

MULTA SPES

MUCH HOPE

IMPROVING THE QUALITY OF LIFE FOR THOSE WITH MS SINCE 1949

Summer 2011 Issue

Director's Notes: by Candyce Hayes



We get lots of interesting client requests. Here are two: Well I found myself exasperated last month. You see

Mary* from Roseburg called explaining her wheelchair, walker and bath bench were about to be repossessed! Really have you heard of such a thing?

I shook my head and quickly gathered my thoughts. I encouraged Mary to calm down so we could problem-solve all the time assuring her "we care" and would do "something to help". I just needed to know the whole situation before making any promises.

Upon investigation and checking out our medical supply closet, I'm delighted to say we sent her replacement equipment within a week. Mary called again after the equipment arrived. She was excited and grateful. "I was so overwhelmed and thought no one was listening - it's been a tough few months. First this

exacerbation, my husband was laid off and then the threat of losing my life tools."

Then there was the lady with 4 "service cats" who needed emergency housing within 72 hours. Our staff went to work researching viable options. This was a bit challenging as you might imagine. We were able to connect her with a housing specialist through Adult Placement Network and, low and behold, they found her a great place within her budget...that accepted the cats. The client was surprised, relieved and thankful.

So as I approach my 20th year at MSSP, I remain delighted and proud of the work we do. People have always come first, even through the lean years. Our mission is "to improve the quality of life for those affected by Multiple Sclerosis". We believe people need help today.

If you need help, please give us a call at 503-297-9544 or visit us online at www.msoregon.org.

In the meantime, won't you help us continue our mission? MSSP is

supported by fundraising events, grants and private contributions. Please support us today by sending in a tax-deductible donation. A self-addressed envelope is enclosed for your convenience, or if more convenient, make an online contribution at www.msoregon.org. Rest assured 100% of your gift will remain in our community to ease the burdens of Mary and others like her. Thank you.

*names changed for privacy

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Multa Spes is the quarterly newsletter of the MSSP, distributed to MSers, consumers, families, professionals and friends.

Comments and articles are welcome. Publication depends on space available and is subject to editing. The next submission deadline is: 7/15/2011.

Please send submissions to Candyce Hayes, Executive Director, at: candycehayes@msoregon.org or mail: MSSP, 2901 SE 122nd Ave. Portland, OR 97236.

If you are not currently receiving Multa Spes by mail, we would be happy to add you to our mailing list. Direct all subscription requests or address changes to candycehayes@msoregon.org or call 503.297.9544.

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FYI & Summer Programs

Further information on all programs listed in this column are available through the MSSP office 503-297-9544 or online at www.msoregon.org.

Mini Workshops

Mini-workshops are being scheduled for July/Agust on the topics of Medicare vs. Medicaid, Investments/Financial Planning, and Health Insurance.

Project Helping Hands

We are actively recruiting massage therapists and particiapnts in the greater Portland Metro area. If you or someone you know is interested please let us know. See page 5 for details.

Acupuncture Program

We are recruiting practitioners to continue our acupuncture program. Plans are underway to resume the program in the coming months.

Prevent Identify Theft

Remember to take off all identifying information from prescription labels before disposing of them.

Thanks CareMedical Portland

We appreciate your help in delivering equipment outside of the Portland Metro area. Through this partnership we can expand to serve more clients.

Summer Comfort Program

Don't forget applications are due no later than June 30th! They are available in the Winter MSSP 2011 newsletter, by calling the MSSP Office, or at our website www.msoregon.org.

Summertime with Portland Parks and Rec

The Portland Parks and Recreation Department has a great program designed for those with Multiple Sclerosis and like diseases. Called AIR or Adaptive and Inclusive Recreation, this program offers community based recreation and leisure services especially designed for youth through adults who have a disability or special need.

Please call the Parks and Rec at 503-823-4328 for more information.

Summertime Swimming

is a great way to exercise while keeping the body cool. Check your local pool or City Parks and Rec for open swim times or classes. Another option is to call your local high school as many of them also have pools and open swim times.

For those in Portland call the Portland Parks and Rec at 503-823-PLAY (7529).

Tax-Free Charitable Contributions from IRA's Extended Once Again

By **Gaylin Frye, CRPC**
*Financial Advisor, Ameriprise
Financials*

Background

The Pension Protection Act of 2005 first allowed taxpayers age 70.5 or older to exclude from gross income otherwise taxable distributions ("qualified distributions," or QCDs) from their IRA that were paid directly to a qualified charity. Taxpayers were able to exclude up to \$100,000 in both 2006 and 2007. The law has been extended again, through 2011, by the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010.

How QCDs work for 2011

You must be 70.5 or older in order to make QCDs. You direct your IRA trustee to make a distribution directly from your IRA (not SEP or SIMPLE IRAs) to a qualified charity. The distribution must be one that would otherwise be taxable to you. You can exclude up to \$100,000 of QCDs from your gross income in 2011. If you file a joint return your spouse can exclude an additional \$100,000 of QCDs in 2011. Note: You don't get to deduct QCDs as a charitable contribution on your federal income tax return-- that would be double dipping.

QCDs count towards satisfying any required minimum distributions (RMDs) that you would otherwise have to receive from your IRA in 2011, just as if you had received an actual distribution from the plan. However, distributions that you actually receive from your IRA (including RMDs) that you subsequently transfer to another charity cannot qualify as QCDs.

Example: Assume that your RMS for 2011, which you're required to take no later than December 31, 2011, is \$25,000. You receive a \$10,000 cash distribution in February 2011, which you contribute to Charity A. In June 2011, you also make a \$15,000 QCD to Charity A. You must include the \$5,000 cash distribution in your 2011 gross income (but you may be entitled to a charitable deduction if you itemize your deductions). You exclude the \$15,000 of QCDs from your 2011 gross income. Your \$10,000 cash distribution plus your \$15,000 QCD satisfies all of your \$25,000 RMD.

If you've made nondeductible contributions, then normally each distribution carries with it a pro-rata amount of taxable and nontaxable dollars. However, a special rule applies to QCDs-- the pro-rata rule is ignored and your taxable dollars are treated as distributed first.

Why are QCD's Important?

Without this special rule, taking a distribution from your IRA and donating the proceeds to a charity would be a bit more cumbersome, and possibly more expensive. You would need to request a distribution from the IRA, and then make the contribution to the charity. You'd receive a corresponding income deduction for the charitable contribution. But the additional tax from the distribution may be more than the charitable deduction due to the limits that apply to charitable contributions under Internal Revenue Code Section 170. QCDs avoid all this, by providing an exclusion from income for the amount paid directly from your IRA to the charity-- you don't report the IRS distribution in your gross income, and you don't take a deduction for the QCD. The exclusion from gross income for QCDs also provides a tax-effective way for taxpayers who don't itemize deductions to make charitable contributions.



Tips on Staying Cool

As the outside mercury soars don't forget to keep your body temperature cool. Do errands in the morning. Research shows heat contributes to MS exacerbations.

Take a few moments to read these simple tips to keep this summer safe:

INDOORS:

--Thermal drapes or curtains are an inexpensive way to save energy dollars during the summer and winter! They can be found at department stores such as Bed, Bath & Beyond, JC Penney and through home catalogs like BrylaneHome.

-- Air Conditioners help cool a room or whole house. Connecting an air conditioning unit to the furnace helps keep the whole house cool during the hot summer months. For those who do not want or cannot afford central air conditioning, an in-window air conditioner works to cool a room. If you rely on a portable window air conditioner make sure you get the right size unit (BTU) for the room. For example, a 5000 BTU will cool an

8X10 bedroom space but does very little to cool a 12X16 living room. Many models have remote controls so you can control the temperature from across the room.

-- Circulating Fans are an alternative to an Air Conditioner or Swamp Cooler. These are also called tower fans or oscillating fans. By circulating the air around you, they are able to help reduce your temperature while not cooling the air around you. MSSP clients say the oscillating tower fans are the best (fans) out there.

--Swamp Coolers use ice to cool the air and the fan circulates the cool air. These work well, however, the ice needs frequent filling and the filter needs cleaning or changing periodically.

OUTSIDE:

--Clothing – Mom's advice still stands – cover your head - wear a hat. Commercially you can purchase all kinds of items ranging from cooling wrist bands to vests. In a pinch you can freeze wash cloths and water bottles for short trips. Put the frozen cloths on the back (or front) of your neck. The frozen water bottles are great to drink as they thaw and to put against your head, etc.

--Cooling Vests come in many different styles and vary in cooling

ability. Many will say they are the most popular way to cool the body. Some vests you can add water to and the evaporation helps keep you cool. Others require frozen gels or water packets to be inserted into the vests. Others require batteries and work off of a small motor to cool.

Cooling vests come in nearly every size and many colors. Some bring minor relief and others can keep you cool for hours. The Multiple Sclerosis Association of America (MSAA) has a program to distribute basic cooling vests to people in need. Call 800-532-7667 or visit <http://www.msassociation.org/programs/cooling/> to learn more.

--Misting Fans spray a mist that cools the air through evaporation while keeping you dry. They can lower the outdoor temperature by as much as 20 degrees!

--Hats, Neck Pillows, and Headbands have all been adapted with gel packs or pearls to keep you cooler. These give a limited relief from the heat.

Summer Comfort Program

Don't forget about MSSP's Summer Comfort program the deadline is June 30, 2011.

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Look in our Spring 2011 Newsletter for the application or visit <http://www.msoregon.org/summercomfort.html> to print it out from the website.

Our program is now accepting applications for in-window A/C units. These units average 5500 BTU's and come with a remote control. Tower fans may also be available. Please call the office for more information or to request an application.



Here are some sites that sell cooling vests and other products:

CoolTek:
www.cooltekstore.com

GlacierTek:
www.glaciertek.com

OccuNomix International Inc.
www.occunomix.com

Body Cooler (Hats, Neck Pillows, Headbands, etc)
www.Bodycooler.com.

MS and Yoga

Interested in Yoga but don't want to go to a gym? Here's an opportunity to get three "My MS Yoga" classes free on one DVD.

Baron Baptiste and Dr. Elliot Frohman, creators of the "My MS Yoga" DVD program, discuss the importance of exercise in living a healthy life and how to use yoga as part of total wellness program. Dr. Frohman also helps you learn how you may successfully manage your Multiple Sclerosis symptoms.

Note: The DVD is designed specifically for people with Multiple Sclerosis and orders are limited to one copy per person, while supplies last.

"My MS Yoga" has been featured on TV and radio stations across the U.S., including Good Morning America Health, Voice of America (radio), WCPX-TV (Chicago) and WDIS-AM (Boston)

To learn more call "My MS Yoga" at 1-800-456-2255 Monday through Friday between 8:30 am and 8:00 pm EST or visit http://www.mymyoga.com/yoga/en_US/msyoga/home/my-ms-yoga/index.xml.



Benefits of Massage Therapy on Multiple Sclerosis

The importance of massage has been documented for thousands of years.

Today, MS patients are among those who experience benefits from massage. For some it is increased flexibility and decreased spasticity and an improvement in overall symptom relief. People have seen improvements while using massage as an alternative or in-addition-to prescribed medications to reduce high anxiety, blood pressure, and stress.

First check with your doctor to make sure you are a candidate for this therapy. If interested in our Project Helping Hands Program please contact us.

Through this service our clients are paired with LMT's (Licensed Massage Therapists) for a limited number of appointments either in-home or most often at their office. Client applications are available by contacting our office or going to our website. Services are available on a sliding base fee scale.

KEEPING OUR DOORS OPEN:



Phone-A-Thon

Thank you for contributing to our recent Phone-A-Thon. Your support helped to make the campaign a success.



Estate Planning

Please remember MSSP in your estate planning. Talk with your financial advisor regarding your options. Our tax identification number is 93-0511355.

Slingball
.com



“Helping Fight MS”

Need an excuse to come to the beach? Want to support MSSP while enjoying the sand?

Come to the 5th annual Marilyn J. Neu “MJN Help Defeat MS” Slingball Tournament on June 24th-26th, 2011 at Pacific City, Oregon. Everyone can play this fun and easy game.

The weekend starts with a great silent auction at the Twist Winery with items

such as TrailBlazer Tickets, Vacation Getaways and more. The weekend is packed with three ring circuses, teasers, and digglers. Don’t know what those are? Visit www.slingball.com or come to the beach and find out!

Volunteers are needed to help make this event a success. Even if you don’t play you can still help! Call us at the office or visit www.slingball.com and click on Tournaments at the top.



Mark These Dates

Event/Activity	Date	RSVP
MSSP Annual Family Picnic at Oaks Park	June 18, 2011	Call the office or email events@msoregon.org to register
5th Annual MJN Slingball Tournament Pacific City, OR (Oregon Beach)	June 24-26, 2011	Register to play or volunteer at www.slingball.com
Summer Comfort Applications Due	June 30, 2011	Applications available online or through the MSSP office
Acupuncture Program Applications Due	August 30, 2011	Applications available online or through the MSSP office
Project Helping Hands (Massage Program)	August 30, 2011	Applications available online or through the MSSP office
Mini-workshops including Medicare vs. Medicaid, Estate Planning, and medical insurance	Summer 2011	TBA-contact office

MSSP SUMMER PICNIC

Date:	June 18th
Location:	Oaks Park SE Spokane St Portland, OR 97202
Time:	11:30 - 2:30 pm
Cost:	<i>FREE Donations Appreciated</i>
Limit each party:	4 (additional guests at \$6.00 each)
RSVP Deadline:	June 10th
Call or Email:	503-297-9544 events@msoregon.org



Multiple Sclerosis Society
of Portland, Oregon, Inc.
2901 SE 122nd Ave.
Portland, OR 97236

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Yes, I want to help improve the quality of life for persons with MS!

Here is my contribution to the Multiple Sclerosis Society of Portland, Oregon, Inc.
 \$250 \$100 \$50 \$20 other _____

My Contribution is for:

- Client Emergency Fund
- Summer Comfort
- Caregiver Classes
- Social Programs
- Medical Equipment
- Greatest Need

If you would like to send this gift in honor or remembrance of someone, please include a note with their name & address or if applicable, the name of whom we should send acknowledgement to with their address.

My Name: _____

Address: _____

City/State/Zip: _____

Email: _____

Phone: _____

Please clip this form and mail with check payable to MSSP:
2901 SE 122nd Ave. Portland, OR 97236