

iTNExpress



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iTNStCharlesTM

Dignified transportation for seniors

ITNStCharles Successfully Provides Rides in First Donated Car



This past January not only marked the beginning of a new year, but the beginning of a good year for ITNStCharles. On a cold winter's day, Bill Juhl's 2003 Chevrolet Impala pulled into the ITN parking lot filling the staff with tremendous warmth.

Gift Certificates

The gift of rides looks good on everyone, never expires, and you can never have too many! A gift certificate can be used for practical reasons or for fun. Call 636.329.0888 to order.

"Seeing the car for the first time was exciting – it's the kind of car that's perfect for our organization," stated Althea West, the Executive Director for ITNStCharles.

Bill's 2003 Impala is the first donated car to ITNStCharles. The Impala will help ITNStCharles continue giving exceptional service to our riders and most importantly, allow older adults to remain active and independent in our community. The new car shows that the

community supports ITNStCharles' efforts and wants to see the organization grow.

"I had the car for many years. It never gave me any problems," replied Bill during a conversation we had with him, "It got me from place to place reliably and safely. I hope it will do the same for the people who ride with ITN." He decided to donate his car because he was purchasing a new car and wanted his car to go to a good cause. ITNStCharles is thankful for the Juhl's generosity.

Many individuals have benefited from his donation—they can make doctor's appointments, visit family, or go to the hairdresser. ITN's CarTrade™ and Car Donation programs give individuals the option of using the value of their car to pay for rides or to use as a tax-deductible gift.

First Ride in the New Minivan

The Independent Transportation Network of St. Charles County (ITNStCharles) is pleased to announce the arrival of a new wheelchair-accessible minivan. The new van is a result of a recent decision to expand ITN's services to not only include older adults, but adults with disabilities. With a grant from the Federal Transit Authority (FTA), the support of St. Charles Transit Authority, and additional funding from Developmental Disabilities Resource Board (DDRB), ITNStCharles is now able to offer dignified transportation to participants who cannot ride in a traditional automobile.

ITNStCharles, a charitable non-profit organization, provides rides in private automobiles to older adults and adults with disabilities who live in St. Charles County. Participants can schedule a ride anytime (24/7) for any reason, and go wherever they choose. Over the last few months, ITNStCharles has enhanced the freedom of many people by providing safe, reliable transportation. The new wheelchair-accessible minivan is an indication that ITNStCharles is not only growing, but is



becoming a vital alternative that fills the gaps between scheduled high-occupancy vehicles, social services for medical transportation, and private transportation." ITNStCharles is pleased to be able to serve those who need to travel in a wheelchair

and are grateful for all the support we have received. As we all work together, we can make a meaningful difference in the lives of those who cannot drive," states Althea West, Executive Director. The success of ITNStCharles depends on corporate sponsors, private donors, grants, and grassroots community support in the form of volunteers. The premier sponsor is Breeze Park Retirement Community, and ITNStCharles would not exist without their support. Other sponsors include Barnes/Jewish St. Peters, Progress West, and St. Joseph's SSM hospitals, the City of St. Charles, and Veterans Home Care.

The ITNStCharles minivan successfully completed the first ride on March 10, 2011.

Director's Corner:

Welcome to our new "Ask the Expert" feature.—it's where you can gain valuable information from trusted professionals who are experts in their field. I've asked Debra K. Schuster, Attorney at Law, to be our first guest and explain a common misconception in estate planning. Ms. Schuster serves on the ITNStCharles Board of Directors and is an elder law attorney who specializes in Life Care Planning. She also has a Masters Degree in Health Care Management and understands the unique and challenging transitions required for successful aging.



Althea West
Executive Director

If you have questions you would like to see featured in our next newsletter, please call me at 636.329.0888 or send an e-mail to althea.west@itnstcharles.org.

Ask the Expert

Q: What's the difference between a Will and a Trust?

A: A Will (Last Will and Testament) is a document that identifies: a) who will "wrap up" your financial affairs (the "Personal Representative and b) how and to whom you want your estate to be distributed. A Will is essentially a set of instructions your Personal Representative is to follow in handling your final affairs after you die. This usually involves contacting legatees (the people identified in the Will to whom distributions are made), paying any remaining bills, collecting debts or other financial obligations that are owed to the Principal and if applicable, filing any law suits on behalf of the Principal. A Will permits specific financial gifts (usually in the form of a percentage or fraction of the Principal's estate, or for smaller gifts, a specific dollar amount) to be distributed to individuals or organizations identified in the Will.

Simply because someone has a Will does not automatically avoid probate. To avoid probate, you must make beneficiary designations on ALL of your assets – your home, car, bank accounts, investments, life insurance, retirement accounts, etc. If there are assets in excess of \$40,000 that do not have such designations, a full probate estate will need to be opened. The most reliable way to avoid probate is through the creation and funding of a Trust.

A trust allows the person creating it – the "Grantor" or "Settlor" – to designate: a) who will serve as Trustee to make sure the Trust's instructions are followed if the Grantor incapacitated (unable to handle his/her financial affairs and b) after your death – to whom you want your assets distributed and in what manner.

The primary purposes of having a trust are 1) to avoid probate by titling ALL of your assets in your Trust (something an attorney or financial advisor can assist you with) AND 2) to assign a Trustee to make distributions *over a period of time or under specific circumstances* YOU identify in the trust. In comparison, a simple, traditional Will only allows a lump-sum distribution to your beneficiaries at the time of your death; distributions are made immediately, not over a period of time or under certain specified circumstances.

This guide is for information purposes only and does not constitute legal advice. Please consult with a licensed attorney experienced in these matters to obtain legal advice specific to your situation.

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ITNStCharles Announces Partnership with the UMSL.

By: David Ruvolo, Intern, Graduate Student/Gerontology
University of Missouri, St. Louis

Recently, ITNStCharles has joined together with the University of Missouri-St. Louis to assist in a research project. The project explores mobility changes late in one's life. This is accomplished by having one-on-one discussions with individuals who ride with ITNStCharles and by filling out a survey. The goal is to learn about the nature of mobility changes and to educate health care professionals who are interested in a mobility specialty.

Partnering with ITN has allowed the project, headed by Dr. Tom Meuser (director of the Gerontology program) to move forward. He states, "We are partnering with ITN to further validate the Assessment of Readiness for Mobility Transition (ARMT) in a community-dwelling sample of elders already involved in the mobility transition process. We view the ARMT as a helpful tool for service planning and utilization through ITN."

ITNStCharles is very pleased to participate in the research process and has benefited tremendously for the partnership. Not only is ITNStCharles continuing to provide effective services in the community, but is helping to create education programs and course studies for eldercare professionals.

ITNStCharles would like to thank all of our riders who have participated. For more information or to participate in the research process, call ITNStCharles (636.329.0888) or visit UMSL's Gerontology Program online at www.umsi.edu/~socialwk/Gerontology/GerontologyIndexPage.html

ITNStCharles Going Green

Receive ITNExpress via Email!

Along with everybody else these days, we are watching our costs carefully! Postage, paper and ink really add up, as well as add to our landfills!

If you received a paper copy of this newsletter, it means that we don't have your email address. If you have an email address and would like to help us save money, and the environment, please email us at info@ITNstcharles.org and put "Switch to email" in the subject line.

We will add your address to the system and you will receive future mailings via email.



Welcome New Members

Ann Blanke
Norma Downey
Mary Henkel
Ted Lewandowski
Elaine Mizulski
Melba Nelson
Viola Pillman
Mary Rockamann
Barbara Ronchetto
Casmir Vrasic

Welcome New Volunteers

Julie Cramer
Jim Dull
Jerry Dyer
Craig Graber
David Ruvolo
Jim Salter

Note: If you or someone you know would like more information about ITNStCharles, please contact us at 636-329-0888 or info@itnstcharles.org.