CFA AWARDS

PHILIP HART PUBLIC SERVICE AWARD

Philip Hart, who served as Michigan Senator from 1959 to 1976, championed consumer and civil rights reforms with such integrity that he was considered by colleagues in both parties to be "the conscience of the Senate." He was so revered by his colleagues and the public, that the Senate named its newest office building after him in 1982. Public Affairs Ouarterly wrote of Senator Hart that he combined "a strong moral character, a larger vision of the social good, and a dedication to open and rational discourse." As Chairman of the influential Antitrust Committee. Senator Hart organized hearings on a wide variety of consumer protection issues - from auto repair fraud to media concentration to physician ownership of pharmacies. His signature legislation was the Fair Packaging and Labeling Act, which required much greater standardization of sizes and terminology on product labels. Senator Hart was a champion of policies that were years ahead of his time. He pushed forward antitrust legislation and fought tirelessly against price fixing schemes, housing discrimination, deceptive advertising and confusing price deals. In recognition of his role as one of Congress's champions of both democratic discourse and the rights of consumers, CFA named its Public Service Award after Senator Hart to be presented to public servants who have meaningfully improved the lives of American families and served their country with unwavering integrity.

ESTHER PETERSON CONSUMER SERVICE AWARD

Esther Peterson, also known as the "grand dame of the consumer movement," is best known for her consumer and women's advocacy under three presidents. Following her work as AFL-CIO's first woman lobbyist from 1958 to 1961, she was appointed as director of the Woman's Bureau of the Department of Labor, and later as an assistant Secretary of Labor under President Kennedy, becoming the highest ranking woman in the Kennedy Administration. Subsequently, as special assistant for consumer affairs to Presidents Johnson and Carter, she effectively championed consumer reforms in Congress and the Executive Branch. Among her many accomplishments were successfully persuading the supermarket industry to adopt unit pricing and open dating voluntarily, improving consumer health and safety in developing countries, expanding the use of warning labels, improving pesticide safety and meat inspection, cracking down on misleading advertising, and promoting truth in lending bills. Peterson believed that much of the strength of the consumer movement came from coalition-building, and she worked tirelessly to bring groups with similar advocacy interests together. It was Esther Peterson who proposed the creation of CFA in 1967 and convened a diverse group of consumer advocacy, cooperative, and labor organizations to do so. Esther Peterson championed the collective efforts of consumer advocacy groups for over sixty years. Because of her extraordinary service to consumers, CFA named its highest award for consumer advocates in her honor.

BETTY FURNESS CONSUMER MEDIA SERVICE AWARD

Starting in 1974, Betty Furness pioneered consumer broadcast reporting, helping to create a place for consumer advocacy on television. As a hard-hitting consumer reporter for both WNBC-NY and The Today Show for nearly two decades, Furness exposed frauds, named names, championed consumer rights, and corrected injustices. Through her talent and her commitment to the consumer cause, Furness gained the respect of consumer advocates and politicians. Prior to her career in journalism, she served as President's Johnson's Special Assistant for Consumer Affairs, where she addressed credit regulation, meat inspection, and hidden interest rates. She was the first chair and executive director of the New York State Consumer Protection Board and served as executive director of the New York City Department of Consumer Affairs. In recognition of her inspiring example of the importance of consumer advocacy in journalism, CFA named its Media Service Award after her. This award is presented to individuals who continue Ms. Furness' legacy of consumer-focused journalism aimed at improving the lives of all Americans.



Consumer Federation of America

CFA is an association of non-profit consumer organizations, established in 1968 to advance the consumer interest through research, advocacy and education. Today, over 250 of these groups participate in the Federation, working to protect consumers on the national, state, and local level. CFA's broad range of activities include Banking & Credit, Communications, Competition & Regulation, Consumer Protection, Energy, Food & Agriculture, Housing, Insurance, Investor Protection, Privacy, Product Safety, and the America Saves program.

CFA STAFF

Jack Gillis

Executive Director

Rachel Weintraub

General Counsel & Legislative Director

George Barany

America Saves Director

Stephen Brobeck Senior Fellow

Angela Caban Military Saves Director

Mark Cooper Director of Research

Sara Cooper Project Director

Richard Eckman

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Leandra English

Director of Financial Services Advocacy and Outreach

Lindsay Ferguson America Saves Director of Strategic Engagement

Reid Frankhauser

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Susan Grant

Director of Consumer Protection America Saves Senior Program and Privacy

Thomas Gremillion Director of Food Policy

Mel Hall-Crawford

Director of Energy Programs & Special Projects

Micah Hauptman Financial Services Counsel

Douglas Heller Insurance Expert

James H. Hunt Life Insurance Actuary

I. Robert Hunter Director of Insurance

Anna Marie Lowery Director of Meetings and Events

Tony Lucas Administrative Director Amelia O'Rourke-Owens

America Saves Director of Youth Financial Capability

Carolyn Pemberton

Manager

Christopher Peterson

Director of Financial Services and Senior Fellow

Lila Quintiliani

Military Saves Program Manager

Barbara Roper

Director of Investor Protection

Nick Roper

Administrative and Advocacy Associate

Kareem Scott

Administrative and Advocacy Associate

Carol Tucker-Foreman

Food Policy Institute Distinguished Fellow

Barry Zigas

Director of Housing Policy

MEMBERS OF THE AWARDS DINNER COMMMITTEE

Ianet Domenitz, Chair Willard P. Ogburn

Larry Blanchard Delia Patterson

Iames Blau Marceline White

Ken McEldownev

This event is Food Recovery Verified (FRV), a Food Recovery Network program assisting food-insecure Americans by enhancing national awareness and participation in food recovery. All surplus food from this event will be donated to a hunger-fighting non-profit organization for people in need. For more information visit www.foodrecoverunetwork.ora.



CONSUMER FEDERATION OF AMERICA'S

Forty-Ninth Annual **Awards Dinner**

June 20, 2019



PROGRAM

Welcome to Consumer Federation of America's 49th Annual Awards Dinner, recognizing individuals who have made significant contributions to the welfare of the nation's consumers.

Jack Gillis	. Welcome
Executive Director	
Consumer Federation of America	
Marceline White. Executive Director, Maryland Consumer Rights Coalition President, Consumer Federation of America	. Introductions
The Honorable Frank Pallone	. Philip Hart Public Service Award
Presented by The Honorable Debbie Dingell United States House of Representatives	
Jackie Gillan President Emeritus Advocates for Highway and Auto Safety	. Esther Peterson Consume Service Award
Presented by The Honorable Sherrod Brown United States Senate 2016 Philip Hart Public Service Award Recipient	
Stephanie Zimmermann Consumer Investigations Reporter The Chicago Sun-Times	. Betty Furness Consumer Media Service Award
Presented by The Honorable Jan Schakowsky United States House of Representatives 2013 Philip Hart Public Service Award Recipient	
Beverly Brown Ruggia	. Esther Peterson Consume Service Award

Presented bu

The Honorable Bonnie Watson Coleman

United States House of Representatives

2019 CFA AWARD RECIPIENTS

PHILIP HART PUBLIC SERVICE AWARD

THE HONORABLE FRANK PALLONE

Congressman Pallone began his political career in his home city of Long Branch, New Jersey, getting elected to the City Council in 1982. One year later Pallone was elected to the state Senate, representing the Monmouth County coastline. He was re-elected in 1987. During his tenure in the state Legislature, Pallone distinguished himself as an advocate for the environment, senior citizen concerns, and providing constituent services. Since 1988, Congressman Pallone has represented New Jersey's 3rd and 6th Districts in the U.S. House of Representatives, and in January 2019 was sworn in for his 16th Congressional term. He is currently Chairman of the House Energy and Commerce Committee where he previously served as ranking member. During his tenure, Pallone has been a leader on a vast range of important consumer and public health issues, including health care, energy, environmental protection, food and drug safety, consumer protection, telecommunications, data privacy, and the internet. In particular, Pallone has championed improving the nation's food safety, strengthening clean air and water laws, making health care more affordable and accessible, and supporting numerous other initiatives to protect the public's health. He played a key role in authoring and passing the Affordable Care Act, and was one of the main authors of food safety reform, which emphasizes prevention and safety measures that help ensure food is safe before it reaches consumers. Pallone is a leader in strengthening and protecting the Medicare and Medicaid programs, fighting to ensure all Americans have access to safe drinking water and clean air, preserving a free and open internet, strengthening the federal Superfund program to clean up toxic waste sites, and protecting American shores against the threat of offshore drilling. CFA is pleased to present the Philip Hart Public Service Award to Congressman Pallone in recognition of his vast contributions to advancing pro-consumer legislation on a wide array of important issues.

ESTHER PETERSON CONSUMER SERVICE AWARD

JACKIE GILLAN

Jackie Gillan is the President Emeritus of the Advocates for Highway and Auto Safety, a coalition formed in 1989 comprised of leading consumer, health and safety groups, and property and casualty insurance companies. Gillan is likely responsible for more auto, highway, and truck safety laws and regulations than any individual in the past 30 years. She works closely and collaboratively with other consumer groups including Consumer Federation of America, the Center for Auto Safety, KidsAndCars.org, and Joan Claybrook. She has developed strong working relationships with Members of Congress from both parties in the House and Senate. Gillan led efforts to enact at least ten major pieces of auto and highway safety legislation between 1991 and 2018. As a result of her legislative successes, vehicles today are equipped with lifesaving features such as advanced airbags, rollover and ejection prevention technologies, tire pressure monitoring systems, rearview cameras, and motor coaches with seat belts and other safety improvements. She also has fought for stronger regulations for autonomous vehicles as well as stopped special interest efforts to increase truck size and weights. In states, she has advanced laws supporting seat belt and motorcycle helmet use, tougher penalties for drunk driving, and child passenger safety. Gillan is known and admired for finding bipartisan support and creating broad based coalitions for sensible safety laws, for her mastery of the legislative process, and for her ability to engage all stakeholders in efforts to pass strong auto and highway safety provisions that will prevent motor vehicle crashes, reduce injuries, and save lives. Under Gillan's leadership, the Advocates for Highway and Auto Safety filed nearly 1,000 comprehensive comments to the Federal Register, defeated countless anti-safety efforts at the state and national level, and saved countless lives. CFA is pleased to present her with the Esther Peterson Consumer Service Award in recognition of her distinguished career advancing the cause of auto and highway safety.

2019 CFA AWARD RECIPIENTS

BETTY FURNESS CONSUMER MEDIA SERVICE AWARD

STEPHANIE ZIMMERMANN

Stephanie Zimmermann is an award-winning investigative reporter for the Chicago Sun-Times, which she rejoined in 2018. She reports on a wide variety of consumer issues including credit and debt, insurance, housing, transportation, technology, unsafe products, scams/frauds, and employment practices. Zimmermann has also reported for other daily newspapers as well as network television. At ABC News from 2012 to 2018, she reported and produced consumer stories for Good Morning America, 20/20, World News Tonight and Nightline. In addition to the Sun-Times and ABC News, Zimmermann has reported in South Florida and East Africa and taught at the Medill-Northwestern Journalism Institute. Her long-running consumer feature, The Fixer at both the Sun-Times and ABC News, recovered more than \$2 million for consumers between 2005 and 2017 and won a Lisagor Award from the Chicago Headline Club. During her first stint at the Sun-Times, her investigations included an expose of a fraudulent breast cancer charity (winner of the 2013 Sarah Brown Boyden Award); disabled parking spaces on city streets for "dead" homeowners; domestic violence repeat offenders not being charged due to flaws in the system; and the auto insurance industry's systematic delay of claims. At ABC News, she investigated price-gouging in the air ambulance industry (nominated for a 2017 News & Documentary Emmy); mysterious fires in parked BMW vehicles; and mortgage fraud. Zimmermann received master's and bachelor's degrees from Northwestern University's Medill School of Journalism. In recognition of her remarkable accomplishments and her commitment to the highest level of consumer journalism, CFA is pleased to present Stephanie Zimmermann with the Betty Furness Consumer Media Service Award.

ESTHER PETERSON CONSUMER SERVICE AWARD

BEVERLY BROWN RUGGIA

Beverly Brown Ruggia is the Financial Justice Organizer for New Jersey Citizen Action (NJCA) where she advocates for the Community Reinvestment Act, fair housing, and access to financial services, including credit and savings, and mortgage financing. She advocates for regulatory reforms and policies which seek to end unfair, deceptive, and abusive practices in banking, mortgage servicing, foreclosure, and all forms of lending and finance. Brown Ruggia led NJCA's successful campaign to get a state pension to divest millions of dollars from a payday lending company as well as block an additional \$150 million investment in the equity firm that owned the payday lender. She leads a debt prevention table and consumer protection coalition of twenty-five state organizations working to combat abusive student, medical and predatory lending debt programs. Brown Ruggia leads the NJCA's Students Before Profits Campaign to regulate for-profit post-secondary schools, and the organization's efforts to protect student-loan borrowers from lender abuses and end the student-debt crisis. She is an active member of the multi-state anti-payday lending coalition, "PaydayFreeLandia," which advocates for strong Consumer Financial Protection Bureau payday loan rules on behalf of states where high interest rate loans are not permitted. The PaydayFreeLandia coalition has been vocal about the potential dangers of fintech undermining state consumer finance protections. Brown Ruggia has testified before the New Jersey State Legislature as well as before many county and municipal officials in the state. She has been a speaker at national events held by the Center for Responsible Lending, the Consumer Federation of America, People's Action, and Americans for Financial Reform. Her success has led to publishing opinion pieces in numerous publications, including the Star Ledger, Daily Record, Asbury Park Press, and American Banker. Beverly Brown Ruggia is a worthy recipient of the Esther Peterson Consumer Service Award which CFA is honored to present to her.