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FINANCIAL ABUSE

‘YOU’RE JUST A PAWN’

Money often used to control a spouse

Katherine Hamilton
Naples Daily News
USA TODAY NETWORK - FLORIDA

Amal Bernal made \$20,000 a month running a successful company with her husband, belonged to a country club and had an array of designer purses that even a Kardashian would envy. From the outside, her life was glistening with promise — two beautiful children, a handsome man and endless amounts of money.

But no one knew the lengths her husband went to control her, Bernal said.

“It looks outwardly like you’re selling out. You see a woman who everyone knows is married to a jerk, but she has the Rolls-Royce and the fancy hair,” Bernal said. “You don’t know what’s going on — first of all, why is it about her and not him?”

Bernal said her marriage included 20 years of physical, emotional and financial abuse.

“How did it get that far?” people would ask — as if leaving was simple.

A therapist with a master’s degree, she didn’t have her own checking account. Instead, her husband had her paycheck deposited in his account and rationed her \$5 and a tank of gas to carry her through the week.

That was only the beginning of a long list of tactics Bernal said were used to control her.

That obvious question — “Why do they stay?” — has many heartbreaking and valid answers. But one common

See **MONEY CONTROL**, Page 12A



Amal Bernal, shown at her home in North Naples on Aug. 1, said her now ex-husband abused her physically, emotionally and financially for 20 years. Financial abuse, defined as “coercive control” by the federal Centers for Disease Control and Prevention, can be debilitating, and it can perpetuate other types of abuse in a domestic relationship. “To me, it’s just as bad as any other kind of abuse because it’s how they control you,” Bernal said. NICOLE RAUCHEISEN/NAPLES DAILY NEWS

WHERE TO FIND HELP

- The Shelter For Abused Women & Children 24/7 Hotline: 239-775-1101; office, 239-775-3862
- The National Domestic Violence 24/7 Hotline: 1-800-799-7233
- Collier Sheriff’s Office: 911 for emergencies; 239-252-9300 for other calls

Hospitals needed? Rivals eye hearings

Liz Freeman
Naples Daily News
USA TODAY NETWORK - FLORIDA

Hearing dates have been scheduled for January in Tallahassee for legal battles over new hospitals proposed for Southwest Florida.

A dozen attorneys are representing Southwest Florida hospitals that are fighting each other and two potential newcomers. At stake is a shake-up of patient market share that has been the status quo for many years.

Lee Health gained approval in June to build an 82-bed hospital at its Coconut Point outpatient complex in Estero, and HCA Healthcare was approved for an 80-bed hospital less than 3 miles away off Corkscrew Road. HCA is aiming to re-enter the local market after more than a decade’s absence.

In Collier County, Ave Maria-based Braden Clinic was given the go-ahead to build a 25-bed hospital at its clinic site.

The blanket preliminary approvals for all three projects by the state Agency for Health Care Administration is a first in recent history; the agency also OK’d smaller hospital projects in Marion, Volusia and Orange counties in

See **NEW HOSPITALS**, Page 4A



Among area proposals, Lee Health plans a hospital at Coconut Point. BTH

RED TIDE’S REVENUE EFFECTS

Beach property renters, charter captains are worried

Chad Gillis and Laura Ruane
Fort Myers News-Press
USA TODAY NETWORK - FLORIDA

Scott Jackowski paced along Bunche Beach earlier this week, talking to the handful of visitors that braved the red tide conditions.

“This has just killed business, even at the flea market,” said Jackowski, who sells jewelry at the Fleamasters Fleamarket in

Fort Myers. “I talk to people and they get something to eat but they don’t buy anything because they’re saving their money and they’re leaving for Key West. They don’t want to stay here.”

A particularly strong red tide has gone from lingering to lethal in the past two months, killing hundreds of sea turtles, manatees and likely a whale shark.

Beaches have been largely empty in recent weeks, and the local economy is feel-

ing the strain. But how long will those impacts from this red tide last, and what will the coming tourism season look like?

More than 3 million people used paid lodgings in Lee County last year, with occupancy rates and rental charges peaking during winter high season.

Historically, that season starts with Presidents Day weekend in late February

See **RED TIDE**, Page 4A

Weather forecast

High 90° ■ Low 76°
A thunderstorm. 10B

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Money control

Continued from Page 1A

and often overlooked aspect of any abusive relationship is money.

Financial abuse — defined as “coercive control” by the federal Centers for Disease Control and Prevention — is often an unseen and debilitating perpetuation of all other types of abuse.

“To me, it’s just as bad as any other kind of abuse, because it’s how they control you,” Bernal said.

You don’t have to be wealthy to be financially abused, which is a common misconception, said Maylen Garcia, the former economic empowerment advocate for the Shelter for Abused Women & Children in Naples.

“Financial abuse is one of the main reasons why women stay in an abusive relationship, and why they return,” Garcia said. “Because many times they end up leaving by themselves or with the kids, and when they’re on their own, they go through so much hardship because they can’t support themselves and their kids, and they end up going back.”

What does financial abuse look like?

Working for five years as a professional advocate for victims of financial abuse, Garcia identified ways an intimate partner can make someone vulnerable financially. She talked specifically about two types of abusive situations: one in which the victim has nothing to do with the finances and is left completely in the dark, and the other in which the victim’s own finances are exploited by the abuser.

TYPE 1 ABUSERS:

- They don’t let you work.
- They make you ask for money.
- They hide or keep the money.
- They practice neglect — they don’t buy or refuse to buy medication, food and other important household items that make day-to-day living difficult.
- They totally control the finances.

TYPE 2 ABUSERS:

- They want you to work and take your paycheck.
 - They make you pay for things.
 - You have to ask for an allowance.
 - They do things financially in your name without your knowledge or consent, such as opening bank accounts, credit cards and putting you into debt.
- There are many ways the two abusive situations can be combined and manipulated to hurt victims.
- Abuse has deep roots in insecurity and jealousy and often is passed down through generations.
- “Money is a way to control. If you make more than her, then, of course, it’s going to be hard for her to leave you. So, you want to make sure she’s strapped in the relationship, and you find ways to do that,” Garcia said about the mindset of an abuser.

Often, victims in financial abuse situations stopped working or were made to stop working, or they never worked or never finished their education. Likewise, victims who know less about finances and are in a financially abusive relationship may have no credit established or know how to be independent.

“I had stopped counseling for a long time to go into business with my ex-husband, so that’s another way that they ostracize you,” Bernal said. “They



Amal Bernal and her husband, Bill Kibler, at their home in North Naples on Aug. 1. Bernal said her former husband abused her physically, emotionally and financially for 20 years. The road to recovery for Bernal has been a long one, but she is now happily remarried, has adopted a son, is taking recertification courses and has opened her own practice called Create Pathways Counseling. She provides life, relationship, career and corporate counseling.

NICOLE RAUCHEISEN/NAPLES DAILY NEWS

keep you off your kilter by removing you from what you’re good at and putting you in a situation where you are more dependent on them financially, which is what he did.”

Those factors, coupled with emotional and/or physical abuse, makes the idea of leaving intimidating, especially when children are involved.

When the abuse was in the height of its cycle, Bernal said, she would take her children to live in hotels for up to three months at a time. As a partner in her and her husband’s business, everything was in her name, which she initially thought was a good thing. When she left, he would stay home from work and letting the multimillion-dollar company fall on her shoulders, she said.

“In the meantime, he would cut off the bank account, he would empty it. He would call the credit cards and report them stolen. If he couldn’t get to the car in time to remove the battery or the cell-phones to remove the batteries so I couldn’t call, he would take the cars and hide them,” Bernal said.

Bernal began hiding money around the house and in shoeboxes and taking extra money out at the grocery store; at one point she had concealed more than \$80,000. She even opened her own bank account to gain monetary freedom.

In the end, she lost it all to more financial trickery during their divorce when Bernal said he moved all of their debt to her name and all of their assets to his, sold off their factory machinery and worked for his sister for under-the-table cash so he could claim low income on his taxes and declare bankruptcy.

“When I left that marriage, I left \$4 million in debt,” she said

Know the signs

According to the National Domestic Violence Hotline and New Hope for Women, these are some of the signs

your partner is or could be an abuser:

- Extreme Jealousy
- Isolating you from your support system: work, friends, family.
- Demeaning, insulting, shaming and controlling.
- Quick involvement and unrealistic expectations
- Blames others for problems and feelings; hypersensitivity
- “Playful” use of force in sex; rigid sex roles
- Explosive behavior and moodiness; threats of violence
- Keeping you from your work or education

Bernal /said she wasn’t attracted to her ex-husband in the beginning. After their first blind date while she was in college, he began showing up at her house every day for six weeks, leaving love letters and presents.

He slowly wore her down, and she felt flattered by the attention. When recalling how it all began, she said she wished she had realized that his behavior wasn’t normal. His persistent personality turned domineering and abusive — the first time he hit her was when she was pregnant with their first child.

“Sometimes you think, ‘oh, so romantic, he wants to surprise me.’ If he does it once or twice in a year, OK, nice,” said Garcia, the former economic empowerment advocate. “But when it happens all the time, and you find out that you don’t have a voice or any decision in the relationship, most likely he’s going to become worse as the relationship progresses.”

Throughout their relationship, Bernal said he touched her inappropriately and she became sexualized. During their 20-year marriage, he never called her by her name, she said, but instead referred to her as “wife.”

“You’re just a pawn. You’re just a feed to his narcissism. You’re just an affirmation to his lack of self-esteem. He really is in control, and you affirm that by com-

plying with all his demands and being afraid,” Bernal said.

The road to recovery

Recovering from financial abuse can take a few months to years, depending on the extent of the damage. The most important thing is to know what resources are available.

The Shelter for Abused Women & Children in Naples has programs and recovery plans to help women who have been placed in vulnerable financial situations. Addressing debt and credit damage is crucial throughout recovering from domestic abuse because it can take the longest.

“The first thing is safety,” Garcia said. “After safety, it would be financial abuse. Because first thing is your basic needs: shelter, food and clothing. Then after, to get food and clothing, you need money — that’s when financial abuse comes to be.”

Garcia recommended that women who are leaving an abuser stay in a shelter or with family or friends.

She said women who come to the Shelter For Abused Women & Children love the stability the emergency shelter provides. Women can stay for up to 42 days and can focus on finding a job, saving money for a rental deposit, assessing their situation, receiving counseling and building their resume.

The shelter has a two-year transitional housing plan to help families become independent. Advocates can also help women check their credit score and assess the steps they need to take to recover from financial abuse.

There is always a way

“I didn’t know that A, I was allowed to ask for help, and B, who to even ask for help,” Bernal said when recalling how her counselor in Utah referred her to the shelter in Naples.

She went from living in a mansion to living in a shelter — from making \$20,000 a month to working at Macy’s as a part-time fragrance clerk at Coastland Center Mall.

“They paid me \$8.25 an hour. I’d been to Harvard Business School. I had a master’s degree in counseling, been on the boards and run this huge multimillion-dollar company, and I went to Macy’s and humbly asked for a job, and I was even afraid they weren’t going to hire me,” she said.

But she had her own money for the first time in 20 years, and she remembered that she was a worthwhile person who could contribute.

“One of the things the shelter did for me was they said, ‘Get up out of bed, get dressed, wash your hair, put your makeup on and go to work. Go be productive.’”

The road to recovery for Bernal has been a long one. She’s come out from under millions of dollars of debt and extensive trauma.

Now, she is happily remarried, has adopted a son, is taking re-certification courses, and has opened her own practice called Create Pathways Counseling, where she provides life, relationship, career and corporate counseling.

Bernal said it is important to keep certifications fresh, stay employed and have a personal bank account.

“My hope is elevated when I speak to young women who are getting an education, who feel strong and empowered — who notice red flags and don’t put them away.”

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