HELPS
Nonprofit Law Firm

Finding Peace

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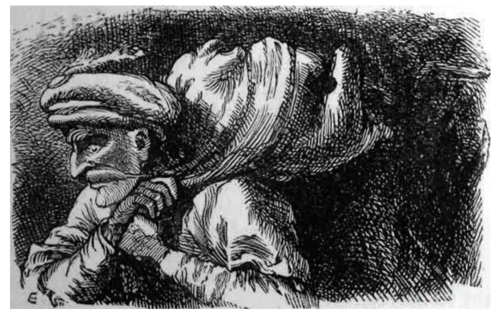
HELPS

Help
Eliminate
Legal
Problems
for
Seniors
and
Disabled

Inside this issue:

Sharing the Burden



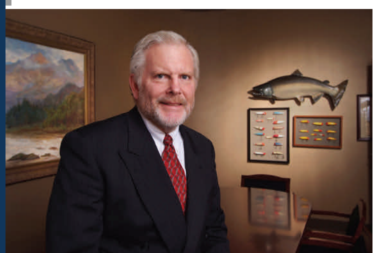
A young man began a journey to his ancestral home, a city on top of a mountain far away. His young, strong shoulders effortlessly carried his possessions. As he journeyed on, his burden became heavier and heavier. Near the end, the path became steeper and more difficult. Finally, he fell to his knees, spent and exhausted. He did not know what to do.

A stranger approached and the traveler explained his burden. The stranger removed heavy rocks one by one from the travelers sack and laid them down. “These rocks have no value,” he explained. “They will not help you on your journey; leave them and forget them.” The traveler lifted the lighter burden to his shoulder and continued his journey. Now his burden was lighter and he had hope.

Debt, like the heavy rocks, can become a burden that is too heavy to bear. The genuine and important burdens of life are caring for a loved one, watching over children and grandchildren, serving ones fellowman and dealing with illness and death.

continued inside…..

"Sharing the Burden," is the motto of ***HELPS*** Nonprofit Law Firm. That is what we do. Many suffer needlessly that can use the relief ***HELPS*** offers. Please help us share the burden by telling others about the work ***HELPS*** does for those in need. With your help, together we can lighten burdens and bring peace and hope to seniors who have worked hard all their lives.



Eric Olsen
president

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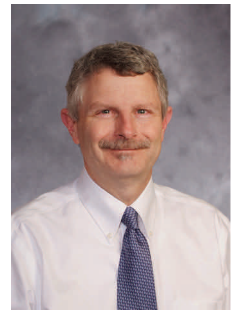
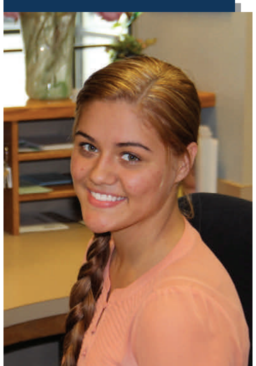


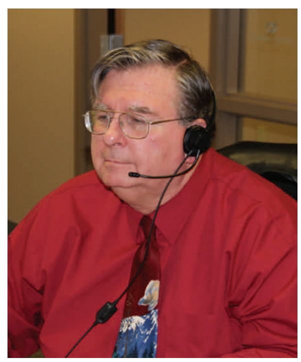
Duane Matthews
director

Meet the HELPS staff



Regan Payne
receptionist

Kay Galati
receptionist



Sam Sloper
senior law clerk

Pat Green
senior law clerk

Carrie Elfstrom
admin

Reese Tozier
intern

Cindy Emery
assistant

Steve Oberan
senior law clerk

What is *HELPS*?

Are you being harassed by collectors for debts you cannot pay?
Is your income Social Security, retirement, veteran benefits, or disability?
Did you realize that this income is protected by federal law?

Under federal law when you are represented by an attorney, collectors may no longer contact you by phone or mail. When you enroll with ***HELPS*** Nonprofit Law Firm, we send letters to your collectors advising them that we represent you for purpose of communication. The calls stop! Peace returns to your life. Visit our website www.helpsishere.org and listen to actual ***HELPS*** clients explain how HELPS changed their lives.

HELPS assists you in dealing with collectors you cannot pay - such as: credit cards, medical bills, signature loans, old judgments, and other debt. If you own a car or home that you intend to keep, you continue to pay the lender as agreed.

HELPS does not negotiate with creditors, ***HELPS*** does not file bankruptcy.

If you have questions or want to enroll call us toll free at: 1-855-435-7787; we are always available to answer your questions. When you decide to enroll we will need to know the name of your creditor(s), their mailing address and the account number(s). You will be asked a few brief questions to confirm that you qualify for ***HELPS***. If you prefer, you may request an enrollment form and return it to us by mail or over the internet. When you enroll we will write your creditors and demand that their contact with you stop immediately. This very day you can have an attorney to refer your collectors! No more calls and letters!

***HELPS* is very affordable and is based on your household income.**

FEE GUIDELINES

We never turn down a qualified senior.

Household monthly income	One time enrollment fee	Monthly maintenance fee
$750 or less	$0	$10
$750 to $1,250	$125*	$20
$1,250 or more	$250*	$20

*If needed, payment arrangements can be made for the enrollment fee.
We are here to share the burden and help bring peace back to your life.

I Owe Taxes I Can't Afford To Pay

By Eric W. Olsen ~ *HELPS President*

Sometimes, ***HELPS*** clients owe taxes they cannot pay. Often these taxes are old and from prior years when they were working. Some ***HELPS*** clients are paying these taxes and going without the basics of life. Although it is rare, some ***HELPS*** clients are being garnished 15% of their Social Security. ***HELPS*** clients should know that there is a way to stop harassment and garnishment by the IRS. They can take steps to stop paying past taxes they can't afford to pay.

The IRS can declare a taxpayer "currently not collectible," after the IRS receives evidence that a taxpayer has no ability to pay. This can be an enormous relief to seniors with a tax liability who are hounded by the IRS to pay their back tax debt. In order to receive Currently Not Collectible status from the IRS, you must prove that you do not have any assets that would enable you to pay the back tax debt you owe. This includes almost all ***HELPS*** clients. You must prove that you have enough money to pay for the very basic necessities of life and nothing else. The necessities of life would include: rent, mortgage, food and clothing, health insurance, car payments, auto maintenance, secured loans, utilities, etc. These are called allowable expenses.

Congress has set up an independent department in the IRS called the Taxpayer Advocate Service. It is their job to help persons, including poor elderly, obtain uncollectable status and stop garnishments. This can be done over the phone and it can be done fast! Call ***HELPS*** and we will give you the exact number to call where you live. The Taxpayer Advocate Service is very helpful. We have found them to be kind and patient - that is their job. If you would prefer, we at ***HELPS*** will assist you with one of our volunteers. You will call the IRS together with us on the phone, provide the information they require and in a very short time you can be placed on uncollectable status. No more letters, no more phone calls, no garnishment.

This all costs you nothing! If you are paying taxes you cannot afford to pay, please pick up the phone and call ***HELPS.***

Testimonials

"My husband had a massive stroke and he died and all our creditors were calling day after day 13 -15 times per day and I thought I was having seizures but they were bad panic attacks, because I was grieving and trying to deal with the creditors at the same time, I was at my wits end. When my husband died, my income was one-third what it had been. The creditors didn't seem to understand what I was going through. I called the attorneys at ***HELPS*** and my life immediately changed for the better." ~ Sondra R.

"With all the bills it was impossible, I would cheat on the pills and wouldn't take them, so then I would get sick in bed and Ray would say why are you sick in bed, I don't know, I would say, but it was because I wasn't taking my medications."
~ Ray and Margaret B.

"Without it, oh man, I don't know what I would have done…I don't think (seniors) have any idea there is such a program." ~ George H.

The biggest benefit has been my sanity…let me say…it was affecting my self-esteem the way these people were talking to me – they don't talk to me like that anymore! I just sit back and let HELPS take care of it. ~ Marjorie K.

My life has just gotten a lot better, a lot more relaxed, a lot easier. It has taken a lot of pressure off of me. HELPS is a very accurate name, because… man, it helps you, – it really does! ~ Ron M.

My life before HELPS was very stressed and strained because of the harassing phone calls. I was sick to my stomach; I could hardly sleep at night. After I got ahold of *HELPS*, all that stress and strain went away. I was able to sleep and realized that people were there to help me. ~ Sally C.

I called HELPS…they immediately contacted my creditors. The creditors quit calling me and just dealt with the attorneys. It was such an emotional relief, I felt like I could live again and not be under such a burden. ~ Wilma C.

We would love to hear your story about how ***HELPS*** *has changed your life.*
Please send your story to:
HELPS Nonprofit Law Firm
PO Box 12647
Salem, OR 97309.
These stories may be printed in future issues of "Finding Peace."

I really had a feeling of doom….the more you beat on someone the more you find them helpless to fight back…You need an advocate!, I can't describe it to you, It was terrible, Its miserable, I kind of compare it to boxing match where the more you beat on someone the more you find them helpless and that's where you get, you feel helpless emotionally helpless, the continual harassment there was nothing we could do about it"   Ray and Mary O.

To Keep, or Not to Keep...That is the Question

By Eric W. Olsen ~ *HELPS President*

America is the land of the automobile. Many seniors rely on their cars for the independence it provides. It is usually one of the last things we want to give up. At some point however, the car may have to go. It might simply be due to physical issues like deteriorating eyesight or slower reaction time.

Some seniors are perfectly able to drive, but find themselves "locked" into a high car payment- one that they find they can no longer afford. What alternatives are there in this situation?

First, HELPS clients need to remember that their income is exempt. If the car went back to the lender (a voluntary surrender), the lender would not be able to collect from exempt income any balance owed on the car after it was sold. The senior is not forced to keep a car with a payment they cannot afford.

If you find yourself with a car you can't afford and you decide to get rid of it, what do you do if you still need transportation? First, ask the question, do I really *need* a car? Look at your past usage. Does it really make sense financially? A car can be expensive on a limited budget. There are costs for insurance, gas and maintenance. It is often less expensive on a monthly basis to use other transportation. Other options may include: medical transport services, public transportation, friends, relatives and even an occasional taxi ride. There are lots of good people out there willing to help you when you have need.

Maybe you are not be able to afford a car payment, but can afford insurance, gas and upkeep. Consider purchasing a car outright for cash. In my opinion the best way to find inexpensive transportation is through Craigslist on the internet. Find someone to help you if you are unfamiliar. Craigslist is the modern day version of the newspaper "want ads" - often with pictures. I suggest typing in the search section "runs good" for vehicles offered by owners only. Then put the maximum amount of money you have access to and are willing to spend; for example $1500. I think you will be shocked at the number of pretty nice cars that pop up. Of course the more you can afford, the nicer the car. There are lots of older model cars that "run good." If you are only going to be driving a very little bit, gas mileage is probably not that important. Consider having a trusted friend, or a daughter or son help you. I have helped scores of friends, children and relatives find cheap transportation this way. I can assure you it works. As with everything, be cautious when buying, there can be unscrupulous sellers. Remember, when you own the car outright, you won't have a car payment and you will only need liability insurance.

Payday Loans

By Reese Tozier ~ *HELPS Intern*

An online payday loan is similar to one you would receive from a lending store: a short-term, unsecured loan that you pay off your next payday. Lenders profit from trapping you in a cycle of debt. You may pay the loan, but then need to renew it to deal with your financial obligations. These loans provide quick money, but their high interest rate (we've dealt with some near 500%) makes them difficult or impossible to pay back.

Online payday loans present their own unique problems because it's difficult to regulate and locate online lenders. Companies can anonymously create websites, and locate themselves where there are limited regulations on lenders. Some of these companies are located overseas, and often have no physical address making it difficult or impossible to contact them, resolve complaints, and enforce consumer rights.

We have had some HELPS clients come to us with payday loans. Even when we have a physical address and can send notices to the payday loan lender they often ignore our contacts and harass the HELPS client. They do this because they know they cannot be sued. They move around too fast and many are based overseas even though it may appear they are in the U.S. If you, as a HELPS client, continue to be harassed by a payday loan company, please advise us. We will take every step available to stop them. Resist the temptation to answer their calls or engage them in conversation. They often make false threats that scare people; including arrest and jail. It is best not to even speak with them.

We strongly advise all HELPS clients to avoid or discontinue any future use of payday loans.

HELPS is here so that you do not have to suffer from harassing creditors any more!

New Email Newsletter Coming Soon!!!

We will soon be launching the first email newsletter that will include expanded content not available in the printed version. If you would like to receive this new version, please make sure we have your current email address and we will make sure you are added to the list. Email us at info@HelpsIsHere.org or give us a call and ask to be added to the list.

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***HELPS* Contact Information**

Creditor Referral Number (to give to creditors)	**For Client Use**
Phone: 503-798-4772	Toll Free Phone:1-855-435-7787
Fax: 503-798-4773	Toll Free Fax: 1-888-943-5747

Correspondence

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