



Preserving health and financial dignity through education and advocacy since 1973.

Winter 2007

THE ADVOCATE

A World War II Hero's Story

Born in Denmark in 1920, Verner Jensen came to the United States and joined the Merchant Marines in 1940. While sailing in the Indian Ocean, off the coast of South Africa, his ship was torpedoed. He was pretty sure he wasn't going to get old then, but luckily he was rescued along with other crew members in just 12 hours by a hospital ship that was in the area.

In 1943 he decided to enlist in the U.S. Army. After 17 weeks of basic training he left the U.S. on a troop transport ship which landed in Casablanca. After some additional training they were transported by train through Tunisia and then by ship to Naples, Italy.

Verner was part of the U.S. forces that established a beach-head at Anzio where he remembers he and his buddies spent 12 weeks in shallow trenches which were wet most of the time. Old age was the last thing on his mind while he was hunkered down in those muddy living quarters dug into the earth.

It was here that all heck broke loose and when the Germans and Italians were engaged, only 67 of our troops survived out of his company of 312. Old age never crossed his mind then and, in fact, he never thought he'd get out of Italy. As a private first class, Verner was awarded the Bronze Star for meritorious service from July 11, 1944 through August 26, 1945 while in service with Company I, 3rd Battalion 30th Infantry. This award was presented to him in Washington, DC on the 20th day of December 1995 for exemplary performance of duty in active ground combat.

Perhaps Verner's most memorable and emotional experience was leading his battalion into Rome and Saint Peter's Square where the Pope was waving from his balcony as our U.S. troops freed this city.

As a decorated Veteran who put his life on the line for our county, Verner left the service, had a successful career and managed to find time to travel to 57 countries. At 60, he went skydiving – and shattered his femur! But now he is 87. He has no one, really, to care for him so he lives in a licensed care facility where there are full-time caregivers. He can walk, but only short distances, uses a wheelchair and takes expensive medication for circulation in his legs.



Verner Jensen

So how did Council on Aging meet Verner and offer help? The Council on Aging Ombudsman (resident advocate) assigned to the assisted living facility in which Verner lives, stopped in one day and found himself enjoying listening to some of Verner's exploits. This led to discussions about the services offered by the

Council. Verner expressed interest in a referral to an elder law attorney, information about Health Insurance Counseling because of his high prescription costs and even an Orange County contact for VA services.

Verner is just one story of the more than 27,000 individuals living in one of the 1,000 licensed care facilities, but he was there for us when we needed him during a time of war and conflict as he put his life on the line for our country ~ several times. Now it is our turn to help him. We are delighted that the Council on Aging–Orange County has services he might need at this time of his life that will allow him to live his life in dignity and as comfortably as possible.



Cheryl Meronk
CEO, Council on Aging

Never doubt that a small group of thoughtful committed citizens can change the world; indeed, it's the only thing that has ever has.

– Margaret Mead

The Council on Aging–Orange County lives by these words. We are a small group of thoughtful, committed citizens, mainly volunteers, working everyday to preserve the financial dignity, independence, health and safety of disabled and older adults living in our county. On some days our work is daunting and on others there are beautiful, happy endings to the problems some of our clients face.

There is one challenge that we have not been able to resolve yet, and that is the need for significant increases in donations which are necessary to meet the needs of our rapidly increasing aging population. According to a recent article in the Orange County Register, human services organizations in Orange County like the Council on Aging receive 26% of overall contributions, compared with 30% nationwide, and nationwide, donations to human services organizations have fallen nearly 10% in the last year.

As you consider your options for giving to charities this holiday season, please keep the Council on Aging at the top of your list. We serve a segment of the population that is too often neglected and on top of that we find the demand for our services

growing at 25% per year. Funds to support this kind of growth require exponential increases in donations. In other words, we need everyone's help!

Your contributions will help in so many ways: to develop care plans for the ever increasing number of seniors who want to remain at home living independently in spite of their limited mobility; to double the number of Friendly Visitor Volunteers from 100 to 200, which will only temporarily eliminate our waiting list of lonely seniors with no one to be their friend. In addition, we have hundreds of callers trying to talk to someone that can help sort through the perplexing array of prescription drug plans and scores of family members that are caregivers needing education programs to help them cope with their family crisis at home.

With your support, we can expand all of these services to meet the needs of our growing aging population. Please review the opposing page to see how you can give a gift of aging with dignity- it will be priceless for those who receive it.

Sincerely,

Cheryl Meronk, CEO

Congratulations to our own Kim Hubbard, Esquire, Program Manager for the Financial Abuse Specialist Team (FAST). Kim was recognized by the Women Lawyers Association for her commitment to protecting the elderly and became the 2007 recipient of the Fay Stender Award. Stender was a strong, feminist attorney who devoted her practice to helping others. Kim is a credit to the legal profession, a gifted leader, a tireless advocate and a dedicated community activist.

By making a financial contribution, you are helping to care for the generation that helped build and establish our great country. Our counseling and advocacy programs are free to all older and disabled adults living in Orange County, but as the population ages, so too the demand. Your contribution will help to ensure that we are able to respond to each call and request. Our services may some day directly affect the lives of your family members, friends and neighbors.

Yes, Count me in to help

Your gift of:

- \$ 25.00 Educates one resident on their rights in facilities
- 50.00 Counsels an additional person on healthcare rights
- 100.00 Helps to protect the financial assets of loved ones
- 250.00 Counseling to five lower-income, non-native or low English speakers
- 500.00 Provides a hearing aid or dentures to a low-income senior
- 1,000.00 Purchases one laptop computer for field work with in-home client assessments or insurance counseling
- 1,500.00 Serves 25 clients with case manager support for one month
- 3,000.00 Provides 150 holiday gifts for seniors without families
- 6,000.00 Underwrites a full-day seminar for 300 professionals serving older adults
- \$ _____ Your gift, regardless of size, will help provide a safety net of services for the frail and vulnerable



Please make checks payable to: ***Council on Aging—Orange County***

Charge to: Visa MasterCard

Account Number _____ Expiration Date _____

Card Holder/Company Name _____ Amount _____

Signature _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Gift in Memory / Honor of Name _____

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How Can You Donate? There are Many Ways to Give!

Give while you shop at **Ralphs**. Register your Ralphs Club Card and the Council on Aging nonprofit number 84203 at, www.ralphs.com. Every time you shop at Ralphs and swipe your Club Card, the Council on Aging earns money.

Albertsons Community Partners. Register Council on Aging's nonprofit number 49001013899 at your Albertsons store and Council on Aging will benefit from your shopping.

GoodSearch. Earn a penny every time you use **GoodSearch** as your internet search engine. Visit www.goodsearch.com, enter Council on Aging Orange County and verify in the bar. If we all use it every time we search, the pennies will add up!

At Fremont Investment & Loan's Deposit Incentive Donation Program, just ask one of their agents to designate the Council on Aging–Orange County as the recipient of their charity funds. The amount the Council will receive is based on the amount of your funds that are invested. The Council's number for this program is **Group #564**. Remember, Fremont Investment & Loan is making this donation. It does not come out of your account or your interest.

JustGive.org is a nonprofit organization whose mission is to connect people with the charities and causes they care about. So designate the Council on Aging Orange County as the recipient for donations made to JustGive.

IRA Rollover Giving! The Pension Protection Act of 2006 allows those individuals at least 70.5 years of age to donate funds from their traditional or Roth IRAs to the Council on Aging Orange County tax free through December 31, 2007. You may contribute up to \$100,000 in this program. Check with your financial advisor to see if this program can help you avoid taxes through mandatory withdrawal requirements.

Council on Aging–Orange County's web site. If you haven't visited our web site recently please take some time to see what's new. You can also donate on the site through the **Donate Now** button.

Cars 4 Causes. Your car may be old to you, but it's new to a family in need. It changes desperation to hope by selling vehicles to individuals in need and 100% of the proceeds go to Council on Aging. Cars 4 Causes takes cars, trucks, boats, RVs, motorcycles, running or non-running. For more information on the car donations process, please go to www.cars4causes.net or call (800)766-CARE (2273).

Charitable Gift Annuity

Consider a Charitable Gift Annuity which means a transfer of property by a donor to a charitable organization in return for an annuity payable over one or two lives. A Charitable Gift annuity may generate a lifetime income at fixed rates based on your age. You may also be eligible for a charitable income tax deduction for a portion of your contribution. Contact COAOC for more information and ask for Julie Schoen.

...or Donate Something on Our Wish List

- Color Laser printer (with toner and maintenance)
- Laminator and lamination sheets; colored paper
- 3-4 Cell phones w/paid service contracts for 2/3 years for field volunteers
- Hewlett Packard Laser Printer for individual workstation – Color/B & W
- Frequent Flyer miles for training conferences
- Volunteer appreciation gifts and tickets for plays, concerts, games, etc.
- Tickets for events and activities to enable caregivers to have a respite from caregiving
- Mentor lapel pins to attach to Volunteer ID Badges

Consider the Benefits of IRA Charitable Contributions

Only a few weeks remain for contributors interested in the benefits

by Michael Bader, Esq., CPA



If you've reached the age of 70½, consider the possibility of making your sustaining charitable donation directly from your individual retirement account (IRA) before the end of 2007. Through the end of 2007, current tax laws encourage individuals to donate some or all of their IRA accounts to tax-exempt charities.

By instructing your IRA trustee to send a "qualified charitable distribution" directly to a charity from your IRA account, you will receive federal and California income tax-free treatment for your contributions.

A "qualified charitable distribution" means that the payment must come from a traditional or Roth IRA account and go directly to a qualified public charity. The Council on Aging of Orange County qualifies as such a public charity.

So the contribution won't create a charitable deduction, but the tax-free treatment of the distribution to the charity equates to an immediate 100 percent deduction, without having to worry about tax-law complexities that might reduce or delay the tax benefit from itemized deductions.

More taxpayers than ever will feel the impact of the Alternative Minimum Tax (AMT) in 2007 and after unless Congress takes corrective action. IRA charitable contributions are not included in the donors' adjusted gross income (AGI). Contributors

with rental real estate losses or who are subject to the AMT may benefit from a reduction of their income and reduces the chance that the donor will be affected by unfavorable AGI based deduction phase-out rules.

A qualified charitable distribution from a traditional IRA counts towards meeting the annual required minimum distribution (RMD) amount. Also, IRA charitable contributions will leave any nontaxable amounts in the account that can be withdrawn in later years. Tax-free and future RMDs will be lower because the balance in the account is reduced as well as the size of your estate for estate tax purposes.

Finally, the idea of taking qualified charitable distributions out of a Roth IRA is not nearly as attractive as taking distributions out of a traditional IRA. An individual or their heirs can take federal-income-tax-free Roth IRA withdrawals after the account has been open for at least five years. With a Roth IRA, the main advantage to the strategy is reducing death taxes due on the taxable estate.

Naturally, this information is intended to provide general guidance and is not a substitute for competent professional tax counsel. If you are interested in contributing a portion of your IRA to the Council on Aging of Orange County, call Julie Schoen at (714) 479-0107, ext. 218 and she will be happy to assist you and your trusted financial advisor to arrange your donation before the end of this year.

THE FINE PRINT

- Give Now. Only contributions made between January 1, 2006 and December 31, 2007, are eligible for the enhanced tax benefit.
- Age Requirement. You must be 70½ years old or older when the distribution is made.
- Donation Limit. Your total combined charitable IRA rollover contributions cannot exceed \$100,000 in any one year. Charitable contributions from an IRA totaling more than \$100,000 will not be eligible for tax-free treatment and will be counted as part of your annual gross income.
- Eligible Charities. Any charitable contributions you make from an IRA must go directly to a public charity. Contributions to supporting organizations, donor-advised funds, and private foundations, except in narrow circumstances, do not qualify for the tax-free treatment. Before making an IRA rollover contribution, contact the recipient charity to confirm that it is eligible to receive tax-free gifts from IRAs.
- Eligible Retirement Accounts. Distributions can only be made from traditional Individual Retirement Accounts or Roth IRAs. Charitable donations from 403(b) plans, 401(k) plans, pension plans, and other retirement plans are ineligible for the tax-free treatment.
- Two Step Contribution. Having funds in 403(b) plans or 401(k) plans still provides an opportunity to donate your IRA. Roll over funds to an IRA and then make the IRA contribution. Provide sufficient time to complete these two necessary steps.
- Directly to the Charity. Distributions must be made directly from the IRA trustee payable to the public charity.
- No Gifts in Return. Be careful to avoid this problem! You cannot receive any goods or services in return for charitable IRA rollover contributions. In order to qualify for tax-free treatment, you must not be eligible to receive a benefit in return such as auctions, raffle tickets or fundraising dinners.
- Written Receipt. In order to benefit from the tax-free treatment, you must obtain written substantiation of each IRA rollover contribution from each recipient charity.

Friendly Visitors Fill the Gap of Loneliness and Isolation

Time is precious for many of us that are busy everyday, but think how slowly time must pass for so many lonely disabled and older adults that have few – if any – friends to visit them. If you can spare an hour or two weekly to visit someone that needs a friend, call Patricia Moran-Johnson at 714-479-0107, ext. 273 today.

We have more than 100 people on our waiting list for the Friendly Visitor Program with some who have been waiting more than six months. Our volunteer Friendly Visitors say they get great satisfaction from their weekly visits with their new friends because it is obvious their friends enjoy the visits and some of them live from week-to-week just waiting for their next weekly conversation.



The Council on Aging–Orange County achieves so much with so few staff members because of the time and efforts of our 280 volunteers. Even if you only have two hours a week, we can use your help, not only for the Friendly Visitor Program, but also for support of our office staff and grant writers. Call us today and become a part of the Council on Aging–Orange County.

Additional Volunteer opportunities:

- Make follow-up telephone calls to interested potential volunteers
- Make reassurance calls to individuals waiting for a friendly visitor
- Provide office assistance or data entry
- Help with grant writing
- Become an ambassador and speak to groups interested in our services
- Invite us to make presentations to your service club, civic organization, company or faith-based group
- Participate in SmileMakers Guild
- Help with sending Council Care Cards to volunteers to celebrate birthdays or get well wishes

Just Imagine Tour

Each month the Council offers a brief tour of our facilities and a one-hour story-telling orientation about our free programs and services demonstrating how the lives of our clients are impacted. While not everyone who attends these informative sessions will need our services, we know that everyone attending will eventually know someone who does. Please join us to learn how we might help you or a family member. Below are dates to consider:

Tour schedule:

Wednesday, January 16th at 8:00 a.m
Wednesday, February 20th at 10:30 a.m
Wednesday, March 19th at 10:30 a.m
Wednesday, April 16th at 8:00 a.m

RSVP Sandy at (714) 479-0107, ext 22. We'll save a seat for you.

For More Information about our Tours, go to www.coaoc.org – Click on Calendar and Program Tours

Thank You to our Generous 2007 Donors

Life Preservers

GIFT OF DIGNITY - \$25,000

Richard and Vicki Craft
Madelyn Dudley
Bill and Sandy Gresher
Mike and Pam McGovern

GIFT OF HOPE - \$5,000

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Annual Donors

SAGE \$40,000 - \$59,000

Orange County's United Way

MENTOR \$20,000 - \$39,000

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