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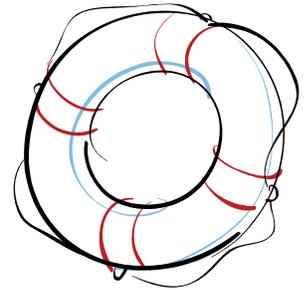
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Finding Peace

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The Man in the River



January 13, 2014 marks the 31st anniversary of an event that has made an indelible impression on my life. Since the occurrence of this event, it has made me more conscious of the people around me, the good work that they do and the powerful effect this can have on the people they come in contact with.

I was working that day and listening to CNN in the background. Air Florida flight 90 had just left Washington National Airport in Arlington Virginia and experienced heavy icing upon takeoff. The plane, carrying 74 passengers and 5 crew members lost altitude, clipped the 14th Street Bridge over the Potomac River, struck seven cars on the roadway and then plunged into water choked with a wrinkled blanket of gray ice. Given the proximity to the White House and other government buildings, it took only moments for news crews to be on the scene and I watched with fascination as the tragic story unfolded. It seemed impossible that anyone could survive in those icy conditions. There were several heroes that day, including two men who jumped into the freezing water from the banks of the river in an attempt to assist survivors. The third person particularly stood out to me. He was a passenger on the flight; a man, balding, appearing to be in his 50's, who seemed an unlikely candidate for heroism. As rescue operations progressed a helicopter appeared, hovering above the tail section of the plane this where several survivors clung. As the chopper lowered a lifeline to these people, this man would grab the attached ring and then hand it to one of his companions so that they could be rescued. Five times the line appeared and five times this man handed it over to a fellow passenger. Finally, the chopper returned for him but it was too late, he had slipped beneath the water. His identity remains unknown to this day.

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HELPS

Help
Eliminate
Legal
Problems
for
Seniors
and
Disabled

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In my mind there are many types of heroes. The action by this man was an obvious and extreme act of valor by someone who was presumably an ordinary sort of person thrust into an extraordinary situation. He must have understood at some point during the ordeal that he was most likely sacrificing his life for others, yet he persevered.

Indonesian president Susilo Bambang Yudhoyono states, "There are two kinds of heroes. Heroes who shine in the face of great adversity, who perform an amazing feat in a difficult situation. And heroes who live among us, who do their work unceremoniously, unnoticed by many of us, but who make a difference in the lives of others. Heroes are selfless people who perform extraordinary acts. The mark of heroes is not necessarily the result of their action, but what they are willing to do for others and for their chosen cause. Even if they fail, their determination lives on for others to follow. The glory lies not in the achievement, but in the sacrifice."

I will forever remember the man in the Potomac River on that cold, snowy, January day. That type of heroism that is rare and thankfully most of us will never be called upon to make a choice that would require us to sacrifice our lives. The second type of heroism referenced by Mr. Yudhoyono is much more common; people who do their work without much fanfare, who are frequently unnoticed and often unappreciated.

At this time of year, as we celebrate many things, may we all show appreciation for those who have, and those who are, quietly making a difference in the lives of others. They often sacrifice in ways we will never know. We too, should never forget that it is possible for each of us to be a quiet hero in the life of someone in need.



*By Duane Matthews ~ **HELPS** Director*

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www.helpsishere.org*

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.helpshere.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.

Tips On How To Find Subsidized Housing

By Cynthia Heirs ~ *HELPS Housing Volunteer*

Here are some tips in finding subsidized housing (housing based on your income and subsidized by Federal or State programs to make it affordable).

1. Contact your county housing authority where you want to live. They usually have a list of subsidized housing for that county. Call and ask them to send you a list and an application for the types of subsidies they offer. Many offer Public Housing. Some of the Public Housing units are just for seniors and disabled person. Many offer Section 8 assistance that will allow assistance to stay in the home you are in. If you own a mobile home you may qualify for space rent assistance. Landlords **are not** required to take a Section 8 Voucher. The housing authority may also know of other properties in the county, managed by companies that offer subsidies.

Note: *Most subsidies are based on your income and only charge you 30 percent of your adjusted monthly gross income minus a utility allowance.*

2. If you have a senior and/or disabled case worker, contact your case worker and see if they can send you a list of apartments in the area that are subsidized.

3. Look on the internet and type in "subsidized housing" in the city you want to live in and see what information is available, e.g.: "subsidized housing, Fresno, CA".

4. USDA Rural Development also has many properties that offer subsidized housing. The priority for many of their lists depends on your income. Some priorities are based on employment.

This best website to find this information throughout the United States concerning USDA rural development housing is: <http://rdmfhrentals.sc.egov.usda.gov>

Once you get to the site page you will see a map showing all the states. Click on the state you want, and then click on the county. You will see a list of apartments in each city that has USDA housing, showing how many units they offer, size of units, and if they are subsidized or not. Some will even state if they are family units or senior units. Then you would contact the manager of that complex and request an application. Be sure to talk slowly and leave a complete name and address including zip codes so they will have the information. You should check back in a few days to confirm they have received your message.

You can contact places all over the United States, but before you move ask for pictures and check out BLOGS on the internet to see what people say about the apartments. Call the Chamber of Commerce and ask questions. You can never ask too many questions.

Good Luck!!
Sincerely, Cynthia

Letters from HELPS Clients

“Dear HELPS,

This expression comes with deep, deep, deep respect. You have been so understanding with me; it seems I am getting more confused now, so thanks to you for your patience.”

Unsigned

“HELPS:

Thank you for always being there. HELPS is a very important part of my life.

Because of the generous and kind people who work for senior citizens like myself, life is much better for me. My health is improved so much because HELPS has taken so much stress out of my financial worries. Bless each and every one of you.

From a very happy HELPS client, SM”



“To all who helped me with my debt; This is the first time in 25 years that I don't have a dark cloud over me. I'm now not afraid to answer my phone, nor am I ashamed. I've told several people about HELPS... it has also helped with my health. Blood pressure is in a good range now. Thank you, Thank you.

Sincerely, BH”

“Dear HELPS,

This thanks comes to you with deep respect. I am so grateful for your services. A huge burden will be lifted off of me.

Sincerely, CR”

“Dear HELPS,

Thank you for what you do. You have brought me help and peace of mind!

Regards, HL”

*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.”

What To Do With A 1099c?

By Duane Matthews ~ *HELPS Director*

What happens when you receive form 1099c from the IRS?

As we approach the end of the year, it becomes a common occurrence for the IRS to send our office a flurry of forms known as 1099c. These are intended for our clients who have had debt forgiven during the preceding year. You may also receive these directly in the mail from the IRS.

Oftentimes, these forms can be intimidating as is nearly any communication received from the IRS. In fact, as strange as it may seem, collection agencies may use the threat of debt cancellation as a collection tactic; telling you that if you don't pay them they will cancel the debt and then you will have to deal with the IRS. This could scare anyone! The idea behind form (1099c) is that you would normally be responsible for paying taxes on the cancelled debt amount which could possibly be significant.

Here is where we can all pause and take a deep breath. Six years ago, Congress passed the *Mortgage Forgiveness Debt Relief Act of 2007*, which also covers debt cancellation for persons who are considered to be insolvent. This is great news for our **HELPS** clients. For amounts forgiven prior to January 1, 2014, the law states that as long as a person is insolvent (their total debts are more than their total assets); they may submit form 982 with their tax return which will allow this money to be exempt from being taxed.

What happens if you do not normally file a tax return? You can simply send form 982 to the IRS along with a very simple form that lists your debts and your assets. Be aware that if the amount to be forgiven is significant, the IRS may request that you submit a simple tax return for that year.

HELPS staff is available to answer your questions regarding form 1099c. Remember, this is a good thing! It means that your debt is truly being cancelled and as long as you qualify (nearly everyone does) you will not be paying taxes on the amount listed.

*[As of this writing, unless Congress has acted to extend the law, the **Mortgage Forgiveness Debt Relief Act of 2007** is set to expire on January 1, 2014. Should Congress fail to extend the law, **HELPS** clients may still receive assistance by contacting our office. We will help you to contact your local Taxpayer Advocate Service. They are a local advocate that can help you. Often we can obtain uncollectable status with the IRS for our clients by working with these advocates. It is important to deal with federal tax issues in a timely manner.]*

HAPPY HOLIDAYS FROM ALL OF US HERE AT *HELPS*

REMEMBER THIS AT CHRISTMAS TIME

According to the Alaska Department of Fish and Game, while both male and female reindeer grow antlers in the summer each year, male reindeer drop their antlers at the beginning of winter, usually late November to mid-December. Female reindeer retain their antlers till after they give birth in the spring.

Therefore, according to EVERY historical rendition depicting Santa's reindeer, EVERY single one of them, from Rudolph to Blitzen, had to be a girl.

We should've known... ONLY women would be able to drag a fat man in a red velvet suit all around the world in one night and not get lost.

ANYTHING BROKEN?

Don was tasked with bringing the Christmas decorations up from the basement, and start decorating the house and tree. During one trek up the stairs, heavily laden with boxes, he slipped and luckily only fell about two steps before landing square on his behind.

His wife heard the noise, and yelled, "What was that thump?"

"I just fell down the stairs," he explained.

She rushed into the room, "Anything broken?!"

"No, no, I'm fine."

There was just a slight pause before his loving wife said, "No, I meant my decorations. Are any of them broken?"



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www.HelpsIsHere.org

HELPS Contact Information

Creditor Referral Number
(to give to creditors)

Phone: 503-798-4772

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For Client Use

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