



HELP[®] Is Here

Information and advice for older adults and families

2013 Number 2

Perceptions of Aging

By Helen Dennis



The song might be considered the new anthem for older adults who refuse to accept age-old stereotypes.

Aging is becoming cool.

In 1965, composer and musician Bob Dylan released a song entitled “The Times They Are a-Changin’.” It became an anthem for frustrated youth and the anti-establishment feelings of many who later would become hippies. Today, that title applies to the older and even oldest generation in the U.S.

The song might be considered the new anthem for older adults who refuse to accept age-old stereotypes. In a Sunday New York Times magazine article (April 28, 2013), Mireille Silcoff writes about generational perceptions of aging.

She describes our image of older baby boomers as a couple sky diving to celebrate their 40th anniversary or a woman at the beach swirling a piece of voile “towards the winds of freedom.” In contrast, boomer parents are seen as living in a nursing home and having prunes for breakfast, according to Silcoff.

Another view of age has emerged; the cool one. Ari Seth Cohen, a 31-year old street photographer from San Diego took photos of chic women on the streets of Manhattan. His book, “Advanced Style” (PowerHouse Books, 2012) offers photographs of older women dressed up with

aliveness for what Silcoff refers to as the “winter of their lives.”

They are wearing stylish hats, plumes, scarves, jewelry, tailored suits, exquisite hats and gloves of various colors. The fabrics are textured, smooth, shimmering and dull; brilliantly colorful and sometimes neutral. And the hats, scarves, flowers and shoes all work well together. To look at each of the women’s photos is seeing creativity, honesty and freedom.

see Perceptions on page 4

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A Thank You from H.E.L.P.

by Britt Huff, Ph.D.

H.E.L.P. is grateful to all of its donors, sponsors and volunteers for making our annual fundraiser, *The Grand Masquerade*, a fun and successful event. On June 28, over 200 supporters gathered at the Palos Verdes Golf Club in Palos Verdes Estates to Celebrate Summer and to raise funds for the mission of H.E.L.P. A special thank you to all who attended and for your continued support of our programs and services to seniors and their families.

This year we had three items available for our opportunity drawing, and after the drawing the remaining two items were auctioned off at the gala live auction. We are grateful to those who again donated so generously to the live auction/drawing this year: Terri Haack, Managing Director of Terranea Resort, contributed a beautiful ocean-view room, brunch and golf; Richard and Melanie Lundquist of Continental Development Corp., provided a weekend at their InterContinental Hotel in San Francisco with dinner; Hillary and Bob Watts gave a week at their Palm Desert home; Brad and Jennifer Baker donated their beautiful oceanview Maui condo; Sharon Ryan and Ardis Shubin donated a New Orleans package, including hotel, airfare, and fun amenities; and long-time supporter Lou Atha Marriott again donated a week at her wonderful

cottage in Ireland. The article and photos from the event can be found on pages 6 and 7.

We also received some wonderful news this month in the grant department. We were so pleased to be awarded a generous grant from the Annenberg Foundation. In addition to the much-needed funding, we very much appreciate having the endorsement and support of such a prestigious foundation. Please see the article on page 4.

We hope you will find the articles and information in this issue of our "H.E.L.P. is Here" magazine to be helpful. A special thank you to former H.E.L.P. Board Chair, Helen Dennis, and current Board member, Evelyn Salinas, manager of Simplicity Bank, for contributing articles for this issue.

We also thank all of you for your financial support, which is so vital to maintaining a high level of service to those needing help to navigate all of the issues involved in elder care. We hope you will use the enclosed envelope to give 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.

Have you ever been ill and a friend just knew what to do to make you feel better? Often we intuitively just know. Yet, we also may be able to pick up some tips from Letty Cottin Pogrebin, author of “How to be a Friend to a Friend Who’s Sick” (Public Affairs, 2013).

As a cancer patient and now survivor, Pogrebin became fascinated by the disconnect between how people treat sick people -- and how sick people want to be treated. To learn more, she interviewed fellow patients in the waiting room of the Memorial Sloan-Kettering Cancer Center in New York.

Her overarching message was about honesty – honesty between the patient and the visiting friend. To establish that relationship, she suggests asking the patient several questions: (1) Please tell me what’s helpful to you and what is not. (2) Tell me when you want to be alone and when you want company. (3) Tell me what to bring and (4) please tell me when to leave. I might add that there are times ill friends may not know what they want or need. Answers to these questions may take a little time.

In this honest conversation, Pogrebin encourages patients to say “Please call me before you come” and “Don’t keep asking me how I am” and then ask, “Really, how are you?”

She adds some ground rules for visitors: Don’t visit if you are uncomfortable with silence. Be prepared to respond without flinching, regardless of what you see. Decide what you want to accomplish in your visit and be sensitive to your friend’s losses.

In her interviews, the author discovered several patterns of thoughts and behaviors. For example, not all sick people want the same amount of attention; a joke can be amusing to one person and offensive to another; and squeezing someone’s hand can be perceived as comforting or patronizing.

This is when that honest relationship “kicks in.” If you know what the patient wants, it’s easier to accommodate.

Pogrebin also suggests some good behaviors for hospital visits. Call ahead to ask about the patient’s condition; make sure they want visitors and ask what time would be most convenient to visit.

- Knock on the door before entering.
- Don’t expect your sick friends to look their best. Their hair may be uncombed, complexion pale and bedclothes rumpled.
- Try not to stare.
- Don’t whisper to a nurse or attendant as if there’s something to hide.
- Don’t chew gum.
- Ask about your friend’s condition but don’t interrogate.
- Keep the conversation focused on the patient until the individual is ready to discuss other things.
- Unless the patient insists otherwise, limit hospital visits to 20 minutes. If they are in pain or yawning, limit it to five minutes to less.
- Don’t flaunt your own strength or health.

She adds some good behavior for home visits: show up but not unannounced; engage in active and passive activities such as watching a TV show or movie together; working on a jigsaw puzzle or playing checkers or chess - and keep score.

Consider the chores to be done. Can you pitch in to cook a meal, clean the kitty litter, walk the dog or water the plants? To engage others to help, organize friends and tasks informally. Also, check out Lotsa Helping Hands, an online community that coordinates and supports caregivers and friends. See <http://www.lotsahelpinghands.com>.

Above all, a patient wants to feel normal. “All one needs is the appropriate vehicle for our best impulses and commitment to stick it out over the long haul,” writes Pogrebin.

Although these suggestions are applicable to all life stages, as we age we may have more opportunities to be a “friend to a friend” who is ill than in our younger years. Illness is more prevalent among older adults because our immune system becomes somewhat compromised, a part of normal aging. Although most illnesses of older people are chronic, some will be acute, typically requiring a longer recovery period. Whether acute or chronic... we all need good friends.

*Reminder:
Medicare
Open
Enrollment
for 2014
is October
15 through
December
7, 2013*

H.E.L.P. Receives Annenberg Grant

The Annenberg Foundation announced in July that H.E.L.P. was awarded a generous grant in support of its programs and services. We are most grateful to Wallis Annenberg, Chairman of the Board, President and CEO; and to Leonard Aube, Executive Director of the Annenberg Foundation.

The Annenberg Foundation is the successor corporation to the Annenberg School at Radnor, Pennsylvania established in 1958 by publishing magnate, Walter H. Annenberg. Mr. Annenberg, who once owned a communications empire that included TV Guide, was one of the country's most generous philanthropists, giving away more than \$2 billion in addition to a trove of his collected art. The Foundation exists to advance the public well-being through improved communication. As the

principal means of achieving its goal, the Foundation encourages the development of more effective ways to share ideas and knowledge. The Annenberg Foundation provides support for projects within its grant-making interest areas of Arts, Culture & Humanities, Animal Welfare, Civic & Community, Environment, Education, Human Health and Wellness, and Military Veterans.

Among their many philanthropic contributions, the Annenbergs founded USC's Annenberg School for Communication in 1971 and the Annenberg Center for Communication, created to align and promote communication technologies, in 1993. The Annenberg family was the largest single donor in the school's history.

Continued (from page 1)

Perceptions:

One woman is quoted as saying, "When you are younger, you dress for other people. When you are older, you dress for yourself." And that's just what these women are doing. Another woman discussed hair color. "Some may see it as gray hair, age, genetics, stress, etc. I see it differently. I see it as platinum elegance."

The message from these women wearing unique outfits and combinations of colors, fabrics and accessories is not only about looks and clothing. It's about an attitude, state of mind and self-assuredness wrapped around authenticity, freedom and a celebration of life. That's what age seems to mean to them.

There are more signs of the cool factor. Lanvin, the oldest Parisian fashion house, has featured 82-year-old Jacquie Tajah Murdock in their 2012

Fall/Winter Campaign. Then there is Betty White, the 91-year old actress and oldest person to host Saturday Night Live, who currently hosts the TV show "Off Their Rockers."

ABC Consumer Report notes that senior citizens are now officially cool. Meet Jacky, the face of the Los Angeles based company American Apparel. She is a 61-year old woman who is the face of their new "Advanced Basics" line of clothing. Jacky has been described as having endless legs, killer cheek bones and gray hair. American Apparel reports that only years of experience could account for her knowing smile.

According to Silcoff, it's the young who are driving a kind of Elderopia, giving young folks an excuse to wear macramé, colored plastic glasses or even orthopedic-looking shoes. They feel free to be who they are or

want to be.

Yet not everyone perceives aging objectively. According to the federal EEOC (Equal Employment Opportunity Commission), California has more age discrimination claims than most other large states including New York and Texas.

So, yes "the times they are a-changin'" – and that's good news. However, there's still work to be done so older individuals are recognized for their abilities, potentials and creative spirits. Hopefully the freedom and confidence expressed by women in "Advanced Style" will become the norm with employers recognizing the pool of talent among the 50-plus.

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

We thank The Ahmanson Foundation for funding this issue.

Financial Abuse and Identity Theft Scams Target Older Adults

It's the Law

By Evelyn Salinas

The real truth is that anyone can be a victim of financial abuse. Older adults, unfortunately, are often more likely to be the target of these life changing events. The older generation is thought to be more trusting. They were raised to believe that a man's word is as good as gold, plus many have built up a nice nest egg from years of saving and investing. But, knowing what to look out for, and even what not to fall for, can keep money and belongings safe from greedy hands.

Financial abuse, particularly by family members, typically involves redirecting or stealing benefit checks, or getting access to a credit or debit card and running up untold bills. Nowadays, with parents living longer and with the rising costs of care services, many families decide to take care of their parents. In some cases, family members decide that it is their right to take over their parents financial accounts as well. Abuse can occur when the children focus more on the money than on their parents care, leaving them unattended and, in some cases, unfed. This is not only financial abuse, but physical elder abuse. Parents can be so trusting that they sign their properties over to their family in exchange for their care. Unfortunately, often within a year or two, the money is gone and the property is foreclosed by the bank (for nonpayment of a refinanced mortgage).

When an outside caregiver is needed to care for a loved one at home, hiring from a reputable company that is bonded and insured can afford some degree of protection. It is important to get to know the caregiver to ensure that they understand what is required and what limitations are in place. Also, there may be a time when a loved one may need more care than can be given at home. If you are unsure where to start, give H.E.L.P. a call.

Even strangers often exploit elderly victims through directed scams. Some of these scams include:

- Relative in distress – when a call or e-mail is sent to a senior impersonating a relative that needs help. Before doing anything, call a family member to confirm if that relative is truly in trouble.
- Repair and contracting scams – when someone calls or comes to your door stating that they have a 'winter special' to repair your furnace, or 'window replacement' at a discount, verify the business with the State Contractors License Board (800) 321-2752 (www.cslb.ca.gov) and involve a family member or trusted friend for support.
- Medicare Card scams – when someone calls stating that they are replacing your Medicare card, but they need to confirm your Social Security Number (SSN) first. Never release your SSN over the phone or through e-mail.

Identity theft is another form of elder abuse that can be devastating to an older adult. Identity theft happens

when personal information is stolen and fraudulently used without permission of the owner. It's a serious crime that can wreak havoc with a person's finances, credit history and reputation – and can take time, money, and patience to resolve.

Online shopping has become very popular, but forgetting to check if the site is secured can be another big mistake. Before making a purchase, ensure that the site is secure by verifying that the URL begins with <https://> - the 's' stands for secure. Also, a padlock icon should appear next to the URL within the browser window frame. Many people always shop at the same website and save their information. Never save your information on a website! A website, even a secured website, can be hacked into. And, finally, make sure that you keep your anti-virus software on your computer up to date.

With these, and many more types of abuse, laws have been instituted at local, state and federal levels to protect older adults. As an example, financial institutions are required to report suspicious activity against their elderly customers when they detect a customer is unable to understand what is happening or if a person is giving the customer instructions on what to do. Financial abuse is especially devastating for elderly and dependent adult victims for the following reasons:

- Seniors are not able to recoup monetary losses which may lead to homelessness and/or financial ruin.
- Physical and emotional well-being may be severely impacted, leading to increased medical and mental health problems and sometimes even death.

Financial institutions are in a unique position to recognize all types of financial abuse.

The ultimate deterrence to elder abuse is knowledge and vigilance. Family and friends must be aware of the potential for abuse and be able to recognize when it occurs and know what options are available for dealing and doing away with it.

For more information about elder abuse prevention, go to The State Bar of California at www.calbar.ca.gov or The National Center on Elder Abuse at www.ncea.aoa.gov.

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Evelyn Salinas is a H.E.L.P. Board member and a branch manager for Simplicity Bank.

H.E.L.P. Unmasks Generous Donors at Grand Masquerade Gala

H.E.L.P. hosted its 2013 annual Celebrate Summer dinner-dance fundraiser on June 28 at the Palos Verdes Golf Club. The event, themed “The Grand Masquerade,” was co-chaired by H.E.L.P. Board Vice Chair Sharon Ryan and Advisory Board member, Nancy Scott. They handed out colorful Mardi Gras beads at the door as they welcomed guests with H.E.L.P. Executive Director, Dr. Britt Huff. The evening Grand Sponsor was the Ralph Scriba Family Fund. Platinum Sponsor was Toyota Motor Sales, USA, represented at the event by Vice President Michael Rouse and his wife, Nancy. The M.C. and auctioneer was the Honorable Steve Napolitano, former Mayor of Manhattan Beach and Senior Deputy to L.A. County Supervisor, Don Knabe. The evening was a huge success and included an opportunity drawing for one of three trips, including a trip to New Orleans, as well as live and silent auctions.

H.E.L.P. honored three worthy individuals for their community service at the event. Jean Adelsman received the H.E.L.P. Inspiration Award. She is a former editor of the Daily Breeze, Board Chair of The Volunteer Center, Board member of the Torrance Cultural Arts Center, and long-time supporter and former Board member of H.E.L.P. Sibylle Grebe, managing partner of the Torrance-based law firm of Conover and Grebe, is a former Chair of the H.E.L.P. Board of Directors, and is a member and past president of the California Council of Elder Law Attorneys. She received the Legacy Award. Mary Jane Schoenheider received the H.E.L.P. Vanguard Award. She is the publisher of the Peninsula People magazine, and has been involved in many South Bay nonprofits, including the Palos Verdes Art Center and the PV Concours d’Elegance.

Longtime Board member and H.E.L.P. supporter, Jimi Andersen, was also recognized for her years of service to H.E.L.P. as her term ended. H.E.L.P. charter members Bill and Phyllis Glantz were also applauded for their instrumental role in the formation of H.E.L.P.

H.E.L.P. very much appreciates the services of our gracious volunteer gala committee members, who made our gala fundraiser possible. Assisting gala chairs Sharon Ryan and Nancy Scott, were Linda Cochrane, Sally Moton, Mardy Maehara, Yim Hom, Shelley Johnston, Evelyn Salinas, Laura Kauls, Joyce Kochanowski, Linda Moriwaki, Ardis Shubin, Britt Huff, Matt Stillinger, Kimberli Taylor, Fran Walker,



H.E.L.P. Executive Director, Britt Huff (center), welcomes major sponsor, Michael Rouse, VP of Toyota Motor Sales, USA, and his wife, Nancy.



Sapphire Sponsors, Jennifer and Brad Baker (left), also a H.E.L.P. Board member, congratulate honoree Sibylle Grebe, Esq., with Kimberli Taylor.



H.E.L.P. Gala committee from left: Sally Moton, Britt Huff, Sharon Ryan, Joyce Kochanowski, Nancy Scott, Yim Hom, Linda Cochrane, and Mardy Maehara. Not pictured are Shelley Johnston, Evelyn Salinas, Ardis Shubin, Kimberli Taylor, Kay Yamada, and Pam Barrett.



H.E.L.P. gala co-chairs Nancy Scott (left) and Sharon Ryan welcome Grand Sponsor, Ralph Scriba.



Former H.E.L.P. Board member, Jimi Andersen is honored for her years of service to H.E.L.P.



Honoree Mary Jane Schoenheider, Peninsula People publisher, receives the Vanguard Award from the Hon. Steve Napolitano, Senior Deputy to L.A. County Supervisor Don Knabe, and Dr. Britt Huff, H.E.L.P. Executive Director.

Kay Yamada, Pam Barrett, and the wonderful members of the Torrance Woman's Club.

Almost 250 guests got into the spirit of the evening by wearing sequined masks, festive attire, and bright Mardi Gras beads. H.E.L.P. Board Chair, Lynne Neuman, opened the program by thanking all of H.E.L.P.'s sponsors. All of us at H.E.L.P. are so grateful to all of our donors and sponsors for your continued support of our mission.

A special thank you goes to our generous sponsors of this event:

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Scott Magee – Reception wine

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Photos by Betty Waung

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**.



Katy Geissert Civic Center Library

10:30 am to 12:30 pm

September 30th through November 18th

Community Meeting Room

3301 Torrance Blvd., Torrance, CA 90501

Call (310) 533-1996 for reservations

September

30th: Staying In Charge of Your Healthcare and Finances

Discussion of powers of attorney for health care and financial matters which allow you to stay in charge should you become incapacitated and unable to speak for yourself.

October

7th: Wills, Trusts and Probate

Explanation of the need for wills and trusts and discussion of the probate process and ways to avoid it.

14th: Elder Care and Residential Choices

Discussion of the different types of long term care (personal and skilled), where you can receive it and potential costs.

21st: Financial Planning for Long Term Care

Addresses ways to evaluate possible options to finance long term care

November

1st: Medicare and Medi-Cal for Nursing Home Care

Discussion of nursing home Medi-Cal eligibility guidelines that are very different from those of standard Medi-Cal and the interaction of Medi-Cal with Medicare

18th: Safe and Independent at Home

Review of what you can do to reduce your risk factors and live safely in your home as long as possible as you age.

The City of Redondo Beach presents their Annual Senior and Disabled Adult Health Fair
Friday, October 25, 2013
11:00 am - 2:00 pm
Aviation Park Gym
1935 Manhattan Beach Blvd.,
Redondo Beach
Public Invited

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.

Affordable Care Act Scams

Scam Watch

With the confusion surrounding the upcoming enrollment in new health care programs under the Affordable Care Act (Obamacare), scammers are working overtime to find ways to separate you from both your personal information and money. Several scams have come to light already and many more are expected. The public, particularly older adults, must be alert to the unscrupulous tactics that these con artists are employing.

The most common scam at this time is the Obamacare insurance card ploy. A caller may telephone you claiming to be from the federal government to inform you that you have been selected to receive the first insurance cards to be issued under the new act. The caller will then request your personal information including Social Security number and banking information. The entire conversation from the scammer is a lie. There are no special insurance cards to be issued under the Affordable Care Act and the federal government would never contact you by telephone to obtain personal information. Furthermore, the government would already have much of the information the scammers are requesting. The enrollment does not even begin until October 1, 2013. Their goal is to steal your identity and relieve you of your credit and money.

Another scam is offering to help you sign up for a health insurance plan for a fee to avoid a penalty or even jail time. Besides the obvious false scare tactic, the enrollment is not open until October 1, 2013 and all of the information about enrollment is not fully available at

this time. When the program does open for enrollment, the Centers for Medicare and Medicaid Services will employ accredited "navigators" trained and certified to assist consumers for free. You will be provided contact information for these services and you must make the direct contact. Don't be fooled!

You can protect yourself by following some simple tips:

- Government agencies normally communicate through the mail, so be on the alert if you receive an unsolicited phone call, text or e-mail from someone who wants to help you sign up for benefits for a fee and who is asking for personal information to complete the process. If you do receive such a contact, hang up or delete the e-mail.

- Don't give out personal information over the phone to anyone, even if they claim to be from the federal government.

- Don't trust your caller-ID or e-mail ID. Scammers know how to manipulate the caller-ID and make any e-mail look official. They often will even include functional links to actual official sites, but your response will still go directly to them.

If you need more information about the insurance marketplace, go to www.healthcare.gov, or call (800) 318-2596, the official insurance marketplace site. If you would like more information about these scams or to file a complaint, contact the Federal Trade Commission at www.ftc.gov or call (877) 382-4357.

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
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 of Neighborhood Legal Services (Los Angeles)	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

2012-2013 Donors

Donors

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Super Colossal H.E.L.P.er - \$25,000 to \$49,999;

Colossal H.E.L.P.er - \$10,000 to \$24,999;

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

Individuals, Couples and Families

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