

MISSION STATEMENT:

The mission of Desert Samaritans for Seniors is to serve as the premier non-profit advocacy agency on behalf of senior citizens in the Coachella Valley, utilizing "hands on" methods through effective social service programs that ensure the financial, physical and/or psychological well-being of every client served.

Board of Directors

Barry K. Williams - President
Kay Hanson - Secretary
Suzy Friedland

Andy Duvall - Vice President
Mary Hansen-Faris - Treasurer
Jean Ann Hirschi

Staff

Dena Bates - Program Director
Jose Romero - Social Service Director
Lisa Karr - Special Events/Volunteer Director
Lila Alex - Transportation Coordinator

Consultants/Social Workers

DeAnn Lubell - Public Relations
Chris O'Hanlon, Master of Social Work
Batiya Anna Lane, Social Worker
Gail Barden, M.F.T.

Good Samaritans of the Year

Merritt Joslyn - 1992
Louis Kitsis - 1993
Edwin C. Johnsen - 1994
Gloria Greer - 1995
Mousie Powell - 1995
Beverly & Buddy Rogers - 1996
Dennis James, In Memoriam - 1997
Harvey Sarnier - 1998
Raymond J. Kaiser - 1999
Janice & Richard Oliphant - 2000

Jean Daman - 2001
Jackie Lee & James R. Houston - 2002
William T. Powers - 2003
Betty M. Barker - 2004
Marilyn S. Tennity - 2005
Jean Ann Hirschi - 2006
Harold Matzner - 2007
Kevin McGuire - 2008
Pattie Daly Caruso - 2009
Jack Jones - 2010

Heritage Club

(Recognizes those who have made arrangements for deferred gifts in their estate plan)

Mr. Michael Andrew Duvall * Mrs. Doris V. Edwards
Mrs. Doris Rogers * Mr. and Mrs. Leon Schovaers

Contact Information

Mailing Address: P.O. Box 10967, Palm Desert, CA 92255

Office Address: 75-105 Merle Drive, Suite 500, Palm Desert, Ca 92211

Telephone: (760) 837-9066 Fax: (760) 837-9065 Website: www.dsfsite.org

Desert Samaritans for Seniors is a 501(c)3 non-profit organization/tax ID #33-0762300

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MAKE YOUR RESERVATIONS TODAY FOR

7th Annual

FAITH 'N BEGORRA! FASHION SHOW LUNCHEON

MARCH 17, 2011

11:00 AM - 2:00 PM

Renaissance Esmeralda Resort & Spa

"Bob Brennan Shamrock" Award Honoree

DEANN LUBELL

SEE INSIDE FOR DETAILS



PRESIDENT'S MESSAGE

by Barry K. Williams



As President of Desert Samaritans for Seniors Board of Directors, I am pleased to have the opportunity to bring you up to date on our organization. One of the priorities is to keep you our donors, investors, stakeholders, volunteers and friends, up-to-date on "current happenings" at Desert Samaritans and to provide you with information and news in a timely manner.

The previous months have been challenging for our staff and volunteers.

The needs of our desert seniors are growing so rapidly and are becoming more and more of a challenge to meet. There will always be challenges to "The Mission." There will always be needs greater than we can fulfill. Accordingly we must be constantly seeking to increase our capacities and capabilities. The board will be revising our strategic plan to more specifically define our direction and make decisions regarding the allocation of resources to advance this strategy. Our people are our most valuable and experience assets which enables us to focus our energies most efficiently.

The 19th Annual Good Samaritan of the Year Award was a great success with honoree Jack Jones being supported by many of his friends. Michael Ostaski and his Art Explosion got the evening off to a great start. Attendees enjoyed a beautiful evening at the Rancho Las Palmas Resort and Spa. This event creates a great deal of support for our various programs for seniors. Thank you to Honorary Chairs Jackie Lee and Jim Houston for their continuing support.

For all the donors that contributed to our recent "Have a Heart – Give a Cart" Campaign, our holiday outreach and our recent appeal letter, I wanted to say thank you for your contributions. You continue to be a major part of sustaining our outreach. These grocery carts enable elderly people in our valley to make one trip to and from the grocery store as opposed to several trips with small light weight bags.

We thank you for all you do.

SERVICIOS DEL PROGRAMA

ABOGACIA/ASISTENCIA

Como la agencia mayor de abogacia de personas de la tercera edad, actuamos a nombre de los que estén haciendo frente a desafíos inmediatos. Trabajamos en colaboración con el gobierno, otras organizaciones no lucrativas y el sector privado para asegurar el resultado más favorable para nuestros clientes. Además, un trabajador social lo hace visitas a casa cuando es necesario.

PROGRAMA DE LA AYUDA FINANCIERA

Proporcionamos ayuda financiera a las personas de la tercera edad de bajos ingresos para los gastos de medicamentos requeridos del cuidado médico no cubiertos por el seguro de Seguro de enfermedad, médico o privado. La ayuda también se proporciona para las cuentas de uso en general, el alquiler, el alimento, la reparación casera y otras necesidades de emergencia. Nuestras guías del programa permiten para que el dinero de la ayuda financiera sea pagado directamente a los proveedores de servicio solamente, y no a las personas individuales. Nosotros animamos referencias de la familia y otras agencias de servicios.

PROGRAMA DE LA RELEVACIÓN DE COMIDA

Los servicios de relevación de la tienda de comida se proporcionan a las personas de la tercera edad que: (1) pueden comprar y cocinar su comida, pero se les hace muy difícil ir de compras; o (2) no están capaces de ir de compras o no tienen para comprar comida. En cualquier caso, después de que una visita inicial en persona, todas las órdenes de la tienda de comida son tomadas por teléfono y la entrega a su casa es sin costo.

INFORMACIÓN Y SERVICIOS DE REFERENCIAS

Servimos como el "cubo" de la información para las personas de la tercera edad que tienen desafíos o tienen preguntas específicas sobre programas de servicio social. Mantenemos una base de datos extensa de los servicios proporcionados por organizaciones múltiples a través del valle para asegurarse de que cada una de las personas de la tercera edad estén emparejados con el programa apropiado de una manera oportuna.

PROGRAMA DEL TRANSPORTE

Si el transporte a una cita médica de la que no sea de emergencia no se puede proporcionar por la familia, amigos o por el transporte público, hacemos lo posible para conseguirle transportación por un voluntario amistoso o un vendedor pagado del transporte. Las guías de este programa incluyen transportación a citas médicas o cuando se le da de alta del hospital, etc. Servimos a las personas de tercer que sean ambulatorios y no-ambulatorios.

MISIÓN DECLARACIÓN

La misión de los Samaritanos del Desierto, la agencia principal no lucrativa, es para servir abogacia/asistencia a las personas de la tercera edad del Valle de Coachella, utilizando las "manos en" métodos con los programas eficaces del servicio social que aseguran el bienestar financiero, físico y/o psicológico de cada cliente servido.

NUESTROS VALORES DE LA BASE:

Administración: Para hacer uso óptimo de cada recurso que se confía a nuestra organización en beneficio de los que den tan bien como reciba.

Compasión: Para asegurarse de que cada contacto personal con una persona de tercer edad en necesidad cree la oportunidad de enriquecer sus vidas con servicio compasivo.

Colaboración: Para manejar una remisión robusta practique continuamente desarrollando y manteniendo una red de los voluntarios, de los trabajadores del servicio social y de los abastecedores que son semejantes en su misión asistir a jubilados.

Confianza: Para cultivar confianza en cada relación, si con un benefactor, un cliente, un abastecedor de servicio, o un miembro de nuestro personal.

VOLUNTEER OPPORTUNITIES

Thinking of Volunteering but you feel you don't have the time?
Then Desert Samaritans has opportunities for you.

TRANSPORTATION VOLUNTEER

"Transportation is a major challenge for many Coachella Valley elderly"

Transportation is often the most pressing concern for seniors. In the Coachella Valley, there are limited sources for affordable public transportation. Paying for a cab is not an option for seniors who are on low or fixed incomes.

If you have extra time in your schedule and have been interested in donating it to a worthy cause, please consider becoming a volunteer for Desert Samaritans' Transportation program. We are contacted daily by people who are unable to arrange a ride to their medical appointments. The rewards that come from offering your assistance and companionship to a senior in need through this program are indescribable.

Whether you wish to volunteer one day per week or several days per month, the choice is yours! We will arrange the rides and contact you, according to your preference, by either phone or email with the requests. Destinations are typically within the Coachella Valley. You can respond today by downloading our volunteer application from our website and faxing it to us at 760-837-9065; by stopping by our office or by calling our office at 760-837-9066 to request an application by mail.

We have seniors who are in immediate need so please don't delay. Contact us today and make a difference!

STUFFING VOLUNTEER

Desert Samaritans prints and circulates the Good Samaritans Newsletter on a quarterly basis. This important communication tool is now being mailed to a group of 4,000 which is comprised of donors, volunteers, clients and business partners. As the circulation of this publication continues to grow, so does the need for volunteer assistance in stuffing the newsletter with donation envelopes, flyers and other necessary articles. The following dates have been made available for you to volunteer:

April, 2011 will be our next circulation for stuffing. If you are interested in volunteering, please call Lisa at 760-837-9066. THANK YOU!!

Faris Financial Group
of
Wells Fargo Advisors
is proud to support
Desert Samaritans for
the Elderly



Mary Hansen-Faris, CRPC®
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mary.hansen-faris@wfadvisors.com
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760-836-3791 • 800-344-5039

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PROGRAM SERVICES

FINANCIAL ASSISTANCE PROGRAM

We provide Financial Assistance to low income seniors for medically required health care costs not covered by Medicare, Medi-Cal or Private Insurance. Assistance is also provided for utility bills, rent, food, home repair and other emergency needs. Our program guidelines allow for financial assistance money to be paid directly to service providers only, and not to individual seniors directly. We highly encourage referrals from family members and other service agencies.

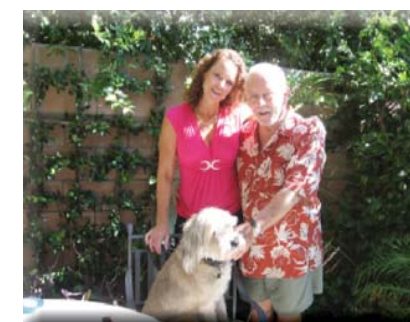


INFORMATION AND REFERRAL SERVICES

We serve as the "hub" of information for seniors who are facing challenges or have specific questions regarding a variety of social service issues. We maintain an extensive database of services provided by multiple organizations throughout the valley to ensure that each senior is matched with the appropriate program in a timely manner.

ADVOCACY

As a senior advocacy agency, we act on behalf of those who are facing immediate challenges. We work collaboratively with government, other non-profit organizations and the private sector to ensure the most favorable outcome for our clients. In-home assessments by a caring social worker are arranged when necessary.



TRANSPORTATION PROGRAM

If transportation to a non-emergency medical appointment cannot be provided by family, friends or by public transportation, we will ensure that a ride is provided by either a friendly volunteer or a paid transportation vendor (i.e. taxi cab, Senior Shuttle, Seniors Driving Seniors, etc.) This program's guidelines include trips to medical appointments and rides home after a hospital stay. We serve both ambulatory and non-ambulatory seniors.



GROCERY RELIEF PROGRAM

Grocery Relief services are provided to seniors who: (1) are able to purchase groceries and cook for themselves, but find grocery shopping too difficult; or (2) are neither able to pay for nor shop for their own groceries. In either case, after an initial in-person visit, all grocery orders may be taken by phone and provided with no delivery fee for those who qualify.

DESERT SAMARITANS' MEDICAL EQUIPMENT

WISH LIST

Many of our clients are in need of medical equipment to help them with their daily activities. Often they cannot afford to purchase the equipment themselves when Medicare or insurance does not pay for it. Desert Samaritans accepts donations of equipment that we in turn donate to our low income clients at no charge to them. The items listed below are a wish list of equipment that is often requested by our clients:

- Wheelchairs
- Lift Chairs
- Scoters
- Electric Wheelchairs
- Walkers with Seats
- Shower Chairs
- Transfer Benches

Thank you!

WAYS TO SUPPORT

**DESERT SAMARITANS FOR SENIORS
INVITES YOU TO CELEBRATE GOOD OL' IRISH
FASHION, FUN & FROLIC**

Mistress of Ceremonies - PATTIE DALY CARUSO

**"Bob Brennan Shamrock" Award Honoree
DEANN LUBELL**

THURSDAY, MARCH 17, 2011

GOOD TIMES START AT 11 AM.....

**SHOP WITH FABULOUS VENDORS AND
FASHION SHOW LUNCHEON
FOLLOWS AT NOON**

**Cost is \$75 per person
Sponsorship Opportunities are Available**

**Renaissance Esmeralda Resort & Spa - Crystal Ballroom
44-400 Indian Wells Lane, Indian Wells**

- A PDC ENTERTAINMENT PRODUCTION



DeAnn Lubell is a writer, publicist, and a teacher of the arts for more than thirty years. She produced seven well-known ballets and wrote one original. She has written many articles for the Palm Springs Life magazine, the Desert Sun, and the Desert Magazine. Her historical novel, The Last Moon, has won recognition for literary excellence. DeAnn is a public relations and development consultant for non-profits, most notably Angel View Crippled Children's Foundation and Desert Samaritans for Seniors. She is a member of the Daughters of the American Revolution, the Governing Auxiliary Board of the Eisenhower Medical Center, Palm Springs Women in Film and Television, Helping People Hear Again, as well as representing many other non-profits and private enterprises. DeAnn has been a member of the National League of American Pen Women since 1981, and has served as President for the Boca Raton and Palm Springs branches. People who know DeAnn will agree that she puts her heart and soul into every project to assure that our community

recognizes the services and good work her organizations are providing well beyond her obligation. She is an outstanding advocate for all organizations she is involved with. You will see DeAnn at events making sure that every detail is attended to and everyone feels welcome. She is kind to people from all walks of life. Desert Samaritans is honored to be giving this award to such a generous and caring individual.

"HAVE A HEART - GIVE A CART"

Thank you to all who were involved in making this program successful. Desert Samaritans was able to make 100 seniors' life a little easier. Not only did we deliver 100 carts, but we were able to give each senior a beautiful quilt, that were donated by the Coachella Valley Quilt Guild. When the residence lined up to receive their carts, all they could see was the colorful array of quilts.



When we were fortunate enough to purchase the carts through a grant from the Lullea Morey Murphey Foundation and private donors, we also had enough to purchase eco friendly bags for them to carry their essentials. However, when the carts arrived, we found out that some assembly was required, so we called up the Coachella Valley Rescue Mission and asked if we could have a couple gentlemen to help assemble the carts. After Adam, Juan and Anthony assembled the carts they asked if they could be a part of handing them out as well.

A senior said "this is so unexpected, I don't really know what to say, but thank you." Another senior stated that her cart just broke the day before we arrived and didn't know what she was going to do because she used it for everything, from grocery shopping to doing laundry. After we did this for these residents the community



has been so gracious as to keep donating \$25 so that we can continue this project for other seniors throughout the Coachella Valley. The Coachella Valley Quilt Guild has also been gracious to donate more of their handmade quilts.

Thank you again to all for your support!

HOLIDAY OUTREACH

Thanks to **Westfield Palm Desert Shopping Mall** for providing Desert Samaritans for Seniors the opportunity to put a tree in the mall where patrons could shop for seniors that would otherwise not receive a gift for the holiday season. Thanks to **Lenscrafters** for providing its services to collect the gifts. A special thank you to **Southern California Edison** for delivering the gifts to the seniors. We were able to deliver gifts to 90 seniors this year because of people who cared to give.

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FOR THE ART ENTHUSIASTS

DESERT SAMARITANS FOR SENIORS
IS PARTNERING WITH
HOWARD'S BACK DOOR GALLERY & CUSTOM FRAME
FOR AN
ART SHOW AND FUNDRAISER EVENT

SATURDAY
MARCH 12
12 - 5 pm

SUNDAY
MARCH 13
1 - 5 pm

Howard's Back Door Gallery & Custom Frame
is located at
71418 Highway 111, Rancho Mirage, CA 92270



Mr. Howard Surdin, of Howard's Back Door Gallery and Custom Frame, has graciously chosen Desert Samaritans as the charity for a one of a kind art show and fundraiser. Mr. Surdin has invited Mr. Walter Edelman, a leading art dealer and critic, to bring in his collection of artwork which he obtains from bankruptcy estates and galleries to display for sale for two days only. Mr. Edelman and his family have been traveling the country to help out various charities with shows like this for over 75 years.

Mr. Edelman has been known to bring high end art such as Chagall, Miro, Calder, Picasso and Rembrandt Etchings to his shows for sale at prices well below their market value. This is not an auction, but a percentage of the sales will benefit Desert Samaritans and its programs. Once you purchase your new artwork, you can have it framed with Howard's Back Door Gallery and Custom Frame and 20% of the proceeds from the framing will also benefit Desert Samaritans.

There is no cost, so come join us on the dates and time above and enjoy Hors D'Oeuvres and a Wine reception while you browse the fine art. There will be a door prize as well.

To RSVP please contact
Howard's Back Door Gallery at 760-779-1855 or by email at howardsgallery@dc.rr.com
or you can call Desert Samaritans at 760-837-9066.



CHAGALL

NEWSLETTER SENIOR QUOTE:

I just let my mind wander, and it didn't come back.

WAYS TO SUPPORT



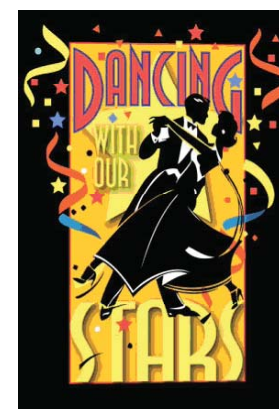
If you like to bike ride then you can ride through the Coachella Valley and support Desert Samaritans at the same time.

Tour de Palm Springs combines spring-like temperatures with majestic views of mountain and desert vistas in one event. Thousands of bicyclists ride for their charity of choice, so why not make Desert Samaritans your charity. While riding you will be serenaded by over 50 bands of all types, Jazz, Rock 'n' Roll and marching bands along with the choral groups, and even a small symphony can be heard along the route. In addition, over 600 volunteers feed, nourish, serve and entertain the riders from start to finish.

You can choose to ride 5 miles, 10 miles, 25 miles, 55 miles or 100 miles. They even have a tandem category. All proceeds from the registration will go to benefit Desert Samaritans. If you don't want to ride, you can purchase raffle tickets for \$1.00 each, you do not have to be present to win. All prizes will be valued at \$50 or more. Just call our offices to purchase your tickets before February 1, 2011.

You can register to ride online at www.tourdepalmsprings.com and indicate Desert Samaritans as your charity of choice. If you need more information contact us at 760-837-9066

DANCING WITH OUR STARS



Dancing with Our Stars pairs leaders of our community with local dance professionals for a multi-charity event as each couple dances for the charity of their choice. Carol Ann Stumpf has chosen our charity to dance for this year. You can support Carol Ann by donating \$20 towards a vote, or you can attend the event on February 13th at Agua Caliente Casino in Rancho Mirage for \$90.00, which includes dinner and a vote.

For more information, call Lisa at 760-837-9066 or
visit our website at www.dsfte.org

KEEP A LOOK OUT FOR THE DATE AND LOCATION OF OUR SEMI ANNUAL CHARITY BOWLING TOURNAMENT



COMING SOON
We will Post the Date on our Website

GOOD SAMARITAN EVENT

THANK YOU TO OUR 2010
GOOD SAMARITAN OF THE YEAR AWARD DONORS

GOLD ANGEL

JACKIE LEE & JIM HOUSTON
HAROLD MATZNER

PREMIER SPONSOR

WELLS FARGO ADVISORS
MARY HANSEN-FARIS & DARYL FARIS

SPONSORS

EISENHOWER MEDICAL CENTER
BEVERLEY & DOUGLAS JACKSON

TABLE SPONSOR

AUEN FOUNDATION
SHERRI & RON AUEN & CATHERINE REED
DORIS V. EDWARDS
SUZY & MARVIN FRIEDLAND
SOUTHERN CALIFORNIA EDISON
KAY & BARRY K. WILLIAMS

SILENT AUCTION DONORS

BABE'S BAR-B-QUE GRILL & BREW
BILL KOBRIN
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DELUCA JEWELERS
DESERT ISLAND GOLF
DESERT WILLOW GOLF RESORT
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DICKER & DICKER OF BEVERLY HILLS
DR. RENÉ DELL'ACQUA
INDIAN WELLS COUNTRY CLUB
INDIAN WELLS TENNIS GARDEN
JACK JONES
JUDY AND ABE FOREMAN
KAISER RESTAURANT GROUP
LA QUINTA MED SPA
LA QUINTA RESORT & CLUB
LANDMARK GOLF COMPANY
LAS CASUELAS QUINTA
MARRAKESH COUNTRY CLUB
MIRACLE SPRINGS RESORT & SPA
PACIFICA IN THE DESERT
SPECTACULAR SHADES
SPENCER'S RESTAURANT
SPORTHINGS AND MORE
THE CHILDREN'S DISCOVERY MUSEUM
THE FABULOUS PALM SPRINGS FOLLIES
THE INN AT DEEP CANYON
THE LIVING DESERT
THE MCCALLUM THEATRE
TIFFANY & CO.
TIM ESSER
TOUCH OF BEAUTY DAY SPA
WALLY'S DESERT TURTLE
YARDHOUSE
ZHANA PARR

SENIOR TIPS

IS YOUR LANDLORD NOT REPAIRING THE PROPERTY AFTER MANY REQUESTS?

Send a letter to your landlord or management company if you've had no luck getting them to fix something in your home. *(Sample letter below)*

To Whom It May Concern:

We are distressed that you have not responded to several requests to make repairs on our apartment. *(In this area, briefly describe the nature of the problem and what action you would like the landlord to take.)*

Please take care of this in the next 48 hours, or it will be necessary for us to hire a repair person ourselves and deduct the cost of their services from our next rent check.

Thank you.

Sincerely,

(Your Name)
(Apt. #)

ARE DEBT COLLECTORS HARASSING YOU? WRITE A LETTER

Sample Letter: "Drop Dead"
(Date)

To Whom It May Concern:

I have been contacted by your company about a debt you allege I owe. I am instructing you not to contact me further in connection with this debt. Under the Fair Debt Collection Practices Act, a federal law, you may not contact me further once I have notified you not to do so.

Sincerely,

(Name)
(Account No.)



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www.HealthConceptsHomeCare.com

You were there to take care of them, a shoulder to cry on, pick them up when they fell and always tried to make their life as comfortable as you could. Now, you need that same kind of care and assistance.

That's where we come in.

For 29 years we've been serving the Coachella Valley with qualified, compassionate caregivers so you can continue comfortably in your own familiar surroundings.

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- Bathing & Dressing
- Walking Assistance
- Transferring
- Fall Prevention
- Change Linens & Bed Making
- Alzheimer's & Dementia Care
- Errands & Transportation
- Meal Preparation & Cleanup
- Light Housekeeping
- Laundry
- Ironing
- Play Games/Cards
- Organize Closets & Pantries
- Attend Events
- Care for Pets & Plants



Call us today for a complimentary assessment!

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SENIOR TIPS

Hot new scams that are stealing millions of dollars from people right now

The first one here deals with crooks who are running a telephone scam impersonating the Make-a-Wish Foundation that has stolen over \$20 million from unsuspecting individuals. Two of the criminal masterminds behind this scam are American citizens who have moved beyond the reach of the law by getting Costa Rican citizenship. Their m.o. is to rip people off with phone calls that are placed from outside the United States. Using Internet phone calling technology, the scammers are able to spoof the call so it appears as if it's originating from the Washington D.C. area. Seniors are among the groups being targeted. The victims are told they've won a sweepstake but first need to pay luxury taxes and insurance fees on the money up front. It is interesting thing is that the crooks don't aim to get the money in just one phone call, they reportedly spoke to victim's everyday for a month before getting the money, which allowed them to cultivate a supposedly friendly relationship with their marks before moving in for the kill.

In related news, there's another active scam that targets job seekers on the web. Crooks are preying on the long-term unemployed with promises of bogus job offers. Very often, the scammers will masquerade as headhunters who require an up front fee for their services. The number of complaints about this scam has tripled in two years, so be careful out there.

Garage Sale Monkey



No Service Call Out Fee for Elderly*

Are you Elderly looking to downsize what's piled up over the years?
Are you getting ready to move into senior housing or care?
Are you just not up to the task of taking the time and energy to sell some items or do a yard or garage sale?
Family or Friends out of the area and can't help you out with it?
Then think about calling the Garage Sale Monkey to help you out!

*Service Call Out Fee of \$30 waived for friends of Desert Samaritans

If you answered YES to any of the above, and you would like some extra \$ before you move, or just extra \$ in general instead of "stuff" Give me a call for me to come out, look, and discuss with you. It is a FREE service call.

I will come out and see what you need or want to sell. I will discuss hauling away your items and doing a sale FOR YOU, and help unload your items. I work on a 50/50 split of proceeds - and charge ZERO for time, labor, sale setup etc. All other fees are discussed ahead of time before you say "Yes, get this stuff outta here!"

Don't Fret, Don't Toss it out for nothing, Make some \$ without the hassle.

Call Andy at 760.533.9386 or visit www.garagesalemonkey.com

CLIENT CORNER

WE WISH SHE CALLED SOONER

By Dena Bates, Program Director

I received a call from Fred who works for a transportation company, Seniors Driving Seniors. He was very concerned about this lady and thought she was getting ripped off. He had just taken her for a bankruptcy hearing and told me she had paid out a lot of money to file at the age of 80. We engaged one of our social workers who made an appointment to do some investigating and what he found out was just appalling. Here she was a widow, living off of just Social Security benefits with no assets and was cold called by a law firm that sold her on filing for bankruptcy. Given the names on the letterhead she assumed she was dealing with an attorney. In addition, no one advised her that her Social Security check was protected from garnishment or levied by private creditors. She was charged over a thousand dollars for the bankruptcy and we asked her if it was worth the money to have the collection calls cease, she said "no". Our concern was that she was preyed on and might have been more cautious if she didn't think she was dealing with a lawyer. She even went to another lawyer and they were going to charge her \$2,400. Unfortunately, by the time we got involved it was too late and she was out her money. Whatever shame you feel and the desire to stop the harassment and abuse, before filing Bankruptcy, weigh your options carefully, a lot of times the bankruptcy is coupled with the desire to save your home or get time to regroup. But experts say it may not be necessary for some seniors to file for bankruptcy, because most seniors do not have wages that can be garnished, and it is very difficult, if not impossible, for a creditor to garnish a pension or Social Security check. "The reason a lot of them file is it stops creditors from calling," said Mitch Franklin, an assistant professor of accounting at Whitman School of Management at Syracuse University. "It gives them their life back. But I don't think bankruptcy is the way to go."

Attorneys are not supposed to solicit directly over the telephone. Before you consider filing for bankruptcy, please call our offices or Desert Legal Aid in Palm Springs or call Springboard, (a non profit) here in the valley at 1-800-947-3752 to help you figure out what is the best option for you.

OPTIONS YOU CAN TRUST

There comes a time when a little assistance makes life so much easier!
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“ UNGIVING STRUGGLE ”

by Batiya Anna Lane

On March 25, 2009, I received an e-mail from the office asking me to check out a new client. There was nothing extra ordinary, nor ominous about the message....a woman called in with financial concerns about her dear friend who had Dementia, the friend was divorced with no children, nor was there any family nearby.

I made the appointment and met with them at “K’s, the client’s, home in Mira Flores. I remember it like it was yesterday, a beautiful spring day, blue skies, and cool breeze. They (“S” the dear friend, and “K,”) were sitting outside drinking lemonade and had a glass waiting for me. It was a delightful scene; “K” is a tall, stately, handsome woman (the picture of good health) who was the epitome of 74 years young, and the very warm and beautiful “S”, who was much more like a daughter to “K” than a friend. Both women were Croatian, and that is where they met 30 years before. All seemed well, with the exception of the protagonist in our story...Dementia.

“K” came to America as a young woman, did some acting in both New York/Los Angeles before settling down to a career as a Manicurist in Beverly Hills where she lived in a wonderful rent-controlled apartment. It was a good life, very Bohemian, lots of parties with many friends, many who were Artists and Musicians; her home was a gathering place.

Just about the time her Dementia was starting to raise it’s ugly head, “K” sold her home in Croatia and put the money in a bank in LA. Around that time she got a phone call telling her that for just a small amount of money she could make One Million Dollars. Being a gambler at heart, she fell for it, hook, line and sinker, and before she knew it she’d given them \$50,000 and got nothing for it....Then she got another call, supposedly it was from the FBI, saying if she could give them her last \$50,000 to help fund them to find the crooks, then they could get it all back for her. Needless to say, she’d been conned out of her last penny.

At this time, “S and her family were moving to the Desert and brought “K” with them, she stayed in there new home until “S” found her a lovely place at Mira Flores. The problem here being that “K” was only getting \$579.00 Social Security and the rent was around \$600.00 a month. At this time “S” was giving “K” \$600-\$900 a month; Kay was driving on an expired driver’s license and probably making trips to the Casino when possible. “S” was your classic “enabler,” who really didn’t have the funds to keep covering “K’s” expenses.

First I called the Housing Authority to make sure “K’s” name was still on the list. Then I made an appointment with Social Security and met “K & S” there, as she was eligible for SSI and MediCal. We were very fortunate that we got a very patient and caring worker. We had to go back a few times as they had no proof of what happened to the \$100,000 “K” received when she sold her home in Croatia. Finally, on what was to be our last visit to Social Security, I talked the worker into calling all the banks in the area of where “K” lived (she couldn’t remember where she banked, or even about the money). As good fortune would have it, not only did we get the right bank, but the teller we were speaking with remembered “K” and the whole situation...he faxed all the paperwork over to the Worker and “K” was now getting \$865 a month and MediCal.

Mira Flores began calling me about “K’s” driving; it seemed that she was frightening the neighbors with her erratic driving around the development. I spoke with “S” and made it very clear to her that she had to get the keys, especially since she was acting as “K’s” Caretaker, she could be held responsible of “K” hurting herself and/or anyone else. “S” got the keys and her husband disconnected something in the car so it couldn’t run.

Then “S” dropped the bomb that she would be leaving for Sweden (her husband’s home) at the end of year. They were broke, loosing their home, etc., and his family offered him work in the family business in Sweden, they had no real choice but to go.

What was going to happen to “K?” “S” called all of the old friends she could get hold of in LA, and the nephew in Florida as well as K’S” sisters in Croatia, most didn’t call back, those that did were not interested in taking on anything at all. I called the various Croatian Societies, again, no help. I called SCAN, and they signed “K” up, providing her with all her dinner meals and a caretaker a few days a week. She got rid of the caretaker as she really loves to clean and garden herself and so no reason for assistance.

Now that “K” was on SCAN I took her to the doctor for an evaluation. The doctor was shocked, here was the healthiest person she’s seen in many years, Never takes even an aspirin, beyond healthy in appearance yet she had to diagnose her with Alzheimer’s disease. The doctor notified the DMV immediately. She gave “K” some patches to take, but as I later realized she never remembered to put them on...

When “S” was finally leaving I met her over at “K’s” to go over everything with both of them. “K” was very angry with me about the car, and being direct with her about her short term memory; she is an outspoken woman who tends to shoot from the hip and takes no prisoners so too speak. The problem being that her short term memory is so bad that I knew she would forget the conversation...it’s a shame this is such a sharp woman, otherwise bright, clever, caring and loving.

“S” has contacted “N”, an ex husband of “K” from their youth, he said he would pay her bills for her and check in on her until I could arrange for County Conservatorship.

I began the paperwork for County Conservatorship as painful as this was there were no other avenues. The County was being held up by the doctor’s paperwork, I kept calling trying to get her to fill it out and send it. The Conservatorship office kept stalling then asked me if someone was paying her bills, being honest I answered in the affirmative and was told that they could no longer help as someone was taking care of her....I couldn’t believe what I was hearing, this woman has Alzheimer’s and can’t take care of those matters, “N” is just being a good guy and handling it for her until the County takes over, if he wasn’t doing this for her she would be out on the streets. They really didn’t care and shut the door on us.

On top of all of this the IRS was taking a \$98.00 a month lien on “K’s” Social Security Award. It took me some time, a lot of calls, a lot of letters, but I got all of this taken care of for her and now it is behind us.

I got hold of Jewish Family Services and they said they would take “K” on as a case management basis with one of their volunteers.....Yes, things were looking good.

Then Mira Flores began calling me, “K” was getting into mischief and I could tell they were about ready to evict her, and I knew it was just a matter of time until “N” would become frustrated. “K” was always a long walker, but now that she’s been diagnosed the word walker changes into wanderer. She began to get picked up by the police and brought home. By now I was in close touch with her APS Worker, and next thing I knew, when I was out of town for a few days, “K” got what appeared to be a Kidney Stone Attack and was sent to the hospital where the Social Workers made the decision that she couldn’t live on her own any longer, she was sent to a Board and Care.

For the next two months I contacted everyone and anyone who I thought might help “K”. Being that she is Catholic I wrote the Archdiocese of LA and San Bernardino. I called every Croatian Society that exists in Southern California, the Editor of our Valley Paper, private parties that could afford to sponsor her, Convents, The Alzheimer Society, Catholic Charities, and the list goes on and on. Some people ignored me; others blessed me telling me this was really a tough case, and gave me names and numbers of others who might be able to assist me. I kept throwing mud against the wall with the hopes that something might stick, but at last little or nothing did. We really came close a few times.

“K” is still at the Board and Care and they are willing to keep her for a few months until the Public Guardian Conservatorship Comes through. If all goes well there is a highly recommended place in Gardena CA that is willing to take her for what she can afford to pay. Reluctantly I realized that I and Desert Samaritans for Seniors have done everything we can so it is with a hopeful heart that just less than two years from receiving that first office E-mail regarding “K”, I have turned it over to the caring hands of Adult Protective Services, who has promised to keep me abreast on the case.

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