



## FTC and the Utah Department of Commerce: Consumer Fraud and Business Symposium

### SPEAKER BIOS

#### Welcome Remarks:

##### **Francine A. Giani, Executive Director, Utah Department of Commerce Appointed July 2005**

**Bio:** Ms. Giani is responsible for policymaking and management over eight Division Directors and the mission of the Department of Commerce. With responsibility for issuing over 300,000 licenses and regulating hundreds of industries, the Department of Commerce is one of Utah's chief regulatory agencies. Divisions within Commerce include the Office of Property Rights Ombudsman, Office of Consumer Services, Division of Consumer Protection, Division of Corporations and Commercial Code, Division of Occupational and Professional Licensing, Division of Public Utilities, Division of Real Estate and Division of Securities.

The Utah Department of Commerce is tasked with enforcing statutes that keep the business in Utah fair and ensure that consumers receive fair treatment in business transactions.

Previous to her appointment as Executive Director, Giani served as Director of the Division of Consumer Protection from 1992 – December 2005. Her efforts helped strengthen Utah consumer protection laws and solidified relationships with the business community and consumer advocates.

Francine Giani is a steadfast consumer advocate who presents speeches, creates public service announcements and participates in media interviews to help educate the public against fraud. Giani has been honored for her dedication to public service through the following awards; Brigham Young University's Romney Institute of Public Management 'N. Dale Wright Distinguished Alumni Award' in 2011 and Utah Business Magazine's "30 Women to Watch" in 2012.

Before her appointment to the Governor's Cabinet, Giani served as a press secretary and policy advisor to former Utah Governor Norman H. Bangerter from 1984 – 1992.

She obtained her Bachelors of Arts Degree from Hunter College in New York City where she launched her career working for ABC Television. In 1991, she received a Masters of Public Administration from the Romney Institute of Public Management at Brigham Young University.

Giani makes her home in Centerville with her husband, Rick, and their twin daughters, Maddi and Merri. She enjoys family camping trips and hiking in Utah's National Parks. Giani has held many titles during her career but the most important to her is the title of "mother."

#### Keynote:

**Judge Ted Stewart, Senior United States District Judge, United States District Court for the District of Utah**

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**Bio:** Judge Ted Stewart was nominated by President Bill Clinton on July 27, 1999 to the United States District Court for the District of Utah. He was confirmed by the U. S. Senate on October 5, 1999 and sworn in on November 15, 1999. Mr. Stewart became Chief Judge of the District of Utah in January 2011 and served in that position until 2015. He is currently a Senior United States District Court Judge.

Judge Stewart was born in Logan, Utah in 1948. He is one of ten children raised on a dairy farm in Weston, Idaho. He graduated from West Side High School - one of a class of forty three students.

Judge Stewart graduated with a B.S. degree from Utah State University in 1972 where he served as a Student Body officer. He graduated from the University of Utah Law School three years later.

Mr. Stewart was in private law practice for six years with the Salt Lake City law firm of Senior and Senior.

He left the practice of law when he joined Congressman Jim Hansen's Washington, D.C. office as Chief of Staff in 1981. In 1985 he returned to Utah when he was appointed by Governor Norm Bangerter to the Utah Public Service Commission where he served as a member and Chairman. Subsequently he served as the Executive Director of the Utah Department of Commerce and the Executive Director of the Utah Department of Natural Resources. Immediately prior to becoming a United States District Court Judge, Mr. Stewart served as Chief of Staff to Governor Michael O. Leavitt of Utah.

Judge Stewart began teaching as a visiting professor at Utah State University in 1991, and has since taught courses in Environmental Policy, Constitutional Law, The Supreme Court, Law and Politics, and Democracy and Public Policy. He has also been a visiting professor at Weber State University.

Judge Stewart and his brother, Congressman Chris Stewart, are joint authors of two books. The first, *Seven Miracles That Saved America* was the recipient of the Freedom Award from the Freedom Foundation at Valley Forge. The second, *The Miracle of Freedom: Seven Tipping Points That Saved the World* was on the New York Times Best Sellers list for six weeks. He is also the sole author of the books *The Mark of a Giant: Seven People Who Changed the World* and *Supreme Power: Seven Pivotal Supreme Court Decisions That Had a Major Impact on America*.

Judge Stewart received the Distinguished Service Award from the Utah Chapter of the Federal Bar Association in 2011. Utah State University awarded him the Distinguished Service Award in 2014 and an Honorary Doctorate in 2017.

He and his wife, Lora, are the parents of six children and grandparents to 17.

### Panel 1:

#### **Lois Greisman, Associate Director, Division of Marketing Practices, Federal Trade Commission**

**Bio:** Lois C. Greisman heads the Division of Marketing Practices in the FTC's Bureau of Consumer Protection. Under Ms. Greisman's management, Marketing Practices leads the FTC's law enforcement initiatives tackling telemarketing fraud (including Do Not Call/Robocall enforcement), fraudulent business and investment opportunity schemes (including multilevel marketing), mail fraud (including

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sweepstakes and lotteries), illegal spam, and Internet frauds (including technical support scams). Ms. Greisman also directs the FTC's work to curb fraud in connection with different payment systems.

Before joining Marketing Practices, Ms. Greisman headed the Division of Planning and Information, where she managed the FTC's Identity Theft Program, the Consumer Response Center, and also supervised implementation of the National Do Not Call Registry. Previously, Ms. Greisman served as Chief of Staff to FTC Chairman Timothy J. Muris. She also served as Attorney Advisor to Chairman Robert Pitofsky and Chairman Janet D. Steiger. Ms. Greisman received her bachelor's degree *magna cum laude* from Brown University, and her law degree from George Washington University, where she was a member of the Order of the Coif and Law Review.

**Michael Pickett, Supervisory Special Agent, Federal Bureau of Investigation**

**Bio:** Supervisory Special Agent (SSA) Michael Pickett became a Special Agent for the Federal Bureau of Investigation in 2003. Prior to entering the FBI he worked for Hewlett Packard and Agilent Technologies as a financial analyst and marketing manager. Since joining the Bureau, SSA Pickett has served in Las Vegas, Nevada, Philadelphia, Pennsylvania, FBI Headquarters in Washington D.C., the Dominican Republic, Buenos Aires, Argentina and Salt Lake City, Utah.

As an FBI Agent, SSA Pickett has established a broad range of work experience to include: Organized Crime, White Collar Crime, Health Care Fraud, Terrorism, and National Security matters. He has been an Evidence Response Team member and has provided Confidential Source training throughout the Bureau. SSA has also provided numerous financial crime presentations to public and private entities to help combat the white collar fraud issues that are present in our society today.

SSA Pickett is currently the supervisor for the White Collar Crime Squad in the Salt Lake City Field Office and the White Collar Crime Program Manager for all of Utah, Idaho and Montana

**Robert Wing, Assistant Attorney General, Utah Attorney General's Office**

**Bio:** Robert G. Wing joined the Utah Office of Attorney General in 2017 and represents the Division of Consumer Protection. Before assuming his current role, Mr. Wing was in private practice for 33 years. He served as a court appointed receiver in actions brought by the Securities and Exchange Commission and the Federal Trade Commission and acted as counsel to other receivers in similar matters. He is the former President of the National Association of Federal Equity Receivers. He is a graduate of the University of California, Berkeley School of Law and of Pomona College.

**Jacob Strain, Assistant United States Attorney, United States Attorney's Office, District of Utah**

**Bio:** Jacob Strain has been a prosecutor for 9 years. He graduated from BYU Law in 2009. Out of law school, Jacob was hired by the Department of Justice, Antitrust Division through the honors program. He worked as a Special Assistant United States Attorney, in the United States Attorney's Office Northern District of Texas for 8 months in the Major Crimes Section and then transferred to the District of Utah. Jacob has worked in the White Collar Section for 6 years and spends most of his time working Securities Fraud cases, but was recently appointed as the Health Care Fraud coordinator.

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**Daniel O'Bannon, Director, Utah Division of Consumer Protection**

**Bio:** Daniel O'Bannon has been the Director of the Division of Consumer Protection since June 2013. He worked previously as a staff attorney in Governor Gary R. Herbert's office and as a research attorney in the University of Utah Office of General Counsel. He is a graduate of the S.J. Quinney College of Law at the University of Utah and of Brigham Young University

**Panel 2:**

**Mark Steinagel, Director, Utah Division of Occupational and Professional Licensing**

**Bio:** Mark Steinagel was hired by the Utah Legislature in April 2001, while completing his master's degree in public administration from Brigham Young University. Mark worked at the Legislature until January 2008, tackling many issues including transportation funding, water rights, energy policy, and business issues. In January 2008, Mark was appointed as the Director of the Utah Division of Real Estate, overseeing the licensing and regulation of 40,000 real estate agents and brokers, mortgage loan officers, and appraisers.

One year later, the Executive Director of the Utah Department of Commerce, Francine Giani, asked Mark to lead the Utah Division of Occupational and Professional Licensing, (DOPL) a position he has held since June of 2009. DOPL evaluates qualifications for licensure and investigates complaints on more than 230,000 Utah license holders in more than 60 professions. DOPL works with dozens of professional associations and interacts frequently with licensing boards, consumer groups, the media, and the Legislature as improvements in professional licensing regulation are addressed.

**Senator Todd Weiler, Utah State Senate**

**Bio:** Todd Weiler was born in Georgia, raised in the Chicago suburbs and lived in Germany for two years. He married Elizabeth Gordon in 1991 and they have 4 children.

He has a business and a law degree from BYU, having graduated cum laude in 1996 from the J. Reuben Clark Law School where he served on law review. Todd litigated with downtown firms for 15 years, most recently with Dorsey & Whitney. In 2011, Todd went in-house with Logistic Specialties. He currently serves as LSI's Senior Vice President and General Counsel.

Before joining the Utah Senate in 2012, Todd served on a city council, and was chair of his local chamber of commerce and county political party. Todd chairs the Judiciary standing committee and the Judicial confirmation committee. Additionally, he sits on the rules, Business and Labor and Retirement standing committees, and on the Health and Human Services appropriation committee.

**Representative James Dunnigan, Utah State House of Representatives**

**Bio:** A member of the state legislature since 2003, Representative Jim Dunnigan currently serves as Chairman of the Business & Labor Committee, the Health Reform Task Force and the Legislative Process Committee. He is the past Majority Leader of the House.

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He serves on the House Ethics Committee and chaired the House Investigative Committee that investigated the former Attorney General.

He was named a Friend of the Taxpayer by the Utah Taxpayers Association, a Business Champion by the Salt Lake Chamber of Commerce and a Defender of Economic Freedom by the Americans for Prosperity.

He is the Past Chair of the National Conference of State Legislatures Health and Human Services Committee.

Rep. Dunnigan received his B.S. in Business Management from the University of Utah, he is the owner of Dunnigan Insurance, an insurance agency with over 30 years of experience specializing in employee benefits and life and health insurance.

### **Tom Dahdouh, Regional Director, Western Region, Federal Trade Commission**

**Bio:** Thomas Dahdouh is currently the Regional Director of the Federal Trade Commission's Western Region, with offices in San Francisco and Los Angeles. He served as Assistant Regional Director for the Western Region from 2012 to May 2013. Before that, he worked for 14 years as a staff attorney in the San Francisco office, handling both consumer protection and antitrust matters. Previously, he worked at the FTC's Washington, D.C., headquarters for two Commissioners. He has also served on the Executive Committee of the California State Bar's Antitrust, UCL and Privacy Section since 2009, most recently serving as its Chair from 2014-2015. He received his JD from Harvard Law School and his BA from Yale University.

### **Lisa Knepper, Director of Strategic Research, Institute for Justice**

**Bio:** Lisa Knepper helps manage the Institute for Justice's strategic research initiative, which creates policy and social science research on issues central to IJ's mission—economic liberty, private property rights, educational choice and free speech. Knepper co-authored the first and second editions of *License to Work: A National Study of Burdens from Occupational Licensing*, as well as the second edition of *Policing for Profit: The Abuse of Civil Asset Forfeiture*. Her work has appeared in *The Wall Street Journal*, *The Atlantic* online, CNN.com and the journal *Economic Affairs*. IJ's research has been featured in opinions from the U.S. Supreme Court, a White House report on occupational licensing, federal inspector general reports critiquing civil forfeiture practices, numerous scholarly and policy studies, and news outlets nationwide, including *The New York Times*, *The Washington Post*, *The Wall Street Journal*, *USA Today*, *The Boston Globe*, and ABC's *Good Morning America*.

Before working as a director of strategic research, Knepper served as the Institute's director of communications. Prior to joining IJ, Knepper worked at Hill and Knowlton, a global communications firm, and as a media relations and promotions adviser for entertainment and technology companies in Los Angeles. Knepper graduated from The Ohio State University.

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**Panel 3:**

**Kerry O'Brien, Assistant Regional Director, Western Region – San Francisco, Federal Trade Commission**

**Bio:** Kerry O'Brien is the Assistant Regional Director of the Federal Trade Commission's Western Region. As a 27-year veteran at the FTC, Kerry has participated in a wide variety of Commission matters, many involving national and mobile advertising, deceptive privacy/data security policies, investment fraud, and illegal financial practices. Because of her work, the Commission has stopped companies that have deceptively advertised everything from vacuum cleaners to computer products, often obtaining restitution for consumers. Assuming her role as Assistant Regional Director in 2014, she supervises the Western Region's consumer protection casework and regularly speaks on a wide variety of consumer protection topics. Kerry is a graduate of UC Davis School of Law and Vassar College.

**Adam Watson, Chief Investigator, Utah Division of Consumer Protection**

**Bio:** Adam Watson is the Chief Investigator at the Utah Division of Consumer Protection. Since 2011 Adam has investigated hundreds of complaints and recovered hundreds of thousands of dollars for consumers. Prior to coming to the Division, Adam was a senior loan officer, realtor, and lending manager. His experience in the real estate industry has provided a vital knowledge base for investigating time share scams, and other real estate related fraud. Adam has a B.S. in Political Science from the University of Utah, where he also obtained a Certificate of International Relations.

**Tom Brady, Director, Utah Division of Securities**

**Bio:** Thomas A. Brady is responsible for policymaking and management over the Division of Securities. Previous to his appointment, Brady served as the Deputy Director of the Utah Department of Commerce from 2013 to 2018.

From 2009 to 2012, Brady held positions at the Division of Securities, testified as an expert witness in multiple cases, and was designated as a special prosecutor in several securities fraud cases. He graduated with a Juris Doctor from Michigan State University College of Law. Brady earned his undergraduate degree from Brigham Young University with a Bachelor of Arts in Political Science. He is married with five children and resides in Centerville, UT.

**Mike Headrick., Anchor/Reporter, KSL TV**

**Bio:** Born and raised in northeastern Ohio, this is the third time Mike has called Utah home — and he doesn't plan on leaving again.

Mike co-anchors KSL News at 5 and 10 with Nadine Wimmer and Dave McCann and spends the rest of his time reporting on in-depth and investigative stories.

Mike is a BYU grad, but is very open about the fact some of his best friends are Utes!

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Over the years Mike's career has taken him from the buckeye trees of Ohio, to the oil fields of west Texas, to the mile high city of Denver, Colorado, but some of his best journalism has taken place right here in Utah.

Mike is a 40-time Emmy award winning journalist and a 4-time recipient of the prestigious Edward R. Murrow award. He has also been recognized by the Society of Professional Journalists and Utah Broadcasters Association for his investigative reporting and writing.

He's interviewed dozens of newsmakers and celebrities over the years, including Arnold Schwarzenegger, Simon Cowell, Def Leppard, Meadowlark Lemmon, Henry Winkler (The Fonz), Joe Montana, Zoey Deschanel, and Mel Gibson.

Outside of TV, Mike is a pretty busy guy. He and his wife Rachel spend a good chunk of their time chasing around their four kiddos, doing homework, playing sports and just spending time together.

When Mike does manage to find a little free time, he enjoys hitting the weight room, playing basketball, and cheering on his BYU Cougars. Go Cougs!

### **Alan Ormsby, State Director, Utah, AARP**

**Bio:** Alan Ormsby comes to AARP Utah with a strong background in leadership and advocacy for Utah's older adults and people with disabilities. His training is in law, with a focus on health care law, long-term care, home and community-based services, HIPAA, Medicare and Medicaid. Immediately prior to joining AARP in 2011, Alan served as the Director of the Division of Services for People with Disabilities (DSPD,) leading Utah's efforts to provide the best possible services for people with disabilities. Before serving as the DSPD Director, Alan was the Director of Aging and Adult Services at the State of Utah, and in this role was responsible for statewide home- and community-based services for Utahns 60 and over. In addition, he worked with the local Area Agencies on Aging, and was instrumental in drafting legislation to initiate Utah's Commission on Aging. Alan has served as a member on the Board of Utah Developmental Disabilities Council, Senator Orrin Hatch's Advisory Committee on People with Disabilities, and several long-term care policy groups. He also supervised Adult Protective Services, which investigates claims of abuse, neglect and exploitation involving persons who are disabled or elderly. Alan received his undergraduate degree from the University of Utah and law degree from Quinnipiac University.

### **Closing Remarks:**

#### **Daniel Kaufman, Deputy Director, Bureau of Consumer Protection, Federal Trade Commission**

**Bio:** Daniel Kaufman is the Deputy Director for the Federal Trade Commission's Bureau of Consumer Protection. The Bureau works to protect consumers against unfair, deceptive or fraudulent practices. Daniel assists in overseeing all Bureau matters involving privacy, data security, and financial and marketing practices. He joined the FTC in 1998 as a staff attorney in the Division of Advertising Practices, where he litigated cases challenging unsubstantiated health and disease claims. From 2005-2008, he served as an Attorney-Advisor to former FTC Chairman Deborah Platt Majoras and as the



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Bureau's Chief of Staff from 2008-2011. Prior to joining the Commission, Daniel spent four years as a litigator in New York City. He received his Bachelor of Arts from Cornell University and graduated *cum laude* from the University of Pennsylvania Law School where he was awarded Order of the Coif.

### Law Enforcement Session

#### **Yasser Dandashly, Investigator, Federal Trade Commission**

**Bio:** Yasser Dandashly is an Investigator with the Federal Trade Commission's Bureau of Consumer Protection where he investigates unfair and deceptive trade practices in violation of the FTC Act and other laws enforced by the FTC.

Prior to working for the FTC, Yasser worked as an Investigator for Florida Attorney General's Office and as a Deputy Sheriff for the Orange County Sheriff's Office in Florida.

Yasser holds a Bachelor's Degree in Economics from the University of South Florida and is pursuing his Master's Degree in Cybersecurity with a concentration in Digital Forensics.

#### **Emily Burton, Attorney, Western Region - San Francisco, Federal Trade Commission**

**Bio:** Emily Cope Burton is a staff attorney in the FTC's Western Regional Office in San Francisco, where she investigates and litigates consumer protection matters. Before joining the Western Regional Office, Ms. Burton was in the FTC's Division of Marketing Practices, investigating and litigating cases against individuals and companies engaged in a variety of fraudulent activities, including telemarketing fraud and business coaching scams. Prior to arriving at the FTC, Ms. Burton worked as an associate at Hogan & Hartson, LLP in Washington, D.C., where she specialized in securities litigation and white collar criminal investigations. She graduated summa cum laude from Cornell University and received her JD from the University of Virginia School of Law, where she served as a notes editor of the Virginia Law Review.

#### **Jaime Wissler, Postal Inspector, U.S. Postal Inspection Service**

**Bio:** Jaime Wissler is a criminal investigator with the U.S. Postal Inspection Service assigned to the Salt Lake City Domicile. With over 20 years in federal law enforcement, Jaime has investigated a variety of federal violations including but not limited to fraud, identity theft, money laundering, illegal narcotics, counter proliferation, biological and other threats. Outside the workplace, he enjoys skiing, fishing, cycling and competing in endurance races. Jaime is married with four children.

#### **Glen Minson, Investigator, Utah Division of Consumer Protection**

**Bio:** Glen Minson has worked as a business fraud investigator for the Utah Division of Consumer Protection for the past 14 years. Glen has completed thousands of investigations including areas such as telemarketing, internet fraud, business opportunities, auto sales and repair, pyramid schemes, pawnshops and secondhand merchants, lemon law, construction and contractor fraud, retail fraud, multi-level marketing, and many other areas. Glen has extensive experience litigating administrative actions against businesses. While in the division, Glen has drafted new laws and amended laws within



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the division's jurisdiction that have been adopted by the Utah legislature. He has also worked in the auto insurance industry investigating accident claims and claims fraud. Glen graduated Summa Cum Laude from the Marriott School of Management at Brigham Young University with an emphasis in Finance. He enjoys golf, but will never be as good as he wants to be.

**Tom Melton, Assistant Attorney General, Utah Attorney General's Office**

**Bio:** Tom Melton graduated from the University of Utah law school in 1984. He left private practice to become a trial lawyer for the United States Securities and Exchange Commission in 1992. He held that position until his retirement in 2014. After retiring from the SEC, Tom became an Assistant Attorney General from the State of Utah. He currently serves as the Section Director for Civil and Administrative Section of the White Collar and Commercial Enforcement Division. He was the first Harry S. Truman scholar selected from the State of Montana and was awarded the Utah Federal Bar Association's Distinguished Service Award in 2012. He is married and has two children.