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Fall 2008

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California Senior Legal Hotline's Quarterly Newsletter

In This Issue:	<p>Friends of California's Senior Legal Hotline,</p> <p>Welcome back! We've been as busy as ever since our last newsletter. Our office has been swamped with the many foreclosure cases, which are hitting hard nationwide, as well as many, many other types of cases, most of which are exacerbated by these tough economic times. Making these times even tougher, and like many other important programs for seniors statewide, our funding was cut from the state budget, sending us back down on our funding roller coaster ride, and raising serious concerns about the near future of the hotline.</p> <p>In this newsletter you'll find information about short refinances to reverse mortgages, how qualified seniors may be eligible for food stamp assistance, some useful tips for financial planning -- and more. Thanks for your shared interest in California's seniors.</p>
<u>Seniors in Foreclosure - Can a Reverse Mortgage Save a Home?</u>	
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Short Sale to Reverse Mortgage Piece

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Seniors & Food Stamps, Who Qualifies?



Do you, or a senior you know need extra assistance affording nutritious food? You may qualify for what was once known as "food stamps" and is now federally called "SNAP" Supplemental Nutrition Assistance Program; which is administered through a plastic card that is swiped and used just like an ATM card. [Click here for additional information.](#)

Case Vignette

The Senior Legal Hotline has been hit hard with cases of seniors on the brink of, or in the midst of a foreclosure. The cases often have surprising twists and turns, and sometimes little can be done. But there has been some success with loan modifications allowing seniors to keep their homes.

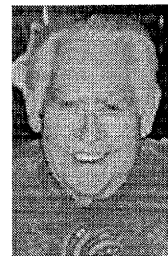
[Click here](#) to read about one of our particularly successful cases, where our advocates were able to allow the senior to save her home, even after it was foreclosed and a sale was made. Yes, we too are still in shock over this one!

Another Case Vignette

An 80-year-old Sacramento man was heavily medicated and facing surgery, afraid his existing long-term care insurance policy might not be sufficient. He gave \$21,000 to a company that heavily markets itself on the radio, trying to capture business from seniors with such concerns. This client, typically, was particularly vulnerable, as he was isolated from his children, caring for his wife with severe Parkinson's and facing surgery himself. He thought he was contracting for legal services, as the way in which the company presents itself can be misleading, exploiting common myths and fears about Medi-Cal eligibility and estate recovery. The client, a retired professional, was too embarrassed to tell his friends and family that he had been taken. But he contacted the hotline, where a persistent advocate wrote the company and spent a month making follow-up calls. After several hang-ups and disconnected calls, his efforts finally elicited a response – and an agreement to refund a significant part of the client's money. So far, half of the client's repayment has been made, and hopeful the other half will arrive soon.

And, the winner is...

Senior Legal Hotline's emeritus attorney **Joseph Montoya** was recently honored as the recipient of the California **State Bar's Pro Bono Service Award**. Joe accepted his award in the "emeritus or limited active practice" category at an award ceremony in Monterey on September 26, 2008.



Joe was one of SLH's first four volunteers, dating back to 1995. Joe has counseled countless seniors on the hotline and has also helped define the role of a volunteer at SLH by devoting extra time to creating orientation materials, recruiting other volunteers and serving as a mentor to new ones.

Joe has been the epitome of a SLH volunteer, coming in regularly to take calls directly from the hotline on any legal issue that may be afflicting the senior caller: debt collection, scams, Medi-Cal/Medicare, housing, consumer disputes, elder abuse, wills/trusts/probate, ... and the list goes on. This style of legal service is not for everyone, but after 13 years of taking hotline calls, Joe has mastered the art of effectively assisting clients with myriad issues via telephone.

Joe also donates his time by serving as a member – and current vice chair – of Sacramento County's Adult & Aging Commission, and of the coordinating council for

the Stanford Settlement Neighborhood Center, which is home to a senior focal point. These other roles that Joe takes on, aside from serving as a SLH legal advocate, illustrate his genuine passion for the rights and well-being of seniors.

This is not the first award Joe has received due to his stellar voluntary work at SLH. In 2004 Joe received a "Volunteer of the Year" award from the Volunteer Center of Sacramento. In 2005 he was named a "California Senior Leader" by the UC Berkeley School of Public Health and the California Wellness Foundation. And in 2006 Joe was recognized in Washington, D.C., by the Metlife Foundation with an Older Volunteers Enrich America Award in the "Team Spirit" category.

But we're particularly proud of Joe for receiving an award as prestigious as the State Bar's Pro Bono Service Award, which recognizes him for his years of sharing his legal knowledge and experience with those who need it most. Nominating Joe for this award serves as one of the many small ways we thank and appreciate him for his 13 (and counting) years of pro bono legal service to seniors. With Joe and many dedicated volunteers like him, SLH has been able to extend services to many additional seniors in need.

To view the State Bar's President's Pro Bono Awards press release, [click here](#), and for the part specifically about Joe, [click here](#).

Calling All Sacramento-Area Seniors!!

Sacramento Senior Legal Services/Senior Legal Hotline along with the Volunteer Center of Sacramento and the City of Sacramento's City-Wide Volunteer Program and Caring Neighborhoods Program is proud to host **Senior Connect**, an event to assist struggling seniors in the Sacramento area. Friday, November 14th from 10-3:00 p.m. at the **Oak Park Community Center**, various agencies will be available to assist seniors with an array of issues: medical, legal, housing, food, consumer, etc. There will be a variety of health screenings, and four seminars:

10:30 Fraud Prevention. 11:30 Foreclosures/Predatory Lending. 1:00 Planning for long-term care needs/estate planning. 2:00 Healthy Aging.

Come out and receive some important services and information. The Oak Park Community Center is located at 3425 Martin Luther King Jr. Blvd. Sacramento, CA 95817

E-mail Jenny with any additional questions, or if your agency is interested in participating. Please help us spread the word about this event. Thanks.

Insert Article 7 Headline

Insert your article 7 text here.





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