



# H.E.L.P.<sup>®</sup> Is Here

Information and advice for older adults and families

2018

## Retirement Is Just A New Opportunity

Excerpted and updated from an article by Helen Dennis

A friend who loved her work and achieved national recognition is struggling with the loss of identity in her retirement. Teaching engineers and managers from one-hour lectures to full five days at a time, she noted her sense of self-worth was in direct response to the adulation from her attendees. Without teaching and the consistent feedback she doubted her value. She asks, “How does one deal with such a profound loss of identity?”

A loss of identity in a society where we are defined by our work can be a challenge, especially if the position yielded a bit of power, influence, and made a difference. It becomes even more difficult if we felt passionate about the work, achieved recognition and identified strongly with the role.

Identity has a lot to do with validation. In our work world, validation is external and frequently comes in the form of a title, a responsible position, salary and some perks such as a car, expense accounts and being invited to luxurious retreats. Validation also comes from just making a difference and knowing you had a role in creating change.

During retirement, one of the biggest changes is the source of our validation from which we derive value. The shift from a full-time highly-charged career to “whatever is next” suggests that we may need to diminish the need for external validation and place equal or greater value on internal validation, the feelings that come from within.

We may ask ourselves questions

such as “Who am I? What is my role? What do I stand for?” Jerry Sedlar and Rick Miners, authors of “Don’t Retire — Rewire!” (2018, Alpha) outline a four-step process that can help affirm or re-establish an identity in the new life stage.

1. See retirement as a new opportunity.
2. Identify your personal motivators or drivers, i.e., what makes you tick. Examples that serve as motivators are authority, belonging, creativity, prestige, recognition and accomplishment. Consider using the drivers as a guide in selecting what you will do with your time.
3. Recognize the activities you want to pursue now.

see **Retirement** on page 3



A loss of identity in a society where we are defined by our work can be a challenge

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## H.E.L.P. Is Wild About Seniors

by Britt Huff, Ph.D., Executive Director

We are pleased to bring to you this latest issue of our H.E.L.P. Is Here newsletter. We are grateful to our former H.E.L.P. Board Chair and specialist on aging issues, Helen Dennis, who provided our thought-provoking lead article on retirement. A special thank you also goes to our H.E.L.P. Vice Chair, Brad Baker, a partner in the law firm, Baker, Burton, and Lundy, for contributing to this issue. Don't miss his article on page 3 on gifting and income taxes, and his article on probate and the small estate on page 9. We also appreciate the substantive contributions of H.E.L.P. Community Services Specialist, Ardis Shubin, as well as the design and editing of this issue.



The highlights from our annual Celebrate Summer fundraiser dinner-dance, along with photos, are presented on pages 6 and 7. The Wild, Wild West theme was embraced by party-goers, with fun costumes abounding. The Ralph Scriba family was again our Grand Presenting Sponsor. Our honorees were Sherry Kramer, of Continental Development Corporation, and Steve Napolitano, Manhattan Beach Mayor and longtime auctioneer for our H.E.L.P. live auction. Thank you to all of you who helped to make our gala a big success. We greatly appreciate all of our wonderful sponsors who supported our event, as well as the in-kind donors to our live and silent auctions; all of whom are listed on page 8.

As always, H.E.L.P. is very dependent on your financial support in order to continue to provide valuable programs and services for seniors, including our community classes and in-office counseling on eldercare issues. 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 that 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 in handling their problems.

We ask for your continued support of our efforts to help those seniors 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, 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, 2018. 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 [ashubin@help4srs.org](mailto:ashubin@help4srs.org).

## When Is Gifting a Poor Choice With Regard to Income Taxation?

It's the Law

by Brad N. Baker, Esq.

When does a Recipient want to look a gift horse in the mouth?

There is no one single answer, but if the gift is an asset that has grown in value considerably since the donor bought it, further inquiry would probably be in order. The reason for this is that “inheriting” the property may be much more income tax efficient for the Recipient.

Let me explain the concept of “BASIS,” and you will see the potential pitfall of gifting during one's lifetime.

Basis is an income tax term. When an asset is sold, the gain or loss is computed by comparing the Basis to the sales price. For example, your parent buys a share of stock for \$10, and later sells it for \$15, comparing the price paid for the share to the price of the sold share we compute a \$5 gain.

Assuming that the share was not sold, but instead was gifted to you by your parent just before the parent was to die, you take the same basis that your parent had which was \$10.

If on the other hand you inherited the share of stock after your parent passed away, due to a very favorable provision of the Internal Revenue Code, you get an “Adjustment of Basis” to the fair market value of the share of stock as of the date of death of the donor. In this case, your basis in the share was “stepped up” to \$15, so if you sold the share for \$15 after you inherited it, you would pay no income taxes on the sale because your sale price was equal to your basis.

So receiving a lifetime gift rather than inheriting the asset could cost you some income tax down the road.

The example that I gave with the share of stock is not too alarming. However, I witness the gifting of

houses that have increased in value considerably since the date of purchase (sometimes millions of dollars), and this ends up costing the Recipient hundreds of thousands of dollars in income tax that could have been easily avoided if the parties had understood the power of Basis Adjustment at death.

Even if a Recipient did not intend to sell the inherited asset during the Recipient's lifetime, the step-up in basis could allow substantial depreciation to be taken on a rental property which could be an excellent income tax saver.

The adding of a child as a joint tenant on the family residence is the one that makes me weep. It doesn't really solve the incapacity issue, but does cost the child income tax down the road.

Another situation that I see that creates conflict is that quite often a child is placed onto bank accounts to assist with the payment of bills for an aging parent. Although this would be considered a gift under most circumstances, since cash has no “basis”, this type of gift will not have adverse income tax consequences. (However, it does come with some baggage when ambiguity reigns over whether the placing of the child's name was an intended gift, or just for convenience.)

The bottom line is that a recipient may want to ask some questions, and if the donor is willing, and the delay is reasonable, it may be more beneficial to receive an inheritance than receive a lifetime gift from the donor.

**For more information about gifting, please contact your attorney and CPA**

*Brad Baker, Esq. is H.E.L.P. Board Vice Chair and a partner at Baker, Burton and Lundy LLC, specializing in estate planning and probate/trust litigation.*

Continued (from page 1)

### Retirement

4. Develop an action plan for engaging new activities that start to fulfill your vision.

Timing is important. One approach is to have a plan before you retire. The other is to take some time and think about what's next. It may be an opportunity to explore, take some risks and see this time as one of adventure, experimentation and most of all — freedom. Much depends on knowing yourself and what goes into making a day a wonderful day — a reason to get up in the morning and to smile at the end of the day.

Let's take the perspective of creating an internal identity by giving back. Here is just one example of an organization with a timely mission.

Generation to Generation Los Angeles (Gen2Gen LA) has launched an inter-generational initiative to actively engage older, culturally diverse 50-plus adults to work with children (0–8 years old) in underserved communities across Los Angeles County. About 25 percent (220,000) of L.A. County children under 6 years old are living in poverty. Gen2Gen LA is working in partnership with local community agencies to recruit older adults as volunteers or paid staff to help prepare these children for success in elementary school

focusing on their education and social readiness. Five communities are part of the first stage of this project: Pacoima, East Los Angeles/Boyle Heights/Lincoln Heights, South Los Angeles, South Bay-San Pedro and Southeast Los Angeles. See: <http://generationtogeneration.org/communities/la/> and go to “opportunities.” This type of work can bring meaning, validation and a sense of personal identity while making a difference in these children's lives.

Perhaps engaging in this generational initiative would tap your teaching skills and provide a different kind of experience working with those at the other end of the age spectrum. Consider giving equal time to defining yourself from within, answering the question “Who am I?” Some say that the later years provide the opportunity “to be” rather than “to do.” I think both can happen at the same time. Best wishes in finding the right combination that works for you.

See: **Encore** - <https://www.encore.org> for additional meaningful opportunities.

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



## Second Helpings

## H.E.L.P. Classes: 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**.

**October, 2018**  
**2:00 p.m. to 4:00 pm**  
**Juanita Millender McDonald Community Center**  
**3 Civic Plaza Drive, Rm. 111, Carson CA**

### October

#### **8th: Wills, Trusts and Probate**

Explanation of the need for wills and trusts and discussion of the probate process and ways to avoid it. Addresses ways to evaluate possible options to finance long term care.

#### **15th: 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.

#### **22nd: Financial Planning for Long Term Care**

Addresses ways to evaluate possible options to finance long term care.

#### **29th: Safe Senior Living: Medication Management**

This class addresses potential dangers to seniors from medication related falls, side effects and interactions and discusses proper management techniques especially in light of current drug concerns in the news.

**Call (310) 533-1996 for reservations.**

**The length of each class is approximately 1-1/2 to 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. Although our classes are free, and because H.E.L.P. is a nonprofit organization, we do appreciate a voluntary donation of \$10.**

## Consumer Corner

### New Law Makes Credit Freezes Free

The battle to protect your identity is getting a little easier – or at least cheaper. A new law went into effect September 21 that makes it free to lock your credit file by freezing it with the three major credit rating companies.

In the past, Equifax, Experian, and Transunion have charged fees to freeze your credit reports to help protect against fraud. In states that have not already outlawed the fees, the freezes had cost from \$2 to \$10, and you needed to pay it to each credit rating agency separately. You also had to pay to unfreeze and refreeze your credit reports.

#### **HOW IT WORKS:**

- A credit freeze locks your credit file, which makes it harder for identity thieves to open new accounts in your name. You will get a PIN to use so you can unfreeze your account to apply for new credit, and then freeze it again.
- Alternatively, you can place a “fraud alert” on your reports that will require any business that runs your credit to contact you before opening a new account. These alerts used to last 90 days, but the new law extends it to one year.

#### **WHAT YOU SHOULD KNOW:**

- A credit freeze is an important tool to deter scammers from opening future accounts in your name, but it doesn’t stop thieves from getting into your current financial accounts and wreaking havoc.
- To keep close tabs on banking, credit and other financial accounts, set up online access (on the internet or through the institution’s app if you have a smart phone) to monitor your accounts regularly.

#### **WHAT YOU SHOULD DO:**

- Follow the steps outlined in an AARP report at <https://www.aarp.org/money/credit-loans-debt/info-2018/protect-credit-by-freezing.html> to freeze your credit and the credit of each adult in your household. If you have children under the age of 16, consider freezing their credit, too, until they are old enough to use credit.

When it comes to fraud, vigilance is our number one weapon. You have the power to protect yourself and your loved ones from scams. Please share this alert with friends and family.

*Article provided by AARP Scam Alert*



# Selling Your Car?

## Clear Your Personal Data First

August 27, 2018  
by Colleen Tressler  
Consumer Education Specialist, FTC

Is a new car in your future? You might first have some unfinished business with your old one. While you're cleaning out your personal items, think about the personal information stored in the car's electronic system, if you have a newer model car.

Your car is a computer that stores a lot of information about you — just like your smartphone or home computer. When you sell or donate your car, that personal data might be accessible to the next owner if you don't take steps to remove it.

Some cars have a factory reset option that will return the settings and data to their original state. But even after a factory reset, you may still have work to do. For example, your old car may still be connected to subscription services like satellite radio, mobile wi-fi hotspots, and data services. You need to cancel these services or have them transferred to your new vehicle.

Here are types of data you want to remove from the electronic system before selling or donating your car:

Phone contacts and an address book may have been downloaded when you "synced" your phone with your vehicle.

- **Mobile apps'** log-in information, or data that's gathered and stored on mobile apps, may be stored in the car.

- **Digital content** like music may be stored on a built-in hard drive.
- **Location data** like addresses or the routes you take to home, work, and favorite places may be stored in your navigation system.
- **Garage door codes** for your home or office may be on your system.

Besides the information stored on your vehicle, check to make sure you've cleared connections between your devices and the car as well. For example, car manufacturers may provide an app that lets you control the car's functions or find the car — you should disconnect the app from the car when you sell it or trade it in.

For more information about resetting and removing your information, check your owner's manual, contact your dealer, and visit your vehicle manufacturer's website.

Added note: Don't forget car rentals. You may have "synced" your phone to the rental vehicle or entered addresses on the vehicle GPS system of family or friends. You need to remove this information before returning the rental.

*Open  
enrollment  
period for  
Medicare  
is October  
15th through  
December  
7th*

## Update on McMillen Family Foundation Partnership

Community class curriculum development on the dangers of mixing medications with alcohol and drug use has provided increased awareness among seniors. The new class is entitled, "Safe Senior Living: Medication Management," and has been added to our H.E.L.P. course selection of community classes. There has been a national focus in recent years on the growing opioid crisis, but less known has been its impact among seniors. Even social drinking of

alcohol can cause serious complications when opioids or other prescription drugs are being used for pain. In the last 20 years, the rate of hospitalization among seniors, related to opioid overuse, has quintupled.

To check the availability of this class offering, consult the listing of upcoming H.E.L.P. Life Planning Classes found on page 4 in the Second Helpings section of this issue, as well as on our H.E.L.P. website: [www.HELP4srs.org](http://www.HELP4srs.org).

**This issue of H.E.L.P. Is Here is made possible by grants from The McMillen Family Foundation and the California Community Foundation**

## H.E.L.P. Goes Wild Fundraising for Seniors

This year H.E.L.P. celebrated its annual fundraiser with a Wild, Wild West theme, which brought out many fun costumes. Guests were greeted at the door with complimentary champagne and appetizers, and the opportunity to browse through the many wonderful silent auction baskets beautifully presented by Gala Chair, Nancy Scott, and her committee.

H.E.L.P. Board Chair, Dr. Tom Paulsen, M.D. welcomed guests in to dinner and introduced other Board members. Executive Director, Britt Huff, Ph.D., introduced the event sponsors, beginning with Grand Presenting Sponsor the Ralph Scriba Family Fund. Ralph Scriba is a former H.E.L.P. honoree and has received the Lifetime Achievement Award from H.E.L.P. for his longtime, generous support of H.E.L.P.'s vital programs and services for seniors.

Other major sponsors at the Sapphire level were: Jacky Glass; Opus Bank; L.A. County Supervisor Janice Hahn; Jennifer and Brad Baker, H.E.L.P. Board Vice Chair, of Baker, Burton, and Lundy law firm; Ruby Sponsors were: Continental Development Corp.; Michael & Honeya Barth; Farmers & Merchant Trust Company/Torrance; Johannessen Trading Company; Drs. Tom and Tricia Paulsen; Premier Business Bank of Palos Verdes; and H.E.L.P. Board and Gala Committee member, Yim Hom and her husband, Dr. Simon Lo. (See page 8 for a full list of other sponsors.)

Honorees for the evening were Sherry Kramer, of Continental Development Corporation, and Steve Napolitano, Mayor of Manhattan Beach. Sherry Kramer received the Vanguard Award, which is given to a person or organization that has been supportive of H.E.L.P. and its work with seniors, and who has made a positive impact on their community through the support of charities and non-profits, and by encouraging volunteerism and donations. Sherry Kramer has been the Community Affairs Director for Continental Development Corporation, headquartered in El Segundo, since 2006.

She has served as Chair of the Board of the Chambers of Commerce in the cities of El Segundo, Manhattan Beach, and Torrance; and served on the Board of the Palos Verdes Chamber, and continues as its Chair of the Legislative Affairs Committee. She has also served on the Board of Directors of the Education Foundations of El Segundo, Manhattan Beach, and Torrance, and Torrance Memorial Medical Center.

Steve Napolitano received the H.E.L.P. Inspiration Award, which is given to a person who has set an example through their community service, donations, and support. Steve has been a longtime public servant in the South Bay. He is presently serving on the Manhattan City Council as Mayor. He previously was elected to the City Council in 1992 at the age of 26, the

youngest person ever elected to the Manhattan Beach City Council. He served as Mayor and Councilmember, and was overwhelmingly reelected in 1997 and 2001 before being termed out in 2005. From 2005 to 2016 Steve represented LA County Supervisor Knabe in eight South Bay communities. Steve has been a longtime supporter of H.E.L.P. and for the last six years has served as the volunteer auctioneer for H.E.L.P.'s live auction at our annual fundraiser gala.

All of us at H.E.L.P. are grateful to our generous supporters. We especially want to recognize the many hours volunteered by our gala committee members. Assisting Nancy Scott were committee chairs Linda Cochrane, Kim Engen, Yim Hom, Mardy Maehara, Sally Moton, Linda Smith, & Britt Huff. Other committee members were Barbara Carlson, Kathleen Davis, Joyce Kochanowski, Cathy Luciano, Linda Moriwaki, Ardis Shubin, Hillary Watts, and Torrance Woman's Club representatives.

H.E.L.P. staff member Ardis Shubin donated the raffle prize, a 4-day stay in Breckenridge, Colorado. The package included airfare donated by former H.E.L.P. Board chair, Sharon Ryan, owner of An Uncommon Journey travel agency.

H.E.L.P. Vice Chair, Brad Baker, gallantly stepped up as auctioneer for the live charity auction, which featured wonderful donated vacation packages such as a Mammoth ski condo, Big Bear townhouse, an overnight staycation at the Terranea Resort, a week at Brad's Maui condo, and a weekend at the InterContinental Hotel in San Francisco, donated by Richard and Melanie Lundquist. Lively bidding resulted in generous funds being raised in support of H.E.L.P.'s programs and services for seniors. Thank you to all who attended and supported the H.E.L.P. gala.



*H.E.L.P. Board Chair Dr. Tom Paulsen, M.D., (left) and Ralph Scriba, gala Grand Sponsor and former honoree, enjoy a photo op with Wild, Wild West drop-in, Clark Gable*





*-H.E.L.P. gala honoree, Sherri Kramer, (second from left) with live auction donor, Terri Haack, President of the Terranea Resort (left), Britt Huff, H.E.L.P. Executive Director, and Eileen Hupp, President of the Palos Verdes Chamber of Commerce*



*-H.E.L.P. gala committee members (left) Yim Hom, Mardy Maehara, Linda Smith, Linda Cochrane, Gala Chair and Board member Nancy Scott, H.E.L.P. Executive Director Britt Huff, and Lupe Hoxworth share the stage with Clark Gable cutout*



*-H.E.L.P. Board Vice Chair and Sapphire Sponsor Brad Baker, Jennifer Baker, and Board member and sponsor Michael Barth*



*-H.E.L.P. Board Treasurer Laura Kauls and Juris Kauls with Helen and George Nakano, former H.E.L.P. Board member and honoree*



*-Ruby Sponsors and live auction donors, Richard and Melanie Lundquist, of Continental Development Corp.*



*-Dr. Tom Paulsen with H.E.L.P. Board member Peter Pettler, esq., and Janet Pettler*



*-H.E.L.P. Board member Jeff and Traci Hahn, right, with Rob and Patti Palmer*



*-Britt Huff with H.E.L.P. gala décor chair, Kim and Chris Engen; also H.E.L.P. Advisory Board members*

*Photos by Bruce Hazelton*



## Celebrate Summer Donors Corner

*A special thank you to our generous gala event sponsors and donors:*

### **Grand Sponsor**

The Ralph Scriba Family

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Fran Wielin, Sibylle Grebe - Conover & Grebe LLP.

*We thank all of the following businesses who donated wonderful gifts for our Celebrate Summer 2018 Gala*

### **INDIVIDUALS**

Ken Klier, Mardy Maehara, Sally Matsumoto,  
Judy & David Adishian, Nancy Scott, Scott  
Donnelly, John Hendricks, Yim Hom, Barbara  
Carlson, Margaret Mohr, Kathy Swank, Sally  
Moton, Jordan & Caren Libit, Debbie Richardson,  
Brad & Jennifer Baker, Ardis Shubin

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Absolution Brewing Company, Aquarium of the  
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Tikkun Skin Care, Torrance Bakery, Torrance  
Flower Shop, Trader Joe's-Torrance, Trump  
National Golf Club, Yorkshire Square Brewery

### ***With a special thank you to our live auction and raffle donors:***

Wayne Judah – Admiral Risty; Jennifer & Brad  
Baker, Allen & Wendy Bond, BJ's Restaurant,  
Marge Bennetts – Beach House Hermosa Hotel;  
Richard and Melanie Lundquist – Continental  
Development Corporation, Crème De La Crepe,  
Elephant Bar, Mardy Maehara, Kande Anderson  
- Torrance-Redondo Marriott, Chef Melba, David  
& Judith Adashian – Nantucket Crossing, Norm  
& Cindy Miller, Sharon Ryan – An Uncommon  
Journey, Nancy Scott, Ardis Shubin, Robert &  
Kathy Swank, Terri Haack – Terranea

## Ask H.E.L.P.

## Handling The Small Estate Without Probate

by Brad N. Baker, Esq.

Not all estates have to be probated even if the decedent did no planning whatsoever; however, the larger the dollar sums in the estate, the less likely that probate can be avoided.

California has a statute on the books that allows up to \$150,000 to be transferred without probate after a person dies.

In computing the dollar amount to see if you qualify for this statute, there are certain assets that are not counted. California Probate Code Section 13050 sets for the exhaustive list, but those items not counted are basically as follows:

1. Any assets that are held in joint tenancy with a person who survived the Decedent even if the surviving joint tenant did not contribute to the jointly held asset,
2. Any vehicles with title in the name of the Decedent,
3. Any boats held in the name of the Decedent (yes even multi-million dollar yachts are not counted towards the \$150,000 limit!),
4. Any mobile home, manufactured home, Truck camper, and “drummmm rolllll,” any floating home held in the decedent’s name,
5. Any payable on death accounts (POD accounts), assets held as trustee for (ATF accounts), or assets that have a named beneficiary, such as life insurance, annuities, IRAs, and 401(k)s.

If you are under the \$150,000 limit after excluding all of the above items from the computation, then a couple of hurdles must still be cleared to be able to use the affidavit/declaration process that is set forth in Probate Code Section 13101.

1. At least 40 days have elapsed since the Decedent died,
  2. No probate proceeding is open, or has been opened for the Decedent,
  3. Oh yeah, you have to be entitled to the asset being transferred by way of the 13101 Affidavit. (Sometimes this is a little tricky, so check with a lawyer to make sure that the correct people are signing the declaration to get the transferred property.) California Probate Code Section 13006 (just Google it!) sets forth who are the “Successors” of the Decedent,
  4. You will need a certified copy of the decedent’s death certificate for each transfer requested.
- All individual(s) or trustee(s) entitled to the asset must sign the declaration, and have the signature(s) notarized. (Yes, the Trustee named in a Pour-Over Will would be the Successor, not the ultimate beneficiaries of the Trust.)

Many people find that although the above can be accomplished on their own, the 13101 declarations seem to work better in the world when an attorney's letter attaches the declaration when it is mailed or delivered to the institution holding the Decedent's asset. (I believe that the holder of the asset has a better level of comfort that they are turning over the asset to the correct person(s) when an attorney's letter goes with the declaration.)

So, do we really need to plan if this nifty procedure exists? If you promise to die quickly once you lose capacity, then you are pretty safe if you are within the statutory limits. However, if no planning whatsoever is done, and you don't die quickly, then we could be in a conservatorship situation because no one has access to the accounts until 40 days after the Decedent "dies". See the gap? It doesn't work for incapacitated situations. So it is recommended that you still get Durable Powers of Attorney in place, one for Asset Management and another for Medical Decisions, even if you don't do a living trust or a Will.

## H.E.L.P. Developments

## Updated Tools and Guides

**Do you need H.E.L.P. to find out more about wills and trusts, powers of attorney, in-home supportive services, or conservatorship basics? H.E.L.P. has updated its tools, forms and guides according to 2018 changes and can give you this information and much more. You can find many of these tools, forms and guides by checking our website at [help4srs.org](http://help4srs.org) or calling our office at 310-533-1996.**

[illegible]

## 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**.**



<b>Elder Care</b>	<b>Phone Numbers</b>	<b>Web Addresses</b>
L.A. County Consumer & Business Affairs (Consumer protection/complaints)	800-593-8222	dcba.lacounty.gov
Adult Protective Services (Elder abuse)	877-477-3646	wdacs.lacounty.gov
Alzheimer's Greater Los Angeles	844-435-7259	alzgla.org
California Department of 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 (L.A. Co. only)	888-944-4477	ladpss.org/
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
USC 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	nhpco.org
<b>Legal</b>		
Bet Tzedek Legal Services (Provides free legal services for low income seniors in L.A. 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)	800-433-6251	nlsia.org
<b>South Bay Resources</b>		
Beach Cities Health District (Provides support services)	310-374-3426 x256	bchd.org
Focal Point on Aging (Information and referral service)	310-320-1300	torranceca.gov
Redondo Beach Senior and Family Services (Programs to promote health)	310-318-0650	redondo.org
Independence At Home (Health-related and case management services)	866-421-1964	independenceathome.org
VA Caregiver Support Line	855-260-3274	caregiver.va.gov



# Cumulative Support

## Cumulative Support Levels

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My Parents

(Mr. & Mrs. Alan Hammer)

*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.

Healthcare and Elder Law Programs Corporation  
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## SAVE THE DATE! Saturday, May 4, 2019

Join us for our next Celebrate Summer 2019 Gala Fundraiser. Please consider being a sponsor or donating an auction item to our event. For more information about the event and sponsorship opportunities, please call the H.E.L.P. office at 310-533-1996.

### Shop at Ralphs Markets - Earn Money for H.E.L.P. in 2018-19!

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 donating Ralphs card member, you must re-register on line so that H.E.L.P. can continue receiving the benefits! Current enrollment ends effective 8/31/2018.

1. Visit: [ralphs.com](http://ralphs.com) on 9/1/18 or later \*
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, YD194, (2) select H.E.L.P., and then (3) click on "Save Changes." Then go shopping! **(Note new NPO number!!)**



\*As an alternative for registration for club cardholders, you can contact Ralphs at 1-800-443-4438 for assistance. Not a Ralphs club cardholder? Visit the customer service desk at any Ralphs market for the quick and easy application! Current program runs through August 31, 2019—so sign up today then follow the above instructions on September 1, 2018 or after!