



H.E.L.P.[®] Is Here

Information and advice for older adults and families

2009 Number 4

Medicare's Open-Enrollment Time is Here



Since Medicare's open-enrollment window runs from November 15 to December 31, it's time to decide to keep, switch or modify your current Medicare plan. Be sure you understand any new options for covered services and evaluate their pros and cons. Here's a quick review:

Traditional or Original Medicare includes Parts A and B. Part A provides basic coverage for hospital care, while Part B covers doctor visits, other outpatient services and various medical supplies. Part A requires decreasing deductibles for the first 150 days of hospitalization, while Part B pays 80 percent of what Medicare defines as acceptable charges for approved treatment services.

Traditional Medicare will not cover eyeglasses, dental care, hearing aides, routine checkups or prescription drugs.

Medicare Advantage or MA plans allow you to enroll in identified HMOs and PPOs. Although MA plans are similar to traditional Medicare, they can limit your choice of doctors and hospitals to their networks. There are currently 66 MA plans from which to choose in Los Angeles County alone.

In addition to basic services, different MA plans may include coverage for eye exams, dental care, hearing aids, and prescription drugs. Although basic

MA plan premiums are equal to those charged by traditional Medicare, other MA plans that cover additional services may cost a lot more.

To understand actual covered services and resulting costs, carefully review and compare available MA plans.

Medicare Prescription Drug Plan or **Part D** allows you to purchase prescription drug coverage from Medicare-approved insurance providers. Part D is usually purchased with traditional Medicare since most MA plans offer coverages for particular prescription drugs. Part D includes an additional co-payment and deductible.

see Medicare on page 6

To obtain a free comparison of Medicare options that best reflect your particular needs contact California's Health Insurance Counseling & Advocacy Program (HICAP) at: **800-434-0222** or, from Los Angeles County, the Center for Healthcare Rights at **800-824-0780**.

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Dear Friends

by Helen Dennis

We are approaching the end of the year when it is time to take stock. In 2009, as in other years, we have done a good job in meeting the multiple needs of older adults and their families. Here's an update:

- We served more than 2,000 people with one-on-one assistance, that's face-to-face meetings and telephone consultations.
- We provided classes to over 2,300 older adults, their families and friends.
- Nearly 5,700 individuals received our information and referral services.
- Over 500,000 visitors used H.E.L.P. as an Internet resource.
- As a result of Liz Pulliam Weston's article in the L.A. Times Business Section, we recently received 5,000 requests for *Your Way: A Guide to Help You Stay in Charge of Decisions About Your Medical Care*.

To summarize, by the end of the year we will have assisted 2 million older adults, their families and friends. That brings us to the present. Inadequate funding has forced many non-profit and legal services to close. That means the demand for our services has only increased. As you review your giving priorities at year-end, please think of H.E.L.P. With the dramatic decrease in corporate and foundation funding, we rely this year — more than any other year in H.E.L.P.'s history — on our friends.

If you are a new friend, welcome and please consider us. If you are a longtime friend, we appreciate your continued support. We hope we can count on you again. On behalf of our exceptional board and staff, thank you and best wishes for a healthy and happy holiday season.

Helen Dennis is Chair of the H.E.L.P. Board of Directors

H.E.L.P. (Healthcare and Elder Law Programs Corporation) is dedicated to empower older adults and their families by providing impartial information, education and counseling on elder care, law, finances and consumer protection so they may lead lives of security and dignity.

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H.E.L.P. Is Here gives general information, not specific advice on individual matters. This issue is based on law in effect in California on November 1, 2009.

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H.E.L.P. provides referrals to help older adults obtain care, social and other services. H.E.L.P. does not refer any person to any private attorney or private law office; all legal service referrals are to legal aid and similar free legal service organizations, or to attorney referral services operated by bar associations or similar organizations. H.E.L.P. does not request or accept referral or similar fees or compensation from any person or organization.

To request a copy of H.E.L.P. Is Here, change your mailing address or be removed from the mailing list, call us at 310-533-1996 or e-mail us at magazine@help4srs.org.

Elder Financial Abuse Escalates

Question: *My grandfather needed \$2,000 cash, but couldn't get to the bank. At my suggestion, he wrote a check out to me. When I got to the bank, the teller refused to cash it. Did I do something wrong?*

Answer: From these facts alone, it's not clear why the teller refused to cash your grandfather's check. It is possible that the teller was just trying to protect your grandfather's account. There is no doubt that elder financial abuse is on the rise.

According to the National Council on Aging, between 1 and 2 million Americans age 65 and above have been injured, exploited or otherwise mistreated by someone on whom they depend for care or protection — including family members and friends.

All employees of banks and other financial institutions must attempt to provide special accommodations and protections for seniors. Because of their responsibilities, these employees are legally defined as *mandated reporters*. A mandated reporter who has seen or reasonably suspects that elder financial abuse has occurred must contact the nearest adult protective services or law enforcement agency.

The Elder Financial Protection Network or EFPN — a coalition of financial institutions, public and private
see *Financial Abuse* on page 6



Curb-to-Curb Transportation

Question: *I cannot drive a car and have trouble taking buses here in Los Angeles County. How can seniors like me find safe, efficient transportation?*

Answer: Anyone who cannot drive and has a disability that makes it difficult to rely on public transportation may be eligible for assistance from Access Paratransit.

To apply, you must call **800-827-0829** (and then press 1). You will be asked a few basic questions including, "What places do you usually travel and how often?" If your answers show that you might be eligible, you will be mailed an application form. After completing it, you may call to schedule a meeting with an Access Transit Evaluator who will determine your eligibility to receive the Access Paratransit pass.

At the meeting, the evaluator will ask if you can:

- Get and remember bus information.

- Locate and recognize the appropriate bus or train.
- Pay the necessary fare.
- Get to a seat or other secure area.
- Handle unexpected situations.

If your application is approved, you'll be able to use Access Paratransit's curb-to-curb shared-ride service. One van will pick up several riders at a time, and will transport each to their requested destinations. And, if you need a friend or family member to help you move to-and-from the curb, Access will also provide your personal care attendant with a discounted transportation rate.

Always be sure to have the exact cash or purchased coupons when entering

see *Transportation* on page 8

To get a copy of the *Access Paratransit Rider's Guide*, go online to asila.org/home or call an Access customer service representative at 800-827-0829 (and then Press 1).

H.E.L.P. provides information and referrals on valuable community services addressing elder care, law, finances and consumer protection. Listed below are some of those agencies you might find useful. Of course, we are always available to help if you have a problem or need information. You can call H.E.L.P. at 310-533-1996 or e-mail us through our website: help4srs.org.

Elder Care	Phone Numbers	Web Addresses
L.A. County Consumer Affairs (Consumer protection/complaints)	800-593-8222	dca.lacounty.gov
Adult Protective Services (Elder abuse)	877-477-3646	css.lacounty.gov/aps
Alzheimer's Association, Southland Chapter Area Agency on Aging (Information and assistance)	800-272-3900 800-510-2020	alz.org/californiasouthland aging.ca.gov
Center for Health Care Rights/HICAP (Medicare and Insurance Counseling)	800-824-0780	cahealthadvocates.org/hicap
Home Ownership Preservation Foundation (Foreclosure assistance)	888-995-4673	995hope.org
Long Term Care Ombudsman (Mediation for those living in licensed facilities in L.A. County)	800-394-9871	wiseandhealthyaging.org
Social Security	800-772-1213	ssa.gov
California Association of Adult Day Services (Adult day care answers)	916-552-7400	caads.org
California Advocates for Nursing Home Reform (Advocacy and lawyer referral)	800-474-1116	canhr.org
Los Angeles Caregiver Resource Center (For caregivers of adults with brain impairment)	800-540-4442	lacrc.usc.edu
National Hospice and Palliative Care Organization (Empowering people to make end-of-life choices)	800-658-8898	nhpco.org
Legal		
Bet Tzedek Legal Services (Provides free legal services for seniors in LA County)	323-939-0506	bettzedek.org
Dispute Resolution Service-L.A. County Bar (Accessible conflict resolution services)	213-896-6533	lacba.org
Senior Legal Hotline (Provides free legal advice & services to Californians aged 60+)	800-222-1753	seniorlegalhotline.org
South Bay Resources		
Beach Cities Health District (Provides support services)	310-374-3426	bchd.org
Focal Point on Aging (Information and referral service)	310-320-1300	tornet.com/parks/6649.htm
Redondo Beach Senior and Family Services (Programs to promote health)	310-318-0650	redondo.org
South Bay Senior Services (Health-related and case management services)	310-325-2141	bhs-inc.org/sbss.html

For Those Who've Served

Many veterans who are currently experiencing severe medical problems do not know that they may be eligible to receive service-connected compensation benefits. To qualify, evidence must show that the veteran's disease or injury started during active service or full-time duty in the Army, Navy, Coast Guard or other U.S. armed forces.

Although there are four categories of service-connected compensation benefits, the two most common are **direct service connection** and **presumed service connection**.

Proof of a **direct service connection** requires evidence that the veteran suffered an injury or disease while in active service. The occurrence does not have to be linked to the veteran's

specific military duties. If military service records do not provide sufficient evidence of such occurrence, other confirming information may be used. This might include sworn statements from the veteran's friends, family members or other members of the military unit. Successive medical records that include timely notations of related symptoms or a triggering event are also important tools.

Examples of disabilities that appear many years after an in-service triggering event include: Noise induced hearing loss; cancer caused by exposure to radiation, toxic substances or excessive sunlight; degenerative diseases caused by traumatic injury, and such mental

see *Veterans Benefits* on page 8



Keep Your Home Affordable

For many retired seniors, home ownership and financial security used to be regarded as one and the same. These days, not only are home foreclosure rates at an all-time high, but marketable home values continue to decline.

Making-Home-Affordable or MHA is a new federal program striving to get both the economy and housing market back-on-track. It offers two solutions for certain mortgage borrowers who have become delinquent. Those who've contracted with **Fannie Mae** or **Freddie Mac**, the primary federal lenders, may be able to refinance or modify their current mortgage loans.

In promoting MHA, **California's Foreclosure Prevention Act** or CFPA provides even more options and protections. It defines an *affordable*

mortgage as one with monthly payments that do not exceed the borrower's income by more than 38 percent. CFPA demands that no lender proceed to foreclosure without offering delinquent borrowers a more reasonable mortgage plan.

According to the CFPA, lenders of mortgage contracts obtained through Fannie Mae or Freddie Mac between January 1, 2003 and January 1, 2008 must provide their borrowers with 90 days to explore newly mandated financial alternatives.

To qualify for this time-stopping protection:

- The loan in default must be the borrower's primary mortgage or deed of trust.

see *Keep Your Home* on page 8

To determine if your mortgage loan is eligible for current MHA relief, contact Fannie Mae at: 800-7FANNIE or fanniemae.com/loanlookup and Freddie Mac at: 800-FREDDIE or freddiemac.com/mymortgage.

Medicare

Continued from page 1

Remember, Part D does not cover *all* prescriptions. Different providers limit coverage not only to identified drugs, but also to approved dosages.

Many private insurers offer **Medigap** as a supplemental coverage to Medicare recipients. It often covers Medicare's deductibles and particular out-of-pocket expenses but cannot duplicate Medicare's covered reimbursements.

California offers 13 different types of Medigap policies, categorized from A through L. Depending on your policy, your coverage could include skilled nursing home care, at-home recovery or preventive care.

Before enrolling in the coming-year's plan, make sure you carefully review the "Annual Notice of Change" that your plan should have mailed you in late October. It will include details

about how your current plan may soon change – both in terms of covered services and higher costs.

To identify the Medicare coverage and plan that will best meet your needs, visit the Medicare website at [Medicare.gov](https://www.Medicare.gov) and click the blue button stating: "Compare Health Plans and Medigap Policies in Your Area." ❖

Financial Abuse

Continued from page 3

agencies committed to fighting elder financial abuse — warns that financial exploitation of seniors can take many forms.

Some seniors are befriended by con artists. Some are deceived by bogus sweepstakes, lotteries and telemarketing scams. Some are pressured into making monetary gifts. Many seniors risk losing their homes through unfair or misleading home equity agreements or become victims of unscrupulous home repair contractors, trust mills, or peddlers of inappropriate financial products and services.

The EFPN outlines several steps to assist seniors in protecting themselves:

- If you think someone is trying to take control of your finances, speak to someone you trust or call the **Los Angeles County Elder Abuse Hotline** at [877-477-3646](tel:877-477-3646).

- Never give any personal information to a stranger who calls you by phone.
- Never pay in advance to receive sweepstakes or lottery winnings.
- Get to know your banker and the people who handle your finances. They are legally required to protect you by looking out for suspicious activities that may impact your account.
- As a means of keeping a clear paper trail, make payments with checks or credit cards instead of with cash.
- Before making a decision that affects your finances, ask for written details and get a second opinion.
- Before hiring anyone, check out his or her references and credentials.
- Consult with a trusted financial advisor or

attorney before signing any document that you don't fully understand.

When choosing a financial advisor, be sure to use H.E.L.P.'s *Ask First!* questionnaire. By asking potential advisors to complete the form, you are obtaining information about their professional experience and training.

If the potential advisor refuses to complete the form — find someone else! If the advisor does complete it, use the information to check with appropriate licensing agencies to confirm the status of the advisor's license and any past complaints or sanctions. If the advisor's answers don't "check out" — find another advisor.

To obtain your free copy of H.E.L.P.'s *Ask First!* call [310-533-1996](tel:310-533-1996), or go online to help4srs.org/publications/pdf/askfirst.pdf. ❖

H.E.L.P. Classes: Life Planning for Grown-Ups

Concerned about choice options for seniors and their families? Our popular classes cover powers of attorney for healthcare and financial matters, wills and living trusts, probate and avoiding it, consumer protection and long term care.

Presbyterian Intercommunity Hospital

3:00 p.m. to 4:30 p.m.

12401 Washington Blvd., Whittier CA 90602

Call 310-533-1996 for reservations

Wills, Probate and Avoiders. Tuesday, February 9th
Trusts and Taxes Thursday, February 18th
Long-Term Care. Tuesday, March 9th



Some of H.E.L.P.'s upcoming classes:
Medi-Cal for Nursing Home Care

- Torrance Memorial Medical Center
Dec. 7, 2009
6:15-8:15 p.m.
West Tower, Room B, 2nd Floor
3330 Lomita Blvd., Torrance

Who's In Charge?

- Sunrise Senior Living
Dec. 9, 2009
1:30-2:30 p.m.
1312-15th St.
Santa Monica

For more information about these classes, information about other upcoming classes, or to arrange a class for your group of 25 or more call **310-533-1996** or check our website at help4srs.org/class.

The Santa Monica Older Adult Task Force invites you to "The New Retirement: Women in Transition," on January 23, from 2 to 3:30 pm, at Santa Monica Public Library, 601 Santa Monica Blvd., Santa Monica, CA. If you have questions, please call **800-516-5323**

Protect Yourself With H.E.L.P.'s Ask First! Questionnaire

Although many financial planning advisors are well-qualified and capable, there are those who are only pretending to be experts. By having your potential advisor complete *Ask First!* you will find out in advance if the person:

- Has legitimate professional credentials.
- Will serve as a fiduciary and put your interests first
- Has set forth answers that are true.

For your free copy of H.E.L.P.'s *Ask First!* questionnaire, go to help4srs.org/publications/pdf/askfirst.pdf or call H.E.L.P. at **310-533-1996**. ❖

"Ask First!" This form is to be filled out by any person who is offering legal, financial, retirement, insurance, accounting, estate, long-term care or similar planning services. Respond to ALL categories completely; sign and date at the bottom of the page.

● **MY EDUCATION**- I have achieved the following level of education (check HIGHEST level achieved):

<input type="checkbox"/> L. Some High School	<input type="checkbox"/> L. High School Diploma	<input type="checkbox"/> L. Bachelors Degree
<input type="checkbox"/> L. GED	<input type="checkbox"/> L. Some College	<input type="checkbox"/> L. Masters or other Advanced Degree

● **MY CREDENTIAL(S)**- I have the following specialized credential(s) and training (examples: CFP, ChFC, CLU, CPA, JD, MBA, years of relevant experience):

● **MY RELEVANT LICENSE(S)**- I have the following license(s) giving me the legal authority to provide the services I am offering to you (examples: bar license (attorney); securities license; insurance license):

License Type	Covers What Activities	Issued By	License No.

● **LEGAL SERVICES**- (Check ONE):
 I DO NOT practice law, and the services I am offering to you do not involve practicing law.
 I DO practice law, and have an active license to practice law in California.
 I DO practice law, but DO NOT have an active license to practice law in California. I am, however, under the supervision of the following attorney who has an active license to practice law in California:
 Name of attorney: _____ Telephone: _____
 Address: _____

● **OUR BUSINESS RELATIONSHIP**- Check TRUE or FALSE:
 True / False: In our business relationship, I will at all times serve as a fiduciary and put your interests before my interests and those of my employer.

● **MY COMPENSATION**- I will be paid in the following way (commission, fee, salary, etc.), by the named person or company, in connection with the services I am offering to you:

Way(s) I'll Be Paid	Payment Will Be Made By (name each person or company)

● **FINANCIAL PRODUCTS / AFFILIATED ORGANIZATIONS**- Check TRUE or FALSE:
 True / False: I offer or sell annuities, insurance, mutual funds or other financial products; or I am, or my employer is, affiliated with a person or organization that offers or sells annuities, insurance, mutual funds or other financial products.

● **I certify under penalty of perjury that the responses herein are true to the best of my knowledge.**

Date:	Business Name:
Signature:	Address:
Print Name:	Telephone:

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Transportation

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the Access van. If the distance you'll be traveling is less than 20 miles, the cost of one-way transportation will be \$2.25. If

the distance is farther, the cost will be \$3. Although most Access Paratransit services are limited to Los Angeles, just like other local

bus lines, it may transport you to parts of San Bernardino, Orange and Ventura Counties. ❖

Veterans Benefits

Continued from page 5

disorders as post-traumatic stress disorder.

If the disability is one that Congress has recognized as having a **presumed service connection**, the veteran will need to provide much less evidence. For example: The VA's current list of conditions linked to Agent Orange exposure during the Vietnam War includes nine types of cancer, Type 2 diabetes, and 36 types of soft tissue sarcoma.

To qualify for service-related compensation, a Vietnam veteran with one of the nine listed conditions will immediately

be deemed eligible to receive compensation benefits after submitting a current treating physician's diagnosis.

In proving the relationship between onset of an injury or disease and active duty, the VA relies on a burden of proof that aims not only at being fair, but also at acknowledging its respect for those veterans who've served. The VA standard is best reflected by the *scales of justice* — should arguments that support or dispute the veteran's entitlement to compensation benefits be equal, the veteran's entitlement will prevail.

Not only the individual veteran but also the veteran's spouse, children, and dependent parents may be entitled to monthly compensation benefits that far exceed those of other government programs.

For information on applying for veterans benefits, contact the **Department of Military and Veterans Affairs** at 213-744-4827 or online at dmva.co.la.ca.us To find an attorney who specializes in appealing compensation claim denials contact **California Advocates for Nursing Home Reform** at 800-474-1116 or online at canhr.org. ❖

Keep Your Home

Continued from page 5

- The property must be the borrower's principal residence.
- The borrower may not have already surrendered the home to any mortgage loan services.
- The borrower may not yet have filed for bankruptcy.

Possible loan modifications approved by CFPA include an interest rate reduction, as needed, for a fixed term of at least five years; deferral of some portion of the unpaid principal balance until the loan matures; and reduction of principal.

If a lender has a similar comprehensive loan modification plan, designed to keep borrowers in their homes, the CFPA may waive the otherwise mandated 90-day foreclosure delay.

The MHA has warned potential victims how to recognize recent foreclosure scams:

- When getting assistance or information from your lender or a HUD-approved housing counselor, there will never be a fee.

- When attempting to refinance your loan, do not sign over your property deed to any organization or individual unless you are working directly with your particular mortgage company.
- Without the approval of your mortgage company, never submit your mortgage payments to anyone else. ❖

A Team to Help Deal with Alzheimer's

H.E.L.P. and the Southern California Alzheimer's Association have joined to provide seniors, their family members and caregivers with important information on legal planning options and community resources.

Like other disabling conditions, as Alzheimer's disease (AD) progresses, the patient's abilities, including the capacity to make significant decisions, will deteriorate. Because people with early-stage AD can often still make important decisions, timely legal and care planning are essential.

H.E.L.P. has three classes that provide information on legal protections and planning tools for patients facing AD or other disabling impairments and for those who care for them:

Who's in Charge

Powers of attorney for health care and financial matters are legal documents that allow people to determine what may turn out to be their future needs.

A *power of attorney for health care* identifies the spokespersons or agents whom the patients selected while they still had the ability to choose. It may authorize agents to access patients' medical records, refuse or agree to treatments, change health care providers or decide whether patients

should remain at home or be placed in a skilled nursing facility.

With a *durable power of attorney for financial matters* chosen agents get legal authority to access the patients financial resources to pay for approved care and other expenses or bills.

Long Term Care: Choices and Options

Patients, family members and other care providers need information about different types of care that can be provided at home, in assisted-living facilities or in skilled nursing homes.

This class answers important questions including:

- What are the differences in these types of care?
- How much will different cares cost?
- What hospice care services may be available for family members and other care providers?

Medi-Cal for Nursing Home Care

The average yearly costs for California's nursing home care are \$70,000 to \$86,000. For that reason, many people must rely on Medi-Cal for assistance in covering skilled nursing home care.

Class topics include eligibility requirements, penalties on particular property transfers and ways to protect the Medi-Cal recipient's surviving spouse or estate from having to pay back the costs of such necessary care. ❖

The number of persons with Alzheimer's disease is expected to increase to three-quarters of a million by the year 2025 – an increase of more than 50%.

AARP Public Policy Institute, 2006

H.E.L.P. is There

In the fall of 2009, H.E.L.P.'s staff and volunteers participated in resource fairs in the cities of Los Angeles, Long Beach, Palos Verdes, San Pedro, Torrance and West Hollywood.

George Nakano, President of the California Retired Teachers Association, invited Helene Park, Director of Community Services, to speak about H.E.L.P.'s "Aging Preparedness Kit" to more than 60-retired teachers.

Signs of Alzheimer's	Typical Age-Related Changes
Poor judgment and decision making	Making a bad decision once in a while
Inability to manage a budget	Missing a monthly payment
Losing track of the date or the season	Forgetting which day it is and remembering later
Difficulty having a conversation	Sometimes forgetting which word to use
Inability to retrace steps to find lost things	Losing things from time to time

H.E.L.P. thanks our generous donors and volunteers for their wonderful support. All 2009 donors and volunteers will be listed at help4srs.org and also in our printed annual report. Due to space constraints we are only able to list our recent major donors in this issue.

Support Levels

- Up to \$99 – Big H.E.L.P.er
- \$100 to \$499 – Extra H.E.L.P.er
- \$500 to \$999 – Super H.E.L.P.er
- \$1,000 to \$2,499 – Partner
- \$2,500 to \$9,999 – Benefactor
- \$10,000 to \$24,999 – Colossal H.E.L.P.er
- \$25,000 to \$49,999 – Super Colossal H.E.L.P.er
- \$50,000 or more – Mega Super Colossal H.E.L.P.er

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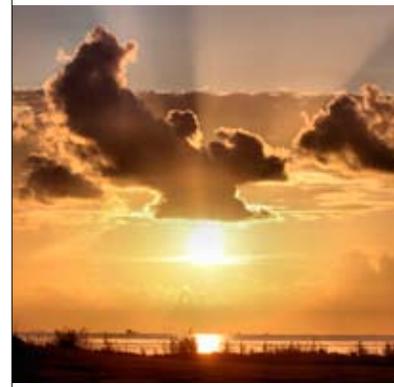
If you wish to make a profound impact on the lives of older adults and their families, and would like to add your name to the list of generous H.E.L.P. contributors, you can make your gift online at help4srs.org or by using the enclosed envelope. Thank you!

Make a Difference Even After You're Gone

Would you like to leave behind a legacy of assisting older adults and those who care about them?

You can, by leaving a legacy gift to H.E.L.P. through your will, trust, IRA, other retirement plan, life insurance or real estate ownership rights. A legacy gift lets you continue making a difference in the lives of older adults and families — even after you're gone.

Our Heritage Circle honors and provides special recognition to those who support H.E.L.P. through their estate plans. The dollar amount of your commitment is not a factor, and your gift may be kept anonymous if you wish. Just let us know when you decide to make your legacy gift. Or, let us know if you already qualify and would like to become a member of the Heritage Circle. ❖



If you have questions regarding the H.E.L.P. Heritage Circle or questions about "rolling over" a donation to H.E.L.P., please contact Nichole Tyerman, Director of Development at 310-533-1996.

IRA Rule Expires December 31

Did you know that under current tax laws money left in an IRA account may be taxed up to 80 percent if left to a dependant or family member (other than a spouse)? Any amount left in an IRA when an individual dies may be taxed as income to the beneficiary and is also considered assets for calculating that individual's tax liability. However, there is good news.

In 2006 Congress enacted the *Pension Protection Act* which was extended through the *Emergency Economic Stabilization Act of 2008* and expires on December 31, 2009.

This provision makes it possible for anyone over the age of 70-1/2 with an IRA Account to take a tax-free distribution by "rolling over" a portion of their IRA to a qualified charity. By taking advantage of this rule, qualifying individuals may directly contribute up to \$100,000 of an IRA.

While this law does apply to contributions made to H.E.L.P. based on our IRS determination, it does not apply to all charities. To be safe and protect yourself, H.E.L.P. recommends that you check with your personal tax advisor. ❖

In Memory Of

Mary Bateman
(Barbara Sepeda)

Dr. Frank Goetz, M.D.
(Jewel C. Scallon)

Robert Kato
(Amy Kato)

Suzanne Koehring
(Thomas P. Koehring)

Frank Lampasi
(R. M. Lampasi)

Grant Morgan
(Jeff and Debbie Atkins)

Elisa Marie Ramirez, Rosie Zagala, Ruth Torres, Ben Rios, Nate Stevens
(Anita Ramirez)

Do you have someone you wish to honor or remember, or something you want to celebrate? Please include the information with your donation to be listed in H.E.L.P. Is Here. For any questions on how to do this, please call 310-533-1996.

H.E.L.P.[®]

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Torrance, California 90501
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H.E.L.P.[®] Is Here



Dorothy was worried! Her husband Sam is only 68 and has early stage Alzheimer's Disease. They don't have any documents in place and want to complete the process before the disease takes hold. Who should Dorothy and Sam turn to?

Barbara, 89, wanted to stay at home as long as possible. She was adamant about not wanting to move. She owned her home for over 45 years and loved her neighbors and community; but, she was becoming more frail, a fall risk and needed help with daily activities. To whom could Barbara turn for help to age in place?



Janie's mom, Alice, recently moved in with her for care needs and economic support. Alice is 75, broke her hip and is recovering at home with Janie. Janie works full time and is concerned about finding and paying for care for her mom. **What care options are there for Janie and Alice?**

We are proud that H.E.L.P. is here to assist them all. You can learn how we can help Dorothy, Sam, Barbara, Janie, Alice, and thousands of other families in need, in our upcoming annual appeal mailing.

We depend on donors like you. More than 90 percent of our funding comes from private donors. Please support our annual appeal, or if you would like to respond today, please use the enclosed envelope.

Thank you.



Names and photos changed to respect confidentiality