Protect Yourself — Ten Terrific Tips

W
e’ve gathered 10 tips for protecting yourself and your privacy from those nasty folks trying to grab your savings.

1. Do Not Call Registry
Avoid telemarketers by signing up with the National Do Not Call Registry, run by the Federal Trade Commission. You can register cell phones and home phones (but not business lines) by calling toll free (888) 382-1222 or going to donotcall.gov. Once you register, telemarketers have 31 days to stop calling. Your registration will last for at least five years. A free service.

2. Screen out telemarketers
Buy an inexpensive answering machine and use it to screen you from telemarketers. Let your friends know about the machine – and that they should leave you a message. You can pick up when you hear their voices.

3. Get unlisted at Google
Find out if your name and address are publicly available by entering your phone number in the Google.com search box. Use the format xxx-xxx-xxxx to enter the number. It’s easy to remove your listing.

4. Skip your mailbox for outgoing mail
The bad guys actually go out and steal mail, looking for outgoing checks which they can alter and for personal identity information. Give outgoing mail to your carrier, put it in a locked mailbox or take it to the post office.

5. Opt out
Incoming credit card and insurance offers (another identity theft risk) can be stopped by signing up at optoutprescreen.com. You can sign up for five years online. For a lifetime term, print out a form letter, sign and mail it. Or sign up by calling toll free (888) 567-8688. A free service.

6. Avoid junk mail
Sign up with the Mail Preference Service and be excluded from mailings of Direct Marketing Association

The Quick List
1. Do Not Call Registry
2. Screen out telemarketers
3. Get unlisted at Google
4. Skip your mailbox for outgoing mail
5. Opt out
6. Avoid junk mail
7. A free credit report every 4 months
8. Freeze your credit files
9. Watch out for lightweight credentials
10. Shred it and forget it

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Much Done, Still Much to Do

by Joe Cislowski

I am so proud to be here with H.E.L.P. Over the years, this organization has done so much to prepare people for their futures. With our assistance, we hope advanced years will be ones of security and dignity. We hope they will hold fulfillment and contentment. The work we do clearly meets an essential need and is not offered by others in our community. As the population of elders grows, more and more families will need our unique services.

As the new president and chief executive officer of H.E.L.P., I am privileged to lead an organization with so many assets. We have a board with so much talent and dedication. We have a staff with so much ability and passion. Our information is sound and trusted. Our services are responsive and well received. We have a reputation for integrity and prudence.

If there were ever an organization that deserves to take just a little bit of time to rest on its laurels, it is this one. But no one here at H.E.L.P. is willing to do that. Without exception, everyone involved has told me that we need to take advantage of our strengths and continue to build upon past success. We have more work to do.

• Going forward, we want people to become more aware of our organization and our programs. The work that we do at H.E.L.P. should never be a well-kept secret – because we can truly make a difference in the lives of those whom we reach.

• We are looking to grow our organization so that H.E.L.P. can meet the increasing need for our services. We want to serve a greater number and a more diverse set of people. And we want to continue to find new and more effective ways to serve them.

• If we are able to bring our services to more people, we also hope to involve more people. We need to attract the participation of many others in our community – to work in collaboration with even more like-minded individuals and organizations.

We appreciate all of you who have already given us so much of your volunteer time and financial support. We ask that you continue your good work. We also ask you to invite others to join our family, so we can serve even more elders and families in need.
H.E.L.P. Classes: Life Planning for Grown-Ups

Concerned about your future or about an older family member or friend? Want to learn and plan ahead in a safe environment?

Our popular classes cover powers of attorney, probate and avoiding it, wills and trusts, capital gains and estate taxes, types of care, care costs, long-term care insurance, Medi-Cal for nursing home care, and much more. Our next series are shown below.

**Estate and Incapacity Planning**

- What’s a Power of Attorney? Will a Financial Power of Attorney help me?
- What the heck is HIPAA? How can my family avoid a Schiavo tragedy?
- No will - no trust - then what? Should I add my kids to my home deed? Should I avoid probate? Do I need a Living Trust? What is the capital gains residence exclusion? How can I minimize estate taxes? What does my A/B Trust mean?

**Care Planning and Options**

- How can we get care at home, in assisted living, nursing homes? How much will my care cost? What are the differences among kinds of care?
- What is Hospice? Should I buy Long-Term Care Insurance? Can I afford to? Can you self-insure? Will Medi-Cal take our home? Will Medi-Cal pay for dad’s care? How will the new Medi-Cal rules impact my mom?

<table>
<thead>
<tr>
<th>What</th>
<th>Care Planning and Options</th>
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<tr>
<td><strong>April</strong></td>
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<tr>
<td>5th, 12th and 19th</td>
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<td>5:45 to 7:45 p.m.</td>
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Redondo Beach Senior & Family Services
Community Center
320 Knob Hill, Redondo Beach, CA 90278
Call (310) 318-0650 for reservations

Presentation of these classes is made possible by a grant from The Chevron Corporation

H.E.L.P. Nuts and Bolts Guide

Our guides will help you learn the essentials of wills and trusts, probate, avoiding probate, estate administration, capital gains, estate and real property taxes, the Medi-Cal program and more. These laminated guides provide solid and concise information based on law in effect in California.

The guides are available by mail, at our classes, at help4srs.org and at the H.E.L.P. Center. See page 15 for pricing and ordering information. ✴

Our classes make complex topics understandable.
Life Planning classes are free, donations are invited.

Our Estate and Incapacity Planning Classes will also be presented at 6:30 p.m. on April 14, 21 and 28 at the Gardena Valley Baptist Church.
Call (310) 533-1996 or check help4srs.org for more information.
Day-in and day-out we provide information and referrals on valuable community services. Listed below are those on our most active list. The symbols are explained at the bottom.

<table>
<thead>
<tr>
<th>Symbol</th>
<th>Service</th>
<th>Phone Number</th>
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<tr>
<td>🌟</td>
<td>Adult Protective Services</td>
<td>(888) 202-4248</td>
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<td>After Hours - Elder Abuse Hotline</td>
<td>(877) 477-3646</td>
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<tr>
<td>🌟</td>
<td>ADVANTAGE (Torrance Memorial Medical Center)</td>
<td>(310) 517-4666</td>
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<td>🌟</td>
<td>Alzheimer’s Association</td>
<td>(800) 272-3900</td>
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<td>🌟</td>
<td>Area Agency on Aging</td>
<td>(800) 510-2020</td>
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<td>🌟</td>
<td>Beach Cities Health District</td>
<td>(310) 374-3426, ext. 149</td>
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<tr>
<td>🌟</td>
<td>Bet Tzedek Legal Services</td>
<td>(323) 939-0506</td>
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<tr>
<td>🌟</td>
<td>California Association for Adult Day Services</td>
<td>(916) 552-7400</td>
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<tr>
<td>🌟</td>
<td>CANHR (California Advocates for Nursing Home Reform)</td>
<td>(800) 474-1116</td>
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<td>🌟</td>
<td>Cancer Information Service</td>
<td>(800) 422-6237</td>
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<td>🌟</td>
<td>Dispute Resolution Service (L.A. County Bar)</td>
<td>(213) 896-6533</td>
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<td>🌟</td>
<td>FOCAL Point (Torrance)</td>
<td>(310) 320-1300</td>
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<td>🌟</td>
<td>H.E.L.P.</td>
<td>(310) 533-1996</td>
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<tr>
<td>🌟</td>
<td>Health Insurance Counseling (Center for Health Care Rights)</td>
<td>(800) 824-0780</td>
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<td>🌟</td>
<td>Little Company of Mary Solutions Center</td>
<td>(800) 618-6659</td>
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<td>🌟</td>
<td>Long-Term Care Ombudsman</td>
<td>(800) 334-9473 (562) 925-7104</td>
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<td>Los Angeles Caregiver Resource Center</td>
<td>(800) 540-4442</td>
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<tr>
<td>🌟</td>
<td>Independence at Home (Katie Campbell)</td>
<td>(562) 637-7116</td>
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<tr>
<td>🌟</td>
<td>National Hospice Organization</td>
<td>(800) 658-8898</td>
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<tr>
<td>🌟</td>
<td>Redondo Beach Senior and Family Services</td>
<td>(310) 318-0650</td>
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<tr>
<td>🌟</td>
<td>Senior Legal Hotline</td>
<td>(800) 222-1753</td>
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<tr>
<td>🌟</td>
<td>Social Security</td>
<td>(800) 772-1213</td>
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<td>🌟</td>
<td>South Bay Bar Association Attorney Referral Service</td>
<td>(310) 787-9184</td>
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<tr>
<td>🌟</td>
<td>South Bay Senior Services</td>
<td>(310) 325-2141</td>
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<tr>
<td>🌟</td>
<td>Stroke Association of Southern California</td>
<td>(310) 575-1699</td>
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<tr>
<td>🌟</td>
<td>Wellness Community - South Bay (cancer support)</td>
<td>(310) 376-3550</td>
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Elder abuse reporting
Information and referral
Legal matters
Health or medical
In-home social services
Nursing home problems
Adult day care
Support or listening
Financial or insurance
Is Driving Still Right for Me?

Question: I'm now in my 70s. I need to drive. But my daughter says I shouldn't. I'm worried she'll ask my doctor to report me. I don't want to hurt anybody, but I think I'm OK. What should I do?

Answer: Thanks for raising this. Families argue like they've never argued before. Neighbors file complaints against neighbors. Doctors report their patients to the DMV. Seniors rail against the DMV. What's causing all the heat? Driving and older adults.

Loss of driving privileges can be a major loss – and a major blow to the person's independence. It can severely limit a person's ability to perform tasks they've handled for years (working, shopping, volunteering, maintaining social connections, etc.). On the other hand, unsafe drivers can be a life-threatening danger to themselves and others.

Abilities, aging and the DMV

Vision, hearing, memory, reaction time and aspects of physical fitness and performance can decline as we age – so that driving safely can require extra care. The DMV won't take away a driver's license just because of your age. However, once you turn 70, you must renew your license in person. See the helpful DMV booklet Senior Guide for Safe Driving (call (800) 777-0133 or visit dmv.ca.gov/pubs/pubs.htm).

Will your doctor report you?

Medical doctors (physicians, surgeons, psychiatrists, etc.) are required by law to report patients - regardless of age – diagnosed with conditions characterized by loss of consciousness or control, or that they believe could affect the ability to drive safely. Conditions that may trigger reporting include Alzheimer's disease and related disorders, seizure disorders, epilepsy, Parkinson's disease, Huntington's disease, vascular dementia, brain tumors, narcolepsy, sleep apnea, and abnormal metabolic states (including hypoglycemia and hyperglycemia associated with diabetes).

If your doctor reports

Upon receiving a doctor's report, the DMV will send the person a medical evaluation form. A person who desires to continue driving must have a doctor complete the form, and then return to the DMV for testing. Possible outcomes include:

- Person keeps license.
- Person keeps license but is required to report changes in medical condition or provide an annual medical examination.
- The license is restricted (for example, to daytime driving only).
- The new license is limited (for example, for a one-year duration).
- The license is suspended or revoked.

If the DMV refuses the license

A person whose license is suspended or revoked has the right to request a hearing with the local DMV office. The person may bring an attorney. If denied a license at the initial hearing, the person can request a second hearing with a different DMV officer, or appeal to the superior court.

see Driving on page 6
Protect Yourself
Continued from page 1
members. See dmaconsumers.org/offmailinglist.html to sign up or get more information. $1 charge per address.

7. A free credit report every four months
By law, you can obtain a free credit report annually from each of the three large credit bureaus. Monitor your reports to spot unauthorized activity and find and correct errors, and maybe even improve your credit score. Ask for a report, from a different bureau, every four months. See the free official government-authorized annualcreditreport.com website or call toll free (877) 322-8228. Note: You will need to provide your Social Security Number. Avoid online look-alikes, which are loaded with fees.

8. Freeze your credit files
Placing a “security freeze” on your credit data makes it unavailable to lenders and others. Freezes make most sense for people who do not expect to apply for a loan or other new credit. Freezing and unfreezing your files costs money ($10 for each bureau to freeze, for example). For more information see privacy.ca.gov/sheets/cis10securityfreeze.htm.

9. Watch out for lightweight credentials
A week at summer camp is more work than obtaining some lofty-sounding “credentials.” Recently The New York Times highlighted “Certified Senior Advisor,” “Certified Retirement Financial Advisor,” “Registered Financial Gerontologist” and “Certified Retirement Counselor” among titles that can be earned in just a few days and detailed how these titles have proliferated. Why obtain such a credential? To sell more easily to seniors! See help4srs.org/seniortruth for more on this.

10. Shred it and forget it
“Dumpster-divers” dig through trash to find personal information. They use (or sell) the information for stealing identities and credit. So use a shredder (cross-cut or confetti) on all paperwork that contains personal information before you discard it.

Driving
Continued from page 5
What you can do today
• Listen to your friends, family and doctors when they express concern about your driving.
• Discuss your health and driving with your doctor.
• Take a driving course. The Automobile Club of Southern California offers the Mature Driver Improvement Course (call (310) 325-3111 or visit aaa-calif.com); AARP offers the 55 Alive Driver Safety Program (call (888) 227-7669 or visit aarp.org/families/driver_safety/).
• Do a self-assessment like Drivers 55 Plus: Test Your Own Performance, available through the AAA Foundation (call (202) 638-5944 or visit aaafoundation.org/products).
H.E.L.P.
Annual Report for 2007
Because Older Adults Matter

H.E.L.P. provides accurate, up-to-date, impartial information and advice on subjects essential for elders and their families. We help elders to help themselves, and we help their families and friends to help them. People make much better plans and decisions if they are able to obtain solid information and advice. If they are already facing a crisis, we help them deal with it. You will find statistical analysis of the older adults and families we helped in 2007 in this report.

Education and Counseling Services

Programs

Full Classes – two-hour classes which answer questions about powers of attorney, wills, probate, probate-avoidance, living trusts, long-term care, long-term care insurance, Medi-Cal and more.

Mini Classes – 30 to 60 minute presentations on aging preparedness, care issues and consumer protection.

Listen, Then Help – in-person, telephone, e-mail, or mail information, advice and service referrals.

Private Consultations on care planning or estate administration. There is a $200 charge for this service, with donor-funding available for those who cannot afford to pay.

Publications

Nuts and Bolts Guides – concise guides making complicated issues understandable.

Your Way – end-of-life planning and communication guide.

The Torrance Guide to Services for Older Adults – handy guide to local services and providers.

H.E.L.P. Is Here – quarterly magazine educating families on care, consumer protection, legal and financial issues, and more.

Websites

help4srs.org, annuitytruth.org and better-endings.org
Financial Results

Every dollar counts – 73.3% of our spending goes directly to programs (according to our most recent IRS Form 990).

The chart below shows a steady growth in our cumulative total helpings which shows the reach of all of our services.

Service Achievements

What is a “helping”? When we assist one person that is a helping. As examples, if five people benefit from a consultation, that counts as five helpings; every person who attends a class creates a helping.

The chart below shows the growth in our most intensive helpings (classes, consultations, and telephone, walk-in and email responses), which reached 9,006 in 2007.

H.E.L.P. depends on the generous support of donors to provide services for elders and their families. In 2003-07, donated dollars provided more than 95% of our funding as shown by the pie chart. In 2007, people and events, foundations and business, government, and operations provided 59.3%, 34.2%, 1.5% and 5.0%, respectively.

The above chart shows the growth of our “leverage” helpings. Leverage helpings include visitors to our websites and recipients of our Your Way guide.
Individuals

Mega Super Colossal H.E.L.P. Foundation: 
- Jansen & Karen Anderson; 
- Thomas & Susan Anderson; 
- Dan & Linda Atkinson; 
- Robert & Mary Atkinson; 
- Linda & David Attwood; 
- Jack & Marlene Audubon; 
- Paul & Cheryl Austin; 
- Vern & Carol Austin; 
- Robert & Janice Austin; 
- William & Linda Austin; 
- Paul & Cheryl Austin; 
- Jack & Marlene Audubon; 
- Robert & Mary Atkinson; 
- Linda & David Attwood; 
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<tr>
<td>Joe Cisloowski, President and Chief Executive Officer; Atsuko Fukumaka, Office Aide; Tim Gray, Office Manager; Catherine Grove, Director of Development; Ed Long, Director of Legal Services; Pat Long, Director of Community Services; Ardis Shubin, Community Services Specialist</td>
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<tr>
<th>Board of Directors</th>
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<tr>
<td>Helen Dennis, Chair Officer, Employment &amp; Retirements</td>
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<tr>
<td>Nancy Amon opened, Vice Chair, Cross Car Line Planning</td>
</tr>
<tr>
<td>Toyota Motor Sales, U.S.A., Inc.</td>
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<tr>
<td>Julia Parton, Secretary Treasurer, Palos Verdes Peninsula News</td>
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<tr>
<td>Bob Abelson, Certified Public Accountant</td>
</tr>
<tr>
<td>Jean Adelsons, Retired Managing Director, The Daily Breeze</td>
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<tr>
<td>Ari Litvin, First Vice President, Complex Manager, Western Division</td>
</tr>
<tr>
<td>Nan Salley, Senior Vice President, Bank of America</td>
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<th>Circle of Advisors</th>
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| Lou Atha; Christine Aiken; Norma Anthony; Tracey Adair; Doreen Adams; Summer Adams; Sarah Amon; Betty Adams; Barbara Amsden; Madeline Amsden; Marla Amsden; Laura Amsden; Faith Amsden; Julia Amsden; Lisa Amsden; Mary Amsden; Paul Amsden; Richard Amsden; Sherry Amsden; Steve Amsden; Tim Amsden; Tracy Amsden; Walter Amsden; William Amsden; Xaviera Amsden; Yvonne Amsden; Zella Amsden; 
| Barbara Amsden; Betsy Biggins; Madelaine Birnbaum; Joan Bixler; Jo Ann & Walter Blodgett; Betty Blackman; David & Sally Blood; Linda Bonini; Helga Borling; Ali & Judy Borene; Robert Borokun; Alicia Borunda; Ann & Steve Bosma; Nancy Lynn Boyd; Stuart & Beverley Boylde; Brad & Rosie Bradley; Thomas & Annaangel Brangan; Adrienne Brown; Bruce Brown; Cindy Brown; Michael Buckhoff; Marietta Bullock; Barbara Burgess; Bill & Karen Burns; Margaret & Ralph Caprio; Jim Carroll; Irene Castelman; Debbie Cawile; Nicolle Chambers; Geoffrey Chir; William & Marjorie Chute; Mary and RandyCisco; Marianne Ciz; Val Clark; Zak Clark; Scott Clarkson; Ed Clay; Clayton Jewellers; Doug & Nelly Clements; Mary Lee Coo; Ann Cole; Joyce & Leonor Conley; Constance & Ron Cooper; Catherine Corbett; Laura Jean Coulter; Gail & Richard Crocker; Fred & Margaret Cron; Norma Jean Cook; Bob & Susan Crones; Joyce & Jack Crump; Zenzi Croyf; Dan & Bob Jock; Danne Petrich / Harbor Terrace; Janet Davis; Lois Davis; Joan Dawson; 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Faith & Maxim Goldsmith; Susan Goldsmith; Edmund & Julie Goldstein; Robert & Janet Gossard; Dale Graham; Marian Graham; Sylvia Granich; Harold & Lorraine Greenband; Jill Greenberg; Florence Grey; Yvonne Grider; Owen & Irene Griffith; Ken & Trisha Gromberg; Argentina Gudica; Louise & Jill Gudikun; Marilyn & Bill Gustafson; Henny & Lynne Gunntagett; Catherine Haddock; Jon Jan; Thomas Handsaker; Jessica Hanski & Annette Harbinger; Dar Harsson; Richard & Connie Harp; Rita Harlier; Ann Hernandez; Loretta Harrison; Elaine Hayashi; Jane & William Hayes; Don & Alma Hazzard; Robert & Eileen Hecht; Bill & Kathleen Heidbretch; Dave Held; Jerry & Helen Henderson; Patricia Henny; Leslie & Wayne Herrinl; Betty Heyman; Micky & Fred & Iris Holbitt; Rosemary Holmes; Carol & Dale Hook; Peggy & John Hornung; Mem & Mohoue; Hugh Price; Jeffrey Hughes; Melynda Hunter; Robert & Margaret Hunsink; Daniel Ishibashi; Nnnc & Iwao Ishimizu; Bill & Mary Jack; Ernest & Gloria Jacobs; Helen Jacobs; Jean & Richard Jacoby; 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Rosemary Laake; Marie Ledyard; Allen Lee; Joyce Leong; Barbara Leber; Patrice & David Lewis; Roslynn Lewis; Victoria Lewis; Jeri Lick; Marilien Lieman; Ernest Lima; William Lindner; Carolyn & Herman Leoth; Mike & Sally Logan; Charlotte Logemann; Reta Long; Richard Long; Bobbi Lotrick; Alice Louie; Catherine Lowrey; Pauline Lum; Donald Lust; Patricia Luz; Vincent Lynch; Don & Janet Mackin; Ninnie & John Madison; Anabel Maenkel; Carmel Mahaffey; Nanci Mah; Gary & Connie Malstrom; Barbara Mann; Roschelle & John Marin; Manning & Irene Marquis; Mary Tabata / Michael Neils; Lynn Matsonio; Sue McAlley; Marsha McEwen; Joan McEvil; Mary Lou McJilton; Ann Meehan; Victor Mejia; Ron Melian; Jess & Ruth Meredith; Tim Merwin; Charmaine Meyers, Gayla Meyer, Kathy Micallef, Rose Mikami, Sanada Mildovics, Chester Miller, Shirley Mitchell, Ms. Momongan, Kathleen Hagen & Michael Moore; Marlynn Morrison; Ken & Ellen Moses; Sunni Mossa; Madeline Most; Lisa & Ed Myers; Genevieve & Hugh Muller; Romey Mumbery; 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**Spousal Protection Amounts**

The Medi-Cal rules provide special help when one spouse needs care in a nursing home and the other spouse is healthy enough to remain at home. These rules are called the "spousal protections." They were designed so that care for one spouse would not impoverish the other, who needs to keep up the home and live in the community. Under the spousal protections, effective January 1, 2008 the healthy spouse ("at-home spouse") can retain at least $104,400 of countable assets.

The Medi-Cal rules also allow an at-home spouse to keep additional countable assets if the at-home spouse’s monthly income is low (under $2,610, effective January 1, 2008). In that situation, the rules allow the at-home spouse to retain additional assets above the $104,400 – to invest and bring his or her income up. This is especially important in cases where income of the nursing home spouse will stop at that spouse’s death.

For example, let’s say that Eleanor (the at-home spouse) has monthly income of $1,000. Her husband Franklin (the nursing home spouse) has monthly income of $1,800. Medi-Cal would allow Eleanor to ignore Franklin’s income, and keep additional assets and invest them to bring her monthly income up to $2,610. If Eleanor has $300,000 to invest, and she invests it in CDs at 4%, it will produce $1,000 per month of income for her. Her monthly income would jump to $2,000 – still within the allowed $2,610. To keep such additional assets, Eleanor would need to

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**Face It: You Need a Photo ID**

In the aftermath of 9/11, photo identification cards have become essential in almost all public dealings.

For example, each of us must prove our identity with a recognized photo identification card (ID) to obtain government services, register to vote, even open a bank account. Since Jan. 1, California notaries can no longer notarize a document for you based on knowing you personally; now they must obtain other proof such as a current photo ID issued by the state or a U.S. passport.

California has had photo ID drivers licenses for years. But what about people who have never driven, or whose drivers licenses have expired?

A good alternative is a photo ID card issued by the Department of Motor Vehicles (a DMV ID). DMV IDs are valid for six years, although for those 62 or older they last 10 years. The fee is $23. It can be reduced for those meeting low-income requirements, and there is no fee for a senior citizen ID card or for those who must give up their license due to a medical condition.

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**Medi-Cal Nursing Home Care Update: January 1, 2008 Key Numbers**

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Key Numbers
Continued from page 11

request a fair hearing (an internal Medi-Cal appeal process) or file a court petition. Since Eleanor's monthly income would still be below $2,610 even if she keeps the $300,000 of additional assets, Franklin could then transfer some of his monthly income ($610) to Eleanor, to bring her total monthly income up to $2,610.

Warning: These rules are in the process of being changed.

Private Pay Rate / Ineligibility Calculations
Under the Medi-Cal rules, certain gifts are penalized by levying months of ineligibility. The calculation is made by dividing the dollar value of the gift by the official statewide monthly average private pay rate (APPR) for nursing home care in California. The APPR amount is published annually by the Department of Health Care Services. As of January 1, 2008, the APPR is $5,101.

For example, let's say that Mrs. Moses had $32,000 of countable assets on January 1, 2007. She gave $30,000 in cash to her nephew on January 15, 2007; she has made no other transfers. One year later (January 15, 2008), Mrs. Moses needed nursing home care, and had only $2,000 of countable assets. She applied for Medi-Cal. In her application, Mrs. Moses disclosed the $30,000 gift.

Because of the gift, Mrs. Moses became ineligible for Medi-Cal for five months ($30,000 divided by $5,101 equals 5.88, rounded down by Medi-Cal to 5.0). Her ineligibility period began with the month in which she made the gift (January 2007) and lasted for five months (through May 2007).

Warning: The penalty rules are in the process of being changed, and drastically so!

Need a Photo ID
Continued from page 11

To apply, you must visit your local DMV office (we suggest using the appointment system). You'll submit an original application form DL44 (Driver License or Identification Card Application). Call toll free (800) 777-0133 or visit the DMV for the form (it is not available online). When you apply, you will also need to provide your social security number and proof of your birth date and legal presence.

- You can prove your birth date and legal presence with an existing CA drivers license – for other options see dmv.ca.gov/idinfo/idcard.htm

At the DMV, you will give a thumb print and have your picture taken. The DMV ID will be mailed to you. The processing takes up to 60 days.

Want more information on Medi-Cal? For solid, concise information on the basics, obtain our Nuts and Bolts Guide (see page 15). We also discuss the latest information in our classes (see page 3).

Want a Free Program for Your Group?
For groups of 25 or more meeting in the South Bay, we will come out and give a free 30- to 45-minute program on issues and services that especially impact or help seniors and those who care about them. If you are interested in arranging a program, call us at (310) 533-1996.
What’s That You Say?

About 10 percent of all Americans have some hearing loss. Because hearing loss can occur slowly, people may not realize that their hearing is impaired.

Ongoing hearing loss can lead to feelings of isolation, loneliness and embarrassment, withdrawal from family and friends, irritability, fatigue and depression. It can also create safety risks.

Signs of possible hearing loss include:
• Straining to hear normal conversation.
• Appearing disinterested or slow to respond.
• Feeling that others are mumbling.
• Asking others to repeat.
• Turning up the audio to a level that makes others complain.
• Ringing or buzzing in the ears.

If you know a person with an unrecognized hearing impairment, encourage them to seek proper testing and treatment. Among seniors, hearing loss is the third most treatable disabling condition – behind arthritis and hypertension.

If you are talking to someone with a possible hearing loss,
• Face the person and speak clearly.
• Speak at a reasonable speed.
• Do not hide your mouth, or eat, or chew gum.
• Stand in good lighting and reduce background noise.
• Use facial expressions or gestures to give useful clues.
• Repeat yourself, if necessary, using different words
• Include the hearing-impaired person when talking with others and talk with the person, not about the person.
• Be patient and relaxed, stay positive, and ask how you can help.

Be Part of “Some Enchanted Evening”

H.E.L.P.’s 2008 annual fundraiser will take place on Friday, July 18 at the lovely Redondo Beach Historic Library – close to the Redondo Beach Pier. The event raises needed funds for our programs to help elders and families. You can help make the evening a success by participating in one or more of the following ways:
• Donating silent auction items like food and gift baskets, wine, toys, jewelry, works of art, hotel stays, cruises, condos, restaurant and other gift certificates, iPods, televisions and sports, music and theatre tickets.
• Sponsoring the event.
• Volunteering.
• Purchasing tickets for yourself and friends.

For more information, call Cathy Grove at (310) 533-1996 or email us at enchanted@help4srs.org.
Do you have someone you wish to honor or remember, or something you want to celebrate? Include the information with your donation to be listed in H.E.L.P. Is Here.
Use the envelope enclosed at the centerfold to place orders by filling in the item number, description, quantity and total price. Except where noted, our pricing includes shipping, handling and sales tax (if any), within the United States. Pricing is subject to change without prior notice. You can also order online at help4srs.org/store.

Your Way
Our plain-language guide helps you sort out, record and communicate your feelings and views about medical care and other important matters. Also helps you choose who will speak for you, and helps them know how to help you.

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Nuts and Bolts Guides
Our four-page laminated guides are the best concise guides available for these complex subjects. The Ultimate Pack includes all eight Guides. You can also order online at help4srs.org/publications/nuts&boltsintro.html.

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<td>Your Aging Preparedness Kit (two pages)</td>
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The Ultimate Pack (NB07) includes all eight Guides, for $60

Services for Older Adults
Our fold-out guide helps you identify and find public agency and non-profit services in and around the South Bay.

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Moms - Dads Matter Stickers
Show your love and respect by displaying these on your car, boat, front door, etc.

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H.E.L.P. presents

**Enchanted Evening**

Look forward to an enchanted and elegant evening with sweeping ocean views at sunset, rich Spanish architecture, champagne and dinner by candlelight – the Redondo Beach Historic Library is the ideal location for H.E.L.P.'s Celebrate Summer 2008!

Built in 1930 and completely restored in 1991, the Library has a panoramic view of the ocean.

Our guests will be provided with complimentary valet parking, a tantalizing seated dinner and auction items extraordinaire!

Get ready to enjoy an enchanted evening with friends and family in support of H.E.L.P. on July 18th, 2008.

Tickets $150 per person

Call the H.E.L.P. office today for tickets and sponsorship and other information: (310) 533-1996