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EXAMPLE 1 HERE 1 CONTRACTOR 1

Information and advice for older adults and families

2010 Number 1

H.E.L.P. Introduces Elder Mediation Services



H.E.L.P.'s elder mediation services assist those who have a common objective but disagree on how to achieve it. E.L.P. is now offering limited scope mediation for seniors who have disagreements with those who care about them. Typical mediation themes include suitable living arrangements, necessary medical care, proper financial planning and end-of-life options.

Elder mediation can help. The process promotes communications among concerned people who are unable to agree or find solutions to their problems. When disagreements focus on care planning and financial security, the arguments over how to proceed may become so heated that a specialized professional mediator is needed. H.E.L.P.'s mediation program is designed for those disputes and participants with limited resources and limited time commitment.

Elder law attorney Esther Epstein, H.E.L.P.'s director of legal programs, is a trained elder mediator. She has been a public-interest attorney for more than 20 years, with specializations in family law and government benefits. Besides having a graduate degree in health-care management and policy from UCLA, she obtained formal certification from Adult Resolutions & Mediation Services, Los Angeles County Bar Association dispute resolution services

see Elder Mediation on page 6

Inside

Insider



Helen Dennis



Iulia Parton

New Executive Director to Lead H.E.L.P.

by Helen Dennis

Julia Parton has become executive director of H.E.L.P. H.E.L.P's first executive director was our extraordinary founder, Ed Long. We are fortunate to have Julia continue in that position.

Ms. Parton, a longtime member of the nonprofit's Board and its Executive Committee, has spent her entire career

working in the South Bay. She brings more than 25 years' experience in managing staff, marketing and strategic planning to enable H.E.L.P. to strengthen its outreach to the community.

Since 1982, she has worked, first for Copley Los Angeles Newspapers and then Media News Group, on their print and online publications. She served as publisher of the Palos Verdes Peninsula News. Earlier she was the Business Development director of Online and More San Pedro. She is highly regarded in the community for her public service involvement, which includes stints as president of the Rotary Club of Palos Verdes Peninsula and chair of Public Relations with Rotary District 5280.

Ms. Parton chairs the Philanthropy Investigation Committee for the Palos Verdes Junior Women's Club and the Public Relations Committee for the Palos Verdes Coordinating Council. She also serves on the Palos Verdes Art Center's Board of Trustees, the Salvation Army's Crestmont College for Officer Training Governing Board and the Palos Verdes Concours d'Elegance's Board of Directors.

Ms. Parton succeeds Joe Cislowski, who had been the CEO and president of the organization.

Helen Dennis is Chair of the H.E.L.P. Board of Directors

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

Jean Adelsman, Eleanor Barkelew, Karen Duncan, Copy Editors

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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.

Ask H.E.L.P.

Video Games for Seniors: An Innovative Technological Tool

Question: Why are so many senior centers claiming that video games are wellsuited for seniors?

Answer: Although many people think of video games as mindless kid activities, current research confirms that they may actually enhance one's ability to think, reason and respond quickly.

According to the **National Science Foundation**, many seniors, who have experienced declines in their perceptual, motor and cognitive skills, increase hand-eye coordination, memory and muscle control by playing certain video games. New studies are attempting to determine if video games might help forestall normal types of age-related cognitive and physical declines.

Most video games are entertainment tools that demand attention and reflexfinger responses. Nintendo Wii's sports games take each player's involvement one step further. Instead of just pushing the proper controller keys Wii players hold motion-sensitive controllers in one or both hands. The players must use different arm positions to swing bats, throw balls or punch cartoon

see Video Games on page 6

Things That Go Bump in the Night

Question: Why are so many seniors afraid of falling and what causes them to fall?

Answer: Many seniors who fall end up with broken bones. The cause of the broken bone is often osteoporosis an age-related condition where bones lose their density or thickness, as well as their strength.

A decrease in bone density is part of the normal aging process. For both women and men, bone density reaches its peak around age 25, and it starts to decline around age 35. Since few people have detectable symptoms, they often experience the trauma of a broken bone even before learning that they have osteoporosis. The most common osteoporosis-related bone fractures are the spine, hip and wrist.

Although osteoporosis has no known cures, decreasing the risk of falling will

lessen the risk of fractures. With this in mind, the **National Center for Injury Prevention and Control** suggests that seniors:

• Begin a regular exercise program: Many who fear falling assume they should minimize movement. Ironically, this often leads to muscle weakness and resulting falls. According to the U.S. Surgeon General, physical activity is the only way to simultaneously improve muscle mass, muscle strength, balance and bone strength. Regular activities such as housework, walking, and gardening can improve muscle strength. However, a regular, structured program that includes

see Bump in the Night on page 12



For more information on how to prevent falls and stay independent, visit the American Academy of Orthopaedic Surgeons website at orthoinfo.aaos.org, and in the search box type in "Prevent falls and stay independent." The Call Box

H.E.L.P. provides information and referrals on valuable community services addressing 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 L.A. County Consumer Affairs	Phone Numbers	Web Addresses
(Consumer protection/complaints) Adult Protective Services (Elder abuse) Alzheimer's Association, Southland Chapter	800-593-8222 877-477-3646 800-272-3900	dca.lacounty.gov css.lacounty.gov/aps alz.org/californiasouthland
Area Agency on Aging (Information and assistance) Center for Health Care Rights/HICAP	800-510-2020	aging.ca.gov
(Medicare and Insurance Counseling) Home Ownership Preservation Foundation	800-824-0780	cahealthadvocates.org/hicap
(Foreclosure assistance) In Home Supportive Services Long Term Care Ombudsman	888-995-4673 888-944-4477	995hope.org ladpss.org/dpss/ihss
(Mediation for those living in licensed facilities in L.A. County) Social Security California Association of Adult Day Services	800-394-9871 800-772-1213	wiseandhealthyaging.org ssa.gov
(Adult day care answers) Los Angeles Caregiver Resource Center (For caregivers of adults with brain	916-552-7400	caads.org
impairment) National Hospice and Palliative Care Organiza (Empowering people to make end-of-life	800–540–4442 tion	lacrc.usc.edu
choices)	800-658-8898	nhpco.org
Legal Bet Tzedek Legal Services (Provides free legal services for seniors		
in LA County)	323-939-0506	bettzedek.org
California Advocates for Nursing Home Reform (Advocacy and lawyer referral) Dispute Resolution Service-L.A. County Bar	800-474-1116	canhr.org
(Accessible conflict resolution services)	213-896-6533	lacba.org
South Bay Resources		
Beach Cities Health District (Provides support services) Focal Point on Aging	310-374-3426	bchd.org
(Information and referral service) Redondo Beach Senior and Family Services	310-320-1300	torrnet.com/parks/6649.htm
(Programs to promote health) South Bay Senior Services	310-318-0650	redondo.org
(Health-related and case management services)	310-325-2141	bhs-inc.org/sbss.html

It's the Law

Continuing Care Retirement Communities

When the age for retirement and life expectancy were similar, seniors' decision to retire and remain at home made a lot of sense. Today, as they continue to age in place, many seniors can only guess what their future care needs might be.

Continuing Care Retirement Communities (CCRCs) guarantee their residents lifetime housing, social activities, access to assisted living (e.g., bathing, dressing, and other personal needs), and skilled nursing care that might be needed in the future.

To be accepted as a CCRC resident, seniors must not only be very healthy, but also be able to show their ability to pay continuing contract fees. In determining applicants' eligibility, CCRCs not only perform medical

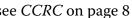
evaluations, but also require full disclosures of assets and income.

Most urban CCRCs provide apartment units in high-rise buildings, while those in more suburban communities may provide campus-type housing that includes single-family homes or duplexes. As residents' needs change, so will their assigned unitssometimes only temporarily but, under certain circumstances, long term.

Entrance fees for individual residents currently range from \$100,000 to \$1 million. Collecting such high fees enables CCRCs to define their companies as being financially secure. Depending on the contract terms, portions of the entrance fee

see CCRC on page 8

To find answers to frequently asked questions, visit the California Continuing Care Retirement Community website at calccrc.ca.gov.



Who Might Be Chosen to Speak for You?

onservatorship are often necessary to protect the incapacitated who did not prepare powers of attorney identifying agents to speak for them. The court may appoint conservators of the person to be in charge of their personal needs, physical health, food, clothing and shelter. Conservators of the estate may be appointed to take responsibility for identified financial matters.

The court usually selects a conservator from a list of relatives or close friends who have requested appointment. If they lack certain skills or if family disputes or allegations of abuse arise, the court may appoint a licensed professional fiduciary.

The Professional Fiduciaries Bureau of the California Department of Consumer Affairs was established

to assist people unable to represent themselves. These fiduciaries are licensed professionals who have met certain education and experience requirements and passed a statemandated competency exam. They must file periodic accountings with the bureau and court for each person they represent.

Under California law, professional fiduciaries' decisions must not only attempt to reflect their clients' needs, but also promote their best interests.

The court may order professional fiduciaries to find and maintain proper residential placement, quality care and treatment services for conservatees. It will also direct fiduciaries to do all that is necessary to protect the conservatee

see Speak for You on page 14



Elder Mediation

Continued from page 1 and Jewish Family Services domestic violence certification training.

In disputes involving seniors, mediation has become an important alternative to court proceedings. The mediator—a neutral person—provides all participants with the opportunity to express and explain their issues and concerns. By encouraging openness and fairness, the mediator strives to empower each participant to better serve the senior whose best interests are at stake. Mediation is an entirely voluntary process that promotes individual self-determination.

All mediation participants are viewed as equal team members.

Video Games Continued from page 3

opponents who appear to be focusing right on them from inside the TV screen.

With the Wii baseball game, players use a single controller instead of a bat, and have the option of holding it with one or both hands. Responding to a pitch appearing on screen, the player swings the controller as one would a bat. Since there is no actual ball contact, the player's reacting arm and body movements define what occurs on the screen. The screen will reflect a hit or an out, a fly ball, or a very enthusiastic crowd that is reacting to the player's home run.

Wii bowlers first move their hand-held controllers back, and

Everything that is said in the mediation is protected by laws of confidentiality. If called as a court witness, the mediator cannot testify. Nor can any participant testify about anything that was said or done in the mediation, with few exceptions. Since the process relies on team support, participants may not use information obtained through mediation in further legal proceedings unless all the parties agree, such as filing a settlement agreement with the court for purpose of enforcement.

An elder mediator may refuse to start or continue mediating if she or he questions a participant's capacity, ulterior motives or undue influence.

H.E.L.P's mediation session may take up to three hours. Prior to its commencement, all participants must sign the mediation agreement and pay their portion of the initial \$200 fee. If the participants decide to continue after completing 2 hours, each will need to pay their shares of an additional \$200 fee. The total fee cannot exceed \$400, and the total time cannot exceed three hours. If further mediation is desired by the parties, H.E.L.P. will provide information on available resources.

For more information call H.E.L.P. at 310-533-1996. ◆

then swing their arms forward as if they are releasing bowling balls. Hand-eye coordination skills affect a player's game score. Proper arm motion and speed are reflected by the number of onscreen cartoon pins that topple.

The American Heart Association confirmed that the Wii sports boxing game provides adults with excellent moderateintensity exercise. Players punch their on-screen opponent by clutching controllers with both hands and quickly aiming repeated punches. To avoid being portrayed on screen as knockedout cartoon characters, players protect themselves with timely side-to-side shoulder motions that block punches from their onscreen opponents.

Many senior centers are promoting video-game team competitions. The City of Los Angeles Department of Aging and SCAN Health Plan have joined to provide free Nintendo Wii consoles to 16 Multipurpose Senior Centers.

Besides providing exercise and cognitive stimulation, video games offer many seniors a welcome introduction to modern technology. Playing appropriate video games may enhance seniors' hand-eye coordination and memory. So...wanna play? �



Because Older Adults Matter

H.E.L.P. 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. *We provide solid, accurate and current information and advice on financial planning and elder care so that older adults and families can make better decisions, learn how to help themselves, and avoid or deal with crisis situations. In this annual report, we would like to share some information on how we served those who came to us for help in 2009, and on those who made it possible.*

Education and Counseling Services

Programs

Private Consultations on long term care planning or estate administration.

Full Classes – two-hour classes that answer questions about powers of attorney, wills, probate, probate-avoidance, living trusts, long-term care insurance, long-term care options and Medi-Cal for nursing home care.

Mini Classes – 30 to 60 minute presentations on aging preparedness and care issues.

Listen, Then Help – in-person, telephone, e-mail, or mail information, advice and service referrals.





Publications

Nuts and Bolts Guides – concise guides making complicated issues understandable.
 Your Way – end-of-life planning, communication guide and an advanced health care directive.
 H.E.L.P. Is Here – quarterly magazine bringing the latest news and information on elder care, law, finances and consumer protection.

<u>Websites</u>

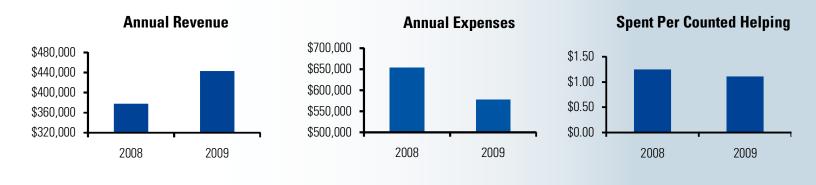
Our websites offer up-to-date information and resources instantly across the United States and the world.



Financial Results



H.E.L.P. depends on the generous support of donors to provide services for elders and their families. In 2009, donated dollars provided more than 97.8% of our funding as shown by the pie chart. The financial downturn has effected many organizations in California and we are no different. Seeing an opportunity, the H.E.L.P. Board of Directors have taken steps to remain flexible and ultimately more efficient which will result in H.E.L.P. remaining in your community for the next 10 years.

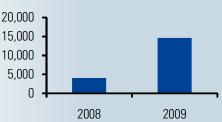


Service Achievements

2009 was a great year of service achievements for H.E.L.P. During this challenging year, we were able to bring our services to more people this year than last year. We are also stepping up in 2010 to bring more service improvements and additions to make sure we stay efficient and effective.

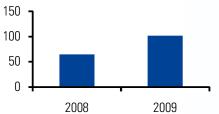
H.E.L.P. stepped up its efforts to bring more classes to the community, by increasing the number of classes 57%, and getting the word out about our classes. The result (shown below) was an increased attendance from last year.



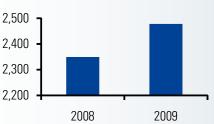


The above chart shows the distribution of *Your Ways.* Due to articles appearing in MSN and the Los Angeles Times we had a 266% increase in distribution from last year.









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Wills, Probate and Probate Avoiders Eternal Promise Church, Feb 23, 2010

10am-12pm 2057 Century Blvd, Los Angeles

Elder Care and Residential Options

• La Mirada Vistas Mar. 10, 2010 2:00-3:30 p.m. 14129 Adoree St., La Mirada

Medi-Cal for Long Term Care

Little Lake Village Apr. 21, 2010
3:00-5:00 p.m.
10902 Fulton Wells Ave., Santa Fe Springs

For more information about these classes, information about other upcoming classes, or to arrange a class for your group of 25 or more call 310-533-1996 or check our website at help4srs.org/class.

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

Concerned about choice options for seniors and their families? Our popular classes cover 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.

Redondo Beach Public Library

1:00 p.m. to 3:00 p.m. except where noted 303 N. Pacific Coast Highway, Redondo Beach, CA

February

Staying in Charge of
Your Healthcare and Financial Matters Wednesday, 17 th
Wills, Probate and Probate Avoiders Thursday, 25 th

<u>March</u>

April

Trusts and Taxes
Caregiving: Stages and OptionsFriday, 12 th
Elder Care and Residential Choices Thursday, 18 th
Long-Term Care Insurance: Pros and Cons Thursday, 25 th

Medi-Cal for Nursing Home Care Thursday, 1st **Kaiser Hospital**

9:30 a.m. to 11:30 a.m. 25825 S. Vermont Ave., Room C, Harbor City, CA

February

Staying in Charge of Your Healthcare and Financial Matters.....Saturday, 6th Wills, Probate, and Probate Avoiders....Saturday, 13th Trusts and TaxesSaturday, 20th Elder Care and Residential ChoicesSaturday, 27th

<u>March</u>

Long Term Care Insurance: Pros and Cons	Saturday, 6 th
Medi-Cal for Nursing Home Care	Saturday, 13 th

Sunrise Senior Living

10:30 a.m. to 12:00 p.m. 1837 Pacific Coast Highway, Hermosa Beach, CA

March

Elder Care and Residential Choices Saturday, 13th

Second Helpings

Bump In The Night

Continued from page 3

weight-bearing and strengthbuilding exercises can provide even greater improvement in muscle mass, strength, balance and bone density.

 Have a health care provider review your medicines: Certain medications – both prescription and overthe-counter – may cause symptoms like dizziness, joint pain, numbness or shortnessof-breath that may impact one's ability to stay physically balanced. To work out a

CCRC Continued from page 5

may eventually be refunded to residents or their estates.

In addition to lump-sum entrance fees, CCRC residents must pay monthly fees that currently range from \$3,000 to \$5,000. If residents' needs for assistance or skilled care arise, the monthly charges increase—now to an average of \$5,000 to \$10,000. In addition, most contracts include a provision for annual increases in the monthly fees.

Although incoming residents must be able to care for themselves, they usually purchase supplementary options such as additional meals, housekeeping, transportation and the opportunity to participate in various social and educational activities.

The three basic types of CCRC contracts are *life care, modified,* and *fee-for-service*. All offer

proper fall-prevention plan, the treating physician should know all medications that the patient takes.

- Have your vision checked: Seniors should have their eyes examined at least once a year. Besides experiencing normal vision changes, seniors are more likely to have glaucoma, cataracts and age-related macular degeneration. The danger of falling increases when one's ability to see is diminished.
- Make your home safer: Since most falls occur at home, make sure it remains a safe place. Remove boxes, newspapers, electrical cords and phone cords from pathways; secure loose rugs with double-faced tape; use nonslip mats in bathtubs and showers; and keep homes brightly lit. As people age, their ability to see in the dark may weaken so small nightlights can help. ❖

independent living coverage at an agreed fixed rate, but each uses a different formula to calculate added costs for assisted living and skilled nursing care:

- Life Care Contracts: Life care contracts offer unlimited assisted living, medical treatment and skilled nursing care. Because a resident's future care needs will be provided for life without additional charge, life care is the most expensive type of CCRC contract.
- Modified Contracts: Instead of covering unlimited future assisted or skilled nursing care, modified contracts limit the provision of such services to a set length of time. Once that time limit has expired, additional assistance or skilled care may still be available,

but will be provided at much higher monthly fees.

• Fee-for-Service Contracts: Although fee-for-service contracts may appear to be the least expensive CCRCs, they often turn out to be much more costly since assisted living and skilled nursing care services will only be provided at their current, higher market rates.

Under existing California law, prospective residents may visit CCRCs and inspect their different levels of care. Before agreeing to contracts, applicants may also see all licensing and inspection reports and complaint investigation findings of the previous two years.

Seniors considering a lifetime CCRC contract must carefully review the risks, benefits and potential costs. �

Come Out and Learn Something Along the Way!

H.E.L.P. is reaching out to the community by expanding the number of sites where it is holding classes.

Our three new locations are at Redondo Beach Public Library, Kaiser Hospital Harbor City and Sunrise Assisted Living in Hermosa Beach.

All six-week classes are open to seniors, their families, friends, and anyone else seeking information on elder care, law, finances and consumer protection. For the 2010 class schedule, please turn to Page 11 or visit our website at help4srs.org and click on Class Schedule.

The series include:

- Staying in Charge of Your Healthcare & Finances Matters: Highlights the importance of preparing powers of attorney for healthcare and financial matters so seniors can stay in charge should they become incapacitated and unable to speak for themselves.
- Wills, Probate & Probate Avoiders: Explains the probate process and planning tools to assist in avoiding it.

- Trusts & Taxes: Looks at the possible impacts of estate and gift taxes and tells why because of certain taxes it may not always be better to give than to receive.
- Elder Care & Residential Choices: Compares different types of longterm care (at-home, skilled nursing and hospice care), their costs and ways to determine which is best for individual seniors.
- Long-Term Care Insurance: Pros and Cons: Addresses ways to determine when long-term care insurance is a financially sound option.
- Medi-Cal for Nursing Home Care: Discusses nursing home Medi-Cal eligibility guidelines, which are very different from those of standard Medi-Cal, and warns of present and potential penalties associated with certain property transfers. �

About H.E.L.P.

Notice anything NEW?

Some of H.E.L.P's classes have a new name for the new year.

Who's in Charge? is now Staying in Charge of Your Healthcare and Financial Matters. Long Term Care Choices is now Elder Care and Residential Options

Find H.E.L.P. In Your Community!

H.E.L.P. will be participating at the following *resource fairs* around the Southland. Call 310-533-1996 to find out how to bring H.E.L.P. to your community:

- Pasadena Buddhist Church 1993 Glenn Avenue, Pasadena Feb. 27th, Saturday 12:30-2:00 p.m.
- Bethel Reformed Church 10012 Ramona Street, Bellflower March 21st, Sunday 11:00 a.m.-3:00 p.m.
- Congresswoman Juanita Millender-McDonald Community Center
 801 E. Carson Street, Carson
 April 17th, Saturday
 10:00 a.m.-2:00 p.m.

^{*}

Speak for You *Continued from page 5*

from physical, emotional or financial abuse.

If the court determines that their services are no longer required, they will take all reasonable steps to facilitate proper completion of outstanding matters. Legal documents such as powers of attorney for health care and financial matters, as well as living trusts, often take the place of conservatorship proceedings. These documents make it possible for people to plan ahead by choosing a family member or friend, or even a professional fiduciary who will charge a reasonable fee, to represent them should they become incapacitated and lose the ability to speak for themselves.

For more information on professional fiduciaries' services, visit the **Professional Fiduciary Association of California** at **pfac-pro.org.** ◆

How Can You Help H.E.L.P.?

Spend Your Time



- Ghi Ybj Y`cdYg
- < Y`d`Ufci bX`h\Y`c W
- Data Entry
- Answer phone calls
- Man tables at health fairs

Help with Celebrate Summer

 ; Yh']hYa g'UbX'gYfj]WYg'hc'Ui Wjcb'c Ask your company to sponsor
Attend Celebrate Summer as a guest

Spread The Word

1 And and a second second	• Talk to your local community center about H.E.L.P.
Charles and the second	Classes
1 miles	Bring H.E.L.P. Classes to your company
And and the second second	 Ask your church, temple or community
Company of the second	organization about H.E.L.P. Classes

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H.E.L.P. Developments

Shop at Ralphs Markets and earn money for H.E.L.P.!

We are happy to announce that we are now part of Ralphs grocery stores' community contribution program! When you shop at Ralphs, and use your club card, a percentage of the sales will be donated to H.E.L.P.! If you are a current Ralphs card member, simply register on line so that H.E.L.P. can start receiving the benefits!

- 1. Visit: ralphs.com
- 2. Your first step will be to register online with Ralphs. Please follow the instructions on their website to set up a user name and password.
- 3. After completing the online registration, log back into ralphs.com and sign in.

- 4. Click on "Edit Community Contribution" (towards the bottom of the screen).
- 5. Enter H.E.L.P.'s 5-digit NPO number, 92018 and SAVE!
- 6. Go Shopping!

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, 2010—so sign up today! �



Senior Scam Stopper

State Senator Roderick D. Wright (D-25th District) and Palos Verdes Peninsula Rotary invite area seniors for Senior Scam Stopper on Friday, March 26 from 11 a.m. to 1:30 p.m. at the Palos Verdes Golf Club to learn about the scams, frauds and bunko operations being perpetrated against seniors. The event is co-sponsored by H.E.L.P. and PVE Cares. To get more inforation and *RSVP* for the program, contact Julia Parton at jparton@help4srs.org or 310-533-1996.

In Honor Of

Helen Dennis and The Bealls (Patricia Weimer)

Helen Dennis, H.E.L.P. Board Chair (Ira Hirschfield)

In Memory Of

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> Mary Bateman (Barbara Sepeda)

Dean Dunlavey (Dorian Dunlavey)

Nicolae Gudea (Argentina Gudea)

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> > Jack Patton (Peggy Tiberi)

Howard Rockoff (Carol Grace)

Harold D. Smith (Janet Smith)

Mildred Sternfeld (Howard and Janet Davis)

> Paulette (Pauline Sturgeon)

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.



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