



# H.E.L.P.<sup>®</sup> Is Here

Information and advice for older adults and families

Spring 2020

## Successful Aging: Finding Fresh Ways to Describe a Life Stage That's New to Everyone

Excerpted and updated from an article by Helen Dennis

We have a problem with language when it comes to aging. For some, terms such as “retirement” and “old” have a negative spin. For others, it’s a non-issue. Yet we continue to struggle with our terminology. Here are some possible reasons and suggested alternatives.

“Retirement” originates from the French word “retirer,” meaning to withdraw. Part of retirer – tirer – comes from “martir” or in English, martyr. We know that martyrs were tortured. Is there any wonder why “retirement” may be a painful term?

The term “old” is uncomfortable for many, and we are responsible for some of that discomfort. According to Ann Gerike, author of the book, “Old is Not a Four-Letter Word,” we need to watch our language. She writes that we use “old” and “young” to describe too many characteristics. If we mean to say that someone is healthy, happy, vital, creative and energetic, we need to use these adjectives, rather than just saying the person is young. If we mean to say that someone is unhealthy, miserable, rigid or boring, we need to use these words, rather than saying the person is old.

New terminology is emerging because we are in a new life stage. It is a stage so new that social scientists cannot agree on what to call it. The cultural anthropologist Mary Catherine Bateson said it well. “We’ve added 20 years not to the end of life but to the middle of life.” This period of time is uncharted territory of expectations, experiences and potential for growth and change.

AARP has shown sensitivity to the term “retirement.” Formerly known as the American Association of Retired Persons, it now is “AARP” with a subtitle of “Real Possibilities.” The “R” word – retirement – has disappeared for good reason. A large percent of their members who are 50 years old are working; others just don’t relate to the term.

### Here are a few examples of new terminology

Laura Carstensen, director of the Stanford Center on Longevity, calls this period of time “Act IV.” The psychologist Erik Erikson called it

see **Successful Aging** on page 3

People are living longer and are asking “what’s next?”

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# H.E.L.P. in the Year of Living Dangerously

by Britt Huff, Ph.D., Executive Director



During this desperate time of pandemic, we send our warmest greetings from H.E.L.P. and hope you are all staying safe and well. Who could have ever imagined that in our lifetime anything could occur that would bring the world as we know it to a standstill. Even sports have been put on hold. Now that is truly amazing! We hope you find the enclosed information and articles helpful.

Although the U.S. death rate during the 2017-18 flu season was a record 61,099, the deadliest in forty years, the number of deaths from COVID-19 by the second week of May 2020 had surpassed that number with 79,180 deaths, with an additional 24,000-46,000 deaths attributed to the current seasonal flu. Of course, the biggest fear in the present pandemic is from the fact that there is no known drug to combat the virus, no immunity to it, and currently no vaccine. Likewise, it is contagious even when the carrier experiences no symptoms, so we are battling an invisible opponent. This experience reminds us again of the crucial importance of continued medical research and receiving regular vaccinations.

In our national efforts to contain COVID-19, all of our lives have changed, as businesses have closed down and many people remain sequestered in their homes. Here at H.E.L.P. we have changed gears completely and are focusing on providing essential services to seniors. When all of the local cities had to close their senior centers and consequently terminated their breakfast and/or lunch programs, many seniors were left isolated in their homes without daily food provision. H.E.L.P. was able to assist in the coordination of meal delivery to those impacted seniors by partnering with Meals on Wheels, the Salvation Army, and the local YMCAs, along with local cities and much needed funding provided by Los Angeles County. The provider of hot meals for the South Bay area, St. Vincent Medical Center, was able to continue meal preparation but no longer had the available volunteers to bring the meals to the South Bay. H.E.L.P. was able to step in with our H.E.L.P. van, generously donated several years ago by Toyota Motor Co., and drive down to L.A. each morning to load up the meals and deliver them back to the South Bay, where volunteers distribute them to individual seniors in their homes. In response to dwindling volunteer numbers, more recently the team was able to switch to the preparation of frozen meals so that a week of meals could be delivered once a week for seniors to heat at home, instead of daily deliveries. We are so grateful to the wonderful volunteers who are willing to leave the safety of their homes to help provide for our seniors.

Although our H.E.L.P. office door is locked to walk-in consultations and our community classes have been cancelled, we continue to operate with a reduced in-office staff and others working from home, to take phone calls and provide seniors and their families with needed counseling and guidance during this difficult time. We had to postpone our annual Fundraiser from June 5, and have rescheduled it for Friday evening, October 2, with the hope that by then the dangers of the virus will have passed and we can come together to celebrate a brighter future. If that is not feasible, we will plan on a virtual gathering.

With the delay of our fundraiser, we continue to look to our supporters for your financial help in keeping our programs and services available to seniors and their families. We encourage those who are able, to help sustain us during this uncertain financial time. We hope you will use the enclosed envelope to give generously to our mission. Thank you for your support.

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This issue is based on law in effect in California on January 1, 2020. H.E.L.P. provides referrals to help older adults obtain care, social, and other services. H.E.L.P. does not refer 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).

# Chairman's Circle

We were pleased to announce our new Chairman's Circle membership category, which is available with a minimum cumulative annual donation of \$5,000; or you can join at the Gold level, with a \$10,000 annual donation. Our Circle members will be highlighted on the Chairman's Circle page of our website, and also enjoy additional special recognition. Your membership year will run from the date that your donations reach one of these levels, which includes gala sponsorships and auction item purchases. We hope you will consider including H.E.L.P. in your giving so that we can continue to assist seniors in our community. Of course, any level of giving is always greatly appreciated and means so much.

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## Updated Tools & 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 2020 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.



**This issue of H.E.L.P. Is Here is made possible by a grant from the Ahmanson Foundation.**

Continued (from page 1)

## Successful Aging

“generativity.” Ken Dychtwald, founder and CEO of Age Wave calls it “middlescence” – a kind of mid-life adolescence, when one is trying to figure out life and the world. Marc Freedman, CEO and president of Encore.org, calls it the “encore years.” There’s more. Abigail Trafford, former health editor for the Washington Post and award-winning journalist, calls this period of time the “bonus years.” My colleague Bernice Bratter and I use the term “renewment,” a word we made up that is a combination of retirement and renewal. Other terms are the “X Revolution,” “Adulthood II,” and “La Troisième Age” used by the French meaning the third age.

Part of this change is due to the fact people are living longer and are asking “what’s next” as they approach the next 20 to 30 years of their lives. They have high expectations for meaningful roles, new opportunities, challenges, leisure pursuits, giving back and a life of security and dignity.

### So what is our challenge?

Consider using the word “older” rather than “old.” Use adjectives you really mean to say instead

of substituting the words “young” and “old.” Remember, creativity, energy and beauty apply to all life stages, not just youth.

Redefine the meaning of retiree or retirement for yourself. Develop new roles that fit who you are and who you want to be.

A prediction: In this decade, the new life stage also called retirement will be very cool. Approximately 78 million boomers are marching into this period of time. Because of their sheer number, they have been trendsetters for years and won’t stop now. From hula-hoops to SUV’s, the boomers have led the way. They will continue to redefine the retirement experience in ways that reflect their personal lifestyles and priorities. New terminology will be part of the change. Let’s remove the negative myths and let “age” and “retirement” stand for experience, wisdom, choices and personal new beginnings.

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



ownership equally between the children which will force one child to buy her sibling(s)' portion(s). *There is no sibling to sibling exclusion to avoid reassessment.* The portion that is purchased from a sibling will be reassessed, often costing the child who maintains ownership thousands if not tens of thousands of dollars per year.

"Reassessment Avoidance" planning is not difficult if the issue is on everyone's plate.

For parents of very modest means whose only asset is the family residence, giving a child the "option" to buy the residence could be the solution.

For parents with substantial assets, it is very easy to allocate 100% of the home to a child, and give equivalent assets to the other children.

For those parents who are in between and who did not provide a child with the option to purchase the family residence, there is a third way to possibly preserve the low property tax base. It does not work in all instances, but if the planets line up properly, the trustee can "borrow" money against the property to lower the equity and provide cash to distribute to the sibling(s) who are not receiving any portion of the residence. *Trap: The borrowing must be done by the trustee within the trust structure prior to distribution, and family members cannot be the lender.* Working with an attorney is particularly advisable in these situations.

Some of you may have properties in LLCs for liability protection. The LLCs often have other relatives as members. This may still be an appropriate entity to use, but most LLC members do not realize that there is no parent to child exclusion, or spouse to spouse exclusion from reassessment. In addition, in multiple member LLCs, once more than 50% of the membership transfers (usually by inheritance), the entire property gets reassessed even for those members who have not made any transfers. How might this potential issue be remedied? There is a third exclusion that comes into play. The proportional transfer exclusion. Once again, consult your attorney before going down this path alone.

If possible, don't lose the precious asset of low property taxes on your real property. Plan ahead.

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*Brad N. Baker, Esq. is a former H.E.L.P. Board Vice Chair, and a partner at Baker, Burton & Lundy, specializing in estate planning and probate/trust litigation. He is on the current H.E.L.P. Advisory Board.*

## Property Taxes - The Overlooked Issue

Written By Brad N. Baker, Esq.

In California, property tax planning is of tremendous import, but is often the overlooked child in the estate planning world.

With Proposition 13 on the books for both residential and commercial property, substantial savings can be achieved in the arena of inherited or gifted real property.

For some background, the most often used exemptions for avoiding property tax reassessment are the spouse to spouse exemption and the parent to child exemption. If you only have one child, then it is pretty hard to goof things up. (I guess the same could be said if you have only one spouse!) However, when there are multiple children, there are some traps for the unwary as we will discuss below.

Proposition 13 which went into effect in the late 1970s has been a savior for most Californians. This is especially true for senior citizens who would have lost their homes as a result of property taxes ballooning as property values greatly increased. Prop 13 limits the increase in property taxes to 2% increase per year. Thus property taxes are often based on "assessed" values that are but a small fraction of the "fair market" value.

Luckily, this low property tax base can be maintained for the next generation with proper planning. (This could equate to hundreds of thousands of dollars of benefit to a child who continues to hold onto inherited property.)

Let's now take a look at what NOT to do if one of the children in a family wishes to maintain ownership of the family residence. Don't split the

# Coronavirus: Scammers Follow the Headlines

Reprint of Article by Colleen Tressler: *Consumer Education Specialist, Federal Trade Commission*  
February 10, 2020

Scammers are taking advantage of fears surrounding the Coronavirus. They're setting up websites to sell bogus products, and using fake emails, texts, and social media posts as a ruse to take your money and get your personal information.

The emails and posts may be promoting awareness and prevention tips, and fake information about cases in your neighborhood. They also may be asking you to donate to victims, offering advice on unproven treatments, or contain malicious email attachments.

## Here are some tips:

- Don't click on links from sources you don't know. It could download a virus onto your computer or device. Make sure the anti-malware and anti-virus software on your computer is up to date.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying that have information about the virus. For the most up-to-date information about the Coronavirus, visit CDC at [www.cdc.gov](http://www.cdc.gov), and the World Health Organization (WHO).

- Ignore online offers for vaccinations. If you see ads touting prevention, treatment, or cure claims for the Coronavirus, ask yourself: if there's been a medical breakthrough, would you be hearing about it for the first time through an ad or sales pitch?
- Do your homework when it comes to donations, whether through charities or crowdfunding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.
- Be alert to "investment opportunities." The U.S. Securities and Exchange Commission (SEC) is warning people about online promotions, including on social media, claiming that the products or services of publicly-traded companies can prevent, detect, or cure coronavirus and that the stock of these companies will dramatically increase in value as a result.

**For more information on the latest scams, or if you come across any suspicious claims, contact the FTC at [www.ftc.gov/complaint](http://www.ftc.gov/complaint).**

## Consumer Corner

# Credit Repair Firm Settles with FTC

Reprint of article by Colleen Tressler: *Consumer Education Specialist, FTC*  
March 9, 2020

Your credit score affects whether you can get a loan — and how much you'll have to pay to borrow money. People with low credit scores often have to pay more. So when a company says they'll help you pay your way to a higher credit score, you might be tempted to listen. But don't waste your hard-earned money: effective credit repair takes time and effort.

In its complaint against the operators of BoostMyScore.net (BMS), the FTC says the defendants guaranteed that, for a fee ranging from \$325 to \$4,000, someone could "piggyback" on other people's good credit, artificially inflating clients' credit scores in the process.

The FTC says BMS promised people's credit scores would increase by anywhere from 100 to 120 points over two to six weeks, a result they couldn't possibly guarantee or reliably deliver. The FTC also says BMS charged upfront fees for the credit repair services they offered, which is against the law. The Credit Repair Organizations Act (CROA) makes it illegal for credit repair companies to lie about

what they can do for you, and to charge you before they've performed their services.

As part of a proposed settlement announced today, the defendants will be banned from selling fake access to another person's credit as an authorized user, and from collecting advance fees for credit repair services.

If your credit is less than golden, there are steps you can take to repair it on your own, including paying your bills by the due date, paying off debt — especially on your credit cards — and not taking on new debt.

If you're in debt, a reputable credit counseling organization may be able to help. Good credit counselors spend time discussing your entire financial situation with you before coming up with a personalized plan to solve your money problems. They won't promise to fix all your problems or ask you to pay a lot of money before doing anything. To learn more, visit [Dealing with Debt at www.consumer.ftc.gov/topics/dealing-debt](http://Dealing with Debt at www.consumer.ftc.gov/topics/dealing-debt).

## H.E.L.P. Hosts Autumn Sunset 2019 Dinner to Thank Supporters

As a thank you to our major donors, sponsors and volunteers, H.E.L.P. threw a fun “Autumn Sunset” beach party last fall in gratitude for their longtime support. Board Treasurer, Michael Barth, and his wife Honeya, hosted the lovely reception and sit-down ocean-view dinner at their beachfront Portuguese Bend Beach Club home. With beautiful sunny beach weather, it was a special time for reuniting with old friends. H.E.L.P. supporters feel like kindred spirits as many of us were drawn to H.E.L.P. through our mutual experiences of walking alongside loved ones through the often challenging aging process.

As H.E.L.P. was beginning a year-long Strategic Planning process, it was an excellent time to receive input from key supporters on our vision and mission. Executive Director Britt Huff gave an overview of programs and services provided to seniors over the past years, and Michael Barth led a lively table talk discussion of future direction and opportunities for serving the senior community. There was shared enthusiasm about the potential for improved communication and marketing of our mission, as well as the development of additional business and community partnerships to enhance our services. To top off a perfect day, guests were treated to coffee and dessert as they watched a beautiful sunset at evening’s end.



Hosts Michael & Honeya Barth



Ocean View Dining



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Mary Hansen, Honeya Barth &  
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Virginia Butler with Allen Bond & Board Member Wendy Bond



Executive Director Britt Huff & Dr. Ken Huff enjoying the sunset



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H.E.L.P. staff Ardis Shubin & Barbara Carlson



Michael Barth, Joyce Kochanowski & Guy Hocker



Jim & Pam Barrett-Hill with Dr. Peter Barrett

# Don't Overlook an Essential Part of Your Overall Health

During stressful times such as these, it is often common to find that an important part of a person's overall health is overlooked. Maintaining good mental health practices is equally important in the fight against critical health issues, especially during the current COVID-19 health crisis. When you hear, read, or watch news about an outbreak of an infectious disease, you may feel anxious and show signs of stress. Mental health officials have emphasized that reducing stress and improving mental health practices are essential elements in supporting a good immune system and the body's overall health.

The Los Angeles County Department of Mental Health and the Department of Public Health have offered the following guidelines for maintaining good mental health and reducing stress during this health crisis and beyond:

## Be Proactive!

**Stay informed** with information from credible sources and don't rely on or spread unconfirmed rumors and misinformation. Stay focused on your strengths while maintaining a normal routine. Make relaxation and rest time a priority.

**Stay connected** with friends, family, and community groups. Become familiar with local medical and mental health resources in your community for support. Connect with your community online or by phone. Keep contact with family and friends through social messaging or through phone calls and video conferencing.

**Keep a positive attitude and outlook.** Join community and/or faith online chat groups. Accept help from family, friends, co-workers and clergy. Reach out to neighbors and friends with special needs who may need your help.

**Do light exercises.** Exercises such as stretching or walking around your house can be beneficial for not only your physical health, but mental health as well.

It is important to keep in mind that this health crisis is not the fault of any person or group. There is no blame. Remember to treat others with kindness.

One last thought; seek out professional help if you or a loved one is having difficulty handling the current health crisis or any other stressful events. Services are available that can help.

For a listing of public agencies, please refer to the H.E.L.P. website at [www.help4srs.org](http://www.help4srs.org), or contact our office at (310) 533-1996.

## RESOURCES IN LA COUNTY

### Bridges, Inc.

626-350-5304 ext. 510 or ext. 523  
[www.bridgesrehab.org](http://www.bridgesrehab.org)

– Provides mental health services. Supports clients in psychiatry and medication

### Center for Japanese Mental Health

626-788-7027

[www.cjmh.org](http://www.cjmh.org)

– Psychological counseling, specializing in native Japanese speakers

### Didi Hirsch Mental Health Services

877-727-4747

[didihirsch.org](http://didihirsch.org)

– Provides mental health, substance use, and suicide prevention services

### Heritage Clinic

626-577-8480

[heritageclinic.org](http://heritageclinic.org)

– Community mental health provided for low income, older adults

### LA County Department of Mental Health

Access Center 24/7 Helpline

800-854-7771

562-651-2549 TDD/TTY

[dmh.lacounty.gov](http://dmh.lacounty.gov)

– Connect to mental health services including screening, assessment, referral to a service provider, crisis counseling, and linkage to resources

### LA County Department of Public Health

[publichealth.lacounty.gov](http://publichealth.lacounty.gov)

or call 2-1-1 for more information

### Pacific Asian Counseling Services (PACS)

310-337-2805

[prod.pacsla.com](http://prod.pacsla.com)

– Mental health services to Medi-Cal eligible individuals in South Bay, West Los Angeles, San Fernando Area

### SAAHAS for Cause

562-526-2508

[saahasforcause.org](http://saahasforcause.org)

– Therapy, in different languages like Hindi, Urdu, Punjabi, Marathi, Bengali

## H.E.L.P. Awarded Ahmanson Grant

We are very pleased to announce that in December 2019 H.E.L.P. was awarded a generous grant from The Ahmanson Foundation, in support of H.E.L.P.'s mission to assist seniors in making better life choices. The Ahmanson Foundation is committed to the support of non-profit organizations and institutions and has provided longtime funding of H.E.L.P.'s programs and services for seniors. This is their sixth and largest grant to H.E.L.P. over the past twenty years.

Founded in 1952 by financier Howard F. Ahmanson and his wife Dorothy, The Ahmanson Foundation serves Los Angeles County by funding cultural projects in the arts and humanities, education at all levels, health care, programs related to homelessness and lower income populations, as well as a wide range of human services.

Mr. Ahmanson was the founder of Home Savings & Loan Association, later known as Home Savings of America, which would grow into the country's largest savings and loan. He was passionately committed to community building. He believed that the business community had a responsibility to contribute to the community at large and that money he had earned in Southern California should be spent in Southern California. Mr. Ahmanson's extended family and distinguished, visionary community members now direct The Foundation. They continue to carry out his vision by awarding grants in support of organizations that strive to enhance the quality of life and cultural legacy of the Los Angeles community.

We consider it a great honor and privilege for H.E.L.P. to be able to continue to partner with the very prestigious Ahmanson Foundation in providing much needed eldercare-related services to seniors and their families. This generous grant will provide us with the resources to improve our office infrastructure to facilitate our goal of extending our services into new territory to meet the needs of more low-income seniors. Funds will also be used to update our website to make it more user-friendly, and to expand the distribution of our HELP Is Here magazine to more under-served areas. We are very grateful for The Foundation's continued support.

## Life Planning Classes

Due to the current situation regarding COVID-19, all of our classes had to be suspended until further notice. We plan to reschedule our classes in the Fall as we continue to partner with different organizations to bring you information. Please check our website for updates on where our classes will be offered. Here are some examples of the many classes we will be offering:



**Aging Preparedness Kit**  
**Elder Care and Residential Choices**  
**Financial Planning for Long Term Care**  
**Medi-Cal/Medicare for Long Term Care**  
**Safe and Independent at Home**

**Safe Senior Living: Medication Management**  
**Senior Scams**  
**Staying In Charge of Your Healthcare and Finances**  
**Wills, Trusts and Probate**  
**AND MORE!**

## Remembrances 2019

### IN HONOR OF

Jean Adelsman  
ANONYMOUS

Ann & David Buxton  
C.R. BOB HOLMES

Doris Herzog  
DEBRA FRANK

Britt Huff  
P.E.O. SISTERHOOD  
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Barbara Corf  
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CENTERS, P.A.

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*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](http://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)	800-231-4024	
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
<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
Legal Aid Foundation of Los Angeles (LAFLA)	800-399-4529	lafla.org
National Academy of Elder Law Attorneys		naela.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

# Thank You To Our 2019 Donors

## 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; Benefactor - \$2,500 to \$9,999; Partner - \$1,000 to \$2,499; Super H.E.L.P.er - \$500 to \$999; Extra H.E.L.P.er - \$100 to \$499

### FOUNDATIONS

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

The Ahmanson Foundation

#### **Super Colossal H.E.L.P.er**

McMillen Family Foundation

#### **Benefactor**

Johannessen Trading Company  
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#### **Partner**

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The Benevity Community  
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#### **Benefactor**

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#### **Big H.E.L.P.er**

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#### **Benefactor**

American Honda Motor Co., Inc.  
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#### **Partner**

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Feng Shui for Your Life

Ralphs Community Contribution Program

#### **Big H.E.L.P.er**

American Quality Care for the Elderly  
The Boeing Employee Giving Program

### INDIVIDUALS, COUPLES, AND FAMILIES

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

The Scriba Family Fund

#### **Colossal H.E.L.P.er**

Brad N. Baker, Esq.  
David & Ann Buxton

#### **Benefactor**

Michael & Honeya Barth, Estate of Alfred Carrasco, Jacqueline M. Glass, Yim Hom & Simon Lo, Stella Horton, Robin F. Krotz, Allen & Dorothy Lay, Tom & Tricia Paulsen

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# H.E.L.P.

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## SAVE THE DATE

**H.E.L.P. Annual Fundraiser**  
**Friday, October 2, 2020**  
**6:00-10:00 PM**

In response to the current virus pandemic, the H.E.L.P. Annual Fundraiser has been postponed from June 5 to Friday, October 2, 2020 at the Palos Verdes Golf Club. Please mark this new date in your calendar, with the hope that we can all come together to celebrate our victory over this virus. More information will be forthcoming.

### Amazon Smile Link

Amazon donates 0.5% of the price of your eligible AmazonSmile purchases to the charitable organization of your choice. Please consider supporting us by copying and using the link below into your browser when you shop at Amazon. Our charity link: <https://smile.amazon.com/ch/33-0658322>

### Shop at Ralphs Markets - Earn Money for H.E.L.P. in 2020-21!

We are happy to announce that Ralphs grocery stores are continuing to donate to H.E.L.P. through their community contributions program! If you are a current donating Ralphs card member, your registration will continue. Re-registration requirements have been suspended. If you are not participating in the program you can register, or, if participating, check or change your selection as follows:

1. Visit: [ralphs.com](http://ralphs.com) \*
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"



\*As an alternative for registration for club cardholders who do not have access to a computer or have an email address, 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! This will also provide you great savings on your purchases.