

ELDER CARE RESOURCE TEAM

Spring 2009

Vol. Issue 1

The Elder Care Resource Team is a group of unaffiliated, independent professionals who are dedicated to educating and assisting the community concerning the complicated issues facing the aging population. These issues include managing assets, planning for long-term care costs, and locating and selecting appropriate care resources and services.

ADVISORS OF RETIRED CLIENTS MUST ADAPT TO SEVERE ECONOMIC CONDITIONS

By Irving Eisenberg

Many of the best financial advisors were trained the same way. "Asset Allocation" and "Time in the Market" are the keys to a successful investment portfolio. "Timing the Market" will lead to unfavorable market performance.

I was trained to respond this way as a financial advisor, However, I also was trained to think for myself and adapt to changing conditions. We are presently in the midst of what may turn out to be the worst worldwide economic period since the Great Depression of 1929. Warning signals kept coming month after month as the stock and bond markets kept losing value.

We began making inquiries to clients about managing portfolio risk and reducing equity allocation percentages in higher risk strategies like small cap and foreign equities as early as January 2008. We didn't predict the market would go down 40%, just anticipated it could go down. Some clients made changes in January. As time went on and the losses began to appear, we continued to recommend that clients review their equity allocation and reduce it, if necessary, to a

more comfortable level. Some clients began as high as 85% equities, others with so-called balanced allocations of 60% equities and 40% fixed income and cash. As time passed, most of our clients reduced their allocations to a level that they could live with in the event of a prolonged recession or even a depression. Client equity allocations were reduced in many cases to 30% - 40% equities. One client went to almost all cash. Missing return on investment wasn't

Adapt....Cont'd Page 2

In This Issue:

Adapt to Economic Conditions	1
Aging in Place	2
Insuring Retirement	3
Parent/Child Conversation	5
Who We Are	6
Successor Trustee	8
Charitable Contributions	8
Durable Powers of Attorney	9
Identity Theft	10

Adapt ... Cont'd from Page 1

as important future financial confidence.

Client portfolios were remodeled so the possible risk of losing financial independence would be minimized over the next 2 to 3 years. In the event the economy doesn't turn around quickly or the stock and bond markets continue to decline, clients could not afford the risk of losing significant amounts of additional principal. Many clients took more cautious positions and redefined their goals. In conjunction with the portfolio changes, they at least temporarily reduced their current spending and standard of living in retirement to preserve more assets for the future. Failure to do so may have resulted in premature consumption of their portfolios and the likely loss of financial independence later in retirement.

These strategy changes were initiated to help preserve our clients' retirement nest eggs. We believe, due to our actions, that portfolio losses may have been reduced below those experienced by investors who didn't take timely action. Care will be taken to begin increasing equity allocations systematically on a case by case basis to optimize the balance of risk and return for each of our clients. This will be done only after reviewing cash flow projections of their respective goals and objectives. The goal is to make sure the clients' strategies are consistent with their revised retirement objectives. This will be accomplished by adapting traditional portfolio management techniques to meet the prevailing circumstances in our economy.

Irving M. Eisenberg CPA/PFS - is the President & Owner of the WEALTH MANAGER GROUP LLC, an independent Registered Investment Advisor located in San Diego, California. He can be reached at 619-574-7526.

Wealth Management Services is the specialty of the company. That includes Portfolio Management, Financial Planning, the design & implementation of insurance strategies, and a variety of other services and products. The Eldercare Division offers personalized services for retired clients to give special attention to their unique needs.

Registered Representative offering securities through Royal Alliance Associates, Inc., a registered broker dealer and Registered Investment Advisor, Member FINRA, SIPC. Advisory services offered through Wealth Manager Group LLC, a Registered Investment Advisor, not affiliated with Royal Alliance Associates, Inc.

Investing involves risk including the potential loss of principal. Past performance does not guarantee future results. No investment strategy, such as asset allocation or diversification, can guarantee a profit or protect against loss in periods of declining values. Please note that individual situations may vary. Therefore, the information presented in this letter should only be relied upon when coordinated with individual professional advice.

Aging In Place: Make Your Home Suit Your Needs

By Mark Leppert

Aging comes with obstacles, which is why many elderly people are forced to abandon their home and move to retirement communities. Everything from stepping into a bathtub, to climbing stairs can be a daily struggle, and fear of falling is a huge reason many people choose to leave. Now you don't have to. We can come to you or your parent's home and create innovative and affordable solutions to take the stress and danger out of your home life. Your home is where you belong, and

Aging ... Cont'd Page 3

Aging... Cont'd from Page 2

with some simple remodeling, you can stay there.

Independent living allows elderly and physically disabled people to live independent of outside assistance, such as retirement communities. Our attention to homeowner's needs helps us transform problem spots into personalized areas designed to suit your needs. If you think you are too young to start thinking about these services, consider the fact that these modifications take time and planning, and it is better too early than too late.

In the bathroom, switching out your bathtub for a minimal threshold shower pan can take the hassle and danger out of your daily routine. Sinks, cabinets, and toilets can also be made more ergonomic by being moved to more comfortable heights. Even the bathroom walls and floor can be made safer by getting rid of those grout lines with virtually maintenance-free solid surface products.

A downstairs room addition can eliminate the hassle of climbing stairs, as well as the associated dangers. Room additions are also a great idea for live-in caretakers, and adults who want to move their aging parent in with them. Many children do not want to send their parents to a facility, but don't know they can make their home suitable for a person with special needs. We help families find solutions that offer livability, affordability, comfort and style.

For more information on independent living, contact Independent Living Home Remodeling Solutions, a service of Mark H. Leppert & Son General Contractors at (858) 271-6876. We are a San Diego-based fully licensed construction company that has been in business since 1975, and we are a proud member of the Better Business Bureau. As such, we have extensive knowledge and experience in our field, and we continue to stay abreast of the latest construction techniques and quality materials. You can also visit us online at www.IndependentLivingSD.com and www.MarkLeppert.com.

Insuring Your Retirement Funds

By Jody Hubbard

It might sound strange to be told to insure your retirement funds, but after working hard and diligently saving all that money, wouldn't you want to make sure that the funds will be there for you when you need them?

As you move into retirement, you are also moving towards age-related health problems. Events beyond your control, such as stroke, heart disease and cognitive impairment can change one's way of life.

Many people are under the impression that government programs such as Medicare or Medicaid will cover the costs of long term care. Medicare will cover some skilled nursing for a limited period. Medicaid will only cover long term care costs for impoverished individuals. Health insurance does not cover nursing home or other long term care costs except for short-term rehabilitation.

Out of pocket costs for needed long term care resulting from age-related health problems such as home care, nursing home or assisted living will quickly deplete retirement funds and leave the remaining healthy spouse impoverished.

Long term care insurance is the answer to insure your retirement funds and provide protection so that the money stays intact and at the same time insurance provides a way to pay for elder care services.

In his book *The Total Money Makeover* Dave Ramsey says of long term care insurance, "If you are over sixty, buy long term care insurance to cover in-home care or nursing home care. The average nursing home stay costs \$75,000 per year, which will crack and scramble a nest egg in a heartbeat. Dad in the nursing

Insuring ...Cont'd Page 4

home can use up Mom's \$250,000 savings in just a few short years."

Long term care insurance to insure your retirement makes sense. You insure your car against damage, your home against fire, and you purchase life insurance, so why not insure what can be the largest and most devastating risk to you and your family? And unlike the other risks you insure against, long term care is the most likely to happen. Long term care insurance will also help you keep your independence and dignity and allow you to make choices about where you want to spend your final years.

Here are some specific reasons for buying long term care insurance:

- If you are married and you have a need for long term care, your spouse will be able to pay for an outside caregiver and receive needed rest and recuperation.
- If your children are part of the solution, then when the time comes that you need care, insurance will help them do that by paying for aides to help with tasks such as bathing and incontinence.
- If you are single and a need for long term care arises and you have no family who can help you, insurance can pay for and coordinate that care.
- If you have the desire to leave assets behind when you die, insurance will help preserve those assets from the cost of long term care.

You should also consider buying long term care insurance at a younger age. There is an advantage for doing this. The premium is lower.

For example, a person, currently age 45, buying a typical policy with a spouse, could spend \$21,146 in total premiums to age 78.

Suppose this same person chooses to wait to buy the equivalent coverage at age 65.

If that same policy were available in the future, the couple that waits could pay \$52,566 in total premiums over their 13 remaining years to age 78. Because they waited, they would pay 2 ½ times more for the same policy.

In addition to the rates going up with age, the health qualifications will be stricter and development of health problems related to aging may even disqualify a person from obtaining a policy.

There are dozens of long term care insurance companies selling a multitude of different policy options. It can become very confusing. For each policy, there are literally thousands of benefit combinations for home care, assisted living, nursing home care, waiting periods, payment amounts, inflation riders, and the list goes on.

You can take the time to do your own research or find a competent long term care insurance agent.

Here is a checklist of some of the things you need to know before you purchase a policy.

LONG TERM CARE INSURANCE BUYING CHECKLIST

The more "yes" answers you get the better off you are.

- 1) Is the insurance company rated by A. M. Best (the rating company) with a rating of at least A, A+ or A++?
- 2) Is it a large diversified company with deep pockets and selling more than just long term care insurance?

Insuring... Cont'd from Page 4

3) Is the insurance representative an expert in long term care insurance representing multiple carriers? (Because of its complexity, almost all LTCi experts only sell LTCi; they seldom sell anything else.)

4) Does the representative have a degree and/or industry financial designations?

5) Does the representative own a personal long term care insurance policy for himself or herself?

6) Do you understand how the elimination period works? (This is extremely important.)

7) Is there any "capping" or other future reduction of automatic benefit increase riders?

8) Do you understand how the waiver of premium works?

9) Does the assisted living facility benefit pay the same as for nursing home?

10) Are you buying adequate home care coverage?

11) Does the company have a history of premium rate stability without periodic increases?

12) Does the policy pay for homemaker services?

13) Does the policy offer an alternative plan of care for services that don't exist today?

Jody Hubbard, principal of Jody Hubbard Long Term Care Insurance Services has been helping San Diegans with long term care insurance since 1999. Her personal family experience combined with her financial background as a CPA gives Jody a unique perspective and empathy for her clients. She is dedicated to helping all families

discuss and plan for the future. Jody can be reached at (760) 944-3777 or visit her website www.hubbardLTC.com

The Parent-Child Conversation about Long-Term Care: Setting Goals - Part 3 of a 5 Part Series

By Amy Abrams

Once a dialogue about long-term care has been initiated and the family has identified potential barriers to effective communication, it's time to set some goals for the conversation. Making decisions about leaving the home or bringing in outside assistance is a challenging process, and it's important that everyone is working with the same basic objectives in mind.

Early on, the family should develop a written plan for the discussion. Nothing elaborate is required, but a simple document which everyone can reference may help to maintain focus. Elements of the plan may include:

Goals: Are we engaging in long-range planning, and establishing a set of criteria for when a move or in-home care arrangements will be indicated? Or are we making specific short-range decisions about when and to where a move is going to be made, or what types of services will be provided at home?

Timeline: When do we expect to have achieved each of our stated goals? If there are incremental steps to be taken (e.g., researching alternative housing options, interviewing in-home service providers), how much time will we allot for each step of the process?

Responsibilities: Who will participate in this discus-

Conversation ...Cont'd Page 4

Who We Are

The Elder Care Resource Team is a group of unaffiliated, independent professionals who are dedicated to educating and assisting the senior community concerning the complicated issues facing the aging population. These issues range from managing assets and investments to planning for long-term care costs to locating and selecting the appropriate care giving resources.

This group of professionals meets monthly to discuss and solve many of the unique issues that our aging population faces. These monthly meetings are a valuable tool that allows the respective members to have the ability to present a global approach to solve these challenges.

Legal Disclaimer

The content of this newsletter is provided for informational and educational purposes only. It is not to be considered or construed as legal, financial or other professional advice. As the laws, rules, regulations, and standards in this area are constantly changing, you should consult with an appropriate professional to review your specific situation. Without a written contract, you are not a client of any of the authors of any of the articles of this newsletter. The opinions of each author do not necessarily reflect the opinions of any of the other Elder Care Resource Team Member.

Current Membership

Financial Advisor	Irving Eisenberg, CPA, PFS, CFBS
Geriatric Care Manager	Amy Abrams, MSW/MPH, CMC
CPA / Tax Specialist	Jim Colville, CPA
Realtor	Janet Douglas
Mortgage Broker	Michael Pohl
Attorney (Elder Law)	R. Scott Stewart, JD
Daily Money Manager	Lauren Derstine, JD
Geriatric Psychologist	Morton Shaevitz, PhD, ABPP
Private Fiduciary	Nancy Thornton, CPA, CLPF
Home Remodeling	Mark Leppert
Long Term Care	Jody Hubbard, CPA, CSA
Dietitian/Nutritionist	Elizabeth Wagner, RD CCN
Nurse Practitioner	Joan Kallin, MSN, RN, GNP

More information about our members can be found at our website: www.ElderCareResourceTeam.com.

sion, and what are their duties and responsibilities? Do any family members possess any unique skills, resources, or connections that may be leveraged? Do we need an outside professional to guide us through this process?

Ground rules: Should we establish guidelines for respectful communication with each other during the course of this conversation? Are there certain subjects that should remain “off limits?”

A final important step in the preparation for the family conversation is a “reality check” for everyone involved. Although it can be challenging to do so, the physical, emotional, and financial costs of providing long-term care must be realistically considered. Children with every intention of providing care for their parents may find themselves unable to do so for a variety of reasons. Parents who are determined not to task their children with their care may find themselves in need of more assistance than they expected. As medicine has evolved to allow us to live longer with more complex chronic conditions, the likelihood of requiring physical assistance has increased. Additionally, with longer life expectancies come greater risks of developing cognitive impairments. Age is the number one risk factor for the development of dementia, and currently half of all Americans over the age of 85 are living with significant memory loss that affects their level of functioning. For these reasons and more, most adults will find themselves in need of long-term assistance with the activities of daily life at some point. A family that is willing to consider these scenarios is prepared to move forward in the care planning process.

Future issues will address steps for assessing care needs, provide an overview of the range of available care options, and outline the steps to be taken once decisions have been reached. For back issues of this newsletter, please contact the Eldercare Resource Team at (800) 491-7700.

Amy R. Abrams, MSW/MPH, CMC

Amy Abrams earned a Master of Social Work and Master of Public Health from San Diego State University. She is a certified geriatric care manager, and sits on the Board of Directors of the Glenner Alzheimer's Family Centers. Ms. Abrams is the Vice President of Elder Care Guides, a geriatric care management agency serving San Diego County. She can be reached at (619) 450-4300 or aabrams@eldercareguides.com.

Who Should Be My Successor Trustee?

By: Nancy Foster Thornton

One of the most important and difficult decisions in the estate planning process is the selection of a successor trustee to manage the estate when the trustor becomes unable to do so. The person selected for this duty may become overwhelmed by the tremendous burden if the chosen individual is unprepared or unqualified for the job.

The following guidelines can help in the selection of a successor trustee:

1. Is the person able to remain independent in carrying out the wishes of the trustor in a manner in which the autonomy, values, beliefs, and preferences of the trustor are best protected?
2. Does the person have expertise in handling financial affairs including real estate transactions, investment strategies, insurance and business management?
3. Does the person have good legal, accounting and tax knowledge? A trustee is required to follow the Pro-

Trustee ...Cont'd Page 8

Trustee... Cont'd from Page 7

bate Code, maintain detailed records, prepare accountings, and file tax returns.

4. Is the person compatible with all beneficiaries of the trust and other members of the family? The trustee is responsible for applying neutral and independent judgment and avoiding conflicts of interest.

5. Is the person able to devote sufficient time to the management of the trust, and not be burdened by other obligations?

6. What about family members? It is common for a family member to be considered as a successor trustee. A family member may not:

- have experience in managing and settling estates
- have legal, accounting and tax knowledge
- have a network of professionals
- make geographic sense
- be independent and impartial
- be able to set aside conflicts with other family members
- wish to serve

In the next issue of our newsletter, I will address selecting a private professional trustee vs. a bank or trust company.

Ms. Thornton is a Certified Public Accountant and a Licensed California Professional Fiduciary. Combining her 30 years of business experience with her personal experience as a private trustee, Ms. Thornton founded Foster Thornton LLC to provide objective, personalized fiduciary services to individuals, families and small businesses during life's transitions and especially to protect the assets, interests and dignity of those involved.

Charitable Contributions

By Jim Colville, CPA

There are many questions and misconceptions surrounding charitable contribution rules. This article will focus on the basic rules and the documentation that is needed for charitable contributions. It is written from a very general point of view; be aware that your contribution may be beyond the scope of this educational article.

For cash (or check) contributions, regardless of the amount, records must be kept. Your cancelled check or credit card statement will most likely do. Having a receipt or other communication from the donee is preferred. Example: cash dropped in the collection plate is not deductible (no records); cash placed in a collection envelop is deductible if the church provides you a statement.

For non-cash donations of less than \$250, a statement from the donee is preferable. The donee's statement documents the contribution but not value, which is your responsibility. Example: your Goodwill donation of less than \$250 simply needs a statement from them and your valuation.

For contributions over \$250, a written statement from the donee is required and, if non-cash, a detailed description of the property must be included. For non-cash contributions over \$500, the donee's statement is required and IRS Form 8283 must be completed and attached to the tax return. For noncash contributions over \$5,000 the property must be appraised and fully described in Form 8283.

There are special rules when donating automobiles. The general rule is that the deductible amount is the price for which the charity sells the vehicle, which the charity will report to you.

Contributions...Cont'd Page 9

For a non-cash contribution, the deduction is the fair market value of the property regardless of whether the property has increased or decreased in value. Your Goodwill contribution is probably valued very low and donated appreciated stock is the actual value at the date of contribution. Determining the value can be a challenge, but is required in all cases.

Remember, this article is very basic and doesn't include all scenarios. You may need to do additional research or consult with your tax advisor about your specific circumstances.

Foundation Resource Team

Related to charitable giving is the Foundation Resource Team. This additional service by Jim performs back office support for private foundations allowing the board members and management to focus on the important issues in the foundation; taking them out of the *detail* business. This valuable service can handle the grant requests, verify nonprofit status of the potential grantee, prepare the grant package and recommendations for board approval and more. By having a CPA involved with the back office work, you are assured compliance with tax and other laws as well as the foundation's policies.

Jim Colville has been practicing as a CPA for over 30 years providing a wide variety of professional services. His wealth of knowledge and unique experience allows him to more than meet the needs of our aging population. Tax services are what most people think of first, but he takes this service to next level in providing services to help clients in making the best possible informed decisions about whatever the client's needs are at that time. This could be routine matters or assisting with philanthropic or planned giving guidance and assistance.

Durable Powers of Attorney

By Richard Scott Stewart

The purpose of a Durable Power of Attorney (DPOA) is to give authority to someone else to act on your behalf as if they were you. The person who holds a DPOA "stands in" for you and acts as your agent. Despite the name, this person does not have to be an attorney. The person holding a DPOA can write a check and sign his name to draw funds from your bank account. This same person can also sell or purchase property on your behalf, including your home. Essentially, this person can legally do anything that you can do. This ability to act on your behalf is critical in any number of situations, including, but not limited to, the ability to apply for benefits to pay for long-term care.

A durable power of attorney should not be confused with a general power of attorney. These are two very different documents with different functions despite their similar names. The general power of attorney has a serious flaw which prevents it from functioning as a method of planning for incapacity. The law considers a general power of attorney to be automatically withdrawn when you lose capacity. Capacity is simply a legal term for the ability to make decisions on your own. This means that if you have a stroke or other incapacitating event, the general power of attorney is no longer effective. The durable power of attorney differs significantly in that it continues to function despite the incapacity of the person who granted it.

There are some variations to the DPOA. First you may limit the powers of the person holding the DPOA, often referred to as the "Attorney-in-Fact." You can restrict the powers to only one specific purpose, for example, to sell real property. The second common variation is to make the power of attorney

DPOA...Con't Page 10

effective only upon your incapacity. This “springing” power is used when you want to have the DPOA come into effect only upon your incapacity. This type of arrangement could be used if you want to keep control until the need arises or if you are concerned about the attorney-in-fact acting prematurely or against your wishes. A springing DPOA, however, presents the practical problem of proving your incapacity to the third parties relying upon the DPOA. This proof requirement may ultimately render your planning ineffective. Caution is advised when creating a power of attorney that “springs” to life only when you lose capacity.

Your durable power of attorney should specifically describe what the “Attorney-in-Fact” may or may not do when acting under the DPOA. DPOAs are strictly construed, meaning that the person relying on the document will act only if the document specifically describes those things the holder is allowed to do. For example, the son who holds the DPOA for his incapacitated mother goes to the bank to retrieve items in the safety deposit box. If the particular DPOA he is using does not say that he is allowed to open his mother’s safety deposit box, the bank will refuse to allow him to open it. There is no mechanism available, other than compelling the bank through a civil action in court, to open the box. Even then, such action may not meet with success because of the court’s strict adherence to the language of the DPOA.

Richard Scott Stewart has concentrated his law practice on solving the legal problems affecting the California senior population. These problems include Medi-Cal benefit law, estate planning and asset protection and retention. For additional information, he can be reached at 619-282-1194 or www.sandiegoelderlaw.net.

Minimize Your Risk of Becoming An Identity Theft Victim

By Lauren Derstine

This article focuses on prevention of theft of financial identity. There are other forms of identity theft such as medical, and criminal that can be just as devastating and should be avoided. “An ounce of prevention is worth a pound of cure.” Henry De Bracton (English Jurist, b.1268)

Stay Apprised of your Finances

1. Monitor your credit regularly.
2. Monitor your banking, credit card and investment accounts monthly.
3. Place a fraud alert on your credit reports by calling a toll-free number or purchasing an identity theft protection plan through a banking institution or private company.
4. Proactively, monitor the arrival of your banking, investment and credit card statements and carefully and promptly check your statements to verify all activity.

Reduce Solicitations and Frivolous Communications

5. Eliminate or minimize the number of pre-screened or “pre-approved” credit and insurance offers and/or solicitations you receive by opting out. Call 1-888-567-8688 or visit optoutprescreen.com. Be prepared to provide personal information such as social security number and date of birth. This is a joint venture by the credit bureaus. Opting out will remove your name from credit and insurance solicitations for five years, or permanently, if you choose. You can use the same method to opt back in.

Identity...Cont'd Page 11

Identity ... Cont'd from Page 10

6. Eliminate or minimize telemarketing by placing yourself on the Do-Not-Call registry. Call 1-888-382-1222 or visit www.donotcall.gov. Report un-solicited phone calls with the "Do Not Call" registry once you've registered.
7. Eliminate or minimize credit offers, catalogs, magazine offers, and other (includes bank and retail). To opt out of receiving mail from these categories, you can create a login or download a printable form to send in (along with \$1.00) at the DMA's dmachoice.org site or write to (DMA), Mail Preference Service, PO Box 643, Carmel, NY 10512. Have your name removed from Abacus Catalog Alliance by emailing your full name, current address and previous address (only if you have moved in the last six months) to abacusoptout@epsilon.com or mail the same information to Epsilon Data Services, P.O. Box 1478, Broomfield, CO 80038.

Safeguard your Personal Information

8. Shred all prescreened or "pre-approved" credit and insurance offers, solicitations and all other unnecessary papers with personal information.
9. Pick up and send mail directly from the post-office.
10. Secure your social security card and other financial documents such as credit card statements, and insurance declarations in a locked, fireproof, flood proof location. Never give out personal information online or on the phone when ostensibly contacted by a service provider.
11. Use a combination of random letters and numbers as your password. Change your computer passwords weekly and do not store them in an obvious place.
12. Don't give your credit card to waiters/waitresses or other sales clerks who will take it out of your sight to process it.
13. Stop your mail when you go on vacation.
14. Update your computer virus protection,

firewall and spyware software

Plan and Be Prepared

15. Save and secure all receipts of insurable items. Scanning them and saving them in a central secure online location avoids having to evacuate lots of paperwork in case of a hurricane or wildfire or other emergency. Some financial institutions offer this service.
16. Always keep your wallet and purse with you or in a safe place.
17. Call your bank, creditors, DMV to alert them if your wallet is lost or stolen even if everything is returned seemingly intact and change your account numbers.
18. Visit usdoj.gov/criminal/fraud/websites/idtheft.html to learn more about identity theft and what to do if it happens to you.
19. Hire a Daily Money Manager to help you implement and maintain the above referenced procedures and protocols.

Lauren Derstine is a Daily Money Manager and licensed attorney in California, New York and New Jersey, who founded and heads Senior Support. Senior Support's mission is to help seniors retain their independence and maintain their peace of mind by ensuring their bills are paid on time, check-books balanced, records organized, and paperwork is handled in an efficient timely manner. Lauren meets personally with all of her clients and/or their authorized family member(s) or friend(s). (619) 303-2558.

Elder Care Resource Team
7710 Hazard Center Drive #225
San Diego, CA 92108

To:

Subscriptions/Submissions

To subscribe to this newsletter or to submit an article for publication please contact:

Elder Care Resource Team
7710 Hazard Center Drive #225
San Diego, CA 92108

I would like to subscribe to the newsletter.

Number of copies requested: _____

Name: _____

Organization: _____

Address: _____

City: _____ State: _____ Zip _____

Telephone Number: (_____) _____

Articles submitted for publication will not be returned to the author.