

Program—Monday, November 8, 2010

7:30 A.M. CONTINENTAL BREAKFAST AND REGISTRATION

8:00 A.M. OPENING AND INTRODUCTION OF CCAA OFFICERS

Rigo Reyes, President

California Consumer Affairs Association

8:10 A.M. KEYNOTE SPEAKER

Brian Stiger, Acting Director

California Department of Consumer Affairs

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8:30 A.M. FOSTERING SUCCESS—FOSTER CHILDREN AND CREDIT

Approximately 5,000 children “age-out” of California’s foster care system each year. An estimated 15% of these children are victims of identity theft and financial crimes. This rate is three times higher than that of the general children population. A bad credit report can prevent young adults from getting credit, housing, and jobs.

A 2006 California law requires agencies that care for foster children to run their credit reports when they turn 16-years-old. If a report contains bad information, the agency is required to refer the child to an agency that can assist him or her. Regrettably, this law has not been implemented due to lack of funding and other reasons.

In 2010, the County of Los Angeles launched a pilot program to identify, remediate and prevent identity theft and credit-related crimes against foster children. Key partners working on the implementation of this initiative include the Los Angeles County departments of Children and Family Services and Consumer Affairs, the California Office of Privacy Protection, and Experian. The results of this pilot will be used as a model for statewide implementation.

THIS WORKSHOP WILL REVIEW:

- *The extent and complexity of identity theft and financial crimes against foster children*
- *Applicable legislation, court rulings, and local mandates*
- *The lessons the pilot program has taught us*
- *How to create and implement a similar program,*
- *Who the key partners and are in implementing a successful program in your agency*

PANEL:

- **Joanne McNabb**, Chief, California Office of Privacy Protection
- **Laura Mundy**, Counsel, Experian (**Pending**)
- **Rigo Reyes**, Acting Director
Los Angeles County Department of Consumer Affairs
- **Rhelda Shabazz**, Chief (**Pending**)
Los Angeles County Department of Children and Family Services

10:30 A.M. ENHANCING CONSUMER SERVICES THROUGH GREATER EFFICIENCIES AND TECHNOLOGY APPLICATIONS

Customer service is the lifeblood of any organization, and customers of private and public agencies are increasingly demanding timely, convenient and efficient services and information. And although employees can be trained to provide the best service possible, if the organization lacks the right technology to meet customer expectations, its customers (and employees) can become frustrated very quickly. Technology, if used properly, can help an organization provide faster, better and cheaper service to customers, as well as improve staff morale.

THIS WORKSHOP WILL REVIEW:

- *The type of technologies three organizations have applied to improve customer service, efficiencies, and staff morale*
- *The customer demands and expectations that led them to adopt new technologies*
- *How the new technologies have empowered their customers, cut operating costs, increased service and information delivery, and improved customer and staff satisfaction*
- *How assembling the right team of people can help reduce complexity, cost and time in adopting technology changes*
- *How other organizations can replicate their model applications*
- *What best practices to adopt, and potential pitfalls to avoid*

PANEL:

Jason Piccione, Contractors State Licensing Board
– CSLB System to test applicants for contractor licenses

Gary Almond, Better Business Bureau
– BBB Complaint Intake and Resolution System

Rigo Reyes, Los Angeles County Department of Consumer Affairs
– LADCA eComplaint Intake & Case Management System.

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11:30 A.M. LUNCH

12:30 P.M. KEYNOTE SPEAKER - U.S. CREDIT CARD ACT
IMPLEMENTATION

Benjamin K. Olson, Counsel
Board of Governors of the Federal Reserve System
Division of Consumer and Community Affairs

1:30 P.M. PROTECTING THE “BABY BOOMER” GENERATION FROM
FINANCIAL RUIN AND CONSUMER FRAUD

The “Baby Boomer” generation, about 80 million strong, was out to “save and change the world.” Today, as they retire and pass the torch onto the next generation, the question is, Who will safeguard them from scam artists who are highly motivated and efficient in stealing their assets. Will the existing consumer frauds—phony financial investments, abusive care givers, expensive reverse mortgages, questionable health care plans, get-rich-quick offers, miracle cures, telemarketing fraud—impact Baby Boomers as much as they plague today’s senior population? This workshop will analyze trends, issues, and challenges that service providers need to be aware of as they position themselves to serve the needs of this booming population.

THIS WORKSHOP WILL REVIEW:

- *What the experts are telling us about Baby Boomers*
- *What's been done at the state and local level to protect seniors*
- *New strategies social services agencies (private and public) need to develop to meet the needs of Baby Boomers*
- *What partnerships need to be formed to better address the needs of Baby Boomers in an era of diminishing resources*

PANEL:

- **Moderator: Gill DeLuna**, Bureau Chief, California Department of Consumer Affairs
- **Lynn Daucher**, Director, California Department of Aging
- **Adriana Mendoza**, Associate State Director - California AARP
- **Kevin Baker**, Supervising Special Agent
FBI Financial Crimes Squad
- **Jason Peck**, Deputy District Attorney, Contra Costa District Attorney’s Office—Elder/Dependent Abuse Unit

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3:00 P.M. CRIMES OF AFFINITY—PROTECTING CONSUMERS FROM BAD FRIENDS, RELATIVES AND ACQUAINTANCES

"Protect me from my friends, against my enemies I can defend myself."

Claude Louis Hector

Affinity Fraud preys on members of groups that share particular characteristics, such as language, religious beliefs, age, or profession. Con artists often are – or pretend to be – members of the target group, and exploit the trust of the group members to steal their money and property.

Common affinity scams include phony investments, transferring the group members' money and property to the group leaders, and coercing the group members to buy goods or services of questionable value and highly inflated cost. Because of the tight-knit structure of many groups, it can be difficult for regulators or law enforcement officials to detect an affinity scam.

THIS WORKSHOP WILL REVIEW HOW TO:

- *Identify and understand affinity groups that need your services*
- *Avoid mistakes that drive affinity groups away from you*
- *Develop and deliver programs to teach affinity groups how to detect, prevent and report affinity fraud*
- *Work with affinity groups investigate and remediate affinity fraud*
- *Establish and maintain trust with affinity groups so they will work with you on an on-going basis*

PANEL:

- **Moderator: Cory Finnegan**, Santa Clara District Attorney's Office
- **Univision KMEX**—Sacramento News Bureau
- **Annie Chung**, Director
San Francisco Self Help Network for the Elderly
- **Jane Arellano**, District Director (**Pending**)
U.S. Citizenship and Immigration Services

Program—Tuesday, November 9, 2010

8:00 A.M. INTRODUCTION OF NEW CCAA OFFICERS

Rigo Reyes, Acting Director

County of Los Angeles Department of Consumer Affairs

8:10 A.M. CCAA STRATEGIC PLAN

Bev Augustine, Deputy Director

Program and Consumer Services Division

California Department of Consumer Affairs

8:30 A.M. CONSUMER DEBT AND COLLECTIONS—SAFEGUARDING CONSUMERS AGAINST UNLAWFUL DEBT COLLECTION PRACTICES

The slowing economy has left many consumers unable to pay their bills. To collect bad accounts, many collection agencies employ aggressive, unfair and unlawful debt collection tactics. Desperate consumers often turn to companies that offer debt management and negotiation plans. While many credit counseling services offer legitimate programs to help consumers manage their debt, many unscrupulous companies get consumers in deeper financial trouble by charging them high fees and mismanaging their accounts.

THIS WORKSHOP WILL REVIEW:

- *The rights consumers have to protect themselves against unlawful debt collection practices*
- *Debt management plans versus debt negotiation programs*
- *What reputable credit counseling organizations can do for consumers and how consumers can make debt management plans work for them*
- *False promises unscrupulous debt negotiation companies make, and how consumers can protect themselves*
- *How to assist consumers who are victims of fraud*
- *Recommendations to enhance consumer protection against unlawful and abusive debt collection practices*

PANEL:

- **Ann Stahl**, Investigator, Federal Trade Commission
- **Lauren Z. Bowne**, Staff Attorney, Consumers Union
- **Ron Reiter**, Former Supervising Deputy Attorney General, California Attorney General's Office (**Pending**)

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**10:00 A.M. SOCIAL MEDIA NETWORKS AS TOOLS TO
COMMUNICATE WITH CONSUMERS AND NETWORK
WITH COLLEAGUES**

With social networking becoming increasingly prevalent, more organizations and agencies are turning to this medium to communicate with consumers and network with colleagues. If your agency has been considering moving into the social web, this workshop will give an overview of basic strategies, goals and messaging for your social networking campaign. Successful public and private models, plus issues of privacy and data security will also be discussed.

THIS WORKSHOP WILL REVIEW:

- *The pros and cons of taking your agency onto social networks*
- *Twitter, Facebook, YouTube 101*
- *Creating a purpose-driven social networking campaign*
- *Key safety, privacy and messaging considerations*
- *Principles of data security and management measures*
- *Successful public and private social networking models*

PANEL:

- **Rainey Reitman**, Director of Communications, Privacy Rights Clearinghouse
- **Bev Godwin**, Director, Center for New Media and Citizen Engagement, U.S. General Services Administration (**pending**)

11:30 A.M. FORECLOSURE GATE—STATUS REPORT

This workshop will teach you how to help homeowners who are in trouble. Fueled by bad lending practices, falling real estate prices and the collapse of the financial system, a record of homeowners are losing their homes to foreclosure. Over 2.2 million foreclosures were recorded in 2007. A higher total is expected for 2008. The problem is aggravated by foreclosure consultants who defraud distressed homeowners. Many initiatives have been proposed and implemented at the federal and state level to deal with this issue. More needs to be done to address this complex challenge.

THIS WORKSHOP WILL REVIEW:

- *Important state and federal laws, including rescission remedies under the Truth in Lending Act and the Home Ownership and Equity Protection Act*
- *Options for borrowers to avoid losing their homes, including negotiating pre-foreclosure workout agreements, defending a foreclosure, and short sales*
- *Real estate fraud investigations and prosecutions*
- *Effective outreach and education programs*

PRESENTER:

- **California Attorney General's Office
Consumer Protection Division**

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12:00 P.M. LUNCH

12:30 P.M. KEYNOTE SPEAKER—FOOD SAFETY: WHERE WE ARE AND WHERE WE ARE GOING

Barbara Cassens, Regional District Director
U.S. Food and Drug Administration

1:30 P.M. SCAM-O-RAMA—ROUNDTABLE DISCUSSION OF CURRENT CONSUMER FRAUDS, ISSUES AND CHALLENGES

This roundtable discussion allows participants to learn what type of consumer frauds, issues and challenges their peers are facing, as well as how they are responding to them. This workshop is an excellent opportunity to identify potential partnership opportunities, and discuss important issues not covered during the Summit. Each participant is given 3 minutes to speak about the top issues he or she is handling. The group then reviews the top 5 issues for recommendations and follow up.

THIS WORKSHOP WILL REVIEW:

- *The most important consumer frauds, issues, challenges California consumers are facing*
- *Best business practices government and non-profit consumer protection agencies and organizations are utilizing to meet the needs of their customers*
- *Potential partnership opportunities with government and non-profit agencies and organizations to maximize resources and improve results in assisting consumers*
- *Legislative recommendations to enhance the ability and resources of government and non-profit agencies to serve their customers*

MODERATORS:

- **Bev Augustine**, California Department of Consumer Affairs
- **David Ball**, Marin County District Attorney's Office

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3:00 P.M. NEW CONSUMER LAWS

Each year the California Legislature passes nearly 10,000 new bills and the Governor signs over 2,000 of them into law. Many of these laws impact consumers, businesses and the agencies that serve them. This workshop will review the most important California consumer laws passed in 2010, which will go into effect in 2011.

THIS WORKSHOP WILL REVIEW:

- *The most important consumer laws passed in 2010*
- *The impact the new laws are likely to have on California consumers, businesses and agencies*
- *Recommendations on how the new laws can be applied to protect consumers and honest businesses*
- *Overview of how the new laws can be improved*
- *Propose new laws to improve consumer protection*

PANEL:

- **Albert Balingit (Moderator)**, Staff Attorney, California Department of Consumer Affairs—Legal Division
- **Herschel Elkins**, Former Special Assistant Attorney General, California Attorney General's Office (**Pending**)
- **Tom Papageorge**, Professor of Law, UC San Diego Law School (**Pending**)

4:30 P.M. Closing Remarks—New CCAA President