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FCRA
Association

FCRonline

OFFICIAL PUBLICATION OF THE FLORIDA COURT REPORTERS ASSOCIATION

DECEMBER/JANUARY/FEBRUARY/MARCH 2016



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FCR Online Deadline Dates

(SUMMER) APR/MAY/JUNE/JULY
 Article Submission — March 5
 On-Line Publication — April 12

(FALL) AUG/SEPT/OCT/NOV
 Article Submission — July 5
 On-Line Publication — August 12

(WINTER) DEC/JAN/FEB/MAR
 Article Submission — November 5
 On-Line Publication — December 12

By Rosa Naccarato, FPR,
2015-2016 President



A Celebrity, a Politician and a Hitman Walk Into a Courtroom



I know, it sounds like the beginning of a good joke, but these are just a few of the characters that I have encountered in my many, many years of court reporting in South Florida.

Back in February of this year, I reported a trial involving the Trump National Doral Hotel. On the third morning of the trial, I arrived in the courtroom to find none other than Donald Trump himself sitting quietly, waiting to testify. I said good morning, introduced myself, and tried not to stare at his hair as I quickly set up my equipment.

In no time at all, the courthouse was abuzz with excitement that Donald Trump was in the building, and the spectators started to steadily trickle into the courtroom until the gallery was full.

As the trial got underway, Mr. Trump was called to the stand and the questioning began. At one point, Trump made a statement during his testimony that quickly got the attention of opposing counsel, who immediately turned to me and in a not-so-whispering whisper stated, "Mark that, mark that!"

When it was counsel's turn to cross-examine, he questioned The Donald about the statement he had made, which The Donald refuted, and counsel turned to me and said, "Ms. Reporter, please read back Mr. Trump's answer where I asked you to mark the record." As I read it back perfectly word for word, Mr. Trump turned to me with a slight smirk and an expression of: You got me! Well done.

When we were on a break during his testimony and he remained on the stand, he politely chatted with me and was nothing like the personality we have come to see on a daily basis on the news. Little did I know I was sitting there chatting with a soon-to-be presidential candidate about how much I admired his daughter and that, no, I did not watch *Celebrity Apprentice*.

When the trial was over and just before he exited the courtroom, Mr. Trump turned to me and smiled and quietly said, "Thank you," and the trial resumed as usual. I thought that was the end of my Trump encounter, but it wasn't.

Two weeks later, Trump Modeling Agency was hosting a model search at the Trump National Doral, and I attended with my friends and their daughter, one of the modeling contestants. During the event, who should pull up in his golf cart but none other than Donald Trump once again. Mr. Trump remembered me as the court reporter in the trial, was surprised to see me there, and the first thing he asked me was, "How do you think

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By Sharon Pell Velazco,
FCR Online Editor

Confession from the Editor

I have been reporting for 20 years, and I still practice. That is, except for today. Shhhhh...

I haven't practiced today. I had so many good and valid reasons/excuses. However, at the end of the day, having completed my "good and valid reasons" list, I am sitting here working on a transcript for tomorrow, still with that "guilty" feeling... From behind my son's closed door, I hear his metronome steadily ticking off a 50 beats-per-minute rhythm as he is practicing a Gigue by Bach, a classical arrangement for the guitar that he intends to use for his college audition in the spring. While his musical talent may be inherited (there are many bluegrass musicians in our family), the dedication he gives to practicing is what makes the difference between playing a fun "jam" session of Foggy Mountain Breakdown and a solo like Aranguez.

My 17-year-old son is my inspiration on so many levels, but especially in his dedication to his craft. He is well over six feet tall, has the perfect build to play football, but he plays

classical guitar! He will decline an invitation to go to the movies, a party or other social event if it interferes with his practice schedule. As I listen to him, I am amused by our role reversal. Where once, it was I who did the teaching, now I am constantly learning rituals from him that are helping me with my own reporting practice sessions. Even now, I hear him playing the same measure over and over again, slowing down the metronome until he gets the fingering "just right" before playing it again at regular speed and moving on to the next measure; the part of the melody that had been all tangled and clumsy is now smoothly mysterious and elegant. His fingers delicately pluck the strings and pull out mesmerizing notes, tossing them into the air where they linger and distract, and serve to remind me that I may not have not practiced today — until now. The day isn't over, and I still have time to cross THAT off my list. And note to self: Buy a metronome tomorrow for my own practice sessions.

FCRA Lending Library??

By Robin Merker

What's lurking in your closet may be what it takes to help a new reporter get started!

Many of us are old enough to remember taking our manual machine straight from school and going right to work. Now, students need to purchase full versions of their software and professional writers before they can take their first job. New reporters also have to wait a while before the paychecks start coming. That can create a lot of financial hardship and stress.

How can we help? Well, if you have an old writer lurking in a closet, like the **élan Mira A3**, would you be willing to donate it to what I'd like to call the FCRA Lending Library? If a graduating student is in need of a writer when they first start out, they can check out a writer from FCRA Court Reporting Schools Committee Chair Robin Merker for a specified time period, start work immediately, and defer buying a writer right away. Once they are able to get their own writer, the old writer is returned to await the next new reporter in need.

And many, many thanks to Cindy Bender, RPR, FPR, who heard me rambling about this in the West Palm Beach Courthouse, and promptly donated her **élan Mira A3** to the cause!



AD:

Wanted – old writers with audio capability. If you haven't traded it in, and it's just taking up space in your closet, consider donating it to help new reporters get started! Contact Robin Merker for details (rlmerker@att.net).

Thought: once we get a few writers – maybe we can solicit firm owners for donations to keep them in good repair – or require the students to put that much into it. Don't know, still working it out in my head.

A Celebrity, A Politician and a Hitman Walk Into a Courtroom

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we did in the trial?" Funny how everyone always wants to know what the court reporter thinks. I very neutrally responded that it will be interesting to see how the judge rules. After a few more minutes of chitchat, he pulled up a chair and sat at my table with me and my friends and later posed for pictures with all of us.

One of the many things I love about this profession is how no two days are alike, and you never, ever know what the next case is going to be about or who might be involved.

Over the years, I have reported countless cases that have appeared in the news, including the case of a very well loved city commissioner who was tried and acquitted of bribery charges, which received extensive media coverage, and the local attorney who was shot several times and was left without vision after a home invasion and attempted murder that was orchestrated by his son. In a night, he was shot six times, his wife was murdered, he was betrayed by his son, and later came to learn that he had also been betrayed by his law partner when the investigation revealed the partner was allegedly embezzling money from the firm. The case was covered by 48 Hours and Dateline, during which I even had a two-second cameo courtroom appearance on national news.

Then there was the case of the 14-year-old boy who lured and stabbed his best friend to death in a middle school bathroom on a quiet Wednesday morning in South Miami. The case made national news and was covered locally on a daily basis during the trial. A few days after the stabbing, I was recruited by the state attorney's office to go on a forensic fieldtrip to police headquarters, along with the prosecutor and defense, to take down the discussion during a review of all the evidence that was collected at the scene. To this moment, I have the graphic images of the things I saw that day burned in my brain.

And then there was the case that the movie Pain & Gain was based on, which was one of the most bizarre and gruesome cases in the history of South Florida crime. I reported depositions in the case for about two years, hearing stories about fraud and murder and dismembered body parts dumped

in barrels in the Everglades. There were stories of sedation by horse tranquilizer, steroid-charged crime sprees, chainsaws and duct tape utilized during the commissions of the murders, and countless stories that I could spend hours reciting that would leave you speechless.

During that case, one day we had to go to a state prison to take the statement of Jorge Ayala, the infamous hitman for Grisalda Blanco. Blanco was the only woman leader of a powerful and violent drug cartel, who also received national news attention when she was later murdered after extradition to Colombia. Mr. Ayala was interviewed extensively from his prison cell during the television documentary Cocaine Cowboys and had a lot to say about his days as a killer. But when the attorneys tried to interview him on our visit, he had nothing but a few choice words for them that are unfit to print, and he looked me up and down and gave me a stare that made my blood run cold. Another moment I will never forget.

Just a few weeks ago, I had the opportunity to take the deposition of Florida Bar President Ramon Abadin as he testified as an expert witness. My client introduced me as the president of FCRA, and that led to arranging a breakfast meeting for us to get better acquainted and to discuss issues affecting court reporters in Florida. What a terrific, unexpected opportunity that landed in my lap.

When the most recent edition of the Journal of Court Reporting arrived in the mail yesterday, the cover story was about captioning for the Pope during his recent visit to the U.S. Another example of just how cool our job is!

Almost daily I am reminded that court reporting is such a rewarding, exciting and sometimes challenging profession, and that is why I still love my job. Court reporters are so fortunate to possess a unique skill that affords us an opportunity to earn a great living, be in the midst of high-profile cases, encounter interesting and newsworthy people, and to have a few captivating stories to share with your friends now and then.

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Funny Story! Once a Court Reporter...

By Ruthanne Esparza



I've been out of the court-reporting field for 3 years now, out of being an actual reporter for almost 10 years. I didn't leave voluntarily; my neck decided for me that I was finished as a reporter.

A great life lesson for me was being able to accept this and move on.

And move on, I certainly have! It took time and patience, but today I love what I do and I'm living my life's purpose. I stay connected to the field by being on various court reporter Facebook pages, as well as groups on LinkedIn, because there's just something about being a reporter that once you become one, there will always be a part of you that remains one; and so I read the posts with a vicarious, nostalgic heart. And believe it or not, even the not-so-great aspects of being a reporter can give me a warm, fuzzy feeling.

My funny story relates to the fact that once I began to attempt to write articles, put together talks, etc., putting down my thoughts into the written word turned out to be quite the challenge. To begin an article, a writer must jot down thoughts, ideas, concepts and then put them together into a cohesive, meaningful manner that allows the reader to engage and receive the intended message. After 20 years of writing and editing other people's words, any attempt I'd make at writing my own thoughts down would come out stilted, way too formal, and the urge to perfectly punctuate each sentence completely got in the way of me being able to express myself with the written word. It's taken a couple of years of practice (and tossing out articles that sounded dry as toast!) to overcome this, but it still creeps up on me at times.

I initially posted this story on a couple of court reporter Facebook pages and was surprised at the numerous

responses relating to the feeling of being creatively stifled by virtue of being a reporter, expressing the idea that our profession leaves no room for individual creativity. Well, I urge reporters to find their artistic expression both on and outside the job.

On the job, putting a transcript together, especially a dense, technical one can be seen as a craft. A perfectly researched, exquisitely punctuated transcript is a work of art, in my opinion. I remember taking the deposition of a rocket scientist in an accident case and having the attorney ask a question for a solid page and a half, where I kid you not, the way it was worded, there was no place for a period! I went round and round and carefully placed my semicolons and commas and sent it to the best proofreader there was.

Only another reporter can understand the feeling of elation when I got the transcript back with *no corrections* in that question! I truly felt the sense of artistic ability.

The beauty of conversations on social media is the exchange of ideas and advice people so generously offer. Many reporters piped in on my post with ways in which they get their creativity groove on outside of the job, including my favorite: "Have two glasses of wine and then start writing." Instead of closing yourself off from being creative, I see it as crucial to find a way to express that need inside in order to balance the constant left-brain aspect of being a court reporter. This could be doing yoga, where each time a pose is mastered feels like a work of art; gardening, where the perfectly red ripe tomato you grow is a work of art; music; painting; writing; carpentry; crafts; etc., etc.

Everything in this life is about *perspective*, how you see things. The great thing is we have the ability to reframe and reconsider how we view the world around us. We can choose to see the creative, artistic expression in absolutely anything in our lives.

So as I mentioned, I'm presently living my passion, my purpose, as a life coach. Life is also about remaining flexible, open to whatever it throws our way, and we must embrace reinventing ourselves when the opportunity arises.

It's not about moving on, completely leaving the past behind, though; rather, it's about taking the positive, enjoyable aspects of that past life experience and interweaving it into the new one, and it also includes being able to look back on the negative, difficult parts of the past affectionately and

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Court Reporters — Who Else Understands Us But Other Court Reporters

By Robin Merker, RPR, FPR

As you're going to school, you realize no one on the outside understands what you go through as a court reporting student. It's only your fellow students, whether online or in the classroom, who can relate to your hopes, joys, frustrations, and fears as you get closer to launch. Well, I'm here to tell you, once you're out in the "real world," only your fellow reporters will understand the same! So plan on cultivating relationships with your peers – they will be there for you.

Of course, many of you are already affiliated with various court reporter/student groups on Facebook and other places, but that's a pretty public place to blow off steam or reveal your shortcomings. It's great for happy, happy, joy, joy, but you may not want to reveal to the entire court reporting world that you've forgotten a basic rule of grammar, had a real client issue, or that you write contemporaneously in six strokes. J - I'm not telling who!

So while I'm all for the mega public groups out there, and am a member of several, I am fortunate to be part of a smaller, more intimate, email group as well, consisting of 17 reporters. We style ourselves the Realtime Warriors, but our group runs the gamut from actual realtime reporters, to those who say someday, to those who say no way, but it sounds like fun! We share briefs, beg for briefs, seek advice on how to handle sticky situations that come up, request punctuation help, and a myriad of other things. If one reporter shares a brief, someone else will share their version, and eventually everyone is happily briefing! Forget how to handle copy requests on a CME? There's that one reporter who can immediately lay hands on the rule in the FPR manual and share it with everyone. Sometimes the subject line can read: "I know

it, but then again, I don't!" and all of us are happy to chime in. Some of us are always emailing, others lurk quietly until something sparks them to speak up and share, the rest of us are somewhere in the middle.

After an especially vigorous round of briefing emails recently, dealing with how to brief "once in a while," Lucy Lupo, RPR, FPR, wrote this to the group, and I have her permission to share it with you. So thank you, Lucy, for nailing the court reporter's mindset so perfectly!

As I sit back and read these emails, ESPECIALLY on the weekends, I say to myself, "Boy, how times have changed."

What used to be, "Yay, the weekend's here, time to party!!!" has now turned into, "Yay, the weekend's here, I can finally get to work on transcripts!!!"

After 20 years, I still hear from friends and family, "Well, can't you work on transcripts during the week and at night?" And of course, oftentimes we all do! And, "What time will you be home?"

Nobody else gets it, this wonderful, wacky, stressful, annoying, educational, rewarding, interesting, isolated, challenging, stressful (oh, said that one already!) career we are so absorbed in....(feel free to add any adjectives I've missed) the wonderful world of court reporting! - Lucy

BTW, if you're wondering what the brief is for "once in a while," we had SWAOEUL and WUPBLS offered up as options – enjoy!

Funny Story! Once a Court Reporter...

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know every challenge has made you a stronger, better, deeper person.

Whether transitioning into a new career, new era in your life, or taking a hard look at your present situation, be sure to cultivate and find expression of your creativity and always honor the lessons learned, knowledge gained, and gifts you receive from life's messy, crazy, painful, joyous, delicious, amazing journey!

Ruthanne Esparza, now a life coach, is a retired court reporter. She worked in the reporting industry for more than 27 years. She trained, certified and spent time working as a coach-advisor for the Robbins-Madanés Coach Training Program. She currently practices as a certified strategic intervention life coach. You can reach her through her website RuthanneEsparza.com.

YouTube Ain't Just for "Viral Videos"

By Donna M. Kanabay

A few months ago, I finally succumbed to my husband's pleas to teach him That Facebook Thing. As he learned his way through that minefield, eventually he wondered, "Is this all there is? What's this YouTube Thing I keep hearing about?"

So I slowly introduced him to That YouTube Thing.

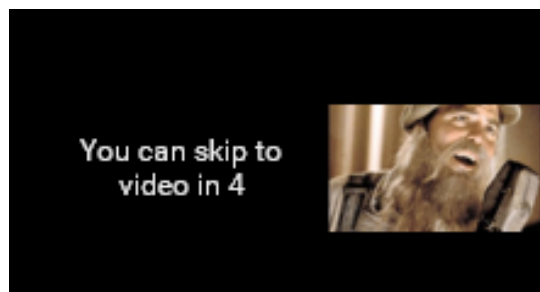
The Thing Is, while there's almost an infinite amount of material out there, on an almost infinite number of subjects, you have to at least have something that you're interested in in mind, or the experience can be less than satisfactory.

Having really no idea *what* he wanted to find, somehow he found his way to a *seemingly* unlimited selection of music videos. Now, every morning, as soon as he gets his coffee and grabs his tablet, I'm subjected to hearing music video after music video – most of them nothing that has *ever* been to either of our tastes. Ever. Not even close. But that's what was on his screen when he opened it up, or that's what one thing led to another, so that's what he watches on YouTube.

Hey, every man needs a hobby, and it keeps him off the streets, right?

But there's so very much more to YouTube. As some of you know, one of my little hobbies is PhotoShopping and tribute videos, and every time I do a new project, I learn something. Often lots of somethings. And more often than not, where I learned at least some of those somethings is from YouTube videos. Even the vaguest search of what you're trying to find out about will yield many hits. Some are very useful; some are not. Some turn out not to be even what you're looking for. But within just a few seconds, you can quickly see if it's worth staying or moving on.

Speaking of "a few seconds": The longest 4 seconds of your life:



In addition to all that useless but important information (thanks, Jimmy Buffett) that can be found on You Tube, there really can be real-life benefits to sifting through the myriad of *stuff*. An example: My younger sister was, sadly, widowed this year, and is learning how to adapt to her new normal. For the first time in her life, she's living alone, and not too long after her husband died she was faced with a problem with the toilet, something her husband would have likely been able to fix pretty simply.

Bless her heart, she did some poking around on YouTube, found a video that illustrated in detail exactly how to fix exactly the component of her toilet that needed fixing, trotted herself out to Home Depot armed with knowledge (and part numbers,) and took care of it.

Interested in learning a new crafting skill? Knitting, crocheting, sewing ... you name it, there will be a dizzying array of tutorials ranging from rank beginner to an expert who wants to learn a new technique or stitch.

If you've been bitten by the travel bug – or if you're only an armchair traveler – tantalize your senses with either professional or amateur travelogs of about any destination you can think of.

In 1967, my family moved to Mallorca, Balearic Islands, Spain. We lived there for two years. Not too long ago, my best friend from that adventure in my life found me on Facebook. After renewing our acquaintance and reminiscing about those times, we managed to find some wonderful amateur videos on YouTube filmed during our era there. Through that old technology, ('60s Super8 home movie camera, then digitized) we caught glimpses of many of our old hangouts and familiar sights. We wouldn't have been surprised if he had captured us running down the road. (yes, we looked for ourselves!)

You can even find online tutoring videos. So if your child is struggling in any subject, look for videos that can help them get over the hump. And if you want to learn a foreign language, there are videos to help you with that, too.

The best thing of all? Most of the content is free, although there is a relatively new subscription for a premium account for paid channels.

The most dangerous thing about YouTube? The temptation to take side trips as you look for something. Case in point: I started this article 48 hours ago. But you know, I had to do the research ...

FCRA WELCOMES THE FOLLOWING NEW MEMBERS

(Includes all members who joined as of December 10, 2015)

PARTICIPATING MEMBERS

NAME	CITY	SPONSOR
Ash, Lori	Tampa	Barbara H. Kiley
Barton, Chere	Tampa	Susan Wasilewski
Humphries, Vicki	Melbourne	FShirley King
Hyland, Karla	Saint Cloud	Tammy Ervin
Keefe, Melanie	Tampa	Thomas Hughes
Lucas, Aprille	Ocala	Lynn Durscher
Miller, Tricia	Orlando	Susan Wasilewski
Oliver, Dorothy	Inverness	Bridget Hayes
Santorelly, Jennifer	New Smyrna Beach	Delina Valentik
Soderberg, Rose Ann	Boca Raton	Judy Everman

STUDENT MEMBERS

Vanghelof, Elizabeth	Miami	Susan Wasilewski
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FLORIDA COURT REPORTERS ASSOCIATION

2016 ANNUAL CONVENTION

June 17-19, 2016  Hilton Clearwater Beach  Clearwater Beach, FL

Musings from Vana Lou



THE COURT REPORTER

By Sharon Pell Velazco

Harsh words hurling through the air,
Aggressive tones, a contemptuous stare,
But I sit there seeming not to care
For none are directed at me.

As I watch the drama slowly unfold,
Each of the player's story is told,
And I write the words that seem so cold
In my quiet reverie

But later, reviewing the spoken word
I'd written, I remember things I'd heard,
And ponder how it must seem absurd
To share such intimacy.

With a stranger, pouring out their lives,
They share their secrets, husbands and wives,
But I don't judge, and I won't compromise
The trust that is placed in me.

For it could be I sitting in that chair,
Telling all to a lady who wears a stare
And, hearing my story, seems not to care,
Just writes methodically.



MEMBERSHIP APPLICATION

Florida Court Reporters Association

*Name (Please print) _____ NCRA # _____ NVRA # _____

*Company _____ Owner Co-owner Manager

*Mailing Address _____ Website: _____

*City/State/Zip _____

*Telephone: Home (____) _____ Office (____) _____ FAX (____) _____

CHECK ONE: OK to publish home phone number in directory. DO NOT publish home phone number.

*Email address _____ Secondary Email Address _____

*METHOD OF REPORTING: Stenographic Voicewriter Gregg Pittman Other _____

*TYPE OF REPORTER: Freelance Official Deputy Official Federal Teacher Student Other _____

*DESIG: CSR (List State(s) other than FL) _____ FAPR FPR RPR RDR CMRS RMR CLVS CRI CRR CPE

*Asterisk indicates required information.

I make application for Membership as a: (CHECK ONE)

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Open to any participating member in good standing who has retired from the active practice of shorthand reporting.

ASSOCIATE MEMBER \$90.00
This category is open to the following (please check one):
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 Individuals officially connected with a school or college conducting shorthand reporting course - **School Name & Location** _____
 Non-member individuals retired from active shorthand reporting
 Anyone professionally associated with or employed by a member of FCRA whose application is endorsed by a participating member in good standing (**please print sponsoring member's name below where requested**)
 Anyone qualifying for Participating membership, but residing outside of Florida - State of Residence _____

VENDOR MEMBER.....\$500.00
Open to any firm or corporation engaged in selling products or services to FCRA members.

PRO BONO: Are you interested in donating time to the Pro Bono Program?
 Yes No

FLORIDA MANUAL: The guide to court reporting in Florida — sample forms, guidelines, and rules of court. Cost for members: \$75.00. Subscription to updates: \$25.00.

MEMBERSHIP DIRECTORY: Searchable geographical and alphabetical members' listing in Member's Only section of our website.

The dues year is November 1 through October 31. Annual dues must accompany application. Those joining in August, September, or October of a given year will be paid through October 31 of the following year. Dues payments are deductible by members as an ordinary and necessary business expense. In accordance with Section 6033(e) (2)(A) of the Internal Revenue Code, as amended, members of the FCRA are hereby notified that an estimated 10% of your FCRA dues will be allocated to lobbying and political activities, and therefore is not deductible as a business expense.

I hereby make application for membership in the Florida Court Reporters Association and pledge myself, if accepted, to abide by the requirements of the Bylaws and Code of Professional Responsibility of the Association as they are now and as they may be amended in the future.

I understand that all applications are subject to review and approval by FCRA. All applicants must be sponsored by an FCRA member in good standing per FCRA bylaws.

Signature of Applicant Date

Name of Sponsoring Member (Please print or type)

How did you hear about FCRA? Code: _____ Other: _____

PAYMENT ENCLOSED FOR:

Membership Dues \$ _____

Florida Manual on CD:
 ___ copies @ \$75.00 each
 (Includes 7% sales tax + handling) _____

One-year subscription to Florida Manual Updates
 ___ subscriptions @ \$25.00 each
 (Includes 7% sales tax + handling) _____

TOTAL ENCLOSED: \$ _____

Check # _____ MasterCard VISA AmEx

Account # _____

Exp. Date: _____

Amount to charge: \$ _____

Authorized Signature _____

*Participating Members selecting the pre-authorized payment plan option will need to sign and complete the payment section of the pre-authorized payment plan form.

For Administrative Use Only

Date Rec'd _____ Ref # _____ Amount _____

Date Approved _____ Computer _____

Make check payable to FCRA and mail to FCRA Headquarters, 222 S. Westmonte Dr, Ste 101, Altamonte Springs, FL 32714
Telephone 407-774-7880 • FAX 407-774-6440 (for charge payments only) • www.fcraonline.org

Rev 11/2014



Pre-Authorized Payment Plan Form

Participating Membership Only

Please complete and return payment plan form and membership application to:

FCRA Headquarters
222 S. Westmonte Dr, Suite 101
Altamonte Springs, FL 32714
Fax: 407-774-6440

The FCRA payment plan is available only through submission of this form and is not available online.

INSTALLMENTS: Plan is payable by credit card only. Check payments will not be accepted.
All payments will be automatically processed as outlined below.

First Payment	Processed upon receipt of this form	\$100.00
Second Payment	Processed 30 days after first payment	\$110.00
Third/Final Payment	Processed 60 days after first payment	\$110.00

Member Name: _____

Member Address: _____

City, State, Zip Code: _____

Terms of the Agreement: I hereby authorize FCRA to process the fees for my participating membership in three credit card transactions. All transactions will be processed to the credit card provided on this form. The first payment in the amount of \$100.00 will be processed upon receipt. The second installment in the amount of \$110.00 will be automatically processed 30 days following the first payment. The third and final installment in the amount of \$110.00 will be automatically processed 60 days following the first payment. Check payments will not be accepted under this agreement. I understand there will be NO REFUNDS for any installment (partial payment) processed under this agreement. I also understand that FCRA membership will not be considered active until all three plan payments have been processed successfully. The full amount paid under this plan for my FCRA Participating membership dues will be \$320.00 which includes a \$20 administrative fee for processing multiple payments.

Please enroll me in the payment plan. I have included credit card information for all three installments below. I fully understand and agree to the Terms of the Agreement as stated above.

Signature

Payment Method:

Master Card Visa American Express

Submit by Email

Billing Address: *(If different from above)*

Print Form

Account #: _____ Exp Date: _____

Cardholder's Name / Signature

Payment plan effective 10/20/13 for Participating Members only.