



# HELP<sup>®</sup> Is Here

Information and advice for older adults and families

2009 Number 2

## Reverse Mortgage: What's It Really All About?



*The AARP booklet, "Reverse Mortgage Loans: Borrowing Against Your Home," provides important consumer information on reverse mortgages. To obtain a copy, call 800-209-8085 or visit online at [aarp.org/money/personal/reverse\\_mortgages](http://aarp.org/money/personal/reverse_mortgages).*

**T**hese days, because the costs of living seem to be higher than ever before, a record number of senior homeowners are considering reverse mortgage loans that convert their home equity into available income. Although reverse mortgages may provide an affordable way to obtain needed funds, they can sometimes turn out to be much more expensive than standard home loans.

### The Fundamentals

To approve reverse mortgages, lenders require that all current co-owners sign on as borrowers. This means that spouses, joint tenants, and tenants-in-common must be named and approved as borrowers on the loan agreement. Each borrower must be 62 or older, and must be living in the home as a principal residence.

In a conventional forward mortgage the borrower makes payments to the lender. With each payment, the borrower's debt decreases and equity increases. In a reverse mortgage the opposite occurs. Since the lender makes payments to the borrower, the borrower's debt increases and equity decreases. Reverse mortgage lenders determine exactly how much may be borrowed based on the borrower's age and the home's present value.

Most reverse mortgage loans do not have to be repaid until the borrower dies. However, if the borrower moves to a new principal residence, leaves the home for more than 12 consecutive months, fails to pay property taxes or hazard insurance, or doesn't make needed home repairs, the entire loan may become immediately due and payable. At such point, if the borrower is unable to fully repay, the lender may foreclose.

### Federally Insured Mortgages

The Home Equity Conversion Mortgage insured by the federal Department of Housing and Urban Development provides consumers with increased protections. As long as the

*see Reverse Mortgage on page 6*

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# A Time for Innovation and Growth

by Helen Dennis

With a shrinking economy, it is easy to assume H.E.L.P. would be shrinking its program, activities and views. Not the case.

The current economic climate and facts are key factors shaping our agenda and activities. It's a new time; unfortunately it is a time of the "new poor." They are individuals and families who did everything right. They worked hard, saved for the future, bought their homes, provided education for their children and had retirement nest eggs and plans. They are educated and held good jobs. Yet many see an uncertain future—facing foreclosures and choosing between groceries and medications. Add to this the issues of caregiving, healthcare, widowhood, long-term care, consumer fraud and more.

The "new poor" are within the mission of H.E.L.P. We are examining our role in taking on this new economy on behalf of those whom we serve. This is no time to diminish our services. We will share with you our thoughts and plans for innovation related to curriculum, outreach, legal services and more. Your thoughts and suggestions are welcomed.

One way you can help is to attend our annual fundraising event, Celebrate Summer, on July 17<sup>th</sup> at the Palos Verdes Country Club. It's a perfect time to provide support and have a great time doing it. The mission is important. Hope to see you there. ❖

*Helen Dennis, a specialist on aging, employment and retirement, chairs the H.E.L.P. Board of Directors*

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 June 1, 2009.

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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](mailto:magazine@help4srs.org).

# Counting Sheep?

## Why You Can't Fall Asleep

**Question:** *Now that I've retired, I'm not as busy as I used to be. Still, I often get very tired during the day, yet have trouble falling asleep at night. Is this what aging is all about?*

**Answer:** The inability to sleep is one of the most common complaints that older adults report to their treating physicians. Seniors who do not get enough sleep may feel depressed, have attention and memory problems, and feel incredibly tired all day.

Sleep problems may include waking frequently during the night, morning headaches, insomnia, and not feeling rested. Common factors leading to one's inability to sleep include stress,

overactive bladder disorders, and the excessive intake of alcohol or caffeine.

Sleep apnea is a sleep disorder that causes cessation of breathing for up to two minutes at a time, many times each night. It is usually accompanied by loud snoring. Another sleep disorder, Restless Legs Syndrome or RLS, is emerging as one of the most common suffered by seniors. People with RLS feel tingling, crawling sensations or pins and needles in one or both legs,

see *Sleep* on page 8

# Parents, Children And Certain Grandchildren Are Entitled To Receive Property Tax Relief

**Question:** *When I pass away, I want my son to inherit the family home. Is there any way for him to keep the property tax protections that have allowed me to pay much lower taxes than the people next-door??*

**Answer:** Your son can keep your current property tax rate if he purchases the home from you, receives it as your gift, or inherits it when you pass away. Under California law, when a family home is transferred from parent to child, as long as certain legal formalities are followed, existing tax rates can remain the same.

Many of us remember the impact of Proposition 13 that went into effect more than 30 years ago. Since the enactment of Proposition 13, as long as property ownership does not change, taxes on the principal residence are

limited. Initial property tax rates cannot exceed 1 percent of the property's assessed tax value unless home ownership is transferred or significant home improvements are made. Thereafter, with the passage of time, the rates cannot increase by more than 2 percent each year.

Proposition 58 extended the protections of Proposition 13 by allowing parents to transfer property to their children, and vice versa, without requiring a reassessment for

see *Tax Relief* on page 8



For more information on property tax relief, visit the California Board of Equalization website at [boe.ca.gov/proptaxes/faqs/propositions58.htm](http://boe.ca.gov/proptaxes/faqs/propositions58.htm).

To obtain a claim form in Los Angeles County, contact the County Assessor's Office at 213-893-1239 or visit its website at [assessor.lacounty.gov](http://assessor.lacounty.gov).

*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](http://help4srs.org).*

<b>Elder Care</b>	<b>Phone Numbers</b>	<b>Web Addresses</b>
Adult Protective Services (Elder abuse reporting hotline)	888-202-4248	<a href="http://css.lacounty.gov/aps">css.lacounty.gov/aps</a>
After Hours Elder Abuse Reporting Hotline	877-477-3646	<a href="http://css.lacounty.gov/aps">css.lacounty.gov/aps</a>
Alzheimer's Association, Southland Chapter	800-272-3900	<a href="http://alz.org/californiasouthland">alz.org/californiasouthland</a>
Area Agency on Aging (Information and assistance)	800-510-2020	<a href="http://aging.ca.gov">aging.ca.gov</a>
Center for Health Care Rights/HICAP (Medicare and Insurance Counseling)	800-824-0780	<a href="http://cahealthadvocates.org/hicap">cahealthadvocates.org/hicap</a>
Home Ownership Preservation Foundation (Foreclosure assistance)	888-995-4673	<a href="http://995hope.org">995hope.org</a>
Long Term Care Ombudsman (Mediation for those living in licensed facilities in L.A. County)	800-334-9473	<a href="http://wiseandhealthyaging.org">wiseandhealthyaging.org</a>
Social Security	800-772-1213	<a href="http://ssa.gov">ssa.gov</a>
California Association of Adult Day Services (Adult day care answers)	916-552-7400	<a href="http://caads.org">caads.org</a>
California Advocates for Nursing Home Reform (Advocacy and lawyer referral)	800-474-1116	<a href="http://canhr.org">canhr.org</a>
Los Angeles Caregiver Resource Center (For caregivers of adults with brain impairment)	800-540-4442	<a href="http://lacrc.usc.edu">lacrc.usc.edu</a>
National Hospice and Palliative Care Organization (Empowering people to make end-of-life choices)	800-658-8898	<a href="http://nhpco.org">nhpco.org</a>
<b>Legal</b>		
Bet Tzedek Legal Services (Provides free legal services for seniors in LA County)	323-939-0506	<a href="http://bettzedek.org">bettzedek.org</a>
Dispute Resolution Service-L.A. County Bar (Accessible conflict resolution services)	213-896-6533	<a href="http://lacba.org">lacba.org</a>
Senior Legal Hotline (Provides free legal advice & services to Californians aged 60+)	800-222-1753	<a href="http://seniorlegalhotline.org">seniorlegalhotline.org</a>
<b>South Bay Resources</b>		
Beach Cities Health District (Provides support services)	310-374-3426 x149	<a href="http://bchd.org">bchd.org</a>
Focal Point on Aging (Information and referral service)	310-320-1300	<a href="http://tornet.com/parks/6649.htm">tornet.com/parks/6649.htm</a>
Redondo Beach Senior and Family Services (Programs to promote health)	310-318-0650	<a href="http://redondo.org">redondo.org</a>
South Bay Senior Services (Health-related and case management services)	310-325-2141	<a href="http://bhs-inc.org/sbss.html">bhs-inc.org/sbss.html</a>

# Medicare Hospice Services for Patients, Their Families and Caregivers

**A**lthough doctors usually try to cure every patient's illness, if the patient is given less than six months to live, hospice care may be an alternative. The goal of the hospice care team is not to find a cure, but only to reduce the terminally ill patient's discomfort and pain. This is referred to as providing the patient with **palliative care**.

Terminally ill patients who are covered by Medicare Part A and have a six month prognosis may choose hospice care as a treatment alternative. This does not mean that Medicare's hospice coverage is limited to six months. Instead, it is a way of labeling the type of illness being confronted. Should the illness go into remission, hospice care will cease and ordinary Medicare coverage will resume; but should the illness be prolonged beyond six months, requested hospice coverage will continue.

Medicare only covers hospice care provided by an approved team including a physician, nurse, physical therapist and other prescribed staff. Because Medicare's hospice benefits do not cover the costs of room and board, many hospice patients receive their care at home. For them, the primary caregiver is often a family member or friend.

Members of the hospice team visit at periodic intervals to make sure the patient's needs are being met and that family, friends and volunteer caregivers are also receiving sufficient support.

Specific hospice services covered by Medicare include:

- Medical services performed by a physician.
- Nursing care provided by or under the supervision of a registered nurse.
- Physical therapy, occupational therapy and speech language pathology services that enable the patient to maintain daily living activities and basic functional skills.
- Drugs and other similar products prescribed for pain relief and symptom control with a Medicare co-payment fee of no more than \$5 for each prescription.
- Respite care or short-term inpatient care for the patient. This type of care is offered as a temporary relief for family members or other care providers. Should the hospice team deem it necessary, the patient may receive unlimited periods of respite care in a Medicare-approved hospital or skilled nursing facility for up to five consecutive days, with a daily co-payment fee of 5 percent.
- Bereavement counseling for family and friends.

For many people, end-of-life issues are very difficult to confront and discuss. To obtain more information on ways to stay in charge of future health care and financial decisions, home and hospice care choices, and a list of things to do after a person dies, visit H.E.L.P.'s website on end-of-life issues at [better-endings.org](http://better-endings.org). ❖



*For more information on specific end-of-life issues including how to stay in charge, make important care choices, and find hospice care providers near you, visit H.E.L.P.'s special website at [better-endings.org](http://better-endings.org).*

## Reverse Mortgage

*Continued from page 1*

borrower complies, all HECM contract terms will remain in effect. As a result, the borrower will be completely protected if the property value declines or the lender goes bankrupt. For the year 2009, HECM loans cannot be more than \$625,000.

HECM borrowers may choose whether to receive the loan as a single lump sum of cash, monthly cash advances, or a set credit line. With a set credit line, the borrower who withdraws less than has been approved may treat the unborrowed portion as an interest-bearing savings account being held by the HECM lender.

### Service fees

Just like other home loans, reverse mortgage expenses include origination fees and closing costs. The main difference is that with a reverse mortgage, such fees do not need to be paid upfront, but are added to the loan's balance. Another difference is that HECM lenders require borrowers to purchase a *Mortgage Insurance Premium* to make sure that – regardless of how much the borrower actually receives – the amount owed cannot be greater than the home's ending market value.

The MIP is set at 2 percent of the home's market value on the date the agreement is signed and adds 0.5 percent to the interest rate of the loan. Not only will interest immediately start accruing on the amount

borrowed, but also on the required service fees.

### The Pros and Cons of a Reverse Mortgage Loan

**Here's an example:** Anna, a single woman, age 75, owns her home that has a current appraised value of \$500,000. She obtains an HECM-approved lifetime reverse mortgage loan that will provide her with cash advances of \$2,100 each month. Included in the amount borrowed will be an origination fee of \$3,000, a closing cost of \$2,000, and a MIP of \$10,000. The total processing charges are therefore \$15,000, plus interest. In this example the loan's annual interest rate will be 4 percent, although present rates are a bit higher. Anna begins receiving monthly advances of \$2,100.

**Scenario #1:** Anna lives to the age of 95, receiving monthly payments of \$2,100 that after 20 years will have totaled \$504,000. That amount, combined with the processing fees of \$15,000, will total a repayment obligation of \$519,000, plus annual interest of 4 percent that started accruing when the agreement commenced. Should the assessed value of Anna's home remain at \$500,000, her estate will only need to repay the lender that final amount. The income security provided by Anna's reverse mortgage loan would be well worth its cost.

**Scenario #2:** Anna receives monthly advances for two years, at which time she suffers an

unexpected illness and needs to move out of her home to receive skilled nursing home care. Since she is unable to reside in her home for more than 12 months, her reverse mortgage loan will terminate. It has already provided her with income totaling \$50,400, but her existing loan obligation includes repayment of the \$15,000 processing fees, plus accrued interest. In short, her repayment obligation now exceeds \$65,000.

Since the loan lasted for a much shorter time than was anticipated, Anna's loan processing fees of \$15,000 will be almost 30 percent of the borrowed sums – yet the interest rate agreed to was just 4 percent! If Anna cannot repay the existing loan balance, she will have to sell the home or sit back as the lender proceeds with foreclosure.

### Final Note

For seniors who rely on the family home as their primary financial asset, a reverse mortgage may be highly beneficial. It will provide them with the ability to receive a monthly income that will continue, regardless of a possible decrease in the home's fair market value.

However, in the worst, yet not uncommon scenario, if the borrower's loan terminates in too short a time, the lender will still be able to collect all sums due. Should that happen, the costs of a reverse mortgage may turn out to be very high. ❖

**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, consumer protection and long term care.

**Katy Geissert Civic Center Library**

10:00 a.m. to 12:00 p.m.

Katy Geissert Civic Center Library

Community Meeting Room

3301 Torrance Blvd., Torrance, CA 90501

Call 310-533-1996 for reservations

**Estate and Incapacity Planning**

Who's In Charge?	Aug. 25
Wills, Probate and Avoiders	Sept. 1
Trusts and Taxes	Sept. 8

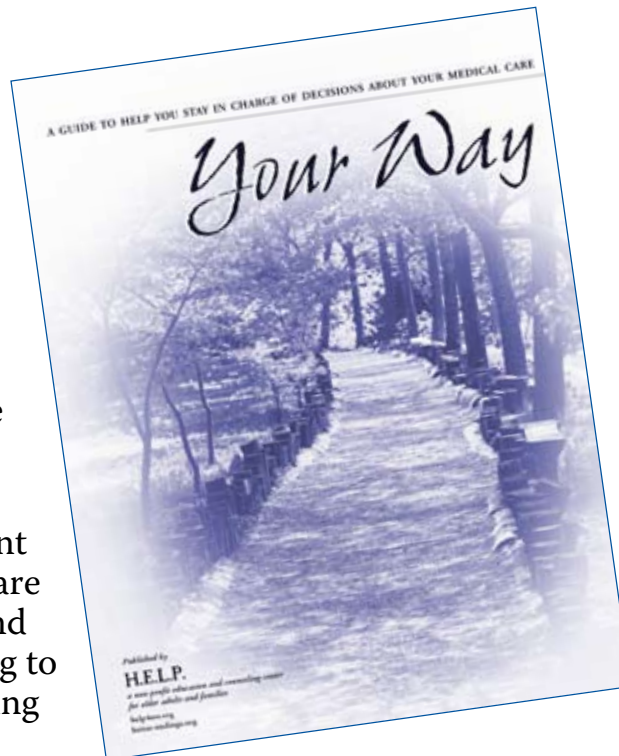
**Care Planning and Options**

Consumer Protection	Sept. 15
Long-Term Care	Sept. 22
Nursing Home Medi-Cal	Sept. 29

**Stay in Charge with H.E.L.P.'s***Your Way*

Should a time arise when you can no longer speak for yourself, H.E.L.P.'s *Your Way* is a plain-language guide that will empower you to communicate in advance with your family and friends. If you are no longer able to speak for yourself, your voice will still be heard.

*Your Way* will assist you in thinking about what's important to you; what kind of medical care you would choose or refuse; and what kind of life you are hoping to live, even when it may be coming to an end. ❖



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

Order by phone 310-533-1996, online [help4srs.org/store](http://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.



Some of H.E.L.P.'s upcoming classes for the Alzheimer's Association:

**Long Term Care: Choices & Options**

- *Grandview Palms*  
June 20, 2009

10:00–11:30 a.m.  
4061 Grand View Blvd., Los Angeles

- *St. Mary Senior Center*

August 26, 2009  
11:00 a.m.–12:30 p.m.  
1050 Linden Ave.,  
Long Beach

**Medi-Cal for Nursing Home Care**

- *WISE Adult Day Service Center*

June 23, 2009  
10:30 a.m.–12:00 am,  
1510 Pico Blvd.  
Santa Monica

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

## Sleep

*Continued from page 5*

and symptoms are often worse at night.

Sleeping pills may provide some people with short-term relief. However, should they be used for extended periods of time, side effects can include confusion, dizziness, or balance problems. Then again, seniors who experience insomnia may be suffering the anticipated side effects of prescribed medications.

The National Institute on Aging has developed a list of specific behavioral techniques that can assist seniors in getting a good night's sleep:

- Follow a regular schedule. Go to sleep and get up at the same

time each day. Napping during the day may keep you up at night.

- Develop a bedtime routine that involves watching TV, reading a book, listening to music or soaking in a warm bath in the 30-45 minutes before bedtime.
- Exercise at regular times each day, but not within three hours of your bedtime.
- Make an effort to get outside in the sunlight each day.
- Large meals close to bedtime may keep you awake, but a light snack in the evening can help you get a good night's sleep.

- Stay away from caffeine (in coffee, tea, cola and hot chocolate) late in the day.
- Drink less liquid in the evening so that waking up to go to the bathroom will not interfere with your ability to get back to sleep.
- Remember that alcohol won't help you sleep. Even small amounts make it harder to stay asleep.

For more information on how to get a good night's sleep, visit the National Institute on Aging's Age Page at [nia.nih.gov/HealthInformation/Publications/sleep.htm](http://nia.nih.gov/HealthInformation/Publications/sleep.htm). ❖

## Tax Relief

*Continued from page 5*

tax purposes. Proposition 193 expanded this tax relief to transfers from a grandparent to grandchild when the grandchild's parent – who was the grandparent's child – had already died.

The tax protections of Propositions 58 and 193 apply to all home transfers, regardless of whether they were purchased, gifted, or received as an inheritance. These protections require that the person transferring ownership had already been granted, or was eligible to receive, a homeowner's or disabled veteran's exemption.

In addition to the primary residence, up to \$1 million of

other property transfers may be excluded from tax reassessment. The assessed value of such property transfers may not exceed \$1 million. And, since the \$1 million exclusion is available to the person making the transfer, a \$2 million exclusion limit may apply when community real property is transferred from both parents to their specified child(ren).

When a property owner has transferred more than one parcel of property, multiple exclusions from reassessment may be claimed so long as the combined value of all transferred properties does not exceed \$1 million. In order to obtain such relief, a

*Claim for Reassessment Exclusion for Transfer* form must be signed by both the property owner or the deceased owner's estate and the person to whom title is being transferred.

It is important to note that if a home's market value falls below its Proposition 13 base year rate, its new owner may choose to waive the protections of Propositions 58 and 193, and obtain a reassessment. In such a scenario, as mandated by Proposition 13, the property's tax rates will be reassessed at 1 percent of its present market value, and the 2 percent annual limit on future tax increases will still be maintained. ❖

# Our Programs Are on a Roll

H.E.L.P. has continued its goal of expanding services to new areas by collaborating with like-minded community organizations.

To date, H.E.L.P.'s most successful partnership has been with the Alzheimer's Association. Through this agreement, H.E.L.P. has presented 17 full-length classes to nonprofit agencies in Santa Monica, Whittier, Long Beach and Van Nuys.

H.E.L.P. is also expanding its outreach to senior centers and neighborhood councils throughout the City of Los Angeles.

Here are some of the program highlights that were achieved in the first three months of 2009:

- H.E.L.P.'s community services staff delivered over 1,100 intensive one-on-one "helpings." A helping is a service that benefits one specific person.
- H.E.L.P.'s classes and resource fairs assisted in its efforts to spread the message to nearly 800 people.
- Over 100,000 visitors explored H.E.L.P.'s website at [help4srs.org](http://help4srs.org).
- H.E.L.P. distributed over 12,000 publications, including more than 8,000 of this year's first *Help Is Here* magazine.

H.E.L.P. not only answers phone calls and e-mails from all over the country, but it responds to requests received from around the world. ❖

## New "Stages of Caregiving" Class

H.E.L.P.'s newest class deals with the different stages of caregiving and what steps can be taken to handle each more effectively.

The Stages of Caregiving model was first developed by Denise M. Brown in *The Caregiving Years* and can also be found at [familycaregiving101.org](http://familycaregiving101.org). Each of the six stages has a keyword associated with it:

**Stage 1:** I may need to help a relative soon. **Find** or seek out information about your care recipient's values and wishes; prepare documents for incapacity.

**Stage 2:** I am beginning to help. **Ask** about services available to you, seek out support groups and find ways to continue to enjoy yourself even though you have taken on added responsibilities.

**Stage 3:** I am helping. **Receive** help from all who offer and receive respite.

**Stage 4:** I am still helping! **Welcome** the joys of your relationship with your care recipient and welcome forgiveness if appropriate.

**Stage 5:** My role is changing. **Allow** yourself time to mourn any loss and reflect on your experience.

**Stage 6:** My caregiving has ended. **Treasure** your own dreams and the opportunities you have had to share time with the care recipient.

If you would like to have the Stages of Caregiving class presented to your group, please contact **Helene Park**, MSG, H.E.L.P.'s Director of Community Services, at [310-533-1996](tel:310-533-1996). ❖



### Spreading the Word

- In the spring of 2009, H.E.L.P.'s staff and volunteers participated in resource fairs in Bellflower, El Segundo, Little Tokyo, Long Beach and Redondo Beach.

### Understanding Options

- Helene Park, H.E.L.P.'s Director of Community Services, presented "Understanding and Navigating Long-Term Elder Healthcare Options" to the Palos Verdes Coordinating Council.

### Aging Successfully

- H.E.L.P. appeared as an exhibitor at the 2009 Successful Aging Expo, sponsored by the Daily Breeze and highlighted by featured speaker Helen Dennis, H.E.L.P.'s board chair.

H.E.L.P. thanks our generous donors and volunteers for their wonderful support. All 2009 donors and volunteers will be listed at [help4srs.org](http://help4srs.org) and also in our printed annual report. Due to space constraints we are only able to list our recent major donors in this issue.

## Support Levels

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

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

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## Individuals, Couples and Families

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

Trust of Dorothy K. Simper

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

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*If you wish to make a profound impact on the lives of older adults and families and add your name to the list of generous H.E.L.P. contributors, you can make your gift online at [help4srs.org](http://help4srs.org) or by using the enclosed envelope. Thank you!*

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

H.E.L.P. invites you to Celebrate Summer at "A Midsummer Night's Dream", our annual gala that will be held at the lovely Palos Verdes Country Club in the beautiful Palos Verdes Estates on Friday, July 17, 2009. The evening will begin with a VIP reception for sponsors and honorees at 5 p.m. with a general reception to follow at 6 p.m.

It is with great pride that we will be paying tribute to this year's honorees who have shown unsurpassed commitment to our community. The prestigious Vanguard Award will be given to Virco Manufacturing Corporation. Ed and Susie Beall are the 2009 Inspiration Award honorees. Jimi

Andersen will be receiving the Legacy Award. We are very grateful to Julia Parton for serving as the dinner chair.

We again expect to have a lovely live and silent auction with John Kunkle again serving as our auctioneer for the evening.

If you are interested in being a sponsor, donating an auction item or simply enjoying a fantastic evening with us please contact H.E.L.P. by e-mailing [CelebrateSummer@help4srs.org](mailto:CelebrateSummer@help4srs.org) or calling 310-533-1996.

We look forward to enjoying a most lovely evening with you! ❖

H.E.L.P. presents  
*A Midsummer Night's Dream*



## In Honor Of

Jean Adelsman's Bat Mitzvah  
(Tammy Schwartz)

H.E.L.P.  
(Beverly Weideman)

## In Memory Of

Uncle Andy  
(Albert and Ethel Kovach)

Dr. Robert Haag  
(Mary Haag)

Freda Logemann  
(Charlotte Logemann)

Mary Bateman  
(Barbara Sepeda)

Bob K. Kato  
(Amy Kato)

***Do you have someone you wish to honor or remember, or something you want to celebrate?  
Please include the information with your donation to be listed in H.E.L.P. Is Here.  
For any questions on how to do this, please call 310-533-1996.***

H.E.L.P. presents  
*Midsummer Night's Dream*

Come Celebrate Summer

with H.E.L.P.

Friday, July 17th, 2009

6:00 P.M.

Palos Verdes Country Club

Tickets: 310-533-1996



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](http://help4srs.org)

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