

newscope

Newsletter of the Hudson Valley/ Rockland/Westchester, NY Chapter

Fall, 2005

Help Just a Phone Call Away for Individuals Affected by Memory Loss

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**Our Mission ~
To eliminate
Alzheimer's disease
through the
advancement of
research; to
provide and
enhance care and
support for all
affected; and to
reduce the risk of
dementia through
the promotion of
brain health.**

When it comes to Alzheimer's disease, you are not alone. That is the message the Alzheimer's Association, Hudson Valley/Rockland/Westchester, NY Chapter is sending out to people with Alzheimer's, their families and caregivers across New York during National Alzheimer's Disease Month (NADM), which occurs every November and was established by former president Ronald Reagan in 1983.

Since the first National Alzheimer's Disease Month in 1983, the number of people with Alzheimer's has increased from 2 million to 4.5 million. In New York, there are 450,000 people with the disease.

This November the Alzheimer's Association will launch its "Make the First Call" campaign to educate the public to reach out for information and assistance by calling the Association any time of day, 7 days a week, at 1-800-272-3900.


In 2004, the national Association received more than 240,000 calls, and our local Chapter Helpline received over 3,200 calls. Both the national Association and our chapter offer a confidential service, staffed by master's level clinicians who provide callers with information about understanding dementia, Alzheimer's diagnosis, and treatment options, as well as caregiving information and crisis assistance; additionally, the Chapter offers information about local resources for diagnosis, support, home care, respite, legal and financial assistance, residential placement, and autopsy. Callers can access caregiver and support services and other assistance in more than 140 languages.

"Alzheimer's is a devastating and overwhelming disease and people often feel ashamed by it or don't know where to turn. We want people to know that the Alzheimer's Association is here to

help," said Elaine Sproat, Chapter President & CEO. One simple call to the Alzheimer's Association can be the first step for individuals and families who want to regain some control and confidence in their lives.



Sometimes when people call, they don't know where to begin. They've heard of support groups, but they don't know what other help may be available. Our Helpline specialists are trained and knowledgeable individuals ready to listen with a sympathetic ear. No question or concern is unimportant to them. Just hearing a family's story often provides them with the information needed to guide the family to the most appropriate information and services.

alzheimer's  association
memory walk '05
Taking steps to end Alzheimer's
Sunday, Oct. 16 Rockland County
 Look for coverage of Memory Walk™
 in the Winter issue of *newscope*.

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Alzheimer's Association News

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National Association Selects New CEO

The Alzheimer's Association announced last month that Harry Johns has been named national President and CEO. Johns comes from the American Cancer Society (ACS), where he most recently served as executive vice president of strategic initiatives. He formally joined the Association on Sept. 7.

Johns has served on the senior management team of the ACS since 1994. In his most recent capacity, Johns had responsibility for ACS nationwide strategic directions, including information, community programs, advocacy and fund raising. He also had responsibility for enterprise-wide marketing, communications and information technology. In addition to serving at the ACS national office, Johns had significant field experience, having

served in both ACS local and regional field offices.

Johns has a bachelor's degree from Eckerd College in St Petersburg, Fl., and an MBA from the J.L. Kellogg Graduate School of Management at Northwestern University in Evanston, Illinois.



*Harry Johns, President and CEO,
 national Alzheimer's Association*

Alzheimer's Association Works to Assist Disaster Victims

As recent news reports have shown, in a disaster or evacuation senior citizens are especially vulnerable. It is estimated that more than 115,000 people with Alzheimer's disease and their caregivers have been affected by Hurricane Katrina.

As a result of the disaster, many have suffered stress and confusion, which can lead to risky and distressing behaviors. Further, many have found themselves displaced or uprooted, causing additional stress and anxiety. Some family members have also found themselves becoming caregivers for the first time.

To help people who are providing care for a loved one with dementia, the Alzheimer's Association has been working with and through emergency managers at FEMA, the American Red Cross, and the Salvation Army, to advise them of the special needs that people with dementia and their families may be facing.

We have also provided these agencies with information about the Alzheimer's Association's Contact Center and Safe Return, to assist rescue workers and front-line people who may not know how to approach or assist persons with dementia.

Furthermore, chapter staff in Louisiana, Mississippi, and Texas, together with care consultants across the country, have been assisting with placement and referrals, advocating on behalf of our families, and offering emotional support and problem solving skills in various settings.

To view the Association's tips on disaster preparedness, on dealing with caregiving challenges, or on coping with disaster-related stresses, or to read more about the impact of Katrina on families that include a person with Alzheimer's, visit www.alz.org. You may also request a hard copy of disaster tips from your local chapter office (see back page).

Calendar of Educational Programs

Wednesdays, Sept. 28, Oct. 12, and Oct. 19, 2:30-3:30 p.m.

“Memory Loss: Medical, Legal/Financial, and Caregiver Issues.”

Program location: The Osborn, Rye NY. Information for persons who may be experiencing, or who may know someone who is experiencing memory loss. Speakers will include:

③Ruth Ahearn, LMSW, “What to Do if You or Someone You Know is Experiencing Memory Loss.”

③William Martimucci, MD, “Medical Issues with Dementia: Diagnosis, Treatment, Advances in Care.”

③Dean Bress, Elder Law Attorney, “Legal and Financial Issues in Planning for the Future for Individuals and Families.”

Free and open to the public, but reservations are required. For reservations, call the Alzheimer’s Association, 914-428-1919.

Thursday Oct. 6, Tuesday Oct. 11, & Wednesdays Oct. 19, Oct. 26, & Nov. 2, 5:30 p.m. - 8:30 p.m.

Dementia Specialist Course for health care and aging services professionals, taught by Alzheimer’s Association staff at the Pleasantville campus of Pace University. Upon course completion, professionals will be eligible to receive 18 Contact Hours. Fee to Pace University. Through the generosity of an Alzheimer’s Association donor, a number of scholarships are available. For registration information, please call Pace University, 914-773-3358. For questions about the course, contact Ruth Ahearn at the Alzheimer’s Association, 914-428-1919.

Tuesday, October 18, 2005, 2:00 p.m.

Jennifer Rowe, Care Consultant for the Alzheimer’s Association, will speak on “Understanding Memory Loss.” Munger Cottage, 183 Main Street, Cornwall, NY. Registration is required. To register, please call the Alzheimer’s Association at 845-342-2247.

Wednesday, October 19, 2005, 2:00 p.m.

“Maintain Your Brain.TM” Affinity Advantage Financial, 633 Rt. 211 East, Middletown, NY. There is a \$5.00 charge per person for materials. To register, call the Alzheimer’s Association, 845-342-2247.

Monday, October 24th, 2005, 6:30 - 8:00 p.m.

Thomas Pflomm, R.P.H., Director of Pharmaceutical Services at Good Samaritan Hospital, will present “Update 2005: Drug Therapy for People with Alzheimer’s Disease.” Program location: Sunrise Assisted Living, 233 N. Main Street, New City, NY. For further information, please contact the Alzheimer’s Association at 845-639-6776.

Monday October 31, 2005, 7:00 - 9:00 p.m.

Camille Sharp and Maria Paliotta of the Alzheimer’s Association will present “Maintain Your Brain.TM” New City Library, 220 N. Main Street New City, NY. There is a \$5.00 charge per person for materials. For more information, please contact the Alzheimer’s Association, 845-639-6776.

Thursday, November 3, 2005, 2:00 p.m.

“Maintain Your Brain.TM” Program location: Health Information

Library, Catskill Regional Medical Center, Harris, NY. Registration is limited for this program and there is a \$5.00 fee per person for materials. To register, please call 845-794-3774.

Thursday, November 3, 2005, 8:30 a.m. - 1:00 p.m.

Annual Research Seminar with the Alzheimer’s Disease Assistance Center at Burke Rehabilitation Hospital (see page 5). For caregivers and professionals, an update on the latest findings related to dementia and caregiving. Free and open to the public. Please register by phoning the Alzheimer’s Association at 914-428-1919.

Saturday, November 12, 2005, 8:30 a.m. - 1:00 p.m.

Alzheimer’s Association Educational Conference (see page 5). Hillside Manor, Kingston. For caregivers, professionals, and people concerned about memory loss. Information: 1-800-872-0994.

Wednesday, November 16, 2:00 - 4:00 p.m.

“What to Do If You or Someone You Know Experiences Memory Loss.” Caregivers, family members, friends, and persons who may be experiencing memory difficulties or confusion are invited to learn about what to do and how to cope. Ruth Ahearn, LMSW, Assoc. Director of Programs & Services at the Alzheimer’s Association, will discuss the causes of memory difficulties, how to get a diagnosis, and planning for the future. Meeting location: Jefferson Village, Yorktown, NY. The program is free and open to the public, but pre-registration is required. To register, call the Alzheimer’s Association at 914-428-1919, or Pat Lang at 914-962-0978.

Friday, November 18, 2005, 6:00p.m.-9:00p.m.

Holiday Celebration at Cornell Cooperative Extension, 60 Ferndale-Loomis Road, Liberty, NY. To mark National Family Caregivers Month and National Alzheimer’s Disease Month, caregivers and their family members are invited for a special evening. Elvis’ Lost Brother (Eric Bressi) has generously donated his talents and time to present a holiday musical extravaganza! A light supper will be provided. There is no charge, but we do ask that you bring your favorite dessert and that you reserve a spot, as space is limited. Call 845-794-3774.

Monday November 28, 2005, 6:30 - 8:00 p.m.

Alzheimer’s Association staff will facilitate a panel discussion on “Community Resources Available to Caregivers.” Meeting Location: Sunrise Assisted Living of New City, 233 N. Main Street, New City, NY. For further information, please contact the Alzheimer’s Association at 845-639-6776.

Friday, December 9, 2005, 7 p.m.

Holiday Get Together! Join us for some holiday cheer at Munger Cottage, 183 Main Street, Cornwall, NY. Individuals with Alzheimer’s disease and their families are invited to meet new friends and old as we celebrate the holidays. Please call Janet at 845-342-2247 to let her know that you will be joining us. All we ask is that you bring a favorite dessert to share.

Alzheimer's Association Support Groups

All support groups are free and open to the public, but pre-registration is required. Since the number of groups has grown, we can no longer include detailed information about each group in the newsletter. For exact location, support group leader contact information, and general questions, please call your local chapter office (see back page).

<p><u>FAMILY SUPPORT GROUPS</u></p> <p>DUTCHESS COUNTY</p> <p>Beacon Fishkill Health Center 3rd Wed., 3 p.m.</p> <p>New! Hopewell Junction Hopewell Reformed Church 3rd Tues., 2 p.m.</p> <p>Millbrook The Fountains at Millbrook 4th Tues., 2 p.m.</p> <p>Poughkeepsie Alzheimer's Association 1st Wed., 11 a.m.</p> <p>Rhinebeck The Thompson House 2nd Mon., 6 p.m.</p> <p>Wappingers Falls Brent Financial Group 3rd Thurs., 6 p.m.</p> <p>ORANGE COUNTY</p> <p>** Goshen Valley View Center for Nursing & Rehabilitation Last Mon., 7 p.m.</p> <p>** Middletown Webb Horton Pres. Church 3rd Wed., 11 a.m.</p> <p>Newburgh Elant at Newburgh Conf. Rm. 2nd Tues., 7 p.m.</p> <p>Newburgh Hospice of Orange 4th Tues., 7 p.m.</p>	<p>PUTNAM COUNTY</p> <p>Carmel The Plaza at Clover Lake 2nd/4th Wed., 6:30-8 p.m.</p> <p>ROCKLAND COUNTY</p> <p>#### Haverstraw Action Partnership (CAPROC) 1st Wednesday, 7-9 p.m.</p> <p>New City Sunrise Senior Living 1st/3rd Mon., 6-8 p.m.</p> <p>** Nanuet Meals on Wheels Wed., weekly, 1 p.m.</p> <p>Pearl River Pearl River Meth. Church Last Tues., 7:30 p.m.</p> <p>SULLIVAN COUNTY</p> <p>Harris Catskill Regional Medical Ctr. 1st Mon., 7 p.m.</p> <p>#### Harris Catskill Regional Medical Ctr. 3rd Mon., 7 p.m.</p> <p>ULSTER COUNTY</p> <p>Ellenville Canal Lodge Adult Day Care 4th Wed., 1 p.m.</p> <p>** Kingston Greenkill Ave. ADC 2nd Tues., 3 p.m.</p> <p>New Paltz Family of New Paltz 2nd Thurs., 7:30 p.m.</p> <p>New! Saugerties Saugerties Reformed Church 2nd Mon., 1:45 p.m.</p>	<p>Woodstock Christ Lutheran Church 3rd Tues., 2 p.m.</p> <p>WESTCHESTER COUNTY</p> <p>Cortlandt Manor The Seabury at Fieldhome 1st/3rd Wed., 10-11:30 a.m.</p> <p>Cortlandt Manor HV Hospital Ctr.-Dempsey House 2nd Fri., 3-4:30 p.m.</p> <p>Hawthorne Morningside House ADC 2nd/4th Thurs., 10-11:15 a.m.</p> <p>## Mt. Kisco Pres. Church of Mt. Kisco 2nd/4th Th., 9:15-10:45 a.m.</p> <p># Mt. Kisco Pres. Church of Mt. Kisco 2nd/4th Th., 10:45 am-12:15pm</p> <p>Mount Vernon Sunrise Assisted Living Last Thursday, 6-7:30 p.m.</p> <p>New Rochelle Dumont Nursing Home Last Tues., 6-7:30 p.m.</p> <p>New Rochelle Willow Towers, 355 Pelham Rd. 1st/3rd Thurs., 6-7:30 p.m.</p> <p>Rye The Osborn 2nd/4th Tues, 2-3:30 p.m.</p> <p>Sleepy Hollow Phelps Memorial Hospital 1st/3rd Th., 7:30-9 p.m.</p> <p>Somers Astoria Fed. Savings Bank 1st/3rd Tues., 6:00-7:30 p.m.</p>	<p>Tuckahoe The Fountains at Rivervue 1st/3rd Wed., 2-3:30 p.m.</p> <p>Valhalla Westchester Meadows 2nd/4th Tues., 4-5:30 p.m.</p> <p>White Plains Alzheimer's Association 2nd/4th Mon., 10-11:30 a.m.</p> <p>White Plains Alzheimer's Association 2nd/4th Wed., 6:30-8 p.m.</p> <p>* White Plains Alzheimer's Association 1st/3rd Mon., 2:30-4 p.m.</p> <p>#### White Plains Place - Call for information.</p> <p># Yonkers Classic Residence by Hyatt 2nd/4th Wed., 10:30-11:45 a.m.</p> <p>EARLY-STAGE GROUPS <i>Note: Pre-registration interviews are required. For an appointment, please call the staff member listed below.</i></p> <p>ORANGE COUNTY Meg Boyce, 1-800-872-0994</p> <p>DUTCHESS COUNTY Meg Boyce, 845-471-2655</p> <p>ROCKLAND COUNTY Camille Sharp, 845-639-6776</p> <p>WESTCHESTER COUNTY Megan Carriere, 914-428-1919</p>
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* Early Stage Caregivers ** Free respite is offered during the group (pre-registration is required).

Spouse/Partner Caregivers ## Adult Children Caregivers ### Male Caregivers #### Spanish-speaking Group

Educational Programs

Annual Seminar to Focus on Recent Research on Diagnosis and Treatment

On Thursday, November 3, the Alzheimer's Association, in partnership with the Alzheimer's Disease Assistance Center of the Hudson Valley (ADAC), will hold its Annual Seminar focusing on recent research on diagnosis and treatment of Alzheimer's disease and other dementias. The seminar will be held from 8:30 a.m. to 1 p.m. at the Rosedale Conference Center in Burke Rehabilitation Hospital (Building 4, 2nd floor), 785 Mamaroneck Ave., White Plains NY.

The Seminar will cover five areas of interest:

- ③ Barry Jordan, MD, MPH, Director of the Alzheimer's Disease Assistance Center of the Hudson Valley at Burke Rehabilitation Hospital, will speak about "Diagnosis and Care Planning for Persons with Memory Loss."
- ③ Joseph Hersch, PhD, Psy.D., Licensed Clinical Psychologist at Burke Rehabilitation Hospital, will discuss "The Role of the Neuropsychologist in the Diagnosis of Dementia."
- ③ Balkrishna Kalayam, MD, Associate Professor of Clinical Psychiatry at Weill Cornell Medical College of Columbia University, will speak on "Treatment of Behavioral Symptoms in Persons with Dementia."
- ③ A representative from University PET/CT will discuss "Use of New Imaging Techniques in Diagnosis of Dementia."
- ③ Miriam Zucker, ACSW, Eldercare Consultant and Geriatric Care Manager, will speak on "Caring for the Caregiver and Locating Community Resources."

This seminar is free and open to professionals and caregivers, but pre-registration is required. To register, please call 914-428-1919.

Can You Help?

If you are looking for a way to give of yourself, consider volunteering your time as a Helpline specialist or support group leader. The Alzheimer's Association, Hudson Valley/Rockland/Westchester, NY Chapter is seeking dependable, compassionate people to fill these roles at specific times and in specific parts of our service area. Helpline specialists are needed some weekday mornings and afternoons at our Middletown, New City, Poughkeepsie, and White Plains offices. Support group leaders are needed in Putnam County, in northern Westchester, and in two Orange County locations (Newburgh and Middletown). Training is provided. If you are interested in volunteering as a Helpline specialist, please call your local office (see back page). If you would like to become a support group leader, please call Meg Boyce, Director of Programs and Services, at 1-800-872-0994.

Educational Conference to Be Held in Ulster County

The Alzheimer's Association will hold an educational conference this fall in Ulster County, in collaboration with Eisai/Pfizer, Inc. "Shaping Alzheimer's Care: Applying Advances in Assessment, Treatment, and Management" will be held on Saturday, November 12, 2005, from 8:30 a.m. to 1:00 p.m. at Hillside Manor, Kingston, NY.

The plenary speaker will be Dr. Craig Moss, Director of Medical Associates of the Hudson Valley, P.C. Dr. Moss specializes in the primary care of adults and problems of aging. He has received the Physician's Recognition Award from the American Medical Association and the Geriatrics Recognition Award from the American Geriatrics Society.



In addition to the plenary session, workshops will be offered on a variety of topics of interest. Some of the topics are "Understanding Legal and Financial issues," "Services You May Need," and "A New View on Alzheimer's Care." Physicians will be on hand to speak with individuals who themselves may be concerned about short-term memory loss. Participants will also have an opportunity to view exhibits sponsored by agencies and organizations that offer Alzheimer-related services.

Conference brochures will be sent to individuals in Dutchess and Ulster Counties in October. If you reside elsewhere and would like a copy of the brochure, please contact your local chapter office (see back page).

Thanks to the generous support of Eisai/Pfizer, there is no charge for this event. However, as seating is limited, pre-registration is required. To register, please call the Alzheimer's Association at 845-340-8474 or 1-800-872-0994 by November 4.

Bereavement Group to Form in Westchester

An eight-week bereavement support group will be held in Westchester beginning in January, 2006. To be eligible for the group, participants must have lost a loved one with dementia more than 6 months prior to start of group. Time and dates of the group meetings will be determined according to the needs of the participants. The group will be free of charge, but pre-registration is required. For details, please call Megan Carriere at 914-428-1919 by December 15.

Legal Issues

Medicaid Planning Can Protect Your Savings, But Beware of Common Errors

By Bernard A. Krooks, Certified Elder Law Attorney, Littman Krooks LLP

Long-term care costs can devastate a family. In the New York metropolitan area, the average annual cost of nursing home care is more than \$140,000. The cost of home care and assisted living care is also very expensive.

Medicaid eligibility is inevitable for some people. What the government fails to tell consumers is that it is possible for middle-income Americans to preserve their savings and also qualify for Medicaid.

Many confuse Medicare and Medicaid. Medicare is the federal insurance program covering those 65 and older. Medicare pays for a very limited amount of nursing home care and does so only if the patient is receiving skilled nursing care. Medicare will not pay for custodial care. An individual who has chronic care needs due to Alzheimer's disease will unfortunately discover that Medicare does not pay for long-term care.

Long-term care insurance provides a valuable planning alternative and should be considered as part of an overall plan. However, many seniors cannot afford long-term care insurance or are not insurable due to various infirmities.

Medicaid is a jointly-funded federal and state program that pays for nursing home care for seniors. However, unlike Medicare, there are strict income and asset guidelines which must be met in order to become eligible for benefits.

Fortunately, Congress has enacted laws to protect against spousal impoverishment when one spouse enters a nursing home, to permit certain transfers of assets and to preserve assets through legal means. Far too few middle-income Americans know about these rules.

Many Medicaid myths abound. Contrary to popular belief, Medicaid does not count your home as an asset and the nursing home does not take your home when you become a resident. In fact, there are

significant limitations on what the state can recover from your estate on your death.

Medicaid planning is not illegal. Medicaid planning is ethical and is similar to tax planning. It is not illegal to reduce your tax liability by using the tax rules to your benefit. The same principle applies to Medicaid planning. You can preserve assets provided that you comply with the Medicaid rules. Learning about these rules can help protect families from losing virtually their entire savings to pay for nursing home care.

Listed below are some of the more common estate planning errors:

③ **Lack of or inadequate disability planning.** Many seniors fail to plan for the management of their financial and medical affairs if they become incapacitated. Others rely on inadequate or incomplete plans, such as joint bank accounts. A customized durable power of attorney and an advance medical directive should be parts of the estate plan of every senior.

③ **Failure to plan for the cost of long-term care.** As stated above, long-term care is extremely expensive. However, many seniors do not adequately plan in advance. Long-term care planning can be much more effective the earlier it is done.

③ **Outdated wills and beneficiary designations.** Many people fail to regularly review and revise their estate plans. They frequently have wills or beneficiary designations for life insurance policies or retirement plan accounts that are outdated. Seniors should review their wills and beneficiary designations whenever there has been a significant change in their circumstances and at least every three to five years.

③ **Poor choice of agent, trustee or executor.** The choice of an agent under a power of attorney and an advance

medical directive, a trustee of a trust, or an executor of an estate is an important decision. Many people chose an agent, trustee or executor for the wrong reasons. For example, they chose their oldest child or the child who lives closest to them; however, they fail to consider whether this child has the ability, the time, or the respect of other family members, and the willingness to serve. In some cases, it is wise to appoint co-agents, co-trustees, or co-executors, or to appoint a professional to serve as agent, trustee or executor.

③ **Lack of adequate records.** Many seniors fail to keep organized records. This failure makes it difficult to assist them if they become disabled, or to settle their estates upon their deaths. They do not have or cannot find the deeds to their real property, copies of their income tax returns, life insurance policies or bank statements. Seniors should maintain complete and organized records.

③ **Overuse of revocable trusts, joint ownership or beneficiary designations.** Many seniors fear probate. As a result, they seek to avoid probate by executing revocable trusts, creating payable on death accounts and retitling assets jointly with the right of survivorship. However, the consequences of setting up these types of accounts are often misunderstood. In many cases, an estate can be settled quickly and can provide for a convenient means to liquidate illiquid investments and provide for the payment of burial expenses, debts and taxes. For many seniors, a will is the better choice.

Prior planning is important. There is no one right answer or form that is appropriate for everyone. An experienced elder law attorney can help seniors avoid these common estate planning errors.

Mr. Krooks has law offices in White Plains and New York City.

Public Policy

The New Medicare Drug Benefit and Alzheimer's Disease

On Jan. 1, 2006, Medicare will begin to cover outpatient drugs for its beneficiaries. This is the largest expansion of Medicare benefits since its establishment in 1965. Unlike other Medicare benefits, the drug benefit will only be provided through private entities, such as health insurance or managed care plans.

Beginning Nov. 15, 2005, beneficiaries may enroll in a plan for drug coverage (called Part D). Although there is a standard benefit, each plan has some flexibility to set its own premium, deductibles, coinsurances and benefits, within certain government-established guidelines. Each plan may limit coverage to a specific list of drugs (called a formulary), and the list can change during the year.

It is estimated that the 2006 premium will be approximately \$37 a month. The standard benefit is:

\$250	Beneficiary pays initial deductible
\$251-\$2,250	Plan pays 75%; beneficiary pays 25%
\$2,251-\$5,100	Beneficiary pays 100% co-payment
Above \$5,100	Plan pays 95%; beneficiary pays 5%

The following four options are available for Medicare beneficiaries:

③ Stay in traditional fee-for service Medicare and enroll in a stand-alone prescription drug plan (called a PDP). For people on Medicare and Medicaid, beginning Jan. 1, 2006, Medicare will cover prescriptions through a Medicare drug plan instead of Medicaid. These individuals (also called dual eligibles) will be automatically enrolled in a Medicare drug plan by the government to ensure that there is no loss of coverage. However, they can change to a different plan at any time.

③ Join or remain in a Medicare

Advantage plan (such as an HMO or PPO) and receive all Medicare benefits through the plan.

③ Remain with current coverage from another source. Individuals who receive drug coverage from another source, such as an employer, union or Medigap policy, will be notified by their current plan if the current drug coverage is at least as good as Medicare. They will need to find out how the current drug plan works with Medicare before making a decision to enroll in a Medicare plan.

③ Decide not to enroll in a Medicare plan at this time.

Given that the cost of prescription drugs has been increasing rapidly each year, this new benefit will help relieve some of the financial pressures, especially for beneficiaries who do not have health insurance to help cover the cost of prescription drugs. Through the Alzheimer's Association's advocacy efforts, all Medicare drug plans are required to have at least two cholinesterase inhibitors (as well as memantine--brand name Namenda) on their formularies and, therefore, covered by the plan. Medicare will also cover most of the other drugs that people with Alzheimer's disease need, such as the antipsychotics, and drugs related to conditions such as diabetes or heart disease.

For low-income beneficiaries, Medicare will offer drug coverage with no premium or deductible and low co-payments. In addition, all Medicare beneficiaries who are also on Medicaid will begin to get drug coverage through Medicare and must enroll in a Part D plan. It is estimated that one-third of Medicare beneficiaries will qualify for low-income assistance under the new Part D benefit. Almost 40 percent of Medicare beneficiaries with Alzheimer's disease and other dementias are also eligible for Medicaid.

Beginning in October, information will be available about what plans are available in your community. In mid-October, the government will publicize this information. Specific information will be available about what drugs are covered and how much they will cost.

You can enroll from Nov. 15, 2005 through May 15, 2006.

If you enroll before Dec. 31, 2005, you will begin receiving drug coverage from a plan on Jan. 1, 2006. If you wait until after Dec. 31, you will begin receiving coverage on the first day of the month following the month of enrollment. For example, if you enroll in a plan on Jan. 10, 2006, your coverage will begin on Feb. 1, 2006. Free one-on-one counseling and assistance is available from your local Office for the Aging or the Department for the Aging's Health Insurance Information Counseling Assistance Program (HIICAP, www.hiicap.state.ny.us) 1-800-333-4114, 9 a.m. - 3 p.m., M-Th.

If you join a Medicare drug plan after May 15, 2006, you may have to pay a higher monthly premium. If you did not have drug coverage from another source at least as good as the Medicare drug plan, you will have to pay 1 percent per month for every month you waited to enroll. You will have to pay this higher premium as long as you have Medicare drug coverage.

For more information, visit the Alzheimer's Association's national Web site (www.alz.org) or the Medicare Web site (www.medicare.gov), or call 1-800-Medicare.

 | Bernie Schieman, paralegal volunteer, |
 | will give a presentation on Medicare |
 | Part D from 2 p.m. to 3 p.m. on |
 | **Tuesday, November 1**, at the White |
 | Plains office of the Alzheimer's |
 | Association, 785 Mamaroneck Avenue |
 | (on the Burke Rehab campus). For |
reservations, please call 914-428-1919.

Recent Special Events

7th Annual Golf Tournament A Huge Success



Left: Golfers in action. **Right:** Golf Tournament committee member Sue Lobel, of Classic Residence by Hyatt, volunteered on the day of the event.

The Alzheimer's Association's 7th Golf Tournament, held recently at Hampshire Country Club, was a non-stop day of enjoyment! Event founders and Co-Chairs Ron Sylvestri, Senior Vice President, Hudson Valley Bank, and Donna Sylvestri, RN, President, Madison Home Management, were thrilled to have a beautiful day for the outing. Golfers enjoyed a BBQ lunch, 18 holes of golf, cocktails, and a buffet dinner, as well as day-of-event raffles, a major raffle drawing, and a silent auction. Congratulations to the event's sponsors, chairpersons, committee and day-of-event volunteers for making the day such a success. We look forward to next year's tournament on **Tuesday, September 12, 2006.**

Putting the "Mitzvah" into Bar Mitzvah

In preparation for his bar mitzvah next February, Shane Salomon wanted to perform a special "mitzvah," or good deed, that was personally meaningful and demonstrated social responsibility. Since Shane's grandfather has Alzheimer's and the whole family wants a cure for this disease, Shane decided to hold a garage sale last month and donate all the proceeds to the Alzheimer's Association.



Shane asked friends and neighbors in New Rochelle to donate household items and toys to be sold, and he cleaned out his room and his family's basement to add items to the two-day sale. His efforts raised \$831.50 to support the work of the Alzheimer's Association. Thank you, Shane!

WPDH's 21st Annual Roof-A-Thon Raised Record Funds for Local Charities!



WPDH Radio (101.5 FM/106.1 FM/106.3 FM) succeeded in raising more than \$150,000 to support charities serving the greater Hudson Valley during its 21st Annual Roof-A-Thon, held August 5, 6, and 7 on the "roof" of long-time Alzheimer's Association supporters, Foam and Wash Mobil Station and Car Wash, across from the Poughkeepsie Galleria Mall! This event benefited families served by the Alzheimer's Association, Hudson Valley/ Rockland/Westchester, NY Chapter, Vassar Brothers Medical Center Foundation, and Hudson Valley Renegades "Pitch for Kids" Foundation.



This three-day community event was filled with free concerts, fireworks, an impromptu pool party, a live auction, and a host of other community activities, including a raffle to win a new Nissan Xterra (provided by Poughkeepsie Nissan). Thank you to all of the area businesses and individuals who called in with donations and pledges, to those who drove or stopped by and put their donations into the buckets of the Road Warriors and Mall Warriors, and to all of the firehouses, police benevolence associations, and businesses from throughout the Hudson Valley who collected contributions leading up to the event.

Thank you to Foam and Wash Car Wash, the Town of Poughkeepsie Police, and the tireless Road Warriors, Mall Warriors, and day of event volunteers. We especially thank our friends at WPDH - "The Home of Rock 'n Roll" - and the whole Cumulus Media of Poughkeepsie family. Your efforts will make a difference in the lives of those living in your primary listening area: Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster & Westchester Counties!

Development

Belleayre Mountain & Clear Channel Radio Sponsor Third Annual "Race to Remember"

For the third year, Belleayre Mountain Ski Resort and Clear Channel Radio are sponsoring the Alzheimer's Association's "Race to Remember: Grand Slalom Challenge."



The event will take place on **Saturday, January 14, 2006**. Participants can enter the Grand Slalom race (best time of two runs) or just enjoy a day of skiing.

Discounted Lift Tickets Offered

The cost of a lift ticket for the day, which includes entry for the race, is just \$20 with pre-registration. All proceeds from pre-registration will benefit the Alzheimer's Association. **Pre-registration ends at 5 p.m. on Tuesday, January 10, 2006.** Tickets may also be purchased on the day of the event for the standard lift ticket price of \$44, plus \$20 for race entry (the latter benefiting the Alzheimer's Association).

Lift tickets make wonderful holiday gifts! Order them by calling the Alzheimer's Association at 845-471-2655 or 1-800-872-0994 or visiting the chapter's web site, www.alzhudsonvalley.org.

Villeroy and Boch Event to Benefit Alzheimer's Association

The Villeroy & Boch store at Woodbury Commons Premium Outlets is hosting a special in-store event from 11 a.m. to 4 p.m. on Monday, October 10 (Columbus Day).

You are invited to meet the woman who has redefined "Tabletop Entertaining" all over the world . . . Isabelle von Boch, an 8th generation family member of the internationally renowned Villeroy & Boch Tableware. Isabelle will share tips on how to accessorize your dinnerware . . . keeping it updated and versatile.

Villeroy and Boch will donate 10% of all purchases made on October 10 to the Alzheimer's Association. If you are unable to attend that day, you may call or visit the store prior to that date and place a pre-order 845-928-4558.

Tribute Funds to Provide On-going Support

Individuals, families, and other groups can now create a lasting tribute in honor or in memory of an individual or event and support the continuing efforts of the Alzheimer's Association, Hudson Valley/Rockland/Westchester, NY Chapter.

A Tribute Fund can be established when an individual or group makes an initial or cumulative donation of \$10,000 or more providing unrestricted support for local programs and services. Once the Tribute Fund is established, contributions may be made to the named fund at any time.

Tribute funds will be acknowledged in the Chapter's Annual Report in any year a donation has been made. They will also be recognized on a donor recognition wall to be installed in the chapter's administrative office.

For more information about Tribute Funds or other giving opportunities, please contact Alison DaMore, Director of Development at 914-428-1919, 1-800-872-0994, or Alison.DaMore@alz.org.

Alzheimer's Association Holiday Cards Show You Care

This holiday season, individuals and businesses have the opportunity to send more than just a holiday greeting; they can send Alzheimer's Association greeting cards and show they care. The Alzheimer's Association will use the money raised from card sales to offer programs and services for people with the disease, their families and caregivers. In addition, each card sent will raise awareness about Alzheimer's disease.



This season's Alzheimer's Association holiday cards includes a selection of nine beautiful designs. Two cards utilize artwork by people with Alzheimer's.

The holiday cards can be easily ordered online at www.alzhudsonvalley.org; faxed and mailed orders will also be accommodated. Orders will ship within 5 business days from the time received, even if the order has customization. Customers will also have the ability to personalize small card quantities at no charge from their home computer with eInvite.com's "Easy Invite" patent-pending technology.

See www.alzhudsonvalley.org for more details, or call us at 1-800-872-0994 for an order form. Happy holidays!

Development - Why Give?

As children return to the classroom, as our nation recovers from the effects of Hurricane Katrina, and as the Winter Holiday Season approaches, it seems as though we are bombarded with requests to donate our time and money. . . . Why DO we give so much of ourselves to the greater community?

Some of the first recorded acts of philanthropy, or *charity*, occurred in ancient Egypt, where good deeds were viewed as a means of ensuring passage into an "afterlife." Charitable giving is recorded in America as early as 1643. Our founders believed that governmental involvement in meeting public needs belied the concept of a "free society," so until the time of the Great Depression, these needs were largely met by religious groups and community non-profit organizations.

Today, charitable giving in the United States plays a **vital** role in our national economy, as well as meeting the service needs of the community at large. According to a 2001 Independent Sector study of more than 4,000 adults, 89 percent of households financially support non-profit organizations (the average contribution is more than \$1,600 per household each year), and 83.9 million Americans actively volunteer, at a value equivalent to 9 million full-time employees, or a staggering \$239 billion.

So, why give your time and resources to the Alzheimer's Association?

Because... The Alzheimer's Association, the world leader in Alzheimer research and support, is the nation's first and largest voluntary health organization dedicated to finding prevention methods, treatments and an eventual cure for Alzheimer's.

Because... For 25 years, the donor-supported, not-for-profit Alzheimer's Association has provided reliable information and care consultation; created

supportive services for families; increased funding for dementia research; and influenced public policy changes.

Because... The Alzheimer's Association was founded by volunteers whose contributions are still needed to facilitate our free support groups, to serve on our Board of Directors, to advocate for the needs of families affected by dementia among our elected officials, to serve on event committees, to provide support to chapter staff in our administrative and regional offices, and much more.

Because... Alzheimer's Association services **MAKE A DIFFERENCE** in the lives of persons affected by dementia by increasing understanding about the disease and available community resources, by providing emotional support, and by raising funds for research into the cause, cure and treatment of dementia.

A recent study of 406 Spousal Caregivers of persons with dementia, by Mary S. Mittelman, Dr.P.H., of the NYU School of Medicine, reports that counseling and support can help family caregivers manage their reactions to behaviors of persons with dementia, reduce family conflict, reduce depression, stress and caregiver burden, and make it possible for caregivers to keep their loved ones at home for a longer period of time.

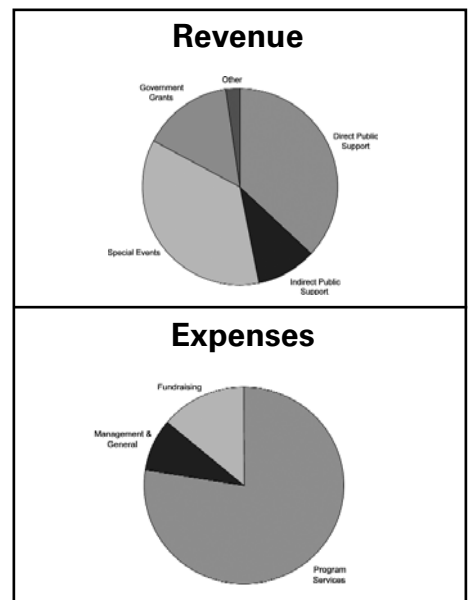
Because... The Alzheimer's Association is able to provide such non-medical treatment to families, most often **FREE OF CHARGE**, due to the generosity of individual donors. Some of the services provided by the Alzheimer's Association include: free counseling and information about the disease and available resources through a 24-hour toll-free Helpline (1-800-272-3900), free support groups for family caregivers and persons with early-stage dementia, free care consultations (by appointment), and many free educational programs.

Because... The Alzheimer's Association

earns high marks from those agencies whose job it is to monitor the activities of nonprofit organizations. We proudly display the seal of approval of the BBB Wise Giving Alliance (www.give.org), a nonprofit organization affiliated with the Council of Better Business Bureaus.

Because... The Alzheimer's Association is proud of how we use our funds!

The Alzheimer's Association is fiscally conservative in its allocation of donor dollars. At the Alzheimer's Association, 76.6% of our total annual expenses go to research, education and support program activities.



The Alzheimer's Association has set a fundraising goal of \$80 million to support our mission, as we celebrate our Silver Anniversary: 25 Years of Leadership in Progress and Hope. As we contact you in the coming months, please give generously - of your time and resources - and help us enhance the national mission at the local level.

To learn more about local giving opportunities, please visit us on the web at www.alzhudsonvalley.org, contact your local chapter office, or call Alison DaMore, Director of Development, 914-428-1919 or 1-800-872-0994.

Memorials and Tributes, 4/1/05 - 6/30/05

Memorials

Rose Abbate
 Frances Adams
 Bob Agin
 Elaine Alper
 Margaret I. Amodio
 Gertrude Baird
 Caesar Barbieri
 Rose-Mary Bartul
 Mary Baskin
 Antoinette Bellotto
 Gloria Berardino
 Laurine Berean
 Winifred Biolsi
 Dorothy Blake
 Mary Brasino
 Trudy Briggs
 Doris Brinkerhoff
 Betty Jane Brown
 Helen Brubacher
 Donald Buck
 Mr. Bueler
 Ruth Buschel
 Mafaldo Cappiello
 Rose Marie Capron
 Grace Carbone
 Pasquale Carbone
 Pat Carbone
 James Carnevale
 Jean Carrus
 Sarah Chasen
 Richard Chiusano
 Paulette Cohen
 Sylvia "Tootsie" Cohen
 Florence Colburn
 Paul Connell
 Joe Contarino
 Roberta Conversano
 Donald Cornell
 Rita Craparo
 Evelyn Cresswell
 Roberta Critelli
 Hazel Crum
 Philip Daffner
 Henrietta Dandreoni
 Frances Dansky
 Pamela Dawson
 Niki Deliquiannis
 Theresa DellaSorte
 Christina Russo Demartino
 Sarah DeMond
 Maria Desio
 Carol M. Dharamsey
 Agnes Dicarolo
 Andrew DiLuvio, Sr.
 Julia M. Dirago
 Marguerite Dwyer
 Raymond Dolan
 Carmella Doria
 Michael Dulein

Marguerite Dwyer
 Bridget Eagan
 Hilda Edwards
 Jim Ellis
 Madeline Ann Eveland
 Rosie Farkas
 Carmella Favetta
 Beatrice Feldman
 Dolores Ferencz
 Filomena Fiore
 Shirley Fish
 Sylvia Fleishman
 Sixto Flores
 Anita Fofol
 Larry Frank
 Gloria Froelich
 Charles F. Galm
 Katherine Gartrell
 Rosario Gerardi
 Agatha Gessner
 Quinto Ghirardi
 Peter A. Giarlo
 Lory Gilbert
 Ruth Gilbert
 Antonio Giorlando
 Eelke Glorie
 Paul Golando
 Ann Goldkrantz
 Beatrice & Harold Greenbaum
 Adele Greenfield
 Bob Grundon
 Frances Hadler
 Ray Haftel
 Ruth Hammarberg
 Marie K. Heinlein
 Irma S. Heller
 Angelica Hernandez
 Ruth H. Hertzlich
 Edward Hinds
 Conrad F. Hlavacek
 Helen & Sam Honey
 Margaret Hortens
 Nancy Howard
 Scott David Humiston
 Edward Hunter
 Josephine Immediato
 Fay Imperato
 Barbara Imyrski
 Frank Ippolito
 Nan Jacobs
 Mary Jamba
 Joseph Jimenez
 Rita Johnsen
 Irene Bell Jones
 Johnsie Jones
 Stella Kamhi
 Florence Katz
 Catherine Keane
 Alice Keleshian
 Betty Kennedy
 Edward V. Ketcham, Jr.

Muriel Klein
 Lucille Knarich
 Louise Kobylack
 Diane Kogelman
 Hermine & Roy Kramon
 Fannie LaBarbera
 Antoinette Lacenara-Bellotto
 Grace Lane
 Louis Laveris
 Thomas Lawless
 Juliette B. Leveille
 Sidney Liben
 Felix Lopez
 Clara Luckow
 James Macgillivray
 Eileen Mahoney
 Edward Mandell
 Hazel Mae Manhertz
 Gladys Pagan Marcy
 Jesse Marino
 Jennie Marmor
 Marie R. Martin
 Rosa Martinez
 Nettie Maselli
 Joseph Masiello
 Rosemarie Matarzynski
 José Matta
 Rudolph May
 Elembo Mazzella
 Thomas Meagher
 Andrea Miller
 Rose Miller
 John Milliken
 Hazel Mond
 Wilma Monica
 Marie M. Moran
 Matilda F. More
 Thaddeus Morton
 Timothy Mullane
 John Murphy
 Kenneth Musso
 Betty Myers
 Esther Newman
 Maggie Newman
 Margaret Napoleon
 George Nichols
 Annette Nisa
 Margaret Nowell
 Rita O'Connor
 Anna Olivieri
 Bertha Orda
 Sadie "Sue" Orshan
 Stella Ostroff
 Helen Panker
 Hazel A. Patterson
 Theodora Peck
 Patrick Pizzuti
 Louis Police
 Marjorie Poll
 Margaret Pollack
 Lillian Posovsky

Eva Post
 Barbara Principe
 Ralph Pugliese
 Penny Puziss
 Mildred Randazzo
 Rachael Randzin
 Teresa Rappina
 Agnes Raptson
 Leila Raskin
 Miriam A. Reader
 Helen M. Rheinlander
 LaVonee (Todd) Ricciardoni
 Josephine Riley
 Mother of Marcia Rochlin
 Edward Rock
 Anthony N. Romeo
 Michael B. Ronkese
 Regina Rosenberg
 Louis C. Ross
 Helen Rossetti
 Arthur Rothenberg
 Antonia & Spagna Rotondo
 Mimi Rubenstein
 Marie & Joseph Ruggiero
 Maria Rutscheidt
 Ruth Rutter
 Irma Salmi
 Stan Sauerhaft
 Helen Savarese
 Phyllis Saylor
 Vincenzo Scala
 Raymond Scarchilli, Sr.
 Elfried "Margo" Schlueter
 Harry Schoenberg
 Bernice Sherman
 Lillian Shotland
 Sherry & Bob Siegel
 Mildred & Emanuel Silverstone
 Harry Skigin
 Barbara Gough Smyrski
 Margaret Nell Stabin
 Walter Staubi
 Mary O. Strnatko
 Harold Sussman
 Armen J. Tartanian
 Elizabeth Teller
 Murray Tevelowitz
 Edythe Thaller
 Jean Toub
 Loretta Tremblay
 "Babs" Urbach
 Attilio Valenti
 Mary VanDeBogart
 Helen VanTassel
 Gus Varet
 Joseph Ventarola
 Mary Wall
 Tillie Walton
 Walter J. Walzer
 Milton Wasserman
 Alice Weisman

Norman A. Weissburg
 James Welch
 Rosemary Werner
 Howard S. Whitaker
 Hildegard Wilkens
 Rose Williams
 Flora Winston
 Ida Zimmerman
 Theresa Zulkowski
 Judy Zendell

Tributes

Maria Aliperti
 Alicja Barahona
 Charles Beagan
 Gerald & Mary Birnbaum
 Rose Capasso
 Grace Carbone
 Mrs. Catalano
 Rita Craparo
 Dr. Jeffrey Escher
 Mr. & Mrs. William Fox
 Susan Fredston,
 on her birthday
 Sol & Joan Gibbons
 Lory Gilbert
 Vivian Kirshner Gingold
 Mitchell Glick & Marjorie
 Schlossberg, on their wedding
 Mr. & Mrs. Leon Goldberg
 Marilyn Herman
 on her 80th birthday
 Zoe Herwitz,
 on her bat mitzvah
 Florence Katz
 Harriet Klein
 Rachel Kroll,
 on her bat mitzvah
 Irma Landau
 Thomas Lawless
 Sally Ledes
 Jacqueline Loeb
 Edna MacCready
 Connie Martucci
 Palma Mazza
 Mildred Nippert
 Julius Peretz
 Helen Rossetti
 Antonia Rotundo
 Abby Salzman
 Vicki & Mel Savitch,
 on their 50th Anniversary
 Sol & Bernice Schargel
 Camille Sharp
 Ann Smith
 John Spinnenweber
 Susan A. Thrope
 Rosemary Werner

Hudson Valley/Rockland/Westchester, NY Chapter
Administrative Office
2 Jefferson Plaza, Ste. 103
Poughkeepsie, NY 12601-4027

Administrative Office and
Dutchess/Ulster Regional Office
D: 845-471-2655 U: 845-340-8474

Orange/Sullivan Regional Office
O: 845-342-2247 S: 845-794-3774

Rockland Regional Office
845-639-6776

Westchester Regional Office
914-428-1919

Putnam Point of Service
845-878-9890

www.alz.org (national web site)
www.alzhudsonvalley.org (chapter web site)
info@alzhudsonvalley.org
1-800-872-0994 (business hours)
1-800-272-3900 (24-hour Helpline)

If you are moving or no longer wish to receive this newsletter, please let us know! Your call will save us return postage and help us keep our mailing list up to date.

Chapter to Expand Early-Stage Program Offerings

Advances in medicine and technology have created a unique challenge for the Alzheimer's Association: serving the growing number of high-functioning, highly-contributory early stage persons in our area. For some time the Hudson Valley/Rockland/Westchester, NY Chapter has aspired to expand early-stage program offerings to meet the unique needs of this population. Thanks to a legislative grant from Senator William Larkin, we now have the opportunity to pilot a new program.

An Early-Stage Therapy Demonstration Program will be launched this fall, with several goals. One of these goals is to provide intellectually-stimulating activities and socialization opportunities for early-stage individuals. Our first event will be a trip to the Museum of Modern Art on Tuesday, November 1. Thanks to a generous invitation from Hearthstone Alzheimer Care, early-stage individuals and interested care partners will have a private tour that has

been customized for people with Alzheimer's. Members of the group will view art that has been created by people with Alzheimer's disease, and following the tour, they will have the opportunity to participate in an art-making activity. The trip to the MOMA is just the first of what we expect to be monthly activities.

Another goal is to provide opportunities for outreach and advocacy, which may include physician outreach, speaking to healthcare professionals, and learning to become an advocate for legislation on behalf of people with Alzheimer's disease and their families.

A third goal is to support early-stage individuals by offering opportunities for participation in cognitive rehabilitation exercises.

If you are interested in learning more about this new early-stage program--or specifically about the trip to the Museum of Modern Art, please contact Meg Boyce, 1-800-872-0994.

Creative Consulting Opportunity

To ensure that the Early-Stage Therapy Demonstration Project (described at left) is a great success, the Alzheimer's Association is seeking someone with a background in recreational therapy or a related field who has experience working with early-stage individuals. The initial commitment is for approximately one year, meeting with early-stage individuals once a month to implement plans that are developed by the group and the facilitator, as a team. A job description will be posted on our chapter web site, www.alzhudsonvalley.org. Candidates will be considered from all parts of our chapter territory. If you are interested in this position, please send a cover letter and resume to Meg Boyce, Director of Programs and Services, Alzheimer's Association, 2 Jefferson Plaza, Ste. 103, Poughkeepsie, NY 12601 or to meg.boyce@alz.org.