Common Ground Conference
Wednesday, September 19, 2012

Milton Marks Conference Center
Lower Level
455 Golden Gate Avenue
San Francisco, CA 94102
(Office of the Attorney General)

Hosted by the California Attorney General’s Office and the Federal Trade Commission

9:30 - 10:00
Registration

10:00 - 10:40
Welcome
Jeffrey Klurfeld, Director, Western Region, Federal Trade Commission

Opening Remarks
Kamala D. Harris, Attorney General of the State of California

Keynote Address
Julie Brill, Commissioner, Federal Trade Commission

10:40 - 11:25
Working Together-Collaboration
Moderator - Frances Grunder, Senior Assistant Attorney General, State of California
Monica Vaca, Assistant Director, Division of Marketing Practices, Federal Trade Commission
Kyra Kazantzis, Directing Attorney, Public Interest Law Firm and Fair Housing Law Project Programs, Law Foundation of Silicon Valley
Maame Ewusi-Mensah Frimpong, Deputy Assistant Attorney General, Consumer Protection Branch, Civil Division, U.S. Department of Justice

11:25 - 12:10
Credit Issues
Moderator - Matthew Gold, Attorney, Western Region, Federal Trade Commission
Ted Mermin, Executive Director, Public Good Law Center
Maricela Segura, Attorney, Western Region, Federal Trade Commission
Michele VanGelder, Supervising Deputy Attorney General, State of California
12:10 - 1:10  **Lunch (on your own)**

1:10 - 1:25  **Consumer Protection Overview**

Chuck Harwood, Deputy Director, Bureau of Consumer Protection, Federal Trade Commission

1:25 - 2:40  **Mortgage Issues**

Moderator - Erika Wodinsky, Attorney, Western Region, Federal Trade Commission

Ben Diehl, Supervising Deputy Attorney General, State of California

Sen. Joe Dunn (Ret.), Executive Director, State Bar of California

Edwin L. Chow, Regional Director, West Region, Consumer Financial Protection Bureau

Sarah Schroeder, Attorney, Western Region, Federal Trade Commission

Maeve Elise Brown, Executive Director, Housing and Economic Rights Advocates

2:40 - 3:10  **Outreach & Consumer Education**

Moderator, Nicklas Akers, Supervising Deputy Attorney General, State of California

Jennifer Leach, Consumer Education Specialist, Division of Consumer and Business Education, Federal Trade Commission

Joe Ridout, Consumer Services Manager, Consumer Action

3:10 - 3:15  **Break**

3:15 - 4:30  **Hot Topics**

Moderator, Tom Syta, Assistant Regional Director, Western Region, Federal Trade Commission

- Payday Loans, Edwin Chow, Regional Director, West Region, Consumer Financial Protection Bureau
- For-Profit Schools, Nicklas Akers, Supervising Deputy Attorney General, State of California
- Negative Options, Eric Edmondson, Attorney, Western Region, Federal Trade Commission
- Service Member-related, Major Joseph Carroll, Judge Advocate, Travis Air Force Base
- Auto Issues, Julie Mayer, Attorney, Northwest Region, Federal Trade Commission
- Underground Economy, Larry Blazer, Alameda County Assistant District Attorney
- Privacy, Adam Miller, Supervising Deputy Attorney General, State of California, Privacy Unit
- Open Mike

4:30 - 4:35  **Closing Remarks**
4:35 - 4:40

Break

4:40 - 5:20

Separate Session for Law Enforcement:

Harris Senturia, Director, Criminal Liaison Unit, FTC
Matthew Morris, Assistant United States Attorney, U.S. Department of Justice, Eastern District of California
Lisa Rosenthal, Attorney, Western Region, Federal Trade Commission

Space will also be available during this time for other groups to meet and discuss areas of common interest