

**Please Support Your Favorite Senior
Transportation Service during the**

GoodGiving Guide Challenge 2012

(November 1 through December 31, 2012)

The GoodGiving Guide Challenge is in its 2nd year and encourages people to give to local nonprofits and promotes online giving.

ALL DONATIONS MUST BE MADE ONLINE TO COUNT!

To visit ITNBluegrass' profile and to give, visit:

www.goodgivingguide.net

This website went live at 7:59 am on November 1!

Prizes and incentives are offered throughout the Challenge!

We'll let you know about them as we know.

ITNBluegrass is offering its Ken Towery AutoCare discounts at the \$50 giving level and a special "Monthly Partner" recognition for those who sign up to contribute at least \$50 a month for three years.

\$50 supports five rides to local businesses and other destinations and keeps older people active and independent!

The first 10 nonprofits who raise \$4,500 and have 45 unique donors will win an additional \$4,500 from the Blue Grass Community Foundation in honor of its 45th anniversary! You can help!

Thank you for your support!

HIGHLIGHTS

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Fall Facts

Total Members by
October 15, 2012:
420
(not all are riders)

Total Rides in September:
588

Total Rides to Date:
(October 15)
20,884

Your Input is Requested!

The Bluegrass Area Agency on Aging and Independent Living is required to do a Community Needs Assessment every 2 years. If you would like to complete the survey and have input on the programs and services that are needed in the Bluegrass, you can go to http://www.surveymonkey.com/s/Bluegrass_Community_Needs_Survey.

The survey only takes a few minutes and will help the agency determine how better to help those in need in communities in its 17-county service area.

Going Green!

If you are getting your ITNBluegrass newsletter in the mail and would prefer to receive it electronically, please call 859-252-8665 or email info@itnbluegrass.org with your email address.

Bulletin Board

Welcome to our newest driver: John Gretz.

Meet Member-Rider Edmund Chelvarajan...

Edmund Chelvarajan, 83, has been riding with ITNBluegrass since September 2010, having arrived about a year before from Sri Lanka with Christina, his wife of 55 years (on November 4!). The couple live with their son, Lakshman, and his wife and two children. Lakshman has a doctorate in biochemistry and is a research scientist at the University of Kentucky.

Mr. Chelvarajan initially left Sri Lanka, where he had taught chemistry, in 1955, to teach the same subject in Nigeria. After a year or so, he and his young family moved to London, where he was again offered a teaching position in Nigeria. This time, the family stayed for 23 years! During this time, PAN AM offered them airline vouchers so they spent much time vacationing in the U.S. It was important to Mr. Chelvarajan that his children be schooled in English; his daughter ended up graduating from the University of Indiana with a Master's in genetic engineering and his son from a university in England. Mr. Chelvarajan's daughter lives in Chicago with her husband and four children.



During his second time in Nigeria, Mr. Chelvarajan taught college chemistry, then became Vice-Principal of the college. Upon retirement, he became Inspector of Chemistry for the Nigerian government. In 1989, he and his wife moved back to Sri Lanka where they owned property near the prime minister's house, so there was always "good security." In the U.S. since 2009, Mr. Chelvarajan, a life-long Roman Catholic, uses ITN to go to Mass several times a week (his was our 20,000th ride on September 1!) and enjoys reading about history and religion. He told one driver recently about the history of Buddhism in Sri Lanka!

...and 2012 Volunteer of the Year Mike Warman!

Since his driver training in July 2008 (the month of our very first ride), Mike Warman has given **1,724 rides** and logged **13,139 occupied miles and 26,452 unoccupied miles!** That's more than one-and-a-times the circumference of the earth!

Over the years, Mike has driven several member-riders routinely and is greatly missed when he is unavailable. He is friendly and very good with people: one of his current regulars, who goes to dialysis three times a week (Mike does all his rides), says about Mike: "I have total trust in Mike. He is absolutely reliable, a great person, a man of common sense and can anticipate what a person with handicaps needs. *He is what keeps me going in life.*"

Mike retired several years ago after years in the health insurance industry – first as director of the Medicare (Part B) Division of Blue Cross/Blue Shield, then as manager of Small Group Sales for Humana for 19 years. He is currently very active in the Boy Scouts where he serves every summer as camp director at McKee Scout Reservation, a 900-acre camp in Mt. Sterling.

In 2010, we sent out a short survey to volunteers polling them on how they wanted to be recognized. Mike's response was "None." For him, the reward is positively impacting lives, one ride at a time. But now to the man who answered "None," we say, "Maybe this one time...." **Congratulations, Mike!**



Mike Warman



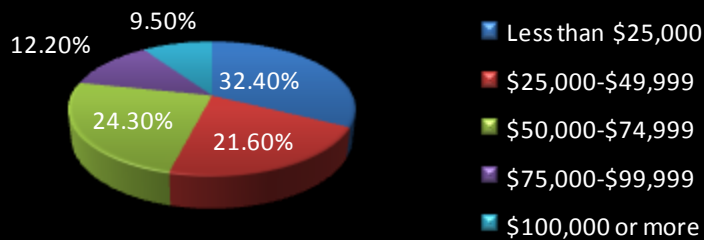
Handmade Tzedakah Box

Message from the Executive Director, Laura Dake

Many years ago when we were still doing initial fundraising to start ITN*Bluegrass*, a stranger walked up to me at an event and said that ITN seemed like a service for the more affluent among us. It was said rudely, and maybe that is why it's stuck with me all these years! We have worked very hard to make everyone feel welcome and to keep our pricing fair, but after four years of delivering rides, I wanted to see the hard data and thought you might want to, too. The gender graph is interesting, too, so I'm including it as well! Many thanks to Melissa Miller at ITN*America* for providing me with these wonderful graphs.

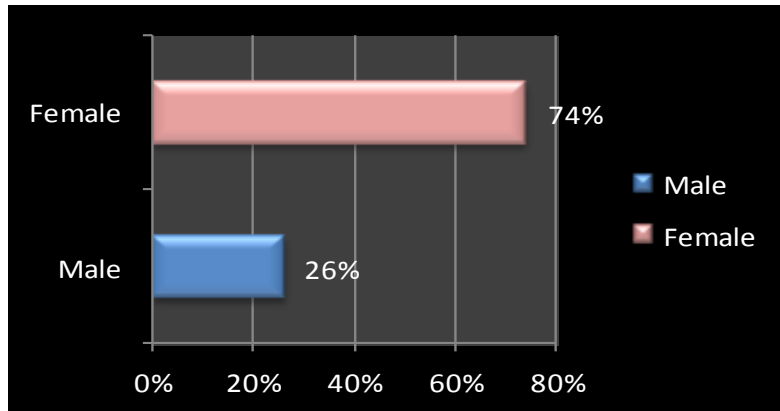


ITN*Bluegrass* Distribution of Income 2011



This data comes from our 2011 Customer Satisfaction Survey and is based on 74 respondents. To be completely transparent, the question asks about income, not assets, which may be significantly higher.

Even still, it's clear that with 1/3 of respondents making less than \$25,000/yr and a wide distribution across income levels, this is a service that has broad appeal in the community.



This is a pretty amazing statistic with men making up more than a quarter of ITN*Bluegrass* riders!*

We love doing presentations, so give us a call to talk to your group! We have a compelling story to tell, and we want to share it with as many in the local community as we can!

*Data based on 322 member-riders.

Thank you to the following organizations for their recent t generous support of ITN*Bluegrass*!

The Kings Daughters and Sons Foundation of Kentucky, Inc.

The Lexington Clinic Foundation

The Lexington Rotary Club Endowment, Inc. .

The Elizabeth C. Thomas Fund on behalf of Maryann C. Davis

PARTICIPANTS NEEDED



For a questionnaire-based study on...

Attitudes & Beliefs about Mobility Changes in Aging

- ITNAmerica is pleased to partner with researchers from the University of Missouri – St. Louis to showcase the value of our transportation service.
- You, as an ITN member, are invited to participate in support of this project by completing two questionnaires that will be mailed to your home, six months apart.
- The University of Missouri Research Board is funding this project. A portion of the proceeds will support the work of ITNAmerica, your local ITN Affiliate, and you in the form of \$10 VISA gift cards for each questionnaire you complete and return.
- ITN will provide information about your ride history to the research team. Your name and other personal identifiers will be kept strictly confidential.

Why this study?	While much is known about how senior adults maintain their mobility, <u>relatively little</u> is known about their attitudes and beliefs concerning mobility change and use of alternate transportation services, such as ITN. The findings from this study will <u>inform professionals</u> who work in the growing field of mobility management and counseling.]
What will I do?	Volunteer participants will be asked to complete <u>two questionnaires</u> that will be mailed to your home six months apart, starting in Fall 2012 or early 2013 based on when you sign up. The questionnaire first will take ~60 <u>minutes to complete</u> ; the second ~30 minutes. <u>You complete</u> the questionnaires at home and mail them back to Dr. Meuser, leader of the research team, in a provided stamped/addressed envelope.
Are there risks?	The questionnaires focus on your thoughts, feelings and beliefs about growing older, your personal mobility and transportation needs, and how you cope with any related challenges. You could feel mild emotional discomfort in response to some questions; you may skip these.
Benefits to me?	<u>Increased awareness about mobility and its importance in aging.</u> Participants who return each completed questionnaire will receive a \$10 gift card as a token of thanks.
I want to do it!	<u>To participate</u> in this project, please call Melissa Miller, ITNAmerica Project Manager, at 207-591-6927, or send an e-mail with your name and city to ResearchProject@itnamerica.org .



Study Leader:
Tom Meuser, PhD
Director, Gerontology Graduate Program
Associate Professor of Social Work
University of Missouri—St. Louis
Office: 314-516-5421
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Volunteers will be considered
for enrollment through
January 31, 2013.

The study is open to all new
and established members of
ITN across the US.

Know where you'll be on **April 14, 2013?**

At the **i know expo**, we hope!

Please mark your calendar right now.

Because the **i know expo** is a very special event created just for you.

On one day, in one place, scores of experts will connect people of all ages and those caring for loved ones, with information and advice on subjects that really matter.

- **Know how to live independently** today and tomorrow.
- **Know how to plan** for future physical, emotional and financial well-being.
- **Know how to choose** the best option for housing.
- **Know how to stay mobile**, sharp and engaged.
- **Know how to take care** of yourself if you are a caregiver.

The more you know, the better you can weather the changes time brings.
So the years to come are as good as the years gone by.



**EXPERT ANSWERS TO LIFE'S
CHANGING QUESTIONS.
ONE DAY. ONE PLACE.**

April • 14 • 2013

Lexington Center

12 - 6 pm

www.iknowexpo.org

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Commission
for Citizens
with Disabilities

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Broadcasting**



Congratulations to Barbara Warburton and Walt McAtee, winners of the 2012 Karl Durgin Award for Excellence in Operations!

ITN*Bluegrass* was the last affiliate trained by Karl Durgin, a former dispatcher at ITN*Portland* and affiliate trainer for ITN*America*. Karl was diagnosed with cancer upon his return to Maine in July 2008 and died in November of that year at age 50. An award is given in his memory every year to an affiliate doing outstanding work in Operations.



Barbara Warburton pictured with ITN*GreaterBoston*'s Ibrahim Skandarani, winner of the Max and Helen Israelite Volunteer of the Year Award.



ED Laura Dake, Barbara & ITNA's Katherine Freund

ITN*America* Founder and President Katherine Freund Awarded an Ashoka Fellow for Social Entrepreneurship!

From a Forbes.com article: "...these 11 game changers [Katherine is second down in the left-hand column] are transforming the way we think about health, education, financial wellbeing, housing, the environment, transportation, government services, and Internet freedom.

About the Ashoka Award: "We build networks of pattern-changing social innovators and select high-impact entrepreneurs, who creatively solve some of the worlds biggest social challenges, to become Ashoka Fellows. Ashoka believes that there is nothing more powerful than a new idea in the hands of a social entrepreneur. Social entrepreneurs are relentless team-builders and problem-solvers who set new norms in their fields of work. They are practical visionaries – practical in that they are highly attentive to the nuts and bolts of making things work, and visionary in that they often reframe the problem, build roles for others to participate, and cast a long term view for change at least at the national level. "

Congratulations, Katherine, on this prestigious honor!



“Oh Where, Oh Where will my Nest Egg Go?”

Most people want to have enough money to leave something to their children when they die. Others want to leave gifts to a church or charity. Some want to spend their last dollar the day they draw their last breath. **All** want to be sure their final illness does not eat up all those savings. What you do will depend somewhat on how big your nest egg is.

First, you need to list all your assets, whose name is on the asset, who is named as a beneficiary on the asset, and what financial obligations or debts you have currently. Be sure to list life insurance policies, long term care policies and retirement accounts. Remember, **what you own and how you own it determines who gets it when you die.**

Next, list who you want to receive this money when you die. There are a lot of ways to transfer your assets at death. A Will is one way but if you own assets jointly with someone else, that asset will likely pass outside your Will directly to the other owner. Many bank and investment accounts permit a payable upon death or beneficiary designation on the account. The funds in those accounts pass directly to the named beneficiary and are not under the terms of your Will. The same is true of insurance policies and retirement accounts unless you've not named persons as beneficiaries. Be sure you name persons as the beneficiary. Distribution rules are much more favorable with a human beneficiary.

Many people fear the probate process and take extreme measures to avoid that process. Living Trusts are often used for the purpose of avoiding probate. Many people want to avoid probate in order to avoid estate or inheritance taxes. However, the probate process has nothing to do with who owes and who pays estate taxes. If you owe them, you pay them regardless of how you transfer your assets at death. No one with an estate under \$5,000,000 will pay federal estate taxes this year. We'll have to see what Congress does about this limit for 2013. If all your money is going to your children or your church or your favorite charity, no Kentucky inheritance tax is due.

Since the federal gift tax equals the federal estate tax, you can give away up to \$5,000,000 now instead of waiting until you die, without paying a tax. Kentucky has no gift tax. Money gifted within three years before your death is counted as part of your estate. So you've surveyed your estate, decided how you want to live until you die and identified who you want to receive the estate when you die. What you want to do now is decide how to achieve those goals.

The biggest risk you have to your finances, during your life and at your death, is not stock market or bank failures, but the cost of your health and personal care. Medicare and private health insurance will cover acute illnesses. Many years ago a heart attack or stroke killed people within a few weeks or months. Now the recovery time from a stroke may be months and you may live with its results for years until you die. The incidence of dementia rises dramatically after age 85 and that is the fastest growing age group of the population. Maintenance costs for a person with disabilities resulting from stroke or dementia are not covered by Medicare. You must pay these costs yourself if you have any money. Medicaid is for the poor – \$2,000 in assets or less and a paid funeral. **The average cost of nursing home care in Kentucky for 2012 is \$196 per day** and private pay patients can spend up to 50% more than this. You do the math. How long can your "nest egg" pay for care at this rate?

Government assistance to pay for maintenance care may be available but you usually have to be in a nursing facility to receive this aid. With the aging population growing and state budgets shrinking, who knows what funds will be available as the years go on. Your best bet is to start as early as you can to obtain long term care insurance to protect your nest egg or self insure by setting aside five years of nursing facility costs if you have the money to do so.

Your next best bet, if you don't have enough much money to self insure or you cannot obtain long term insurance, is to stop saving when you have enough to cover ordinary emergencies. Entertain your family and friends, travel, repair or re-decorate your home. Remember though, the rules for gifting — to your children, your church or anyone else — for tax purposes or any other reason may create a Medicaid penalty so if you want to gift, first talk to an elder law specialist **before you do so** about how the gifts would impact you.

These are your "golden years." Don't let your health and the cost of dying steal all your gold!

Bluegrass Elderlaw, PLLC (Carolyn Kenton and Amy Dougherty) focuses on the needs of older and disabled persons and their families.

We handle document preparation (Power of Attorneys, Wills, Trusts), Medicaid Issues, Estate Planning and Estate Settlement.

Our small firm is located at 120 North Mill Street, Suite 300, Lexington, Kentucky 40507.

Telephone: 859-281-0048

ITNBluegrass Holiday Gift Certificates Available Now!

Stumped for a great gift for someone special? Or is someone asking you what you want?

How about the gift of transportation this holiday season? ITNBluegrass has holiday gift certificates available in any amount ready to go! We have three themes: **Christmas, Winter and Hanukkah**. Simply give us a call — once we receive your payment, we'll send it to you or directly to the recipient in a nice envelope!

Simply call the office at (859) 252-8665 to order. If you wish to pay by credit card, visit our website and click "Make a Payment." Be sure to include the recipient's name and that it is for a gift certificate — we will mail the certificate to the recipient unless other instructions are given.

Christmas



Winter



Hanukkah



Return Service Requested

1206 N. Limestone Street
Lexington, KY 40505

