



# WANT TO HELP A VET? VETERAN'S CONSUMER LAW ISSUES MILITARY CULTURAL COMPETENCY

**Thursday, December 3, 2015**  
 Registration: 5:30 pm  
 Program: 6:00 – 8:00 pm  
*(Light refreshments will be provided.)*  
**Orange County Bar Association**  
 4101 Westerly Place, Newport Beach, CA 92660  
*Free Parking*

**Speaker:**

**Michael Jones**, Attorney at Law, *M. Jones & Associates*  
**Leigh Ferrin, Esq.**, Staff Attorney, *Public Law Center*

**Program Chair:**

**Major Dwight Stirling, Esq., M.Ed.**, Chief Executive Officer and Co-Founder, *Veterans Legal Institute*

**Topic:**

This MCLE program will teach attendees about the most common consumer law issues facing veterans today, outlining the tools needed for attorneys to give critical, life-changing legal assistance to the nation's former service members.

The program will provide a useful and practical overview of consumer law issues impacting veterans of the Armed Forces. Veterans are disproportionate targets of predatory loans, scams and unethical business practices. The speakers will address the problems that arise when veterans are victims of predatory payday loans or debt collectors, and will also cover the problems many veterans face with student loans and for-profit colleges. Payday lenders and for-profit colleges often target veterans, less interested in providing the veterans with quality services and more interested in the fixed income or guaranteed, government-paid tuition. The attendees will learn how to assist veterans fight payday loans and debt collectors, manage student loans and pursue for-profit schools for their bad acts.

**Advanced Discount Rate**  
 (Received by 12/1/15)

|                                                             |              |
|-------------------------------------------------------------|--------------|
| OCBA Members                                                | <b>\$45*</b> |
| OCBA Law Student Members/Sitting Judges                     | <b>\$20*</b> |
| OCBA Young Lawyers Division Member/Government Employee Rate | <b>\$30*</b> |
| Non-OCBA Members                                            | <b>\$95*</b> |

\*Registrations paid after 12/1/15, add \$15.

**Register online at  
[ocbar.org](http://ocbar.org)**

**VETERAN'S CONSUMER LAW ISSUES • THURSDAY, DECEMBER 3, 2015**

**Name:** \_\_\_\_\_ **Email:** \_\_\_\_\_  
By providing your email address, you agree to allow the OCBA to email you regarding relevant OCBA information.

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\$ \_\_\_\_\_ enclosed/to be charged. (Make checks payable to OCBA.)

**Advanced Discount Deadline: December 1, 2015.** Payments received in the OCBA offices after close of business on 12/1/15, add \$15. OCBA is not responsible for lost, misdirected or delayed mail. Cancellations must be received in writing by December 1, 2015 (no refunds after this date) and are subject to a \$25 non-refundable administrative fee. OCBA reserves the right to substitute speakers. On-site registration available, but space is limited. This activity has been approved for Minimum Continuing Legal Education Credit by the State Bar of California in the amount of 2.0 hour(s), as appropriate to the content of the activity. OCBA is a State Bar approved MCLE provider and certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing MCLE.