



H.E.L.P.[®] Is Here

Information and advice for older adults and families

2008 Number 3

Where Should We Keep It?



With earthquakes rattling, wild fires raging, and floodwaters swirling, many people are wondering where to store important documents and other valuables. Should important papers be stored at home in a fire-safe lock-box or at the bank in a safe deposit box? Depending on the specific item, different answers may apply.

In deciding how to protect documents and valuables, the basic goal is balancing security with easy access. For that reason, most original documents should be stored in a safe deposit box, while copies should remain at home in a fire-safe lock box. Such documents include:

- Social security cards.
- Certified birth, marriage, divorce and death certificates.
- Military discharge papers.
- Insurance policies, along with agent contact information.
- Estate documents, including powers of attorney for health care and financial matters, wills, living trusts, advance directives, and funeral and burial instructions, with attorney contact information.
- Deeds, titles, mortgages, leases and other contractual agreements.
- Financial documents for profit sharing, pensions, 401(k), IRA and

Roth contracts, plus stocks, bonds, and certificates of deposit.

In cases where an attorney has retained the original copies of listed documents, second copies should be stored in a safe deposit box, with third copies placed in a fire-safe lock box. Interestingly, one of the restrictions with using a safe deposit box is that should the owner of the box die, existing law requires banks to restrict access to everyone except joint owners of the box while awaiting probate or estate administration.

The fire-safe lock-box should also include:

see Keep It on page 6

Water or smoke damage can even occur in safe deposit boxes. Secure your documents and photos by placing them in airtight plastic bags or containers prior to placing them in the specific box.

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I Have Seen the Future!

by Joe Cislowski



If offered the opportunity to use a time machine to journey back through the years, ironically, I believe I would choose a vantage point with a good view of the future. Perhaps I would travel to 1939 to enjoy the World's Fair's optimistic vision of the "World of Tomorrow" complete with helpful robots. Or, I might return to my own childhood's version of Disneyland's "Tomorrowland" where I could lift off for a mission to the moon.

So, you can imagine my fascination when an actual time machine arrived in my mailbox here at H.E.L.P. the other day. While it was labeled as a "needs assessment," I can assure you that the report, released by the Los Angeles County and Los Angeles City aging agencies, definitely has the ability to fast-forward all of us to the future.

In the year 2030, the number of residents over 60 in Los Angeles County will double, from 1.4 million today to nearly 3 million in 2030, according to the study. One in every four residents in L.A. County will be an older adult.

Clearly, the need for H.E.L.P. will not diminish. In fact, we expect the demand for our services to reach historic levels. These older adults and their families will need our information, education and counseling to figure out wills and trusts, protect themselves from identify theft and cope with their caregiving responsibilities.

H.E.L.P. is embarking on a growth plan so that our programs can keep pace with the dramatic changes we anticipate. We treasure your past support, and ask that you continue to stay involved with, and invest in, our work well into the future.

Joe Cislowski is President and Chief Executive Officer of H.E.L.P.

H.E.L.P. (Healthcare and Elder Law Programs Corporation) is dedicated to empower 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 of security and dignity.

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H.E.L.P. Is Here gives general information, not specific advice on individual matters. This issue is based on law in effect in California on September 15, 2008.

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H.E.L.P.

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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.

Keep Your Social Security Number Secure

Question: *I always thought that my Social Security Number was my most acceptable I.D. Why do I often see it printed with “Xs” in place of the first 5 numbers?*

Answer: Although Social Security Numbers (SSNs) continue to be acceptable forms of identification, they are neither as confidential nor as private as they once were. The first SSNs were created in 1936 to record workers’ employment earnings. Since only one person could be assigned a specific SSN, it was considered to be a perfect I.D.. With time, its purpose kept growing. New laws were enacted requiring inclusion of the SSN when filing federal income tax returns. Finally, both government agencies and

private businesses began using SSNs for employee files, medical records, credit and banking accounts and much more.

Currently, SSNs are required for birth and death certificates, property records, tax lien records and court files. Public records, which also require their inclusion, are increasingly being posted online, making them available to anyone with Internet access. Since both government agencies and private businesses have implemented computer

see I.D. Theft on page 6



Do You Know About Free or Lower Cost Prescription Drugs?

Question: *My prescription drugs are just too expensive. What can I do?*

Answer: It used to be true that the biggest financial issue most of us confronted when we weren’t feeling well was whether we could afford to pay the doctor. Nowadays, many of us can afford the visits, but can’t afford to have necessary prescriptions filled.

It is for that reason that drug companies have designed what is referred to as Patient Assistance Programs (PAPs). PAPs offer free or low-cost medications to those of us with limited income who are able to get necessary medical care, but can’t afford to follow through with prescribed medications.

Should your doctor provide you with a prescription for medication that you cannot afford to have filled, there is now a way to request assistance. Using the Internet, locate the PAP program that might assist you in obtaining free or low-cost medications. The two main websites are RxAssist.org and NeedyMeds.org.

At both of these sites, you will be asked to:

1. List the name of the medication you are seeking, with listings under “Brand Name Drugs” and “Generic Name Drugs.”

see Prescription Drugs on page 8

Patient Assistance Programs (PAPs) are designed to help low-income patients fill necessary prescriptions. However, each PAP:

- *Sets forth its own rules and guidelines.*
- *Selects specific drugs that are available through their programs, and*
- *Sets out time limits on how long individual patients may continue to receive necessary support.*

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	Phone Numbers	Web Addresses
Adult Protective Services (Elder abuse reporting hotline)	(888) 202-4248	css.lacounty.gov/aps
After Hours Elder Abuse Reporting Hotline	(877) 477-3646	css.lacounty.gov/aps
Alzheimer's Association, Southland Chapter	(800) 272-3900	alz.org/californiasouthland
Area Agency on Aging (Information and assistance)	(800) 510-2020	aging.ca.gov
Center for Health Care Rights/HICAP (Medicare and Insurance Counseling)	(800) 824-0780	cahealthadvocates.org/hicap
Home Ownership Preservation Foundation (Foreclosure assistance)	(888) 995-4673	995hope.org
Long Term Care Ombudsman (Mediation for those living in licensed facilities in L.A. County)	(800) 334-9473	wiseandhealthyaging.org
Social Security	(800) 772-1213	ssa.gov
California Association of Adult Day Services (Adult day care answers)	(916) 552-7400	caads.org
California Advocates for Nursing Home Reform (Advocacy and lawyer referral)	(800) 474-1116	canhr.org
Los Angeles Caregiver Resource Center (For caregivers of adults with brain impairment)	(800) 540-4442	lacrc.usc.edu
National Hospice Organization (Empowering people to make end-of-life 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
Dispute Resolution Service-L.A. County Bar (Accessible conflict resolution services)	(213) 896-6533	lacba.org
Senior Legal Hotline (Provides free legal advice & services to Californians aged 60+)	(800) 222-1753	seniorlegalhotline.org
South Bay Resources		
Beach Cities Health District (Provides support services)	(310) 374-3426 x149	bchd.org
Focal Point of Aging (Information and referral service)	(310) 320-1300	ci.torrance.ca.us/2168
Redondo Beach Senior and Family Services (Programs & information to promote health)	(310) 318-0650	redondo.org
South Bay Senior Services (Health-related and case management services)	(310) 325-2141	bhs-inc.org/ss

Make Sure Your Medical Records Are Complete and Correct

Because of technological advancements, medical information and records are no longer located solely in the treating doctor's office, but are often transferred electronically to other treatment providers, insurance companies, law enforcement agencies and government programs. As a result, should incorrect information be included in a patient's specific file, the consequences may be much more far reaching than ever before.

Almost all adult patients have the legal right to review their medical files. Upon payment of reasonable clerical costs, they may also receive copies. Of course, access to one's health records may still be denied if the doctor, therapist, or other health care

provider determines that disclosure of information could result in the particular patient's confronting an unnecessary risk.

If after reviewing their medical files, patients discover that information is incomplete, inaccurate, or just plain wrong, they may request that changes and/or corrections be made. Although the health care provider will often comply, this is not always the case. Treatment providers who either believe that the patient's file content is correct, or lack the authority to amend it, may refuse to modify, delete or expand a contested medical report or other type of professional note.

see *Correct Records* on page 8

Except in emergency situations, a treating physician may not disclose private medical information to a patient's family or friends without first obtaining the patient's permission. Such permission must be written in the patient's medical chart or provided through a power of attorney for health care (PAHC) – a very helpful legal tool.

A free PAHC form for California residents may be obtained at: help4srs.org/publications/pdf/pahc2008.pdf

Legal Inconsistencies

The California Supreme Court has made it legal for same-sex couples to marry. However, the federal *Defense of Marriage Act* which specifically defines marriage as "a legal union between one man and one woman," still remains in effect. This means that even though same-sex couples can now get married in California, they cannot file joint federal income tax returns, or receive spousal benefits through social security, federal employment, veterans' affairs or other federal programs. In addressing issues of estate planning for seniors, California's same-sex married couples are getting very different responses from state and federal laws.

California law defines community property as assets – personal and real property – accumulated from the earnings of both spouses while they

were married. Each spouse holds a 50-percent interest in savings from their spouse's future earnings, retirement benefits, and real property purchased with savings from incomes or joint gifts.

Although federal law does not recognize community property, it does provide a marital deduction to property that passes to a surviving spouse and, in traditional marriages, the estate tax does not apply. Since the federal law does not recognize same-sex marriages, however, such marital deductions are not approved and, unless ownership of that property was redefined through placement in a living trust, the estate tax will apply.

California defines separate property as assets owned, inherited or

see *Contradictions* on page 8



Keep It

Continued from page 1

- Lists of all doctors and prescription drugs.
 - Personal inventories with contact information for investment plans (mutual funds, IRA, 401(k) plans, retirement/pension plans), bank accounts, stock or bond fund accounts, social security and Medicare.
 - Account numbers of all credit cards, mortgages, auto loans, revolving accounts and other debts.
 - Safety deposit keys with bank information and account numbers.
 - A CD or hard-drive containing digital copies of important family photos.
- The safe deposit box should also include:
- Certificates of title for vehicles.
 - Special or valuable jewelry, medals, rare stamps and other collectibles, negatives of irreplaceable photos, and videos or pictures of home contents for insurance purposes. ❖

I.D. Theft

Continued from page 3

records for their filing systems, SSNs may now be more accessible to identity thieves. Such thieves often access the credit history, bank and charge accounts, and utility accounts that are identifiable by each specific SSN.

Other states have taken severe actions to significantly reduce the inappropriate display and misuse of their residents' SSNs. In California, it is now illegal for both government and private businesses to:

- Post or publicly display SSNs.
- Print SSNs on identification cards or badges.
- Require people to transmit a SSN over the Internet unless the connection is secure or the number is encrypted.
- Require people to log onto a website using a SSN unless a password is also required, and
- Print SSNs on anything mailed to a customer unless required by law.

Existing law also prohibits the county recorder from displaying more than the last four digits of a SSN on a document that is filed and, therefore, available for public view.

There are several ways to protect your SSN:

1. Never print your SSN on your checks, business cards, address labels or other identification information.
2. If you do not need to carry your SSN with you, don't.
3. Pay attention to the Personal Earnings and Benefits Estimate Statements that Social Security mails to you each year. If incorrect information is reported, notify the Social Security Administration immediately.

If you believe that someone else is using your SSN, immediately contact the Federal Trade Commission at (877) 438-4338. You may also telephone the following credit reporting

agencies to report the misuse of your SSN and to reduce the likelihood of future abuse:

- TransUnion – (800) 680-7289
- Equifax – (888) 766-0008
- Experian – (888) 397-3742

You may receive one free copy of your credit report each year from the three credit reporting agencies. Select a different agency every four months when you order online at: annualreport.com or by telephone at: (877) 322-8228.

Ironically, you will need to provide your SSN to each of these agencies to ensure that they can find your file. ❖

For more information, see the SSA booklet "Identity Theft and Your Social Security Number" at ssa.gov/pubs/10064.html.

END-OF-LIFE

Protect Yourself

Government Benefits

See more information about I.D. theft at our website: help4srs.org

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

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, long term care and consumer protection.

J.H. Hull Adult Center

1:00 to 3:15 p.m.

J.H. Hull Adult Center

2080 West 231st Street, Room 2, Torrance, CA 90501

Call (310) 533-1996 for reservations

Estate and Incapacity Planning

Who's In Charge	Oct. 16
Wills, Probate and Avoiders	Oct. 23
Trusts, Taxes and More	Oct. 30

Care Planning and Options

Care Options and Costs	Nov. 6
Consumer Protection	Nov. 13
Nursing Home Medi-Cal	Nov. 20



Find out about our other upcoming classes – or arrange one for your group of 25 or more – by calling: (310) 533-1996 or checking help4srs.org/class.

H.E.L.P. Nuts and Bolts Guide **Financial Powers of Attorney**

Each year in the United States millions suffer from illnesses or injuries that leave them incapacitated. This means that they must rely on others to handle their financial and care matters. By doing advance incapacity planning, individuals can both choose and give direction to those who will assist them in case of incapacity.

Overview and Glossary

The two main legal tools used in incapacity planning are financial powers of attorney and advance health care directives. This guide focuses on financial powers of attorney. For advanced health care directives, see our Health Care Powers of Attorney Nuts and Bolts Guide.

Financial powers of attorney come with different titles, such as a General Power of Attorney, a Power of Attorney for Asset and Property Management and the title used in this guide, a Durable Power of Attorney for Financial Matters (DPAFM).

The person who signs a DPAFM is called the Principal. A person chosen to act on behalf of the Principal is called an Agent.

Durable Powers of Attorney for Financial Matters

A DPAFM is a legal document that allows you – the Principal – to stay in charge of your finances by naming one or more Agents to handle financial matters for you. For example, an Agent can:

- Manage your real property.
- Take charge of your bank accounts, retirement accounts and insurance policies.
- Pay your bills.

Preparing a DPAFM

There are three basic types of DPAFM documents:

- Pre-printed and software forms.
- Attorney-drafted DPAFMs.
- A Durable Form based on Section 4128 of the Probate Code.

The usability and quality of pre-printed and software forms varies. Because of problems we see when people have created DPAFMs on their own, and the potentially great negative impact when a DPAFM is defective or inoperative, we suggest using a DPAFM prepared by an experienced and capable estate planning or elder law attorney – who can both follow all legal requirements and tailor the document to the Principal's situation and wishes.

Legal Requirements

For a DPAFM to be valid, the Principal must have signing capacity at the time of signing. Signing capacity means that the Principal is clearheaded enough to understand the nature and impact of the DPAFM and to communicate that understanding in some way about it.

* Non-profit education and counseling center providing impartial information to older adults and their families on elder care, law, finances, consumer protection and more. Torrance, California • (310) 533-1996 • help4srs.org • www.hull.org • elder-entings.org • Copyright © 2008 H.E.L.P. (Healthcare and Elder Law Programs Corporation)

Nuts and Bolts Guide: Financial Powers of Attorney

Learn all about Financial Powers of Attorney. Our four-page laminated guide is the best concise publication available for this complex subject. You can buy H.E.L.P.'s guide for \$10. Supplies are limited. See our other guides at help4srs.org/store.



You can find our complete free and low-cost publication list at help4srs.org/catalog, or call us at (310) 533-1996 for a publication catalog.

Order by phone (310) 533-1996, online help4srs.org/store or use the envelope enclosed at the centerfold by filling in the item 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.

H.E.L.P., an Educare member, would like to invite you to **The 9th Annual Caring for the Caregiver Conference**

presented by **The Los Angeles Caregiver Resource Center & EduCare**

Saturday, Nov. 1, 2008
Our Lady of the Angels Cathedral
555 West Temple Street
Los Angeles, CA 90012

Registration Required

Activities Include: educational workshops, an information and resource fair and food and entertainment.

Questions?
(800) 540-4442

Prescription Drugs

Continued from page 3

2. Click on the specific drug to obtain an application form from the appropriate pharmaceutical company.
3. Review the eligibility requirements set forth on the application.
4. Follow the particular form's instructions and provide requested information (e.g., proof of your income, Medi-Cal or private insurance denial letters, prescriptions, and patient consent forms).

There are currently 190 applications for programs available at the NeedyMeds website. You can download the particular company's form from your computer and fill it in by hand, or you can even fill out some of the companies' forms online.

You must mail each completed application to the address listed on the form. If the pharmaceutical company you need to apply to has not listed its form on the

website, or if you are not able to print it out, you must contact the program directly, at its listed telephone number.

Unfortunately, not all prescription drugs are covered and, depending on the particular drug or pharmaceutical company, eligibility requirements may differ. While this may not be a long-term solution for the high cost of prescription drugs – it might provide some of us with at least short-term relief. ❖

Correct Records

Continued from page 5

Luckily, almost every patient has the legal right to submit a written statement of disagreement that must be included in his or her medical file. According to existing law, the treatment provider may limit such statements to no more than 250 words for each disputed claim. The health care provider

may also submit a written rebuttal which, along with the patient's written statement, must remain a secure part of the patient's medical file.

New federal and state laws that allow health care providers to transfer their patients'

confidential medical information may open new doors. In order to ensure that transferred information is accurate and complete, it is important for every patient to review personal medical files and, if necessary, request that corrections be made. ❖

Contradictions

Continued from page 5

received as gifts by either spouse after getting married. Under California law, if the separate property is shared with the spouse - commingled – it will be regarded as community property, with both spouses holding equal shares. However, the federal government will continue to see it as a gift from one partner to the other.

Federal law now provides that yearly gifts to any individual that exceed \$12,000 are added to each

person's \$1-million lifetime gift limit. Once that limit is exceeded, the estate of the deceased person who made the gifts will be responsible for paying high federal gift taxes before the property may be transferred in full to the joint tenant.

Although possible tax relief can sometimes be obtained through the establishment of a revocable living trust, same-sex couples will continue to have fewer estate

planning options than traditional married couples.

In all likelihood, many court battles will ensue. The main argument will be that either California's law is illegal since it violates federal law, or that the federal law is illegal since it violates the U.S. Constitution's express command that the federal government shall grant recognition and enforcement - full faith and credit – to all state laws. ❖

H.E.L.P. Expands Collaboration

H.E.L.P. is now collaborating with other Los Angeles County community-based organizations whose missions also focus on enhancing seniors' access to appropriate services and promoting their quality of life. We are networking with agencies such as public interest law firms, senior centers and a county-wide council on aging.

Of particular interest is H.E.L.P.'s collaboration with the Alzheimer's Association, California Southland Chapter. We are working together to highlight outreach and geographic expansion. In association with the Alzheimer's Association, H.E.L.P. is scheduled to provide classes at senior centers and churches in Santa Monica, Venice and Long Beach. Also, H.E.L.P. is providing classes at St. Barnabas Senior Multipurpose Center in Los

Angeles where our publications are also available.

Leading the collaborations and outreach is Helene Park, who recently joined H.E.L.P. as Director of Community Services. Helene received her masters degree from the USC School of Gerontology, and also completed her doctoral coursework there. Prior to joining H.E.L.P., Helene served as a gerontologist with the City of Los Angeles Department of Aging Planning Division and as a supervisor and community resource specialist with SCAN Health Plan.

With Helene's guidance, H.E.L.P. is in the process of determining the types of services most needed and expanding the services already being provided through collaborations and outreach. ❖



*Helene Park, MSG
Director of Community
Services*

Recent Accomplishments

This year alone,

- H.E.L.P.'s website, help4srs.org, has received well over 250,000 visitors.
- H.E.L.P.'s Community Services staff has assisted nearly 3,000 people.
- H.E.L.P.'s classes have gotten the message out to more than 1,500 attendees. Many more classes are scheduled to be held before the year's end.

Volunteers Make H.E.L.P. Happen!

There is no doubt that volunteers are an integral part of H.E.L.P.'s success. This was clearly evident with the many contributions our volunteers made to the annual Celebrate Summer fundraiser, *Some Enchanted Evening*.

Led by our dedicated Dinner Chair, Jimi Andersen, the committee members offered their ideas, solicited auction donations, produced auction baskets, delivered promotional posters, fashioned bidding paddles, decorated

the venue, and worked tirelessly throughout the evening.

Our valuable Celebrate Summer volunteers included Carolyn Ayers, Eleanor Barkelew, MaryAnne Chappelle, Jina Choi, Mary Cilva, Ruth Cislowski, Faith Goldman, Michael Grove, Cathy Hendrickson, Joe Jaurequi, Jean Lee, Ed and Pat Long, Dick Seaberg, Jennifer and Rich Sittel, Karen and Chuck Tucker, Anne Wittels and Lois Yoshimoto. ❖

H.E.L.P.'s Valued Volunteers

Lucille Abrams; Chie Akiba; Chisato Akiba; David Armes; Carolyn Ayers; Eleanor Barkelew; Hilary Bloom; Roberta Brake; Mary Cilva; Cliff & JoAnn Evans; Mary Fernandez; Dan Fitzgerald; John Fuchs; Faith Goldman; Kevin Grove; Michael Grove; Tom Grove; Mark Gudaitis; Bob Gulcher; Angus Hall; Jim Hendrickson; Patrick Hickey; Judy Higa; Katie

Hong; Misa Ikuta; Marsha Jackson; Bob Kennedy; Marcia Kuplis; Connie Lazar; Gail Leburg; Jean Lee; Gretchen Lewis; Bob McCaman; Norma Masuda; Elsie Obemacha; Hiroko Ota; Alice Patterson; Barbara Pavliscak; Lauren Phan; Richard Rosas; Dick Seaburg; Jennifer & Richard Sittel; Karen & Chuck Tucker; Anne Wittels; Lillian Wang; Lois Yoshimoto

H.E.L.P. thanks our generous donors and volunteers for their wonderful support. All 2008 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 our recent volunteers and major donors in this issue.

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.er

S. Mark Taper Foundation

Colossal H.E.L.P.er

The Ahmanson Foundation; Employees Community Fund of Boeing California; Los Angeles County Supervisor Don Knabe

Mega H.E.L.P.er

Abe & Catherine Kaplan Philanthropic Fund; AJAX Foundation; Henry L. Guenther Foundation; The Skylark Foundation

Major H.E.L.P.er

City of Rancho Palos Verdes; City of Torrance; The Corwin D. Denney Foundation; Employees Charity Organization of Northrop Grumman; Kiwanis Club of Rolling Hills Estates; Las Vecinas; Little Company of Mary Health Foundation; Los Angeles County Bar Foundation; Marcil Family Foundation; The Negri and Rancho Gardens Foundation; Sandpipers Philanthropy Trust Fund; Torrance Memorial Medical Center

Businesses

Super Colossal H.E.L.P.er

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

Mega H.E.L.P.er

Alcoa Fastening Systems; Chevron Products Company; Mackenroth Land Company, Inc.; Piano City

Major H.E.L.P.er

Bank of America; Bezaire, Ledwitz & Associates Torrance; The Boeing Company; Brigante, Cameron, Watters, and Strong; Burkley & Brandlin LLP; Carico

Toomy and Associates, LLP; Charles McDonough Accountancy Corporation; Citigroup Foundation; Continental Development Corporation; Emily Stuhlberg & Associates, Inc.; Enright Premier Wealth Advisors, Inc.; Fulbright & Jaworski LLP; The Gas Company; Jayne Products, Inc.; L.A. Care Health Plan; Lincoln Iron & Metals Inc.; Palos Verdes Engineering; Peninsula People; Rolling Hills Country Club; Sunrise Assisted Living of Hermosa Beach; U.S. Trust, Bank of America Private Wealth Management; Welch & Co. Accountancy Corp.

Individuals, Couples and Families

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

Jimi K. Andersen

Super Colossal H.E.L.P.er

Ralph & Loraine Scriba

Colossal H.E.L.P.er

Marylyn Ginsburg

Mega H.E.L.P.er

Roger & Carolyn Ayers; John Lescroart; Mataalii Family; Frank & Marilyn Schaffer; Elaine Seegar

Major H.E.L.P.er

Robert & Rosalie Abelson; Jean Adelsman; Anonymous(3); Michael & Honeya Barth; Kristin

Andersen / Ghassan Bejjani; Rod Burkley & Lauren Phan; Ilene & Lee Clow; Steve & Adrienne Cole; Kate Crane; Jennifer Denis; Helen Dennis; Carolyn & Julian Elliott; Marylyn Ginsburg & Chuck Klaus; Jacky Glass; Tom & Cathy Grove; Jim & Cathy Hendrickson; Hoon Ho; Stella Horton; Irène Hougasian & Gregory Dulgarian; Ed & Marcia Kuplis; Dennis & Gail Leburg; Samuel Ledwitz; Roberta Mann; Mildred & Howard Marx; Carmen & Otto Neely; Peter & Janet Pettler; Donna Phelan; Carol Lee Rhyne; Nan Salley; John & Kathy Schuricht; Carolyn & Dick Seaberg; Tom & Ruth Shigekuni; Ardis Shubin; Ellen Tarlow; Gary & Sherrie Tossell; Jerry & Anne Wittels; Grace Yeh

Some Enchanted Evening a Success

More than 250 attendees at H.E.L.P.'s seventh annual Celebrate Summer event, "Some Enchanted Evening," held on July 18th at the Redondo Beach Historic Library, enjoyed festivities while raising more than \$125,000 to support H.E.L.P.'s programs.

The event honored Toyota Motor Sales, U.S.A., Inc., with the Vanguard Award presented to Toyota's JL Armstrong by board chair Helen Dennis, The Scriba Family with the Inspiration Award presented by dinner chair Jimi Andersen, and Rod Burkley with the Legacy Award presented by co-founders Pat and Ed Long. Master of Ceremonies Judd McIlvain presided over the celebration.

Guests enjoyed an enchanted evening overlooking the ocean at sunset, with champagne and dinner by candlelight. They bid on more than 130 live and silent auction items including a Tahitian cruise, a Hawaiian resort stay, an ebony player piano, a diamond necklace and other jewelry, art, dining, wine, vacations and tours. One particularly hot item in the live auction, conducted by auctioneer John Kunkle, awarded the winning bidder the opportunity to name a character in famed author John Lescroart's upcoming 2009 suspense novel. Jacky Glass won this auction item and the character will be named after her late husband, Jerry Glass. ❖



Charles and Karen Tucker enter the Redondo Beach Historic Library to begin *Some Enchanted Evening*.

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From left to right, Assemblyman Ted Leiu, Ed Long, Rod Burkley, JL Armstrong, Steve Napolitano, Jimi Andersen, David Cline, Helen Dennis, Pat Long, and Ralph Scriba enjoying *Some Enchanted Evening*. See page 11.



You can find more information about H.E.L.P. and many more articles about elder care, law, finances and consumer protection on our website at: help4srs.org



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