



Beware of Scammers and Schemers Seeking Seniors

To obtain free information and support that will assist you in dealing with your lender and avoid foreclosure scams, contact the Homeownership Preservation Foundation at (888) 995-4673 or online at 995hope.org.



The present economic downturn is hitting older adults hard. Many are concerned that what's left of their life savings just won't be enough. They may be frightened of losing their homes or not being able to afford necessary care. In response, they are looking for ways to become more financially secure. Perhaps that explains why seniors have become prime targets for housing and telemarketing fraud.

Home foreclosures have reached an all time record high, and a second wave of foreclosures is expected to hit. The numbers of con artists or scammers who take advantage of homeowners are also on the rise. For many older adults, equity in the home means financial security. Perhaps that is why they seem particularly vulnerable to the increasing numbers of con artists who claim to be able to prevent foreclosures or secure much more affordable new mortgage rates. Homeowner scams include:

- **Refinance fraud scams:** Someone posing as a mortgage broker or lender tricks you into signing selected documents to obtain a new loan.
- **Lease-back or repurchase scams:** A "financial planner" offers to pay off your unaffordable mortgage and rent your home to you at a much

lower rate until you're financially able to purchase it back.

- **Bankruptcy scams:** According to a "rescue company" scammer, should you share partial interests with several of its agents, it'll be able to negotiate a modification or refinance your loan.

In all three scenarios, signing over your deed provides the con artists with powers to sell your home, evict you from tenancy, or exhaust your home equity. Whatever else happens, should the con artist fail to pay your mortgage on time as agreed, your lender will probably foreclose.

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H.E.L.P. Is Here to Empower

by Esther Epstein, Esq., EMPH

Many older adults believed that once they retired, their Social Security benefits, lifetime savings and employers' retirement plans would provide them with enough financial support to meet their needs. The current economic crisis is affecting almost everyone, but when it comes to issues of homeowner and telemarketing scams, seniors have become primary targets.

H.E.L.P. provides older adults and their family members with information on how to prepare for what's in store. When you're not sure that the financial advisor you're scheduled to meet with is truly a planning expert, we'll provide you with H.E.L.P.'s "Ask First!" questionnaire. When you're trying to avoid scams, we'll advise you how to obtain consumer protection from government agencies and provide you with such informative publications as "Keep Your Social Security Number Secure" and "IRS-Related Scams." If you fear that your progressive memory lapsing problems may impact your ability to continue making sound economic choices, we'll advise you of the protections afforded by a durable power of attorney for financial matters, and its power to confirm your true right to control.

H.E.L.P.'s mission is to empower older adults and their families by providing impartial information, education and counseling on elder care, law, finances and consumer protection through classes, written publications, website information, and individual consultations. We are here to assist seniors and their families in confronting their care needs and goals, available options, and legal remedies. When looking for answers, H.E.L.P. is here! ❖

Esther Epstein is the Director of Legal Programs at 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 February 1, 2009.

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H.E.L.P.

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 Torrance, CA 90501-2701
 (310) 533-1996**

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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.

The Tax Assessor Does Not Charge Anything to Reassess

Question: *My dad received an official-looking letter asking him to pay a fee to have his home reassessed by the Tax Assessor's office. I know his home's value has declined, but I didn't expect the Tax Assessor's office could charge to obtain lower taxes. Is this a legitimate letter?*

Answer: There are various companies sending out these "official" looking letters to property owners.

California law requires such companies to clearly indicate that they are *not* government agencies and that their services are *not* approved or endorsed by any government agency. If your father's letter does not have these disclaimers listed, the company sending it is in violation of

the law. If you suspect your father received an illegal solicitation letter, please contact the Los Angeles County Department of Consumer Affairs by phone at (800) 973-3370 or visit the Department's website at dca.lacounty.gov.

Be assured that the County Tax Assessor's office will indeed reassess your father's property if they are asked. These reassessments are *free*. There is

see *Tax Assessing* on page 6

What Does the County Assessor Do?

- Locates all taxable property in the County and identifies ownership.
- Establishes a taxable value for all property subject to property taxation.
- Completes an assessment roll showing the assessed values of all property.
- Applies all legal exemptions.

Are You Forgetting to Remember?

Question: *My memory isn't quite what it used to be. Should I be concerned?*

Answer: Mild memory lapses are part of the normal aging process. The types of problems that often arise include forgetting where you left things, your neighbor's first name, or even the reason you picked up that phone. Such a scenario is quite common with older adults.

Although for some seniors, memory problems may be indicative of more serious issues such as mild cognitive impairment (MCI) or Alzheimer's disease, most are not. In MCI and Alzheimer's, forgetfulness expands to include issues of thinking, judgment, recognizing and performing daily activities.

If you are concerned that your memory will continue to decline, talk

with your doctor about your symptoms, and attempt to identify the causes of each. Some common reasons for short-term memory loss include side effects from medications, depression, exposure to environmental toxins, and thyroid problems.

According to the National Institute on Aging, there are recommended ways for adults experiencing the normal aging process to maintain and strengthen their memory skills. NIA's suggestions include:

- Plan tasks, make "to do" lists, and use memory aids like notes and calendars.

see *Remember* on page 6



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 on Aging (Information and referral service)	(310) 320-1300	tornet.com/parks/6649.htm
Redondo Beach Senior and Family Services (Programs to promote health)	(310) 318-0650	redondo.org
South Bay Senior Services (Health-related and case management services)	(310) 325-2141	bhs-inc.org/sbss.html

The Veterans Administration Supports Seniors Who've Served

Question: *My father resides in an assisted living facility. Does the government provide financial assistance to seniors like him who are retired veterans?*

Answer: Depending on when it was that your father served our country, he may be entitled to receive veterans' retirement benefits through the Veterans Administration Pension and its Aid & Attendance (A&A) programs. Both programs provide financial support to low-income veterans aged 65 and above who served during specific periods of war. Surviving spouses of qualifying veterans may also be eligible to receive VA benefits.

A qualified veteran must have been on active duty for at least 90 days, including one day of active service during WWI or WWII, the Korean

War, the Vietnam War, or the Persian Gulf War. He or she must be at least 65 and must have a countable annual income that is less than the Maximum Allowable Pension Rate (MAPR) provided by Congress. Countable incomes include Social Security benefits, annuities and retirement funds, and other taxable income sources.

To determine one's countable annual income, the VA totals the applicant's annual income, reduces it by "excessive" healthcare costs, and then subtracts that

see *VA Supports* on page 12



Are Telemarketers Calling You? You Can Always Hang Up!

Seniors, who are no longer employed and spend more time alone, are definitely being sought out by telemarketers. Luckily, legal protections and do-it-yourself remedies can limit the receipt of unwanted phone calls and marketing scams.

If telemarketers are calling you too often, or just won't hang up, there are actions you can take to reduce future calls:

Exercise your opt-out rights.

The federal government operates the national **Do-Not-Call Registry** that makes it easier for you to stop receiving unwanted telemarketing calls. To register, call (888) 382-1222 or visit donotcall.gov. Telemarketers are legally

required to search the registry every 30 days and must immediately delete newly registered numbers from their marketing lists.

If three months have passed and you continue to receive the same telemarketing calls, you may contact the Do-Not-Call Registry to file your formal complaint. The Federal Trade Commission may then use your complaint to fine the telemarketer up to \$11,000 for each prohibited call made.

Do not fill out warranty or product registration cards. Such cards are not required for warranties to be effective but are used by marketing agencies to add the purchaser's name, address and

see *Telemarketing* on page 12

For more information, advice and assistance in confronting issues of home foreclosure, telemarketing scams and consumer fraud, contact H.E.L.P. at (310) 533-1996 or online at help4srs.org.

Beware

Continued from page 1

To prevent home marketing scams, California law prohibits foreclosure or mortgage consultants, including real estate licensees, from collecting their fees before providing requested services.

If you are currently a homeowner and are confronting the possibility of foreclosure, your most important protection is to contact the lender or seek professional help from legitimate organizations as soon as financial problems arise. If you wait too long, your loan may default, and your financial options may be severely limited.

Very different from honest, but annoying, telemarketers are those whose clear motive is to commit outright fraud. For example:

- An identity thief calls you, claiming to be a bank employee seeking to confirm your account or credit card number. Should you provide the information requested, your account and identity are both at risk.
- A scammer seeks funding for a charity that you know nothing about. Although you request written details about the organization, the

scammer provides you with only the immediate option to contribute or not.

- A sweepstakes promoter calls to say you've won. Unfortunately, in order to receive your reward, you must pay them a fee.

The *Senior Scambuster Kit* provides information on telemarketing scams. You can order the *Kit* without charge by calling California's Consumer Hotline at (800) 952-5210, or online at dca.ca.gov/consumer/seniors/scambuster_kit.shtml. ❖

Tax Assessing

Continued from page 3

no need to pay for a reassessment handled by a third party (that is probably requesting a couple hundred dollars for the service and sometimes even imposing late fees with arbitrary deadlines).

Your father simply has to request a reassessment using an Application for a Decline-In-Value Reassessment form available

online or at one of the County Assessor's district offices. The best information you can provide that supports your opinion of your property's market value is sales of comparable properties. You should try to find two comparable sales that occurred as close to January 1, 2009 as possible, but no later than March 31, 2009. Even if

you cannot find the comparable sales information, the County Assessor's office will accept your application and reassess your property for free.

To obtain a Decline-In-Value form online visit the L.A. County Assessor's Office at assessor.lacounty.gov, and in the box marked "Go" type in "RP-87" ❖

Remember

Continued from page 3

- Stay involved in hobbies that coordinate physical activities with brain processing.
- Pursue interests that relieve feelings of stress, anxiety or depression.

If your memory losses are not part of the normal aging process, you may be having

symptoms that are much more severe. These might include your inability to follow written or spoken directions, to use notes as reminders, or to care for yourself. By giving your doctor permission to speak with your family members and close friends, he or she may be better able to

understand your problems and, if necessary, to recommend a proper course of treatment.

For more information on memory loss and other health issues affecting seniors, visit the National Institute of Health Senior Health website at nihseniorhealth.gov. ❖



H.E.L.P.

Annual Report for 2008

Empowering Older Adults

H.E.L.P.'s mission is 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. 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 and 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 2008, and on those who made it possible.

Education and Counseling Services

Programs

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

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.

Private Consultations on long-term care planning or estate administration.

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.

The Torrance Guide to Services for Older Adults – handy guide to local services and providers.

H.E.L.P. Is Here – quarterly magazine bringing the latest news and information on elder care, law, finances and consumer protection.



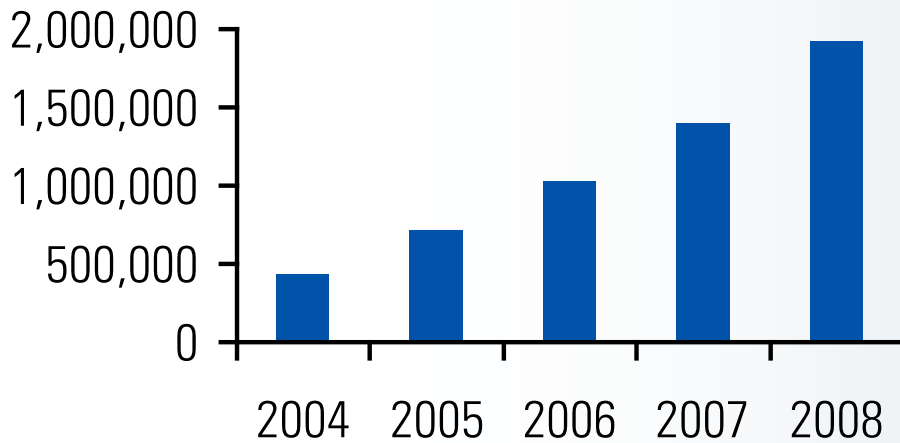
Websites

Our websites offer information and resources instantly across the United States and the world.



Service Achievements

Cumulative Total Helpings



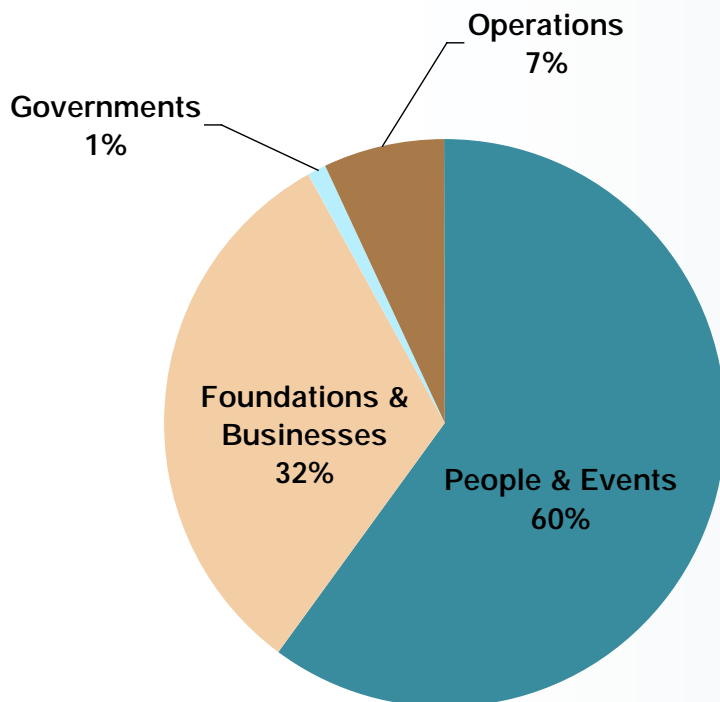
Our Impact

What is a "helping"? When we assist one person, that is a helping. As examples, if five people benefit from a consultation, that counts as five helpings, and every person who attends a class creates one helping.

This chart shows a steady growth in our cumulative total helpings which reflects the reach of our services.

In 2008, H.E.L.P.'s community service staff provided 5,699 people at our office with intensive one-on-one assistance, and our class instructors got the message out to more than 2,300 attendees. H.E.L.P.'s websites have received more than 450,000 visitors.

Financial Results



Donor Funded

H.E.L.P. depends on the generous support of donors to be able to provide services for elders and their families. H.E.L.P. raised over \$380,000 in 2008, of which people and events, foundations and business, government, and operations provided 59.8 percent, 32.6 percent, 0.9 percent and 6.7 percent, respectively.

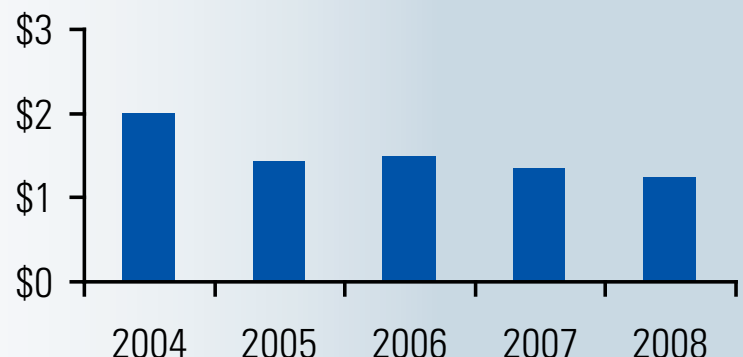
Service Oriented

H.E.L.P. strives to provide our clients with the best services possible at the least cost. The large majority of our organization's income goes directly into funding our essential programs. H.E.L.P. allotted 72.2 percent of our spending to programs (our latest IRS Form 990).

Penny Pinching

We make use of all available resources in order to provide services to the greatest number of individuals, while producing the largest impact from our donors' contributions. H.E.L.P. also serves to minimize our client costs through the use of our generous volunteers. In 2008, our expenditure per helping was \$1.44.

Spent Per Counted Helping



Volunteers

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Support Levels

Big H.E.L.P.er - Up to \$99; Extra H.E.L.P.er - \$100 to \$499; Super H.E.L.P.er - \$500 to \$999; Partners - \$1,000 to \$2,499; Benefactors - \$2,500 to \$9,999; Colossal H.E.L.P.er - \$10,000 to \$24,999; Super Colossal H.E.L.P.er - \$25,000 to \$49,999; Mega Super Colossal H.E.L.P.er - \$50,000 or more

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Foundations, Government and Groups

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H.E.L.P. Classes:**Create Better Endings: 2009 Series**

When a person confronts the end of life, families and loved ones are often able to create a better ending by providing remarkable care, and sharing their feelings of suffering and grief.

Join us for insight, information, real-life experiences and inspiration as we examine issues of declining health, death and dying. For more information, see H.E.L.P.'s special website at better-endings.org.

Torrance Memorial Medical Center

Tuesdays, 6:30 to 8:30 p.m.

Auditorium, West Tower

3330 Lomita Boulevard, Torrance, California 90505

Donations will be requested for Caring House
(\$10 per person per session)

February 17	Good Talking with You
February 24	Care for the Caregiver
March 3	Talking With Children About Death and Dying
March 10	Getting Smart About Pain
March 17	Creating the Optimal Last Six Months
March 24	Grief and Healing

Call (310) 533-1996 for reservations



H.E.L.P. will be providing classes for the Alzheimer's Association in Norwalk, Pasadena, Santa Monica, and Whittier. For more information about these classes, information about our 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:**Care Planning and Options**

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, care planning, long-term care insurance, Medi-Cal for nursing home care, and much more. Our next series is shown below.

J.H. Hull Adult Center

Tuesdays, 1:00 to 3:30 p.m.

2080 West 231st Street, Room #2, Torrance, California 90501

(Suggested donation of \$10 per person per session)

March 26	Who's in Charge?
April 2	Wills, Probate and Avoiders
April 16	Trusts, Taxes and More
April 23	Long Term Care Insurance
April 30	Care Options and Costs
May 7	Medi-Cal for Long-Term Nursing Home Care

Call (310) 533-1996 for reservations



VA Supports

Continued from page 5

final amount from the applicable MAPR. Excessive healthcare costs include insurance premiums, uncovered prescription drugs, assisted living, long-term care and other healthcare expenses where the combined total is greater than five percent of the claimant's MAPR.

For 2009, the VA pension's MAPR for a single veteran is \$11,830, for a surviving spouse \$7,933, and for a married veteran \$15,493. An eligible claimant is entitled to receive benefits that, when added to his or her countable income, do not exceed the applicable MAPR. For example, if a single veteran's countable annual income is \$10,000, he or she is eligible to receive yearly VA pension benefits of \$1,830.

Through the A&A program, claimants who are eligible to receive the VA pension, but also need in-home care, assisted living or long-term care, may receive an even greater amount of monthly benefits. For 2009, the MAPR for a single veteran receiving A&A is \$19,736, for a surviving spouse \$12,681, and for a married veteran \$23,396.

In determining the value of countable assets, the VA does not include the claimant's home, one automobile, or other household belongings. Assets are viewed by how long they will last given the life expectancy of the elder and the amounts spent on deductible medical expenses.

Here's an example: Bill is a single adult who served in the Korean War and whose annual

income totals \$20,000. He needs assistance with bathing, dressing and incontinence support. Bill pays an assisted living facility \$3,000 each month. Should he apply, he will be found eligible to receive A&A support.

As a single person, Bill's MAPR will be \$19,738, and his five-percent deduction for healthcare costs will be \$986. Because his yearly assisted living expenses will total \$36,000, he will receive healthcare expense credit of \$36,000 less \$986, or \$35,014. Since Bill's healthcare expense credit exceeds his countable income, he'll be entitled to receive the full MAPR of \$19,736.

To locate a Veterans Service Office in your area, contact the VA at (800) 827-1000, vba.va.gov, or H.E.L.P. at (310) 533-1996. ❖

Telemarketing

Continued from page 5

telephone number to other promotional lists. The cards usually ask questions about your interests, age, income, and more. Under California law, should the product you purchased turn out to be defective, all warranties must be confirmed with the purchase receipt.

Charitable donations should include your brief note. When you give money to a charity, enclose a note asking the organization not to share, sell or rent your name to any other organizations.

Although charities and other nonprofit groups need not participate in the national Do-Not-Call Registry, in order to stay in your "good graces" and remain on your charitable giving list, most will surely honor your request.

Request that telemarketers remove you from their marketing lists. Should you specifically request, all telemarketers must remove your telephone number from their marketing lists. You need only state: "Remove this phone number from your list."

The California Attorney General's Office has prepared a *Do-Not-Call Complaint Checklist* for you to maintain a record of continuing calls. You may download a copy of the call log at ag.ca.gov/donotcall. If notified telemarketers continue to call, you can use the complaint checklist as evidence, and proceed with filing your formal complaint.

As a final note — should you do everything suggested, yet continue to receive unwanted telemarketing calls, keep your wits about you, take a deep breath, and just hang up! ❖

Listen, Then Help

H.E.L.P. offers impartial information and assistance to those who call, walk in or e-mail us with their questions. The **Listen, Then Help** program is the hallmark of the community services we provide.

When we answer your call, we will truly listen to your words and take note of your issues and concerns. We'll guide you in problem-solving and discerning your priorities. If you don't know what all the issues are when you first call, we'll help you sort through all concerns you might have.

During the twelve months of 2008, H.E.L.P. delivered more than 5,500 intensive helpings. A helping is assistance given to one person. By providing accurate, unbiased and clear information, we personally and directly assist people in confronting issues of economic security, financial planning, retirement options, and more.

At the forefront of **Listen, Then Help** is Ardis Shubin, Community

Services Specialist. Ardis is often the first H.E.L.P. staff member you'll reach when you call or walk into our office. She has dedicated her career to providing public service. Her work history includes 40 years of service with Los Angeles County as a social worker, supervising paralegal and appeals hearing specialist. Ardis received her bachelor of arts from UC Santa Barbara and her paralegal certification from UCLA.

H.E.L.P.'s staff delivers up-to-date information and needed assistance to those of you who contact us directly. Whether the issue is elder care, law, finances or consumer protection, all the services that H.E.L.P. provides reflect our true mission – we listen, and then we help.

Feel free to reach H.E.L.P. by phone at **(310) 533-1996**, by e-mail at **help4srs.org** or just walk in to H.E.L.P.'s office at 1404 Cravens Ave, Torrance, California, 90501. ❖



*Ardis Shubin,
Community Service
Specialist*

H.E.L.P. Offers New Class

H.E.L.P. is proud to offer a new class, **The Stages of Caregiving**, developed by the National Family Caregivers Association and the National Alliance for Caregiving. Caregiving is something that affects us all. It was Former First Lady Rosalynn Carter who noted that most of us have already been, are now, will become or will need caregivers.

H.E.L.P.'s class addresses the stages of caregiving and what steps can be taken to handle each stage more effectively.

By discussing the progression of each stage, this class assists the audience members in knowing what to expect, and how best to respond.

The six stages are: (1) I may help a relative soon, (2) I am beginning to help, (3) I am helping, (4) I am still helping!, (5) My role is changing, and (6) My caregiving has ended.

If you would like H.E.L.P. to present the Stages of Caregiving or other classes to your group, please contact us at **(310) 533-1996**. ❖

Caregiving From Head to Toe

H.E.L.P. invites you to attend hands-on workshops on how to care for your loved ones. The EduCare sponsored classes, on Wednesdays from February 25th to March 25th, address Bathing & Foot Care, Feeding & Oral Care, Home Safety & Transferring, Hiring In-Home Help & Managing Incontinence, and Placement: When? If? How?

*For more information, contact the Los Angeles Caregiver Resource Center at **(800) 540-4442**.*



H.E.L.P. Publications

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.

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***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.***

We Can Count On You, So They Can Count On H.E.L.P.

In this current economic climate, conventional wisdom is that nonprofit organizations should no longer depend on their donors to sustain their support for even the most vital of programs. Many experts suggest that groups such as ours should lower their expectations for, or even give up on, our annual appeals.

But, that way of thinking just does not apply to the generous supporters who made H.E.L.P.'s annual appeal such a huge success. You understand that our programs must not shrink, but instead must keep pace with the increased demand for our services. Your gifts

did not decrease, but in fact **increased significantly over last year's levels.**

Thanks to those of you who have made contributions, we here at H.E.L.P. can continue to provide trustworthy, objective and accurate assistance, education and information to all of those who need our services.

And, for those of you who have not yet had the chance to answer our appeal, it is not too late to make a profound impact on the lives of older adults and families. You can make your gift online at help4srs.org or by using the enclosed envelope. **Thank you!** ❖

Does Your Employer Make Matches?

Many employers offer an easy and free way to make your donation to H.E.L.P. go even further. If you work for an employer that sponsors a **matching gift program**, you may be able to double, or even triple, the value of your donation.

In a matching gift program, companies match the value of each employee's charitable contribution, dollar for dollar – or even two dollars

for every dollar. Sometimes, companies may even match gifts from retirees and spouses.

To find out if your employer has a matching gift program, contact your company's human resources department. If your company does participate, request a matching gift form, complete and sign it and then send it along with your gift to H.E.L.P. We will take care of the rest. ❖

Smarter Giving for Everyone

H.E.L.P. – along with Caring House, The Norris Center for Performing Arts, Palos Verdes Art Center, Palos Verdes Peninsula Land Conservancy, Peninsula Education Foundation and Peninsula Friends of the Library – is sponsoring a class titled, "Smarter Giving for Everyone."

The free program, presented by H.E.L.P. co-founder and elder law

attorney Ed Long, will cover the impacts of philanthropy, relevant tax rules, and avoiding scammers. It will be held Wednesday, May 6, at 4 p.m., at Ridgecrest Intermediate School, 28915 Northbay Road, Rancho Palos Verdes, CA 90275. Please RSVP to rsvp@pvpef.org or (310) 378-2278.



***Our Heritage Circle** honors those who support H.E.L.P. through their estate plans. You can leave a legacy gift to H.E.L.P. through your will, trust, IRA, other retirement plan, life insurance or real estate ownership rights. Just let us know when you decide to make your legacy gift, or let us know if you already qualify and would like to become a member of the Heritage Circle. To join or obtain further information regarding the Heritage Circle, please contact Joe Cislowski, H.E.L.P.'s President and Chief Executive Officer, at (310) 533-1996.*



The Torrance Guide to Services for Older Adults Now Available Online!

The **Torrance Guide**, prepared and published by the award-winning Torrance nonprofit H.E.L.P., is now available online. This guide uses a plain-language approach that makes it easy for seniors and their caring families and friends, to identify and find services that will help them with their particular situation. Many of these valuable services exist in the South Bay. All resources listed are public agencies or private nonprofit organizations.

www.help4srs.org/guide

Made possible by the generosity of the City of Torrance.

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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