



# HELP<sup>®</sup> Is Here

Information and advice for older adults and families

2017

## Seniors' Positive Effects on the Economy

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



“The prevailing wisdom in the U.S., perpetuated in the media and on Capitol Hill, is that the aging population is a significant burden on our economy,” according to Jody Holtzman, AARP’s Senior Vice President on Thought Leadership (quoted in *Aging Today*, a bimonthly newspaper of the American Society on Aging).

Indeed, we have the challenge of financially sustaining Medicare and Social Security. However, according to Holtzman, the problem is that we focus only on the long-term financial inflows and outflows of these programs and consequently miss the contribution generated by the 50-plus generation.

A report, “The Longevity Economy: Generating Economic Growth and New Opportunities for Business” by Oxford Economics (released in 2013 then updated in 2016), tells the story.

Let’s begin by understanding the longevity economy. It represents the sum of all economic activity that serves the needs of Americans over 50. It includes the products and services older adults purchase and the further economic activity this spending generates. We often miss the fact that our aging population is a significant source of economic growth. Get ready for some revealing stats.

- The gross domestic product of the longevity economy was \$7.1 trillion in 2013; by 2015 it increased to \$7.6 trillion. This makes the gross domestic product of our longevity economy the third largest economy in the world, following the U.S. and China. It’s \$2 trillion larger than the economy of Japan.

- In 2012, the longevity economy represented 46 percent of the total GDP and accounted for 100 million jobs and \$4.5 trillion in wages and salaries. By 2015, the spending by the 50-plus generation accounted for 89.4 million jobs.

see **Seniors' Effects** on page 3

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## Celebrating Community Partnerships

H.E.L.P. is grateful to all of its supporters, donors, sponsors and volunteers for making our annual fundraiser, the Cinco de Mayo Fiesta, a great success. Read more about it in the article on page 6. Please see the list of our major supporters on page 8. We especially want to thank our longtime Grand Presenting Sponsor, the Ralph Scriba Family Fund, for its continued support. We also want to recognize our longtime Community Partner, Toyota Motor Sales, USA, for its major annual sponsorships over the years, under the guidance of Tracy Underwood and Michael Rouse. Toyota's national headquarters has moved from the South Bay to Plano, Texas, so our partnership is coming to an end. We have greatly appreciated their support of H.E.L.P.'s programs and services to seniors.



We are also pleased to recognize H.E.L.P.'s new partnerships. We are grateful to The McMillen Family Foundation for its assistance in developing a new H.E.L.P. pilot educational program that addresses the growing opioid crisis, and the dangers to seniors of long-term use of opioids for pain, and mixing medications with alcohol consumption. More details are available in the article on page 9.

We are also grateful to the California Community Foundation for partnering with H.E.L.P. in expanding our financial abuse awareness program to educate, protect, and advocate for seniors and their families against elder financial abuse. Check out our Scam Watch corner on page 5 for an update on telephone scammers impersonating the IRS. In addition to community classes, H.E.L.P. provides telephone and in-office counseling for those who need assistance in confronting financial abuse or reporting a scam, as well as many other issues affecting seniors.

We thank contributors to this issue of our newsletter, Helen Dennis, former H.E.L.P. Board Chair; Brad Baker, Esq., Board Vice Chair, with the law firm of Baker, Burton, and Lundy; gerontologist Grace Farwell; and Ardis Shubin, H.E.L.P.'s Community Services Specialist, for their informative articles on senior issues. We hope you enjoy this issue of our HELP is Here magazine. Please visit our website, [www.HELP4srs.org](http://www.HELP4srs.org), for other interesting and helpful articles, as well as additional senior resources.

We hope you will help us get out the word that H.E.L.P. can be the starting place for seniors and their families who are seeking assistance, by providing a broad array of safe and unbiased information, classes, private consultations and other services. We appreciate all of you who make it possible, through your donations, for us to help older adults. Thank you for your continued 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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by Brad N. Baker, Esq.

A lot of you probably have living trusts these days which is a preferred document to take care of your financial needs, not only while you are incapacitated, but also at your passing. However, you are only half way home when you have a living trust. You should have it properly funded for it to work as effectively as you would like. By "funding," I mean legally switching title to place the assets under your control as trustee of your trust. Here are some simple refresher thoughts to see how well you have done.

Assets that need to be immediately funded into your living trust are things like real estate, bank accounts, stock accounts, and closely held businesses like LLCs. (We do not recommend transferring personal property and vehicles into your trust.) Here is a concept that will help you in your funding tasks: "Trusts cannot own anything. Trustees have to own it on behalf of the Trust." This will eliminate errors that I see where a house title is held as "A & A Family Trust." No trustee is named, and it is missing the trust's date.

So, the proper way to take title is to designate the current trustee on behalf of the trust and state the date the trust was originally signed. For example: "Joe Doe and Jane Doe as Trustees of the J & J Doe Family Trust dated 2-2-15" should work for all of the assets that the Doe family would want to presently transfer into their trust.

**No matter how many times you may amend or restate your trust, you should never change the date of the trust which will be the date you originally signed your trust.**

There is a document that you may wish to have to assist in getting your trust properly funded. It is legally called a Durable Special Power of Attorney. I call it a "lifetime clean-up document" which helps correct oversights when you are no longer able to correct them yourself. This document designates several people (you hope will pay attention) to be able to sign your name for the sole purpose of transferring one of your assets into your trust, thus saving an unwanted probate. It is a speed document in that it must be used before you die, and often we do not find out that you have assets outside your trust until you are on your deathbed. Check with your attorney to see if one can be prepared for you.

Some assets are not presently transferred to your trust, but instead have beneficiary designations. Assets like IRAs, life insurance, 401(k)s, and annuities are contractual assets of this type. Space does not permit the listing of the different strategies for beneficiary designations. Suffice it to say that it is important to further explore your options.

Taking a few minutes to double check to see what is held by you as trustee of your trust can save your loved ones a lot of headaches down the road.

*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 trusts, please contact your attorney*

## Continued (from page 1)

## Seniors' Effects

- It generates \$1.75 trillion in federal, state and local taxes. In federal taxes, it generates \$987 billion, which is 47 percent of total federal taxes; and generates \$761 billion in state and local taxes, which is 56 percent of the total.
- The longevity economy generates new business and creates jobs. Those ages 45 to 64 launch new companies at almost twice the rate of those ages 20 to 34. In 2011, almost one-fourth of new U.S. businesses were launched by entrepreneurs between 55 and 64 years old--a 14 percent increase since 1996.
- Those 50 and older contribute more than \$3 trillion to U.S. consumer spending. That does not include health care. Without health care older adults are responsible for one-half of all consumer spending.

There's more - the Oxford analysis found that the 50-plus economy is a large source of charitable giving, contributing almost \$100 billion annually. That's 70 percent of all charitable donations from individuals.

This population also has a distinctive consumer profile. They control almost 80 percent of U.S. aggregate net worth. The average wealth of households headed by people over 50 is almost three times that of those ages 25 to 50 that are heads of households.

Those ages 50-plus spend more money than any other age group. Holtzman points out that in Washington, D.C., the needs of 100 million people are considered an unaffordable cost and economic burden. In contrast, the private sector sees this population as an opportunity not to be missed.

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



# 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**.

**November 21 to December 12, 2017**  
**10:30 am to 12:30 pm**

**Katy Geissert Civic Center Library**  
**Community Meeting Room**  
**3301 Torrance Blvd., Torrance, CA**

### **November**

#### **21st: Staying in Charge - Healthcare, Finances, and Residential Choices**

Discussion of powers of attorney for healthcare and finances in care of incapacity and the different types of long term care (personal and skilled), where you can receive it and potential costs.

#### **28th: Financial Planning for Long Term Care**

Addresses ways to evaluate possible options to finance long term care.

### **December**

#### **5th: Safe Senior Living: Medication Awareness and Management**

This class addresses potential dangers to seniors from medication related falls, side effects and interactions and discusses proper management techniques especially in light of current drug concerns in the news.

#### **12th: 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.

**Call (310) 533-1996 for reservations.**

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. Although our classes are free, because H.E.L.P. is a nonprofit organization, we do appreciate a voluntary donation of \$10.

## Health Corner

# Residential Housing Options: Aging in Place

by Grace Farwell, Gerontologist.

Choice of housing is a very important decision for older adults. Some of the elements that go into making that decision include comfort, safety, and happiness in the living situation. Luckily, there are a variety of housing options and choices available, and it's important that the housing and living arrangements align with the older adult's needs, wants, and personality. Keep in mind that what works for one person may not work for someone else.

What are the residential housing options out there? Many older adults would like to stay in their own home in the community and "age in place." This article will explore some of the options for those who choose to, and are able to, stay in their own home:

**Villages** – These are membership-driven, grassroots, nonprofit organizations that are run predominantly by volunteers and 1 or 2 paid staff. Villages coordinate access to affordable services and provide volunteer services that may include transportation, health and wellness programs, home repairs, and social and educational activities. The South Bay is very fortunate to have two Villages: South Bay Village; [www.sbvill.org](http://www.sbvill.org) and the Palos Verdes Peninsula Village; [www.peninsulavillage.net](http://www.peninsulavillage.net).

**Shared housing** - This is another option for "aging in place." Shared housing involves a housing provider and a housing seeker. The housing provider is generally a homeowner (older adult) who has an extra bedroom to 1) rent, or 2) in exchange for assistance with household chores, or 3) both. A house seeker may be retired, employed, or a student. There are programs that provide the "matching" services. One such program is Affordable Living for the Aging (ALA) [www.alaseniorliving.org](http://www.alaseniorliving.org).

**In-Home Care** – Home care allows an older adult to stay in their home while receiving the assistance needed to remain as independent as possible. Home care, typically, involves assistance with Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs): bathing, dressing, eating, walking, continence, laundry, money management, telephone use, transportation, and can range from once a week to 24 hours per day depending on the needs of the older adult. Home care, provided by spouse or adult child, is the most common type of care, with most family members not receiving any compensation for the care provided. Hiring an in-home care provider is also an option, whether it's through an agency or hiring a friend or relative.

(Continued on Page 5)



# IS IRS STILL CALLING?

## Scam Watch

IRS scammers are still out there and they don't take a summer break. They are using a new scare tactic. The Internal Revenue Service (IRS) recently began a new collection practice contracting with four private collection companies to collect certain overdue federal tax debts. Congressional law has authorized such companies to pursue taxpayers who owe past due taxes and collect on behalf of the federal government.

As a condition of receiving a contract, the selected collection agencies must respect the taxpayer's rights and must abide by the consumer protection provisions and guidelines of the Fair Debt Collection Practices Act which limits collection procedures.

IRS will send written notices to taxpayers that their account is being transferred to a private collection agency and advising which company has been assigned. The collection agency receiving the assignment will also send written notice to the taxpayer confirming the transfer before making phone contact.

Collection agencies can identify themselves as contractors of the IRS empowered to collect taxes that are due. Agency employees must be courteous and respectful to the taxpayer.

These private collection agencies would never ask for payment by a prepaid debit, iTunes, or gift card. Scammers falsely contend that those prepaid debit cards are linked to the IRS' Electronic Federal Tax Payment System (EFTPS). Taxpayers will be informed about electronic payment options on [IRS.gov/Pay Your Tax Bill](http://IRS.gov/Pay Your Tax Bill). Payment by check should be payable to the U.S. Treasury and sent directly to IRS, not the private collection agency. Remember, neither the IRS nor their contractors would ever threaten you with arrest for nonpayment.

If you do not wish to work with the assigned private collection agency to settle your overdue tax account, you must submit a request in writing to the private collection agency.

The IRS will assign cases to these private collection agencies:

CBE Group  
P.O. Box 2217  
Waterloo, IA 50704  
800-910-5837

Performant Recovery  
P.O. Box 9045  
Pleasanton, CA 94566-9045  
844-807-9367

ConServe  
P.O. Box 307  
Fairport, NY 14450-0307  
844-853-4875

Pioneer Credit Recovery  
P.O. Box 500  
Horseheads, NY 14845  
800-448-3531

If you wish to make a complaint about a private collection agency or report misconduct by its employee, call the TIGTA hotline at 800-366-4484 or visit [www.tigta.gov](http://www.tigta.gov) or write to:

Treasury Inspector General  
for Tax Administration  
Hotline  
Post Office Box 589  
Ben Franklin Station  
Washington, DC 20044-0589

To report a threat, assault or attempted assault by a private collection agency employee, contact the TIGTA Office of Investigations with responsibility for your geographic area. Report IRS imposter scams to the Treasury Inspector General for Tax Administration online at [www.treasury.gov/tigta/contact\\_report\\_scam.shtml](http://www.treasury.gov/tigta/contact_report_scam.shtml) or by phone, 800-366-4484.

If you receive one of these new IRS scam calls, hang up. Do not respond to voice mail demanding you call them back. If you are in doubt about whether you really do owe taxes, you can call the IRS at 1-800-829-1040 or go to [www.irs.gov/balancedue](http://www.irs.gov/balancedue).

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

### (from page 4) **Housing Options:**

As of January 1, 2016, a new law took effect "The Home Care Services Consumer Protection Act." The purpose of the Act is to promote consumer protection for elderly and disabled individuals who hire private aides to come into their homes and provide assistance with activities of daily living (from the State of California 7/1/16 Version 3 - The Home Care Services Consumer Protection Act).

To get started on determining the type of care needed, be sure to utilize HELP's Needs Inventory: [new.help4srs.org/wp/wp-content/uploads/HELP\\_needsinventory.pdf](http://new.help4srs.org/wp/wp-content/uploads/HELP_needsinventory.pdf). Other residential housing options include assisted living, continuing care communities, and skilled nursing.

*Grace Farwell has an MSW specializing in Gerontology from USC and teaches H.E.L.P. classes.*

## H.E.L.P.'s Annual Celebrate Summer Fundraiser Spotlights Cinco de Mayo Theme.

Each year at H.E.L.P.'s annual fundraiser several worthy local individuals are recognized for their support and contributions to H.E.L.P. and the local community. This year our honorees were Debbie Richardson, Vice President of Palos Verdes Premier Bank; and Kate Crane, Esq., a South Bay Estate Planning attorney.

May 5 was selected as the date for our fundraiser so the "Cinco de Mayo Fiesta" theme came naturally. Many attendees arrived in their favorite fiesta attire, ready to enjoy margaritas and champagne as they bid on exciting silent auction items during the pre-dinner reception. Gala chair Nancy Scott, who is also a member of the H.E.L.P. Board of Directors, had arrived early at the Palos Verdes Golf Club with her committee to prepare the festive presentation of silent auction packages.

H.E.L.P. Board Chair, Dr. Tom Paulsen, M.D. welcomed guests into dinner and introduced other Board members. Executive Director, Britt Huff, Ph.D., introduced the event sponsors, beginning with Grand Presenting Sponsor and former honoree, Ralph Scriba. Other major sponsors were Platinum Sponsor, Toyota Motor Sales, USA; and Sapphire sponsors, L.A. County Supervisor Janice Hahn; and Jennifer and Brad Baker, H.E.L.P. Board Vice Chair, of Baker, Burton, and Lundy law firm. Ruby Sponsors were The Torrance Refining Company; Farmers & Merchants Trust Company/Torrance; Drs. Tom and Tricia Paulsen; and H.E.L.P. Board and Gala Committee member, Yim Hom and her husband, Dr. Simon Lo. (A full list of sponsors and H.E.L.P. donors can be found on pages 8 and 11.)

Steve Napolitano, City Councilman and former Mayor of Manhattan Beach, served his 5th year as auctioneer for the live charity auction. Lively bidding on donated vacation packages resulted in generous funds being raised in support of H.E.L.P.'s programs and services for seniors. Auction items included a weekend stay in an oceanview room at the Terranea Resort, a Mammoth condo, oceanfront at the Beach House Hotel in Hermosa, and the Intercontinental San Francisco Hotel, plus a week in Maui, Big Bear, and Nuevo Vallarta condos.

Dr. Paulsen presented the awards to the evening's honorees. Kate Crane received H.E.L.P.'s Legacy Award for her long time support of H.E.L.P., having served on the H.E.L.P. Board of Directors in the early years and continued that involvement over the years. She was also recognized for her many other leadership and volunteer efforts with other charitable organizations in the community. In addition to managing her local law firm, she also served on the Boards of LA BioMed at Harbor UCLA, the Blue Ribbon of the LA

Music Center, and the Manhattan Beach Library Commission. For nine years she was a member of the Board of Trustees of Torrance Memorial Medical Center, and served as Chairwoman of that Board for four years. Kate is currently Chair of the Board of the John Gogian Family Foundation.

Debbie Richardson received the H.E.L.P. Inspiration Award for her longtime leadership and service to the South Bay community. She has worked in bank management for over thirty-five years, and is currently Senior Vice President of Corporate Development for Premier Business Bank. She is a member of the Torrance, Manhattan Beach, Redondo Beach, and Palos Verdes Peninsula Chambers of Commerce, and served as Board Chair of the latter. She also served on the Board of Directors of the Palos Verdes Concours d'Elegance, as well the Palos Verdes Art Center for many years, and is a member of their Patron Circle. Debbie has received many awards for her community service, including Citizen of the Year for the PV Chamber of Commerce, and the Volunteer Center "Legend in Our Own Time" award.

All of us at H.E.L.P. are grateful to all of our generous supporters, who made this event another great success. We especially want to recognize the many hours volunteered by our gala committee members. Assisting gala chair Nancy Scott were committee chairs Mardy Maehara, Sally Moton, Linda Cochrane, Kim Engen, Yim Hom, Linda Smith, Britt Huff & Ardis Shubin. Other members were Barbara Carlson, Cathy Luciano, Karen Gottlieb, Joyce Kochanowski, Linda Moriwaki, Hillary Watts, Kathleen Davis, and Torrance Woman's Club representatives.



*Gala Chair Nancy Scott (left), with committee members Karen Gottlieb, Amy Cochrane, Linda Cochrane, Sally Moton, and Barbara Carlson*





*Gala committee members (seated) Mardy Maehara, Nancy Scott, Britt Huff, (standing left) Barbara Carlson, Brandy Olson, Cathy Luciano, Yim Hom, Sally Moton, Amy Cochrane, Linda Cochrane, Karen Gottlieb, Linda Smith, Ardis Shubin, and Donna Crock.*



*H.E.L.P. Board member Michael Barth (left), with Grand Sponsor Ralph Scriba, Honoree Debbie Richardson, and Mike Richardson.*



*H.E.L.P. Executive Director Britt Huff (right), and H.E.L.P. Board chair Dr. Tom Paulsen, present the Legacy Award to Honoree Kate Crane, a former H.E.L.P. Board member.*



*H.E.L.P. Board Vice Chair and major sponsor Brad Baker, with Jennifer Baker, and gala chair Nancy Scott.*



*Former honoree and major donor Jacky Glass (left), with Audra Platz and Robin Haney.*



*Greg & Becky Schroff (left), with Laura Kauls, H.E.L.P. Board Treasurer; and husband Juris Kauls.*

*Photos by Betty Waung*



## Celebrate Summer Donors Corner

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

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*We thank all of the following businesses who donated wonderful gifts for our Celebrate Summer 2017 Gala*

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Simms Restaurants; Calico; 22nd Street Landing Seafood Grill; P. F. Chang's China Bistro; Azuma Japanese Restaurant; Gardena Bowl Coffee Shop; Ralphs – RPV; Equinox; Red Car Brewery & Restaurant; Parker's Lighthouse; Trader Joe's – Torrance; DuBunne Spa; Vons = Pavillions; Bay Club Rolling Hills; Palos Verdes Performing Arts; Monkish Brewing Co.; Amuse Music Inc.; Absolution Brewing Co.; L'Opera Restaurant; Trump National Golf Club; L'Phil/Hollywood Bowl; The Corner Bakery; Nancy Scott; Barbara Carlson; Sally Moton; Mardy Maehara; Sally Matsumoto; Mary Murphy; Yim Hom; Joyce Kochanowski; Josie Auer; Margaret Mohr; John Hendricks; Scott Donnelly.

***With a special thank you to our live auction and raffle donors:***

California Academy of Sciences; The Admiral Risty; Nantucket Crossing; The Comedy & Magic Club; Beach House Hotel; Terranea Resort; Chef Melba's Bistro; Ardis Shubin; Brad & Jennifer Baker; Richard Lundquist, Continental Development Corporation; Norm & Cindy Miller; Judy Shephard & Karen J. Beck; Robert & Cathy Swank..

## Ask H.E.L.P.

# McMillen Family Foundation Funds Alcohol and Drug Awareness for Safe Senior Living

H.E.L.P. has been very fortunate to begin a community partnership this year with the McMillen Family Foundation (MFF) to bring awareness to seniors about the dangers of long-term use of opioids, and mixing medications with alcohol consumption. With the recent national focus on the growing opioid crisis, this is a particularly timely subject. One in three Americans who have taken prescription opioids for at least two months say they have become addicted to or physically dependent upon the medication.

In the last 20 years, the rate of hospitalization among seniors, related to opioid overuse, has quintupled. A recent study found that 15% of seniors were prescribed an opioid for pain when they were discharged from the hospital, and 3 months later, 42% were still taking the pain medication without monitoring or follow-up from their physician. Seniors who experience chronic pain from arthritis and other causes are often also treated with opioids. While narcotics can bring short-term pain relief from surgery or injury, and help patients with cancer and in end-of-life care, they're often misprescribed. The public, as well as the medical community, needs to be educated about the reality that opioids are not a good choice for chronic pain.

The risks of overdose are greatly increased when opioid drugs are taken with other substances, such as alcohol, benzodiazepines or other medications. Even social drinking of alcohol can cause serious complications when opioids or other prescription drugs are being used for pain. One in three adults 65-and-over suffer from falls each year. Drug and/or alcohol use exacerbate the situation. Fall complications are the leading cause of injury-related death to those 65 and older. Falls are the leading cause of traumatic brain injuries, and fear of falling limits the activities older adults engage in.

The question that comes up often is, how did opioid use become such a crisis? In the 1980s, doctors and health experts made a crucial misstep. Opioids are lab produced by the chemicals from opium sap extracted from the poppy plant. Following reports that opioids were a safe and effective way to treat pain and that addiction was rare, health care providers started treating pain much more aggressively, including prescribing more opioid pain medication. Health professionals' well-intentioned approach to treating people's pain sometimes led to unintended consequences and exposing an individual to the risk of addiction or overdose. Drug companies also fueled the problem by aggressively marketing opioids to doctors for two decades before the problem was recognized and addressed. In 2007, Purdue Pharma, the company that makes OxyContin, pleaded guilty to making false safety claims and misleading regulators, offenses that cost the company more than \$600 million in fines that year.

In 2016, U.S. Surgeon General Vivek Murthy issued a major report on substance abuse, followed by a letter sent to 2 million American doctors warning them of the growing opioid crisis, in which opioid overdose deaths have quadrupled since 1999. There are three fronts in the battle to reduce opioid use: curbing aggressive drug marketing; enlisting physicians to prescribe less; increasing public awareness so they know to request other sources of pain relief that do not lead to addiction.

A grant from the MFF has made it possible for H.E.L.P. to develop a pilot project to educate the public, especially seniors, on this subject by producing course curriculum for community classes; preparing flyers and printed material; media and television public service announcements; and presenting training classes for those who provide care services for seniors. We greatly appreciate the opportunity to partner with the McMillen Family Foundation on this important service to seniors.

## H.E.L.P. Developments

## Updated Tools and Guides

**Do you need H.E.L.P. to find out more about wills and trusts, powers of attorney, in-home supportive services, or conservatorship basics? H.E.L.P. has updated its tools, forms and guides according to 2017 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](http://help4srs.org) or calling our office at 310-533-1996.**

[illegible]

**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	wdacs.lacounty.gov
Alzheimer's Greater Los Angeles	844-435-7259	alzgla.org
California Department of 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 (L.A. Co. only)	888-944-4477	ladpss.org/
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 L.A. 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	nls-la.org

## South Bay Resources

Beach Cities Health District (Provides support services)	310-374-3426 x256	bchd.org
Focal Point on Aging (Information and referral service)	310-320-1300	torranceca.gov
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



# 2016-2017 Donors

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**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;**

**Partners - \$1,000 to \$2,499**

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L.A. County Supervisor Janice Hahn

McMillen Family Foundation

#### **Colossal H.E.L.P.er**

Noble and Lorraine Hancock Family Fund

#### **Benefactor**

City of Torrance Community Services Commission

John Gogian Family Foundation

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### Businesses

#### **Mega Super Colossal H.E.L.P.er**

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HomeStreet Bank

Johannessen Trading Company

PDM, LLP

Premier Business Bank

The Canterbury

Torrance Refining Company

#### **Partner**

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Charles Schwab - Torrance

Continental Development Corporation

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Consult our website ([www.help4srs.org](http://www.help4srs.org)) for a full list of donors

## Remembrances

### In Honor Of

Pat & Ed Long  
(Anonymous)

Ms. Diane Sheehy  
(Noble and Lorraine  
Hancock Family)

### In Memory Of

Ms. Mary Bateman  
(Anonymous)  
Mrs. Virginia Rose Dulgarian  
(Anon, The Benevity Community  
Impact Fund, Mr. & Mrs. Sarkis  
Hagopian, Gay Snyder Johnson,  
Vincent T. Chavez)

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(Mrs. Kay Wardell,  
Jacqueline M. Glass)

Mrs. Toshio Okihara  
(Mr. Craig Okihara)  
Ms. Michiko Machida  
(Mrs. Mariko Motoyama)

**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  
www.help4srs.org

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## Shop at Ralphs Markets - Earn Money for H.E.L.P. in 2017-18!

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! Current enrollment ends effective 8/31/2017.

1. Visit: [ralphs.com](http://ralphs.com) on 9/1/17 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, 2017—so sign up today then follow the above instructions on September 1, 2017 or after!