

**Virginia Poverty Law Center and Project 2025 present:  
Free Audio Conference Series**



**Introducing a joint project between VPLC and Project 2025: Free Audio Conferences! Each Audio Conference will be a one hour presentation on the topic, designed with the elder lay person in mind. Each Conference will allow listeners to ask questions at the end.**

**November 10, 2009, 11:00 A.M., Foreclosure Rights with:  
Jim Naggles, Esq., VPLC  
Paula Sherman, Housing Opportunities Made Equal, Inc. (H.O.M.E.)**

**FORECLOSURE CAN BE AVOIDED! COME LEARN ABOUT YOUR RIGHTS WITH JAMES NAGGLES, ESQ., AND PAULA SHERMAN, FROM H.O.M.E. YOU CAN FIGHT FORECLOSURE AND ASSERT RIGHTS TO YOUR PROPERTY.**

**November 12, 2009, 3:00 P.M., Medicare/Medicaid Explained with:  
Jill Hanken, Esq., VPLC**

**MEDICARE AND MEDICAID CAN BE A CONFUSING SET OF FEDERAL AND STATE LAWS AND REGULATIONS. JOIN JILL HANKEN, ESQ., NOTED EXPERT, AS SHE WORKS THROUGH SOME COMMON MISCONCEPTIONS ASSOCIATED WITH MEDICARE AND MEDICAID.**

**November 17, 2009, 11:00 A.M., "What If I Can't Pay My Bills?" with:  
Jay Speer, Esq., VPLC  
Marty Wegbreit, Esq., Central Virginia Legal Aid**

**IN THIS ECONOMIC DOWNTURN, SO MANY OF US ARE FINDING OUR FINANCIAL OBLIGATIONS HARDER AND HARDER TO KEEP UP WITH. HOWEVER, AS A DEBTOR, YOU DO HAVE RIGHTS! JOIN US FOR A ONE-HOUR PRESENTATION ON DEBTOR'S RIGHTS.**

**November 18, 2009, 11:00 A.M., Strategies to Avoid Guardianship and  
Demystifying the Guardianship Process If All Else Fails:  
Kathy Pryor, Esq., VPLC  
Paul Izzo, Esq., Thompson and McMullen, P.C.**

**GUARDIANSHIP CAN BE A DIFFICULT DECISION FOR A FAMILY TO MAKE. PLANNING AHEAD CAN SOMETIMES AVOID THE NEED FOR GUARDIANSHIP, AND UNDERSTANDING THE PROCESS CAN LESSEN THE BURDEN IF IT IS NECESSARY. LEARN ABOUT ALTERNATIVES AND THE BASICS OF GUARDIANSHIP LAW FROM ELDER LAW ATTORNEYS PAUL IZZO AND KATHY PRYOR.**

**November 19, 2009, 11:00 A.M., Predatory Lending  
Jay Speer, Esq., VPLC  
Dana Wiggins, VPLC**

**PREDATORY LENDING IS A SERIOUS PROBLEM IN VIRGINIA. HOWEVER, TO KNOW YOUR RIGHTS IS TO BE ABLE TO FIGHT BACK AGAINST SUCH PRACTICES. JOIN DANA WIGGINS, VA PEARL RESPONSIBLE LENDING COORDINATOR AND JAY SPEER, ESQ., FOR A ONE HOUR DISCUSSION ON WHAT YOU NEED TO KNOW AND HOW TO PROTECT YOURSELF.**

**TO REGISTER  
CONTACT ROBERT GARDNER: 804.782.9430  
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