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Letter from the Editor



Times are certainly changing, and fortunately, diversity and inclusion is one area where an organization's self-interest and desire to do the right thing for the common good can come together as a sound business strategy to create success for an organization and a vibrant workplace for its employees. The articles in this issue discuss: (a) the importance of diversity and inclusion policies, (b) the benefits an organization will enjoy as a result of a strategic plan that is focused on, and leadership that is committed to, its diversity and inclusion policies and initiatives, (c) tips for implementing these policies and initiatives, (d) existing industry initiatives, and (e) a description of what a nonlinear career looks like for working mothers as an example of how a corporate policy that provides for flexible work options can benefit both the applicable employer and working mother employee.

We hope this issue provides some useful information to the community of women leaders that read it so that you can each take steps towards meaningful change in your organization if it is needed. For example, obtain a commitment from the other leaders of your organization to formalize and effectuate policies which empower the employees of your organization, and promote a healthy corporate culture of nondiscrimination, professionalism, and inclusion. Such policies may relate to (1) workplace practices, (2) recruitment and retention policies, (3) compensation, benefits, and advancement opportunities, (4) flexible work options, leave and re-entry opportunities, and (5) a commitment by your organization to partner with your local community to support diversity and the empowerment of women and minorities in the areas where you and your employees live and work.

Once again, it is time for our organizations and industry to adapt to changing times, and this change is one we can all welcome with open arms! [a](#)

A handwritten signature in black ink that reads "Lauren Thurmond".

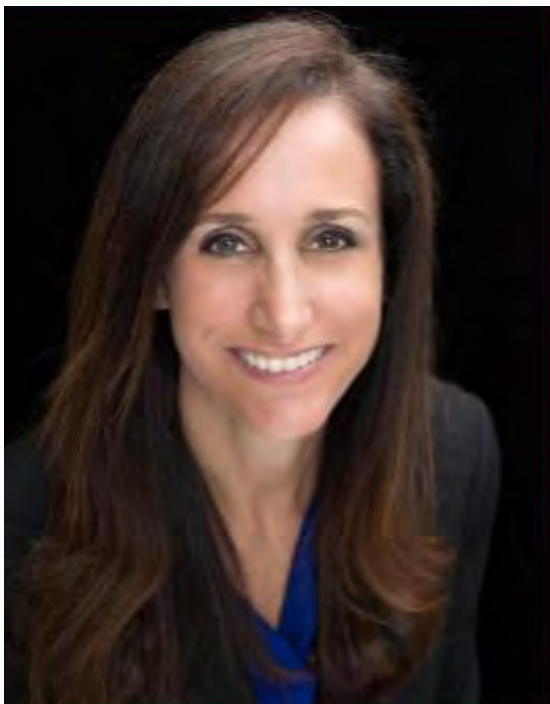
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Andrea Tromberg, the firm's owner, purchased the firm which she had served as managing partner since 2011. This ownership change and subsequent renaming of the firm to Tromberg Law Group made Tromberg Law Group one of the largest woman-owned creditor firms in Florida that also serves Puerto Rico. Andrea Tromberg serves as the first elected Chairwoman on the Board of Directors for the American Legal and Financial Network (ALFN) and has served on numerous committees and is a current member of the leadership committee for Women in Legal Leadership (WILL).

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LESSONS *from the* ROAD

ONCE UPON A TIME, MY BOSS THOUGHT IT WOULD BE A GOOD IDEA TO SEND ME OUT ON THE ROAD....AND NOW I AM WRITING THIS COLUMN, SO YOU CAN LEARN AND LAUGH AT MY EXPENSE.

BY: SALLY GARRISON, MANAGING ATTORNEY
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Roadkill

This installment is semiautobiographical. I was on the road last week, and I was sick as a dog.

Before you lecture me about being contagious, I wasn't. It was allergy related. (In full disclosure, I didn't do myself any favors. I recklessly used too many over-the-counter medicated cough drops. I didn't know it at the time, but overdoing it with cough drops containing topical benzocaine is a real thing, and I don't recommend it. It. Is. The. Worst.) Whether it is a self-inflicted cough-drop related illness or you are patient zero for the next designer plague, it is a misery to travel when you are unwell. Which made me wonder, what is a road warrior to do when they feel like roadkill?

Prevention:

- Pack like your mother. By that I mean, pack some general use medication: Advil, Tylenol, Benadryl, decongestants, Band-Aids, Neosporin, etc. If you are prone to migraines, bring your migraine meds. If, like me, you have food allergies, bring your Epi-Pen and antihistamines. I now have a small travel kit dedicated to this purpose and, in honor

of well-prepared mothers, I also pack my worry and guilt in there too.

- Every road warrior has a secret preventative remedy: Airborne, Emergen-C, ginger and lemon shots, apple cider vinegar, Neosporin on your nostrils... The list is endless. Harvard Health doesn't seem to be buying into the supplements, but if it works for you, I say go for it. I mean, sure, you can compare the use of supplements to support immunity to garlic warding off vampires, but I have yet to be attacked by a vampire, and I love eating garlic...so, #Math.
- As another preventative measure, I recommend wiping down your area in the airplane with sanitizing wet wipes. There is no end to the grossness of our fellow travelers. Lord only knows what has occurred on your tray table. Best not to ingest the remaining germs in your cocktail.

Insurance:

- Your insurance carrier should be able to direct you to a participating doctor or service provider in your area. There are also supplemental med-

¹ <https://www.health.harvard.edu/staying-healthy/how-to-boost-your-immune-system>

² <https://www.zocdoc.com/>

³ <https://www.doctorondemand.com/>

⁴ <https://doctorinyourpocket.info/en/shopping/>

⁵ <http://innhousedoctor.com/>

⁶ <http://www.vegashoteldoctors.com/>; and <http://www.travelmd.com/new-york-hotel-urgent-medical-services/>

ical insurance policies designed for travel, which intend to make healthcare on the road more accessible. These are especially appealing for international travel.

- Stay in hotels with resources. I will generally argue against this for vacation travel. I prefer to stay locally in B&Bs; however, large hotels can often be a wonderful source of assistance when you are ill. They will be familiar with the nearest medical care facilities. They have first aid kits on hand. Some have doctors on call. They do a lot of the legwork for you, and when you are sick, leg work is the last thing you need or want.

Technology:

- There is an app for that: ZocDoc² is an app that will help you find and book an appointment with doctors near your location. Doctor on Demand³ provides “board-certified physicians and doctoral-level therapists” online over video chat. There are also services like Doctor in Your Pocket⁴, that provide you with 24/7 access to doctors from anywhere in the world for daily, weekly, or monthly subscriptions.
- There are web-accessible services that will provide in-room doctor visits. The Inn House Doctor provides local medical care for traveling professionals⁵ in many cities. Some similar providers are city specific⁶. None of us are shocked that Las Vegas is blazing the trail in this area.

Community:

- The best, cheapest, and most reliable assistance is your #TravelFamily. If you are lucky enough to travel with colleagues who are also your friends, they are the best resource for care and advocacy. I mean, you will pay in terms of being relentlessly mocked for O.D.ing on cough drops, but it comes from a place of love.

“BAD FEMINIST”

BY: JULIE BEYERS

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When looking for a “must-read” on professionalism and female empowerment, a friend recommended, “Bad Feminist,” by Roxane Gay. This book is a collection of essays covering not just feminism (as the title might suggest), but a broad range of issues related to how we view ourselves, others and the world we live in. For instance, in “Not Here to Make Friends,” the author focuses on questions of likeability, positing that being honest and human are not usually viewed as likable qualities in women. To drill down further, Gay turns her attention to how unlikeable female characters on television and in literature are routinely questioned or criticized. She suggests that perhaps unlikeable characters are, in fact, the most alive, and it makes us uncomfortable to contemplate being that alive ourselves. Then, in “A Tale of Three Coming Out Stories,” the author discusses how three prominent figures made their sexuality public. In discussing these events, Gay notes it was important for these individuals to stand up and be counted so the path for others might eventually be easier. She then poses a provocative question to the reader - how far is one willing to go to stand up for the greater good? She then expands this question to include, “How helpless are we willing to be for the greater good?” Aren’t these really central questions for us all? Are you willing to be “unlikeable?” How far are you willing to go to blaze a trail for those who will follow? If you are looking to explore these questions and more, this book is a must read.

FOR WORKING MOMS,

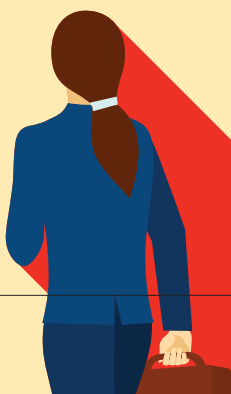
NONLINEAR

IS THE NEW NORMAL

BY: MICHELLE GARCIA GILBERT, MANAGING PARTNER

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A young woman graduates from law school, practices law for a few years, gets married, and resigns from her firm when she is pregnant with her third child.

She works from home, as she enjoys the intellectual stimulation and extra income. She accepts independent contracting work, mostly local counsel appearances, and special projects curates her own clients from other firms, and uses a sitter and a weekly housekeeper as needed to help with court appearances and client meetings. When her youngest begins kindergarten, she returns to a firm position, albeit working around school and after-school activities. All told, she spends a total of about 8- 10 years “working” from home.

WELCOME to the nonlinear career, a staple of modern momhood that is more and more geared toward working mothers while expanding to meet the preferences of millennials.

The consulting firm FlexPaths describes a nonlinear career path as one that “allow[s] employees to take long periods of time out from work without hurting their chances for advancement.”¹

According to the U.S. Department of Labor, the percentage of women with children under 18 years of age participate in the labor force, which is up from 47.4% in 1975. The chart on the right breaks down the percentages by the age of the child.²

With more women in the workforce, due to household and workforce needs, how can a nonlinear career path provide work-life balance for working mothers? A nonlinear path allows women to customize their work-life balance, as contrasted to advancing up the corporate ladder. While nonconventional, proponents and adherents of this approach say, it allows mothers (and fathers) to adjust their work lives so they can maximize time with their children.

The nonlinear path comprises anything and everything on the way, to life as you want to live it. After all, life is not linear, so why should your career be?

Facebook COO Sheryl Sandberg described her career path to students at Harvard Business School as follows: “If I had mapped out my career when I was sitting where you are, I would have missed it...A jungle gym scramble is the best description of my career...I could never have connected the dots from where I started to where I am today.”⁴

An article in the *Atlantic* suggests that nonlinear careers are becoming the new normal, noting that the federal Bureau of Labor Statistics reported that working adults, ages 24 through 50, are increasingly changing jobs. And baby boomers hold an average of eleven jobs throughout their careers. Millennials tend to not only switch jobs, but also change to different professions.⁵

Nonlinear especially fits working mothers, who are unable or unwilling to adhere to the traditional full-time employee model, and who are motivated to improvise. Economist Sylvia Ann Hewitt noted in her book, *Off-Ramps, and On-Ramps*, that more than 60%

EMPLOYED PARENTS BY FULL- AND PART-TIME STATUS

SEX AND AGE OF YOUNGEST CHILD, 2016 ANNUAL AVERAGES

MOTHERS

FULL-TIME ● PART-TIME ●

UNDER 3 YEARS

3 TO 5 YEARS

6 TO 17 YEARS

UNDER 18 YEARS



FATHERS

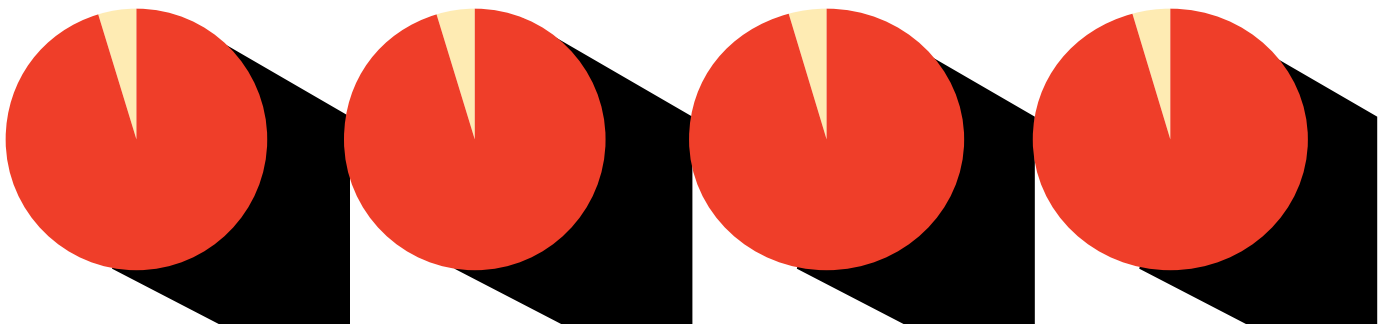
FULL-TIME ● PART-TIME ●

UNDER 3 YEARS

3 TO 5 YEARS

6 TO 17 YEARS

UNDER 18 YEARS



Notes: Refers to employed parents 16 years of age and older. Employed persons are classified as full- or part-time workers based on their usual weekly hours at all jobs regardless of the number of hours they are at work during the reference week. Persons absent from work also are classified according to their usual status. Full time is 35 hours or more per week; part time is less than 35 hours.

Source: 2016 Current Population Survey, U.S. Bureau of Labor Statistics

¹ <https://workfamily.sas.upenn.edu/glossary/n/non-linear-career-path-definitions>

² https://www.dol.gov/wb/stats/stats_data.htm

³ https://www.dol.gov/wb/stats/NEWSTATS/latest/employ_parent_full_part_sex_age_youngchild_2016_txt.htm

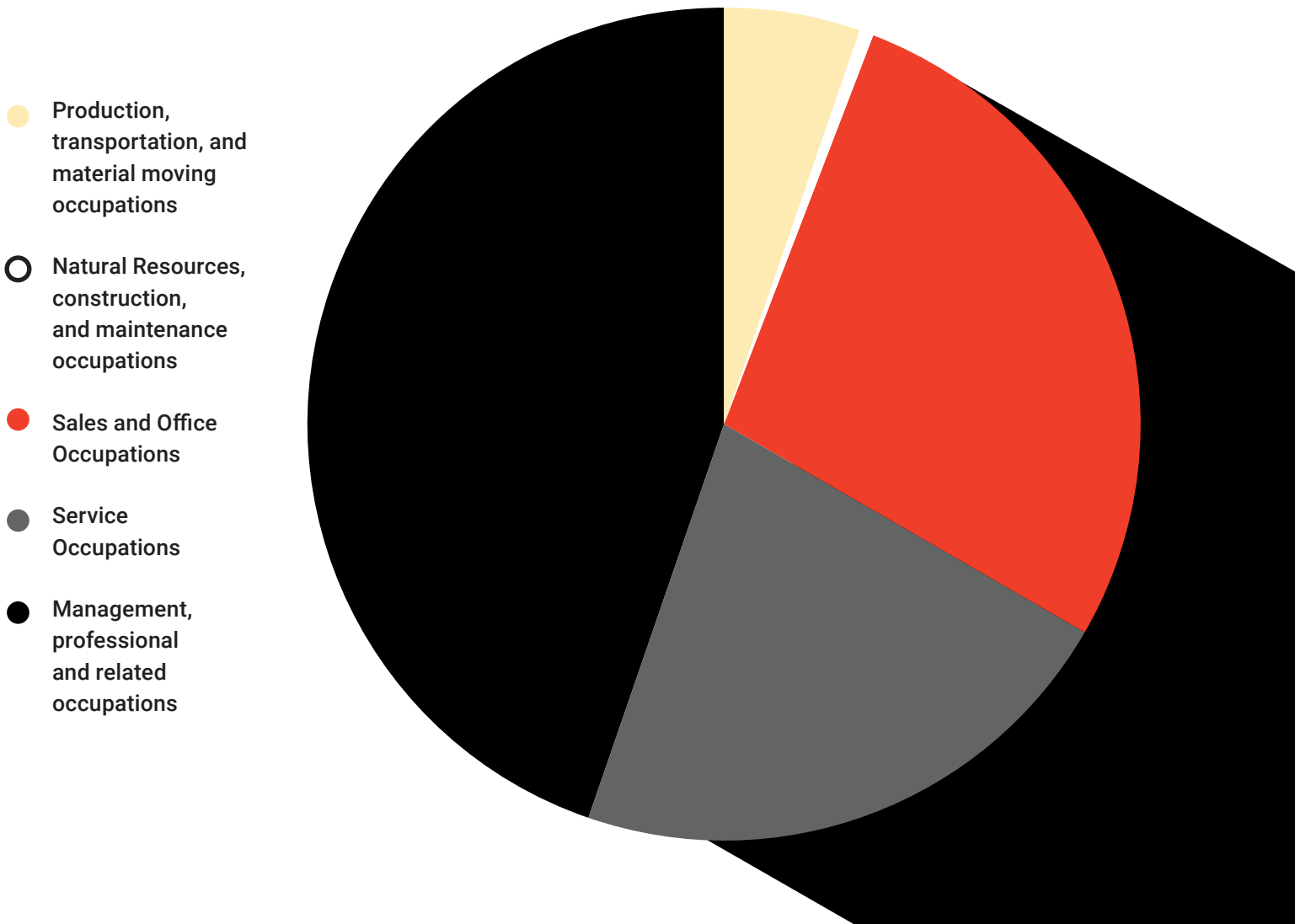
⁴ <https://collectivehub.com/2016/06/5-professionals-who-make-a-good-case-for-a-non-linear-career-path>

⁵ <https://www.theatlantic.com/sponsored/jpmc-2017/the-next-episode/1742/>

PERCENT DISTRIBUTION OF EMPLOYED PERSONS WITH CHILDREN UNDER 18

BY INTERMEDIATE OCCUPATION, 2013 ANNUAL AVERAGES

MOTHERS

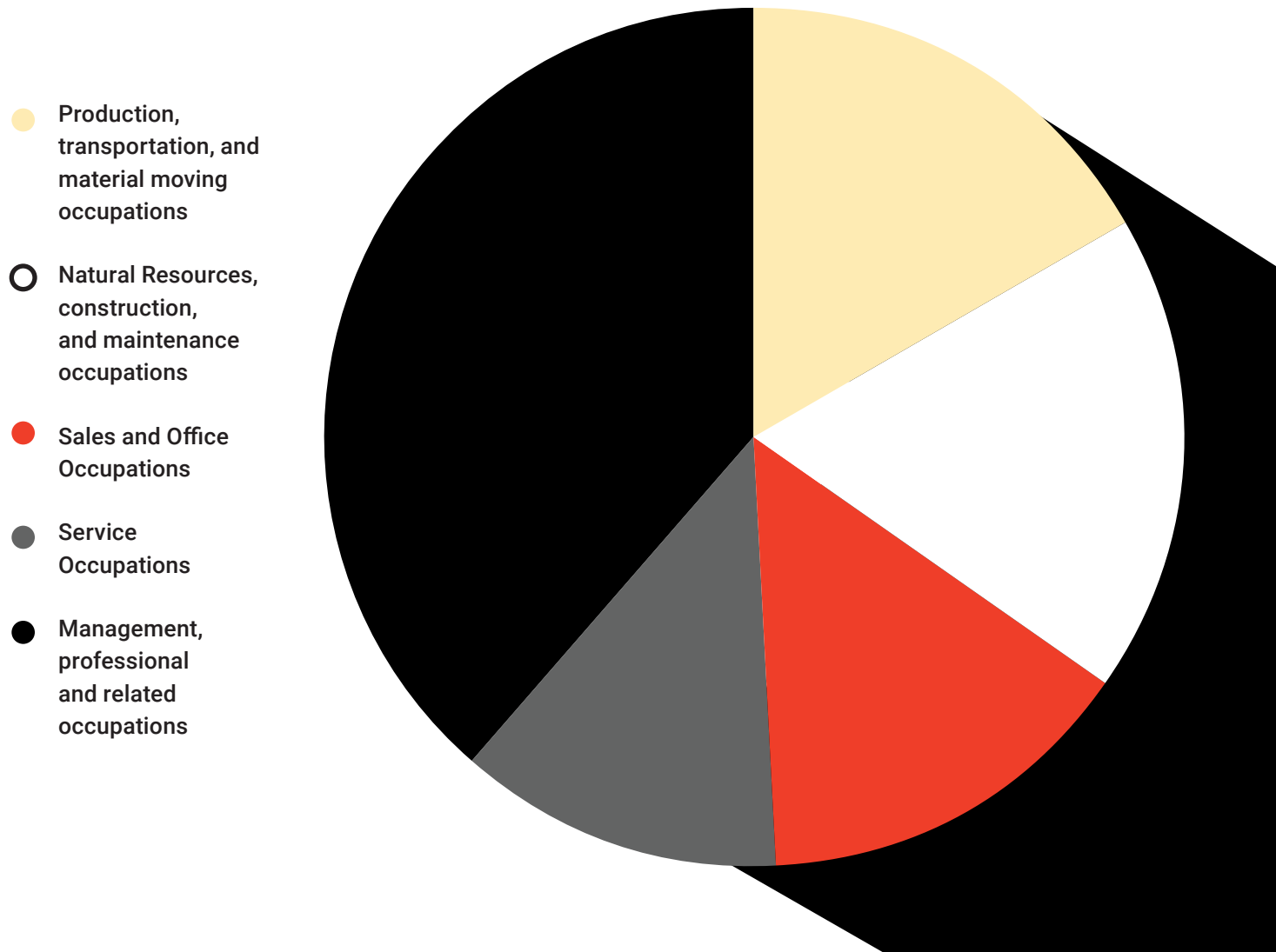


AS OF 2005, 26% OF WORKING WIVES WHOSE HUSBANDS WORK, EARN MORE THAN THEIR HUSBANDS.

Notes: Percent distribution of employed mothers and fathers are 2013 annual averages for all employed people with children under 18 (includes part-time and self-employed)

Source: Bureau of Labor Statistics. Current Population Survey (CPS)/ Graph by the Women's Bureau, U.S. Department of Labor

FATHERS



of highly qualified women have nonlinear careers.

Nearly 70% of the women journalist Reva Set interviewed for her book *The MomShift: Women Share Their Stories of Career Success After Children* reported that they “achieved their post-baby career success by adapting, ignoring, or modifying this classic career template in some way.” Furthermore, “across industries and sectors, they built careers by combining contract projects, freelance gigs, and part-time em-

ployment- alongside other entrepreneurial ventures and periodic in-house stints.”

The chart above shows the distribution of professions among working mothers and fathers as of 2013. It is interesting to note that working mothers pass the number of working fathers in management and professional occupations. And as of 2005, 26% of working wives whose husbands work, earn more than their husbands, which is a topic for another day! [a](#)



EMPO WHER MENT

BREAKING THE CYCLE ONE CHILD AT A TIME

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WHAT DOES IT MEAN to be empowered? In researching for this article, I particularly liked the following definition:

“In its broadest sense, empowerment is the expansion of freedom of choice and action. It means increasing one’s authority and control over the resources and decisions that affect one’s life. As people exercise real choice, they gain increased control over their lives.”

There has been significant discussion over the years about empowering women, and gains have been made, however, prejudices, stigmas, pre-conceived notions, and inequalities remain. As with any change, it takes commitment, dedication, time, and perhaps most importantly in order to truly break the habit; change must start with the children.

The words of the Keith Urban song, “*Female*” help to define the issue -

“When you hear somebody say, somebody, hits like a girl, how does that hit you? Is that such a bad thing? When you hear a song that they play saying you run the world, do you believe it? Will you live to see it?”...“When somebody laughs and implies that she asked for it just ‘cause she was wearing a skirt Oh is that how it works? When somebody talks about how it was Adam first, does that make you second best? Or did he save the best for Last?”

How can we change the story? We must start at the earliest of ages. Children do not see differences; differences are taught. We must be the proponents of change, understanding that this is easier said than done in that we have been taught to see differences in every facet of our lives, whether it’s in sports, media, Hollywood, or the workplace.

While we recognize that opportunities for women in 2018 are better than 20 years ago, we must also recognize that despite all of the awareness and advancement, there continues to remain barriers and inequality in the workplace. According to the ABA Commission on Women, only approximately 20% of the partners of the largest law firms in the United States are women. As of 2016, a little over 30% of the judges in the state court system were women; a smaller percentage than our federal court system where women make up over 33%. From LeanIn.org and McKinsey & Company, we know that in 2016 women made up less than 40% of the managerial, director, VP, or C-suite positions.

As recently as July 2017 the Department of Labor noted that only 25% of the computer workforce is female, and perhaps more importantly, it estimates by the year 2020 there will be more than 1.4 million computer-related jobs, but only 3% will be filled by women. But why? Stereotypes continue to dominate our educational programs.

In her article, “*Lead Like a Girl: How to Empower Women at Every Level*” Zeynep Ilgaz says it’s not only OK, but it’s time to “lead like a girl.” Ms. Ilgaz notes that sadly women often hold themselves back from advancement with self-imposed barriers. Common barriers that need to be broken and

which we can teach/mentor the younger generations to view as open doors are things like:

1. Fear of failure - Unlike men, women often view missteps in the workplace as failure rather than learning experiences.
2. Inferiority - Many women still enter the workplace with the preconceived notion that men are stronger leaders, have better ideas, and have better skills to be successful.
3. Family - Women tend to fear that employers will view them as vulnerable or

play a board game. There is a direct correlation between self-esteem and parental involvement.

Spouses/partners try to break through stereotypical behavior. Both men and women take out the trash, do laundry, cook, make the bed, etc. It's a 50/50 partnership. Rotate chores, so all kids handle all types of chores.

Consciously look at the books, movies, TV shows, and other media that our children are experiencing. Consider the Bechdel Test (named after Alison Bechdel) which asks: does the work of fiction feature at least two women who talk to each other about something other than a man.



TEACH OUR CHILDREN TO BE THEMSELVES. TRUST THEIR INSTINCTS. WHEN WE ARE AUTHENTIC, WE ARE MORE PRODUCTIVE. IT TAKES A LOT OF ENERGY TRYING TO FIT INTO A MOLD.



unworthy of upward mobility if they decide to start a family.

What, as women (and men) should we be doing?

Teach our children to be themselves. Trust their instincts. When we are authentic, we are more productive. It takes a lot of energy trying to fit into a mold.

Mistakes happen; they are learning opportunities. It's how we handle the mistake and move forward that is important.


As parents, teachers, and mentors we need to have materials available to our children that teach female empowerment.

Spend time with the children in your life. Help with homework, read to them,

Often movies and books portray boys as strong and aggressive leaders, whereas the girls are nurturing and vulnerable.

Leanin.org suggests we teach the values of intelligence and thoughtfulness over toughness. Encourage empathy, avoid phrases such as: "Man up"; "Boys don't cry"; and "Bossy."

Encourage the children in your life to think smart, and not to be afraid of math and science. There are all types of programs available to kids that encourage the development of the mind similar to team sports programs.

Finally, make sure the children in your life have strong women as role models in all facets of life. 

IS DIVERSITY IN THE WORKPLACE THE NEW NOAH'S ARK?



“Diversity: the art of thinking independently together.”

Malcolm Forbes

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DIVERSITY

has become one of the most common words in the corporate lexicon over the past few years. What is driving the rise in its prominence? Is it critical for law firms to be diverse to be successful in today's environment? Why are clients asking their law firms and vendors to describe their efforts in employing a more diverse workforce, and even encouraging a more diverse team for their law firm partners?

Sociologists and even some historians may argue that diversity in culture, gender, or race have built the preeminent position of the United States in the world today. Others will argue that it is an ethically appropriate policy, and a corporate social responsibility, to allow all people to have opportunities to reach their full potential and to be able to work in a non-hostile environment. They may be correct. However, law firms and corporations are in business to increase income and distribute profits to shareholders, right? So, for all the altruistic goals of diversity, how can diversity/inclusion further the goal of increasing income for the business entity and its investors?

DIVERSITY INCREASES INCOME AND INNOVATION:

The business case for diversity in the workplace may initially seem obvious. A business team which includes a mix of members from various genders, ages, ethnicities, backgrounds, and sexual orientations will provide a variety of views and experiences thereby enhancing decision-making and problem-solving.

The New York-based Center for Talent Innovation (CTI) looked at “inherent” diversity, such as gender and race and “acquired” diversity such as experience and language skills in a 2016 survey of employees. CTI found that companies which had two-dimensional (both inherent and acquired) diversity, were 45% more likely to expand market share in the previous year and 70% more likely to have innovated products to capture new markets. In addition, the overall performance of the enterprise increased by 86%. This was confirmed in an American Sociological Association study which concluded that for every 1% rise in the rate of gender and ethnic diversity in a workforce, there is an increase of 3% and 9%, respectively, in revenues.

According to the CTI study, diversity not only increases income and market share, but a diverse team in the “C” suite and at the employee level introduces experiences and ideas that create operational efficiencies. The study identified an 80% improvement

A business team which includes a mix of members from various genders, ages, ethnicities, backgrounds and sexual orientations will provide a variety of views and experiences thereby enhancing decision-making and problem-solving.

in business performance when levels of diversity and inclusion were high. The CTI data demonstrated that homogeneity often stifles innovation. A group of similar employees in background, may lead to a cohesive team initially, but it may be a team that happily agrees on the same costly mistakes because it has “always been done that way.”

Finally, a balanced and inclusive working atmosphere is integral to attracting the best candidates and retaining those workers.

IMPLEMENTING DIVERSITY:

All right, our firm has decided that we need to be more diverse and inclusive, but how do we make that happen? Do we replicate Noah’s Ark and start selecting employees 2 by 2?

There are several ways to implement or increase diversity in your firm.

1. Make it a team effort from the CEO on down.

If the CEO and Upper Management are not committed to the importance of diversity and inclusion, then it will never be the commitment of the employees. One study found that 57% of employees think their companies should be more diverse. Your employees may be ahead of management in moving diversity forward. Upper Management needs not only to buy into diversity/inclusion in the firm, but they need to be aware of possible institutional bias against certain ethnic and cultural groups. Without Upper Management engagement in the importance of diversity in the workplace and awareness of institutional prejudices, there

may be increased conflict and mistrust by employees of management and the firm.

2. Create a corporate diversity team of all ages, genders, experiences, ethnicities, orientations, and backgrounds. Be honest with your employees. Explain why the enterprise is dedicating a portion of its time and resources to this issue. Let them know that this is a long-term commitment by management. Find a creative way to learn more about the diverse backgrounds and experiences of your employees.

3. Steal ideas from other companies and law firms that have succeeded in diversity efforts. This process will have some speedbumps along the way so you might as well learn what to steer around to be successful. Companies who are successful in this area will be flattered to share some of their experiences in implementing their path to a corporate culture of diversity.

4. Remember that this is a Long-Term Play. Changing to a more diverse and inclusive law firm or company is not a 30-yard pass in the last minute of the game. This change in culture will need to be built over the long term. Initially, there may be heightened conflict and reduced productivity as everyone learns and adjusts to a workplace with more variety. However, the evidence over the long term is clear. A future including higher returns, both financially and culturally, awaits the law firm or company that embraces diversity and inclusion. **■**

TRANSLATING

M E T O O

AND

#TIMESUP

INTO WORKPLACE CHANGE

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WHEN THE NEW YORK TIMES published a story on October 5, 2017 detailing dozens of accusations against Harvey Weinstein for sexual abuse and harassment it brought to light just how widespread a problem harassment is, both in and outside the workplace. Spurred on by personal stories about harassment from women and men in the entertainment industry thousands of people found the courage to stand up and share their own stories. Many chose to share on public forums like Twitter and Facebook which further inspired others to share their experiences with family and friends or formally report incidents of workplace harassment.

While it has been hard historically to gather meaningful statistics on the topic of workplace harassment the US Equal Employment Opportunity Commission (EEOC) released a comprehensive study on the topic in 2016. The study found that only 6% to 13% of individuals who experience harassment file a formal complaint and that 75% of harassment victims experienced retaliation when they spoke up. The study found that most victims do not come forward for fear of retaliation. As seen with the #MeToo and #TimesUp movements, victims are more likely to come forward when incidents involve multiple victims, or there are witnesses to the harassment willing to come forward as well.

Their employees and only a handful of those states dictate training content specifics.

Experts anticipate that widespread reform of harassment and retaliation policies and training programs are inevitable; however, required implementation of these changes may be a few years away. Organizations can start evaluating their policies and corporate culture now and begin

to make the necessary changes. Below are some programs that companies have already begun adopting:

1. Interactive training techniques with emphasis on

witness training; promoting a “See Something, Say Something” corporate culture.

2. More robust documented policies surrounding harassment including detailed examples of harassment that violate company policy. People are more likely to report incidents that are specifically established in corporate policies.

3. Maintaining constant visual reminders of the company’s harassment policies such as computer screen

savers, posters or flyers. Companies see a spike in reported harassment incidents directly following annual training periods. Creating a year-round culture of awareness can result in increased and more immediate incident reporting.

The topic of workplace harassment is not a new one and the #MeToo and #TimesUp movements have helped push conversation and change, but changes to corporate policies and procedures are only part of the solution. Employees at every organizational level

must be self-aware and accountable for their own actions and behaviors and recognize the importance of treating others with the dignity and respect they deserve. 📌

The topic of workplace harassment is not a new one and the #MeToo and #TimesUp movements have helped push conversation and change, but changes to corporate policies and procedures are only part of the solution.

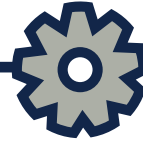
DIVERSITY & INCLUSION

IN THE FINANCIAL SERVICES INDUSTRY



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Many have heard my elevator pitch about the importance of inclusion and a business leader's responsibility to seek out the best talent, and let differences create an environment of inclusion, rather than actively looking for differences in thoughts, ideas, beliefs, appearance, or the cultural nuances that shape our individualism. The financial services industry has much work to do, but progress is being made. With the focus on adding more women and minorities onto boards and into C-Suite roles, along with increasing the number of millennials within the industry, we are well on our way. More leaders are recognizing inclusion as a competitive advantage. However, inclusion does not rest with employment; it also involves access to products and services. The only way to achieve and maintain wealth is financial literacy. Therefore, having access to financial products and services is also a very important of inclusion.

FINANCIAL SERVICES LEADERS should: (a) support financial literacy training during the adolescent years, (b) sponsor internships and mentoring during college years, (c) promote practices that encourage women, minorities and millennials for C-Suite opportunities, (d) seek diverse suppliers and applicants by expanding sourcing methods, and (e) maintain educational programs that help consumers understand and compare financial products and services, and learn wealth management tactics. In other words, we should be educating people that requesting money from others via resources such as "Go Fund Me" is not the best source of funds to pay for funeral costs, college or a wedding.

I am strongly committed to diversity and inclusion in the financial services industry and have spent the past ten years working to reshape how this industry celebrates differences. To date I have spearheaded the following initiatives:

- In 2008, VRMU was launched to help increase the number of minority and women suppliers utilized in mortgage servicing through training small businesses how to obtain and sustain corporate clients. VRMU has trained and certified over 5,000 real estate professionals.
- In 2011, VRMU launched a free online Diversity & Inclusion Self-Assessment tool in partnership with the MBA. It is an anonymous resource for lenders to assess the strength and compliance of their diversity and inclusion initiatives. This comprehensive tool distills the



Office of Minority and Women Inclusion's (OMWIs) proposed standards into an easy-to-use tool to assess, document, measure and share compliance with the standards developed in response to Section 342 of the Dodd-Frank Act. The results of this assessment provide a measurement of (a) organizational commitment to diversity and inclusion, (b) workforce profile and employment practices, (c) procurement and business practices, and (d) diversity and inclusion policy transparency and communication process.

- In 2016, VRMU launched a three-part diversity and inclusion certification program for leaders.
- In 2016, the Council for Inclusion in Financial Services (CIFS) was founded to expand the diversity and inclusion efforts to the entire industry as opposed to just the mortgage sector. Through CIFS several initiatives were introduced:
 - CIFS Sourcing Solution which is an electronic marketplace for organizations to register their business or individuals to upload their resumes. This tool allows companies to source for candidates or suppliers by diverse status, city, state, or zip code.
 - Monthly financial literacy sessions and a career fair co-sponsored with Wells Fargo Advisors.
 - Financial services certification courses and internships for community college students.
 - In 2017 the first Financial Services Week Annual Expo (FinServ Expo) was held, where we offered "Business to Business" and "Business to Consumer" opportunities along with educational seminars and a career fair. The 2018 FinServ Expo will be July

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16-20, 2018 at the Irving Convention Center in Irving, Texas.

- CIFS is in the process of developing a four-year program for high school students, which will give them job skills for full or part-time opportunities following graduation.
- My goal is to make diversity and inclusion a normal part of any financial services company's infrastructure. When you look at the VRM Mortgage Services team, we celebrate diversity through hiring practices, sourcing suppliers and how we run our day-to-day operations. When our employees look up the ranks, they can find someone with something in common with them, and we believe this is critical to the success of our company. **a**

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