



HELP[®] Is Here

Information and advice for older adults and families

2014 Number 1

An Encore Career

By Helen Dennis



I recently attended the first invitational leadership institute sponsored by Encore.org, a San Francisco think tank that promotes encore careers. This is a career that combines purpose, passion and a paycheck -- for the greater good -- and occurs after one's primary or secondary career.

Currently there is a movement of individuals and organizations supporting this aspect of what has traditionally been called retirement. Nine million people in the U.S. have an encore career with 31 million more interested in pursuing one.

For the past seven years, Encore.org has awarded The Purpose Prize to "individuals who are changing the world in what once seen as the leftover years," according to Marc Freeman, CEO and Founder of Encore.org. This year's prizes were awarded to seven social entrepreneurs selected from 1,000 nominees 60 years and older who have improved their communities and the world.

Two winners received \$100,000 and five received \$25,000 each for innovation and their extraordinary contributions. Funding was provided by Atlantic Philanthropies, the John Templeton Foundation and Symetra. The stories of Purpose Prize winners are inspirational. Here are a few.

Ysabel Duron, a TV anchorwoman was diagnosed with Hodgkin's lymphoma. While undergoing cancer treatment she was haunted by how few Latinos she had seen receiving treatment. She asked herself, "Where do Spanish-speaking cancer victims get help?" Note that cancer is the leading cause of Latino deaths in the U.S. After a 42-year television career Duron founded Latina Contra Cancer (Latinas against Cancer). Her organization provides education and essential services to low-income Spanish speakers with cancer -- in Spanish.

see *Career* on page 4

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*Reminder:
Medicare Open
Enrollment
for 2015 is
October 15
through
December 7,
2014*

HELing Preserve Dignity and Respect

by Britt Huff, Ph.D.

We are pleased to bring to you this latest issue of our H.E.L.P. is Here newsletter. A special thank you goes to our former H.E.L.P. Board Chair and specialist on aging issues, Helen Dennis, who provided our excellent lead article on encore careers, as well as the page 3 article on finding the right care giver. We also have a Medical update on page 5 and scam watch alert on page 9, as well as our schedule of upcoming classes and other regular features.

We hope you will enjoy the article on our 2014 annual Celebrate Summer fundraiser, themed "Moonlight on the Serengeti," found on pages 6 and 7. Thank you to all of you who helped to make it a very fun evening and a big success. We greatly appreciate the very generous raffle item, a 12-day African safari for two, valued at \$14,500, donated by Anna Pinto, owner of Micato luxury safari outfitters. We also deeply value all of our wonderful sponsors who supported our event, listed on page 7.

It is a privilege for us to be able to continue to help older adults preserve and protect their dignity; the dignity that comes from being respected and in charge of one's own life and finances. Many seniors tell us regularly that they are so happy we have a live human being answering the phone who can help them with their questions, and that they can walk into our office and get

individual counseling and assistance with their problems. As an example, recently Marie stopped into our office feeling very distraught about harassing phone calls she had been receiving. She is 92, has outlived her husband and children, and lives alone on a limited budget in a nearby senior apartment building. Although she feels healthy for her age and regularly walks around the block behind her walker, she is having trouble with her hearing and couldn't understand the caller. We were able to help her return the phone call from our office and clear up the confusion in mistaken identity from a bill collector, putting an end to the troubling phone calls. That was a simple problem to solve compared with the many more complex issues that we help seniors with each day, but it brought peace of mind to Marie.

We ask for your continued support of our efforts to help so many seniors like Marie, who often have no one else to turn to. We hope you will use the enclosed envelope to give generously to our mission.

Thank you for your support.

Britt Huff is Executive Director of H.E.L.P.



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 January 1, 2014. 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.

Q: My parents are living with significant limitations from severe arthritis, macular degeneration, recent surgeries, plus the beginning of cognitive problems. My brother and I live out of town and have been alternating weekdays and weekends tending to their needs and managing their full-time care providers — some of whom are not great. Despite our well-intentioned advice for them to move, they won't even consider it. There is an assisted-living facility near where my brother and I live. The stress, wear and tear on us is huge. Add to this the financial drain. We need help.

— A.A.

A: You do have a problem, and are not alone. Here are a few facts from the Family Caregiver Alliance:

- 43.5 million adult family caregivers care for someone 50 years old or older.
- The average age of a caregiver is 48 years, with 43 percent living alone.
- 10 million caregivers over 50 who care for their parents lose an estimated \$3 billion in lost wages, pensions, retirement funds and benefits.
- Absenteeism caused by caregiving responsibilities costs the U.S. economy an estimated \$25.2 billion in lost productivity.
- Eleven to 17 percent of caregivers (depending on what you read) have reported their health has gotten worse as a result of providing care.

Although you and your brother are not full-time on-site caregivers, the long-term physical and emotional stress you may be experiencing are risk factors to your well-being.

Here's a recommended partial solution: Hire a professional geriatric care manager. This person typically comes from various fields of human services such as social work, psychology, nursing and gerontology. The individual is trained to assess, plan, coordinate, monitor and provide services to older family members and their families.

How do you know if you need a care manager? If you and your brother are overwhelmed, it might be time. Other reasons: A family member has multiple medical and psychological issues and is unable to live safely in the current environment. Add to this list: caregiver burnout, needed

resources, inadequate current care and responsible family member(s) living out of town.

Assuming you decide a care manager is needed, the next step is the interview. Here are some questions recommended by the National Association of Professional Geriatric Care Managers:

- What services do you provide, or what services does your agency provide?
- If you are with an agency, how many geriatric care managers are in your agency/business?
- We would like an initial consultation, is there a fee and, if so, how much?
- Are you licensed in your profession? If so, describe your professional credentials.
- Are you a member of the National Association of Professional Geriatric Care Managers?
- How long have you been providing care-management services?
- If an emergency occurs, are you available?
- Do you or your company also provide individuals who will come into the home on a regular basis and provide hands-on care?
- In what way(s) do you communicate information with the family, caregivers and the care receiver?
- Is there a live person with whom I can speak? Is he or she available on Sundays and after business hours?
- What are your fees? (This is important before any services are rendered.)
- Can you provide a few references?
- Be sure you like the person you are hiring; chemistry is important.

Once you've made the decision to hire, request the engagement in writing. The document should include services the care manager will perform and the fees. Know how fees are computed, how travel time and mileage are handled and how services are terminated if needed.

To find a professional certified geriatric care manager, go to www.caremanager.org and enter a zip code. Certification means the geriatric care manager has met certain standards of education, has had supervised experience and adheres to a code of ethics.

Shop at Ralphs *Earn Money for H.E.L.P. in 2015!*



We are happy to announce that Ralphs grocery stores will again be donating to H.E.L.P. through their community contributions program! If you are a current donating Ralphs card member, you must re-register on or after 9/1/14 so that H.E.L.P. can continue receiving the benefits into 2015!

1. Visit: ralphs.com on or after 9/1/14
2. Your first step will be to click "Sign In"
3. Enter your e-mail address and password.
4. Click on the "Services" box, then click "Community Contribution".

5. (1) Enter H.E.L.P.'s 5-digit NPO number, 92018, (2) select H.E.L.P., and then (3) click on "Save Changes". Then go Shopping!

As an alternative for registration, you can contact H.E.L.P. for a bar code letter to register with your next Ralphs purchase after 9/1/14.

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, 2015 - so sign up today!

First H.E.L.P. Lifetime Achievement Award Presented

H.E.L.P. was delighted to present its first Lifetime Achievement Award to longtime supporter of H.E.L.P., Ralph Scriba. The surprise presentation took place at the June 6, 2014 H.E.L.P. gala at the Palos Verdes Golf Club. The Scriba family has been a faithful donor to H.E.L.P. for over thirteen years, and a major sponsor for H.E.L.P. fundraising events for most of those years. Ralph Scriba, along with his wife, Loraine, and their children and grandchildren, have made a tremendous impact on the South Bay, through their generous support of many worthy charities and nonprofits.

The Scriba family received the H.E.L.P. Inspiration Award in 2008. However, Ralph Scriba has continued to be so generous to H.E.L.P. over the years, and so important to the continued financial health of our organization in recent years, that we decided one award was not enough, and that it was time to express again our deep appreciation for all that he has done to enable H.E.L.P. to continue serving our aging population. In presenting the award, Britt Huff said, “Ralph Scriba is not only



Steve Napolitano, Senior Deputy to L.A. County Supervisor; Don Knabe, Left, Ralph Scriba, and Dr. Britt Huff, H.E.L.P. Executive Director

generous with his money, but also very generous with his time, in providing advice on our business operations and how to increase the efficacy of H.E.L.P. in our community. He exemplifies what it means to be a generous and effective philanthropist.”

Congratulations to our first Lifetime Achievement Award recipient, Mr. Ralph Scriba!

Continued (from page 1)

Career

Latina Contra Cancer has worked with 3,000 men and women resulting in more than 300 preventive cancer screenings and helping an additional 310 through the healthcare and treatment process.

Vicki Thomas, a successful public relations and marketing executive, realized something was missing in her life. When she saw a CNN news story in 2010 about injured Iraq veterans, Dale Beatty and John Gallina, she realized what was missing: a higher purpose. The veterans' story evoked painful memories of her teen-age years during the Viet Nam War – the returning caskets and announcements of former students who were killed in action.

Beatty and Gallina were committed to give back to veterans like themselves and created the nonprofit Purple Heart Homes. In addition to raising millions of dollars for

the organization, she developed an innovative program matching veterans with foreclosed homes donated by banks. As a result home modification is offered to older veterans – free of charge. Nearly 40 housing projects are near completion with 50 more expected to be completed in 2014.

Elizabeth Huttinger of Pasadena is a longtime international development consultant. She was skeptical when a biologist told her that he had a cure for the fourth largest parasitic disease in the world. It's called schistosomiasis or snail fever afflicting 240 million in 76 countries with diarrhea, seizures, liver and bladder cancer and sometimes death. How to get rid of the snails? Provide the crustacean that eats them -- prawns. Projet Crevette or Prawn Project was spawned. Huttinger devoted her encore career to restoring the prawn population in the Senegal River controlling

the parasite and creating jobs through prawn farming. Within six months, Projet Crevette reversed an epidemic that ravaged the region for 30 years.

Not everyone can be a Purpose Prize winner. Yet we each have the potential to do something that will make this world a better place while providing us with a purpose and a paycheck too. The challenge is finding the path. Here are some suggestions. Read *The Encore Career Handbook* (Civic Ventures, 2013) by Marci Alboher and visit two useful websites: www.encore.org and <http://lifereimagined.aarp.org/#>.

Legacy is often thought of as something we leave. Not according to Freedman. He gestures “we need to live that legacy -- rather than leave it.”

Helen Dennis is a former H.E.L.P. Board Chair and is a specialist in aging, with academic, corporate, and nonprofit experience.

What is Medi-Cal Recovery?

Medi-Cal is California's program for providing health coverage to qualified low-income persons. Other states call this program Medicaid.

When California expanded Medi-Cal as part of the Affordable Care Act, changes to a feature called recovery have concerned potential applicants and current recipients alike.

As the name implies, Medi-Cal now allows the State to recover some or all of the expenditures paid on behalf of a Medi-Cal recipient. Questions of "how," "from what" and "for what" have become far more complicated and difficult to understand. Consequently, many potential applicants, 55 and older, who may need medical coverage, are turning away from the program out of fear and lack of information.

First, the State will not attempt to make any recovery claim while a Medi-Cal recipient is living. When a recipient dies, the State may seek to recover the actual cost of services the recipient received, including insurance premiums and payments to managed care plans, or the full value of the recipient's estate, whichever is less. Recovery is sought from the estate of anyone 55 or over or from the estate of anyone of any age who was an inpatient of a nursing care, intermediate care or other medical institution and who received Medi-Cal benefits.

There are, however, exceptions. If the Medi-Cal recipient is survived by a spouse who is not covered by Medi-Cal and the deceased's estate still owns an interest in the residence, a claim for recovery is prohibited until the surviving spouse dies. If the recipient is survived by a minor child (under age 21) or a disabled child of any age, a State claim for recovery is forever barred.

Property that is exempt from Medi-Cal eligibility consideration may also be exempt from a State recovery claim. The following are examples of property exempt from a recovery claim:

- Exempt real property transferred prior to death.
- Exempt real property transferred to an irrevocable life estate.
- Exempt real property transferred with an occupancy agreement.
- Life insurance with one or more named beneficiaries other than the recipient's trust or estate.
- Retirement accounts or 401K accounts with one or more named beneficiaries other than the recipient's trust or estate.

If the remaining estate is distributed to the recipient's heirs, other than a spouse, then the heirs will receive a recovery notice advising them of the amount to be repaid. If real property, such as a recipient's home, was part of the estate when he/she died, then the State will send the notice to the heirs to make a claim on the property.

Heirs to a Medi-Cal recipient's estate should be certain

to check to be sure that the State is not making an inappropriate recovery claim for any exempt services such as IHSS (In Home Supportive Services) or premiums, co-payments or deductibles paid on behalf of either Qualified Medicare Beneficiaries (QMB) or Specified Low-Income Medicare Beneficiaries (SLMB). The recovery claim amount can also be reduced by deducting funeral expense costs, estate settlement costs such as out-of-pocket medical expenses, and attorney's fees. Remaining recovery claim amounts must then be paid unless the heirs request and qualify for a hardship waiver. If the hardship waiver request is denied, the State can work with the heirs to set up a payment plan or voluntary lien on the property. If the estate has no remaining assets, the State cannot recover any costs. The recipient's heirs are not personally responsible for the recovery amount.

The State is currently being challenged by proposed legislation (SB 1124 – Hernandez), which is attempting to limit the State's ability to recover only the costs set by federal law. Under federal guidelines, recovery can only be claimed from the estates of those recipients of any age who received services as inpatients of nursing or other care facilities and recipients 55 years and over who received skilled nursing care facility services, home and community based services, and prescription drug services and is limited to the costs of those services. With the Medi-Cal expansion, the State was given an option to recover any other items and services offered under the State plan. This new legislation would prohibit the recovery of the cost of optional services. It would also eliminate recovery from the remaining spouse of a deceased Medi-Cal recipient and require the State to provide a detailed list of charges to the heirs.

Proper planning and knowledge of Medi-Cal can provide the recipient with peace of mind, help to achieve the ultimate goal of adequate medical coverage for the recipient, and minimize or eliminate stress to heirs when the recipient dies.

For additional information and assistance, contact California Advocates for Nursing Home Reform (CANHR) at 800-474-1116, 415-777-2904 or www.canhr.org, or H.E.L.P. at 310-533-1996 or www.help4srs.org.

For more information about recovery from the State of California, go to State of California at www.medi-cal.ca.gov and type recovery in the search box.

H.E.L.P. Enjoys “Moonlight on the Serengeti”



H.E.L.P. honorees DeDe Hicks, Suzy Seamans, and Ralph Scriba with Gala Chair, Nancy Scott; H.E.L.P. Board Chair, Sharon Ryan; and H.E.L.P. Executive Director, Britt Huff.



H.E.L.P. gala committee from left: Yim Hom, Sally Moton, Mardy Maehara, Britt Huff, H.E.L.P. Executive Director; Nancy Scott, Gala Chair; Hillary Watts, Linda Cochrane, and Sharon Ryan, H.E.L.P. Board Chair.



Board of Advisors member Sharon Guthrie, Major Sponsors Drs. Patricia & Tom Paulsen, Pam and Bob Schachter (seated). Standing next to Paulsen: Dr. Stephen Read, Major Sponsor; Patricia Harik and daughter.

H.E.L.P. held its 2014 annual Celebrate Summer fundraiser, themed “Moonlight on the Serengeti,” on a balmy June 6 evening at the Palos Verdes Golf Club. With a raffle prize of a 12-day luxury safari to Kenya and Tanzania, donated by Macato Safaris, and guests attired in everything from black tie to safari helmets, the lively crowd enjoyed a celebration of the work of H.E.L.P.

A surprise Lifetime Achievement Award was presented to longtime supporter and Diamond Sponsor, local philanthropist, Ralph Scriba. Other honorees were DeDe Hicks, President and CEO of the Torrance-based Volunteer Center; and the Honorable Susan Seamans, a former South Bay mayor and longtime public servant. Mayor Seamans, who was awarded the H.E.L.P. Inspiration award for her 32 years of public service, has served as President of the South Bay Cities Council of Governments (SBCCG), and President of the Los Angeles Division of the League of California Cities. DeDe Hicks, who was awarded the H.E.L.P. Vanguard Award, has headed up the Volunteer Center for over 25 years.

The evening began with a reception and silent auction, followed by dinner, a live auction, award presentations, dancing and entertainment. In addition to the Ralph Scriba Family Fund, other major sponsors for the event were Toyota Motor Sales, L.A. County Supervisor Don Knabe, Jacky Glass, and Brad and Jennifer Baker, of Baker, Burton, & Lundy law firm; our generous Pearl Sponsors are listed below. In her introduction of the evening’s sponsors, H.E.L.P. Executive Director, Dr. Britt Huff said, “H.E.L.P. is greatly indebted to our wonderful sponsors for their continued support of our mission, and programs that provide crucial assistance to seniors.”

Steve Napolitano, Senior Deputy to L.A. County Supervisor Don Knabe, again donated his services this year as the event auctioneer and award ceremony M.C. Thanks to his enthusiastic personality and the generosity of the attendees and sponsors, H.E.L.P.’s fundraiser was another great success.

Sharon Ryan, H.E.L.P. Board Chair, emphasized the important role played by our volunteers, stating “H.E.L.P. is so grateful to its many wonderful volunteers who worked hard to make the evening a great success.” Gala committee members included Nancy Scott, Gala Chair, and Linda Cochrane, who



Chuck and Marylyn Klaus enjoy a moonlight safari jeep ride.



H.E.L.P. Vice Chair, Brad Baker, esq. and Jennifer Baker.



Britt Huff, Kim Engen, Major Sponsor Jacky Glass, and Jim Kinney

co-chaired the auctions for the event with Nancy Scott. Sally Moton and Mardy Maehara chaired the Balloon Chances, and Shelley Johnston was Décor Chair. Other committee members were Joyce Kochanowski, Ardis Shubin, Evelyn Salinas, Yim Hom, Hillary Watts, Fran Walker, Carol Wilson, Linda Moriwaki, Cathy Luciano, and Mary Fernandez. The Torrance Woman's Club (TWC) was also a great support for the event. Coordinated by Kathleen Davis, other TWC volunteers were Fran Day, Beth O'Gorman, Deanna Hanson, Jeannine Glomboski.

A special thank you goes to our generous sponsors of this event:

Diamond Sponsor

The Ralph Scriba Family Fund

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We thank the Torrance Flower Shop for their lovely floral donation

Photos by Bruce Hazelton

We thank The Annenberg Foundation for funding this issue.

Updated Tools and Guides

The collage features several H.E.L.P. publications:

- Health Care Power of Attorney:** A guide for creating a document that allows someone to make medical decisions on your behalf if you become incapacitated.
- Wills and Revocable Living Trusts:** A guide explaining the purposes and results of these legal instruments, which help you plan for the future.
- Your Aging Preparedness Kit:** A comprehensive kit for planning for aging, including forms for a Power of Attorney for Health Care, a Durable Power of Attorney for Financial Matters, and a Will.
- Probate:** A guide explaining the process of probate, which is the legal process of settling a deceased person's estate.
- Conservatorship Basics:** A guide explaining the process of establishing a conservatorship, which is a legal arrangement where a court appoints a person to manage the affairs of another person who is unable to do so.
- In-Home Supportive Services:** A guide explaining the services provided by the In-Home Supportive Services (IHSS) program, which helps eligible individuals remain in their homes.

Conservatorship Basics

What happens to someone who doesn't have a power of attorney for health care (PAHC) or durable power of attorney for financial matters (DPAFM), but who can no longer adequately take care of his or her personal care or finances? Depending on the person's needs and assets, a conservatorship may need to be established.

In a conservatorship, a judge appoints a person or organization to take care of another person's personal needs or financial matters, or both. The person the judge appoints to take care of the other person's affairs is called the **conservator**, the person who needs help is called the **conservatee**.

Several types of conservatorships exist. This Fact Sheet focuses on the:

- (1) conservatorships of the person and (2) conservatorships of the estate.

Conservatorship of the Person

In a conservatorship of the person, a judge appoints a conservator for someone who cannot sufficiently provide for his or her personal needs for physical health, food, clothing or shelter. The judge has discretion to limit the powers given to the conservator as appropriate for a particular conservatee. A conservatee does not lose the right to marry, to vote, to consent to medical treatment, or to make a will, unless the judge decides otherwise.

Conservatorship of the Estate

In a conservatorship of the estate, a judge appoints someone to manage another person's financial matters. California law permits a judge to appoint a conservator of the estate for someone who is "substantially unable to manage his or her financial resources or to receive or hold real or personal property." If a person needs help with both personal needs and financial matters, a court may appoint a conservator of both the person and estate.

That doesn't mean that the person is unable to manage his or her finances. If the person is continuously bouncing checks and bills are not being paid, however, a judge may find that the person is substantially unable to manage his or her financial resources.

When a conservatorship of the estate is established, that means that a judge has determined that the conservatee does not have the legal capacity to enter into transactions related to the conservatee's financial situation, such as making a contract, incurring a debt, or making a gift. The conservatee keeps some rights, including the right to enter into transactions to provide for the necessities of life and the right to make a will. Depending on the conservator's status, the court may broaden or restrict the conservator's power to enter into transactions.

If a person needs help with both personal needs and financial matters, a court may appoint a conservator of both the person and estate.

Establishing a Conservatorship

Establishing a conservatorship requires a court proceeding. A conservator must be appointed by a judge. The conservator must be a person or organization, not an individual, such as a friend or family member. The conservator must be a resident of the state or local entity where the conservatee lives. The conservator must be a person or organization that is not a party to the conservatee's financial situation. The conservator must be a person or organization that is not a party to the conservatee's financial situation.

H.E.L.P.

Healthcare and Elder Law Programs



California Statutory Will – Probate Code Section 6240

1. **READ THE WILL.** Read the whole Will first. If you do not understand something, ask a lawyer to explain it to you.
2. **FILL IN THE BLANKS.** Fill in the blanks. Follow the instructions in the form carefully. Do not add any words to the Will (except for filling in blanks) or cross out any words.
3. **DATE AND SIGN THE WILL AND HAVE TWO WITNESSES SIGN IT.** Date and sign the Will and have two witnesses sign it. You and the witnesses should read and follow the Notice to Witnesses found at the end of this Will.

*You do not need to have this document notarized. Notarization will not fulfill the witness requirement.

CALIFORNIA STATUTORY WILL OF

Print Your Full Name _____

1. **WILL.** This is my Will. I revoke all prior Wills and codicils.

2. **Specific Gift of Personal Residence.** (Optional—use only if you want to give your personal residence to a different person or persons than you give the balance of your assets to under paragraph 3 below.) I give my interest in my principal personal residence at the time of my death (subject to mortgages and liens) to:

(Select one choice only and sign in the box after your choice.)

a. **Choice One:** All to my spouse or domestic partner, registered with the California Secretary of State, if my spouse or domestic partner, registered with the California Secretary of State, survives me; otherwise to my descendants (my children and the descendants of my children) who survive me.

b. **Choice Two:** Nothing to my spouse or domestic partner, registered with the California Secretary of State; all to my descendants (my children and the descendants of my children) who survive me.

c. **Choice Three:** All to the following person if he or she survives me (insert the name of the person): _____

d. **Choice Four:** Equally among the following persons who survive me (insert the names of two or more persons): _____

Residential Care Referral Services

H.E.L.P. provides this listing as a public service. Listing does not imply endorsement of any organization or person. We do not in any way warrant the services any listed organization or person may provide. Checking the references and verifying information or person is the responsibility of the consumer.

Residential Care Referral Services Provided

vide one or more of the following services:

- all care facilities (e.g. retirement home, continuing care retirement living, board and care home, skilled nursing facility) in the geographic area;
- services based on the medical and psychosocial needs of the senior; and
- services based on the price range desired and needed;
- information on the needs of the client, and
- admission monitoring and servicing.

about the care facilities in their area, and some will visit facilities with you.

all Care Referral Services

ing of referral services that serve the South Bay. Each listed service i cities that they refer to, in different ways. Be sure to ask how they

Serving H.E.L.P.'s South Bay Service Area

Home	Connections Referral Service
Address	3400 Wilshire Blvd., Suite 200
City	Los Angeles, CA 90010
Phone	800-330-5993 Southern California Only
Website	elderlink.org
City	Los Angeles, CA 90010
Phone	800-213-2772 All of California
City	Los Angeles, CA 90010
Phone	800-213-2772 All of California
City	Los Angeles, CA 90010
Phone	800-213-2772 All of California
City	Los Angeles, CA 90010
Phone	800-213-2772 All of California

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In-Home Supportive Services

The In-Home Supportive Services (IHSS) program provides help to individuals who are unable to remain safely at home for a wide variety of services, including housecleaning, shopping, meal preparation, laundry, personal care and paramedical services.

Who is Eligible for IHSS?

IHSS pays for services to California residents who live at home, or who are institutionalized, but wish to live at home. This fact sheet focuses on individuals or couples who meet the following eligibility rules for the Supplemental Security Income/State Supplementary Payment (SSSISP) program:

- Condition disabled, or blind, or 65 or older, and
- Countable (excludes home etc.) Asset Limits: Single, \$2,000; Married, \$3,000.

Note: There are other ways to qualify for IHSS, and special rules apply for non-citizens.

What Amounts Will IHSS Pay?

If an individual or a couple meets both the Condition and Countable Asset rules (above), monthly income (not all income is counted) is compared to the SSSISP payment level. The 2011 SSSISP payment level is \$845 for individuals and \$1,407 for couples (the level differs for blind persons, minors, or where only one spouse is eligible and in certain other cases).

(Effective January 1, 2011)

• If monthly income is at or below the SSSISP payment level, IHSS will pay the full cost of services, or

• If monthly income is above the SSSISP payment level, services will be paid for but the individual or couple must pay a "share of cost" (equal to the individual's or couple's monthly income minus the applicable SSSISP payment level).

What About Repayment?

Based on current State law, claims for repayment by a recipient's estate, after the recipient's death, cannot

H.E.L.P.

Healthcare and Elder Law Programs

Who Provides the In-Home Services?

In Los Angeles County, the services are provided by service providers chosen directly by the service recipients. A service recipient arranges directly with the service provider. Service providers may include family members, with special rules applying to spouses. The County maintains a list of service providers and can provide their names and telephone numbers.

How to Apply.

In Los Angeles County, call the IHSS office at (888) 944-4477 or (213) 744-4477.

Keep track of the dates and names of persons spoken to, and keep a copy of the application and other paperwork. A social worker will visit the applicant(s) to determine what types of services are needed and how many hours of service will be allowed.

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 protection so they may live with security and dignity.

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Life Planning Classes

Concerned about choice options for seniors and their families? Our popular classes cover information about powers of attorney for healthcare and financial matters, wills and living trusts, probate and avoiding it, consumer protection and long-term care. For reservations to any of our classes, call **310-533-1996**.



Redondo Beach Main Public Library

September 8th through October 6th
Community Meeting Room, 2nd Fl.
303 Pacific Coast Hwy.,
Redondo Beach, CA 90277
Call (310) 533-1996 for reservations

September

8th: Monday 10:30 a.m. - 12:00 noon

Staying In Charge of Your Healthcare and Finances

Discussion of powers of attorney for health care and financial matters which allow you to stay in charge should you become incapacitated and unable to speak for yourself.

15th: Monday 1:00 p.m. - 2:30 p.m.

Wills, Trusts and Probate

Explanation of the need for wills and trusts and discussion of the probate process and

ways to avoid it.

22nd: Monday 1:00 p.m. - 2:30 p.m.

Elder Care and Residential Choices

Discussion of the different types of long term care (personal and skilled), where you can receive it and potential costs.

29th: Monday 10:30 a.m. - 12:00 noon

Financial Planning for Long Term Care

Addresses ways to evaluate possible options to finance long term care

October

6th: Monday 1:00 p.m. - 2:30 p.m.

Medicare and Medi-Cal for Nursing Home Care

Discussion of nursing home Medi-Cal eligibility guidelines that are very different from those of standard Medi-Cal and the interaction of Medi-Cal with Medicare in light of the new program changes in 2014 and beyond.

The City of Redondo Beach presents their Annual Senior and Disabled Adult Health Fair
Friday, October 24, 2014
11:00 am - 2:00 pm
The Performing Arts Center
Aviation Park Gym
1935 Manhattan Beach Blvd.,
Redondo Beach
Public Invited

The length of each class is approximately 1-1/2 hours and the format consists of one speaker who uses a power point screen, and is available to answer questions as the class progresses. Because H.E.L.P. is a nonprofit organization, we tell all class attendees that although our classes are free, we do appreciate their voluntary donations of \$10. To collect donations, we usually place a jar on the table near the class registration site.

IRS Calling (Or Are They?)

Scam Watch

Tax season may have ended on April 15, however, the tax scammers are operating at full force. IRS recently warned consumers, especially seniors and immigrants, about aggressive and sophisticated phone scams, often accompanied by electronic reinforcement.

Consumers have reported receiving calls or voice mails from callers identifying themselves as IRS employees, often providing fake names and identification numbers. They state that the potential victim owes IRS unpaid taxes and that a complaint is about to be filed in court for tax fraud. The caller is often verbally abusive, even threatening arrest and, in the case of immigrants, deportation.

All of this leads up to a demand for payment to avoid further IRS action. The caller will demand bank or credit card information for payment to cover the taxes owed or will insist that an alternative form of payment be arranged such as a cash transfer. To support their tactics, scammers will sometimes follow up their calls with official-looking e-mails and will often disguise their call with official sounding background sounds. All of these tactics are intended to scare the potential victim into either paying money to the scammer or providing them with valuable personal financial information they can use to steal funds and even the victim's identity.

Be aware that IRS will always send taxpayers a written notification by U.S. mail of any tax due. IRS never asks for credit card, debit card or banking information over the phone. It never initiates contact with taxpayers by e-mail or phone to ask for financial information – and that includes text messages or social media channels. It also never asks for PINs, passwords or any other access information to personal accounts.

If you are contacted by telephone or any other means other than by mail, you should:

- Call IRS at 1-800-829-1040 if you believe you actually may have a tax problem
- Report the incident to the Treasury Inspector General for Tax Administration at 1-800-366-4484 if you know you do not have a tax problem or owe taxes
- Contact the Federal Trade Commission (FTC) at www.ftc.gov to report an IRS scam and file a complaint
- Forward any e-mails to phishing@irs.gov and **never open any attachment on the e-mail.**

More information about IRS scams is available on the genuine IRS website, www.irs.gov.

The Call Box

*H.E.L.P. provides information and referrals on valuable community services that address 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)	800-434-0222	cahealthadvocates.org
Home Ownership Preservation Foundation (Foreclosure assistance)	888-995-4673	995hope.org
In-Home Supportive Services	888-944-4477	ladpss.org/dpss/ihss
Long Term Care Ombudsman (Mediation for those living in licensed facilities in L.A. County)	800-334-9473	la4seniors.com/ombudsman.htm
Social Security	800-772-1213	ssa.gov
California Association for Adult Day Services (Adult day care answers)	916-552-7400	caads.org
U.S.C. Family Caregiver Support Center (For caregivers of adults with brain impairment)	855-872-6060	fcscgero.org
National Hospice and Palliative Care Organization (Empowering people to make end-of-life choices)	800-658-8898	caringinfo.org

Legal

Bet Tzedek Legal Services (Provides free legal services for low income 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 of Neighborhood Legal Services (Los Angeles)	800-896-3202	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	torranceca.gov/parks/6619/htm
Redondo Beach Senior and Family Services (Programs to promote health)	310-318-0650	redondo.org

Support Levels

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

Individuals, Couples and Families

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

Mr. & Mrs. Ralph D. Scriba

Colossal H.E.L.P.er

Mr. & Mrs. Brad N. Baker
 Ms. Jacqueline M. Glass

Benefactor

Anonymous
 Mrs. Jimi Andersen
 Mr. Duane Conover
 Ms. Joanne Hunter
 Mr. & Mrs. Juris Kauls
 A f''/ 'A fg'': fUb_ 'GWU Yf
 Mr. & Mrs. Jerry Wittels
 Ms. Kay Yamada

Partner

Mr. Walter R. Burkley, Jr.
 Mr. Duane Conover
 Mr. & Mrs. Donald Corsaro
 Ms. Kathleen D. Crane
 Ms. Yim L. Hom
 Mrs. Joanne Hunter
 Drs. Patricia & Tom Paulsen

Dr. Stephen L. Read
 Ms. Carol Lee Rhyne
 Ms. Cynthia Rustanuis
 Ms. Sharon E. Ryan
 Ms. Elaine Seegar
 Dr. Ellen Tarlow

Foundations, Government and Groups

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

Annenberg Foundation

Super Colossal H.E.L.P.er

The Ahmanson Foundation

Colossal H.E.L.P.er

Los Angeles County Supervisor
 Don Knabe

Benefactor

Noble and Lorraine Hancock Family Fund
 Opus Community Foundation
 Sandpipers Associates
 Sidney Stern Memorial Trust

Partner

Marcil Family Foundation

The Corwin D. Denney Foundation
 City of Torrance Community Services Commission
 Kiwanis Club of Rolling Hills Estates

Businesses

Super Colossal H.E.L.P.er

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

Benefactor

Mackenroth Land Company, Inc.
 Simplicity Bank

Partner

Burkley & Brandlin LLP
 DCH Gardena Honda
 Exxon Mobil Corporation
 Families Are Forever
 Mackenroth Land Company, Inc.
 Magee & Adler, APC
 Providence Little Company of Mary Medical Center
 Sunrider International
 The Canterbury
 Torrance Memorial Medical Center
 Watson Land Company

Consult our website (www.help4srs.org) for a full list of donors

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In Honor Of

Ms. Jean Bjorkman
 (Ms. Debra Groh)
 Ms. Barbara Hart
 (Mr. & Mrs. Don G. Hazzard)
 Jim & Ellen Hill

(Mr. & Mrs. Paul Virobik)
 Ms. Helen Dennis
 (Mr. & Mrs. Linwood Melton)
 Ms. Jimi Andersen
 (Dr. & Mrs. Thomas H. Grove)

Ms. Diane Sheehy
 (Noble and Lorraine Hancock Family Fund)

In Memory Of

Mr. Ron Adelsman
 (Mr. Mike Terre,
 Ms. Lois Zells)
 Ms. Mary Bateman
 (Anonymous)
 Mr. Robert G. Brown
 (Mrs. Gertrude Brown)
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 (Mr. & Dr. Stephen B. Love)
 Mrs. Gloria Cottingham
 (Anonymous)
 Mrs. Suzan Degirmen
 (Ms. Irène-Rose Hougasian,
 Mr. Gregory Dulgarian)

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 (Mrs. Janet Hummel Smith)
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 (Mrs. Joycelyn P. Yhap)
 Mrs. Lilli Zapata
 (Dr. Vicente Zapata)

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.[®]

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Save the Date!

Join us on Sunday, October 19, from 3:30-6:30, for our H.E.L.P. Fall fundraiser, "Autumn Sunset." Enjoy wine and appetizers while sharing the evening sunset at a beautiful Palos Verdes home overlooking the ocean.

For more information about the event, ticket purchases, or about sponsorship opportunities, please call the H.E.L.P. office at 310-533-1996, or e-mail BHuff@HELP4srs.org.

If you cannot attend, you can donate to H.E.L.P. on our website: www.HELP4srs.org.