Consumer Protection. Appointed by FTC Chairman Tim Muris in June 2001, Mr. Beales has experience in both academia and government. His major areas of expertise and interest include law and economics, the economic and legal aspects of marketing and advertising, and other aspects of government regulation of the economy. Mr. Beales began his career at the FTC in 1977 as an economist specializing in consumer protection issues. After serving in a number of management positions in the Bureau of Consumer Protection, he was named a Branch Chief in the Office of Management and Budget's (OMB) Office of Information and Regulatory Affairs. Mr. Beales left government in 1988 to become an Associate Professor of Strategic Management and Public Policy at George Washington University. He has published numerous scholarly articles on advertising and other aspects of consumer protection regulation.

JULIA BENCOMO LOBACO

Julia Bencomo Lobaco is Deputy Editor of AARP *Segunda Juventud*, AARP's bilingual publication for Hispanics who are 50+. She has more than 20 years of experience as a bilingual editor, reporter, and columnist. An award-winning Mexican American journalist, she was *The Arizona Republic* newspaper's first bilingual columnist. She also reported on city and county government and on education issues. For eight years she served as Editor of Florida-based *VISTA Magazine*, the nation's oldest and largest dual-language publication for Hispanics. Ms. Bencomo Lobaco also served as Editor-at-Large for *CATALINA Magazine*. She has been a member and an alliance manager for the AIDS: *ACT Now!* Partnership, a project of the Centers for Disease Control and Prevention to stop the spread of HIV and AIDS. She has a strong interest in health issues and is the recipient of a Kaiser Family Foundation/National Press Foundation Mini-Grant in Health.

JUDY J. CHAPA

Judy J. Chapa is the Senior Advisor for Outreach to Hispanic Populations in the United States for Money Smart, the Federal Deposit Insurance Corporation's (FDIC) financial education program. Through this program, she works to develop and execute major innovative marketing and public affairs programs with Hispanic business and community leaders nationwide. Before joining the FDIC, Ms. Chapa was appointed by President George W. Bush as the First Deputy Assistant Secretary for the U.S. Treasury's Office of Financial Education. There, she was responsible for establishing the office, developing the department's financial education policy, and ensuring coordination on financial education issues within the department and its bureaus. Previously, Ms. Chapa managed external affairs for Miller Brewing Company in Milwaukee, where her work included developing and implementing national strategies to promote the company's responsibility initiatives on alcohol-related issues, and overseeing public relations efforts within the national Hispanic community. Ms. Chapa has served on the boards for the National Hispanic Corporate Council (NHCC) and the National League of United Latin American Corporate Alliance (LULAC).

GEORGE FRANCO

George Franco is Chairman and CEO of National Financial Corporation (NFC), a national information technology firm specializing in the development of banking products and services that help financial institutions reach emerging markets. NFC engineers technology to effectively process transaction activity within the high-volume environment of low-income consumer markets. In addition, he is the CEO of AvanteResearch, an economic research and analysis group with a focus on private sector economic development. A member of the Federal Reserve Bank of Chicago Advisory Council, he is an expert on strategic business planning. The work of his companies includes financial service delivery, television production, and institutional asset management. He serves as Chairman of the Washington, D.C.-based National Council on Financial Access, an organization that emerged out of the work of Metropolitan Leadership Network, a national CEO leadership group.

ANA M. MONTES

Ana M. Montes is the Director of Technology and Consumer Education at the the Latino Issues Forum (LIF), a nonprofit public policy and advocacy institute based in San Francisco and dedicated to advancing new and innovative public policy solutions for a better, more equitable, and prosperous society. Ms. Montes has testified at digital divide hearings in Sacramento, Calif., and Washington, D.C., and has spoken at numerous technology conferences and forums. In her role as Director of Technology, Ms. Montes has helped bring technology to rural and urban low-income and minority communities. She also supervises a community civic engagement project, as well as the Communities for Telecom Rights Project, a California-wide consumer education project geared toward people with limited English proficiency in the Latino and Asian communities.

J. MELVIN MUSE

Jo Muse has led Muse Cordero Chen & Partners (MCC&P) to national prominence by specializing in reaching multicultural consumers and producing award-winning work for Qwest Communications, American Honda, NIKE Inc., and the President's Anti-Drug Media Campaign. Under his leadership, clients have provided significant financial support and empowerment for youth via involvement with historical black colleges and universities, and with the Tobacco Education public service campaign in California and Florida. As MCC&P's Executive Creative Director, Mr. Muse oversees the creative development of advertising. He is active in various professional associations and community organizations, including the American Association of Advertising Agencies, Art Center College of Design, and the Center Theatre Group. He also is the author of "The Shaman Chronicles: The Seven Senses of Multicultural Marketing."

FERNANDO ORFILA

Fernando Orfila was born in Argentina, and worked there as a reporter before joining *Negocios*, a magazine specializing in national business. Mr. Orfila expanded his role by becoming the producer for "Negocios TV," a daily business newscast based on the magazine. He also worked as a freelance reporter for *The Buenos Aires Herald*, which specializes in news about the world trade sector. Mr. Orfila came to the United States to work with "CBS Telenovelas" as an assignment editor and field producer. He has done financial reporting with *Consejero.com*, the Spanish-language division of *Bankrate.com*; served as a business and economy reporter for the news department of *Univision.com*; and developed "Negocios Hispanos," a section of *Univision.com* specializing in news for small businesses from the Hispanic point of view. Most recently, Mr. Orfila started the first TV news segment dedicated to business and personal finances for Miami's local *Univision* station, now broadcast through *Univision*'s many local affiliate stations. He also appears twice a month on "Despierta América" to discuss personal finances and economic issues affecting the Hispanic community.

JEFFREY S. PASSEL, PH.D.

Jeffrey S. Passel, Ph.D., is Principal Research Associate at the Urban Institute, where his research has focused on immigration policy, the demography and adaptation of immigrants, and the measurement of immigration, particularly the measurement of illegal immigration. His interests also include measuring and defining racial/ethnic groups in the United States, overall demographic trends, and census coverage. Prior to joining the Urban Institute, Dr. Passel directed the Census Bureau's program of population estimates and projections and its research on demographic methods for measuring census undercount. He has served on advisory and technical panels for a number of associations and government agencies, including the Population Association of America's Professional Advisory Committee to the Census Bureau and its Committee on Population Statistics, the National Academy of Sciences' Panel on Estimates of Poverty for Small Geographic Areas, the Central Intelligence Agency, the 2000 Census Monitoring Board, and the National Institutes of Health.

MARIA RODRIGUEZ

Maria Rodriguez is the President and Owner of Vanguard Communications, a full-service public relations firm committed exclusively to the marketing and promotion of social issues. At Vanguard, Ms. Rodriguez leads a team of more than 35 public relations and communications professionals who work to advance change in areas such as health, sustainable agriculture, environmental protection, education, and consumer protection. In March 2003, Vanguard became the first Hispanic woman-owned firm to earn the highly coveted *PR Week* PR Agency of the Year Award. Currently, Ms. Rodriguez is leading Vanguard staff in the development of an educational outreach campaign about epilepsy targeted to the Hispanic community, as well as a community-based outreach effort to increase the number of Hispanic/Latino students earning high school and college degrees. In addition, she manages a national social marketing program on children's mental health with particular emphasis on outreach to culturally diverse populations. Previously, Ms. Rodriguez served as Media Director of a boutique public relations firm where she managed and implemented consumer education initiatives on behalf of the National Institutes of Health's high blood pressure control and cancer prevention programs, promoted education issues for national trade associations, conducted media outreach campaigns, and distributed public service advertising campaigns.