

# Family & Consumer Sciences



C  
o  
n  
s  
u  
m  
e  
r  
  
S  
t  
u  
d  
i  
e  
s

## Professional Development Workshop

### “Surviving in Difficult Times”

Friday, Nov. 6, 2009  
**Pasadena Hilton**  
9:00 am - 3:30 pm  
168 South Los Robles Avenue

#### PROGRAM PRESENTERS

**Pastor Herrera, Jr.** an expert in consumer protection with over 30 years experience, has been the Director of the Los Angeles County Department of Consumer Affairs since March of 1991.

**Rigoberto Reyes**, Chief Investigator with the Los Angeles County Department of Consumer Affairs, specializes in consumer education and fraud protection.

**Ann Stahl**, an investigator with the FTC for over 35 years specializing in Consumer Protection and Outreach, also teaches Consumer Advocacy and Education classes at Cal State Northridge.

**Karen Varcoe, Ph.D.**, a Cooperative Extension Consumer Economics/Management Specialist with The University of California focuses on teaching limited-resource families and individuals to be financially self-sufficient.

**Eduardo Martinez**, a certified credit counselor and member of the *National Speakers Association*, is also a full-time financial educator at *ClearPoint Financial Solutions, Inc.* (Formerly known as *ByDesign*).

**Open to all CCC Faculty.** We invite you to bring a guest. (Deans, counselors, high school and community partners, and a few students are also welcome).

**This Event is Free and Lunch is Included.**

**Pre-registration is Required.**

Follow this [link](#) to Register Online  
or Call the FCS Collaborative Grant  
Office at 909.594.5611 ext. 5203

Your Registration will be confirmed by email.

For more info check our website [www.cccfcs.com](http://www.cccfcs.com)

# Family & Consumer Sciences

## Consumer Studies - Professional Development Workshop “Surviving in Difficult Times” Friday, November 6, 2009 - Pasadena

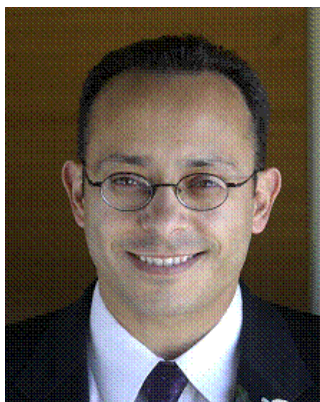
**PASTOR HERRERA, JR.** *Director*, County of Los Angeles Department of Consumer Affairs, Email: [pherrara@dca.lacounty.gov](mailto:pherrara@dca.lacounty.gov)



Pastor Herrera, Jr. has been involved in the area of consumer protection for over 30 years. In March 1991, he was appointed Director of the Los Angeles County Department of Consumer Affairs. The Department, created by county ordinance in July 1975, provides consumer protection services, including consumer counseling, complaint mediation and investigation and consumer education and community outreach devoted to the enhancement of public safety by the deterrence and elimination of consumer fraud. The Department implements a Real Estate Fraud and Information Program, Identity Theft Program, Small Claims Court Advisor Program, a Dispute Resolution (Mediation) Program and an Elder Financial Abuse Prevention Program. It also administers a Self Help Legal Access Center (SHLAC) Program. Annually, over 750,000 consumers contact the Department for assistance.

Prior to his employment with the County of Los Angeles, he was on staff with United Way, Inc., the East Los Angeles Community Service Organization and has served as a consultant to community-based organizations. He has also been employed as a part time teacher and adult school counselor with the Los Angeles Unified School District.

Mr. Herrera graduated from UCLA with a Bachelor of Arts Degree in Political Science. He is a native of Los Angeles, California and speaks Spanish fluently. He also has received national and statewide recognition for his advocacy, leadership and initiatives in consumer protection. Mr. Herrera has made numerous presentations not only at national and regional conferences and workshops but also on radio and television on consumer fraud, low-income consumer protection issues and outreach to the hard to reach communities.



**RIGOBERTO REYES**, *Chief Investigator*, County of Los Angeles Department of Consumer Affairs, Email: [rreyes@dca.lacounty.gov](mailto:rreyes@dca.lacounty.gov)

Mr. Reyes began his career as an investigator with the County of Los Angeles Department of Consumer Affairs (DCA) in 1995, soon after graduating from the University of Southern California with a B.S. degree in political science.

Rigo now oversees several of the DCA's programs that provide complaint investigation, counseling and education to over 750,000 customers DCA serves annually in a variety of consumer issues. These areas include elder financial abuse, identity theft, unfair debt collection practices, false advertising, real estate fraud, and unlawful business practices. Many of his investigations have been prosecuted by local and state agencies, and several have been featured on local and national media.

Mr. Reyes makes presentations on consumer education and fraud prevention topics to local, statewide and national agencies, organizations, universities, and the media. He is a member of several consumer-related task forces and associations. He is currently the president of the California Consumer Affairs Association, a statewide association of law enforcement, prosecuting, and consumer advocacy agencies.

In his spare time, Mr. Reyes helps his hometown in Mexico (a remote village in the state of Durango). He established a scholarship program and built the first library in the region. This is the first library the children – and adults – in the village have ever seen.

## ANN M. STAHL

Ann Stahl is an adjunct professor in the Family and Consumer Sciences Department of California State University-Northridge, where she teaches a course in Consumer Advocacy and Education.

She has been an Investigator with the Federal Trade Commission for 35 years. She gathers evidence for the FTC's consumer protection cases, and is also responsible for media relations and outreach for the regional office. She began as a Research Analyst in the Bureau of Consumer Protection in the FTC's Washington headquarters before transferring to the Los Angeles Regional Office in 1977. She holds a B.A. in Political Science and an M.A. in Public Policy from the University of California, Berkeley.



## KAREN VARCOE

Karen Varcoe, Ph.D, has been with The University of California as a Cooperative Extension Consumer Economics/Management Specialist since 1981 and served as Human Resources Program Leader from 1998 to 2007. Her programs emphasize teaching limited-resource families and individuals to become financially self-sufficient.

She coordinated the development and implementation of several successful financial curriculums including two online curriculums—*Money Talks for Teens* and *Making Every Dollar Count*. She developed financial management curricula for the U.S. Marine Corps and the U. S. Air Force and deployment/mobilization materials for U.S. Army families. She is a member of numerous professional societies; served as President of the Association of Financial Counseling and Planning Educators (AFCPE); and has served on the Board for the several associations. She received a Ph.D in Family and Consumption Economics from the University of Illinois.

In her presentation focuses on the status of financial literacy, or lack thereof, among teens and others including a short overview of research related to financial literacy. The Making Every Dollar Count (MEDC) program will be introduced including both the written version of the program and the web version. MEDC is a new bilingual (English/Spanish) online financial education program directed at improving the financial literacy of low-literacy limited-resource audiences. Findings of the recent implementation study of MEDC will also be included.



## EDUARDO MARTINEZ

Eduardo Martinez graduated at the Metropolitan University of Mexico City in 1992, earning his BA in Visual Communications. In 1993 he accepted a position as a member of the faculty at the University of the State of Aguascalientes. That same year, Eduardo produced his first motivational radio broadcast *Second Wind*, transmitted at a local level from the University radio station. In 1996 he accepted a management position at an advertising agency in Los Angeles, California.

Concerned about the issues of the Latino population of Los Angeles, in 1997 Eduardo volunteered to design a series of personal improvement workshops at *Eastmont Community Center*, serving parents living in East Los Angeles. Soon he was requested to provide seminars at community centers and non-profit agencies throughout the city. In 1998 he was hired as a consultant at *Niños Latinos Unidos FFA*, to lecture clients and staff about money management and child development. In 2006 he was also working with the *Los Angeles County Office of Education (LACOE)* and the *Latino Behavioral Health Institute (LBHI)*, training clients and staff in health issues, education and money management.

In 2008, Eduardo joined the *National Speakers Association*, became a certified credit counselor and achieved his goal of working as a full-time financial educator at *ClearPoint Financial Solutions, Inc. (Formerly known as ByDesign)*, using his experience to help improve the financial literacy of hundreds of people. Working with adults and youth throughout the Los Angeles County, Eduardo has proudly represented *ClearPoint* at many events and has delivered lectures at institutions that include *USC, UCLA, CalTech, CalPoly Pomona, Warner Brothers, Paramount Studios, The Grammys* and *Disney*.