

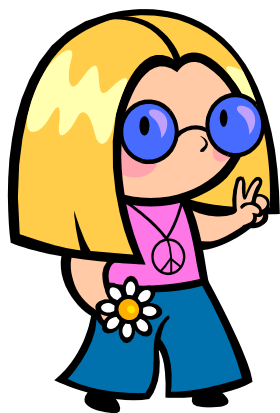


H.E.L.P.[®] Is Here

Information and advice for older adults and families

2011 Number 1

Senior Baby Boomers



For information that will assist you in deciding whether to retire early, await your full retirement age, or delay receiving benefits until age 70, visit the Social Security Retirement Estimator online at ssa.gov/estimator.

In 2011, 2.5 million baby boomers — those born between 1946 and 1964 — will become **senior citizens**. For many, Social Security, Medicare and veteran benefits will provide special tools and options:

Social Security Retirement

The Social Security retirement benefits workers may receive when reaching the age of full retirement are referred to as their **Primary Insurance Amounts** or **PIA**. Although that was initially 65, for baby boomers born between 1946 and 1954 it is now 66. Like all workers, they may start receiving benefits early, beginning at age 62.

PIA formulations compare 35 years of a worker's highest income earnings. If a worker decides to start receiving benefits early, the benefits will be 25 percent less than the calculated PIA. If a worker chooses to delay receiving benefits until age 70 or above, those benefits will surpass the PIA by 132 percent.

Medicare

Medicare entitlement for seniors starts when they turn 65. At the time of eligibility, many baby boomers are employed and will remain so for quite some time. Since Medicare does not provide full coverage for all healthcare needs, those eligible to receive it should not drop their private coverage without

understanding potential consequences. Once a private insurance is terminated, it usually is difficult to restart.

For specific information on the coverage provided by Medicare and its supplements, as compared with those being offered by an available private plan, contact the **Health Insurance Counseling and Advocacy Program** online at cahealthadvocates.org or by telephone at 800-434-0222.

Service-Connected Veteran Benefits

All veterans whose severe medical problems can be traced to active military service may receive **service-connected disability benefits**. Many baby boomers who served in Vietnam

see *Boomers* on page 6

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H.E.L.P. Celebrates!

by Sibylle Grebe, Esq., Chair of the H.E.L.P. Board of Directors

For almost 15 years, H.E.L.P. has been meeting its mission of providing impartial information, education and counseling on elder health care, law, finances and consumer protection. Since H.E.L.P.'s inception, the population of older adults has so greatly increased that it now includes members of three different generation groups: the *Greatest Generation*, the *Silent Generation* and, starting this year, *Baby Boomers*.



Members of the *Greatest Generation*, some of whom fought in World War II, are those who have already reached or surpassed the age of 86. Those in the *Silent Generation*, including children of the *Great Depression*, range in age from 66 through 85. And many *Baby Boomers* who grew up warning others not to trust anyone over 30, are now 65!

People who wind up confronting age-related health and financial issues are not always seniors. For instance, it has become quite common for members of the *Sandwich Generation* — those born in the 1970s — to find themselves caring not only for their minor children, but their aging parents, as well.

H.E.L.P. is here to support older adults, their families and care providers. In this past year alone H.E.L.P. provided more than 5,700 people with one-on-one assistance. Another 6,000 were impacted by H.E.L.P.'s total services and 400,000 visitors used H.E.L.P.'s Internet resources.

Private consultations with H.E.L.P.'s elder law attorney assist clients in examining available elder care resources and legal protections. When conflicts arise among family members, H.E.L.P.'s elder mediator works with them as a team, discussing important matters like suitable living arrangements, necessary medical care, proper financial planning and end-of-life concerns.

H.E.L.P. truly appreciates and requests your continued support. One way you can help us celebrate H.E.L.P.'s 15th anniversary is by purchasing tickets and donating to our upcoming *Celebrate Summer Event* — scheduled for July 8 at the Trump National Golf Club in Palos Verdes. For more information, see page 15. We will be looking forward to seeing you there! ❖

H.E.L.P. (Healthcare and Elder Law Programs Corporation) is dedicated to empowering 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 with 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 March 1, 2011.

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.

Talking With Your Doctor

Question: *Why does my doctor want me to bring all my medications to my scheduled wellness exam?*

Answer: By reviewing all your medications—both prescription and over-the-counter drugs—your doctor can better work with you in preparing your personal health plan.

For most patients, a doctor's medical file only lists prescribed medications and their proper dosages. But over-the-counter drugs like pain relievers, laxatives, cough and cold products, nutritional supplements and antacids may impact your current health. After reviewing your drugs, your doctor will speak with you about possible impacts of combining or deleting some of the drugs.

Accidentally combining drugs is not the only way in which patients misuse

medications. Older adults sometimes intentionally decide not to take their drugs as prescribed. They may lower dosages after experiencing bad side-effects, or they may assume that higher dosages will speed relief. Some cease their medications once symptoms stop, while others cut dosages to save money.

Medicare, which wants to promote your ability to set up a personal health plan, now covers one wellness exam each year. For more information on ways to better communicate your medical questions and concerns, visit the **National Institute of Aging** at nia.nih.gov and, in the search box, type "Talking With Your Doctor." ❖



Keep Your Eyes On Your Vision

Question: *Now that I'm a senior, should I have my eyes examined by an optometrist or ophthalmologist?*

Answer: Because the risks of developing eye diseases often increase as we age, it is very important that everyone aged 60 and above has a yearly eye exam with either an optometrist or ophthalmologist.

An *optometrist* is licensed to examine, diagnose and treat common eye conditions and diseases, and prescribe proper glasses and contact lenses. An *ophthalmologist* is a physician who specializes in eye and vision care, as well as extensive medical and surgical treatments should their needs arise.

Common age-related eye diseases include age-related macular

degeneration, cataracts, diabetic retinopathy and glaucoma.

Age-Related Macular Degeneration (AMD) is the leading cause of blindness in older adults. The *macula*—the part of the eye needed for sharp, central vision—may become severely damaged if the disease is not treated at an early stage.

- In *dry AMD*, macula cells slowly break down. The starting symptoms may include difficulties reading, watching television and driving.
- In *wet or advanced AMD* most symptoms do not increase over time. Instead, straight lines may

see *Vision* on page 6

For more information about age-related eye diseases and conditions, visit the National Eye Institute online at nei.nih.gov/agingeye.

*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
L.A. County Consumer Affairs (Consumer protection/complaints)	800-593-8222	dca.lacounty.gov
Adult Protective Services (Elder abuse)	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
In Home Supportive Services	866-512-2856	ladpss.org/dpss/ihss
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
Los Angeles Caregiver Resource Center (For caregivers of adults with brain impairment)	800-540-4442	lacrc.usc.edu
National Hospice and Palliative Care 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
California Advocates for Nursing Home Reform (Advocacy and lawyer referral)	800-474-1116	canhr.org
Health Consumer Alliance (LA County)	800-896-3203	healthconsumer.org
South Bay Resources		
Beach Cities Health District (Provides support services)	310-374-3426	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

Medi-Cal: A No-Interest Loan for Needed Nursing Home Care

Because current costs for nursing-home care are incredibly high, more and more Californians are seeking financial support through Medi-Cal. Those who are eligible can receive the equivalent of a no-interest loan.

With it, Medi-Cal pays a portion of the patient's monthly nursing home fees, while the patient's continued income defines his or her monthly deductible or **share of cost**. When the patient passes away, Medi-Cal seeks reimbursement from the remaining estate. If the patient is married, it will not seek reimbursement until both spouses have died.

So many nursing home residents need Medi-Cal because Medicare's

nursing home coverage is quite limited. An insured patient must first be hospitalized for at least three consecutive days and then transferred to a **Skilled Nursing Facility (SNF)** for rehabilitation services. After 100 consecutive days, Medicare's SNF coverage stops, and the patient must find a way to finance continuing care.

Unlike Medicare, Medi-Cal does not require prior hospitalization, and does not limit its coverage to SNFs. Instead, it only requires that nursing home care is **medically necessary**. This occurs when a treating doctor confirms the patient's needs for assistance with at least two **activities of daily living**, i.e.,

see Medi-Cal on page 12

*For more specific information on eligibility requirements for Medi-Cal's nursing home coverage, along with anticipated legislative changes, be sure to attend one of H.E.L.P.'s upcoming classes on **Medi-Cal Coverage for Nursing Home Care**, listed on page 11.*

Just Around the Corner

As people age, many find themselves needing help with routine types of care—getting dressed, bathing, preparing meals or keeping the household clean. Although many older adults either rely on family members or friends or hire at-home care providers, others move to **Residential-Care Facilities for the Elderly** or **RCFEs**.

California law defines RCFEs as housing arrangements for people aged 60 and above who need assistance with personal care or non-medical health-related services. Licensed RCFEs must provide their residents with:

- Safe and healthy living accommodations and services.
- Three nutritionally well-balanced meals and available snacks.

- Personal care such as assistance with dressing, eating, bathing and taking prescribed medications.
- Transportation arrangements to and from necessary medical and dental appointments.
- A planned activities program that includes proper social and recreational activities.

The two most popular RCFE types are **assisted-living facilities** and **residential board-and-care homes**. While many assisted-living facilities have 15 to 100 residents, residential board-and-cares are limited to six. This probably explains why so many RCFEs located in residential areas are assumed to be—and at one time were—standard family homes.

see RCFEs on page 12



Boomers

Continued from page 1

Many baby boomers who served in Vietnam were exposed to Agent Orange

were exposed to Agent Orange—a specific blend of herbicides used by the military to defoliate areas of forest.

Because current government regulations assume that exposure did occur, Vietnam veterans are entitled to receive **presumed service-connected benefits** for 40 types of cancer, Hodgkin's disease,

Parkinson's disease and Type 2 diabetes.

Veterans needing assistance to obtain presumptive service-connected benefits associated with Agent Orange exposure may contact the **VA Office of Public Health and Environmental Hazards** at publichealth.va.gov. ❖

Vision

Continued from page 3

suddenly appear to be crooked, and a small blind spot may block one's central vision.

Depending on the type and stage of AMD, possible treatments may include high doses of specific vitamins and mineral supplements, laser surgery or special drug injections in the affected eye.

Cataracts occur when protein deposits clump together and cloud the eye's internal lens. As time passes, the cataract's size may slowly increase. Common symptoms include cloudy or blurry vision, poor night vision, and senses of glaring brightness from headlights, lamps or sunlight. Luckily, many early cataract symptoms may be improved with proper eyeglasses or better lighting. However, should the need arise, outpatient

[M]any early cataract symptoms may be improved with proper eyeglasses or better lighting.

surgery—one of the most common surgeries performed in the U.S.—may be a highly positive last resort.

Diabetic retinopathy is a symptom of diabetes that damages the tiny blood vessels inside the retina—the light-sensitive lining of the back of the eye. If left untreated, the disease may progress to cause severe vision loss or blindness. Since

diabetic retinopathy seldom has warning signs or symptoms, early diagnosis and treatment can extremely reduce its potential risks.

Glaucoma occurs when eye fluids build up and create pressures that may damage the optic nerve. As the disease progresses, vision loss and total blindness may occur. Although glaucoma has no symptoms, if diagnosed at an early stage, treatments including prescription eye drops and laser surgery may control the pressure by draining fluids from each impacted eye.

Yearly comprehensive eye exams can help people reduce their risk of developing age-related vision problems by detecting, attacking and controlling them in their early stages. ❖



H.E.L.P.

Annual Report for 2010

Because Older Adults Matter

H.E.L.P. is dedicated to empowering older adults and their families by providing impartial information, education and counseling on elder care, law, finances and consumer protections so they may lead lives with security and dignity. *We provide current and accurate information on care resources, legal protections and financial planning tools. Our purpose is to ensure that older adults and their families will be able to make well-informed decisions on what might be in store. In this 2010 annual report, we would like to share some information on those who came to us for assistance, and those whose donations made our continued services secure.*

Education and Counseling Services

Programs

Private Consultations on long term care planning or estate administration.

Full Classes – two hour classes that provide information on ways to stay in charge with powers of attorney for healthcare and finances; wills, trusts, probate-court avoiders; elder residential care options; financial planning tools and Medi-Cal coverage for nursing home care.

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.



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.

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

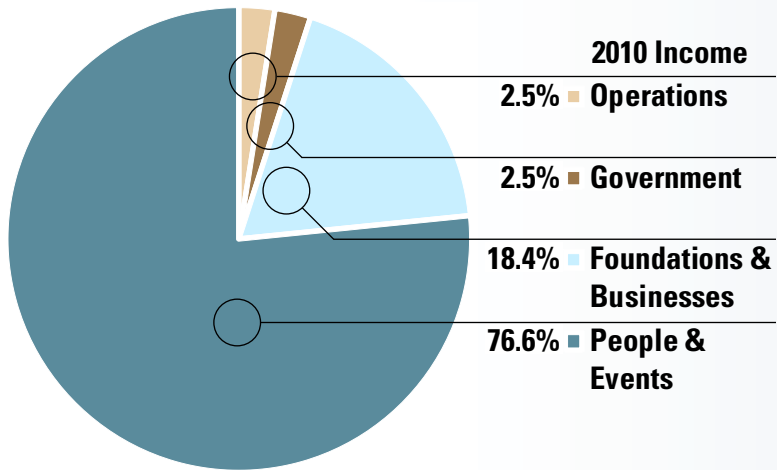


Website

Our website offers up-to-date information and resources instantly across the United States and the world.



Financial Results



Every dollar counts – 70% of our spending goes directly to programs (unaudited, before preparation of IRS Form 990).

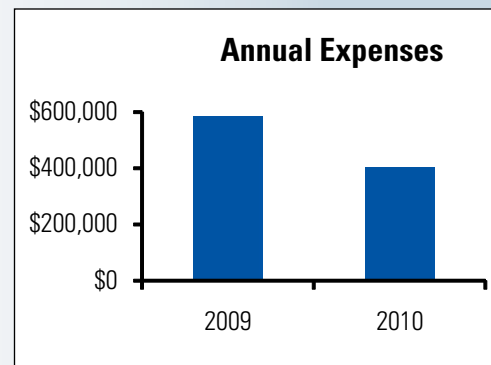
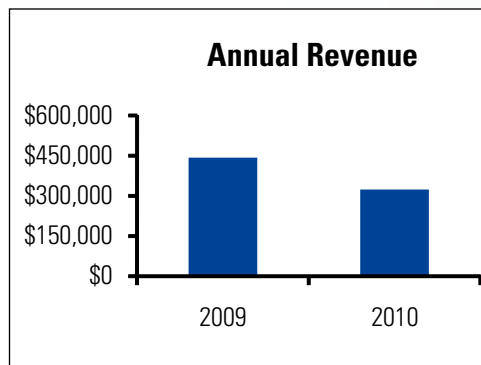
2010 Expenses

70% Programs



30% Fundraising, Management & General

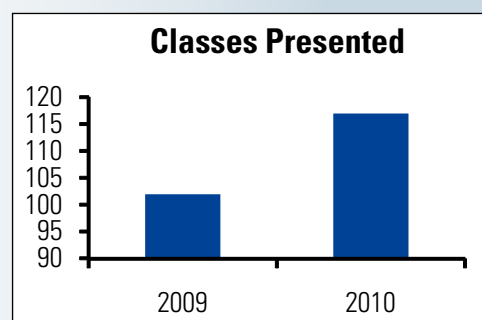
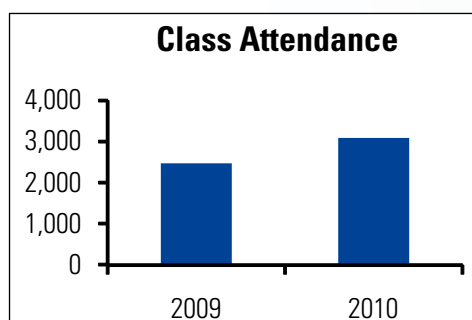
To provide quality services to older adults and their families, H.E.L.P. depends on generous and continuing support from its donors. In 2010, more than 97.5% of our funding relied on these donations, as shown by the pie chart above. Unfortunately, the financial downturn has impacted us and many other organizations in California. However, specific steps taken by H.E.L.P.'s Board of Directors to be more flexible and efficient will result in H.E.L.P.'s continued strength for at least the next 10 years.



Service Achievements

H.E.L.P. experienced many service achievements throughout 2010. We were able to serve more people than we did the year before. To make sure we stay efficient and effective in the coming year, we have made noted service improvements and additions.

In 2010, the number of H.E.L.P.'s community class presentations increased by 13%, and the total number of class attendees increased quite a bit as well. Specific statistics for the number of classes presented and total attendance appear below:



Volunteers

Lou Atha; Maureen Baker; Sue Batie; Rod Burkley; Marge Carter; Lisa Christiansen; Mary Cilva; Deborah Deitch; Robyn Delossa; Natalie Delossa; Helen Dennis; Alexis Dill; Karen Duncan; Sachi Farmer; Ian Farwell; Mary Fernandez; LouAnn Flagherty; Cass Garcia; Angus Hall; Tomiye Hatanaka; Cathy Hendrickson; Joshua Jaurequi; Satchel Jaurequi; Koral Shishido; Chiyoko Lealos; Betsy Mantz; Lisa Martinez; Patrick Mason; Logan Meyer; Michael Park; Tamiko Park; Julia Parton; Kevin Ramirez; Ethel Resinicoff; Nancy Rimsha; Helen Schroeder; Jennifer Sittel; Roslyn Spiegelman; Emily Stuhlbarg; Chizuko Tanaka; Ann Turner; Stephanie Unguez; Anne Wittels; and Jerry Wittels

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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

Businesses

Super Colossal H.E.L.P.er: Toyota Motor Sales, U.S.A., Inc. • **Colossal H.E.L.P.er:** Alcoa Fastening Systems • **Benefactors:** Brigante, Cameron, Watters & Strong; Burkley & Brandlin LLP; Charles McDonough Accountancy Corporation; Conover & Grebe, LLP; Lincoln Iron & Metals Inc.; Mackenroth Land Company, Inc. • **Partners:** CBS Studios Inc.; ExxonMobil Corporation; Opus Bank; Providence Little Company of Mary Medical Center; Southern California Edison Co. • **Super H.E.L.P.er:** Lou Atha Incorporated; Malaga Bank; Torrance Hospital IPA Medical Group (THIPA); Union Bank; Watson Land Company • **Extra H.E.L.P.er:** AMUSE Music Center; Bacchus Wine of Manhattan Beach; Beauty 360 Palos Verdes; Belmont Village of Rancho Palos Verdes; Civic Light Opera of South Bay Cities; Janice and Steve Coy; CMS Design Portraiture; Drach Law Firm; Duc Duc Salon; Equinox Fitness Clubs; Gable House Bowl / Laser Storm; Home Instead Senior Care; Homewatch Caregivers; The Olson and Duncan Agency; Kaiser Permanente; Kathy's Gallery of Collective Arts; Law Firm of Kuczek & Assoc.; L.A. Press; La Coupe Lintermans Hair Salon; Lucky Strike Lanes and Lounge; Medawar Fine Jewelers; Moore McLennan, LLP; Morgan Stanley; Mulligan Family Fun Center; OPI Products, Inc.; Ralph's Grocery Company/Gift Services Department; Redondo Sport Fishing; Restaurant Christine; Emily Stuhlbarg & Associates, Inc.; The Comedy and Magic Club; Virco Mfg. Corporation • **Big H.E.L.P.er:** 22nd St. Landing Seafood Grill & Bar; Andre's Restaurant; Armstrong Garden Centers; Babouch Moroccan Restaurant; Buffalo Fire Department; Build-A-Bear Workshop; Cambria Estate Vineyards & Winery; Chevron Humankind - Chevron Corporation; Continental Development Corporation; Cookin' Stuff; Los Angeles Dodgers; Colette A. Gray, MetLife Reverse Mortgage Consultant; Grill Concepts; Hennessey's; Hillside Auto Repair; Hof's Hut Restaurant & Bakery; In-N-Out Burger; Kincaid's Fish, Chop & Steak House; La Capilla Mexican Restaurant; Ledeki Restaurant Group; Sammy's Woodfired Pizza; Lomeli's Italian Restaurant; Lucille's Smokehouse Bar-B-Que Restaurant; Pat and Oscar's Restaurant; Santa Anita Park, Los Angeles Turf Club, Inc.; SpeedZone; Spirit Cruises and Yacht Parties; Starbucks Coffee Company; The Canterbury; The Family Doc; The Gymboree Corporation; The Ice House Comedy Nightclub & Restaurant; Ms. Simms; Union Cattle Co.; Vince's of Torrance Spaghetti; Healthcare Partners Medical Group

Foundations, Government and Groups

Benefactors: Abe & Catherine Kaplan Philanthropic Fund; Los Angeles County Supervisor Don Knabe; Silicon Valley Community Foundation; The Noble & Lorraine Hancock Family Fund • **Partners:** City of Rancho Palos Verdes; City of Torrance; Kiwanis Club of Rolling Hills Estates; Los Angeles County Bar Foundation; Marcil Family Foundation; Sandpipers Philanthropy Trust Fund; The Corwin D. Denney Foundation; The Skylark Foundation • **Extra H.E.L.P.er:** Lomita Torrance Airport Rotary Club; Peninsula Community Church; Torrance Lions Club; TRA Retirees Association • **Big H.E.L.P.er:** Cabrillo Marine Aquarium; ITW Foundation (Matching Gifts Program); Los Angeles Philharmonic Association; Nativity Catholic Church Tops 253; Presbyterian Women of St. Andrews; South Bay Chapter, NARFE; St. Mark's Presbyterian Church

Individuals

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2nd Floor Meeting Room

303 N. Pacific Coast Highway, Redondo Beach, CA

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6:00 p.m. to 8:00 p.m.

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10:00 a.m. to 11:30 a.m.

1601 N. Valley Drive, Manhattan Beach, CA

MayStaying in Charge of Your Healthcare and Finances . . . Thursday, 26th**June**Financial Planning for Long-Term Care Thursday, 16th**July**Medi-Cal for Nursing Home Care Thursday, 14th*Other upcoming classes:***Elder Care and Residential Options***Presbyterian**Intercommunity Hospital,*

Thurs., June 30, 2011

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

12462 Putnam St.

Whittier, CA

Financial Planning for Long Term Care*Presbyterian**Intercommunity Hospital,*

Thurs., July 28, 2011

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

12462 Putnam St.

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Medi-Cal for Nursing Home Care*Presbyterian**Intercommunity Hospital,*

Thurs., Aug. 25, 2011

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

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*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.*

Medi-Cal

Continued from page 5

eating, bathing, dressing, toileting or just getting around.

Medi-Cal also has financial eligibility requirements. The value of a single person's *countable assets* cannot exceed \$2,000. Common examples of countable assets include cash, bank accounts, stocks, bonds and certain business and real properties. In determining eligibility Medi-Cal does not consider a patient's home, one car, prepaid burial plot, certain IRAs and work-related pensions and term life insurance. It defines these as **exempt assets**.

If the patient is married, the countable asset limit rises to

If the patient is married, the countable asset limit rises to \$111,560

\$111,560—with the spouse who stays at home retaining all but the \$2,000. Without this unequal division, Medi-Cal's eligibility requirements might cause a couple to divorce for no other reason than financial support.

In determining a patient's eligibility, Medi-Cal will review

financial records covering the previous 2 1/2 years. If Medi-Cal concludes that, during that time, the patient made gifts with the goal of reducing assets to meet eligibility guidelines, it will deny the application. Coverage will not be available for the same period of time those gifts might have paid for the patient's nursing home needs.

California law requires all nursing homes to provide high quality care. Although Medi-Cal may offer many people financial support, not all nursing home facilities accept it and, unfortunately, those that do often have long waiting lists. ♦

RCFEs

Continued from page 5

Landlords seeking RCFE licensing must successfully complete at least 40 hours of classroom training on the psychosocial and physical needs often impacting elderly residents, available community and support services, and pertinent laws and regulations. For example, without a special permit, an RCFE may neither start nor continue renting to any resident needing 24-hour supervision or skilled-nursing care.

To receive an RCFE permit, a facility must be approved as fire-safe by the local fire-enforcing agency. In addition, all bathrooms must have grab-bars for toilets, bathtubs and showers. The square footage of common

At least one RCFE staff member who is competent to assist individual residents must be present and available 24 hours each day.

areas like living rooms, dining rooms and other recreation areas must comply with government regulations. At least one RCFE staff member who is competent

to assist individual residents must be present and available 24 hours each day.

RCFEs must supply each resident with a clean and comfortable mattress and lightweight warm bedding. All mattress covers and pillows must be flame retardant, and rubber sheets must be readily available. Bedroom furniture for each resident must include one chair, nightstand, reading light and chest of drawers. All bed linens must be changed and washed in an onsite laundry area at least once a week, and more often if needed. Single bedrooms may not have more than two beds, and

see *RCFEs* on page 14



RCFEs

Continued from page 12

To ensure ... quality care services, inspectors from the California Community Care Licensing Division may drop by unannounced.

may not be shared by more than two residents.

To ensure that licensed RCFEs are continuing to provide their residents quality care services, inspectors from the **California Community Care Licensing Division** may drop by unannounced. Because their resulting inspection reports will be available public records for at least the next 12 months, anyone wishing to review them can request copies from the RCFE

or obtain the telephone number and address of the closest CCLD district office.

Under current law, anyone who wishes to review a proposed RCFE residency agreement has the right to receive a blank copy. Such agreements must include full descriptions of all services to be provided, standard fees, and additional charges that might arise.

As a final note, the functioning abilities and limitations of a particular RCFE's residents may be the best description of the services the facility is able to offer. Before signing its residency agreement, it's a very good idea to visit several times.

For assistance in finding, investigating and evaluating a particular California RCFE, visit the **CANHR Residential Care** website at canhr.org/RCFE/index.html. ♦

In Honor Of

Helen Dennis
(Bernice Bratter; Lesley Silverstone/John Belzer; Bill and Sherry May; Audrey and Bob Stein)

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(Phyllis & Dan Fukumoto & John F. Ogorzalek)

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For any questions on how to do this, please call 310-533-1996.***

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We are happy to announce that Ralphs grocery stores are again donating to H.E.L.P. through their community contributions program! If you are a current Ralphs card member, simply register on line so that H.E.L.P. can start receiving the benefits!

1. Visit: ralphs.com
2. Your first step will be to register online with Ralphs. Please follow the instructions on their website to set up a user name and password.
3. After completing the online registration, log back into ralphs.com and sign in.

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Not a Ralphs club cardholder? Visit the customer service desk at any Ralphs market for the quick and easy application! Program runs through August 31, 2011—so sign up today! ❖

Save the Date!

Join us on Friday, July 8 to celebrate 15 years of H.E.L.P.'s providing senior services to our community.

This year's Celebrate Summer Gala – "15 Years | One Evening of Elegance" – will be held at the stunning seaside Trump National Golf Club.

The evening will begin with a VIP reception for sponsors and honorees at

5 p.m. The general reception and dinner will start at 6 p.m. A silent auction and evening of entertainment with vocalist Teddy Johnson await you.

We will recognize this year's honorees for their years of involvement in the goals of H.E.L.P. and meeting community senior needs. This year's honorees are:

Legacy Award

Cathy Hendrickson

Vanguard Award

Alcoa Fastening Systems

Inspiration Award

Frank & Marilyn Schaffer

For more information about the event, information about sponsorship opportunities and ticket purchases, please call Tim Gray at 310-533-1996. ❖

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