**PHILIP HART PUBLIC SERVICE AWARD**

**SENIOR ELIZABETH WARREN**

The creation of the Consumer Financial Protection Bureau (CFPB) represents the most important financial reform benefiting consumers since the establishment of the federal deposit insurance system in the 1930s. Elizabeth Warren conceived of this new consumer agency, convinced advocates to fight for it, and persuaded Representative Barney Frank and other congressional leaders to make its approval a legislative priority. But Warren’s championing of consumer welfare extends well before, and after, passage of the legislation. After serving on the National Bankruptcy Review Commission beginning in 1995, she became a leading opponent of legislation restricting the ability of hard-pressed consumers to discharge debts through bankruptcy. Her 2001 research and subsequent studies, with colleagues, showed that many declaring bankruptcy did so because of unaffordable medical bills. In 2008, as a financial crisis threatened to bankrupt the nation, Warren was appointed chair of the Congressional Oversight Panel of the Troubled Asset Relief Program (TARP), where she led a critical review of past regulatory failures and the administration’s efforts to rescue threatened financial institutions. Following enactment of legislation creating the CFPB, President Obama appointed her as a Special Advisor to begin organizing the agency, which since then has made the financial services marketplace a much safer place for consumers. Today, as U.S. Senator from Massachusetts, Warren continues efforts to reform this marketplace and supports other measures to give the middle class “a fighting chance,” the title of her recent book about her life. Senator Warren’s efforts indeed have and are giving consumers this chance. We are pleased for the opportunity to honor this champion of consumers and all working families.

**DAVID VLADECK**

For several decades, David Vladeck has been one of the country’s most effective legal advocates for consumers. In 1977, after graduating from Columbia Law School, he joined the Public Citizen Litigation Group, which he went on to head from 1992 to 2002. At the Litigation Group, Vladeck fought to protect workers and consumers from a wide range of financial and health threats, chiefly by briefing and arguing cases before the U.S. Supreme Court and more than sixty cases before federal courts of appeal and state courts of last resort. He then joined the faculty of Georgetown Law, where he continued his public interest advocacy through scholarship and amicus briefs. In 2009, he was appointed Director of the FTC’s Bureau of Consumer Protection, which he proceeded to re-energize. Under his leadership, the agency pursued more than 100 cases involving deceptive or unconscionable business practices, including significant settlements against Nestle and Dannon for false health claims and important enforcement actions against Google and Facebook on privacy issues. For his outstanding consumer leadership in both nonprofit and public sectors, CFA is pleased to honor David Vladeck.
ESTHER PETERSON CONSUMER SERVICE AWARD

IRENE LEECH

Irene Leech is a throwback to an earlier era in the consumer movement – a professor whose volunteer activism has made huge contributions to state and national consumer groups. Since 1989, Leech has been a professor of consumer studies at Virginia Tech University. During this time, she has also helped lead nonprofit groups, including the American Council on Consumer Interests and the American Association of Family and Consumer Sciences. But her most significant contributions to the consumer movement have been through CFA and the Virginia Citizens Consumer Counsel (VCCC). Since 1998, Leech has served as a vice president or president of CFA. For the past several years, she has chaired CFA’s all-important Policy Resolutions Committee, which must deal with differences in policy positions among CFA’s diverse membership. She also leads the Virginia Tech Saves campaign that is part of America Saves. Even more significantly, since 1996 Leech has been the key leader of VCCC. She is a frequent presence in the Virginia Statehouse, often with students in tow, and has served on numerous state and federal consumer advisory bodies. During this time, she has helped block many anti-consumer initiatives by a conservative state assembly. Whatever consumer role she is playing, like Esther Peterson, Leech brings an energy and enthusiasm that infects and stimulates her colleagues.

BETTY FURNESS CONSUMER MEDIA SERVICE AWARD

KIPLINGER PUBLISHING

For more than a half-century, Kiplinger Publishing has provided consumers with useful, sensible advice about managing money. During this period, the company’s consumer flagship has been Kiplinger’s Personal Finance magazine. Founded in 1947 and known until 1991 as Changing Times, the magazine has provided information and sound advice to consumers about financial topics including investing, retirement planning, taxes, insurance, real estate, car purchases and leasing, health care, and financing college. It has been especially valuable in its championing of no-load mutual funds, dollar cost averaging, global investing, and term life insurance. Each month, the magazine sells 800,000 copies and its website receives over two million unique visitors. Kiplinger Publishing also produces other publications useful to consumers and consumer advocates, including The Kiplinger Letter, The Kiplinger Tax Letter, and a series of a dozen personal finance books. The company was founded in 1920 by W.M. Kiplinger and is led today by his grandson, Knight Kiplinger, who has continued the family tradition of creating a collegial environment for its journalists that is independent of the business side. CFA salutes Knight Kiplinger, and his Kiplinger Publishing colleagues, for their many contributions to consumers.

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