



HELP[®] Is Here

a non-profit education and counseling center for older adults and families

2007 Number 2
\$5.00 U.S.

Be Smart When Hiring a Planning Attorney



Beware the Bait and Switch

It's a common bait and switch approach to offer estate planning services (the bait) as a way to sell unsuitable investments (the switch). Use our free "Ask First!" form to find out key information before you do business with a new advisor. By filling out "Ask First!" the advisor tells you their credentials, how they are paid for their planning services (e.g., the fees you know about, or the commissions you'll be surprised about) and who comes first in your relationship. You can print it out for free, just enter "Ask First" in the search box at help4srs.org. Or call (310) 533-1996 and we'll send you a copy.

Every adult should have an estate and incapacity plan. With such a plan, you document what you want to happen to your assets when you die, and who should be in charge if you become incapacitated.

When you are ready to do your planning, it's time to hire an attorney who specializes in either estate planning or elder law. Either specialist can prepare the documents you need, and the elder law attorney will also likely have experience with relevant government programs and other long-term care issues.

The attorney should review your situation, finances and goals with you. Planning should cover the possibility that you will become incapacitated, what your wishes are for long-term care and what you want to happen to your assets when you die.

The basic legal planning documents package consists of a will and two powers of attorney (one for health care decisions, one for financial matters). Depending on your situation and feelings about avoiding probate, a living trust might also make sense.

How to choose

In choosing an attorney, look for the three C's (capability, cost and compatibility).

"... look for the three C's (capability, cost and compatibility)."

For capability, find an attorney who has helped many families with similar planning and has done a good job. Ask for references to families where the client helped has since died. If the attorney did a good job, things should have run smoothly if

see [Hiring an Attorney](#) on page 6

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H.E.L.P. (Healthcare and Elder Law Programs Corporation) is an award-winning, private, I.R.C. §501(c)(3) non-profit education and counseling center providing impartial information to older adults and their families on elder care, law, finances, consumer protection and more.

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Report to Our Investors

by Ed Long



As I write this, the Dow Jones Industrial Average is at record levels. That's a good sign for stockholders of private companies.

As a charitable non-profit, H.E.L.P. doesn't have stockholders. But **we do have investors:** our wonderfully generous donors and volunteers. They invest in our work – they make H.E.L.P. happen.

I have plenty of **good news** for our investors:

- February and March brought great success in our new series called “**Create Better-Endings.**” On each of five consecutive Monday evenings, close to 60 attendees joined in a respectful and thought-provoking examination of life, death and dying. We thank our strong panel of top professionals, who led the discussions: Dr. Miriam Cotler; Rev. Brad DeFord; Mary Hersh, RN; Rev. Dan Hudson; Dr. Glen Komatsu; Dr. Roberta Mann; and Claire Towle, LCSW.

- We've completed the arrangements for another new program: our May 23 class on **solving nursing home problems**, that features Eric Carlson, Esq. Eric is a nationally-recognized expert on nursing home rules, and brings great experience, dedication and energy to helping nursing home residents and those who care about them. See page 10 for more information.

- Our most client- and labor-intensive services (classes, consultations and telephone, walk-in and email responses) continue to grow and grow. 2006 was our record year. 2007 is off to a lightning-fast start, **running 40% ahead of 2006!**

- We've completed work to put our unique “Nuts and Bolts” Guides at the reference desks of **every library** in the Los Angeles County system. See page 7 for more information on the Guides.

- On April 1 – extending our uninterrupted string of **strong leaders and leadership** – Helen Dennis became chairperson of our board of directors. Helen is a nationally-recognized specialist on aging, employment and retirement. She succeeds Cathy Hendrickson, who continues with us as immediate past chair; and joins Logan Meyer and Nan Salley on our executive committee.

There's **only one H.E.L.P.** anywhere in the United States. We've been at this more than 10 years, and have learned much. We **dream of the day when every community has the kind of services we provide.** Looking forward with our investors, I see 2007 as the year when we add the needed staffing and resources and start making that dream a reality. ❖

Ed Long is co-founder and executive director of H.E.L.P.

H.E.L.P. Classes: Life Planning for Grown-Ups

July - August

Saturdays, 1:30 to 3:30 p.m.
July 14, 21, 28
August 4, 11, 18

Redondo Beach
Senior and Family Services
320 Knob Hill
Redondo Beach, CA 90278

Call (310) 318-0650
to make reservations.

Public Welcome

Concerned about your future or about an older family member or friend? Want to learn and plan ahead in a safe environment?

Our popular classes cover powers of attorney, probate and avoiding it, wills and trusts, capital gains and estate taxes, types of care, care costs, long-term care insurance, Medi-Cal for nursing home care, and much more. ❖

Our classes make complex topics understandable.

Life Planning classes are free, \$10 suggested donation per person per class.

In March, the U.S. General Accounting Office issued a highly critical report on government enforcement of the rules protecting nursing home residents (see GAO-07-241). On May 23, we will present a special class on solving nursing home problems, led by Eric Carlson, Esq. of the National Senior Citizens Law Center. For more information, see page 10 or call (310) 533-1996.

For information on other upcoming classes, see help4srs.org/services/classintro.htm.

Want a Free Program for Your Group?

For groups of 25 or more meeting in the South Bay, we will come out and give a free 30- to 45- minute program on issues and services that especially impact or help seniors and those who care about them.

If you are interested in arranging a program, call us at (310) 533-1996 or e-mail us at programs@help4srs.org.

Recently we've provided programs for:

• Manhattan Beach Kiwanis

- Rolling Hills Estates Kiwanis
- Hawthorne Woman's Club
- L.A. County Central Library Region - Montebello
- Gardena Senior Citizens Center
- St. Mark's Presbyterian Church - Lomita
- Palos Verdes Coordinating Council
- LA Chapter of American Airlines Vanguard - Gardena
- San Rafael Mobile Homes - Harbor City



H.E.L.P.'s 2007 Celebrate Summer Event

Friday, July 20, 2007 - 6:00 p.m.

Torrance Memorial Health Conference Center

- Tickets \$125 per person -

Flowered Shirts, Flip-Flops and Grass Skirts will be everywhere at this tropical paradise fundraiser. Catch the next wave and join us for an evening of fun, umbrella drinks, island cuisine, live and silent auctions!






Call the H.E.L.P. office today for information and tickets: 310-533-1996












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Day-in and day-out we provide information and referrals on valuable community services. Listed below are those on our most active list. The symbols are explained at the bottom.

	Adult Protective Services After Hours - Elder Abuse Hotline	(888) 202-4248 (877) 477-3646
   	ADVANTAGE (Torrance Memorial Medical Center)	(310) 517-4666
  	Alzheimer's Association	(800) 272-3900
	Area Agency on Aging	(800) 510-2020
  	Beach Cities Health District	(310) 374-3426, ext. 149
 	Bet Tzedek Legal Services	(323) 939-0506
	California Association for Adult Day Services	(916) 552-7400
  	CANHR (California Advocates for Nursing Home Reform)	(800) 474-1116
 	Cancer Information Service	(800) 422-6237
	Dispute Resolution Service (L.A. County Bar)	(213) 896-6533
	FOCAL Point (Torrance)	(310) 320-1300
   	H.E.L.P.	(310) 533-1996
	Health Insurance Counseling (Center for Health Care Rights)	(800) 824-0780
  	Little Company of Mary Solutions Center	(800) 618-6659
	Long-Term Care Ombudsman	(800) 334-9473 (562) 925-7104
	Los Angeles Caregiver Resource Center	(800) 540-4442
 	Independence at Home	(562) 492-9878
 	National Hospice Organization	(800) 658-8898
 	Redondo Beach Senior and Family Services	(310) 318-0650
	Senior Legal Hotline	(800) 222-1753
	Social Security	(800) 772-1213
	South Bay Bar Association Attorney Referral Service	(310) 787-9184
  	South Bay Senior Services	(310) 325-2141
  	Stroke Association of Southern California	(310) 575-1699
  	Wellness Community - South Bay (cancer support)	(310) 376-3550

- | | | |
|---|--|--|
|  Elder abuse reporting |  Information and referral |  Legal matters |
|  Health or medical |  In-home social services |  Nursing home problems |
|  Adult day care |  Support or listening |  Financial or insurance |

Better Snoopy Than Sorry

Here's the situation: You haven't seen your elderly neighbor lately, but people you've never seen before are coming and going from her home. You don't want to be "snoopy," but you are concerned. What should you do?

Your neighbor may be just fine (with family and friends visiting and keeping her busy). Or she may be having a health problem – and the visitors are caregivers. Or, in a darker scenario, she may have become the victim of elder abuse.

Elder abuse

Abuse can be either physical or financial – they often go hand-in-hand – or take the form of neglect. Abuse occurs all too often. In just one year there were more than 225,000 reported cases of elder and dependent adult abuse in California, according to the California Attorney General. That's more than 600 per day. And the experts estimate that only one in five cases is reported. Elder abuse is a crime.

Possible approaches

If you see such a situation, we strongly encourage you do something – not only for your neighbor's sake, but for your own. Think how you would feel should something be really wrong, and you did nothing to stop it.

Your options include telephoning your neighbor's home and asking to

Speak with her, or stopping by and asking to visit with her. You may find that everything is fine. On the other hand, you could find someone who keeps you from speaking or visiting with her – a cause for great concern. Those who abuse elders frequently seek to isolate them. Dreadfully, abusers are often family members.

Another approach – if you can get the phone numbers – would be to call her family members or friends to check on how she's doing. They may be able to alleviate your concern – or be able to check up on her themselves and report back to you.

You can also contact your local police agency and ask them to stop by your neighbor's home and do what's commonly called a "welfare check."

Still another option, especially if you believe that there is an abusive situation, is to call the your county's Adult Protective Services program and ask them to investigate. You should be able to find that program in the government section of your telephone book

Finally, if you believe there's an emergency, call **911**.

Summing up

If you're "snoopy," but find that everything is just fine – what harm have you done? And if your neighbor needs help, we all thank you for being there. ❖



“Your neighbor may be just fine (with family and friends visiting and keeping her busy). Or she may be having a health problem – and the visitors are caregivers. Or, in a darker scenario, she may have become the victim of elder abuse.”

PVE CARES – A Model for Others

PVE CARES is an innovative and proactive program created by the City of Palos Verdes Estates (California) and its Police Department. The program links seniors to community services, and helps combat abuse and neglect.

Police and trained volunteers reach out to resident seniors, particularly those living alone. Learn more about this program by calling **(310) 378-4211**. H.E.L.P. is pleased to have helped with the creation of PVE CARES. ❖

Hiring an Attorney

the client became incapacitated and after their death.

Concerning cost, while we don't suggest endless shopping, some is necessary. Have an initial consultation with the

Finding attorneys

Bar associations and other groups operate referral services – providing referrals to *participating* attorneys. Call us or go to help4srs.org for a

Ask the referral source for the name, telephone number and available background information for the attorney. Call the attorney, discuss your needs and the initial consult arrangements (including charges). If you are satisfied, schedule an appointment.

Be a smart consumer

In addition to what we mentioned about the three C's, check the attorney's references and reputation. When you meet, tell the attorney what your concerns are and what you hope to accomplish. Bring all background information and documents to the initial consult. Avoid surprises – before proceeding have a clear understanding (in writing) of the work to be done by the attorney, the fee and other costs. Try to work out a fixed-charge arrangement. ❖

“... you shouldn't work with an attorney you don't like or who doesn't seem to listen to you. If you aren't comfortable talking with the attorney, the planning results will suffer.”

attorney and discuss the work to be done. Make sure that the cost is something you can afford and are comfortable with.

Concerning compatibility, there are lots of attorneys to choose from, and you shouldn't work with an attorney you don't like or who doesn't seem to listen to you. If you aren't comfortable talking with the attorney, the planning results will suffer.

list of referral services. Not all qualified attorneys, however, participate in referral services.

Other organizations, friends, family, private attorneys, accountants, financial advisors, etc. can be a source for finding attorneys. When checking these sources, ask about the results the attorney has produced for other families.

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

Did You Know?

Can you score 100%? Test yourself on these questions, which are based on our community classes (see page 3) and our Nuts and Bolts Guides (below). The answers are available on page 8.

1. For a Power of Attorney for Health Care to be valid, it must be _____. **Pick one:** (a) witnessed by at least two people; (b) notarized; (c) either (a) or (b); (d) both (a) and (b).
2. If a person has a Living Trust, they never need a durable power of attorney for financial matters. **True or False**
3. **Fill in the blank:** Estate planning involves planning how your assets get where you want them to go, _____ and taxes.
4. No probate is required for small estates (_____ or less). However, special rules apply if real estate is involved. **Pick one:** (a) \$10,000; (b) \$100,000; (c) \$60,000.
5. A Living Trust applies to _____. **Pick one:** (a) all of your assets; (b) assets that have been transferred to trust ownership; (c) your probate estate assets.
6. **Fill in the blank:** The 2007 estate tax exemption amount is _____.
7. To be a nursing home resident, a person must need skilled nursing care at least 8 hours per day. **True or False**
8. The odds of needing skilled nursing facility (SNF) care vary based on your personal situation. Women, however, are _____ times as likely as men to need SNF care. **Pick One:** (a) 1.5; (b) 10.5; (c) 15.
9. When one spouse needs nursing home care and the other doesn't, the at-home spouse can retain at least _____ of countable assets. **Pick one:** (a) \$9,540; (b) \$4,000; (c) \$101,640.
10. Gifts to certain people (e.g., _____, disabled children) are not penalized under Medi-Cal. **Pick one:** (a) parents; (b) aunts and uncles; (c) spouses. ❖



For more information on these questions and answers, attend our community classes (see page 3), read our Nuts and Bolts Guides or visit our information-filled websites: help4srs.org, better-endings.org and annuitytruth.org.

Nuts and Bolts Guides

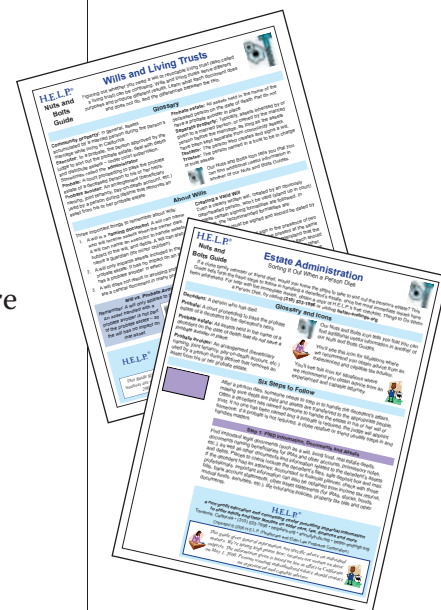
Have questions about wills and trusts, probate, avoiding probate, or estate administration? Want to know more about how capital gains, estate and real property taxes work? Need the straight story on how the Medi-Cal nursing home program works?

You can learn the essentials through our plain-language Nuts and Bolts Guides. Created by H.E.L.P., these

laminated guides provide solid and concise information based on law in effect in California.

All seven Nuts and Bolts Guides are now available in "The Ultimate Pack" for \$50. The Guides are available at our classes, at help4srs.org and at the H.E.L.P. Center.

See page 15 for more pricing and ordering information. ❖



Moms and Dads Matter

Be the first in your neighborhood to display H.E.L.P.'s attractive "Moms Matter" and "Dads Matter" stickers – just in time for Mothers Day and Fathers Day.

H.E.L.P.'s "Moms Matter – Dads Matter" program is a reminder of the hugely important role of loving and caring parents. They taught us how to count, but we can't count all the ways they helped us.

To view and order the attractive blue and white 4" diameter stickers online go to help4srs.org/mom or help4srs.org/dad. You can also order by calling the H.E.L.P. Center at (310) 533-1996. The price is \$1 each, plus shipping and handling (\$2.50 for one to ten stickers). Donors of \$25 or more to H.E.L.P. during May or June will receive both a "Mom" and a "Dad" sticker.

You can show you care and respect what your parents have done by displaying one or more of our "Moms Matter" and "Dads Matter" stickers. You can even give one to your Mom

or Dad. While you're thinking about it, why not give your Mom and/or Dad a call if you can, and tell them you love them and thank them.

H.E.L.P. created the stickers for car bumpers and windows, but clever folks are also displaying them in other places. ❖



"Did You Know?" Answers

- | | | |
|-----------------------------------|----------------|---------|
| 1. (c) | 4. (b) | 8. (a) |
| 2. False | 5. (b) | 9. (c) |
| 3. choosing who will receive them | 6. \$2 million | 10. (c) |
| | 7. False | |



Order stickers now. Use the enclosed order form (see page 15) or call in your order to (310) 533-1996.

actual size

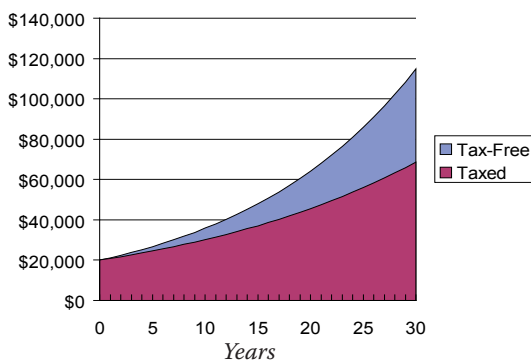
Surviving Spouse IRA Options

Individual retirement accounts (IRAs) are tax-favored investment tools. Workers can avoid income taxes on current work earnings by contributing them to an IRA. Money in the IRA can be invested and grow income tax-free – allowing greater growth. Income taxes are deferred until money is withdrawn from the account. In this article,

“The longer you leave money in an IRA, the longer you avoid income taxes.”

we’re talking about traditional IRAs – other IRA arrangements (like Roths and SIMPLEs) have different rules.

The following chart illustrates the difference between two investment accounts, one income tax-free (like an IRA) and the other taxable. It starts with \$20,000, and assumes earnings are reinvested, a 6% annual earnings rate and a 30% income tax rate. At the end of 30 years, the balance of the tax-free account is \$46,000 (or 67%) greater.



The longer you leave money in an IRA, the longer you avoid income taxes. The IRS rules, however, require that once the account owner reaches their required beginning date (RBD), they begin withdrawing their required

minimum distribution each year. Generally, a person’s RBD is the April 1 of the calendar year following the year the person reaches age 70½. For example, if you reach 70 in January through June 2007, you turn 70½ in 2007 – and your RBD would be April 1, 2008. Turn 70 in July through December 2007 and you reach 70½ in 2008 – your RBD would be April 1, 2009.

Each year’s required minimum distribution is a fraction of the IRA balance at the end of the prior year. The fraction is determined based on the age of the account owner and spouse, and the fraction grows as the owner grows older.

The IRS rules specify *minimum* distributions. IRA moneys can be withdrawn in greater amounts – but the withdrawn money no longer grows income tax-free.

Estate planning

In the estate planning context, people ask how to name who will inherit their IRA, and how to avoid probate. You handle both issues by naming beneficiaries (both primary and secondary (or contingent)). If you die owning an IRA, your surviving beneficiaries can obtain the IRA funds – without probate – by filling out some fairly simple paperwork.

Deferral planning

People also ask whether their beneficiaries will be able to continue the income tax-free treatment of the IRA. In this article, we’ll answer that question, *focusing on surviving spouses who are sole beneficiaries (or sole primary beneficiaries)*. The rules can be different if there are beneficiaries other than the surviving spouse.

see *IRA Options* on page 11



The IRS rules specify *minimum* distributions. IRA moneys can be withdrawn in greater amounts – but the withdrawn money no longer grows income tax-free.

H.E.L.P.® presents

Solve Nursing Home Problems

None of us want to reside in a nursing home, but sometimes there is no choice. Do you have a family member or friend residing in a nursing home? Do you expect to be involved with nursing home care in the future? You can produce the best care and results by being assertive and knowing the rules.

H.E.L.P. is proud to bring Eric Carlson, Esq., to the South Bay to present a special program called “How to Resolve Nursing Home Problems.” An attorney with the National Senior Citizens Law Center, Mr. Carlson is a nationally-recognized expert on nursing home rules and regulations. He brings great experience, dedication and energy to helping nursing home residents and those who care about them.



This interactive program (bring your questions) will cover topics including,

- Equal treatment of Medi-Cal -eligible nursing home residents
- Creating care plans that include the resident's choices
- Accommodating resident preferences
- Limiting use of physical restraints
- Payment for services
- Evictions

Admission: \$20 per person.

Reservations are strongly suggested. Call (310) 533-1996.

Wednesday, May 23, 2007
6:30 to 8 PM
First Lutheran Church (Faith Hall)
2900 Carson Street, Torrance, California

Bonus: Two of Mr. Carlson's books, the *Baby Boomer's Guide to Nursing Home Care* and *20 Common Nursing Home Problems and How to Solve Them*, will be for sale at the class at the special combined price of \$20 (both books).

IRA Options

Surviving spouse options

The surviving spouse should promptly obtain help from an experienced and capable tax and financial advisor. See “Don’t wait” below.

A surviving spouse who needs or wants moneys from the IRA can withdraw more than the required minimum amounts. Withdrawing funds subjects them to income taxes, and withdrawals could significantly raise the spouse’s tax rate. A 10% penalty could apply if the surviving spouse has not reached age 59½.

A surviving spouse who wishes to continue the tax-free benefits of the IRA has two basic options to consider;

- **Option A:** Roll-over (tax-free) the deceased spouse’s IRA to an IRA in the surviving spouse’s name (this includes designating the surviving spouse as the owner of the deceased spouse’s IRA). Under this option, the surviving spouse

obtains the ability to name new beneficiaries for the IRA.

- **Option B:** Remain as the beneficiary, without changing ownership of the deceased spouse’s IRA. Under this option, the deceased spouse’s beneficiary naming continues.

Which Option produces greater tax-free benefits from the IRA? The answer depends on the ages of both spouses and whether the deceased spouse had reached his or her RBD. **Table 1** gives a few examples.

As shown by **Table 1**, in many (but not all) cases the greater tax-free benefits come from Option A. Option A allows a surviving spouse to use the stretched-out unified life table, rather than the single life table normally applicable in Option B.

Document alert

The ability to continue an IRA (and its income tax-free status) after the owner’s death depends

in part on the language of the underlying IRA documents. Some documents require immediate or short-term distribution of the IRA. IRA owners should check ahead of time, to make sure that their documents will allow the IRA to continue.

Don’t wait

A surviving spouse needs to be alert and pick the correct option to make optimal use of the IRA’s tax-free benefits. A surviving spouse should obtain a written description of the available options from the IRA trustee (insurance company, bank or other institution), and review the options with an experienced and capable tax and financial advisor. For practical purposes, we recommend doing this within three months after the deceased spouse’s death.

Also, a surviving spouse can disclaim (refuse) all or part of an IRA—so it will go to other beneficiaries. To do this, he or she cannot take possession of the IRA and must disclaim within nine months after the deceased spouse’s death. ❖

Table 1

	Ages at Deceased Spouse’s Date of Death					
	75	75	75	60	60	65
Deceased spouse	75	75	75	60	60	65
Surviving spouse	75	85	60	75	60	60
Option with greater tax-free benefits	A	A	A	B	A	A



Use your IRA to donate to your favorite charity, tax-free. Expires December 31, 2007.

see page 12

H.E.L.P.

The following is a sample baker's dozen of services provided by H.E.L.P. All are free or low-cost. For more information, call us at (310) 533-1996 or visit help4srs.org

Services

Life Planning for Grown-Ups classes

Free programs for community groups

Private consultations

Telephone information and answers

E-mail information and answers

Walk-in information and answers

Your Way • *H.E.L.P. Is Here* magazine • *Nuts and Bolts Guides*

Dozens of other free publications

annuitytruth.org • better-endings.org • help4srs.org

Donate From Your IRA, Without Being Taxed!

Here's good news for those who care about and support qualified charitable organizations. Under a rule passed by Congress in 2006, if you are 70½ or older you can have money from your IRA sent directly to the charitable organization of your choice, with no tax cost or concern about deductions.



The new rule applies to the 2006 and 2007 tax years only, and allows giving up to \$100,000 each year. The gifts even count against your minimum distribution requirements. When you give this way, the money withdrawn is not taxed, and you don't have to worry about the deduction rules.

Cautions: Never give away money you may need. Although the new rule applies to H.E.L.P., it doesn't apply to all charities. The gift must be made directly from your IRA trustee to the charity. This is a Federal income tax law; at this time, the California income tax laws don't contain the rule. Check with your tax advisor.



Do I need a Living Trust? Should I add my kids to my home deed? How can my family avoid a Schaivo tragedy? How much will Mom's care cost? Should I buy Long-Term Care Insurance? Will Medi-Cal take my home?

The answers to these and many other questions are given in H.E.L.P.'s classes. See page 3 for more information.

In Honor Of

Emily Stuhlberg
(Edward Trabin)

In Memory Of

My Mom, Mary Bateman
(Barbara Sepeda)

My mom, Hortencia
(Roy Cole)

Friedrich Cyzpall
(Norine & John Madison)

Dr. Jordan E. Detzer
(Ron Detzer)

Virginia Dobens
(Richard Dobens)

Florence Farber, R.N.
(Burton Farber)

Marie Finnegan
(Daniel Finnegan)

Daryl Gutting Sr.
(Barbara Gutting & Family)

Bernelle Harbert
(Ed & Pat Long)

Clay Jackson
(Bill & Mary Capps; Scott & Karol Goff; Thomas Houston; Michael Laing; Ed, Pat & Stoph Long; John & Carol MacAllister; Sid & Ann Olson; Bill & Pat Price; Gerri, John, Suanne & John David Pyle; Margaret Winslow; and Kay Yamada)

Al Giuntoli
(Nancy Jenkins)

Suzanne Koehring
(Thomas Koehring)

Erma & Charles Momii
(Gertrude Dorsey)

Florine Carmen Phelps
(Ruth Phelps)

Susan J Simmons
James Simmons

My husband, Charles
(Doris Spiegel)

Kenneth York
(Shirley York)



Do you have someone you wish to honor or remember, or something you want to celebrate? Include the information with your donation to be listed in H.E.L.P. Is Here.

In Celebration Of

Mothers and Fathers Everywhere
(The H.E.L.P. Board of Directors and Staff)

Volunteers

Lucille Abrams; David Armes;
Carolyn Ayers; Eleanor Barkelew;
Forrest Bleakley; Hilary Bloom;
Roberta Brake; Roman Castaneda;
Melissa Chataigne; Mary Cilva;
Cliff & JoAnn Evans; Ryan Fawcett;
Mary Fernandez; Dan Fitzgerald;
John Fuchs; Brian Gnerre;
Margo Greenberg; Kevin Grove;
Michael Grove; Tom Grove;
Mark Gudaitis; Bob Gulcher; Angus Hall;
Sue Harlan; Jim Hendrickson;
Patrick Hickey; Katie Hong; Misa Ikuta;

Bob Kennedy; Marcia Kuplis;
Rhea Laughlin; Connie Lazar;
Gail Leburg; Jean Lee; Gretchen Lewis;
Joe Lubinski; Bob McCaman;
Norma Masuda; Michael Neils;
Elsie Obemacha; Susie Oh; Hiroko Ota;
Barbara Pavliscak; George Petriashvili;
Lauren Phan; Richard Rosas;
Helen Schroeder; Dick Seaburg;
Marilyn Sears; Jennifer & Richard Sittel;
Karen & Chuck Tucker; Anne Wittels;
Lillian Wang; Nadene Yim;
Nicole Yim; Lois Yoshimoto

You Can Help!

H.E.L.P. relies on the invaluable work of loyal volunteers who lend a helping hand whenever they can. From helping with mailings to helping organize events to serving on our board, our volunteers help us better serve our community. If you would like to volunteer with H.E.L.P., don't hesitate to call us at (310) 533-1996 or come to the H.E.L.P. Center.

H.E.L.P. thanks our generous donors and volunteers for their wonderful support. All 2007 donors and volunteers will be listed at help4srs.org and also in our printed annual report. Due to space constraints we are only able to list in this issue our recent volunteers and major donors.

We will hold a thank you event for our 2007 major donors in the first quarter of 2008

Support Levels

Up to \$99 – Big H.E.L.P.er

\$100 to \$499 – Extra H.E.L.P.er

\$500 to \$999 – Super H.E.L.P.er

\$1,000 to \$4,999 – Major H.E.L.P.er

\$5,000 to \$9,999 – Mega H.E.L.P.er

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

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

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

Foundations, Government and Groups

Mega Super Colossal H.E.L.P.ers

UniHealth Foundation

Super Colossal H.E.L.P.ers

Weingart Foundation

Colossal H.E.L.P.ers

Employees Community Fund of Boeing California;
J.B. & Emily Van Nuys Charities

Mega H.E.L.P.ers

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The Leo Buscaglia Foundation;
Los Angeles County Supervisor Don Knabe

Major H.E.L.P.ers

The Board of Christian Action of The Neighborhood Church of Palos Verdes Estates; City of Torrance; The Corwin D. Denney Foundation; Daily Breeze / Helen K. and James S. Copley Foundation; Little Company of Mary Health Foundation; Los Angeles County Bar Foundation; Marcil Family Foundation; Peninsula Community Foundation / The Noble and Lorraine Hancock Family Fund; Sidney Stern Memorial Trust

Businesses

Super Colossal H.E.L.P.ers

Toyota Motor Sales, U.S.A., Inc.

Colossal H.E.L.P.ers

Alcoa Fastening Systems; The Boeing Company;
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Mega H.E.L.P.ers

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adia; Brigante, Cameron, Watters & Strong;

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Individuals, Couples and Families

Mega Super Colossal H.E.L.P.ers

Jimi Andersen

Colossal H.E.L.P.ers

Ralph & Loraine Scriba

Mega H.E.L.P.ers

Rod Burkley & Lauren Phan; Frank & Marilyn Schaffer; Elaine Seegar

Major H.E.L.P.ers

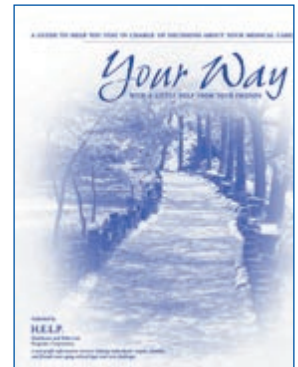
Jean Adelsman; Eric & Marileide Andersen; Anonymous(3); Roger & Carolyn Ayers; Michael & Honeya Barth; Ed & Susie Beall; Kristin Andersen / Ghassan Bejjani; Ilene & Lee Clow; Steve & Adrienne Cole; Megan & Stephen Drake; Al & Dee Edridge;

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Use the envelope enclosed at the centerfold to place orders by filling in the item number, description, quantity and total price. Except where noted, our pricing includes shipping, handling and sales tax (if any), within the United States. Pricing is subject to change without prior notice.

Your Way

Our plain-language guide helps you sort out, record and communicate your feelings and views about medical care and other important matters. Also helps you choose who will speak for you, and helps them know how to help you.

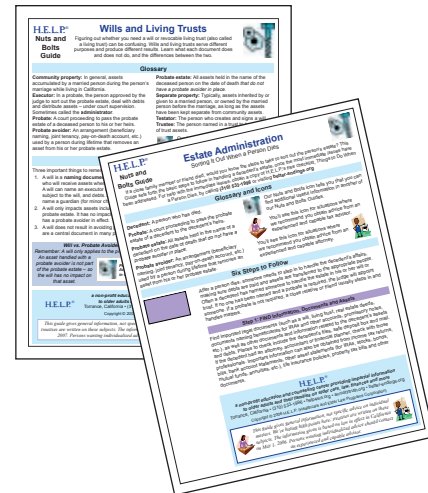


Item #	Quantity	Price
YW01	2	Free
	3 - 49	\$2.50 each
	50 - 99	\$2.25 each
	100 or more	\$2.00 each

Nuts and Bolts Guides

Our four-page laminated guides are the best concise guides available for these complex subjects. The Ultimate Pack includes all seven Guides. You can also order online at help4srs.org/publications/nuts&boltsintro.html.

Item #	Title	Price (Ind.)	Package
NB01	Medi-Cal for Nursing Home Care		
NB02	Your Home and Taxes		
NB03	Probate (and Avoiding It) in California	\$10	The Ultimate Pack (NB07) includes all seven Guides, for \$50
NB04	The Taxes on Giving: Estate and Gift Tax		
NB05	Wills and Living Trusts		
NB06	Estate Administration		
NB08	Your Aging Preparedness Kit (two pages)	\$5	



Services for Older Adults

Our fold-out guide helps you identify and find public agency and non-profit services in and around the South Bay.

Item #	Description	One Copy
TG01	Torrance residents	Free
TG02	Others (send self-addressed 39¢ stamped #10 envelope)	Free



Moms - Dads Matter Stickers

Show your love and respect by displaying these on your car, boat, front door, etc.

Item #	Description	Price
ST01	"Dads Matter"	\$1 per sticker, plus shipping and handling (\$2.50 for orders of 1 to 10)
ST02	"Moms Matter"	





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for a
home!

We dream of the day that we
serve the community in a
home-like setting - and hope that
a wonderfully generous donor will
donate a house that we can convert
into the H.E.L.P. Center.

Visit H.E.L.P.'s Websites



help4srs.org

elder care, law, finances and
much more, including information
about H.E.L.P.'s services and
products



annuitytruth.org

consumer protection information
on annuities



better-endings.org

tools and information for
end-of-life planning and
communication

Celebrate Summer 2007... See page 3



Feel free to pass along *H.E.L.P. Is Here* to your family and friends. *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 April 15, 2007.

H.E.L.P.[®]

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