



H.E.L.P.[®] Is Here

Information and advice for older adults and families

2016

There is Still Time to Enjoy An Active Life at 80

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



The eighth decade can be a time to do what is truly important, a time to reflect, think about legacy, deepen relationships and give back.

Much has been written about aging through the various decades up to age 70. Very little seems to be written, however, about turning 80 and beyond. We can expect a lot of people of that age on the planet. According to MarketingCharts, as of July 1, 2015, 12.08 million Americans are 80 and older. In 2050, that number is projected to increase to 32.4 million.

We also can expect continued age-related changes over our lifetime, with some becoming more pronounced in later life.

In our “younger” years, many of us may have experienced normal changes in vision in our 40s and hearing in our 50s. In later years, some loss of bone density, lung capacity, height, hair and changing sleep patterns may become more evident. Slower metabolism, information processing and a little less energy also are common.

Gradual decline is inevitable, which may be the bad news. The good news is that we know we can slow down that process. And it’s never too late. Physical and mental exercise is key — for cardiovascular efficiency, bone and muscle strength, lung capacity and brain health. We also know that exercise has a positive effect on balance, strength, flexibility and energy.

Perhaps the biggest challenge is changes in our immune system increasing vulnerability to disease.

The laundry list of changes is not intended to convey doom and gloom. Each person ages differently, depending on genetics and lifestyle, the latter playing a larger role particularly in physical aging.

So what’s the plus side? The eighth decade can be a time to do what is truly important, a time to reflect, think about legacy, deepen relationships and give back.

Here are some notables who have achieved, contributed and flourished in their 80s:

- Actress Jessica Tandy won her first Oscar at 80.
- The legendary sports announcer Vin Scully, 88, is in his 67th season with the Los Angeles (formerly Brooklyn) Dodgers.

see Life at 80 on page 4

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A YEAR OF CELEBRATION!

by Britt Huff, Ph.D., Executive Director

This year has been a great time of celebration for H.E.L.P., as we have now been providing services to seniors for 20 years. We feel this is quite a landmark! The story and photos on page (6) convey the excitement of celebrating with all of our supporters at our Roaring 20's Great Gatsby Ball in June. We are grateful to the Ralph Scriba family for being our Grand Sponsor for H.E.L.P.'s 20th anniversary event, and for their continued generous support. Please see our list of other major sponsors at the end of the story.



Tom Paulsen, M.D.

In recognition of this momentous year we initiated the "20th Anniversary Fund the Future" campaign to raise support to ensure that our mission continues on as we expand our vision and set new goals for the future. We hope you will join in supporting our mission by using the enclosed donation envelope.

We were very pleased to welcome a new Board Chair this year, Dr. Tom Paulsen, M.D., who brings to the position his leadership expertise as well as his health and medical insights. Outgoing Board Chair Sharon Ryan, a longtime supporter who served two terms on the Board and also served as our gala chair for several years, was honored with H.E.L.P.'s Legacy Award at the 20th Anniversary Ball. We were also happy to welcome new Board members Michael

Barth, Yim Hom, and Grant Niman, as well as Nancy Scott, who has been our gala chair in recent years.

We thank the following contributors to this issue of our newsletter, Helen Dennis, former H.E.L.P. Board Chair; Brad Baker, Esq., Board Vice Chair; and Ardis Shubin, H.E.L.P.'s Community Services Specialist, for their timely articles with insights on senior issues.

For those of you who are new to H.E.L.P., we hope you will stop in to visit or call with your questions. We are an education and counseling center for seniors and their families, whose services are all free or low-cost. They include one-on-one telephone counseling, walk-in and e-mail consultations, information and referrals from our community support staff and professional volunteers, as well as free community classes presented by our volunteer attorneys, gerontologists, and other senior specialists. You will also find many helpful articles, pamphlets, and printable forms on our website: www.HELP4srs.org. We appreciate all of you who make it possible, through your donations, for us to help older adults preserve and protect their dignity; the dignity that comes from being respected and in charge of one's own life and finances.

Thank you for your support.

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, 2016. 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.

Married Couples - Heads Up!

article by Brad N. Baker, Esq.

Congress has passed a law that makes a new concept called "Portability" a permanent fixture...until of course Congress changes the law once again. (We attorneys will always have permanent employment!)

What "Portability" says is that if the first spouse to die does not use up all of his or her death tax exemption, the unused portion can be "ported" over to the surviving spouse if you wish to do so. (It does not automatically happen, you have to request it by filing a timely form 706 with the IRS.)

Congress also gave us death tax exemption of \$5 million per person indexed to inflation. Each of you currently has \$5.45 million in death tax exemption, so most of you will have excess death tax exemption that can be ported over to the surviving spouse when you pass away. Why is this important? No one knows for sure what Congress will do with death tax exemption 20 years from now. Many surviving spouse/clients are opting to preserve as much of the unused death tax exemption as possible. Porting unused death tax exemption to a surviving spouse assures that no death taxes will occur at the second spouse's death.

Now that we do not have to be as concerned with death taxes, we are more concerned with saving income taxes for the next generation. We do this by maximizing "basis". What you pay for an asset is your "basis" and when an asset is sold you only pay income tax on gain above your basis.

When the first spouse dies, the surviving spouse gets an "adjustment of basis" for all assets that you own (except IRAs and things like 401(k)s). This is commonly called a "step-up" in basis because most of the assets that have been owned for many years have increased in value from when they were purchased.

For example, if a married couple bought their home for \$70,000 many years ago, and it is now worth \$500,000 when the first spouse dies, the IRS says that you get to pretend that the surviving spouse bought it as of the date of the first spouse's passing. In other words, the survivor's basis increased from \$70,000 to \$500,000.

In the old days when we used a Bypass Trust (B Trust) in order to preserve the first person to die's death tax exemption, we lost the ability to take a

second step-up in basis when the surviving spouse passed away for any assets that we placed into the Bypass Trust. This will not be a big deal if there is a very short time period between the first and second spouse's death. However if there is a substantial increase in value of the assets held in the Bypass Trust (due to passage of time or due to good fortune), then this increase in value would get income taxed when the children eventually sold the assets during their lives. If we are able to get a second step-up in basis when the second spouse dies, for all assets (not just half of the assets) we will minimize income taxes for your children.

How do we accomplish this? We simply can use a Trust known as a QTIP Trust instead of a Bypass Trust and port over the unused portion of death tax exemption (if desired) which does the following:

1. Provides creditor protection for the surviving spouse (just like the old Bypass Trust).
2. Protects your children from step-moms or step-dads getting the first to die's assets (just like the old Bypass Trust).
3. Gets a second step-up in basis for all assets when the surviving spouse dies.
(Probably better than the old Bypass Trust.)

To accomplish this we need to reverse the order in which subtrusts get funded at the first spouse's passing. We want to fund the QTIP Trust first, rather than the Bypass Trust.

Caveat: This should probably not be reversed for married couples with more than about \$8 Million.

Brad Baker, Esq. is H.E.L.P. Board Vice Chair, and a partner at Baker, Burton and Lundy specializing in estate planning and probate/trust litigation

For more information about these trusts, please contact your attorney

Immunization Update

Many older adults are confused about what immunization precautions they should take. The Centers for Disease Control and Prevention recommends the following vaccinations for adults 50 years and older:

1. Flu shot every year.
2. Tetanus, diphtheria, and whooping cough with tetanus booster if it has been more than 10 years since the last shot.

3. For adults 60 and over, shingles vaccination is recommended even if you have had a shingles attack in the past; the vaccine will help prevent another outbreak.

4. For adults 65 and over, get a pneumonia (pneumococcal) shot, even if you have had a pneumonia shot in the past. Ask your doctor about type and timing.

Health Corner

Life at 80:

- Michelangelo completed the sculpture Rondanini Pieta, depicting an aged man holding Christ, shortly before he died, at 88.
- Henri Matisse, while bedridden at 82, created “The Swimming Pool,” using his cutout art method.
- At 82, actress Cloris Leachman competed on TV’s “Dancing with the Stars.”
- Author and child psychologist Benjamin Spock was 82 when he was arrested for participating in an anti-nuclear demonstration at Cape Canaveral, Fla.
- Pablo Casals at 84 earned rave reviews for his cello recital at the Kennedy White House.
- Architect Frank Lloyd Wright completed the Guggenheim Museum in New York at age 89.
- Oscar winner Clint Eastwood, 86, is still making movies; his latest directing effort, “Sully” about the amazing “miracle on the Hudson” plane crash, is scheduled to hit theaters September 9, 2016.

Although most of us may not have the talent of these giants, reaching 80 is a milestone with a gift — the gift of time and an awareness of its limits, making everything we do — or don’t do — more significant and even profound.

Yet the 80s can be a time of frustration. William May, USC associate professor emeritus of religion, has always been physically active — sailing, playing golf, hiking and jogging. “I’m doing fine but can’t do

all the things I used to do,” he says. “At 75, I had more energy — that’s the biggest issue for me. Instead of walking 15 miles, I now am walking two miles.”

At 83, writer Connie Goldman said she knew “This is the last chapter of my life, even if I live to 105.”

Looking ahead, she intends to write her next book, give speeches and interact with others. “I have an appreciation of each day and am taking the time to indulge in it,” she notes.

“No grass grows under my feet,” says Mel Goldberg, an active involved businessman. “I don’t think about age. I am doing the same thing at 80 as I did at 60 — working, playing golf and keeping ridiculously early work hours.”

Thelma Orr, a retired active physical therapist who will turn 82 in November, sees health problems developing in others that remind her of the diminishing years. “I’ve been blessed with beautiful skin, causing strangers to come up to me and ask what remedies I use,” she says. “I reply, ‘It’s in my genes.’” And when she tells them her age, the response is, “You’re not that old ... and you’re so active.”

These engaged individuals are aging well and aging differently. Despite individual uniqueness, a common theme emerges. That is an awareness of the shortage of time, knowing what they do counts. We all can learn from them.

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 2016-17!



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 9/1/16 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 for club cardholders, you can contact Ralphs at 1-800-443-4438 for assistance.

Not a Ralphs club cardholder? Visit the customer service desk at any Ralphs market for the quick and easy application! Current program runs through August 31, 2016—so sign up today then follow the above instructions on September 1, 2016 or after!

Beware of Balance Billing

Question: Why is my doctor sending me bills for services when I receive both Medicare and Medi-Cal and was told all my premiums, copayments and deductibles would be covered.?

Answer: The Department of Health and Human Services Centers for Medicare and Medicaid Service (CMS) has issued warnings about a problem called balance billing that is growing among older adults and those persons with disabilities who qualify for the Qualified Medicare Beneficiary (QMB) Program.

The QMB Program is one of four Medicare savings programs that assists low to moderate income Medicare recipients cover the cost of Medicare premiums. The QMB Program is the only one of the four programs which also assists with Medicare deductibles, coinsurance and copayment in conjunction with the required help of each state's Medicaid plan (Medi-Cal in California). This Program is offered in every state with variable income and asset eligibility requirements. Under current federal law, the benefit must be available to individuals enrolled in Medicare Part A with monthly incomes at or below 100 percent of the federal poverty level (currently in California for 2016: \$990 for an individual and \$1,335 for a couple) and assets at or below the asset level to qualify for the Medicare Part D Low Income Subsidy (currently \$7,280 for an individual and \$10,930 for a couple).

Within the QMB Program there are two categories, often referred to as "QMB-plus" and "QMB-only". QMB-plus are individuals who, based on income and assets, qualify for full Medicaid (Medi-Cal) and QMB Medicare benefits and are often referred to as "dual eligibles" or "medi-medi". The QMB-only recipients have incomes or assets low enough to qualify for the QMB program from Medicare, however, too high to qualify for full Medicaid (Medi-Cal). They are referred to as "partial duals".

Medicare providers have long complained that it is difficult to accept Medicare patients when a portion of their charges are being unmet by either the Medicare or Medicaid (Medi-Cal) Programs. For that reason, some practitioners, hospitals and other providers refuse to take Medicare patients even when they also receive Medicaid (Medi-Cal) coverage.

Federal law prohibits providers who do accept Medicare patients from charging those patients who qualify for the QMB Program (either category) for the difference between their fees, co-payments, co-insurance and deductible and what they receive from both government programs. The practice of attempting to bill their patients for this difference is commonly referred to as balance billing. While illegal, it is still a common practice and preys on the fears of their patients. Often patients will pay the demanded balance rather than risk losing the provider's services or having the matter turned over to a collections agency (which is a common threat). Managed care (Medicare Advantage and Medicaid [Medi-Cal] managed care plans) are also bound by the same laws which prohibit balance billing.

Dual eligibles and participants in the QMB Program should not be receiving balance billing from their medical providers. If a bill is received, the beneficiaries should not pay it. The recipient should remind their provider that they are a dual eligible and/or a QMB participant. If the situation is not corrected and the bill withdrawn, they should contact Medicare or their Medicare Advantage plan and send a letter of complaint requesting a review of billing charges by the provider.

For assistance with the issues involved with balance billing, contact the local Health Insurance Counseling and Advocacy Program (HICAP) agency (in California 800-824-0780). The Health Consumer Alliance (888-804-3536) can also assist with balance billing issues. Complaints of fraud can be filed directly with Medicare at www.medicare.gov or by phone (800) 633-4273.

Open enrollment period for Medicare is October 15th through December 7th

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

H.E.L.P. Celebrates Landmark 20th Anniversary Year

H.E.L.P. celebrated its 20th Anniversary of providing programs and services for seniors this year with a Roaring 20's Great Gatsby Ball at the Palos Verdes Golf Club in June. Guests enjoyed dressing up in Roaring 20's style and were greeted at the door with complimentary champagne and appetizers to enjoy as they reviewed the wide assortment of silent auction items available during the reception.

H.E.L.P. Chair, Dr. Tom Paulsen, M.D., welcomed guests into dinner and thanked them for their support. Each year H.E.L.P. honors several worthy local individuals for their contributions to the South Bay community. The Legacy Award was presented to Sharon Ryan, former H.E.L.P. Board Chair, who had also chaired the H.E.L.P. gala for three years. Sharon Guthrie, a H.E.L.P. Advisory Board member, received the Inspiration Award, for her years of volunteer leadership in the community. Sherry May, received the Vanguard Award for her leadership role in developing the Palos Verdes Peninsula Village Project, whose goal it is to help seniors remain in their homes as they age, with the assistance of neighbors and volunteers.

A Special Tribute was also given to L.A. County Supervisor, Don Knabe, upon his impending retirement due to term limits. His Senior Deputy, Steve Napolitano, for the third year served as the very capable Master of Ceremonies and auctioneer for the evening's live auction. He has been a longtime supporter of seniors in the South Bay.

H.E.L.P. Executive Director, Britt Huff, introduced and thanked the sponsors and donors for the evening. The Grand Sponsors were Ralph and Loraine Scriba. Toyota Motor Sales USA, and L.A. County Supervisor Don Knabe were the 20th Anniversary Platinum Sponsors. Jacky Glass was the Emerald Sponsor; and Sapphire Sponsors were Brad & Jennifer Baker, and Evelyn Salinas/Home Street Bank. Ruby Sponsors were Johannessen Trading Company, Laura & Juris Kauls, Yim Hom & Dr. Simon Lo, Drs. Tom & Tricia Paulsen, and The Canterbury Episcopal Communities & Services. The many Pearl sponsors were also thanked, along with underwriters and other donors. (See page 7 for a full list of sponsors and donors.)

Britt also thanked gala chair, Nancy Scott, and her committee for all of their hard work to make the event a huge success. Assisting Nancy were committee chairs Mardy Maehara, Sally Moton, Linda Cochrane, Kim Engen, Yim Hom, Hillary Watts, Linda Smith, Judy Bayer, Britt Huff & Ardis Shubin. Other members were Cathy Luciano, Karen Gottlieb, Joyce Kochanowski, Linda Moriwaki, Kathleen Davis, and Torrance Woman's Club representatives.



H.E.L.P. Board Chair, Tom Paulsen, (left), and Grand Sponsor, Ralph Scriba, (right), welcome gala honorees: Sherry May, Sharon Ryan, and Sharon Guthrie.



Some of the H.E.L.P. gala committee members, from left: Yim Hom, Sally Moton, Linda Cochrane, Hillary Watts, Nancy Scott (Gala Chair), Mardy Maehara, Britt Huff, Ardis Shubin, and Linda Smith.



Scott Donnelly, CPA, H.E.L.P. Board Secretary and Pearl Sponsor, left; with Steve Napolitano, gala M.C. Platinum Sponsor; L.A. County Board of Supervisors; Hana Huff, M.D.; Britt Huff, Ph.D.; Ken Huff, M.D.; and H.E.L.P. Board Chair, Tom Paulsen, M.D.



Jennifer & Brad Baker, Esq., Board Vice Chair and Sapphire Sponsors, dance to the 20's music.



Jacky Glass, Emerald Sponsor and former honoree, with Kay Wardell.



Evelyn Salinas, H.E.L.P. Board member and South Bay branch manager of HomeStreet Bank, a Sapphire Sponsor; with Tony Aguilar, D.J.



H.E.L.P. Board members and Pearl Sponsors, Grant Niman, CPA, center; and Michael Barth, Esq., right, with (from left) Patricia Kelly, Kathleen Parker, and Honeya Barth.

Photos by Betty Waung

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

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Updated Tools and Guides



Do you need H.E.L.P. to find out more about wills and trusts, powers of attorney, conservatorship basics or in-home supportive services? H.E.L.P. has updated its tools, forms and guides according to 2016 changes and can give you this information and much more. You can find many of these tools, forms and guides by checking our website at help4srs.org or calling our office at 310-533-1996.

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**.



September 15 to September 29
1:00 pm to 3:00 pm
Katy Geisser Civic Center Library
Community Meeting Room
3301 Torrance Blvd., Torrance, CA
Call (310) 533-1996 for reservations

September

15h: 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.

22nd: Financial Planning for Long Term Care

Addresses ways to evaluate possible options to finance long term care

29th: 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

September 19
10:00 am to 12:00 pm
Hess Park Fireside Room
29301 Hawthorne Blvd.,
Rancho Palos Verdes, CA
Call (310) 533-1996 for reservation
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

September 24
9:00 am to 11:00 pm
St. Marks Presbyterian Church
24027 Pennsylvania Ave.,
Lomita, CA
"Aging Prep Kit for Seniors"

October

October 1st
9:00 am to 3:00 pm
KNX 1070 Sandwich Generation Forum
Burbank Airport Marriott Convention Center
2500 N. Hollywood Way, Burbank, CA

Resource Booth and Main Stage
Panel: "How to Convince Dad and Mom It's Time for Help"

October 6 through November 17
10:30 am to 12:00 pm
Redondo Beach Public Library
303 N. Pacific Coast Hwy.,
Redondo Beach
Call (310) 533-1996 for reservations

6th: 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.

20th: Wills, Trusts and Probate

Explanation of the need for wills and trusts and discussion of the probate process and ways to avoid it. Addresses ways to evaluate possible options to finance long term care

November

3rd: Financial Planning for Long Term Care

Addresses ways to evaluate possible options to finance long term care

17th: 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 to 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; though 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.

Jury Duty Calling?

The FBI has again sent out warnings about this prevalent scam. They advise that the scam starts with a phone call from a caller claiming to be either a court official or in some cases a U.S. Marshal or other law enforcement officer (depending on the court) notifying you that you failed to appear for jury duty and a warrant has been issued for your arrest. You, of course, state that you never received notification or a summons to appear. The caller immediately asks for identification including Social Security number and birth date. Often the caller will also mention that the warrant can be withdrawn with the payment of a fine. Credit card information is then requested to pay the fine.

It is easy to understand why this scam works so well, especially with older adults who are often more vulnerable and willing to give up their personal information. Many senior may feel they may have misplaced or lost a notice or summons from the court and are very frightened at the thought of being arrested. For that reason, they are less likely to

object or make demands before complying with the caller's instructions.

The reality is court workers never call to ask for personal information and if there is a non response to court notifications or summons, follow up is sent by regular mail with ample warning before court action is initiated. The purpose of this ploy is to gain personal information to commit identity theft and conduct fraudulent activity with the credit card information.

Never give out personal confidential information such as your Social Security number or credit card number over the phone no matter who the caller claims they represent. If you are uncertain about having received notification for jury duty, contact your local court. If the caller claims to be a law enforcement officer, call your local law enforcement office for assistance. If the caller claims to be a U.S. Marshall, you can contact their offices at www.usmarshals.gov, or call (202) 307-9100 (Los Angeles – [213] 894-6820).

Scam Watch

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 Area Agency on Aging (Information and assistance)	800-272-3900	alz.org/californiasouthland
Center for Health Care Rights/HICAP (Medicare and Insurance Counseling)	800-510-2020	aging.ca.gov
Home Ownership Preservation Foundation (Foreclosure assistance)	800-434-0222	cahealthadvocates.org
In-Home Supportive Services	888-995-4673	995hope.org
Long Term Care Ombudsman (Mediation for those living in licensed facilities in L.A. County)	213-744-4477	ladpss.org/
Social Security	800-334-9473	la4seniors.com/ombudsman.htm
California Association for Adult Day Services (Adult day care answers)	800-772-1213	ssa.gov
USC Family Caregiver Support Center (For caregivers of adults with brain impairment)	916-552-7400	caads.org
National Hospice and Palliative Care Organization (Empowering people to make end-of-life choices)	855-872-6060	fcscgero.org
	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)	800-433-6251	nlsia.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/support

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Remembrances

In Honor Of

Pat & Ed Long

(Anonymous)

H.E.L.P. Board & Staff

(Mr. & Mrs. Richard Jacoby)

My Sister

(Mrs. Pauline E. Sturgeon)

Ms. Diane Sheehy
(Noble and Lorraine Hancock Family Fund)

Ms. Bob Wade

(Mr. & Mrs. Robert Daly)

In Memory Of

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(Anon)

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(Mr. Gayle B. Cottingham)

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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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Please use the enclosed envelope to donate to our Fund the Future campaign. All of our services remain free or low cost. With your help we can continue to assist seniors in making wise life choices.

Thank you!