



# H.E.L.P.<sup>®</sup> Is Here

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

2007 Number 1  
\$5.00 U.S.

## What About a Reverse Mortgage?



**F**or many seniors, home equity is their largest financial asset. A reverse mortgage can turn home equity into cash, to be used for care or other living costs or even for refinancing.

Reverse mortgages, however, aren't for everyone or every situation. For some, they're a solid, savvy move. For others, they're a dreadful financial mistake.

Carefully consider the person's overall financial picture (savings, income, debts, etc.) as well as the likelihood of their being healthy enough to remain at home. Consider other options (including selling and moving, home equity loans, or using public benefits).

### Background

Reverse mortgages are adjustable-rate home loans that needn't be repaid until borrowers die, move out, sell, or fail to comply with loan agreements (covering upkeep, taxes, insurance, etc.). The possible loan amount depends on the owner's age and the home's value.

As a borrower, you must be at least 62 years old. If your spouse co-owns your home, you both must be 62 or older. You may have a small existing mortgage on your home.

You can take loan proceeds in three ways (or a combination): a lump-sum, a

series of monthly payments, or a credit line which you draw on as needed.

### Watch the Costs

Reverse mortgages carry high up-front costs. Generally, you won't need to provide cash to pay these costs because they become part of your loan balance and accrue interest. These costs can make reverse mortgages extremely expensive for those who continue to live in their homes for a relatively short time.

Different reverse mortgage products have significant cost differences – watch both the loan origination fees and the ongoing servicing fees. Shop around.

*see Reverse Mortgage? on page 8*

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Too often we see situations where single homeowners, in ill health and needing help to pay for home care, focus on reverse mortgages as a last ditch way to stay in their homes. But, needing home care often suggests that the person may be unable to stay in the home very long – a negative factor for a reverse mortgage.

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

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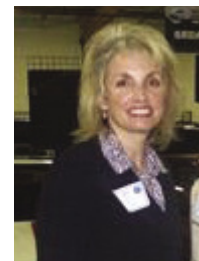
## About H.E.L.P. Is Here

Betty Lukas, *Editor*  
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 1404 Cravens Avenue  
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 funding costs of this issue.

# It's Time to Talk

by Nan Salley



My experience as a family wealth advisor has shown me that plenty of our aging parents struggle and worry about controlling spending and/or having adequate retirement savings.

Long-term care expenses will become the most serious financial burden many of us will ever face. The average cost of one year in a nursing home in California exceeds \$60,000. Many of our parents express a strong desire to stay in their homes for the remainder of their lives. But even part-time assistance at home can be prohibitively expensive.

Many adult children of aging parents are willing and even anxious to assist them in improving their financial management and futures. The concern: Wanting to face the potential problem head-on without offending the very people who raised us. Privacy and independence issues abound. In this situation, a disinterested third-party could be the answer.

If your parents have already engaged a capable and trusted estate planning attorney, CPA or financial advisor, they have taken a solid first step. If no advisor is in place, H.E.L.P. can be the starting place with its broad array of safe information, classes, private consultations and other services. While H.E.L.P. does not provide referrals to private financial advisors or attorneys, it provides a wealth of education and information on how to shop for such services.

However your family approaches this crucial topic, timing is key. Begin the discussion and planning work sooner rather than later. A situation that can be handled by acting today could become unmanageable if left unaddressed for another 10 years.

Our parents care; we care. It's time to talk. ❖

*Nan Salley serves on the H.E.L.P. board and as its treasurer*



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)

## H.E.L.P. Life Planning Classes: Create Better Results for Parents and Families

March - April

Tuesdays, 1:00 to 3:00 p.m.  
March 6, 13, 20, 27  
April 3, 10

Long Beach Integrative  
Wellness Center  
2600 Redondo Ave  
Long Beach, CA 90801

Call (526) 933-1650  
to make reservations.

Public Welcome

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

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

Our classes make complex topics understandable.

Seating is limited.

Classes are free, \$10 suggested donation per person per class.

Starting April 12, we'll be holding classes on Thursdays from 6:30 to 8:30 pm at St. Peter's Episcopal Church in San Pedro. Call (310) 533-1996 for reservations and directions. Call (310) 533-1996 or check [help4srs.org](http://help4srs.org) for more information.



Friday, July 20, 2007 - 6:00 p.m.  
Torrance Memorial Health Conference Center  
Tickets \$125 per person

Flowered Shirts, Flip-Flops and Grass Skirts will be everywhere at this tropical paradise fundraiser.

Catch the next wave and join us for an evening of fun, umbrella drinks, island cuisine, live and silent auctions!

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

## Want a Free Program for Your Group?

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

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










Recently we've provided programs for:

- LivHOME Care Managers (Los Angeles)
- Resurrection Lutheran Church (Redondo Beach)
- Holy Trinity Evangelical Lutheran Church (Inglewood)



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

	Adult Protective Services After Hours - Elder Abuse Hotline	(888) 202-4248 (877) 477-3646
   	ADVANTAGE (Torrance Memorial Medical Center)	(310) 517-4666
 	Alzheimer's Association	(800) 660-1993
	Area Agency on Aging	(800) 510-2020
  	Beach Cities Health District	(310) 374-3426, ext. 149
 	Bet Tzedek Legal Services	(323) 939-0506
	California Association for Adult Day Services	(916) 552-7400
  	CANHR (California Advocates for Nursing Home Reform)	(800) 474-1116
 	Cancer Information Service	(800) 422-6237
	Dispute Resolution Service (L.A. County Bar)	(213) 896-6533
	FOCAL Point (Torrance)	(310) 320-1300
   	H.E.L.P.	(310) 533-1996
	Health Insurance Counseling (Center for Health Care Rights)	(800) 824-0780
  	Little Company of Mary Solutions Center	(800) 618-6659
	Long-Term Care Ombudsman	(800) 334-9473 (562) 925-7104
	Los Angeles Caregiver Resource Center	(800) 540-4442
 	Independence at Home	(562) 492-9878
 	National Hospice Organization	(800) 658-8898
 	Redondo Beach Senior and Family Services	(310) 318-0650
	Senior Legal Hotline	(800) 222-1753
	Social Security	(800) 772-1213
	South Bay Bar Association Attorney Referral Service	(310) 787-9184
  	South Bay Senior Services	(310) 325-2141
  	Stroke Association of Southern California	(310) 575-1699
  	Wellness Community - South Bay (cancer support)	(310) 376-3550

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



# Your Medi-Cal Update

**N**ursing home care in California costs about \$5,000 per month (\$60,000 a year). It doesn't take long for many nursing home residents to deplete their savings.

Meaningful government help for long-term nursing home care costs is available only if a person is eligible for Medi-Cal. Medi-Cal is California's version of the federal Medicaid program, and is managed by the Department of Health Services (DHS).

A person must pass three distinct tests to be eligible for Medi-Cal nursing home benefits:

- The person must be 65 or older, or blind, or disabled.
- The person's condition must require nursing home care (custodial or personal care needs can be sufficient).
- The value of the person's assets

(and those of their spouse) must be within the Medi-Cal limits on countable assets.

Making gifts can render a person ineligible for Medi-Cal nursing home benefits for a period of time.

## Spousal protection numbers for 2007

The spousal protections are the most generous part of the Medi-Cal long-term care program. The protections apply when one spouse needs nursing home care, but the other spouse is healthy enough to remain at home.

They were designed so that care for one spouse would not impoverish the other – who needs to keep up the home, and could outlive the nursing home spouse for years.

Under the spousal protections, the at-home spouse can retain countable assets at least equal to the Community Spouse Resource Allowance. The

see *Medi-Cal Update* on page 6

# Home Care Toolkit Now Available

Many individuals prefer to receive the care they need at home, rather than in a board and care, assisted living or skilled nursing facility. To assist older adults, their families and others planning for or dealing with home care, we've created a twenty-page guide called the "Home Care Toolkit."

Written in plain language, the Toolkit addresses the following topics, and provides blank forms for your use.

- Needs Inventory
- Finding, Interviewing and Selecting Caregivers
- Things to Cover in a Written Contract

- Creating and Following a Care Plan
- Creating and Following a Care Log
- Medications and Log
- Important Contact and Other Information
- Handling Money; Tracking Mileage
- Inventory of Belongings
- Supervision, Communication and Problem-Solving
- Employment Law and Social Security
- Bonus Materials

A copy of the Needs Inventory portion of the Toolkit can be found at page 9 of this issue. ❖



For much more information on the Medi-Cal eligibility, home, countable asset, gift, spousal protection, share of cost and recovery rules, read our "Medi-Cal for Nursing Home Care" Nuts and Bolts Guide. See page 15.

You can find and print out a free copy of the Home Care Toolkit by going to [help4srs.org](http://help4srs.org) and entering "toolkit" in the search box. You can also obtain a copy by calling us at (310) 533-1996.

## Medi-Cal Update

*Continued from page 5*

CSRA changes at the first of each year. On Jan. 1, it increased to \$101,640.

If the at-home spouse's monthly income is below the Monthly Needs Allowance, the at-home spouse may be allowed to retain countable assets even greater than the CSRA. The MNA changes at the first of each year. On Jan. 1, it increased to \$2,541.

### DRA changes

In early 2006, President Bush signed into law the Deficit Reduction Act of 2005 (the DRA), changing federal law. In general, the DRA changes would make it more difficult to become eligible for Medi-Cal.

Remember, Medi-Cal is a combined federal and state program. For the most part, implementing the DRA in California will first require the

passage of new legislation by the California Legislature and/or the adoption of new regulations by DHS. To date, no such new legislation or regulations have been adopted. At this moment, no one knows if, when or how the Legislature and/or DHS will act.

The following table outlines the major DRA changes that could impact the Medi-Cal long-term care program.

Topic	DRA Change / Current Law	California Status
Start of Ineligibility Period	The ineligibility period for people who make gifts prior to applying for Medi-Cal would not start until the person applies for benefits (when they have minimal assets). Under current law, any ineligibility period starts when the gift is made.	No action taken yet.
Weaken Spousal Protections	Eliminates the additional countable asset protection for the at-home spouse, if the couple's combined monthly income is \$2,541 or more. Under current law, through a fair hearing or court order, an at-home spouse can retain additional countable assets if his or her monthly income is below \$2,541.	DHS now applies this change in fair hearing situations.
Lengthen Look-Back Period	Ineligibility penalties would apply for gifts made within 60 months before applying for Medi-Cal. Current law looks back 30 months.	No action taken yet.
Home Equity Limits	Homeowner would be ineligible if he or she has home equity of \$500,000 or more (\$750,000 or more at state option), unless the spouse or minor or disabled child is living in the home. No such limit under current law.	No action taken yet.
CCRC Limits	Continuing Care Retirement Community could restrict what a resident does with the resident's assets; and CCRC deposits (if refundable at death) would be counted against resident in Medi-Cal eligibility testing. No such limits under current law.	No action taken yet.
Daily Penalty Periods	Ineligibility periods resulting from gifts would be calculated in days. Current law calculates ineligibility in full months, and rounds down (allowing a person to make smaller gifts without penalty).	No action taken yet.
Others	Would add restrictions on arcane arrangements involving annuities, notes, loans, and purchases of life estates in others' homes.	No action taken yet.

For more information on the DRA changes and to keep up to date, go to [help4srs.org](http://help4srs.org) and enter "Medi-Cal update" in the search box. ❖

# Did You Know?

Test yourself on these questions, taken from our community classes. Can you score 100%? The answers are available on page 12. See page 3 or [help4srs.org/services/classintro.htm](http://help4srs.org/services/classintro.htm) for information on upcoming classes. ❖

1. If a Power of Attorney for Health Care is immediately effective, the Agent must prove that the Principal is incapacitated before the Agent can act. **True or False**
2. An Agent under a general durable power of attorney for financial matters always has power to make gifts of the Principal's assets. **True or False**
3. Avoiding probate is a \_\_\_\_\_. Pick one: (a) civic duty; (b) personal choice; (c) legal requirement
4. By using the Spousal Property Route, probate can always be avoided for the estate of the first spouse to die. **True or False**
5. If you want to avoid probate, you must have a Living Trust. **True or False**
6. You can add together your estate tax exemption (\$2,000,000) and gift tax exemption (\$1,000,000) amounts for a total exemption of \$3,000,000. **True or False**
7. A board and care home is a type of assisted living facility (ALF). **True or False**
8. In California, the current average cost of nursing home care is approximately \_\_\_\_\_ per month.
9. If a person meets the Medicare requirements, Medicare will pay the full cost of nursing home care for \_\_\_\_\_. Pick one: (a) up to 20 days; (b) up to 100 days; (c) all days prescribed by a physician
10. Medi-Cal eligibility focuses on assets. **True or False**



For more information on these questions and answers, attend our community classes (see page 3) or visit our information-filled websites: [help4srs.org](http://help4srs.org), [better-endings.org](http://better-endings.org) and [annuitytruth.org](http://annuitytruth.org).

## Donate From Your IRA, Without Being Taxed!

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



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

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

## Reverse Mortgage?

*Continued from page 1*

### Federally Insured Mortgages

A reverse mortgage insured by the Department of Housing and Urban Development is called a Home Equity Conversion Mortgage. With HECMs, you choose from a list of HUD-approved lenders. You pay mortgage insurance premiums both in your startup costs and in a slightly higher interest rate. The insurance guarantees that the loan advances will continue, even if your lender goes bankrupt.

### Proprietary Mortgages

Often offered by the same lenders who offer HECMs, proprietary reverse mortgages usually cost more. They may work well for people whose homes are especially valuable and who want to borrow more than they can get from a HECM.

### Get Independent Advice

HECMs require that you talk with a HUD-approved counselor

(you can do this at no cost). Call (800) 569-4287 for an approved counseling agency. Or go to the list of approved counselors at [hud.gov/offices/hsg/sfh/hecm/hecmclist.cfm](http://hud.gov/offices/hsg/sfh/hecm/hecmclist.cfm). For its Home Keeper loans, Fannie Mae also requires counseling, which can be done by HUD-approved counselors as well as by others.

If you feel you need more help than you've received from a HUD-approved counselor, hire a financial planner or CPA who's not affiliated with lenders to assist you in your evaluation.

### Public Benefits

If you might use Medi-Cal or SSI benefits, you should consult with an elder law attorney (or other professional who knows these programs' rules) before obtaining a reverse mortgage.

### Other Resources

The best consumer information we've seen on reverse mortgages

is from AARP ([aarp.org/revmort/](http://aarp.org/revmort/)). Download AARP's free booklet *Home Made Money*, order it online or call (800) 209-8085. The AARP web site also provides a basic method for comparing reverse mortgages and an online calculator for estimating how much you can borrow. The site can also help you decide whether selling the home makes more sense than a reverse mortgage.

### Final Thoughts

Reverse mortgages are complex, often carry high costs, and should only be used after carefully considering the other options, and the mortgage details. Further, if a borrower will not be healthy enough to stay in the home for at least five years, a reverse mortgage will likely be a very expensive source of funds. ❖

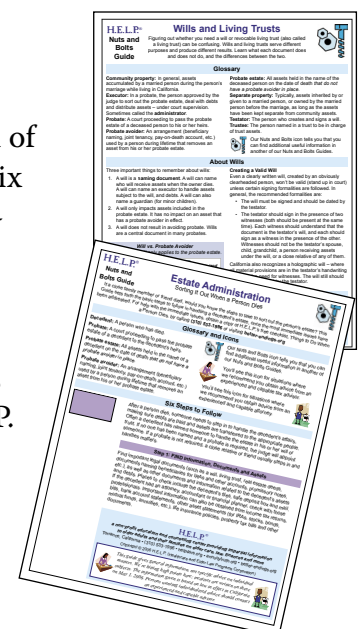
## Learn the Essentials with Nuts and Bolts Guides

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

You can learn the essentials through our plain-language Nuts and Bolts Guides. Created by H.E.L.P., these laminated guides provide solid and concise information based on law in effect in California.

We are now making all seven of the Nuts and Bolts Guides (all six four-page Guides and the two-page Your Aging Preparedness Kit) available together in "The Ultimate Package" for \$50. See the display at any of our classes, at [help4srs.org](http://help4srs.org), or at the H.E.L.P. Center.

See page 15 for more pricing and ordering information. ❖





## Needs Inventory

Person Evaluated: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_ Today's Date: \_\_\_\_\_

Evaluation Made by: \_\_\_\_\_ Location: \_\_\_\_\_

Activity	Need for Assistance		
	None	Some	A Lot
1. Bathing			
2. Dressing			
3. Feeding			
4. Grooming			
5. Toileting			
6. Transfer			
7. Walking			
8. Laundry			
9. Light housework			
10. Meal preparation			
11. Medication management			
12. Money management			
13. Shopping			
14. Transportation			
15. Using telephone			

Condition	Has Difficulty?		
	None	Some	A Lot
16. Balance			
17. Depression			
18. Diabetes			
19. Hearing			
20. Heart condition			
21. Hypertension			
22. Incontinence, bladder			
23. Incontinence, bowel			
24. Perception			
25. Sleeping at night			
26. Strength			
27. Vision			

Memory and Independence	Yes	No
28. Combative behaviors?		
29. Identify date and time?		
30. Identify place?		
31. Memory problems?		
32. Recognize familiar people?		
33. Wanders?		

#	Comments

# Create Better-Endings

More than two million people die each year in the United States. Too often they are in care settings they would not choose and surrounded by confusion and pain – this does not have to be.

Bring your questions and join us for insight, information and inspiration as top professionals lead a respectful and thought-provoking examination of life, death and dying. The goal: creating better endings.

This unique series is presented by H.E.L.P. (Healthcare and Elder Law Programs Corporation), the nationally-recognized Torrance-based non-profit education and counseling center for older adults and families. See [better-endings.org](http://better-endings.org) for more information.

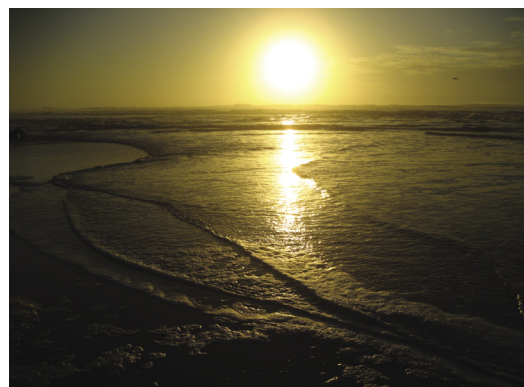
<b>February 26</b>	<b><i>Talking with the Doctor About Difficult Things</i></b> Improving doctor-patient and family communication
<b>March 5</b>	<b><i>The Myths of Pain Management</i></b> Exploding the myths of pain management
<b>March 12</b>	<b><i>Avoiding Schiavo Tragedies</i></b> Understand the Schiavo family tragedy, and how to avoid it
<b>March 19</b>	<b><i>The Optimal Last Six Months</i></b> Finding meaning and connection while dealing with terminal illness
<b>March 26</b>	<b><i>Everyone Grieves</i></b> Dealing with the pain and feelings, both before and after death

Time: Mondays, 6:30 – 7:45 PM

Location: Torrance Memorial Medical Center  
Health Conference Center and West Tower  
3330 Lomita Blvd.  
Torrance, CA

Pre-registration: Call (310) 533-1996

Admission: \$10 per person per session or \$30 for the series



Planned presenters include: **Dr. Miriam Cotler**, Visiting Professor at UCLA and Loyola Marymount University, consulting ethicist to various hospitals and the CMA Ethics Advisory Council; **Rev. Dr. Brad DeFord**, Torrance Memorial Medical Center, Director of Spiritual Care and Bereavement Services; **Mary Hersh, RN, MSN**, Torrance Memorial Medical Center, Manager of Palliative Care Program; **Rev. Dan Hudson**, Little Company of Mary San Pedro Hospital, Director of Spiritual Care; **Dr. Glen Komatsu**, Little Company of Mary Hospital, Director, Doak Center for Palliative Care, Medical Director, TrinityKids Care Pediatric Palliative Care and Hospice; **Edward Long, Esq.**, Executive Director, H.E.L.P.; **Dr. Roberta Mann**, Director of the Torrance Memorial Burn and Wound Healing Center, immediate past chair of Bioethics Committee; **Claire Towle, LCSW**, Director, The Gathering Place, Redondo Beach.

**H.E.L.P.®**

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[help4srs.org](http://help4srs.org) • [better-endings.org](http://better-endings.org) • [annuitytruth.org](http://annuitytruth.org)

# Create Better-Endings

H.E.L.P. (collaborating with leaders in medicine, bioethics, and bereavement care) has created a unique new series titled Creating Better-Endings. "No one else in Southern California is doing anything quite like this for the public, from a non-denominational and interdisciplinary approach," commented Dr. Glen Komatsu of Little Company of Mary Hospital.

This unique new series invites the community to bring questions and join others for insight, information and inspiration as top professionals lead a respectful and thought-provoking examination of life, death and dying. The goal: creating better endings.

See page 10 for more information. ❖

# Help the Hula

More than 90% of our revenues comes from donations by individuals, couples, families, businesses, foundations, and other supporters. It's easy to know why we say to our donors: "You make H.E.L.P. happen!"

Our annual fundraising party has become our single most important source of funds. Each year we get together with a fun theme, food, entertainment, auctions, raffle and more. We work hard to produce a high-quality event, while keeping costs under control – the goal is to produce net (not gross) income for our programs and services. The key to success is support from volunteers, sponsors, donors of auction items, and of course attendees. We are honored that Torrance Memorial Medical Center will not only sponsor this year's event, but will donate the Health Conference Center as our site.

This year's fun theme is "**Hula with H.E.L.P.**" – and we'll party on **July 20**.

Save the date. You can help make the party a success. Opportunities to participate include:

- Donate silent and live auction and raffle prizes (new items such as food and gift baskets, wine, toys, jewelry, works of art, hotel stays, cruises, condos, sports, music and theatre tickets, restaurant and other gift certificates, iPods, televisions, etc.).
- Sponsor the event at the \$500, \$1,000, \$2,500, \$5,000 or \$10,000 level, and earn publicity and other sponsor benefits.
- Volunteer for our energetic event committee.
- Purchase tickets for yourself and friends, and join in the Hula fun.

For more information, call Cathy Grove at (310) 533-1996 or email us at [helpthehula@help4srs.org](mailto:helpthehula@help4srs.org).

*Mahalo!*



While there are many quality products and services available to older adults and other consumers, H.E.L.P. does not in any way endorse any product or service or any provider of any product or service.

# One Millionth Helping Delivered!

On November 16, 2006, H.E.L.P. delivered its one-millionth counted helping!

At the beginning of the year, we created a free contest for our clients and supporters in which they could try to guess the month that the one millionth helping would be delivered. Winners received a six pack of our Nuts and Bolts Guides and a tour of the H.E.L.P. Center.

The one million counted helpings (cumulative since we opened the doors in 1996) include our most client- and labor-intensive services (private

consultations, public classes, and telephone, walk-in and email responses), plus helpings produced by leveraging of the intensive work (mainly through our websites and *Your Way* guide).

Not included in the counted helpings is the assistance we provide through our many other publications and our work in community collaborations. For example, we have distributed more than

270,000 copies of **H.E.L.P. Is Here** magazine.

Based in Downtown Torrance, there is only one H.E.L.P. anywhere in the United States. ❖

Two of our happy H.E.L.P. winners



## New Guide to Services

Thanks to a generous grant from the City of Torrance, we've just released our new and updated guide to services for older adults in Torrance and across the South Bay.

Building on the success of past editions of this handy and concise guide, we now cover even more agencies and organizations who can assist with challenges ranging from hearing to home care, from taxes

to transportation, and beyond. The guide uses a plain-language approach, describing situations in human terms making it easier for older adults (and caring family and friends) to identify and find needed services. All resources listed are public agencies and private non-profit organizations. See page 15 for ordering information, or call us at (310) 533-1996.

**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.**

### "Did You Know?"

#### Answers

1. False
2. False
3. (b) personal choice
4. False
5. False
6. False
7. True
8. \$5,000
9. (a) up to 20 days
10. True



## In Honor Of

Bonnie Baluyut's 98<sup>th</sup> Birthday  
(Vi Baluyut)

Don & Alma Hazzard  
(Barbara Hart)

Candace Hoetger  
(Horace Cochran)

Anna Negri  
(John & Murial Olguin)

Claire Stetson 90 years old  
(Selbert & Leonor Chernila)

Terry Tabata's Birthday  
(Mary Tabata)

Bea Virobik  
(Hodge & May Amemiya)

Helen Webb  
(Judith Webb)

## In Memory Of

Uncle Andy  
(Ethel & Albert Kovach)

Cort Bailey on his 25th  
Birthday  
(Carter & Cookie Bailey)

Tom Barkelew  
(Linda Gesualdi; Tom & Mitzi  
Stover)

Mary Bateman, my mom  
(Barbara Sepeda)

Gath & Joan Belknap  
(Joseph & Lois Morani)

Clara Boccardi (Crescent's  
mother)  
(Roger & Crescent Wells)

William K. Bryant  
(Vivian Bryant)

Ginny Clay  
(John & Frances Foster;  
Jacqueline & Roger Ignon, Ed  
& Pat Long)

Woody Cook  
(Sherwood & Anna Sterling)

Gloria Cox  
(Nancy Cox)

Halbert Dodd  
(Michael Bell)

Elaine Doyle  
(John Doyle)

Lester Haug  
(Harry Olivar)

Jack M. Hayashi  
(Florence Hayashi)

Bill Houchen  
(Lillian Houchen)

Sara Kelley  
(Marcia Lyon)

John Wm. Kemperman  
(Ida Kemperman)

Robert Lamkins  
(Marcia Lamkins)

Nettie Larsen, my mother  
(Betty Lukas)

James W. Lewis  
(Richard Lewis)

Cy Lichtman  
(Ann & Dick Smisek)

Dody Lyness  
(Louise Lindberg)

Anna Manes  
(Dorian Dunlavey)

Robert Matthes  
(Carrol Grace)

Janice Merlino  
(NASH Entertainment)

Frank Minnesota  
(Laurence Bender)

Arnie Murray  
(J. Jason Gale)

Katherine "Penny" Norris  
(Rodney M. Norris)

Karin & Paul Peterson  
(Kenneth Peterson)

Mary Pinoniemi  
(Janet Smith)

Molly Rhoda Reitman  
(Marilou Lieman)

Eli Reuben  
(Paula Reuben)

Rollin, Frank & Simone  
(Louis & Sara Varricchione)

Helen Rosenzweig  
(Marvin Dansky)

Ruby Ryuko Sakurai  
(Tom & Cathy Grove; Ed &  
Pat Long; Eleanor Barkelew;  
Atsuko Fukunaga & Chiyo  
Fukunaga)

Marina Sandmeyer  
(Victoria Lewis)

Lynne Schechner  
(Tobi Thorner)

Michael J. Simmons  
(Margaret C. Simmons)

Bill Slagg  
(Bettie Slagg)

Jeff Eric Snowden, our son  
(Daryle & Sandy Snowden)

Goldie Stene  
(Gary & Connie Malstrom)

Vivian Stewart  
(Brian & Cheryl White)

James Stewart  
(Peggy & John Tiberi)

Maria Stuart  
(Gary & Maria Stuart)

Leo Huffman  
(Marion Ross)

Duncan P. Walker  
(Margaret Walker)

Bob Wardell  
(Jacky Glass)

Jo Waters  
(Sue Herbers)

## In Celebration Of

Happy Holidays to Cathy Hendrickson  
(Bill & Susan Johnson)



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

H.E.L.P. thanks all donors and volunteers for their generous support. All 2007 donors and volunteers will be listed at [help4srs.org](http://help4srs.org) and will also be in our printed year-end annual report. Due to space constraints we are only able to list our recent volunteers and major donors.

## Support Levels

Up to \$99 - Big H.E.L.P.er

\$100 to \$499 - Extra H.E.L.P.er

\$500 to \$999 - Super H.E.L.P.er

\$1,000 to \$4,999 - Major H.E.L.P.er

\$5,000 to \$9,999 - Mega H.E.L.P.er

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

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

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

## Foundations, Government and Groups

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

UniHealth Foundation

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

Weingart Foundation

### Mega H.E.L.P.ers

Abe & Catherine Kaplan Philanthropic Fund; City of Torrance; John Gogian Family Foundation; Los Angeles County Supervisor Don Knabe; The Confidence Foundation; The Leo Buscaglia Foundation

### Major H.E.L.P.ers

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

## Businesses

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

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

### Colossal H.E.L.P.ers

Alcoa Fastening Systems; BP - Carson; ExxonMobil Corporation; Mackenroth Land Company, Inc.; The Boeing Company; Torrance Memorial Medical Center

### Mega H.E.L.P.ers

Bank of America; Chevron Corporation; Continental Development Corporation

### Major H.E.L.P.ers

adia; AT&T; Brigante, Cameron, Watters & Strong; Charles McDonough Accountancy Corporation; Citigroup Foundation; Commercial Capital Bank; Creative Partners Group; Cronkite & Kissell LLC; The Elliott Group at Smith Barney; Emily Stuhlbarg & Associates, Inc.; Enright Premier Wealth Advisors, Inc.; Jayne Products, Inc.; Lou Atha Incorporated; Palos Verdes Engineering; Peninsula People; Peninsula Racquet Club; Sandpiper Associates; Southern California Edison Co.; Virco Mfg. Corporation; Welch & Co. Accountancy Corp.

## Individuals, Couples and Families

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

Jimi Andersen

### Colossal H.E.L.P.ers

Ralph & Loraine Scriba

### Mega H.E.L.P.ers

Rod Burkley & Lauren Phan; Elaine Seegar

### Major H.E.L.P.ers

Jean Adelman; Anonymous; Roger & Carolyn Ayers; Michael & Honeya Barth; Ed & Susie Beall; Kristin Andersen / Ghassan Bejjani; Ilene & Lee Clow; Steve & Adrienne Cole; Megan & Stephen

Drake; Al & Dee Edridge; Carolyn & Julian Elliott; Cliff & Joanne Evans; Dan & Liz Fitzgerald; Michelle & Bob Fullerton; Marylyn Ginsburg; Bill & Phyllis Glantz; Jacky Glass; Kjell & Cheryl Hellberg; Cathy Hendrickson; Hoon Y. Ho; Stella Horton; Ed & Marcia Kuplis; Hal & Connie Lazar; Ted W. Lieu; Richard & Melanie Lundquist; Roberta Mann; Kevin & Teresa McCormick; Carmen & Otto Neely; Barbara Pavliscak; Pete & Janet Pettler; Nan Salley; Carolyn & Dick Seaberg; Ron & Marilyn Sears; Ellen Tarlow; The Nunn Family; Gary & Sherrie Tossell; Bob & Carolin Wade; Tom & Sandy Wilson; Jerry & Anne Wittels

## Volunteers

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

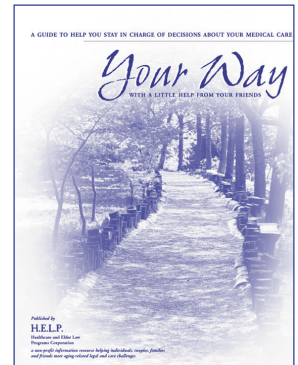
Kuplis; Rhea Laughlin; Connie Lazar; Gail Leburg; Jean Lee; Gretchen Lewis; Joe Lubinski; Norma Masuda; Michael Neils; Elsie Obemacha; Susie Oh; Hiroko Ota; Barbara Pavliscak; George Petriashvili; Lauren Phan; Richard Rosas; Helen Schroeder; Marilyn Sears; Jennifer & Richard Sittel; Karen & Chuck Tucker;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

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

## Your Way

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

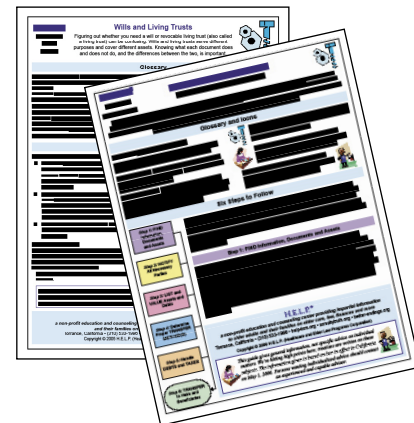
Item #	Quantity	Price
YW01	2	Free
	3 - 49	\$2.50 each
	50 - 99	\$2.25 each
	100 or more	\$2.00 each



## Nuts and Bolts Guides

Our laminated guides are the best concise guides available for these complex subjects. The Ultimate Package includes all six of the four-page Nuts and Bolts Guides plus "Your Aging Preparedness Kit". You can also order online at [help4srs.org/publications/nuts&boltsintro.html](http://help4srs.org/publications/nuts&boltsintro.html).

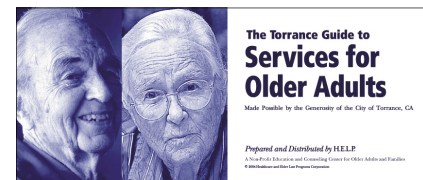
Item #	Title	Price (Ind.)	Package
NB01	Medi-Cal for Nursing Home Care	\$10	<b>The Ultimate (NB07)</b> includes all seven Nuts and Bolts Guides, for \$50
NB02	Your Home and Taxes		
NB03	Probate (and Avoiding It) in California		
NB04	The Taxes on Giving: Estate and Gift Tax		
NB05	Wills and Living Trusts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



## Services for Older Adults

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

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



## Personal Notecards

Keep in touch with those you care about and show your support for H.E.L.P.

Item #	Description	Price
NC01	"The Path Ahead"	\$10 per package of ten
NC02	"Arm in Arm"	



"The Path Ahead"



"Arm-in-Arm"



# H.E.L.P.<sup>®</sup> Is Here



Coming July 20, 2007

**H.E.L.P. needs a home!**



We're looking for a house to convert into the H.E.L.P. Center, preferably centrally located in the South Bay.

Feel free to pass along *H.E.L.P. Is Here* to your family and friends. *H.E.L.P. Is Here* gives general information, not specific advice on individual matters. This issue is based on law in effect in California on February 1, 2007.

**H.E.L.P.<sup>®</sup>**

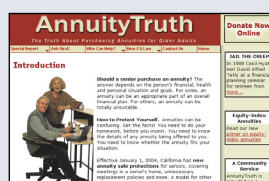
Healthcare and Elder Law Programs  
1404 Cravens Avenue  
Torrance, California 90501  
(310) 533-1996

**Visit H.E.L.P.'s Web Sites**



**help4srs.org**

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



**annuitytruth.org**

consumer protection information on annuities



**better-endings.org**

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

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