**SEMINAR SPEECH**

**FOR**

**JEANINE ROBBINS**

Hello everyone! I am Jeanine Robbins and I am so glad to be here today, surrounded by so many vital, interesting, and **INTERESTED** women! This weekend has provided all of us with a tremendous opportunity… to meet… to learn… to explore options and innovations that have the potential to impact every aspect of our lives. As you've visited the various exhibits and booths and made new discoveries about what it means and what it takes to be a woman in 2017 and beyond, you've had the opportunity to interact with people from all walks of life… from all professions…. representing countless areas of interest. There is one thing every woman present has, no matter if she is a CEO, a well known television personality, or a new mom from the area looking for a lifeline of support as she navigates the world she, and her baby have just entered. It’s simple. We all come to the table… to the convention… to the party… with our own unique story….. and it isn't always filled to overflowing with “puppies and rainbows and “overwhelmingly wonderful and happy” details. For the next few minutes we will talk about my area of expertise… the mortgage business, but we will also discuss, woman to woman, what we can do to carry on when navigating through life’s challenges seems almost impossible. Dealing with financial issues, especially when one is about to transact the most important purchase of one’s life, is challenging and maybe as we define and diffuse that process, we can also learn that it's a metaphor for how we can navigate the impossible curveballs that life tends to throw at us…. whether we like it or not.

Gloria Steinem, one of the leaders of the feminist movement said, “The truth will set you free, but first it will **piss you off.**” We live in a world in which many advances have been made with regard to women’s rights and equality, and that's great. A lot of the **BIG** work has been done. We’ve won the right to vote, we’ve strengthened our voice in the workplace, we’ve earned our “seat at the table,” and we, as women, are becoming more and more powerful when it comes to making our own choices and being responsible for our own lives.

It may seem hard to believe, but according to an online article in the Guardian, it wasn't until 1974…. That's only forty-three years ago, mind you, that the Equal Credit Opportunity Act passed here in the US. Before that point, banks required single, divorced, or widowed women to bring a man along to cosign on ANY credit application, regardless of how much she was making or how great her personal assets were. Imagine…walking into Target or Bloomingdales or Bed Bath and Beyond (**Or name a variety of stores in the area that the crowd would know and relate to**) and not being able to sign up for a credit card on the spot. Imagine missing out on the chance to get that **extra five percent discount** for the day’s purchases! (**Wait for the laugh**). Now imagine having to drag your father or husband or brother or friend along with you to cosign!! No… I cant picture it either!! (**And wait for the laugh**).

(**You can discuss financial advances and personal/professional experience here… please add further details and comments as needed**)

It wasn't long after that act was passed that I was growing up and trying to figure out who I was and how I was going to make my mark in this world. I got my start in real estate and became interested in the processes and requirements involved in getting mortgages. A big part of the Amercan Dream involves real estate, as we all know. (**If you want to make a joke you can say**) After all, it doesn't take watching more than one or two episodes of Househunters to realize the importance of “man caves,” “she sheds,” “tray ceilings” and “granite countertops!” (**Wait for the laugh**)….. but no one tells you how complicated it can get when you apply for that all important mortgage. (**Add more professional details as you feel necessary to set the scene for the message you are going to deliver**).

In the discovery and application process required for a mortgage, we can also examine how we respond to such situations, and how prepared… or unprepared we are for each step and the ultimate consequences. The process teaches us how to be organized, what it means to be able to produce viable records and references to prove your credit worthiness. It tests your patience as you prepare copies of tax returns and bank statements for submission… and speaking of submission, if all of these steps don't threaten to expose vulnerability, than such complete disclosure of personal information and microscopic scrutiny might get you! But remember the words of former First Lady Eleanor Roosevelt who said, “A woman is like a tea bag. You never know how strong she can be until she gets in hot water! (**Wait for the laugh**). Please keep in mind that I am not saying that applying for a mortgage might get you into trouble. What I am saying is it can get you into the hot water of tedious details, frustration, moments of hopelessness…. That sort of thing…. But as a woman, a single mother, and someone who has learned the hard way to take care of herself, **we can do this. (Add more details about your business as you feel is needed)**

All of those battles valiantly fought and hard won on our behalf mean one thing…. We have claimed our power. We can exercise our rights…. The road has been cleared for us to find new paths to accomplishment, and with that comes new changes and challenges. With that also comes the battle scars that life itself inflicts. As we all learn to live in this new world of hyper connectivity… fast fashion… and even more widespread social media interactions, I think all of us are beginning to wonder,” How do **THEY** do it?” How does everyone else maintain such perfect, happy, Instagram ready lives? Here’s the secret. **THEY DON’T.**  As I said earlier, every single one of us has a story. We may not show it. We may put on our game face and act like life is perfect and wonderful when it is anything but…. But that is the reason why we cannot judge people at face value. We can't assume that what what we see or learn about a person is the complete story. Many of us have been through unimaginable hardship and impossible tragedy and it is up to us to find the way, in our personal lives, our professional lives, and our public lives to act with dignity and to respect others…. There is a time and a place for everything… for every emotion and every reaction, and as adults and professionals, our ability to act appropriately and professionally will contribute to our effectiveness in managing our lives. We don't know what others are going through, but we know we want to be regarded with respect. We all deal with crisis, loss, and challenges differently, but there's good news… we are in this world together and we always have the ability to search for, and find the means of support we need to get through.

Maya Angelou teaches us, “I've learned that you shouldn't go through life with a catcher’s mitt on both hands; you need to be able to throw something back.” It's so important for us to be able to take care of ourselves and to recognize the signs when there's something wrong. As women, no matter our age, our social status, or where we stand within our circles of friends, our families, or our networks, we are all givers. We tend to give until we realize we have practically nothing left. And then, Heaven forbid, tragedy can… and does…. strike. When we least expect it. Believe me. **I know.** (**Do you want to go into any detail? Let me know and we can add a brief explanation…. I don't think you want the speech to be about that but let me know**) I have been hit with the worst and somehow I've learned the importance of reclaiming some kind of normalcy. When the unimaginable happens to you or a friend, I will tell you something a friend told me when her mother suffered a massive stroke and eventually died. She said, “These words went through my head when I saw what I was facing: I can't go under it. I can't go over it. I can't go round it. There's only one thing I can do is go **THROUGH IT**… one step at a time.”

Crises… like **LIFE**… and mortgage applications… (**Wait for the laugh**) are **COMPLICATED**. They are overwhelming and take every last ounce of strength from our beings. I am here today to tell you that whatever it is you are forced to face…. Whatever challenges and tests are thrown at you… you have what you need to survive. It's important to try and understand what you face. It's critical to realize you must take care of yourself. Seek help. Find a friend or doctor or spiritual leader to guide you. Mourn when you must. Take small steps. Acknowledge what is going on. Pay attention to details and if you can't get something completed, be responsible. Ask for more time. Ask for help. Reach out…. But know that life goes on and you **WILL** prevail. Even Beyoncé, who has gone through her share of challenges and changes…. And no, it doesn't matter that she is a **BAZILLIONAIRE**… has said,”We have to reshape our own perception of how we view **OURSELVES**.” Every life event changes us. We have to reshape as needed. Now, more than ever, we have the ability to see ourselves in new lights and the opportunity to use the tools that are more present than ever before…. Tools of information, outreach, and personal assessment. We'd be fools not to want to grow and evolve.

As women, it's crucial to recognize that events like this one are more important than we imagine. It's great to discover innovations in health and beauty and homemaking. It's wonderful to have the opportunity to network and meet new and interesting people, but most importantly, being here is a gift you have given yourself. You've taken the time to enrich your own personal experience of your life. It has been my intention to take some of the “mortification” out of the mortgage process while at the same time acknowledging each one of you for the beauty, strength, and inner resilience you already possess. You're not alone. We’re in this together…. Let's go and conquer the world…. Or at least our unique parts of it! Thank you all!