



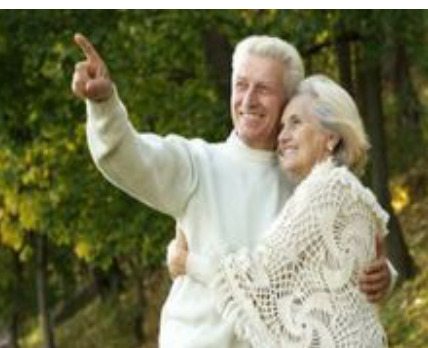
HELP[®] Is Here

Information and advice for older adults and families

2019

Successful Aging: I Retired and Realized I Have Too Few Friends and Too Much Stuff

Excerpted and updated from an article by Helen Dennis



“This sounds like a perfect storm transition”

Dealing with aging issues is often not easy. A new retiree recently raised an interesting problem. She wanted to downsize and needed some support and assistance. She noted that many of her friends and or neighbors had become ill, passed away, moved into retirement communities, or moved to an area close to their children, leaving her feeling alone with few to call upon for support. She was overwhelmed with the task of going through her papers, photos and even letters from her old boyfriends as well as memorabilia from her past. Her family was not interested in any of her “stuff” since these items were part of her past, not theirs. She was surprised that she felt depressed and overwhelmed and realized her problem was not about money.

This sounds like a perfect storm transition. Indeed, finances can be critical, but are only part of the story. The issues described are more subjective and ever-changing, and they don’t lend themselves to a spreadsheet.

Let’s take one item at a time.

Getting rid of the papers

Reviewing papers from a career, vacations and, yes, even notes from old boyfriends can elicit wonderful memories and yet at the same time be painful, knowing the past is a memory that cannot be repeated. Best-selling author Marie Kondo, author of “The Life-Changing Magic of Tidying Up” (Ten Speed Press) recommends a “rule of thumb – discard everything.” She softens her approach by suggesting disposing of papers that do not fit into one of the following categories: currently in use, needed for a limited period of time or must be kept indefinitely. She does not include love letters, diaries or

papers that have sentimental value. Sorting these papers can slow you down according to Kondo and should be done later. Once you decide what to keep, Kondo suggests two categories: papers to be saved and papers that need to be dealt with at a later time. When it comes to photos, scanning is an option. The Kondo method is just one example of many approaches.

Friends move away

Neighbors and neighborhoods change as residents age, need more support or just want to be closer to family - usually children and grandchildren. These events go into

see **Successful Aging** on page 3

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by Britt Huff, Ph.D., Executive Director

Greetings from all of us at H.E.L.P. We hope you enjoy this issue of our H.E.L.P. Is Here newsletter, which brings you updates on programs and services for seniors. We are especially pleased to announce our latest grant received this year from the McMillen Family Foundation, as we continue to partner with them in providing seniors with important resources on substance abuse. More details about this project are available on page 9.

This issue includes some other timely topics. For our lead article we continue to greatly value the contribution of Helen Dennis, our former H.E.L.P. Board Chair and specialist on aging issues, who authors a regular newspaper column on senior living. In this issue she tackles the subject of downsizing after retirement, as well as the emotional loss of friendships as living arrangements change. In our Consumer Corner on page 5 we address the issue of customer reviews and protections available under the Consumer Review Fairness Act, which protects people's ability to share their truthful experiences and opinions about a business or product. Our Scam Watch column on page 5 examines the need for healthy skepticism when evaluating the claims of health supplements. A helpful article on page 3 describes the new CalABLE Savings Plan, which provides the opportunity for people with life-long disabilities to build financial security.

Photos and highlights from our annual Celebrate Summer fundraiser gala, themed "Journey to Grand Adventures," are available on page 6 and 7. We are greatly indebted to the Ralph Scriba Family Fund for again serving as our Grand Presenting Sponsor. It was a wonderful evening for connecting with longtime friends and making new ones. Thank you to all of you who attended and supported this event, which was one of the best ever.

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 in-office counseling and community classes on eldercare issues. 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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Published by **H.E.L.P.**
1404 Cravens Avenue
Torrance, CA 90501-2701
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CalABLE Savings Plan

For many people with life-long disabilities, the fear of losing critical public benefits, coupled with the high cost of support expenses, has limited them from building financial security. Parents and other family members are often confused about options to help their disabled loved ones manage after they are no longer available. In the past, the only option for family members has been to set up a special needs trust. These trusts are costly and often fail to meet the needs of the beneficiary. Individuals receiving federal benefits have been restricted in the amount of money that can be saved for them outside of a special needs trust, essentially keeping them in poverty and preventing them from planning for the future.

When the Stephen Beck Jr. Achieving a Better Life Experience (ABLE) Act was signed into federal law by President Obama in 2014, these thresholds were no longer an obstacle. The law provided that eligible individuals with disabilities could now have savings above the \$2,000 resource limit without the need for a special needs trust and without impacting their eligibility for means-tested public benefits, such as Supplemental Security Income (SSI) and Medicaid/Medi-Cal. Forty-two states and the District of Columbia have ABLE programs. You can enroll in any state's program if you live in a state that does not have a program, if they accept out-of-state residents, which many do.

In 2015, California Governor Jerry Brown signed the California ABLE Act into law, establishing the California ABLE Act Board (SB 324, Pavley) and the

state's 529A Qualified ABLE Program, CalABLE (AB 449, Irwin). In 2017, additional statutes were also adopted which prohibit the state from Medi-Cal cost recovery, allow for non-resident participation, and exempt CalABLE from money judgments.

The CalABLE Savings Plan opened to the public on December 18, 2018. The program enables Californians and out-of-state residents who became disabled before the age of 26, the ability to save up to \$15,000 annually for disability-related expenses and a wide range of living expenses by putting money in tax-advantaged investments up to \$100,000, while protecting their eligibility for means-tested public benefits programs. After-tax contributions allow earnings to grow tax-deferred, and withdrawals, when used for a broad range of Qualified Disability Expenses (QDE), are federal and state tax-free. Family and friends can also contribute to the investment fund. The Plan is managed by TIAA-CREF Tuition Financing, Inc. The California ABLE Act Board sets investment policies and oversees all activities of CalABLE.

For more information about the savings plan, please contact your CPA or accountant

Full program details and information on how to enroll are available at CalABLE's enrollment website: <https://calable.ca.gov/>.

Continued (from page 1)

Successful Aging

the loss column. Such changes require us to be perhaps a bit more assertive and take a little more initiative to stay connected with people whom we enjoy. Connections can occur through faith-based activities and interest groups focusing on movies, books, theater or just walking. Also, consider having some younger folks over for coffee to fill in a generation gap. It may take a little work, but is worth it.

Friends die

This is a difficult one with no easy answer. We cannot substitute for that special friend; he or she is unique, as is the relationship. Perhaps the best we can do is mourn the loss, keep the good memories and move on to stay connected to what I call good people.

My kids don't want my stuff

PBS Next Avenue published "Your Top 10 Objects Your Kids Don't Want" by Elizabeth Stewart. The list includes the following: Books; paper ephemera (considered family snapshots, old greeting and postcards); steamer trunks and sewing machines; porcelain figurine collections; silver-plated objects; heavy dark antique furniture; Persian rugs; linens; crystal wine services and sterling silver flatware.

This younger generation that doesn't want "our

stuff" has been referred to as the Ikea generation by Mary Kay Buysse, executive director of the National Association of Senior Move Managers (as quoted in PBS Next Avenue). Their lifestyle is considered minimal, they aren't emotionally connected to things as in previous generations and they are mobile. The last thing they want to do is to lug heavy stuff across the country as they move to new opportunities, notes Buysse.

At the same time, don't dismiss these items too quickly. My two daughters value porcelain, crystal and other items that my parents brought over from Germany in 1938. My great nephew just installed a large Persian rug in his New York apartment that he received from his grandmother. So, ask before you toss, but don't be disappointed.

Given that all of these changes seem to have occurred at once, consider taking one at a time and complete the task, as recommended by Kondo. Start with your things followed by papers. The social connection piece could be ongoing. Talking about this transition tsunami with friends may give you support as well as new ideas on how to approach the change.

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

Life Planning H.E.L.P. 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, scams and consumer protection, medication management and substance use, and long-term care. For reservations to any of our classes, call **310-533-1996**.

10:30am - 12:30pm

Redondo Beach Public Library

2nd Floor

303 N. Pacific Coast Hwy.
Redondo Beach, CA 90277

10:30am - 12:30pm

Katy Geissert Civic Center Library

Community Meeting Room

3301 Torrance Blvd.
Torrance, CA 90503

August 22nd

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.

August 27th

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.

August 29th

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.

September 3rd

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.

September 5th

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.

September 17th

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.

September 19th

Financial Planning for Long Term Care

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

September 24th

Financial Planning for Long Term Care

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

September 26th

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.

October 8th

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.

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.

Call (310) 533-1996 for reservations

Be Skeptical About Health Claims in Ads

Reprint of article: "Cure Encapsulations' misleading claims and fake reviews" by Cristina Miranda; February 26, 2019, Division of Consumer and Business Education, Federal Trade Commission (FTC)

"Burn fat. Reduce cravings. Feel better. Lose weight." Some dietary supplements come with big promises backed by five-star customer reviews. But do these supplements really do what they say? And can you trust those five-star ratings?

Unfortunately, the answer is often no. Take the FTC's recent complaint against Cure Encapsulations, Inc. According to the FTC, the company made misleading claims for an appetite suppressant, Quality Encapsulations Garcinia Cambogia Extract. The FTC says that the company couldn't back up its claims that said this product would cause rapid and substantial weight loss and block the formation of new fat cells.

What's more, the FTC says that some customer reviews of the product were fake. According to the FTC, Cure Encapsulations paid another company to pose as real customers to push up its Amazon product rating and generate sales.

Considering a supplement? Talk to your healthcare professional before using any dietary supplement. Remember that the Federal Drug

Administration (FDA) doesn't evaluate or review dietary supplements for safety or effectiveness. For more tips, check out the FTC's article on weighing the claims in health ads; "What's in a health claim? Should be a healthy dose of proof" (see article at FTC website: www.consumer.ftc.gov/blog/2014/06/whats-health-claim-should-be-healthy-dose-proof).

And when you're reading product reviews, be skeptical about who is writing them.

Your best bet may be to look for well-known websites that specialize in reviewing products, not selling them. See FTC website at www.consumer.ftc.gov/articles/0027-comparing-products-online.

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

If you spot a dietary supplement scam, tell the FTC at www.ftccomplaintassistant.gov/.

Consumer Corner

Your Right to Post Honest Reviews

By Bridget Small: *Consumer Education Specialist*
May 8, 2019

Whether your summer plans include replacing your air conditioning, installing new flooring, or riding the range, you will probably read customer reviews to learn what people say about their experiences with a business or product. Shoppers benefit from knowing what others have to say, and the Consumer Review Fairness Act (CRFA) (<https://www.ftc.gov/enforcement/statutes/consumer-review-fairness-act>) protects people's ability to share their truthful experiences and opinions.

The FTC enforces the CRFA and recently sued three businesses (and two of their owners) for violating that law. According to the FTC (<https://www.ftc.gov/news-events/press-releases/2019/05/ftc-announces-first-actions-exclusively-enforcing-consumer-review>), the companies used form contracts that barred customers from sharing negative comments and that imposed financial penalties against customers who did so. Under proposed agreements with the FTC, the businesses — including an HVAC and electrical contractor, a

flooring seller, and a company that takes people on horseback rides - will stop using, and will not enforce, those contract provisions. They will also inform people who signed the contracts that the provisions can't be enforced.

The CRFA protects your ability to share your honest opinions about a business's products, services, or conduct in any forum, including social media. You can publish your honest review even if you say something negative about a business or the services it performed for you. If you have a signed form contract that restricts you from sharing reviews or penalizes you for doing that, the business may not be able to enforce those restrictions. If a business tries to enforce a restriction or penalty, let the business know about the CRFA, and please report it to the FTC (<https://www.ftccomplaintassistant.gov/>) or your state consumer protection agency.

Article provided by Federal Trade Commission/FTC

H.E.L.P. Gala Raises Funds for Senior Programs and Services

This year's annual H.E.L.P. Celebrate Summer fundraiser gala was one of the most successful ever, due to the continued generosity of our supporters, spearheaded by our Grand Presenting Sponsor, the Ralph Scriba Family Fund. Ralph Scriba is a former H.E.L.P. Honoree and also is the recipient of H.E.L.P.'s Lifetime Achievement Award for his longtime, generous support of H.E.L.P.'s vital programs and services for seniors. Other major sponsors were honorees David and Ann Buxton, Diamond Sponsors. Sapphire Sponsors were honorees Brad and Jennifer Baker, and Allen & Dorothy Lay, as well as Jeff Hahn, of Farmers and Merchants Trust Co.; and L.A. County Supervisor, Janice Hahn.

Guests were greeted at the door with complimentary champagne and appetizers, and the opportunity to browse through the many wonderful silent auction baskets arranged by Gala Chair, Nancy Scott, and her committee. Gala Committee members were: Silent Auction Co-chair: Linda Cochrane; Wine Chance Chairs: Mardy Maehara and Sally Moton; Sponsorship Chairs: Debbie Richardson and Lauren Phan; Volunteer Chairs: Yim Hom and Lupe Hoxworth; Registration Chair: Linda Smith; Décor Chair: Kim Engen; Raffle Chair: Joyce Kochanowski; and Gift Baskets: Linda Moriwaki; as well as office volunteers Barbara Carlson, Kim Perkins, and Lisa McKernan; and Ardis Shubin, our H.E.L.P. Community Services Specialist, who coordinates our programs at H.E.L.P. Members of the Torrance Woman's Club also come each year and help us with our auction closing.

H.E.L.P. Board Chair, Dr. Tom Paulsen, welcomed guests into the dining room, which displayed dinner table centerpieces featuring colorful miniature hot air balloons, carrying out the evening's theme "Journey to Grand Adventures." Designed by Gala Committee Décor Chair, Kim Engen, the centerpieces added a festive ambiance to the ballroom.

The highlight of the evening was the presentation of three awards to worthy honorees for their community service and philanthropy. Steve Napolitano, Mayor of Manhattan Beach, and a former H.E.L.P. Honoree himself, served as the award presenter as well as volunteer auctioneer for the evening's live auction, his sixth year of doing so.

The Legacy Award was given to Brad Baker, of

Baker Burton & Lundy law firm in Hermosa Beach who, in addition to his many other community contributions, served two terms as Vice Chair of the H.E.L.P. Board of Directors, and has been a longtime H.E.L.P. supporter. The H.E.L.P. Legacy Award recognizes an individual who has been instrumental in the growth of H.E.L.P. and has personally taken on H.E.L.P.'s mission.

Ann & David Buxton received the H.E.L.P. Vanguard Award, which is given to an individual, couple, or organization that has created a positive impact on their community through the support of charities and non-profits, and by encouraging volunteerism and donations. In addition to all of the worthy causes they have supported together, David is a founding Board Member of the Torrance Police Foundation and Ann has served on the Palos Verdes Art Center Board of Trustees for five years, president for two years and Chairman of the Board this past year.

Dorothy and Allen Lay received the Inspiration Award which is given to an individual or couple who have set an example for the community, and inspired others, through their donations, support, and community service. Together the Lays have been involved in the local music and art communities; she as past president of the Peninsula Committee for the LA Philharmonic and Board member of the PV Art Center Circle, and he as past president and chairman of the Board of Trustees. Allen also served as a Councilman for the City of Rolling Hills for over twenty years, which included several terms as Mayor.



Ralph Scriba, gala Grand Presenting Sponsor (center), with H.E.L.P. Board Treasurer, Michael Barth (left), and Ardis Shubin, H.E.L.P. Community Services Specialist



Gala committee volunteers (from left): Joyce Kochanowski, Mardy Maehara, Linda Smith, Lisa McKernan, Gala Chair Nancy Scott, Kim Perkins, Yim Hom, Barbara Carlson, Donna Chock, Sally Moton, and Ardis Shubin



Ardis Shubin, H.E.L.P. Community Services Specialist, receives thank you and flowers from Tom Paulsen, H.E.L.P. Board Chair



Diamond Sponsor Honorees, Ann & David Buxton (center), with their family



Board member Jeff Hahn with his wife Tracy Hahn



Manhattan Beach Mayor, Steve Napolitano (left), and Britt Huff H.E.L.P. Executive Director (right) present the H.E.L.P Inspiration Award to Dottie and Allen Lay



Legacy Honoree Brad Baker, with his wife Jennifer Baker



Gala Committee Sponsorship Co-Chair, Lauren Phan (left), with Board member Michael & Honeya Barth, and Honoree David Buxton



Britt Huff, with Board members Scott Donnelly (second to left), Grant Niman and his wife, Kathleen Parker

H.E.L.P. thanks our generous sponsors and donors to this event. They include:

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VandenBerge, Fran & Sidney Wielin,
Robert & Elly Visser

Dinner Wine Donors

Michael Barth, Joyce Kochanowski, Sally Moton,
Nancy Scott
Drs. Tom & Tricia Paulsen - reception champagne

We also thank all of the following individuals and businesses who donated to our silent auction

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Brad & Jennifer Baker, Michael & Honeya Barth, Allen &
Wendy Bond, Virginia Butler & Les Fishman, Barbara Carlson,
Mike & Linda Cochrane, Kim Engen, Jeff Hahn - Farmers
& Merchants Trust Company, Yim Hom & Simon Lo, Laura
Kauls, Cathy Luciano, Mardy Maehara, Sally Matsumoto,
Margaret Mohr, Sally Moton, Mary Murphy, Marcia Okimoto,
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Scott, Gayle Shubin, Linda S. Smith, Kathy Swank

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& Magic Club, Courtyard by Marriott, Crème de la Crepe,
Crocker & Starr Wines, Depot Restaurant, Elephant Bar,

Equinox Fitness, Giorgios, Honey Baked Ham, Il Fornaio,
Ingenook Vineyards, La Mirada Theatre, Landry's, Lomeli's,
Los Angeles Philharmonic, Malarkey Grill, Mimi's Café,
Miyako Hybrid Hotel, Monkish Brewing Co., Olive Garden,
P.F. Chang's, Paisanos Pizza, Petersen Automotive Museum,
Picaboo, Portofino Hotel & Marina, Ralphs, Red Car Brewery,
Rolling Hills Country Club, Santa Anita Park, Simms
Restaurants, Spirit Cruises, Sprouts Farmers Market, Sushi
Delight, Terranea Resort, The Broad, The Huntington, The
Original Red Onion, Trump National Golf Club, Truxton's
American Bistro, Vons, Wine Shoppe

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

Brad & Jennifer Baker, Wendy & Allen Bond, Terri Haack
- Terranea Resort; Hermosa Beach House Hotel, Richard &
Melanie Lundquist - Continental Development Corporation;
Lauren Phan, Grant Niman, Debbie Richardson, Ardis Shubin,
Sharon Ryan, Kathy and Bob Swank

H.E.L.P. Receives Follow-up McMillen Family Foundation Grant

H.E.L.P. is pleased to be able to continue its partnership with the McMillen Family Foundation through the receipt of a follow-up grant in May 2019, to maintain and expand a pilot program for seniors. A substance abuse educational outreach project was developed as part of the initial program in 2017, with the goal of alerting seniors and their families to the growing problem of alcohol and drug abuse among older adults. As part of our grant agreement, a curriculum has been developed highlighting the national opioid crisis and its impact on seniors. This topic is presented at H.E.L.P.'s community education classes, which are held at senior centers, local city libraries and park programs, as well as civic organizations. With this new grant, H.E.L.P. will be able to extend this education program throughout the South Bay and expand our media outreach. Likewise, the H.E.L.P. website will also offer resource material on how alcohol and drug use can interact with other prescription medications, warning signs for substance dependency, and treatment options.

As our country has been dealing with an overwhelming opioid epidemic, concerns have primarily focused on young people buying drugs on the street. However, the nation's elderly have a problem as well. One of the fastest growing chemical dependence problems in the nation is substance abuse among seniors, which often starts with the use of pain medication after surgery without follow-up or monitoring, or being prescribed opioids for chronic pain.

Likewise, alcohol use can cause a problem for seniors, and this is expected to get worse as baby boomers get older. The U.S. Census Bureau reported that those age 65 and older now make up 15% of the population, an increase of 16% since the year 2000. In many of the cities in the South Bay, the senior population is nearing 20%. According to the National Institute on Alcohol Abuse and Alcoholism, in acute-care hospitals the rates of alcohol-related admissions for the elderly are similar to those for heart attacks. Government statistics have shown that 17% of older adults are believed to misuse alcohol or prescription drugs, and widowers over the age of 75 have the highest rate of alcoholism in the country.

Alcohol abuse can put the elderly at risk for internal bleeding, heart problems and difficulties in breathing. Alcohol-related illnesses are a major cause of premature death. Among persons older than 65, moderate and heavy drinkers are 16 times more likely than nondrinkers to die of suicide. Alcohol abuse also contributes to increased risk of falls, as well as emergency hospitalization for adverse alcohol and drug events in older Americans.

It is important to be aware of additional potential side effects stemming from the interaction of their regular medications with the use of alcohol or drugs because alcohol abuse can be especially dangerous when combined with the use of prescription drugs. Alcohol can make a medication less effective or make it harmful to the body, and exacerbate some medical conditions.

We are grateful to the McMillen Family Foundation for their continued partnership on this important subject. Please visit our web page on substance abuse for further information and resources on this subject.

This issue of H.E.L.P. Is Here is made possible in part by a grant from The McMillen Family Foundation.

Remembrances

In Honor Of

Doris Herzog
(Debra Herzog)

Simon Lo & Yim Hom
(Rachel Lo)

Ed & Pat Long
(Anonymous)

Diane Sheehy
(Noble and Lorraine
Hancock Family Fund)

In Memory Of

Mary Bateman
(Barbara Sepeda)

Walter (Rod) R. Burkley, Esq.
(Walt & Anne Burkley, Conover
& Grebe, LLP, Atsuko Fukunaga,
Grace Enterprises, LLC, Robert &
Suzanne Gulcher,
John Hellow, Chuck & Marylyn)

Klaus, Dawn Kraft, Anne
Monteverde, Christopher
Moore, Timothy O'Connor, Carol
Raimondo, Kathy Seuthe)

Ben & Ruth Cohen
(Paul Cohen)

Chiyo Fukunaga
(Barbara Carlson)

Ken Klier
(Patricia A. Eden)
Toshio & Dorothy Okihara
(Anonymous)
Rolf Sannes
(Stuart Wong)

*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. 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		
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)	800-231-4024	
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
Legal		
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
South Bay Resources		
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

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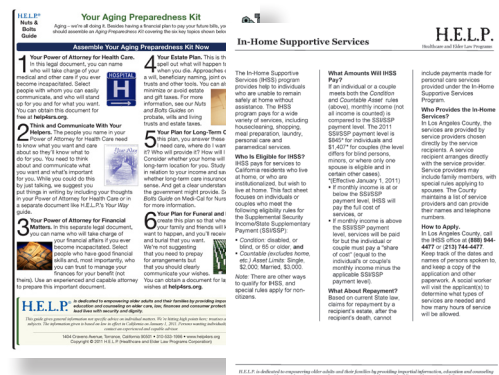
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Updated Tools and Guides

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 2019 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 or calling our office at **310-533-1996**.



Shop at Ralphs Markets - Earn Money for H.E.L.P. in 2019-20!

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 8/31/2019.

1. Visit: ralphs.com on 9/1/19 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, 2019 or after!

