



What's New About Retirement?

By Helen Dennis



Retirement is a time of life. For some it's a dream come true; for others it raises the question of "what's next?" And yet for others it's unaffordable. The following suggests some new aspects of retirement that reflect our changing society.

1. Retirement is hard to define. Sociologists don't agree on the definition. At one time retirement meant that you left your job and no longer earned income - not the case today. At one time age determined retirement status. Again, not the case for most jobs, since the mandatory retirement age was eliminated in 1986. Perhaps the most agreed upon sign of retirement is when an individual receives a pension – from an employer, the military or the government.

2. Retirement means more time. That's true. Increased life expectancy and retiring "on time" or taking early retirement can lead to 20 to 30 years of retirement living. Note, at age 65, on average, a man can expect to live about 17 more years; a women almost 20.

3. Retirement means less time. This sounds like a contradiction, yet it is possible. If life expectancy stays the same and people continue to work in their later years, the traditional retirement years may be history. Many boomers indicate they

never will be able to afford retirement and will "die with their boots on."

4. Work is part of retirement. Work and retirement are no longer mutually exclusive. A new group has emerged – the working retired. These individuals work to stay engaged, and of equal or more importance, work for income.

see *Retirement* on page 6

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The New Year Brings New Faces

by Britt Huff, Ph.D.

Before kicking off the year 2013, H.E.L.P. paused to thank volunteers and supporters, and to honor two long-time Board members at our December holiday reception. Outgoing members of the H.E.L.P. Board of Directors, Jimi Andersen, President of Mackenroth Corporation; and Robert I. Abelson, CPA, have made valuable contributions of their time and expertise to H.E.L.P. We are grateful for their years of service and delighted that both of them have agreed to stay involved as part of our Advisory Board. A re-cap of the reception, including photos, can be found on pages 7 and 9.

We are pleased to welcome three new members to our Board of Directors. Brad Baker, Esq., is a founding partner of the law firm, Baker, Burton & Lundy, in Hermosa Beach, CA. His current practice focuses on estate planning and probate/trust litigation. He and his wife, Jennifer, are long time supporters of H.E.L.P.

Scott Magee, Esq. is a partner in the law firm Magee & Adler, located in Long Beach, CA. His specialty includes estate planning and probate.

Evelyn Salinas, manager of Simplicity Bank in Harbor City, CA., brings to the board many years of banking and financial management experience. She is already

contributing her creativity to our annual fundraiser planning committee.

We have also added a new member to our Professional Advisory Board. Kimberli Taylor is a paralegal with the law firm of Conover and Grebe, which specializes in elder law and estate planning. Kimberli has also jumped in to take on a leadership role on the planning committee for our annual fundraiser, Celebrate Summer, scheduled this year for June 28, at the Palos Verdes Golf Club. We hope you will all save the date and plan to join us for *The Grand Masquerade*.

We hope you will find the articles in this issue helpful, timely, and informative. Thank you all for your continued financial support of H.E.L.P. Your donations make it possible for H.E.L.P. to continue serving older adults and their families, through counseling and education, as they confront aging issues. We hope you will use the enclosed donation envelope to contribute generously to our mission.

Thank you.

Britt Huff, Executive Director of H.E.L.P.



H.E.L.P. (Healthcare and Elder Law Programs Corporation) is dedicated to empowering 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 with 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 January 1, 2013. 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.

Home Care vs. Home Health Care

Question: *My dad is coming home from a rehabilitation facility after a fall, and his doctor recommends he receive home care. I want someone who is properly trained, but I am confused about whether he should have home health care or simply home care. Which type would be the best choice?*

Answer: “You must first establish the type and extent of care that is needed. If his care is limited to assistance with activities of daily living (ADL) – such as dressing, bathing or eating and perhaps some light housekeeping or cooking – he most likely needs home care. If he needs medical attention or therapy, he requires home health care.

Home care, also known as non-medical or custodial care, is provided by lay persons such as home care aides or companions.

You must first establish the type and extent of care that is needed.

Home care includes non-skilled services such as assisting individuals with their ADL and housekeeping needs. Companionship and a sense of security are important parts of the care. Home care industry associations have established standards of care and self-regulation to offer some degree of confidence in the quality and safety of their members' care.

While some states license and regulate these services, California neither regulates nor licenses such care providers and agencies. Most importantly, no consumer protection laws are in place.

Home health care provides physician-ordered care and treatment of an ill or frail person by licensed health-care professionals such as registered nurses (RN) or licensed practical nurses (LPN). Health-care professionals can also include rehabilitation providers such as physical therapists, occupational therapists and speech therapists. Such services may also include wound care, physical therapy, administering of medications, catheterization or injections.

In California, these professionals and care agencies are licensed and strictly regulated by such agencies as the California Department of Public Health and the California Licensing and Certification Program. The professionals are also guided by their own professions' code of ethics.

Hiring a care giver, whether for home care or for home health care, can be direct or through an agency.

For assistance in selecting a home health care agency, contact the California Association for Health Services at Home (CAHSAH) at www.cahsah.org or 866-422-4727. To find a non-medical home care provider, contact the Home Care Association of America (HCAOA) at www.homecareaoa.org or 317-663-3637. In California, contact the California Non-Medical Home Care Association (CANHA) at www.canha.org or 949-770-3035.



*We thank
The Ahmanson Foundation
for funding this issue.*

H.E.L.P. Receives Ahmanson Grant

H.E.L.P. was very pleased to recently receive a generous grant from The Ahmanson Foundation. The Ahmanson Foundation has been a longtime supporter of H.E.L.P.'s programs and services to seniors. This is their fifth and largest grant to H.E.L.P. since 2000.

The Ahmanson Foundation was established by financier Howard F. Ahmanson and his wife Dorothy in 1952. Mr. Ahmanson was the founder of Home Savings & Loan Association, later known as Home Savings of America, which would grow into the country's largest savings and loan. The Ahmanson Foundation serves Los Angeles County by funding cultural projects in the arts and humanities, education at all levels, health care, programs related to homelessness

and underserved populations as well as a wide range of human services. Mr. Ahmanson was passionately committed to community building. He believed that the business community had a responsibility to contribute to the community at large and that money he had earned in Southern California should be spent in Southern California. Carrying out that vision, The Ahmanson Foundation strives to enhance the quality of life and cultural legacy of the Los Angeles community.

It is a great privilege for H.E.L.P. to partner with The Ahmanson Foundation in providing much needed eldercare-related services to seniors and their families. We are grateful for The Foundation's continued support.

Andy Andersen Fund

H.E.L.P. created the Andy Andersen Fund in 2004 in honor of Andy – our colleague, friend, charter Board member, and idea man, as an ongoing tribute. Like the financial support that Andy consistently provided, the Fund is available for all financial needs. Recognizing Andy's innovative essence, any new and innovative approaches or programs are given priority

from this Fund. Please join us in honoring and celebrating Jimi Andersen's years of leadership and service as she retires from the H.E.L.P. Board of Directors by contributing to the Andy Andersen Fund in her name. You can donate on-line (www.help4srs.org) or by using the enclosed envelope.

Scam Watch

Scam Alert

It is important to be aware of new scams reported in the news.

A recently reported seasonal ploy involves the impersonation of utility company employees or independent "energy auditors". Someone knocks at your door and offers a free inspection of your heating units or evaluation of your home's energy leakage. These services may be offered by the utility companies; however, they do not come to your home unsolicited without advance notice. Many of these imposters come

wearing uniforms (which can be rented or stolen) or present official looking identification (which can be forged). Their goal is to steal your valuables or to collect personal information and financial records to commit identity theft.

Unless you have a requested pre-arranged appointment with the utility company, do not let these imposters into your home and keep your doors locked. Call the police and notify the utility company or your neighbor could be next.

Question: *My mother has developed physical problems. I am having difficulty getting her skilled nursing home's staff to address them. She has a serious lesion (bed sore) and has become more and more mentally confused. The staff says the facility's doctor is monitoring her, but I am afraid she is getting worse. What are our options?*

Answer: If your mother is not receiving proper treatment, and the facility's doctor is uncooperative, your mother's personal doctor may see your mother at the facility to check the bed sore as well as other problems.

Medicare rules state that your mother is entitled to the health care provider/attending physician of her choice (42 C.F.R. §483.10(d)(1)). She is also entitled to receive medical, remedial dental care services, supplies and/or equipment from such providers, even if they are not part of or affiliated with the skilled nursing facility. Should your mom need to purchase a prescription or any other medication, she has a right to purchase such drugs or other medications from a pharmacy or medical supplier of her choice. (H&S Code §1320; 22 CCR §72527(a)(22)).

Don't forget to enlist the help of the ombudsman assigned to the facility to protect your mom's rights to proper care. The California State Long-Term Care Program is authorized by both federal and state law and it advocates for the rights of all residents of long-term care facilities. An ombudsman can receive and resolve individual complaints and issues by, or on behalf of, residents in long-term care. Ombudsman services are free, confidential and include:

- Investigating complaints or concerns about quality of care

- Investigating complaints or concerns about financial abuse
- Investigating suspected physical, mental or emotional abuse of residents
- Witnessing services for Advance Health Care Directives
- Addressing requests for an ombudsman to attend a resident care plan meeting
- Addressing requests for an ombudsman to attend a resident or family council meeting

All long-term care facilities are required to post, in a conspicuous location, the name and phone number of the local ombudsman office and the 24/7 Statewide CRISISline number: 800-231-4024.

For additional information about patient rights in long-term care facilities, contact the California Advocates for Nursing Home Reform (CANHR) at www.canhr.org or 800-474-1116.

For more information on the local ombudsman office and the 24/7 Statewide CRISISline call: 800-231-4024.

Update on a Ground-Breaking Medicare Ruling

Getting Medicare coverage for post-hospital extended care will become less difficult because of a judge's January 24, 2013 ruling.

A federal judge approved a settlement that makes skilled-nursing care immediately available to many beneficiaries who have been denied the care coverage. A class-action suit had charged that Medicare was inappropriately denying coverage because it was misapplying its own laws.

Medicare had only allowed coverage of skilled-nursing home care if it met the "Improvement Standard." That meant that the extended care must, in part, be medically necessary to improve the patient's existing health status. When Medicare said the patient's condition had "plateaued" and would not improve, it revoked the coverage.

However, the suit pointed out that federal regulations specifically provide that, within 100 days after a hospital stay, Medicare may not terminate skilled nursing home care coverage if the cessation of care might negatively impact the patient's health and well-being.

Medicare must now provide at least two days' notice of its plan to revoke coverage because it believes a patient has plateaued. The patient or their representative may file expedited appeals with the Health Service Advisory Group – the qualified improvement organization (QIO) authorized by Medicare to review its decisions – by noon of the proposed date of final coverage. The QIO must advise patients or their representative of its determination within 72 hours. This must be followed with a formal written notice that includes a detailed explanation and information regarding the patients' legal right to appeal. Further appeals can include filing requests for reconsideration, administrative hearings and even federal litigation. For assistance in appealing a Medicare denial of coverage for skilled nursing or other health care, contact the Center for Health Care Rights at 800-824-0780.

The Centers for Medicare & Medicaid Services (CMS) will have a year to update their manuals and undertake an educational campaign to increase awareness of this new policy interpretation.

Retirement:

5. Retirement (and aging) is big business. The 50+ population has been identified as the older-consumer market, worth between 2 and 3 trillion dollars. For example, Rogaine is a \$42 million dollar industry; grandparents spend \$50 billion dollars a year on their grandchildren. Hearing aids are a \$4.6 billion dollar a year industry.

The new retirement reflects our increased life expectancy, our knowledge, influence and opportunities.

6. Retirement is the new social capital. There is no single definition of “social capital.” In the broadest sense, it includes volunteerism. It’s about social connections and making a difference.

Encore.org, a nonprofit think tank in San Francisco

that focuses on these 50+, has promoted encore careers as a way to use a valuable human resource and provide meaningful roles for older adults. An Encore career occurs after one’s primary career and consists of a purpose, a passion and a paycheck. Encore.org has launched the Purpose Prize that recognizes those 60 and older who have solved major social problems. The good news is that older people are being recognized and rewarded as social entrepreneurs—having significant impact locally and globally.

7. Learning, creativity and passion are life-long. According to the late Dr. Gene Cohen, noted geriatrician and psychiatrist, age adds an important dimension to creativity. Ethel Percy Andrus founded AARP at the age of 74; Henri Matisse, bedridden with disease, produced the brilliantly colored cutouts from his bed; Martha Graham danced until she was 75 and choreographed her last work at 96. And Winston Churchill won the Nobel Peace Prize for literature at 79.

According to the late cartoonist Charles Schultz, “Life is a 10-speed bicycle... most of us have gears we never use.”

8. We have influence over how we age. Dr. John Rowe

and Robert Kahn, authors of “Successful Aging,” (1998, Pantheon Books), notes that 75 percent of our physical aging is influenced by our life style; only 25 percent is determined by genetics. When it comes to cognitive aging, there is an even split: 50 percent is life style; 50 percent is genetics.

9. Some may not have an option to retire. In 2010, The Employee Benefits Research Institute reports that 47.2 percent of baby boomers on the verge of retirement may not have enough money to pay for basic expenses and uninsured medical expenses. And 60 percent of low income boomers indicate they are not confident they will be able to pay for basic needs according to an AARP survey.

The new retirement reflects our increased life expectancy, our knowledge, influence and opportunities. Although we know that ideal may not be fulfilled for everyone, each of us can think about what we need to do to make that next chapter in life the best one – for ourselves and our communities.

Helen Dennis is a former H.E.L.P. Board Chair and is a specialist in aging, with academic, corporate, and nonprofit experience.

H.E.L.P. Celebrates Supporters and Volunteers



Lynne Neuman, H.E.L.P. Board Chair, left, and Sibylle Grebe, right, former Board Chair, present outgoing Board member, Jimi Andersen, with a service award.



Past H.E.L.P. Board Chairs gather to celebrate with Jimi Andersen. Pictured from left, are Sibylle Grebe, Esq., Rod Burkeley, Esq., Jimi Andersen, Jerry Wittels, Helen Dennis, and Lynne Neuman, current Board Chair.



Dr. Britt Huff, H.E.L.P. Executive Director, presents service award to outgoing Board member, Bob Abelson

H.E.L.P. celebrated the December 2012 holiday season with a reception to thank volunteers and supporters, and to honor two of our long-time board members. H.E.L.P.'s Board Chair, Lynne Neuman, presented service awards to Bob Abelson and Jimi Andersen.

Robert I. Abelson, C.P.A., who has an accounting office in Torrance, completed a six-year term on the Board of Directors. He served as the Board Treasurer for most of that time providing valuable financial guidance and direction.

Jimi Andersen, President of Mackenroth Corporation, leaves the H.E.L.P. Board of Directors after serving two six-year terms and being a faithful donor and supporter throughout those years. Jimi and her late husband, Evan R. "Andy" Andersen, were charter members of H.E.L.P. Andy was part of the Board of Directors and responsible for H.E.L.P.'s launching sixteen years ago. When Andy passed away in 2004, H.E.L.P. set up The Andy Andersen Fund in his memory. The H.E.L.P. consultation room carries a plaque in his honor. This Fund provides a legacy for Andy and a vital opportunity for innovative ideas, services and programs to be explored. Jimi and Andy's belief in H.E.L.P.'s mission and generous continuous financial support have been instrumental to the success of the organization.

Also, at the holiday reception, the Young Professionals of the Palos Verdes Chamber of Commerce presented a check for the funds they raised for H.E.L.P. this past year. Each year the Young Professionals select a local non-profit to be the beneficiary of their fundraising for the year. H.E.L.P. was the beneficiary for 2012. YP Board members, Melissa Griswold of Griswold & Griswold Insurance, and Clay Zachry, of Harris Financial Advisors, along with Eileen Hupp, President and CEO of the PV Chamber of Commerce, presented the check to H.E.L.P.

see Holiday Reception on page 9

H.E.L.P. Classes: Life Planning Classes

Concerned about choice options for seniors and their families? Our popular classes cover information about powers of attorney for healthcare and financial matters, wills and living trusts, probate and avoiding it, consumer protection and long-term care. For reservations to any of our classes, call **310-533-1996**.

Second Helpings



Katy Geissert Civic Center Library

Fridays, 10:30 a.m. to 12:30 p.m.
Community Meeting Room
3301 Torrance Blvd., Torrance, CA 90501
Call 310 533-1996 for reservations

May

May 3rd: Staying in Charge of Your Healthcare and Finances

May 10th: Wills, Trusts and Probate

May 17th: Elder Care and Residential Choices

May 24th: Financial Planning for Long Term Care

May 31th: Medi-Cal for Nursing Home Care

June

June 7th: Safe at Home - Fall Prevention

*A New Life Stage
One-Day Community Event
April 20, 2013 - Free Admission
9:00 a.m. to 2:00 p.m.
St. Peter's by the Sea
6410 Palos Verdes Dr. South
Rancho Palos Verdes, CA 90275
(310) 377-6882*

*Annual Respiratory Rally
American Lung Association Event
April 8, 2013, 9:30 a.m. to 3:30 p.m.
The California Endowment
1000 N. Alameda St., #250
Los Angeles 90012
Free Registration: (310) 735-9179*

City of Redondo Beach Anderson Park Senior Center

Thursdays, 2:00 p.m. to 4:00 p.m.
Community Meeting Room
3007 Vail Avenue, Redondo Beach, CA 90278
Call 310 533-1996 for reservations

June

June 6th: Staying in Charge, Wills Trusts and Probate

June 20th: Elder Care and Residential Choices

June 27th: Financial Planning for Long-Term Care

The length of each class is approximately 1-1/2 hours and the format consists of one speaker who uses a power point screen, and is available to answer questions as the class progresses. Because H.E.L.P. is a nonprofit organization, we tell all class attendees that although our classes are free, we do appreciate their voluntary donations of \$10. To collect donations, we usually place a jar on the table near the class registration site.

Holiday Reception (from page 7)

Upon receiving the donation, Britt Huff said, "The Young Professionals are such a dynamic and hard working group of young business people. We were thrilled to be selected as their fundraising beneficiary this year. They were very fun to work with."



H.E.L.P. Gala volunteers and Advisory Board members, from left, Sally Moton, Maureen O'Donnell, Mardy Maehara, Nancy Scott, and Shelley Johnston with Dr. Britt Huff, H.E.L.P. Executive Director.



The Young Professionals of the PV Chamber of Commerce present the H.E.L.P. Board of Directors with their fundraising donation check. Pictured are: Jimi Andersen, Evelyn Salinas, Melissa Griswold, Eileen Hupp, Clay Zachry, Sharon Ryan, Britt Huff, Lynn Neuman, and George Nakano.

A New Bureau for Consumer Financial Protection

Older Americans now have The Consumer Financial Protection Bureau and its Office of Financial Protection for Older Americans to help with tools that deal with financial hazards. Services include financial options when a spouse dies, dealing with banking disputes, and handling credit issues. For more information about the Bureau, go to www.consumerfinance.gov or telephone (855) 411-2372, M-F 8:00 to 8:00 EST.

The Call Box

H.E.L.P. provides information and referrals on valuable community services that address 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	800-272-3900	alz.org/californiasouthland
Area Agency on Aging (Information and assistance)	800-510-2020	aging.ca.gov
Center for Health Care Rights/HICAP (Medicare and Insurance Counseling)	800-434-0222	cahealthadvocates.org/hicap
Home Ownership Preservation Foundation (Foreclosure assistance)	888-995-4673	995hope.org
In-Home Supportive Services	888-944-4477	ladpss.org/dpss/ihss
Long Term Care Ombudsman (Mediation for those living in licensed facilities in L.A. County)	800-334-9473	wiseandhealthyaging.org
Social Security	800-772-1213	ssa.gov
California Association for Adult Day Services (Adult day care answers)	916-552-7400	caads.org
Los Angeles Caregiver Resource Center (For caregivers of adults with brain impairment)	800-540-4442	lacrc.usc.edu/caregiver.php
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 low income seniors in LA County)	323-939-0506	bettzedek.org
California Advocates for Nursing Home Reform (Advocacy and lawyer referral)	800-474-1116	canhr.org
Health Consumer Alliance (LA County)	800-896-3202	healthconsumer.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	torranceca.gov/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

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Donors

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Benefactors - \$2,500 to \$9,999

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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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H.E.L.P.[®] Is Here



SAVE THE DATE!

Join us on Friday, June 28, 2013 for this year's Celebrate Summer gala fundraiser, *The Grand Masquerade*, which be held at the Palos Verdes Golf Club in Palos Verdes Estates. Please consider being a sponsor or donating an auction item to our event.

The evening will be begin with a VIP reception for sponsors and honorees at 5 p.m. The general reception and silent auction will start at 6:00 p.m., followed by dinner and live auction. We will recognize

this year's honorees, Jean Adelsman, Sibylle Grebe, Esq. and Mary Jane Schoenheider/ Peninsula People Magazine for their years of involvement in the goals of H.E.L.P. and meeting community senior needs, with the Legacy, Inspiration, and Vanguard awards.

For more information about the event, information about sponsorship opportunities, and ticket purchases, please call the H.E.L.P. office at 310-533-1996.