CONSUMER FEDERATION OF AMERICA'S

Fortieth Annual Awards Dinner

June 23, 2010

PROGRAM

Executive Director Consumer Federation of America Executive Director, Massachusetts Public Interest Research Group President, Consumer Federation of America U.S. Senate Presented by Senator Jack Reed 2008 Philip Hart Public Service Award U.S. House of Representatives Presented by Travis Plunkett Legislative Director Consumer Federation of America Beth Givens Esther Peterson Consumer Founder and Director Service Award Privacy Rights Clearinghouse Presented by Congresswoman Jackie Speier U.S. House of Representatives Personal Finance Columnist, MSN Money Media Service Award Author, Your Credit Score Presented by John Rother

Director, Legislation and Public Policy

AARP

PHILIP HART PUBLIC SERVICE AWARD

CHRISTOPHER DODD

Senator Christopher Dodd has been a driving force behind many of the most consequential laws enacted by Congress in the nearly thirty years he has represented the State of Connecticut. His wide ranging interests, persistence and ability to work across party lines have led to a record of accomplishment matched by few of his peers. He was the primary author of the Family Medical Leave Act in 1993, allowing tens of millions of Americans to take time off work without fear of losing their jobs. After the flawed elections of 2000, he led efforts to enact the most significant improvements in voting and registration procedures since the Voting Rights Act. As a member and Chairman of the Banking Committee, he has been a forceful advocate for enhanced transparency, corporate responsibility and consumer protection. He led efforts in the Senate for eight years to improve inequitable bankruptcy legislation. He co-authored the landmark Sarbanes-Oxley Act in 2002 to improve accounting standards in the wake of corporate scandals that shook public confidence in the nation's securities markets. His decades-long quest to stop unfair and deceptive credit card practices culminated in enactment of the Credit Card Accountability, Responsibility and Disclosure (CARD) Act in 2009. He is also the primary author of two recent laws to prevent home foreclosures, and has been a vocal and effective proponent of affordable homes for all Americans from the start of his career. Finally, as he prepares to retire from the Senate, Dodd is on the brink of achieving the most sweeping overhaul of financial regulation since the Great Depression. For his wide-ranging and extraordinary accomplishments on behalf of Americans, the Consumer Federation of America proudly awards Senator Christopher Dodd the Philip Hart Public Service Award.

PHILIP HART PUBLIC SERVICE AWARD

BARNEY FRANK

Elected to represent the 4th District of Massachusetts in the United States House of Representatives in 1980, Representative Barney Frank has become one of the most effective and visible champions of consumers and lower-income Americans in Congress. Frank is widely known for his sharp wit and debating prowess. Less well known outside Congress are his knowledge of the legislative process, intellectual rigor, capacity for hard work and respect for opposing points of view. These skills were on full view in late 2009, as the House Financial Services Chairman moved historic legislation through the House to overhaul the regulation of financial services, the first time a body of Congress had done so. Among many other reforms, this legislation created an independent Consumer Financial Protection Agency and put new measures in place to prevent predatory "subprime" mortgage lending. Frank's career-long advocacy of the housing needs of low and moderate income families has resulted in the passage of laws to authorize a national housing trust fund to increase the supply of rental housing and to expand affordable housing for older, disabled and minority Americans. Frank has also been a persistent advocate of preventing subsidized rental apartments from being converted to market rents; helped achieve important credit reporting protections for consumers with the enactment in 2003 of the Fair and Accurate Credit Transactions (FACT) Act; and steered broad laws through Congress that would stem foreclosures and protect credit card holders from abusive practices. For his tireless commitment to the needs of less fortunate Americans and extraordinary efforts to enact laws on their behalf, the Consumer Federation of America presents the Philip Hart Public Service Award to Representative Barney Frank.

ESTHER PETERSON CONSUMER SERVICE AWARD

BETH GIVENS

For nearly two decades, Beth Givens has effectively advanced the privacy rights of consumers. Trained as a librarian, in 1992 she founded the Privacy Rights Clearinghouse in San Diego. Initially this organization just assisted and educated individual consumers. Today that education includes nationwide distribution of many publications she has written, including The Privacy Rights Handbook published by Avon Press. However, in the past decade, Givens has emerged as one of the nation's leading and most effective privacy advocates, widely respected not only by other advocates, but also by policymakers. That is why both California and national legislators and regulators so often seek her information and advice in hearings, on commissions, or just privately. In fact, one colleague has said that many California legislators will not vote for privacy legislation without her approval, including that state's landmark 2003 law. One of Givens' most important contributions to the public interest has been defining and publicizing identity theft problems, partly through frequent national news interviews, that helped make this issue a national priority. Esther Peterson would be pleased that the CFA award in her name is being given this year to such a dedicated, effective, and respected consumer advocate and educator as Beth Givens.

BETTY FURNESS CONSUMER MEDIA SERVICE AWARD

LIZ PULLIAM WESTON

For several years according to Nielsen/NetRatings, as a columnist for MSN Money, Liz Weston has been the most-read financial columnist on the Internet. Starting this fall, she will also write a personal finance column for the nation's most widely circulated traditional magazine, AARP's The Magazine. This popularity has been hard-earned and well-deserved. With an undergraduate degree in economics, Weston began her journalism career at the Seattle Times and then worked for several other major newspapers. At the Orange County Register, in 1994 she began writing about personal finances after taking a university Certified Financial Planner course. In 1998, she began covering personal finances for the Los Angeles Times, and four years later, started writing for MSN. Besides her award-winning syndicated column, Money Talk, Weston has written several books, including the best-selling Your Credit Score which is now in its third edition. All these publications dispense essential information and wise advice to consumers facing practical problems in today's dynamic and risky financial services marketplace. All these consumers, and we at CFA, are grateful to her for providing this important service.

MEMBERS OF THE AWARDS DINNER COMMITTEE

Katrinka Smith Sloan, *Chairman* Larry Blanchard Regene Mitchell Charles E. Snyder

