



HELP[®] Is Here

Information and advice for older adults and families

2015

The Village Movement

Excerpted and updated by H.E.L.P. staff from articles by Helen Dennis



So what is a Village?

It's a membership-driven, grass-roots organization that operates with both paid staff and volunteers.

There is a significant national movement underway, called "The Village" movement, which has the sole purpose of enabling people to remain in their homes and communities as they age. It started in 2001 with the Beacon Hill neighborhood in Boston. Its older residents wanted a way to help one another live in their homes as long as possible. A New York Times article by Jane Gross (Feb. 9, 2006) featured their story with the headline: "Aging at Home: For a Lucky Few, a Wish Come True."

Beacon Hill residents were described as "unwilling to be herded by developers into cookie-cutter senior housing and told what to do and when to do it by social workers half their age. They had no intention of giving up the Brahms Requiem at St. Paul's Chapel for a sing-along at the old folks' home, or high tea at the Ritz-Carlton for lukewarm decaf in the 'country kitchens' that are ubiquitous in retirement communities."

So what is a Village? It's a membership-driven, grass-roots organization that operates with both paid staff and volunteers. A Village coordinates access to affordable services that include transportation, health and wellness programs, home repairs, social and educational activities and other needs that enable individuals to remain in their homes and stay connected to their community as they age.

Today there are over 190 villages in 40 states and another 185 in development. California leads the country in Village growth; the state is home to about 50 Villages, approximately two-thirds of which are operational and one-third in

development.

A 2012 survey published by the Rutgers School of Social Work gives us a snapshot of some Village particulars. Here are a few of the findings:

Services

Services come from diverse sources: Village staff, member-to-member volunteers, non-member volunteers and external paid preferred providers. These external services usually are vetted and often are discounted for Village members.

see The Village on page 4

Contents

Insider	2
Ask H.E.L.P.....	3
It's the Law	3
H.E.L.P. Developments	5
Celebrate Summer	6
Updated Tools and Guides.....	8
Life Planning Classes	9
Scam Alert	9
Call Box	10
Remembrances	11

H.E.L.P. Expands Its Senior Advocacy Role

by Britt Huff, Ph.D., Executive Director

This year H.E.L.P. has had the opportunity to expand its senior advocacy role in our local South Bay community by serving as a Community Partner with two local groups interested in starting Village Projects in the South Bay. The lead article on page 1 in this issue gives in-depth information on the Village movement, which provides volunteer support for seniors who would like to age-in-place, in their own homes and neighborhoods. Both of the local Village projects have completed their application process for obtaining 501(c)(3) non-profit status and officially launched their projects this year. I have enjoyed serving on the Board of Directors of both organizations and providing H.E.L.P. support and expertise as they have navigated this process. For more information about these two projects, you can visit their websites. The Palos Verdes Peninsula Village is: www.peninsulavillage.net. The website address for the South Bay Village, which includes the cities of Torrance, Lomita, and beach communities, is www.southbayvillage.org.

Also in this issue of H.E.L.P. is Here are articles and photos from our two fundraisers held this year, Celebrate Summer in June, and Autumn

Sunset in October, in support of H.E.L.P.'s programs and services. We have a wonderful group of supporters who not only make these events a great success, but also make them fun opportunities to reconnect with longtime friends. Our 2016 Celebrate Summer gala will be on Friday evening, June 10. We will be celebrating 20 years of helping seniors! We hope you will save the date and join us.

As always, H.E.L.P. is very dependent on your financial support in order to continue to provide valuable services for seniors, including our community classes and in-office counseling on eldercare issues. This year we had the major, but necessary, expense of replacing our outdated computer server and workstations, and updating our website. We think our new website looks great and hope you will check it out at www.help4srs.org. Please consider returning the enclosed envelope with your donation. Your support means so much.

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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 310-533-1996

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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, 2015. 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.

Question: My mother recently died. My brother and I are trying to wrap up her affairs and pay the remaining bills. My mother lived on Social Security and her only major asset was her mobile home that she lived in. My brother and I are her only heirs. We are confused about how to handle the mobile home. Does this matter need to be probated?

A mobile home is considered "personal property" not real property (real estate). It can be considered real property only if it is permanently affixed to owned land with a county approved foundation system. In that case, it would be considered real property for estate and probate purposes as well as taxes. The State requires unaffixed mobile homes to be registered with the State and fees paid annually. Older mobile homes (prior to 1980) may still be on the County annual tax rolls.

Under Health & Safety Code 18102, upon the death of an owner of a registered mobile home, the mobile home (regardless of its value) can be transferred to the appropriate person without probate, provided that

probate is not necessary for any other property.

This is consistent with Probate Code Sec. 13050(b), which excludes from the estate (for purposes of Part I related to small estates under \$150,000) any vehicle registered under the Vehicle Code, any vessel numbered under the Vehicle Code, any manufactured or mobile home, etc. registered under the Health and Safety Code.

The transfer of the title to the mobile home, as well as registration, is completed through the State of California Department of Housing and Community Development at: (800)952-8356; (916)323-9224, www.hcd.ca.gov. The forms are available online or by contacting their offices.

*Reminder:
The law
allowing
TOD
Deeds
becomes
effective on
January 1,
2016*

New Law Allows for a Different Choice to Avoid Probate

It's the Law

Effective January 1, 2016, California will join 26 other states which allow real estate to be transferred directly to heirs upon the death of the owner and avoid the probate process. On September 21, 2015, Governor Brown approved Assembly Bill 139 (Gatto) which establishes a method for conveying real property upon death through the recording of a revocable transfer upon death deed (TOD). This method avoids the need for real property to be transferred through a will and probate. This method also avoids the need for a trust.

Basic features of this deed as outlined in the Bill are:

- Applicable property types are one to four residential dwelling units, condominium units, or not more than 40 acres of agricultural land with a single-family residence.
- A revocable TOD deed is not effective unless the transferor signs and dates the deed before a notary public.
- The deed does not need to be delivered to the beneficiary.
- The deed can name more than one beneficiary.

- The deed must be recorded 60 days or less from the time it is signed.
- The deed may be revoked by the transferor at any time.

The law also requires that the deed will be uniform, be available with instructions for completion and provide a list of frequently asked questions.

The Bill is designed to sunset (expire) on January 1, 2021 unless extended by the Legislature. All existing deeds beyond that date will remain valid if the law is not extended. While this change in the law is a great benefit to those with limited resources except for their home or family real estate, it is not intended to eliminate the need for proper estate planning and the appropriate use of trusts. Each situation should be evaluated by professionals to determine the appropriate course of action.

*For more
information
about AB 139
and TOD
Deeds, go to
www.findlaw.com*

This issue of H.E.L.P. is Here is made possible by a grant from The S. Mark Taper Foundation

The Village:

Volunteers who are members typically provide transportation, friendly visits, grocery shopping and reassurance phone calls. The professional staff usually serves as coordinators. Services most frequently used are transportation, home maintenance and preventive health screening. Other popular services include computer help, driving to an appointment, and assisting with a household tasks, including changing a light bulb or walking Fido. If one needs a professional such as a licensed home health-care person or plumber, the Village recommends someone who has been screened. Membership also provides opportunities to socialize and volunteer.

Membership fees

According to the survey, the average individual membership fee varies from a low of \$25 to a high of \$948 with an average of \$431. The household membership fell between \$50 and \$1,285, averaging \$587. About two-thirds of the Villages offer yearly discount memberships for those in financial need. For these individuals, the average fee is \$117, with a range from \$25 to \$375. For a household, the average fee is \$157, ranging between \$25 and \$600. To qualify for financial need, the majority of Villages requires a yearly income between \$35,000 and \$50,000.

Personnel

More than three-quarters of the Villages have at least one paid staff person. One-third report they had unpaid staff with a specific title other than a general volunteer. Almost all emphasize the importance of members and non-members to reach Village goals.

Revenue

The majority of Villages has a budget of \$100,000 or less. Their largest revenue source is membership fees followed by fundraising and individual gifts. Other sources are private foundations or corporations, government grants and contracts, and contributions from parent organizations.

Number and characteristics of members

Village membership ranges from 13 to 550 with a median of 96 members. Most members are 65 and older, white and female. About half live alone with a quarter of the members needing help with household chores.

The typical member has lost the ability to drive safely and needs transportation to doctor appointments, shopping, hair appointments, church and social engagements. One of the Village's greatest challenges is providing adequate transportation during the week and on weekends and recruiting volunteer drivers. Members who can drive still want to be part of the Village for the social activities, health and wellness programs and other educational opportunities. A bonus for everyone is the new friendships that are formed.

Settings

Some Villages have been developed in specific neighborhoods such as Beacon Hill in Boston and Capitol Hill Village in Washington, D.C.

The most common type of Village setting includes multiple towns followed by a neighborhood within a town and then a Village in a single town.

The Village has become an

extension of family and the Village coordinator often consults with members' adult children who live out of state or miles away. These adult children are concerned about their parents, looking for support and are appreciative when finding it.

Each Village is different, offering a new and exciting option for what has traditionally been called retirement living. The Village concept brings new meaning to that term - with an emphasis on independence, contribution, aging in place and the creation of a vibrant community.

Village projects nationwide can tap into resources provided by the Village to Village Network (VtVN), which was originally sponsored through a joint partnership between Beacon Hill Village and Capital Impact Partners. It was developed in response to requests from Villages nationwide.

The VtVN is a non-profit, peer-to-peer organization which enables Villages nationwide to serve their members with the support of the national movement. For over six years VtVN has built the capacity of Villages across the country by providing a webportal for sharing information and resources as well as annual national gatherings for Villages.

If you are interested in joining an existing Village or starting one, go to Village Network web site at vtvnnetwork.org.

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

Shop at Ralphs Markets - Earn Money for H.E.L.P. in 2015-16!

We are happy to announce that Ralphs grocery stores are again donating to H.E.L.P. through their community contributions program! If you are a current donating Ralphs card member, you must re-register on line so that H.E.L.P. can continue receiving the benefits!

1. Visit: ralphs.com on 9/1/15 or later
2. Your first step will be to click "Sign In"
3. Enter your e-mail address and password.
4. Click on the "Services" box, then click "Community Contribution".
5. (1) Enter H.E.L.P.'s 5-digit NPO number, 92018, (2) select H.E.L.P., and then (3) click on "Save Changes".

Then go shopping!

*As an alternative for registration, you can contact H.E.L.P. for a bar code letter to register with your next Ralphs purchase.

Not a Ralphs club cardholder? Visit the customer service desk at any Ralphs market for the quick and easy application! Program runs through August 31, 2016—so sign up today!



H.E.L.P. Supporters Enjoy "Autumn Sunset" Fall Fundraiser

The H.E.L.P. 2015 fall fundraiser, "Autumn Sunset," was hosted by Kim and Chris Engen, H.E.L.P. Advisory Board members, at their beautiful panoramic-view home on Palos Verdes Peninsula. The presenting Sapphire Sponsor was Peninsula philanthropist, Ralph Scriba, who last year received H.E.L.P.'s lifetime achievement award for his longtime support.

Other major sponsors were Mary Harris and Doug Kendall, of Harris Financial Services; Torrance Memorial Medical Center; L.A. County Supervisor Don Knabe, represented by his Senior Deputy, Steve Napolitano; and Kaiser Permanente Medical Center.

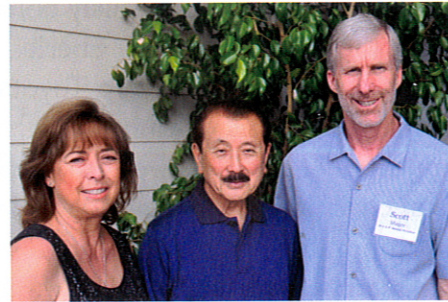
H.E.L.P. Board members Brad & Jennifer Baker, Scott Donnelly, Laura & Juris Kauls, and Dr. Tom and Tricia Paulsen were also Pearl Sponsors.

Proceeds from the event, which included a light supper with champagne and wine, will benefit H.E.L.P.'s programs and services for seniors and their families. The evening also provided the opportunity to highlight and thank new 2015 grantors, The Oarsmen Foundation and Las Simpaticas of the National Charity League. Wine donors were Phyllis and Bill Glantz, of Eberle Wineries, and Brad and Jennifer Baker.

Photos by Bruce Hazelton



Laurie Glover, Silverado Senior Living; Britt Huff, H.E.L.P. Executive Director, and Pearl Sponsors Drs. Tricia & Tom Paulsen, also a H.E.L.P. Board member.



Barbara Magee, George Nakano, and Scott Magee, esq., H.E.L.P. Board member, partner in Magee and Adler law firm.



Sponsors (left) Doug Kendall, Mary Harris, and Laura Kauls, who is also H.E.L.P. Board Treasurer; event host Kim Engen, H.E.L.P. Board Chair Sharon Ryan, and sponsors Jennifer & Brad Baker, Board Vice Chair.



Event host Chris Engen (left), Dr. Berkley Eichel, Beth Eichel, Elaine Jerome, Dr. Hugh McIntyre, H.E.L.P. Advisory Board member; and Sharon Guthrie, a H.E.L.P. Advisory Board member and Las Simpaticas grantor.



Britt Huff with Pearl Sponsor Steve Napolitano, Senior Deputy for L.A. County Supervisor Don Knabe, and Helen Dennis, former H.E.L.P. Board Chair.

H.E.L.P. Receives Generous S. Mark Taper Foundation Grant

H.E.L.P. was very pleased to receive a generous grant from the S. Mark Taper Foundation this year. In announcing the grant, H.E.L.P. Board Chair, Sharon Ryan, said, "We are thrilled to partner with, and have the support of, this very prestigious Southern California foundation, which was founded in 1989 to support a variety of causes and institutions that enhance the quality of life in Los Angeles County."

S. Mark Taper was a resident of the Los Angeles area

for more than 40 years, and passed away in December 1994 at the age of 92. Mr. Taper was founder, chairman and chief executive of one of the largest savings and loan associations in the United States. He retired from that business in 1983. The S. Mark Taper Foundation is located in Los Angeles. The President is Janice Taper Lasarof, and the Executive Director is Adrienne Wittenberg.

H.E.L.P. Celebrates "The Golden Age of Hollywood"

H.E.L.P.'s annual 2015 Celebrate Summer dinner dance fundraiser, hosted at the Palos Verdes Golf Club in June, was a fun opportunity for supporters to dress up for "The Golden Age of Hollywood" theme. The Ralph Scriba Family was the Grand Presenting Sponsor and the Diamond sponsor was Toyota Motor Sales, USA.

Each year H.E.L.P. honors several worthy local individuals for their contributions to the South Bay community. The Vanguard Award recipients were Bill & Phyllis Glantz, early charter members of H.E.L.P. and owners of the Torrance based South Bay Accounting Services. They very generously donated the dinner wine for the event from their Eberle Winery in Paso Robles. Michael Rouse, a Toyota Vice President, received the Inspiration Award, for his longtime support of H.E.L.P., as well as so many other worthy local charities. The Legacy Award was presented to the Honorable George Nakano, former South Bay State Assemblyman and retiring H.E.L.P. Board member, for his lifetime of volunteerism. Steve Napolitano, Senior Deputy to Sapphire Sponsor, L.A. County Supervisor Don Knabe, served as the very capable master of ceremonies and auctioneer for the evening's live auction.

H.E.L.P. Executive Director, Britt Huff, thanked the gala chair, Nancy Scott, and her committee for all of their hard work to make the event a huge success. Assisting Nancy were committee members Mardy Maehara, Sally Moton, Linda Cochrane, Kim Engen, Yim Hom, Hillary Watts, Linda Smith, Ardis Shubin, Cathy Luciano, and Joyce Kochanowski.

Other major sponsors for the evening were The Canterbury/Episcopal Communities and Services; The Jacqueline Glass family; Drs. Tom & Tricia Paulsen; Torrance Memorial Medical Center; Providence Little Company of Mary Medical Center in Torrance; Rod Burkley, of Burkley & Brandlin, LLP; Scott Donnelly, PDM LLP; Jimi Andersen, of Mackenroth Land Company; Linda Elliot; Conover & Grebe; Laura & Juris Kauls, CPAs; Scott Magee, of Magee & Adler Law firm; Sharon Ryan; Dr. Ellen Tarlow; Yim Hom; Hillary Watts; and Brad & Jennifer Baker



Ruby Sponsor and H.E.L.P. Board member, Dr. Tom Paulsen, center, with Dr. Ken Huff, left, and Britt Huff, H.E.L.P. Executive Director



Gala committee members Yim Hom, Mardy Maehara, Linda Cochrane, Nancy Scott, Chair; and Sally Moton.



H.E.L.P. Board Vice Chair and Sapphire Sponsor, Brad Baker, left; Kent Burton, Jenny Wood, and Jennifer Baker.



Ruby Sponsor Jacky Glass with Jim Kinney.



Grand Sponsor, Ralph Scriba, second from left; with honorees, the Hon. George Nakano, left; H.E.L.P. Board Chair, Sharon Ryan; Michael & Nancy Rouse; Phyllis & Bill Glantz; and Britt Huff, H.E.L.P. Executive Director.

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

Grand Sponsor

Ralph Scriba Family

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Toyota Motor Sales, U.S.A.

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The Honorable George Nakano

Centerpiece Donors

A special thank you to our centerpiece donors

Kim Engen; Nancy Scott; Yim Hom;

Joyce Kochanowski

Photos by Betty Waung

Updated Tools and Guides

HE.L.P. Nuts & Bolts Guide

By doing advance planning you can protect your assets and ensure your wishes are carried out.

Financial Powers of Attorney
A durable power of attorney (DPA) is a legal document that allows you to appoint someone to act on your behalf in financial matters. It can be used for a variety of purposes, including managing your bank accounts, paying bills, and selling property.

Durable Power of Attorney
A durable power of attorney is a power of attorney that remains in effect even if you become incapacitated. It is the most common type of power of attorney.

HE.L.P. Nuts & Bolts Guide
This guide gives general information about the various legal tools and services available to help you protect your assets and ensure your wishes are carried out.

HE.L.P. Probate Nuts & Bolts Guide

Once you have passed away, your estate will go through a legal process called probate. This guide explains the probate process and how to avoid it.

Community Property
Community property is property that is owned jointly by both spouses. It is subject to the probate process.

Executor or Administrator
The executor or administrator is the person who is responsible for managing the estate of a deceased person. They are appointed by the probate court.

Probate Avoider
A probate avoider is a legal document that allows you to avoid the probate process. It can be used for a variety of purposes, including managing your bank accounts, paying bills, and selling property.

HE.L.P. Probate Nuts & Bolts Guide
This guide gives general information about the various legal tools and services available to help you protect your assets and ensure your wishes are carried out.

HE.L.P. Health Care Power of Attorney Nuts & Bolts Guide

By doing advance planning you can protect your assets and ensure your wishes are carried out.

Health Care Power of Attorney
A health care power of attorney (HCPA) is a legal document that allows you to appoint someone to act on your behalf in health care matters. It can be used for a variety of purposes, including making medical decisions, signing consent forms, and choosing a health care provider.

Durable Power of Attorney
A durable power of attorney is a power of attorney that remains in effect even if you become incapacitated. It is the most common type of power of attorney.

HE.L.P. Health Care Power of Attorney Nuts & Bolts Guide
This guide gives general information about the various legal tools and services available to help you protect your assets and ensure your wishes are carried out.

HE.L.P. Wills and Revocable Living Trusts Nuts & Bolts Guide

Wills and revocable living trusts are legal tools that can help you protect your assets and ensure your wishes are carried out.

Wills
A will is a legal document that allows you to specify how your assets should be distributed after you die. It is subject to the probate process.

Revocable Living Trusts
A revocable living trust is a legal entity that can own property and manage it on behalf of the trust's beneficiaries. It can be used for a variety of purposes, including managing your bank accounts, paying bills, and selling property.

HE.L.P. Wills and Revocable Living Trusts Nuts & Bolts Guide
This guide gives general information about the various legal tools and services available to help you protect your assets and ensure your wishes are carried out.

HE.L.P. Your Aging Preparedness Kit

As you age, it's important to plan for the future. This kit provides the tools and information you need to do so.

1. Your Power of Attorney for Health Care
This document allows you to appoint someone to act on your behalf in health care matters. It can be used for a variety of purposes, including making medical decisions, signing consent forms, and choosing a health care provider.

2. Think and Communicate With Your Power of Attorney for Health Care
This document provides information about the various legal tools and services available to help you protect your assets and ensure your wishes are carried out.

3. Your Power of Attorney for Financial Matters
This document allows you to appoint someone to act on your behalf in financial matters. It can be used for a variety of purposes, including managing your bank accounts, paying bills, and selling property.

HE.L.P. Your Aging Preparedness Kit
This kit provides the tools and information you need to do so.

HE.L.P. In-Home Care

In-home care services can help you stay in your home and maintain your independence. This guide provides information about the various services available.

During
In-home care services can help you stay in your home and maintain your independence. This guide provides information about the various services available.

After
In-home care services can help you stay in your home and maintain your independence. This guide provides information about the various services available.

HE.L.P. In-Home Care
This guide provides information about the various services available.

HE.L.P. Probate Avoider

A probate avoider is a legal document that allows you to avoid the probate process. This guide provides information about the various services available.

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HE.L.P. Probate Avoider
This guide provides information about the various services available.

HE.L.P. In-Home Supportive Services

In-home supportive services can help you stay in your home and maintain your independence. This guide provides information about the various services available.

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In-home supportive services can help you stay in your home and maintain your independence. This guide provides information about the various services available.

HE.L.P. In-Home Supportive Services
This guide provides information about the various services available.

Conservatorship Basics

H.E.L.P.
Healthcare and Elder Law Program

What happens to someone who doesn't have a power of attorney for health care (PAHC) or durable power of attorney for financial matters (DPAFM), but who can no longer adequately take care of his or her personal care or finances? Depending on the person's needs and assets, a conservatorship may need to be established.

In a conservatorship, a judge appoints a person or organization to take care of another person's personal needs or financial matters, or both. The person the judge appoints to take care of the other person's affairs is called the conservator. The person who needs help is called the conservatee.

Several types of conservatorships exist. This fact sheet focuses on two: (1) conservatorship of the person and (2) conservatorship of the estate.

Conservatorship of the Person

In a conservatorship of the person, a judge appoints a conservator for someone who cannot sufficiently provide for his or her personal needs for physical health, food, clothing or shelter. The judge has discretion to limit the powers given to the conservator as appropriate for a particular conservatee. A conservatee does not lose the right to marry, to vote, to consent to medical treatment, or to make a will, unless the judge decides otherwise.

Conservatorship of the Estate

In a conservatorship of the estate, a judge appoints someone to manage another person's financial matters. Depending on the conservatee's status, the court may broaden or restrict the conservator's power to enter into transactions.

If a person needs help with both personal and financial matters, a court may appoint a conservator of both the person and estate.

Establishing a Conservatorship

Establishing a conservatorship requires a court proceeding. The conservatee must be unable to manage his or her financial resources. When a conservatorship of the estate is established, that means that a judge has determined that the conservatee does not have the legal capacity to enter into transactions related to the conservatee's financial situation, such as making a contract, incurring a debt, or making a gift. The conservatee keeps some rights, including the right to enter into transactions to provide for the necessities of life and the right to make a will. Depending on the conservatee's status, the court may broaden or restrict the conservator's power to enter into transactions.

If a person needs help with both personal and financial matters, a court may appoint a conservator of both the person and estate.

For example, if someone occasionally loses a check,



California Statutory Will - Probate Code Section 6240

1. READ THE WILL. Read the whole will first. If you do not understand something, ask a lawyer to explain it to you.
2. FILL IN THE BLANKS. Fill in the blanks. Follow the instructions in the form carefully. Do not add any words to the will (except for filling in blanks) or cross out any words.
3. DATE AND SIGN THE WILL AND HAVE TWO WITNESSES SIGN IT. Date and sign the will and have two witnesses sign it. You and the witnesses should read the will to the testator found at the end of this will.

*You do not need to have this document notarized. Notarization will not fulfill the witness requirement.

CALIFORNIA STATUTORY WILL OF

Print Your Full Name

1. I, , make this my will. I revoke all prior wills and codicils.

2. I am of legal age and sound mind. I give the balance of my assets to the person named in paragraph 3 below (I give my interest in my principal residence at the time of my death (subject to mortgages and liens) as follows:

(Select one choice only and sign in the box after your choice.)

a. to my spouse or domestic partner registered with the California Secretary of State, my spouse or domestic partner, my children and the descendants of my children who survive me.

b. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

c. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

d. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

e. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

f. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

g. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

h. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

i. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

j. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

k. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

l. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

m. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

n. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

o. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

p. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

q. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

r. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

s. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

t. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

u. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

v. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

w. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

x. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

y. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

z. to my spouse or domestic partner registered with the California Secretary of State, all to my children and the descendants of my children who survive me.

Residential Care Referral Services

H.E.L.P.
Healthcare and Elder Law Program

H.E.L.P. provides this listing as a public service. Listing does not imply endorsement of any organization or person. We do not in any way warrant the services any listed organization or person may provide. Checking the references and verifying information is the responsibility of the consumer.

Residential Care Referral Services

Residential care facilities (e.g., retirement home, continuing care retirement community, board and care home, skilled nursing facility) in the geographic area based on the medical and psychosocial needs of the senior. Services based on the price range desired and needed. Services to determine the needs of the client, and coordinate monitoring and servicing.

About the care facilities in the area, and some will visit facilities with you.

Referral services that serve the South Bay. Each listed service is a listing that they refer to, in different ways. Be sure to ask how they

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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**.



2:30 pm to 4:30 pm

January 21st through February 18th
Joslyn Community Center,
1601 N. Valley Dr., Manhattan Beach
Call (310) 533-1996 for reservations

January

21st: 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.

28th: Wills, Trusts and Probate

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

February

4th: 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.

11th: Financial Planning for Long Term Care

Addresses ways to evaluate possible options to finance long term care

18th 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

10:30 am to 12:00 pm

March 3rd through April 7th
Redondo Beach Public Library
303 N. Pacific Coast Hwy.,
Redondo Beach
Call (310) 533-1996 for reservations

March

3rd: 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.

17th: Wills, Trusts and Probate

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

24th: 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.

31st: Financial Planning for Long Term Care

Addresses ways to evaluate possible options to finance long term care

April

7th 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

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.

Warning to the Lovelorn

Con artists and scammers have been taking advantage of the lonely looking for love and attention for centuries. Now technology gives them an opportunity to make millions much more efficiently and quickly than ever before through the use of online dating services. Seniors are often their preferred targets.

According to CBS News, "new statistics out for the last six months of 2014 show, more than 6,400 Americans say they were scammed after visiting online dating sites in the second half of last year. According to the FBI, that fraud cost users nearly \$82 million. Many of those being targeted are senior citizens longing to get back in the dating pool." These figures are undoubtedly low due to the failure of those victimized to report such scams because of fear, denial, and embarrassment or in some cases, cognitive disability.

The Federal Trade Commission (FTC) reports that loss of funds is not the only damage these scammers inflict on their victims. Often they involve their victims in online bank fraud or money laundering for which the well-meaning victim could be charged with a crime. Scammers will set up a profile with the dating service to meet potential victims. Once they are contacted, they go on to skillfully form a

relationship which often fosters trust. After a period of time and intense communication by internet, email and telephone, the scammer asks for money under various pretenses. Often the scammer will ask the victim to set up a bank account into which the funds are placed and then wired out of the country.

The victim thinks they are doing a favor for their new love when they may be aiding and abetting a crime.

The FTC advises to be on the alert for warning signs that an online love interest might be a fake. "If they ask you to:

- chat off of the dating site immediately, using personal email, text, or phone
- wire money using Western Union or Money Gram
- set up a new bank account"

Never send money to someone you have met online for any reason. You can also conduct an image search in your favorite browser of any photo they may have sent you to see if that photo turns up under other names. **Don't be fooled!**

For more information, go to www.onguardonline.gov. To report an incident and file a complaint with the FTC, go to: ftc.gov/complaint.

Scam Watch

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 & Business Affairs (Consumer protection/complaints)	800-593-8222	dcba.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	la4seniors.com/ombudsman.htm
Social Security	800-772-1213	ssa.gov
California Association for Adult Day Services (Adult day care answers)	916-552-7400	caads.org
USC Family Caregiver Support Center (For caregivers of adults with brain impairment)	855-872-6060	fcscgero.org
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/6619.htm
Redondo Beach Senior and Family Services (Programs to promote health)	310-318-0650	redondo.org
Independence At Home (Health-related and case management services)	866-421-1964	independenceathome.org
VA Caregiver Support Line	855-260-3274	caregiver.va.gov

2013-2015 Donors

Cumulative Support Levels

Mega Super Colossal H.E.L.P.er - \$50,000 or more;

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

Mega Super Colossal H.E.L.P.er
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Colossal H.E.L.P.er
Ms. Jacqueline M. Glass

Benefactor
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Simplicity Bank
The Canterbury

Consult our website (www.help4srs.org) for a full list of donors

Remembrances

In Honor Of

Ms. Jimi Andersen
(*Mr. & Mrs. Carter Bailey*)
Ges & Mark Davis
(*Mr. & Mrs. Paul Virobik*)
Pat & Ed Long
(*Anonymous*)

H.E.L.P. Board & Staff
(*Mr. & Mrs. Richard Jacoby*)
My Sister
(*Mrs. Pauline E. Sturgeon*)
Mr. Greg Wilton
(*Dr. & Mrs. Warren D. Cutting*)

Ms. Diane Sheehy
(*Noble and Lorraine Hancock
Family Fund*)
Ms. Bob Wade
(*Mr. & Mrs. Robert Daly*)

In Memory Of

Ms. Mary Bateman
(*Anon*)
Mrs. Gloria Cottingham
(*Mr. Gayle B. Cottingham*)
Mr. Bob Farley
(*Mr. & Mrs. Harry E.
Schauwecker*)

Mr. Robert Haag
(*Mrs. Mary Anderson Haag*)
Mr. Leo Huffman
(*Ms. Marion Ross*)
Mr. Richard Jacoby
(*Mr. & Mrs. Richard H. Johnson*)
Fumiko Kitagawa
(*Mrs. Amy Kato*)

Toshio Okihara
(*Mr. Craig Okihara*)
Ms. Jasenka Puppa
(*Ms. Ljerka Miller*)
Mr. Kenneth Wuertz
(*Mrs. LaVonne Wuertz*)
Mr. Stanley Yhap
(*Mrs. Joycelyn P. Yhap*)

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.

Healthcare and Elder Law Programs Corporation
1404 Cravens Avenue
Torrance, California 90501
(310) 533-1996
help4srs.org

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H.E.L.P.[®] Is Here



Save the Date! Friday June 10, 2016

Celebrate Summer - H.E.L.P. 20th Anniversary
Palos Verdes Golf Club – 6:00- 10:00 p.m.

Please mark your calendars and plan to join us for our grand celebration of H.E.L.P.'s 20th year of providing vital services to seniors and their families. Consider being a sponsor or donating an auction item to our event.

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, or e-mail us at CelebrateSummer@HELP4srs.org