



Orlena Nwokah Blanchard is a business leader, media executive, and multicultural marketing expert with over 20 years of experience building value for Fortune 500 companies and start-ups. As President and COO of JOY Collective, a strategic marketing and production company, Ms. Blanchard leads marketing strategy and planning with clients like the US Naval Academy, P&G, and The Coca-Cola Company. Ms. Blanchard also serves as the Executive Director of the Black Media Matters Consortium, a trade association founded by BET Networks and other leading black media companies that help advertisers optimize marketing to African-American consumers. She has worked for renowned brands such as Time Warner, TV One, Andersen Consulting (Accenture), American Express, and the Corporate Executive Board. She holds a Bachelor of Science in Industrial Engineering from Purdue University and an MBA from The Wharton School, University of Pennsylvania.

Xenia “Senny” Boone. As DMA’s internal General Counsel, Ms. Boone leads the organization’s efforts in corporate compliance, social responsibility and best practices for the direct marketing community. Ms. Boone has over 25 years of communications law experience, spanning the range of marketing and fundraising policy leadership. She oversees Board-level Committees on DMA’s Ethical Guidelines, the policing of members’ compliance with the guidelines, and helps to shape best practices with marketing practitioners. She is leading educational efforts on topics of interest in corporate & social responsibility, and works with both consumers and DMA members on marketing and fundraising compliance to enhance consumer trust.

Edward Chang is President of the Asian American Advertising Federation (3AF.org), a non-profit organization that partners with marketers, media, content creators, researchers and other industry leaders in identifying best practices that motivate Asian consumer action. He is also the Vice President and Group Director of APartnership, Inc., a New York-based advertising agency that helps connect products and services to Asian American consumers through cultural and linguistic insights. Mr. Chang has over 20 years of Asian market experience successfully driving marketing initiatives and identifying and creating partnerships and strategic alliances. He is a graduate of the University of Maryland, College Park.

Kati Daffan is an Acting Assistant Director in the Federal Trade Commission’s Division of Marketing Practices, where she previously litigated deception cases before joining the office of Chairwoman Edith Ramirez for two years as her Attorney Advisor. Throughout Ms. Daffan’s tenure at the agency, she has worked with the Legal Services Collaboration and the Every Community Initiative. Prior to arriving at the FTC, Ms. Daffan worked as an associate at civil rights law firm Bernabei & Wachtel PLLC, as a Skadden Fellow at the Lenox Hill Neighborhood House in New York City, and as a law clerk to the Honorable Shira A. Scheindlin of the Southern District of New York. She received her BA from Princeton University and her JD from Columbia Law School.

Marti DeLiema is a postdoctoral researcher at the Stanford Center on Longevity in the Financial Security Division. She focuses on identifying the sociodemographic, psychological, and contextual factors related to financial fraud victimization. With her colleagues at Stanford University and the FINRA Foundation, Ms. DeLiema developed a framework to classify different sub-types of financial fraud and piloted a survey to estimate the prevalence and cost of fraud in the US. She also examines the factors that contribute to older adults’ vulnerability to fraud, including the experience of negative life events and changes in emotion regulation. Ms. DeLiema is working on a project to identify pathways for researchers to partner with financial



institutions to understand everyday financial decision-making in applied settings and identify clients who may be at risk for fraud and financial exploitation.

Eric Friedman currently serves as director of Montgomery County's Office of Consumer Protection in Maryland. The office has a dedicated staff of 16, a \$2 million budget, and a national reputation. Mr. Friedman has appeared on NBC's *Today Show* and *Dateline*, ABC's *20/20* and *Good Morning America*, CBS's *48 Hours*, National Public Radio, and been quoted in the *New York Times*, *Wall Street Journal*, *Washington Post*, *U.S. News & World Report*, *Money*, and *Kiplinger's*. He served on the Governor's Foreclosure Task Force, and currently serves as a consumer representative on Maryland's Collection Agency Licensing Board. He has worked in Montgomery County's consumer protection office for the past 36 years, and seeks to leverage resources on consumer scams, which target minority communities, senior citizens, and vulnerable consumers.

Horacio Gavilán has been the Executive Director of AHAA: The Voice of Hispanic Marketing since 2000. Under his leadership AHAA has become the leading source of information regarding the advertising industry, not only within the Hispanic community, but also within the general advertising community. Horacio Gavilán has more than twenty-five years of experience in the association management business. Mr. Gavilán was born and raised in Puerto Rico, and is fluent in Spanish and English. He attended The American University, in Washington, D.C., where he earned a BS in business administration.

Rich Goldberg is Senior Counsel for Complex Litigation at the U.S. Department of Justice, Consumer Protection Branch. Since 1999, he has brought and supervised criminal and civil cases relating to fraudulent telemarketing schemes, internet deception, unauthorized account charges, drug and dietary supplement fraud, and other offenses. Mr. Goldberg also serves as a co-chair of the International Mass-Marketing Fraud Working Group, which consists of government authorities from across the globe dedicated to halting large-scale international fraud schemes.

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 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 in January 2006, 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, and as Attorney Advisor to Chairman Robert Pitofsky and Chairman Janet D. Steiger. She 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.

Alan Lai is the Crime Victim Service Director of the Chinese Information and Service Center. He has been a Victim Advocate and community leader in the greater Seattle area for more than 30 years. Mr. Lai's work has focused on human trafficking and scam cases targeting minority communities. The FBI Seattle Division



awarded him the FBI Director's Community Leadership Award for his incredible community work. Mr. Lai is a member of the Public Safety Group of the Seattle Chinatown International District Preservation and Development Authority, and works closely with law enforcement to help them better understand Asian American communities.

Mark Hugo López is Director of Hispanic Research at Pew Research Center. He studies the attitudes and opinions of Latinos, Hispanic views of identity, the political engagement of Latinos in the nation's elections, and Latino youth. Dr. Lopez also coordinates the Center's National Survey of Latinos, an annual nationwide survey of Hispanics. He was the research director of the Center for Information and Research on Civic Learning and Engagement (CIRCLE) as well as a research assistant professor at the School of Public Policy at the University of Maryland. Dr. Lopez received his doctorate in economics from Princeton University. He is an author of reports about the Hispanic electorate, Hispanic identity and [immigration](#).

Mirenda Meghelli serves as the LawHelp Interactive Program Coordinator at Pro Bono Net. She previously worked as the Hotline Program Coordinator for Legal Information for Families Today (LIFT), where she managed the organization's telephone and email family law information hotlines. Before LIFT, Ms. Meghelli worked as a staff attorney at the Bronx Defenders within the organization's Family Defense Practice. She received her B.A. in History from the University of Pennsylvania and her J.D. from Georgetown Law.

Rosario Méndez is an attorney in the FTC's Bureau of Consumer Protection, where she works on the Legal Services Collaboration and the Every Community Initiative. Her work supports the agency's mission to protect all consumers from deceptive and unfair practices through law enforcement and consumer education. She focuses on collaborating with national and local organizations to raise awareness about scams and to provide them with information they can use to help their constituents understand their consumer rights. Ms. Méndez also helps develop and promote educational campaigns that are targeted and relevant to diverse communities. She is a graduate of Loyola University New Orleans College of Law.

Amy Nofziger is responsible for regional program management and operations for the AARP Foundation programs, which include Consumer Protection, AARP Foundation ElderWatch, isolation prevention programs and the Fraud Watch Network Helpline. She has extensive public speaking and media experience and has been featured in multiple local and national publications. She also serves on the Colorado Nonprofit Association Leadership Advisory Committee and was appointed to the State of Colorado's Elder Abuse Task Force. Ms. Nofziger was the chairwoman of the advisory board for the Colorado Coalition for Elder Rights and Abuse Prevention (CCERAP) for three years. The Denver Business Journal recognized Ms. Nofziger as one of Denver's "Forty Under 40" leaders, a recognition of individuals who are shaping the future of the Denver area.

Jennifer Ortman joined the U.S. Census Bureau in 2009 as a demographer leading the production of the national population projections. In 2015, Dr. Ortman became the Assistant Division Chief for Social Characteristics in the Social, Economic, and Housing Statistics Division of the U.S. Census Bureau. She oversees the production and analysis of data on social characteristics, including migration, commuting patterns, family composition, marital status, fertility, child care, education, voting, Internet use, and language. She also serves



as the lead for a team of experts working on the measurement of sexual orientation and gender identity. She has co-authored reports on topics such as the older population and baby boom cohort.

Rolf Pendall is co-director of the Metropolitan Housing and Communities Policy Center at the Urban Institute. In this role, he leads a team of over 40 experts on a broad array of housing, community development, and economic development topics, consistent with Urban's nonpartisan, evidence-based approach to economic and social policy. Dr. Pendall's research expertise includes metropolitan growth trends; land-use planning and regulation; federal, state, and local affordable housing policy and programs; and racial residential segregation and the concentration of poverty. He directs the Urban Institute's Mapping America's Futures project, a platform for exploring implications of future demographic change at the local level.

Samantha Vargas Poppe is the associate director of the Policy Analysis Center at the National Council of La Raza (NCLR). Ms. Poppe oversees the work to strategically produce fact-based policy analyses and develop innovative solutions to help shape Congressional and state policy proposals in ways that can improve opportunities for Latinos in the U.S. She works across NCLR's core policy issues, including the economy, health, and education. She brings 15 years of experience in conducting rigorous policy analyses and providing recommendations to policymakers. Previously, she served as a Senior Analyst at the U.S. Government Accountability Office, where she managed multi-disciplinary teams' analysis of federal healthcare programs on behalf of the U.S. Congress.

Patti Poss is an attorney in the Division of Marketing Practices in the FTC's Bureau of Consumer Protection. She works to combat fraud in lower-income and underserved communities, serving on the agency's Legal Services Collaboration and its Every Community Initiative. Ms. Poss has previously served as Chief of BCP's Mobile Technology Unit and counsel to the Director of the Bureau. She also spent several years investigating and litigating cases combatting internet fraud (including phishing), spam, and telemarketing fraud. Ms. Poss is a graduate of the University of Minnesota Law School.

Edith Ramirez was sworn in as a Commissioner of the FTC in April 2010 and became Chairwoman in March 2013. At the FTC, Chairwoman Ramirez has focused on promoting competition and innovation in the technology and healthcare sectors, protecting consumers from deceptive and unfair practices, and safeguarding consumer privacy. Before joining the FTC, Chairwoman Ramirez was a partner in the Los Angeles office of Quinn Emanuel Urquhart & Sullivan, LLP, where she litigated complex business disputes, including intellectual property, antitrust, unfair competition, and advertising matters. She is a graduate of Harvard Law School, where she was an editor of the *Harvard Law Review*, and Harvard College.

Devesh Raval is an economist at the FTC. His fields are industrial organization, macroeconomics, and applied econometrics. His research has focused on understanding production technology and health care demand. He has also received a patent for his work on applied econometrics. Dr. Raval holds a B.A. in Economics and Mathematics from the University of Virginia and a Ph.D. in Economics from the University of Chicago, and previously worked as Economist and Senior Economist at Amazon.com.



Dan Salsburg is the Chief Counsel and Acting Chief of the FTC's Office of Technology Research and Investigation (OTech). Housed in the FTC's Bureau of Consumer Protection (BCP), OTech serves as a trusted source for research and information on technology's impact on consumers and supports all facets of the FTC's consumer protection mission, including issues related to privacy, data security, connected cars, smart homes, algorithmic transparency, emerging payment methods, fraud, big data, and the Internet of Things. Prior to joining OTech, Mr. Salsburg served as an Assistant Director and staff attorney in BCP, where he supervised and litigated cases involving spam, internet fraud, and mobile technologies.

Yannis Spiliopoulos is a Ph.D. candidate at Columbia University's department of computer science. His research currently focuses on the privacy and security of the web.

Ruth Susswein is Consumer Action's Deputy Director of National Priorities. Since 2006, she has focused her energies on consumer advocacy, financial capability, and financial empowerment on behalf of underrepresented consumers. Consumer Action is a national, non-profit education and advocacy organization that has served consumers since 1971 by advancing consumer rights in the fields of credit, banking, housing, privacy, insurance and utilities. Consumer Action offers many free services to consumers and communities, including a multi-lingual complaint hotline.

Jennifer Narog Taylor joined Legal Aid of West Virginia in 2013, working as the Ombudsman Attorney with a special focus on financial exploitation. She is an active member of the West Virginia Task Force on Financial Exploitation; the WV WINGS program, and the Coalition Against Domestic Violence Abuse in Later Life Task Force. Ms. Taylor has worked as a general attorney practitioner in Charleston, West Virginia, in a variety of fields, including general litigation, civil rights, real estate, estate planning, and child abuse and neglect cases. She served as Assistant General Counsel to the West Virginia State Treasurer and as General Counsel to the West Virginia Department of Health and Human Resources.

Vincent Toubiana is a technologist at Commission Nationale de l'Informatique et des Libertés (the French DPA) and a former postdoctoral fellow at New York University. He obtained his Ph.D. in computer networks at Telecom ParisTech (French National School of Telecommunications) in 2008. Previously he worked at Alcatel-Lucent Bell-Labs as a research engineer.

Monica Vaca is the Acting Associate Director for the FTC's Division of Consumer Response and Operations. Previously, Ms. Vaca worked in the FTC's Division of Marketing Practices, which litigates civil law enforcement cases, engages in policy work to combat deceptive and unfair practices, and heads up the Bureau's Every Community Initiative and the Legal Services Collaboration. Since 2002, Ms. Vaca has litigated or supervised litigation against merchants charged with engaging in fraudulent or deceptive practices. In 2011, Monica was honored to receive the Wasserstein Fellowship from Harvard Law School's Office of Public Interest Advising. Ms. Vaca began her career by clerking for the Honorable John F. Grady in the Northern District of Illinois, and later, by serving as an Equal Justice Fellow at the Legal Assistance Foundation of Chicago. She is a graduate of Northwestern University School of Law (cum laude, Order of the Coif) and the University of Virginia.