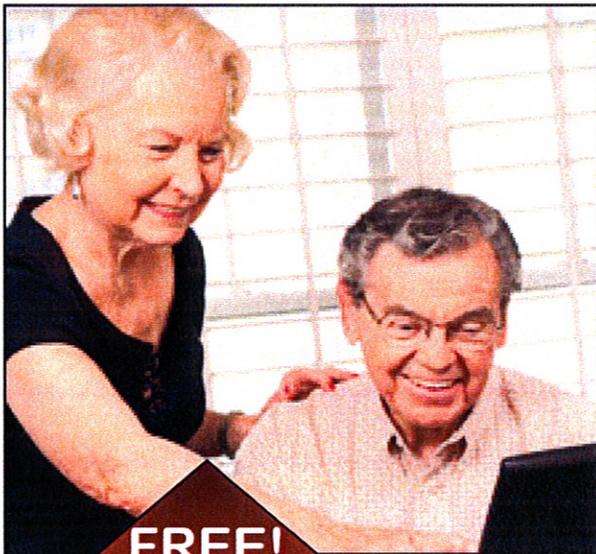




INVITE YOU TO A FREE
SMARTER SENIORS FORUM
Learn How to Live Your Golden Years Scam - Free



FREE!

- * Giveaways
- * Refreshments

Friday, November 18, 2011
10:30 a.m. - 12:30 p.m.

SAGE/CSUN
St. Andrew's Church
16651 Rinaldi Street
Granada Hills, CA 91344

Information:

Leticia Andrade, 213-974-7238

If you need special accommodations,
please let us know one week in advance.

TOPICS INCLUDE:

- **Identity Theft: Learn how to Prevent, Detect, & Report**
- **Real Estate Fraud: Reverse Mortgage & Loan Modifications**
- **Reassessment Exclusions for Real Property Transfer Program & Senior Citizen's Replacement Dwelling Benefits Program**
- **Phony investments and prizes, telemarketing fraud, credit and collections**
- **Abuse by relatives, caregivers, and conservators**



PRESENTED IN ASSOCIATION WITH:

Community and Senior Services APS Program, County of Los Angeles Bar Association –Elder Law Committee
Funded by a grant from the County of Los Angeles Department of Community & Senior Services