

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the City Clerk's office at (310) 618-2780. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting. [28CFR35.102-35.104 ADA Title II] Direct questions or concerns to the Commission Liaison at (310) 618-2935 prior to submission to the Commission. Parties will be notified if the complaint will be included on a subsequent agenda. The Commission on Aging is an advisory body to the City Council that meets the first Tuesday of each month at 9:30 a.m. in the West Annex Commission Meeting Room. All meetings are open to the public.

**TORRANCE COMMISSION ON AGING AGENDA
TUESDAY, MAY 2, 2023
REGULAR MEETING
9:30 A.M. IN THE WEST ANNEX COMMISSION MEETING ROOM
AT CITY HALL, 3031 TORRANCE BOULEVARD
TORRANCE, CA 90503**

**COMMISSION ON AGING MAY TAKE ACTION ON ANY ITEM
LISTED ON THE AGENDA**

1. CALL MEETING TO ORDER

ROLL CALL: Commissioners Davis___, Grundhaus___, Hileman___, Mayfield___,
Pryor___, Snyder___, Chairperson Dojiri___

2. FLAG SALUTE: Commissioners Davis

WORDS OF INSPIRATION: Commissioner Hileman

3. REPORT OF THE CITY CLERK ON THE POSTING OF THE AGENDA

The agenda was posted on the Public Notice Board at 3031 Torrance Blvd. and on the City's Website on THURSDAY, APRIL 27, 2023.

4. ANNOUNCEMENT OF WITHDRAWN, DEFERRED, AND/OR SUPPLEMENTAL ITEMS

5. ORAL COMMUNICATIONS (Limited to a 15 minute period)

This portion of the meeting is reserved for public comment on items on the agenda or on topics of interest to the general public. Under the Ralph M. Brown Act, Commissioners cannot act on items raised during public comment but may respond briefly to statements made or questions posed; request clarification; or refer the item to staff. Speakers under this Public Comment period will have no longer than 1 minutes per speaker. Your comment to the Commission meeting will be recorded as part of the meeting. By staying in the meeting and making public comment during the meeting, you are agreeing to have your comment recorded.

6. CONSENT CALENDAR

Matters listed under the Consent Calendar are considered routine and will be enacted by one motion and one vote. There will be no separate discussion of these items. If discussion is desired, that item will be removed by a Commissioner from the Consent Calendar and considered separately.

6A. APPROVAL OF MINUTES: April 4, 2023

7. ADMINISTRATIVE MATTERS

7A. PRESENTATION: LIVING TRUST BY BIER LAW

Presentation by Seth Bier, BIER Law Owner/Attorney

7B. DISCUSSION & APPROVAL: OLDER AMERICANS AWARD

Recommendation of the Community Services Director that the Commission on Aging discuss and select the 2023:

- 1) L.A. County Older Americans Award nominee representing the City of Torrance
- 2) City of Torrance Older Americans Award Nominees

7C. DISCUSSION: AARP AGE FRIENDLY CITY APPLICATION

Recommendation of the Community Services Director that the Commission on Aging discuss the AARP Age Friendly City Application and receive an update from staff.

7D. DISCUSSION: SPEAKERS FOR UPCOMING MEETINGS

Recommendation of the Community Services Director that the Commission on Aging discuss and decide on speakers relevant to the senior population.

7E. ORAL REPORTS ON SENIOR CITIZEN CONCERNS

Recommendation of the Community Services Director that the Commission on Aging assign or reassign senior concerns for reports on:

- City Council Activities - Commissioner Hileman
- Housing - Commissioner Pryor
- Health - Commissioner Mayfield
- Transportation - Commissioner Snyder
- Community Programs - Commissioner Grundhaus
- Focal Point Programs - Chairperson Dojiri
- Elder Abuse/Fraud - Commissioner Davis

8. ORAL COMMUNICATIONS #2 COMMISSIONERS/STAFF

(Limited to a 15 minute period)

Comments under this portion of the agenda are limited to items not on the agenda and to no longer than three (3) minutes per speaker. Under the provisions of the Brown Act, the Commission is prohibited from taking action or engaging in discussion on any item not appearing on the posted agenda.

9. ADJOURNMENT

9A. To the regular meeting of the Commission on Aging on Tuesday, June 6, 2023 at 9:30 a.m. located in the West Annex Commission Meeting Room at City Hall, 3031 Torrance Blvd.

**MINUTES OF A REGULAR MEETING OF
THE TORRANCE COMMISSION ON AGING**

1. CALL TO ORDER

The meeting convened on Tuesday, April 4, 2023 at 9:30 a.m. at the West Annex Commission Meeting Room at City Hall, 3031 Torrance Boulevard.

ROLL CALL/MOTIONS FOR EXCUSED ABSENCE

Present: Commissioners Davis, Grundhaus, Hileman, *Mayfield, Snyder and Chairperson Dojiri

Absent: Commissioner Pryor

Also Present: Recreation Supervisor Jesus Castro.

MOTION: Commissioner Mayfield moved and Commissioner Davis seconded, to approve the excused absence of Commissioner Pryor. The motion passed by a unanimous voice vote. (Absent: Commissioner Pryor)

* Commissioner Mayfield left the meeting at 11:00 a.m.

2. FLAG SALUTE

Chairperson Dojiri led the Pledge of Allegiance and Commissioner Hileman read inspirations provided by Irene Griffith.

3. REPORT OF THE CITY CLERK ON THE POSTING OF THE AGENDA

Senior Supervisor Castro reported that the agenda was posted on the Public Notice Board at 3031 Torrance Boulevard and on the City's website on Thursday, March 30, 2023 by City Clerk Poirier.

4. ANNOUNCEMENT OF WITHDRAWN, DEFERRED, AND/OR SUPPLEMENTAL ITEMS

No items.

5. ORAL COMMUNICATIONS

Vanessa Vega, Recreation Services Administrative Assistant introduced herself to the Commission.

Dale Freeburg spoke about the senior taxi service.

6. CONSENT CALENDAR

6A. APPROVAL OF MINUTES – March 7, 2023 Commission of Aging

MOTION: Commissioner Snyder moved and Commissioner Grundhaus seconded, to approve the minutes of the Commission on Aging meeting of March 7, 2023, as submitted. The motion passed by a unanimous voice vote. (Absent: Commissioner Pryor)

7. ADMINISTRATIVE MATTERS

7A. PRESENTATION – TORRANCE FIRE DEPARTMENT MOBILE STROKE UNIT

Firefighter Paramedic Buchs presented the report on the item and explained that the Torrance shared the unit with Long Beach and Westwood and added that the unit was in Torrance on Thursday, Friday and Saturday from 7:00 a.m. to 7:00 p.m. He reported, with the aid of slides, that the unit had a clinical team from UCLA on board, consisting of a neurologist, paramedic, critical care nurse, technologist and was equipped with a laboratory and had imaging and medical treatment capability for the two types of strokes. He explained that the unit could be in constant contact with the hospitals and staff. He described the types of medications and equipment for use on the unit and the methods of treatment and lab testing available. He listed the signs of a stroke and discussed the time restrictions on interventions methods and the considerations for the dispatch of the unit.

Firefighter Paramedic Buchs noted that the unit could directly connect with other medical personnel at other locations and added that a second unit had been approved.

Firefighter Paramedic Buchs described the autopulse band used for CPR and discussed methods for maintaining medical information for emergency personnel, such as tagging your address with information with dispatch or putting health information on personal phone. He noted that the dispatch number was 310-781-7042. He distributed information and forms for emergency health information.

7B. DISCUSSION: OLDER AMERICAN AWARDS:

Senior Supervisor Castro stated that he had sent the 5 award applications to all of the Commissioners for review. He noted that all the Commissioners had voted and he had submitted candidate Ron Smith as the recipient of the Los Angeles County Award. He explained that the names and ages had been redacted before the application had been submitted to the Commissioners. The Commission requested that Senior Supervisor Castro return to the next Commission meeting with an explanation of why there had been a redaction of the name and ages for the candidates' applications, as it had made the selection process more difficult.

The Commission recommended the following candidates to receive the City's Older American Award: Ron Smith, Patrick Furey, Dale Roulette, Ora Parton, and Teri Furey.

Senior Supervisor Castro stated that he would send a request to the Commission for any additional information on the candidates that could be included in the award presentation.

MOTION: Commissioner Grundhaus moved and Commissioner Mayfield seconded, to accept all 5 nominees for the City's Older American Award to be awarded on May 9. The motion passed by a unanimous voice vote. (Absent: Commissioner Pryor)

7C. DISCUSSION: TORRANCE CENTENARIAN PROGRAM:

Senior Supervisor Castro stated that there were no current candidates for the award and noted that award ceremonies with the Council would be scheduled as needed. He added that his office phone number was 310-618-2935 if any of the Commissioners needed to speak with him on possible candidates or for any other matter. He requested that if possible, the Commissioner begin the invitation process with the candidate or the candidate's family or submit the application online.

Chairperson Dojiri requested that if available, a picture of the recipient be displayed during the award presentation at Council. Senior Supervisor Castro noted that the recent presentation had omitted some items from the scripted agenda.

7D. DISCUSSION: SPEAKERS FOR UPCOMING MEETINGS:

Senior Supervisor Castro stated that he would reach out to the trust attorney that Commissioner Grundhaus had requested to speak and confirm the speaker's availability.

7E. Oral Reports on Senior Citizens Concerns

1. City Council Activities

Commissioner Hileman reported that the Council had presented the Centenarians award to Mary Edna Campazzie and approved the 2023 Fourth of July fireworks. She stated that the Council had also approved a 200-unit apartment complex on the corner of Carson and Del Amo Boulevard.

2. Housing

No report.

3. Health

Commissioner Mayfield reported that in late 2023, Torrance Memorial Medical Center would begin construction on a \$40 million emergency department expansion project, which would open in 2026 and which will increase capacity, efficiency and access to emergency care.

4. Transportation

Commissioner Snyder stated that the transportation center was still under construction.

5. Community Programs

Commissioner Grundhaus announced that there would be an Arts and Crafts Fair at the Ken Miller Recreational Center on May 6, 2023 and AARP was offering help with taxes at the Bartlett Center through May 15, on Mondays only. She added that the *50 and on the Go* newsletter contained information on classes and activities at the Senior Centers and added that the information was also on the City's website under senior services. She stated that she would like to see more educational activities at the Centers, as well as a method to develop a list of topics that would be of interest to seniors.

There was a discussion of having presenters for the Commission on Aging also be scheduled for a presentation at the Bartlett Center.

Senior Supervisor Castro explained that he was in the process of planning and restarting the day trip activities through the Senior Centers.

Commissioner Mayfield left the meeting at 11:00 a.m.

6. Focal Point Program

Commissioner Dojiri reported the following statistics for the month of:

March 2023

Total number of documented calls: 32	Web Inquiries:
Miscellaneous calls 54	Total number of calls received: 86

Of the documented calls there were the following requests:

requests for nutrition 19%	requests for housing 19%
requests for legal help 32%	

Commissioner Dojiri reported that the Focal Point volunteers were currently updating the Focal Point Service Directory, to be published in June.

7. Elder Abuse/Fraud

No report.

8. ORAL COMMUNICATIONS #2 Commissioners/Staff

Chairperson Dojiri suggested that the election for Chair and Vice Chair be moved to June 2023.

MOTION: Commissioner Snyder moved and Commissioner Grundhaus seconded, to move the election of officers to June 2023 instead of July. The motion passed by a unanimous voice vote. (Absent: *Commissioners Mayfield and Pryor)

9. ADJOURNMENT

9A. At 11:09 a.m., Commissioner Snyder moved to adjourn the meeting to the regular meeting on Tuesday, May 2, 2023, at 9:30 a.m. at the at the West Annex Commission Meeting Room at City Hall, 3031 Torrance Boulevard. The motion was seconded by Commissioner Davis and a roll call vote reflected unanimous approval. (Absent: *Commissioners Mayfield and Pryor)

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THE NIGHTMARE OF DEATH PROBATE

The last thing anyone wants to think about after a loved one passes away is probate, or the process of distributing the deceased's property. It is important to understand the process, particularly if you wish to spare your heirs from it.

WHAT IS DEATH PROBATE?

Death probate is the legal process that takes place once a person dies. The California probate process is used to pay creditors, resolve any disputes, inventory and appraise assets, and distribute assets according to the decedent's Will or California law.

In theory, probate was created to ensure that your wishes are carried out. In practice, probate is often a long, drawn-out process that seems to serve the needs of everyone but you and your loved ones.

WHY IS IT A NIGHTMARE?

There's nothing simple about probate. It's usually a highly technical and complicated process that can drown your heirs in a sea of red tape. At best, it's a bureaucratic nightmare. At worst, it will cost your heirs the following:

✓ MONEY

Everyone gets paid: the attorney, your executor, the appraisers, the courts, the taxing authorities, and your creditors. Only after they've gotten their cut will your heirs be able to take their share out of what's left.

✓ TIME

On average, you can expect your probate in California to take 1-2 years, and that's if your affairs are relatively straightforward. It isn't uncommon for probate to take several years.

✓ PRIVACY

Your probate proceedings are required to be published in a general circulation newspaper in your community. This unwelcomed publicity can expose your loved ones to the abuse of con artists, creditors, overly aggressive salespeople, and those eager to exploit any financial weaknesses in an estate.

WHAT ARE MY CHOICES?

The creaky wheels of probate are set in motion whether you have a Will or not. And if anything, probate becomes more complicated, not less so, when you die intestate (without a Will).

In contrast, a Revocable Living Trust is designed to keep you out of probate. It helps significantly reduce costs, dramatically expedite the disposition of your estate, and safeguard your privacy.

HOW MUCH WILL IT COST?

Est. Estate Value	_____
4% on first \$100,000	_____
3% on next \$100,000	_____
2% on next \$800,000	_____
1% on next \$9 mil	_____
0.5% on next \$15 mil	_____
Estimated Attorney's Probate Fees	_____
Estimated Executor's Probate Fees	_____
Total Fees	_____

Note that these are MINIMUM fees that don't include court costs, etc.



FUNDING YOUR TRUST

WHAT DOES IT MEAN TO FUND A TRUST?

Remember... a Living Trust (or, as we call it, a "Family Wealth Trust") is a legal document that not only distributes all your assets after you're gone, but also allows you to appoint someone to manage your financial affairs if you become disabled. Think of a Trust as a treasure chest. When we create your Trust document, the chest is empty because your assets are still in your name. If something happens to you before we transfer title out of your name and into the name of the Trust, **you will not avoid probate.**

THIS IS WHERE FUNDING YOUR TRUST COMES IN.

Your Trust can only control the assets you put into it. You may have a really good Trust document, **but until you fund it, it doesn't control anything.** If your goal in having a Living Trust is to avoid probate at death and court interference at incapacity, then you must fund your Trust now while you are able.

Funding your Trust is the process of transferring ownership of your assets from you to your Trust. To do this, you physically change the titles from your individual name (or joint names) to the name of your Trust.

YOU MUST FUND YOUR TRUST.

Without this step, your Trust is empty and worthless. Funding your Trust is an integral part of the planning process, but the truth is most Living Trusts aren't funded.

Funding problems are just one of the many failings that we have observed in bargain-basement Trusts. You won't get help with funding a Trust you buy on the internet; in fact, most law firms won't assist you either. Which means you have this document that has power over nothing. You've paid a lot of money for an empty box – not a treasure chest.



HAVE WE MENTIONED THAT YOU MUST FUND YOUR TRUST?

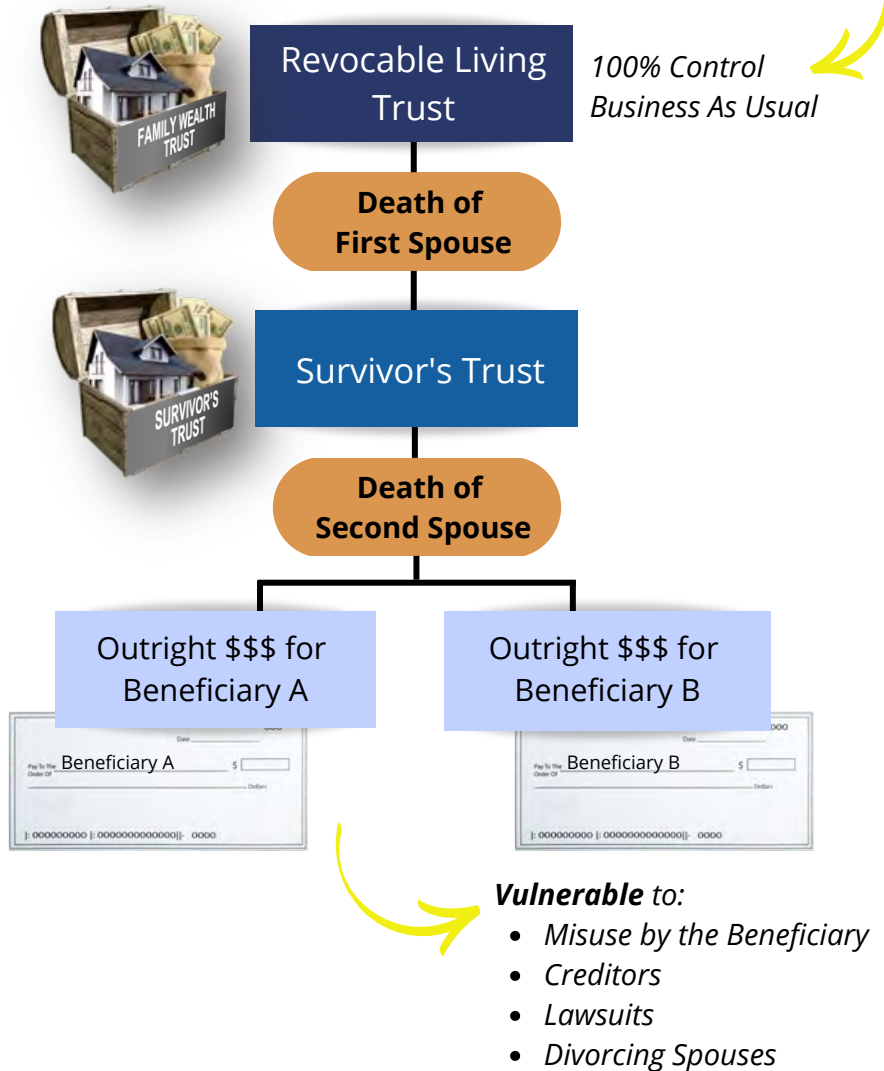


We can't emphasize it enough. While this may sound simple, there are a number of considerations to take into account when handling this critical aspect.

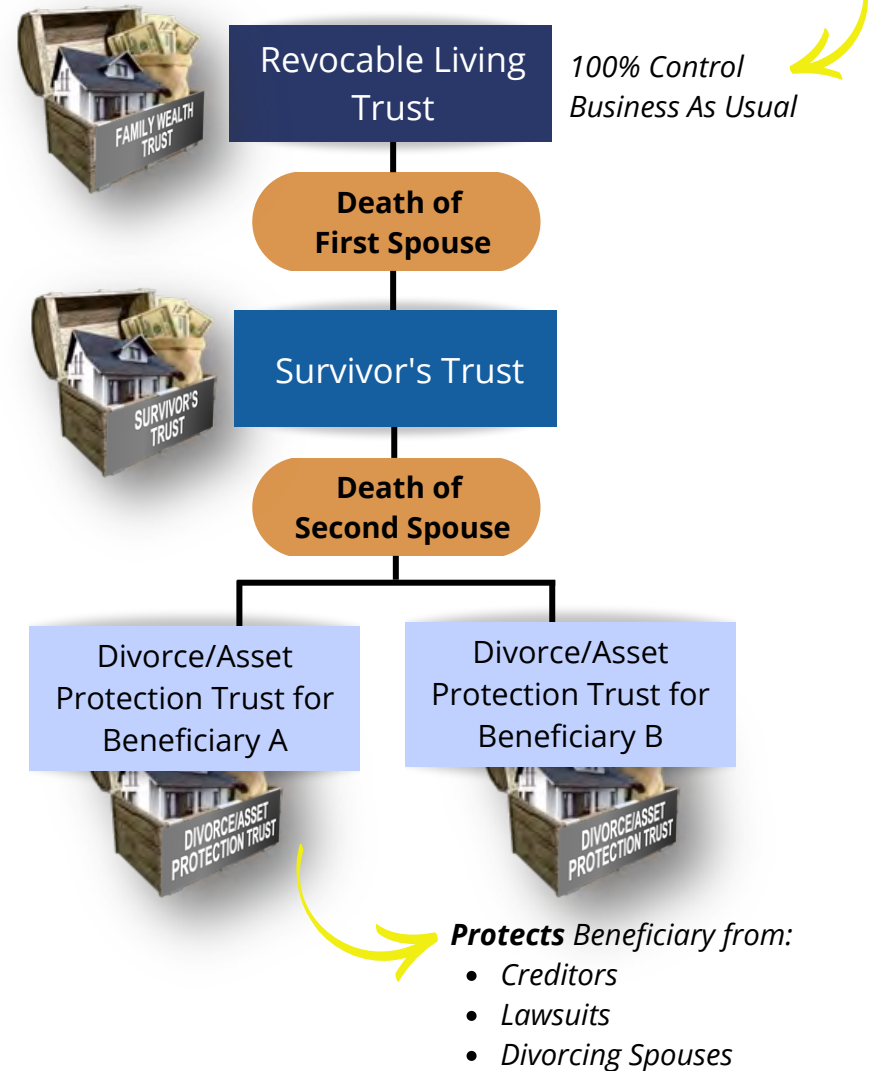
At Bier Law, we help facilitate the funding of your Trust and guide you through this important process.

INHERITANCE PROTECTION: SAFEGUARDING YOUR BENEFICIARIES

WITHOUT Divorce/Asset Protection



WITH Divorce/Asset Protection





THE NIGHTMARE OF LIVING PROBATE

For most of our lives, the greatest risk to our well-being isn't death. It's the ever-growing likelihood of becoming seriously ill or injured. And when illness or injury leaves us unable to manage our affairs for ourselves, we may face an ordeal nearly as debilitating as the disability itself. It's a legal process commonly called Living Probate, and for those who must endure it, it is often a living nightmare.

WHAT IS LIVING PROBATE?

If you become incapacitated without the proper documents, then you and your loved ones may be involved in a "living probate" or "conservatorship" where **a judge** determines who should make financial and healthcare decisions **for you** under ongoing court supervision.

WHY IS IT A NIGHTMARE?

Few can argue with the idea behind living probate. Its goal is to protect an individual who can no longer protect himself or herself, and it seeks to identify the person or persons best suited to take over the individual's financial affairs and personal care. That's the theory.

But in practice, you **lose control of your right to make your own decisions**, which will cost you:

✓ **MONEY**

✓ **TIME**

✓ **PRIVACY**

Any property, account, or asset in the incapacitated person's name - *or held jointly* - can only be used after getting a court order. Just to file will cost over \$1000. Every time you go to court it costs money and time, and is open to the public.

WHAT ARE MY CHOICES?

We have two choices. We can trust in the kindness of strangers and hope the outcome they effect resembles what we would have chosen for ourselves. Or we can plan ahead so that our wishes are carried out as we would want them to be by the person we choose.

While one cannot eliminate the risk of disability, planning can eliminate the uncertainties and make it easier on everyone involved.

SEE FOR YOURSELF

These are just two of many articles detailing the state of our local system:

[Money-draining probate system 'like a plague on our senior citizens'](#)

- Orange County Register, 9/25/2018

[When a Family Matter Turns Into a Business](#)

- LA Times 11/13/2005

UNDERSTANDING A LIVING TRUST

WHAT IS A LIVING TRUST?

A Living Trust (or, as we call it, a "Family Wealth Trust") is simply a legal document where you transfer your hard-earned assets from *your name* into the *name of the Trust* in order to keep you out of the courts and keep the government out of your private matters.



Think of your trust as a treasure chest. When first drafted, it's an empty box.



Then you fill it (or "fund it") with all your treasures (your assets).



Close the lid, lock the chest. Everything is private and controlled by the person holding the key.

WHO HAS POWER OVER MY TRUST?

Let's take a moment to understand the three positions in every Trust:



Trustor

The person(s) who created the Trust and has transferred assets to the Trust



Trustee (*Holds the Key*)

The person(s) managing the Trust -- buying, selling, trading and/or exchanging assets



Beneficiary

The person(s) designated to receive and use the assets in the Trust

SO...WHICH ONE AM I?

You're all three!

YOU are the *Trustor*: You created the Trust and transferred title to your assets.

YOU are the *Trustee*: You *hold the key* and make all decisions over the Trust assets.


YOU are the *Beneficiary*: You have the right to spend and use the Trust assets any way you want.



YOU have complete control over your assets, even though the title is no longer in your name

WHAT HAPPENS NEXT?

It's business as usual. You can derive income from your Trust, sell assets, acquire new assets, and do anything you need to with the property in your Trust. And rest assured, you can amend or revoke your Trust at any time.

While you are alive and well, you're in total control as the Family Wealth Trust holds title to your assets. But if something unexpected happens to you, the key  is passed to the individual(s) you name (your Successor Trustee), who will be able to either manage your assets for you if you're incapacitated or distribute them according to your wishes when you pass away.



CITY OF
T O R R A N C E

GEORGE K. CHEN
MAYOR

February 23, 2023

Nancy McPherson
AARP California State Director
1415 L. Street, Suite 960
Sacramento, CA 95814

Dear Ms. McPherson,

On behalf of the City of Torrance, I am pleased to offer this letter of our ongoing commitment to creating an age-friendly environment. We are excited to join AARP's Age-Friendly Communities network. The City of Torrance recognizes the importance of encouraging and promoting age-friendly planning and policies to address changing demographics and enhance independent living. We are committed to providing continual improvements to support active and healthy aging. We want to promote successful aging and improve the quality of life for all residents.

The City of Torrance established a Commission on Aging (COA) comprised of community members as an advisory board to the City Council. The COA board was established on December 6, 1994, and since then has greatly benefited our community.

As part of our involvement and commitment, the City of Torrance will continue to offer an age-friendly community environment. We look forward to working with AARP staff, members, and volunteers to make our City a place where we can serve all ages with pride.

Sincerely,

George K. Chen
Mayor
City of Torrance



1415 L Street, #960 | Sacramento, CA 95814
1-866-448-3614 | Fax: 916-446-2223 | TTY: 1-877-434-7598
aarp.org/ca | caaarp@aarp.org | twitter: @aarpca
facebook.com/aarpcalifornia

March 2, 2023

George Chen
3031 Torrance Blvd.
Torrance, CA 90503

Dear Mayor Chen,

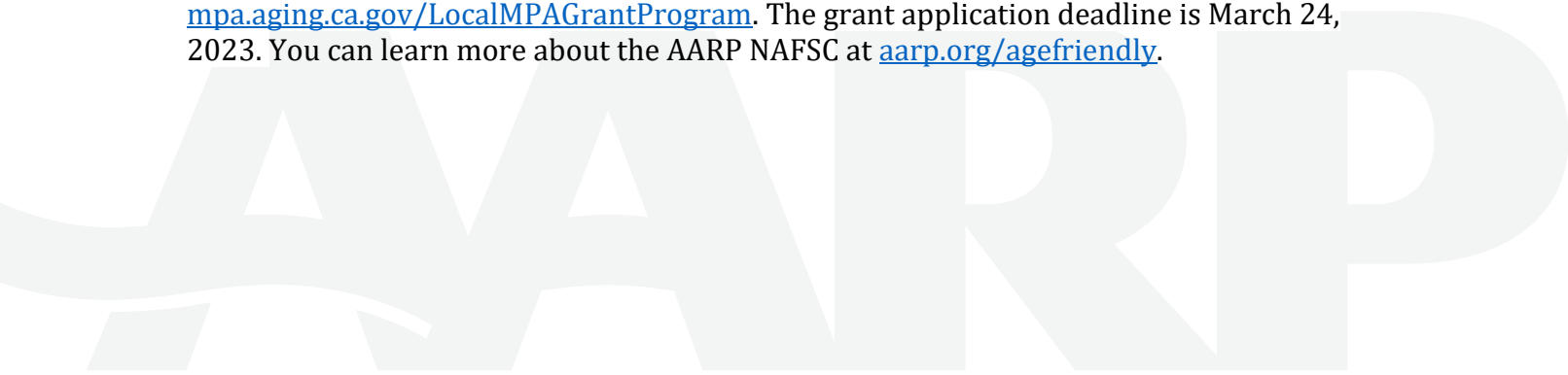
On behalf of AARP's nearly 32,000 members in the City of Torrance, AARP applauds your dedication to public service and your community.

AARP is the leading voice for Americans ages 50 and older, and we work every day to empower people to choose how they live as they age. In California, AARP works to strengthen communities and promote issues that matter most to older adults and their families. This work is more important than ever as populations across the country are rapidly aging. By 2030, one-quarter of California's population will be older adults.

To help ensure communities are prepared, AARP launched the AARP Network of Age-Friendly States and Communities (NAFSC). The Network is a free, voluntary membership program that serves as a framework for local leaders to implement changes that make communities more livable for people of all ages. Joining the Network isn't a certification or designation that your community is age-friendly; rather it's a public commitment by local leadership to become an age-friendly community — one that serves people of all ages.

The age-friendly program is a 5-year process that includes conducting community feedback, identifying gaps and opportunities, and developing and implementing an action plan to improve community livability. To advance age-friendly efforts across the state, the 2022-2023 state budget allocated \$4.5M to the California Department of Aging (CDA) to provide competitive grants to up to 36 communities, of up to \$125K per community, across California to support the development of their own local age- and disability-friendly action plans.

AARP strongly encourages you to consider applying to the NAFSC and state grant funding on behalf of City of Torrance. You can learn more and apply for the grant funding at mpa.aging.ca.gov/LocalMPAGrantProgram. The grant application deadline is March 24, 2023. You can learn more about the AARP NAFSC at aarp.org/agefriendly.



We urge you to champion age-friendly efforts into your work as Mayor, because not only do age-friendly, well-designed communities support older adults, they contribute to the health, financial security and well-being of all residents. If you have questions, please contact our Advocacy Director, Rafi Nazarians at nazarians@aarp.org or (626) 585-2638.

Sincerely,



Nancy McPherson
State Director