

FTC Fraud Affects Every Community Workshop  
October 29, 2014  
Segment 3  
Transcript

EDITH RAMIREZ: OK, if anyone's confused, you saw me this morning, but I want to welcome back everyone from lunch and welcome Commissioner Terrell McSweeney to address the group. She was sworn in as an FTC commissioner earlier this year and has already made protecting consumers from fraud a top priority, and believes very strongly in these kinds of communications and outreach and law enforcement efforts to help all communities. And without further ado, Commissioner McSweeney. Thank you.

TERRELL MCSWEENY: Thank you. Thank you so much, and thank you, everybody, for being here today. I also want to thank the folks that are joining us on the webcast, as well. It is so important for our convening around every community to make sure that we're reaching every community, and I'm really pleased to see that we're able to do that today.

I want to begin by reiterating Chairwoman Ramirez's appreciation for all of you taking the time today, or taking the time to watch the webcast, on your own time or now. It's really terrific have such an impressive roster of advocates, enforcers, and researchers gathered here today. And your interest in this topic is incredibly heartening to me.

I also want to thank the chairwoman for her leadership in launching the Every Community Initiative. It really increases the FTC's engagement with diverse communities, which is so important to informing our enforcement and consumer education mission.

We want to make sure that different communities are able to easily connect with the FTC to teach us about what types of fraud they are experiencing and how we can help. And in turn, we want to know what we are targeting, how we're targeting our law enforcement efforts and providing appropriate resources and assistance to protect every community.

I want to start by talking a little bit about some of the law enforcement actions that the FTC has taken against scammers who targeted particular populations, including older adults, immigrant communities, and military consumers. Here are some of our recent examples. Last month, we halted a scheme that targeted Spanish-speaking consumers and others who were uninsured. Using Spanish language radio ads, the defendants, Partners in Health Care, allegedly claimed that they were selling a qualified health insurance plan under the Affordable Care Act. They convinced consumers to pay enrollment and monthly fees ranging from \$99 to several hundred dollars in exchange for a virtually worthless medical discount card.

Our recent case against Sun Bright Ventures involved a scheme that targeted seniors. Callers falsely claimed to be working on behalf of Medicare and allegedly told consumers that they would provide them with a new Medicare card or package of information about their Medicare benefits. They asked consumers for bank account numbers, supposedly in order to verify their identities, and debited them for amounts between \$399 and \$448.

Finally, in a recent case, Centro Natural Corp, another scam that defrauded Spanish-speaking consumers, according to our complaint, which we filed just last week, the defendants claimed that consumers owed them money for previous purchases from third parties. In order to settle these supposed debts, which the consumers did not actually owe, the defendants told consumers but they had to purchase hundreds of dollars of unwanted goods and threatened arrest or legal action if consumers did not pay. We charged the defendants with violating the FTC Act, the Fair Debt Collection Practices Act, and the Telemarketing Sales Rule.

These are all egregious examples of scams that were targeting people because they were in a specific group or were vulnerable for some reason. And you know, when we talk about \$99, or \$399, or \$448, it's important to also remember that this is a large amount of money on a monthly basis to an individual in this situation. This is a really egregious scam. The harm here is real. And the people who are hurt are all individuals who were victims because they were trying to engage either in buying health insurance or some sort of very meaningful conduct.

While the enforcement component of our mission is very important to protecting consumers, we're going to turn this afternoon to another critical tool that we use at the FTC to fight fraud. It's one of my favorites-- consumer education and outreach. For decades, our Division of Consumer and Business Education has taken the time to learn about communities and their needs before determining how best to deliver information that will help them. For consumers who just want the basics, written in a plain and simple style, we have [consumer.gov](http://consumer.gov) and [consumidor.gov](http://consumidor.gov). Through the process of developing these plain and simple resources, we've learned an invaluable lesson-- tell people what they need to know, not what you need to tell them.

We applied this approach to Pass It On, one of the FTC's newest education campaigns. We knew we wanted to reach out to active older adults with consumer protection messages. But first, we did some research. What does that population want to know? How could we deliver it in a way that will resonate with them?

Our researcher, Andy Tuck, is on the next panel and will have more to add on this topic. But here's what we learned. The materials had to be friendly, respectful, and direct, empowering older adults to share what they know with others. And we had to treat older adults as part of the solution, not simply victims.

This is great, because this is where I get to my show-and-tell portion of the presentation. We took those findings and created these resources. This is one of our Pass It On packets, which you can find in English at [ftc.gov/passiton](http://ftc.gov/passiton), and in Spanish at [ftc.gov/passalo](http://ftc.gov/passalo). We've already received requests for hundreds of thousands of copies.

We also produced a short video about Pass It On, which shows how we incorporated what we learned during our research phase-- that consumers are ready, willing, and able to teach their friends and family members. We're going to have a short video to show you, if it works.

[VIDEO PLAYBACK]

[MUSIC PLAYING]

-Spending time together. Exercising. Getting together with friends. This time of life means doing more of what we enjoy.

Unfortunately, older people sometimes are a target for scams. And people who fall for a scam can lose face, along with money and confidence. That's why it's so important to pass on what you've learned.

Your experience can help others. Start a conversation with the people in your life. For example, you can remind your friends and loved ones that if anyone ever asks them to send money, stop. Check it out with someone they trust. Get the real story. Once they get the real story, then they can decide what to do.

You know this. You may not have gotten a call or email asking you for money. But chances are, you know someone who has. Sharing what you know with those you care about can help stop the scammers in their tracks.

Help someone learn to spot fraudulent phone calls, emails, or letters. Pass on what you've learned. And remember, a sure sign of a scam-- if anyone contacts you and asks you to wire money, no matter who they say they are, that's a scam. You know this. So pass it on to a friend.

[TALKING AMONGST EACH OTHER]

If you spot a scam, please report it to the Federal Trade Commission. The FTC is the nation's consumer protection agency. Our mission is to stop fraud, deception, and unfair business practices and help people recognize them. To report a scam, go online, [ftc.gov/complaint](https://www.ftc.gov/complaint). Or call the FTC at 1-877-382-4357.

Fraud and scams affect millions of people each year, but they don't have to affect someone you know. It's important that everybody understands the cost, financial and emotional. So share your experience.

When you get an offer, stop. Check it out. Get the real story. Decide what to do, then tell a friend or family member about it. Pass it on.

[END VIDEO PLAYBACK]

And as that terrific video illustrates, these messages are really clear and very simple to understand. They also are contained in a variety of different ways in the presentation material. Some of my favorite are these bookmarks that also go through the common types of scams we know people are experiencing. Someone's asking you for money. Someone wants-- you know, your identity is valuable. How to protect it. Charitable scams. "You've won a prize" scams.

These are very common. And I think the important point here that really underpins the Pass It On campaign is not only how powerful that knowledge can be in the hands of people, but also that in our communities, especially our targeted communities, people are often interconnected. So if we

can get a message out quickly and empower people to pass it along, they are actually also helping people avoid scams and frauds that were probably targeting people that they know.

In a similar way, we're also raising awareness about scams targeting the Latino community through a recently developed series of Spanish language fotonovelas. I love these. These are also available. They're graphic novels, a familiar format in Spanish-language cultures, that share stories based on complaints we've received and offer practical tips to help detect and stop government imposter scams, income scams, and illegal debt collection practices.

We also direct outreach to other communities affected by fraud. For example, besides English and Spanish, we have resources available in six other languages-- Arabic, Chinese, Haitian Creole, Korean, Tagalog, and Vietnamese. All of our materials are free and in the public domain. I can't stress that enough. These are not copyrighted. They're available for use at any time. Incorporate them. Use parts of them. Use them in their entirety. Put your logo on them, take ours off-- it's totally fine.

We're also working with the Department of Defense, and we've created Military Consumer Protection Day with the Consumer Financial Protection Bureau, Military Saves, and DOD to help address scams that are targeting our military families and veteran communities.

We can always do more. I think everybody in the room recognizes that, because we're all here today to work on fraud in every community. And that's where we need your help, particularly. We want to hear from you. If you have ideas for educational material and outreach and topics we should address, or how we can more effectively communicate with different audiences, please let us know.

I want to call out that Jennifer Leach, who is our acting assistant director of the FTC's Division of Consumer and Education is moderating the next panel. She's right here in the green. Raise your hand. And I hope you approach her. Track her down. Talk to her. If not today, then take some time to do so in the future.

We want all of your ideas. The purpose of this engagement is to gather the ideas, to share the ideas, and then to incorporate them into our work and to help us provide you with useful materials, so that we can reach every community. So thank you for being here today. I look forward to hearing more of the discussions. I enjoyed this morning's panels. I was tuning in on the webcast, so thank you, again, for making that available. And I hope we can continue to work together to make sure that we are reaching every community with all of our enforcement, education, and outreach materials Thank you so much.

[APPLAUSE]

JENNIFER LEACH: As everybody's getting set, I will thank Commissioner McSweeney. She did a lot of the commercial that I normally do, so I don't have to use the panel's time to do it. So that's fantastic. Thank you.

I'm Jennifer Leach. I'm with the Division of Consumer and Business Education. And I'm very pleased to be co-moderating with Ted Mermin, who is from the Public Good Law Center. He came in from Berkeley last night. Interestingly, he is also, with the East Bay Community Law Center, starting with one of the first-- first, we think-- Immigrant Justice Centers. And he'll be talking a little bit more about that.

I just want to give you a couple of opening thoughts, because we really do want this to be an open discussion. And I'm hoping that we will hear from you. If you're on the webcast, I'm hoping we will hear from you. As of about 10:30 this morning, we were pushing, I think, 300 people on the webcast. So while not every chair in the room is full, we're burning up the airwaves. So that is great news.

We heard a lot-- let' see. I'm going to-- there. There we are. This is our panel.

We heard a lot this morning about themes of education. Not really a surprise. You know, litigation and law enforcement can't be everywhere. So oftentimes, we think about education-- how can we reach people so that they don't need those things?

We have a fantastic panel here to talk about exactly that. We want to talk about how we can do education better, how we can do it in ways that reach every community, both in terms of what they'll understand, what will resonate with them, and actually physically reaching them. How can we get materials to them? And so we've got some people here who have some ideas about that and how you put together education in a way that will be useful for people.

So to start the introductions, I will just go down-- this is our sort of order of speaking. We have Andy Tuck, who is a partner at Applied Research & Consulting. Next to him is Catherine Blinder, who is the Chief Education and Outreach Officer at the Connecticut Office of Consumer Protection. We have Deborah Kennedy next to her, who is the Associate Vice president for Adult English Language Education at the Center for Applied Linguistics, who taught us how to write and think for [consumer.gov](http://consumer.gov).

TED MERMIN: On her left, Shawn Spruce, Financial Education Consultant with First Nations Development Institute-- and, he tells us, a master of hokey '80s trivia, for any interested. Anthony Jackson, a Management and Program Analyst with Military OneSource and Military and Family Life Counseling Programs. Annette LoVoi, Director of Financial Access at Texas Appleseed.

And I am, as Jennifer mentioned, Ted Mermin. So I direct the Public Good Law Center and I work with the East Bay Community Law Center in Berkeley and Oakland. We have just launched what we believe is the nation's first immigrant consumer law clinic. And we are working already with clients at Centro Legal de la Raza, and we are looking to partner in a similar way with Asian and Pacific Islander organizations.

And so I want to thank Jennifer for her terrific work, some of which you've just seen, and which is really, I think, leading the way for all of us. I want to thank her, in addition, for bringing this panel together, you know, for what I perceive to be my benefit, so that I can ask you all what it is

that we should be keeping in mind as we do research and begin work with each new immigrant community that we work with.

I call upon the panel, under strict instructions from the person on my right, not only to follow the time guidelines, but to make sure that each of you offers one key takeaway. And I say one key takeaway for me--

[LAUGHTER]

And as well as for all the hundreds of people in the audience. And we will begin with Andy Tuck.

ANDY TUCK: Thank you. Good afternoon, everybody. I'm the co-founder and co-owner of Applied Research & Consulting, a New York-based firm that does all kinds of behavioral research, attitudinal research. And we consult with our clients on consumer education strategy, communications strategy, things of that kind.

And I guess as part of the introduction, I should also have a confession, which is we don't just do fraud- and scam-related research for the Federal Trade Commission. We also work very closely with FINRA and CFPB. And so for better or worse, my firm is increasingly deeply involved with fraud over the last few years.

JENNIFER LEACH: In a good way.

ANDY TUCK: Now one thing I want to say, as someone who sort of straddles both being a researcher and a communications consultant, or an education consultant, is that the kind of research I want to talk about today is not the kind of research that we generally think about first when we think about fraud research. Almost all of us, myself included-- when I think about fraud research, I go to prevalence research. What are the most common types of fraud? Let's rank them in order of severity, in terms of how much money is taken.

The kind of research I want to focus on today, actually, is attitudinal research. It's not what is factual, but what do people believe? What are they concerned about? Who do they trust? What, in fact, are some of the false beliefs that people have that may be very difficult to change? And then most importantly, which is what I think we're all engaged with, is how do we actually influence their behavior in a way that will benefit them? And that's the kind of research that we have been doing, specifically, with Federal Trade Commission.

So I'm going to give not just one takeaway. I'm going to give three. How about that?

TED MERMIN: That's allowed.

ANDY TUCK: Yeah? OK. And the first takeaway-- and this is not just based on the research we've done over the last couple of years. This is the last couple of decades of research that has to do with consumer education, or voter education, or financial education. It's incredibly difficult to

educate people. One way I normally put it is if schools can't do it, how can we possibly expect to?

[LAUGHTER]

And yeah, that's a little cynical on my part.

[LAUGHTER]

But what I really mean by that is the budgets aren't big enough. The impressions aren't frequent enough. And more importantly, there's tremendous resistance to certain kinds of education. And it's that resistance to education that I really want to focus on.

So again, the first takeaway that I'd like to leave out there, for other people to either agree with or hopefully disagree with, is that education can often be a problem. It's extremely difficult. And publics-- all of us included in those publics-- are highly resistant to education-- you might say impervious to education-- if we don't want to be educated, or if we don't want to learn something that goes against what we already believe. So that's my first point.

The second point is less of a problem and hopefully more of a solution. We have learned that-- and I think the Pass It On project that you just saw a little bit of has some elements of this. We have learned that if you utilize the biases, prejudices, and the assumptions that are out there in the constituency that you're trying to influence, you're going to do a better job of motivating them. Rather than telling them that they're wrong, or telling them something that they've never heard before-- they're very unlikely to either believe it, remember it, or tell somebody else about it. But if you utilize what they do already believe to be the case, you're already a few steps down the line.

So what have we learned? I'm going to stay within my timeline, I promise. We learned from some of the research we did on the Pass It On projects-- and we did multiple stages of qualitative research and quantitative research-- that seniors, however you want to define it-- we were generally defining it as anyone 65 or older. It's a loose operational definition. They don't like viewing themselves as victims. And, in fact, I would extrapolate from that, from some other research we've done, to indicate no one likes viewing themselves as a victim.

People are far more motivated, or far more interested in messaging, if, in fact they can view themselves as heroes rather than victims. We've tested that proposition in a number of ways, and it keeps coming back very forcefully, that victimization can be a useful way to-- or the threat of victimization can be very useful. But you're more motivating to people, you're more educative, if, in fact, what you're doing is helping someone else from being a victim. You're preventing someone from becoming a victim.

In the course of that, of course, you're helping yourself, as well. So that's the ethos behind the Pass It On campaign. And it came directly from some of the preliminary research that we did with a number of constituencies, where we just started picking up a pattern, where we noticed that we were warned by many experts, professionals who deal with older populations, that the

number one cardinal sin with an older person, a senior, is to condescend to them. And avoiding condescension was something that we noticed was pervasive throughout all of their remarks, just in terms of how they do their work. That was the seed that a lot of this other research grew from.

To finish up, and this is the third point I want to make, what we are now learning in research, a large-scale survey, which we refer to as the Every Community Survey, that has just come out of the field-- this is 5,000 individuals representing a number of discrete, specialized communities in the United States, as well as a general population baseline sample. What we have found-- these are just very general findings at the moment-- that seniors are viewed by almost every constituency as what I might call the public face of fraud and scam. That doesn't necessarily mean they are the most frequently targeted, or the most successfully targeted, or the constituency from which the greatest amount of money is stolen, or any of those things. But however, they are perceived as the primary target, or an easily imaginable target.

So I guess the lesson I would pull together from these various points I've made is rather than try to re-educate folks, I would try to utilize-- and this is something I'm going to throw open to the panel, because we all have different constituencies we're interested in. Rather than try to convince people that seniors aren't the only people to worry about, I wonder-- and this is a hypothesis right now-- if working with that assumption that seniors are the prime target of frauds and scams is a way to motivate other constituencies to help their own seniors, to help their own parents, to help their own grandparents, to help older people in their communities. And by so doing, educate themselves about the most prevalent frauds, the most prevalent scams, and how to avoid being trapped by some of those. I'm done.

TED MERMIN: Thank you. Catherine?

CATHERINE BLINDER: Hi. Thank you very much for having me, Jennifer, and the rest of the Federal Trade Commission. When I started my job in Connecticut with the Department of Consumer Protection, my boss, the commissioner, said, I want you to create fewer complaints, not more.

[LAUGHTER]

Which took me a day to figure out. And what he really wanted was he really wanted people to be smarter. And I focused-- because Connecticut is a tiny, tiny little state that is unbelievably diverse in every way, there were others in my department, as well, who were working on looking at the senior frauds. But there wasn't really any place that was looking at immigrants and refugees, documented, undocumented. And they are, in many, many ways, and not just by language, the most isolated and marginalized communities, and if you extrapolate from that, the most vulnerable. So we can argue who is the most vulnerable. But they are the most vulnerable.

And because I didn't know, because I am not an immigrant in the last few generations of my family-- but I do come from a family of storytellers. I'm Irish, and my mother is Native American, and we tell stories. And what I discovered was that I needed to get out into the discrete communities and listen to the stories.

So I sat on the living room floor of a Karen family. We have a lot of Karen refugees in Connecticut very recently, within the last five or six years. These are people who are deeply tribal. And they're very, very reticent to let anyone come into their living rooms, let alone a white middle-class woman.

So I sat on the floor and listened to a social worker talk about what they needed. And although as someone who's been-- I was talking to Andy earlier-- a community organizer before community organizers got a bad rap--

[LAUGHTER]

I knew that I needed to spend months listening. And there were a couple of things I learned. One was that I watched these families who come-- they're mostly settled through Catholic Charities-- with these brown expandable files, with their bills very, very neatly arranged. It's important to them that they follow the rules.

But first, they have to learn the rules. And I saw that they were being gouged by third-party electric providers, and not just in the Karen community, but in all the immigrant communities, who would go into-- because they're resettled largely in the same apartment buildings or the same neighborhoods, the third-party electric providers would go in, in their language, and say your uncle bought this.

So going back to this morning's panel about trusted brokers and intermediaries. Your uncle bought this and thinks you should too, figuring everyone had an uncle. And they did. And they were paying three, four, five times as much for their electricity as a result of this.

So I have a little bit of show-and-tell and am happy to take names later if folks want these. But what we did was in 11 languages, we printed-- and by need, it is text-heavy. But we printed bulletins that show the electric bills, where to look for the prices, how to compare them. And basically tried to empower them to make the decision. Told them how to go back to standard service.

I'm hoping to do one of these every two months in the 11 languages that are most common in Connecticut. And what we're doing is we're looking at-- let me go back. The next place where I spent time were the braiding salons that the West African women own.

A lot of West Africans come to Connecticut as political refugees. The Karen people tend to come from refugee camps. They are illiterate in their own languages. The West Africans tend to be more educated. They tend to be harder, however to deal with, because they're very balkanized into their countries of origin. But a lot of them become small business owners-- clothing stores, braiding salons, nail salons.

The woman who I befriended, or who befriended me, is from Ghana, an electrical engineer who opened a braiding salon. She didn't know how to do it, but she saw there was a market for it, so she figured it out. She would have meetings in her basement with other women. And I went, sort of as politicians go, on a listening tour.

One of the things that is a thread and a narrative between all of this is the power of storytelling. And we all use it in our work in some way. But we tell stories that are familiar to our own culture. And it's difficult, sometimes, for us to tell a story in a way that resonates with other cultures.

The FTC actually does a fantastic job of that. But I was speaking to someone who is not in the room, I think, anymore. But I was talking about how hard it is to translate appropriately. And she used the word-- and I may be the last person on Earth to know this word-- but transcreationism.

So when we did these, I understood completely that we were going to meet a very, very small market because of the way they look. It's not just the language, but the way they look. The sort of officialness of them, the "government-ness" of them.

And it's impossible, unless you come from communities that have enormous resources for education and outreach to immigrant and minority populations-- which is nowhere-- it's really hard to do both of those things. So finding those trusted sources, finding those ways to-- and I think that it is true that reaching older folks, and reaching folks who want to take care of their older folks, is a way to do that that's really powerful.

We did-- how am I doing? OK. Because I'm going to go into speed talk pretty soon.

Connecticut-- our department did a symposium last week, and Jennifer was one of our panelists, on cross-cultural communication, how to reach immigrant and refugee communities. We had the smartest people in the world sitting on panels, maybe next to us. And one of them was Sandy Close, who is a woman who started New America Media, and I don't know if any of you folks use New America Media or know of it. But among other things that she does, she has aggregated a list of ethnic media in the country. It's not complete, but it is a beginning, and it's really useful.

So seeing that ethnic media was a method of teaching-- people in those communities don't tend to read the major dailies. They don't read the New York Times. They don't read the Washington Post. They don't read the Boston Globe. They read the little broadsheet like this, which is a paper in Western Connecticut, all of Western Connecticut, that is put out by a family, a mother and her two daughters, and it's translated into English, Spanish, and Portuguese.

Twice a month, I do a column on consumer protection. I probably reach more people with these messages than we ever could if we were to advertise in the major English-language daily. Thank you. So-- thought I was going to make it. We had a little bet over who was going to go over.

[LAUGHTER]

JENNIFER LEACH: You win.

[LAUGHTER]

So here are my takeaways, and I hope there is more conversation. The takeaways are-- don't judge the unfamiliar. Vikki Katz, who was on a panel, talked about using children as brokers. A

lot of people have a lot of problem with that. There are problems with that. But we should not put ourselves in a position ever to judge the unfamiliar.

That knowledge comes with humble observation. If we don't go into communities with our mouths shut, we are not doing a good job. The importance of culturally appropriate evaluations of our programs.

And work with your libraries. The libraries-- and it was talked about several times on earlier panels. The libraries, they are an opening to communities that are scared to go other places. So work with your library.

And use the ethnic media. And don't just use them, but advertise in them. And I am-- I know I'm over now, but I'm going to go speed talk. Notario fraud is a huge issue in our community, as it is in others. But if you go to the ethnic media and say, can I put in a story about how awful notario fraud is? They are likely to say to me, they are 15% of our advertising base. So we have to figure out how to collaborate and become partners with the ethnic media. Thank you.

TED MERMIN: Thank you.

DEBORAH KENNEDY: Well, this is really wonderful, because the two of you have set me up beautifully for what I wanted to say. Just to introduce myself again, because it's been while since Jennifer read the list of names, I'm Deborah Kennedy from the Center for Applied Linguistics.

Applied linguistics is the field that looks at how people use, learn, and teach languages. And that includes culture, obviously. And so at CAL, the Center for Applied Linguistics, we do a lot of work on education-related issues, both in K-12 arenas and in the adult arena. And also, we have the Cultural Orientation Resource Center, the COR Center, which works very closely with the State Department and other agencies that are involved in working with refugees and immigrants.

So my connection with this panel today has to do with what Jennifer referred to earlier. The FTC came to us three years ago, I guess, now, and said, we need to create some fraud prevention and financial literacy materials on a website that will be readable by people who have limited proficiency in reading English, whether they're native speakers of English or non-native speakers. And so our task was to teach them how to create those kinds of materials, how to control the language level so that people, as the commissioner said earlier, receive what they need to know, not what the FTC felt it needed to say.

And I think that really was the takeaway from this entire project and all of the work that we've done with the FTC on this, is it's that audience awareness when you're creating materials for these populations. Think about them. Think about what they need to know, what they need to hear, and what they're interested in hearing.

I appreciated very much what Andy said about using the resources that are in place, the knowledge that's in place, whether you regard them as biases and prejudices or as culturally appropriate approaches to something. In education we call this asset-based instruction. And it's a

way of looking at, as Catherine was saying, listening to where people are coming from, what they already know, what their experience has been.

In the case of immigrants to this country, particularly refugees, they have a tremendous experience base to draw on because of what many of them have been through to get here. And that's true whether they're naturalized or whether they're still working on the process of naturalization.

The same is true for our citizens who are native speakers of English but who have had limited opportunities to develop themselves through education, for whatever reason. Whether simply disabilities of some kind, or socioeconomic status, or something else that has interfered with their ability to develop proficiency in reading, in particular, they still have a wealth of experience. And many people who are not literate in English, or not literate at very high levels, are actually highly successful in professional careers.

So there's a lot, always, to draw on with folks. And listening-- as you said, Catherine-- to what they have to say and what they know, and taking advantage of that, building on that, to say, well, then how would you deal with this situation? How is this situation like a situation that you've experienced? Is a really valuable one. Asset-based instruction is a concept that came out of, actually, bilingual education, but it's being applied now all over the place in adult ed, and in other arenas, as well.

I think that probably the most useful thing I can do is to be short so that I don't run over my time. But I did want to say a few things about how we taught the FTC to communicate, what we taught them to do. We really focused on keeping the message simple and short. Keep the sentences short. Keep the paragraphs really, really short. Use bullet points. Keep the text as approachable as possible. Use lots of white space.

You're absolutely right in what you said about this. It's not just the way it appears-- those of you on the webcast can't see it, but it's very, very texty, as Catherine pointed out. And that's extremely intimidating for someone who doesn't have strong reading skills. If you'd like to do a little test for yourself about what it's like to not read at the pace that those of us who are way too highly educated read, find a passage that's 60 words long and give yourself 60 seconds to read it. And make yourself take 60 seconds to read it.

That's the speed at which people with low levels of literacy, in any language, typically read. And you will find when you do that, that by the time you get to the end of the 60 words, you can't remember what the first 10 or 12 actually said. Because the process is so slow.

So those were the things that we emphasized with the folks from the FTC. Defining terms, using vocabulary items repeatedly, the same term for the same thing. Instead of alternating "youth" and "young people," just say youth, youth, youth.

And use commonly used vocabulary. There are resources online that you can use to look at word frequencies. Stick with the first 3,000 or 4,000 words in that list. Those are the ones that your

adult English language learners and your low-level readers are likely to be able to recognize. They're not likely to go beyond that.

Watch out for idiomatic expressions. Those are pretty dangerous for non-native speakers, because they're coming from a culture where that idiom might not be appropriate.

So as I said before, the overall lesson is really to go to where people are. We're now in the process of developing some lesson plans to go with the consumer.gov and consumidor.gov websites so that teachers in adult education programs will be able to use these resources to create lessons for their learners that teach them both the content, the financial literacy and fraud protection content, and the language. And we'll create those two for the English site, to teach English reading skills, and for the Spanish site, to teach Spanish reading skills, so that our Spanish speakers who come with limited educational backgrounds can learn to read in Spanish. Because you need to read in your first language before you learn to read effectively in a second one.

Everything is an educational opportunity, if you just look at what the person wants to learn and go there with them. Thank you.

JENNIFER LEACH: Thanks, Deborah.

SHAWN SPRUCE: Well, among being an expert in hokey '80s trivia, I do dabble a little bit in financial education, so.

[LAUGHTER]

Moving right along. So I'm a programs consultant with First Nations Development Institute. And I work with a number of different tribal communities with different financial education, specifically around fraud, investor education initiatives. And I'm going to share with you some highlights from some different programs I've worked with. And really what I'm going to focus on are some technology-based outreach models that we've worked with, some experiential learning simulations, and also community-based workshops bundled with one-on-one financial coaching.

So we talked a little bit about Native American communities. There's so many out there, as my colleague Sarah Dewees mentioned earlier-- over 550 federally recognized tribes throughout the United States. Different geographical areas, different income levels.

So most of these programs are going to be facilitated at the local level, either through a tribal provider, or me coming in as a consultant and partnering closely with a local organization. So many of these programs are going to be modeled and customized specifically for their unique communities that we're working in.

One tribe that we work with closely is the Eastern Band of Cherokee Indians in Cherokee, North Carolina, just about an hour west of Asheville. And they're a tribe of about 12,500 members, and they do have a pretty significant per-capita payment that's made from a successful gaming

operation there on the reservation. And when the minor members turn 18, they are recipients of a pretty substantial trust fund.

So this tribe's interesting. They have the tribal members in all 50 states, including several that live overseas. So how do you get all these folks together in one room and provide some sort of education, specifically around fraud or investing types of topics?

So what we did is we created this online program called [manageyourebcimoney.org](http://manageyourebcimoney.org). It's broken into these seven different modules, as well as an eighth module that focuses on financial calculators and other rich media content. And as you can see, Session Number 7, *Are You Being Scammed?*, that's specifically with regard to fraud awareness. So this program is actually required training for each minor member before they're actually able to legally take their settlement, take their distribution.

And here's just an example of one of the slides on that session. This is a classic scam. I think many of us are familiar with it. I know I've personally been approached with this. The old white van scenario, where you're in a parking lot.

Somebody will pull up in a van, and they'll have all these electronics in there. And they'll say, hey, I'm an installer for a local electronics firm, and I've got some extra inventory in my van that the warehouse manager accidentally put in my vehicle and we don't have an invoice for it. I'd be more than happy to unload it on your for a few hundred dollars. Well, essentially, it's a very cheap, cheap pair of knockoff speakers that are probably worth a fraction of what the actual sale price will be.

So this is just an example of one of the different lessons that we have on this website. We also have a video related to identity theft. Just another example.

This is the series of roleplay videos that I actually co-produced with a tribe that I work with in New Mexico. And this is actually just a screenshot of the video. Jennifer emailed me frantically yesterday and said, Shawn, we got your PowerPoint, but we can't play the video. Well, it's actually only a screenshot of the video. I'm not actually going to play it.

That's actually me playing the role of a seedy used car salesperson. So anybody that was hoping to see in my Academy Award-winning performance as a used car salesman, I'm sorry, you're not going to hear it today. Catch me on Netflix.

[LAUGHTER]

But what's interesting about roleplay-- and specifically the community I'm from in New Mexico, tribal community, traditionally we're a communal type of tribe. We work very closely together. There's not a lot of individuality. We're not really encouraged to question authority or challenge authority. We work closely and cohesively together. We solve problems collectively.

So when you put a member from my tribe, and some other Native American tribes, as well, into a scenario where they're being pressured with aggressive sales tactics, or just being told to sign

documents, they're very likely not to question that or to challenge authority and go right along. So a lot of our training with this role-based stuff is really encouraging people, how do you say no? It's OK to be rude, OK?

And we talk about different cultural approaches, and a lot of different minorities deal with lower socioeconomic standings. A lot of them are in remote areas and things like that. But this one area with our culture, where we're taught not to question, not to challenge, it's a very unique that I think is specific to some Native communities, and why we take our roleplay activity so seriously.

A couple more slides-- earlier, my colleague mentioned the experiential learning simulations that we do with the play money. So this is an example. That's actual play money that we had printed up. It's probably about \$1 million worth. And what we do is-- these kids actually get that amount of their actual Minor's Trust distribution in play money.

We'll have kids walking around in a gymnasium with backpacks full of play money. And they actually have to go out and navigate and negotiate real life sorts of decisions-- purchasing housing, paying for food, paying for entertainment costs. And also, there's different scenarios where they'll encounter potential fraud and other types of scams that they have to figure out a way to negotiate successfully.

So it's a lot of fun. Here again, experiential learning, you know, letting them actually participate in the process, as opposed to just a lecture or something like that.

We work closely with schools, as well. And this is a board game that some students on the Ramah Indian Reservation in New Mexico created, called Rez Life. But what it is, it's similar like to a Monopoly game, where they roll dice and they have to go through all these different assessments and challenges. And there are challenges with predatory lending and identity theft, as well as other just basic financial topics and issues that are of importance.

So these are just a sampling of some of the different programs that we're working with at First Nations Development Institute. I hope it was a good overview of some different strategies. And I think my key takeaway is the whole idea of how culture and community can play into the whole victimization of fraud, and how it's important to understand that not all community members, or not all individuals, are confident and comfortable with having to be rude. And sometimes we just have to be rude when we're in a situation like that, when we're being victimized. Thank you.

JENNIFER LEACH: Thanks, Shawn.

ANTHONY JACKSON: Good afternoon. Again, thank you, Jennifer, and Federal Trade Commission, for having Military OneSource here on the panel. I'm gonna switch it up a little bit. You know, military background, that kind of stuff. And I'm going to give you my takeaway right now.

[LAUGHTER]

I had a moment to refine it and take a couple words that were said here. But the general gist of it is, and this is what this program is, Military OneSource-- it's you've got to educate them young, and often. And empower, in this case, service and family members. My colleague Marcus Beauregard mentioned earlier about active duty being 1.2 million, and active duty family members being 1.6, or something to that effect. Well, Military OneSource, our demographic, as far as the military goes, is everybody. And that's a little bit over 6 million service and family members in different stages of their military careers.

So again, educate them young. Let's get them the education that they need, especially-- you know, we have products within Military OneSource that we provide to recruits, that we provide to the youngsters in boot camp. So that number one, they know where to come to if they need an answer. You know, if the situation arises where-- in this case, it may be something that they're suspicious about. Our mantra is, hey, call Military OneSource. Call Military OneSource.

And Military OneSource is a Department of Defense-funded program that was established in 2002, and right now it's under the direction of the Deputy Secretary of Defense for Military Community & Family Policy, Ms. Rosemary Williams. And we're a government oversight of contractor-provided services, predominantly.

We are an extension of installation and bases. We're an extension. We're one of many programs, many opportunities, for service and family members to seek assistance, to be educated, to receive assistance. And one of the big things I've got highlighted-- or it's in red in the top-- confidential help.

Andy mentioned about victimization. And one thing that we did find that we hear quite a bit is, you know, that especially with service members, they don't want to come forward. You know, fear of embarrassment, things of that nature.

Well, when Ms. Williams came aboard, one of her big pushes was we need to get out that Military OneSource, you know, you can receive confidential help. This information, whatever you're telling us, does not go outside of this program. Of course, there are some exceptions, you know, when we're talking crimes and things of that nature.

But for the most part, that's one of the big stigmas that we fight and face in the military, is trying to get service and family members to come forward. You know, they don't want to be seen at the Family Service Center. Because usually, if you go to the Family Service Center, that denotes there's a problem. There's So-and-so's car. So again, Military OneSource, that's one of the mantras that Ms. Williams definitely wants us to get out.

Just looking at a glance, Military OneSource is available to service and family members 24/7, 365. We got a non-medical counseling program. We got some specialty consultation programs. It was mentioned about elderly earlier. That's one of our specialty consultation programs. And again, that goes into getting our service and family members to start thinking about elder care and things of that nature early on. And Military OneSource definitely has resources that are available 24/7, 365, for our service and family members.

Educational materials. You know, when I came aboard back in 2011, you know, of course, the housing crisis was just in full bloom. We partnered with FINRA and the FTC and got information out early to the service and family members who potentially could be involved in a fraud that was happening with the mortgages and things of that nature. So Military OneSource, we don't necessarily recreate the wheel. We want to work with other federal agencies and organizations.

And again, I will point out that all of this is no cost to the service and family members. So using no cost-- if anything, no cost definitely gets youngsters especially, you get their little eyebrow to pop up when you say no cost. Or no cost, confidential, those kind of things, definitely should get them. Definitely. Yeah, definitely.

We have a website. We're social, social media, we got that going, too. Because again, as my colleague mentioned earlier, we're talking young. 18-to-35 is our demographic. Between 18 and 35. And between 18 and 35 is really the youngsters. What do they got? They got their cell phone. So you know, OK. We want you to be able to access any and all information-- again, whether it's education, whether it's prevention, or whether you need assistance.

That just talks about our eligibility. One point I want to make on that is regardless of who calls Military OneSource, whether you are a service member or just a civilian that calls Military OneSource, one of the big things about Military OneSource is information and referral. So if you call, even if you're not eligible, you're going to get somebody.

So we definitely have a resource table, a resource database, that's extensive. Because we're not just going to have you call. You call, whether we can help you or not, and say, well, we don't deal in fraud, so we can't help you. No, although you're not eligible for the OneSource services and programs, why don't you go to [ftc.gov](http://ftc.gov) here, or here's a number. You contact that number, and then we can get you some assistance.

Just a little more about our services. You know, we do have some of the programs, especially the non-medical counseling and the financial counselor. Those are master's-level consultants. Again, they provide confidential information to everything service and family, military.

We kind of take a holistic approach, as well, when we're deal with it, no matter what it is. And so if a service member calls a consultant-- let's say they call about an issue with fraud. Let's say they call and they think they're being scammed about something. OK we meet the immediate need, that fraud. Let's deal with that.

But then let's deal with how you came about, you know, with this fraud. And usually when we're talking young servicemen and women, we're talking payday loans, and going out to [INAUDIBLE] and that kind of stuff. Well, that's a bigger issue. And the issue is, how did you get to that point in the first place?

So that's what Military OneSource does. As well as a lot of the resources that are available on installations and bases. And again, I don't think I pointed it out, but Military OneSource is simply an extension to the bases and stations. So our number one resource is to get you back to your

local command, your local base or station. But if you don't want to go there, we're definitely not going to force you to go. Because that's the whole point of this program, is so that you have options.

And then I just wanted to point out a little of our utilization. A little over 880,000 total calls. Just two points-- we do about a little over 20,000 financial counseling sessions. And again, the key being the majority of these are basic budgeting. And again, that goes back to what I said. Let's educate them early and empower them early.

And then the last point here, 217,000-- you know, we got a no-cost tax preparation program. And we see a lot of scams and things going on. So if we can get them to come to our tax preparation program, then we can have some type of-- I don't want to say "control," for the lack of better term, but control, over this whole scam thing.

[LAUGHTER]

So those are some of the things that we're doing at Military OneSource, in this case at Military Community & Family Policy, to assist service and family members. And a lot of these things, you know, we didn't create these things. These are definitely things that you take from the civilian community. Because again, as I mentioned earlier, it's a government oversight program, and we oversee contract services. So it's not a table full of military individuals providing these services. It's civilians, it's you all, providing these services. Thank you

JENNIFER LEACH: Thank you.

ANNETTE LOVOI: That's a perfect segue to my remarks. I'll make three observations on the way the day has gone. But first, I want to thank you, Jennifer, for putting this together and for inviting me. I've learned a tremendous amount today.

My first observation-- and I believe it's sort of a theme of today-- is that complaints matter. Complaints are powerful. And we heard so many good stories today about why they're important.

I'm thinking of Anne Schaufele from Ayuda, who talked with us about the notario target fraud concerns and complaints. I'm thinking about our DC representative, who talked to us about the complaints she receives in her little house. I'm thinking about Jane Duong, out on the West Coast, and what she provided to us about Asian complaints.

So I'm overwhelmed by the underscoring, today, of the importance of complaints and that they matter. And my second observation is that complaints are power. Complaints are powerful.

All you have to do is look around this room. And goodness only knows, we can get redress if something goes to litigation through Michael's shop. Or we can get help if there are payouts on the reservations. We can get money back to the people who deserve those. So in other words, there's tremendous power in this room, if we can just get the complaints to the right places.

And so I'm seeing some wonderful follow-up work out of today in bringing these minds together and thinking about how complaints get posted to the right places, how complaints are shared, and how we go out and harvest complaints. How we get them, how we get them in, in a systematic way, from these very, very important demographic groups that we have out in the field.

And then my third observation is to tie our work today to the work of my own organization, which is Appleseed. In the summer of 2002, we went to the streets of Austin, Texas, because immigrants were being assaulted in our happy little city on payday for the wads of cash that they were carrying in their back pockets, that were visible to anybody who wanted to look. And so we talked to day laborers, 71 day laborers, and we asked them, what's going on here? What are your major financial concerns?

And they surprised us. They came back to us and they said, our number one financial concern is sending money home. That we feel like we're putting money in a black box. We don't know when it gets there. We don't know if the mother and the baby in Oaxaca are going to get milk or not. The medicines aren't being picked up.

And so this launched my organization on a 10-year odyssey that I'm happy to report resulted in the passage of legislation in Texas, the second consumer protection legislation in any state in the country, around protecting the money that immigrants send home. And then the Senate contacted us and said, if you can do this at the state level, we want you to bring this up to the Senate. We're going to do it at the federal level. And so our 71 immigrants helped produce seven pages in the Dodd-Frank Wall Street Reform Act that give the first federal guarantee of consumer protections in federal law, in the history of the United States, to immigrants.

And these are disclosures that any of us would insist upon in our transactions. What are the fees front end? Where's my receipt when I make a transaction? How do I correct an error? Where's the redress? Who's going to help me? Anybody deserves these pieces of information in their financial transactions.

So thanks to Director Cordray. The first rule that he issued as Director of the Consumer Bureau was the Remittance Rule. Yesterday was the one-year anniversary of this rule. And it all came out of complaints. And it all came out of reactions to those complaints.

So you might be asking, what's next? And so I think what's next is for us to collaborate on something that hasn't been seen before, which is taking the best elements of Consumer Sentinel, taking the best elements of the Consumer Bureau complaint work, taking the best elements of Ayuda and Appleseed and the various groups that are in the room today, and thinking, how do we make a quantum leap with that power?

Because we know the results. It can be legislation. It can be litigation. It could be things that we haven't seen before. Complaints are power. And I'd like to see us harvest those.

My organization is starting a campaign that we'd be happy to join with any of you in the room on. We're calling it TratoJusto, which is "fair shake." And at present, we're looking at the immigrant community, but I think this idea has standing in virtually any community.

The idea is that we want people to have a fair shake when they have any financial transaction. If they're not getting treated fairly, we want them to know how to get the info into Sentinel, how to get the info into the Consumer Protection Bureau database. In other words, how does that info move?

And so I'll just conclude with my major takeaway, which is Martin Luther King said the arc of the moral universe is long, but it bends toward justice. I'll say the arc of the complaint universe is long, but it bends toward justice. And I think the nexus of those complaints are, you make a complaint, it could turn into advocacy, it can turn into enforcement and litigation, and it can turn into legislation. So let's harness it and go forward. Thank you.

TED MERMIN: I want to thank our panel. That was a tremendous presentation, and with many different aspects to it. Although I think that being rude and complaining seemed to be right at the top of the list.

[LAUGHTER]

On that score, in a sense, let me ask the first question. Others in the audience, please do use your question cards and send them up here. But I'll take the opportunity to ask one.

Let us say hypothetically that there was a legal services provider that had just started, say, an immigrant consumer law clinic and that was doing and outreach and education to particular communities. What are some of the things that that organization would want to keep in mind?

ANNETTE LOVOI: I would jump in with just one thought-- that immigrants come from different places. And we learned in our street interviews that someone from San Luis Potosi is different than someone from Chiapas, is different than someone from East Asia. So I'd say that that young legal services lawyer in a new clinic should think about that.

Are they involved in different sectors of employment? Are the Potosians involved in construction, while others are involved in service industries? In other words, understand the differences.

CATHERINE BLINDER: if I could go a little deeper with that, I think that's right. And I also think that or understanding internal prejudices in the communities that you work in are really important. So that if you align yourself with a person in a Spanish-speaking community, be aware that there may be internal conflict. And if you are seen as the colleague and ally of that one section, it may inhibit your work.

There's like-- this may be true other places, but in Connecticut, there is a lot of tension between the African American community and the West Indian community. Those kinds of things, I think again, you need to listen and talk to everyone. And exclude no one.

DEBORAH KENNEDY: One way to approach working with people on things like that, from an education perspective, both looking at the "not willing to be rude" aspect that Shawn brought up, and the "not willing to be embarrassed or lose face" aspect that Tony brought up, is to use

roleplaying to let people express who they are, to draw on whatever their background might happen to be and say, this is how it would be where I come from. But then how is it here? What is it that you need to do? And you can, I think, set up some very effective roleplaying that helps folks understand where they can go with their communication in fraud-type situations.

TED MERMIN: Thank you very much.

JENNIFER LEACH: It's kind of a nice segue into one of the questions we got from Twitter, because if you're serving a lot of different communities-- Quyen, this morning, said that there were 34 different languages in Southeast Asia. We often get requests for different languages here. Catherine's facing this right now.

One of the questions is, with limited resources, how do organizations get aid to isolated communities with language barriers? Catherine, do you want to take a shot at that?

CATHERINE BLINDER: No, but I will.

JENNIFER LEACH: Thank you.

[LAUGHTER]

CATHERINE BLINDER: I think that a language barrier is the easiest barrier. We can translate words. It's easy to find someone to translate words. What's really much harder is to translate culture, and to translate what is acceptable in various cultures. Who is bringing the message? What is the message? What context is the message in?

It's more nuanced, and I wish it wasn't. But I think to authentically reach markets, to authentically educate markets, we need to understand that it's really, really nuanced, and try to find people within those communities to help us understand those nuances.

Language is, I think, the easiest. But again, and we were talking about this earlier, translation services aren't cheap. And you really want to go to professionals. So-- I just heard a yes, which makes me feel better.

[LAUGHTER]

But also consider the other kinds of languages that we speak, also translatable.

JENNIFER LEACH: And I want to follow up with Shawn, actually. Because Shawn, you talked about how local everything has to be. And a lot of your programs are locally given. They're customized for the particular community. I'm really interested in the role of the trusted source there, both having the cultural standing that Catherine's talking about to address people, but also having someone be a trusted source of this information, and how you see that mattering in the work that you do.

SHAWN SPRUCE: Yeah, that's a really good question. And there are challenges with that. Because one of the models that we work with is a "train the trainer," where we actually go into the community, and we have a curriculum, and we teach local folks to deliver the curriculum.

But one of the criticisms we've had-- overall, it's a very successful model. But we have had criticism in the fact that some of the people that we certify to go out and deliver the curriculum have financial troubles themselves. And these are small communities, and they go out and teach workshops, and the participants know these people personally. And they say, I know you have problems with your money, and what are you up here doing, teaching me?

So I will say that a lot of the programs I work with-- as you saw in that screenshot, that video, I'm very hands-on. I do a lot of the training, a lot of the workshops. And especially like with the younger people, it's important that you have a credible person that's a little bit older than them but still identifiable. And I think that's where our cultural applicability really comes in, is when they have somebody who's Native American who generally is concerned and cares about them.

And as a trainer, I can tell you there's three things that you really need to be able to do. You need to be credible and you need to understand what you're talking about. Secondly, you need to be able to take that information that you're knowledgeable with and present it in a passionate, compelling way to participants. And then thirdly, and this is the hardest one, is you have to genuinely be able to convince people that you care, that you're doing this from the heart, and that you're sincere.

And that's the only thing that we can't teach people. But it's one of the ways that we're able to leverage some of these programs and where I play a role and really doing a lot of the facilitation and a lot of the training, and assisting people, as well, with that.

JENNIFER LEACH: Thanks.

TED MERMIN: So we have a couple of questions here from the audience that go to this question. What are good strategies to make people become heroes or ambassadors against fraud, particularly with respect to the needs of seniors, as was mentioned earlier, but maybe even more generally?

ANDY TUCK: Well, I can jump in on that. Because we heard a lot of stories like that from people that we were talking to. And in a way, I also want to refer back to what we were just talking about earlier as part of this answer.

If you have limited resources and you want to work with many different communities-- and this has been an issue, I think, we're talking about in almost every question-- I would like to encourage everybody to become a good effective social researcher. Sure, I'd rather you hire me, but that's not going to happen.

[LAUGHTER]

And the simple trick I'll tell everybody, and then this will come into this heroes story, is basically, learn how to become a quiet listener and a quiet observer. That's what a good social researcher does. And the best way to do that is to not ask questions. It's to get people to tell you stories, and listen to their stories.

And after you hear a few people tell stories-- so again, this reinforces everything you've all been saying. Listen to a few stories from a community. You're going to start hearing some patterns. You're going to start putting some associations together. And it's very passive. It's very quiet. And that's usually the quickest, most efficient way of starting to put hypotheses together about what makes this community a little different from a similar community.

So then, to tie this into the hero question, we heard stories by basically shutting up and getting people to talk about their worst experiences with fraud, or their best experiences with fraud. And what we started hearing is that whenever people tried to talk to, in this case, seniors about the dangers of fraud, an awful lot of folks would just turn off. Because they don't like contemplating those dangers. It's really scary. And you want to assume that you've got it all locked up. You're fine. That's never going to happen to me.

So scare tactics often backfire. You know, "be afraid" is often a terrible message, if you actually-- it might be good for certain kinds of journalists who want people to pay attention to them. Just a hypothesis.

[LAUGHTER]

But if you actually want to drive behavior, it's a terrible way to go. Because you're probably not going to get anybody to change what they do.

So when we heard stories about heroes, it was always very anecdotal. But it was always about somebody's mom or grandma, who learned how to be rude, as you were talking about earlier. And for the first time in her life, hung up the phone on somebody while they're in the middle of talking.

And they tell that story very proudly. And then that woman, that grandma, would tell that story to her friends, about how you have to learn to hang up the phone. And many versions of that.

And when we heard those stories-- that was early on in the process. And often, this was from people who were elder care workers, and they would talk about the success stories. And it was always about one person in a community who had some success, and they felt great about themselves, and then they passed that story of success, that heroic story, along to their community. And that was the best and most effective way that they had of demonstrating efficacy and self-protection. Just these anecdotal little stories.

JENNIFER LEACH: We've talked a lot about putting things in different languages and making sure that they're culturally appropriate. There's also, I think, an argument to be made that different audiences may need different messages or different forms of message delivery, even if it's in one language. So Tony, I want to throw this to you.

We got a question about useful images to include in consumer education materials. Which I think is an interesting general question, but I'm really curious about in a service member context, what do you do differently for service members to find ways to resonate with them, both in terms of how you say things, how you deliver things, and what they look like, than it would be for a general audience?

ANTHONY JACKSON: Lot less words. More visuals.

DEBORAH KENNEDY: Yeah.

ANTHONY JACKSON: I mean, it really is true. We just revamped our website. And before that, it was very messy. I mean, don't get me wrong. I'm a reader, so I had no problem with looking at the website, and 1,000 words all over the place.

But again, we're talking the youngsters. And you can't hold their attention for 30 seconds. So we had to get rid of words, reduce the words, and give them more visual.

And also, you got to give them what they need. So you've got to know what the needs are and take the need to the population. So the good thing is, as far as the military goes, is we've got a captive audience. We know who it is. We know how old they are. I mean, everything is geared toward readiness.

So if you really think about it in that context, it's kind of simple. You know, we just got to get the awareness out there. I mean, we still have an issue with getting awareness out to our service members, and the misconceptions.

And again, Andy talked about the victimization, and that's a real big one. I mean, we heard a lot of comments about our program. The reason why service and family members wasn't calling in is because they thought that whatever they told us was going to get back to their command. And so again, we had to come out with the confidential help. We had to get that message out there that hey, it's not the case.

So again, lot less words. More visuals. Know the need. And then you got to get it to them.

ANDY TUCK: And Anthony, I assume with your constituency, that notion is particularly important about not feeling vulnerable, not being publicly vulnerable. I mean, basically, you're dealing with folks whose job is to be invulnerable.

ANTHONY JACKSON: Exactly.

ANDY TUCK: And so the notion that they are potential victims or they have been victims, that sort of what I was talking about early on, that you're not going to get the message through that way.

ANTHONY JACKSON: Right.

ANDY TUCK: Some guy is about to take all your money? No he's not.

[LAUGHTER]

ANTHONY JACKSON: Exactly. And again, you have to know your demographics. You got to know them.

ANDY TUCK: Yeah, that makes a lot of sense.

ANTHONY JACKSON: Yeah, exactly.

JENNIFER LEACH: I want to throw this question out. It's a question about mobile versus print. So we've got a lot of people-- your audience is very much on mobile. A lot of underserved audiences are very much on mobile. But what we hear is that things still need to be in print. So I wonder if anybody has any ideas or comment on that.

CATHERINE BLINDER: A very quick story from the symposium that we did last week. One of the women does a project with migrant workers in California, using storytelling on their mobile phones. Project came from them. It's developed. It's called VozMob V-O-Z-M-O-B, if you want to google it. It's fantastic.

But on the same panel was someone who said she does a program with incarcerated youth in California doing what she imagined as an online publication. And the kid came into her office and said, uh-uh. Uh-uh. I want something my grandma can read. I want my name on this. There still is the power of print. And even though-- and I think we need to do both.

In New Haven years and years ago, I worked for an organization, and we were trying to make a community aware of-- you may disagree or agree with this, but it was a mobile unit for needle exchange. Early days of HIV/AIDS. We could not get-- we would park this van that Yale had paid for in communities where we knew there were houses where people were shooting up, and we could not get anyone to come.

So first, we took the doctors and the health care workers out of their uniforms and put them in shirts. Then we had signs all over. Still, nobody came.

One day I was there, I saw a 14-year-old kid tagging a building. And I said, excuse me. He ran. So I yelled after him, I'll give you money.

[LAUGHTER]

So he came back. And I said, will you make a comic book for me? Will you make a one-page comic book so people know to come here? He said, sure. Four panels. No words. Just a bodega, a place that were familiar landmarks for people. We started putting it up everywhere in the neighborhood, and people came.

Sometimes it's not-- again, it goes back to knowing how people hear, knowing how people see. The comic book that you guys do, the fotonovelas, are so beautiful. But they require a literate audience. They have a lot of language. And it's simple language, but it still requires a literate audience. And I think all of us have talked about how to communicate, how to educate, how to do outreach, all that entire narrative, from low literacy to high literacy, in any language.

TED MERMIN: All right. Well, I want-- we're not quite done. Because we have Jennifer, who's going to wrap things up. I, though, would like to extend my thanks to the panel for, of course, answering my questions, which is right at the top of the list.

[LAUGHTER]

But I think really educating everyone in the room and everyone watching. And I would also like to thank Jennifer for bringing us all together. This has been invaluable.

JENNIFER LEACH: Well, the person who just asked the social media question, come and find the panelist that you'd like to talk to afterwards. Because we are between you and break right now.

I just want to give my thanks, as well. People have come in from Texas, Northern Virginia, North Carolina, Tenley-- the northern Virginia and Tenley, not as exciting as Connecticut, New York, and California-- to be here. Which is that's how important this is to them.

The quick takeaways are-- education can be a problem if you're working against something. But if you work with someone's biases and assumptions, the messages start to work. Fair?

Catherine has a list, but they are-- don't judge the unfamiliar. Something-- oh, my abbreviations don't work.

[LAUGHTER]

The need for culturally appropriate materials. Work with the libraries. Use and advertise in ethnic media.

Deborah's is work with people's own experience. Shawn told us that culture and community can make a big impact in anything you're doing. Tony's is educate them and empower them young and often. And Annette, which is a wonderful summation, is that the arc of the complaint universe is long, but it bends toward justice.

With that, we thank you all. Please come and talk to us. Please come and work with us. Thanks.

[APPLAUSE]