



PRESIDENT'S MESSAGE

Does being an ElderStudy member allow me to audit UMW courses for free?

This is a recurring question. The short answer is that if you have a low income, you may qualify, but it has nothing to do with being a member of ElderStudy. The Senior Citizens Higher Education Act (Virginia Code, Section §23-38.56) states that Virginians age 60 and older may:

Register for, enroll, and take courses for academic credit as a full-time or part-time student in any state institution of higher education, subject to the admission requirements of the institution.

Additionally, regardless of income, and as long as space is available after all tuition-paying students have been accommodated, Seniors may register for and audit courses by paying the course materials and laboratory fee, currently \$30 per credit hour. You must complete the Audit Application and Registration form. A current listing of restrictions is on the University of Mary Washington webpage Registration Instructions for Non-Degree Students and Auditors.

Additionally, Citizens over 60 are exempt from the fee if their most recent year's federal taxable income did not exceed \$15,000 per year. You must complete the Senior Citizen Tuition Waiver answering all three caveats affirmatively.

For more information call the Admissions office at (540) 654-2000.

Chuck Watkins

TREASURER'S REPORT

The ElderStudy 2014-2015 Year-End Financial Reports for the period September 1, 2014 thru August 31, 2015 were approved by the Board of Directors on September 2 and are included in this newsletter. Although the annual expenses including the Year End Grants exceeded the budget, the expenses were less than the annual income from membership fees. Electronic copies of the reports are available on the ElderStudy website [<http://www.elderstudy.com>]. Efforts are in progress to complete the 2014-2015 Annual Audit before Thanksgiving in order to report the audit findings at the Quarterly Board Meeting on December 2nd. A search for a new Treasurer to take office in August 2016 has been initiated. If you have questions, please contact the Treasurer (John Thompson) by email: johnsafet@cox.net.

ADMINISTRATION COMMITTEE REPORT

The Administration Committee, with Board of Directors guidance, develops policies and plans for operating the ElderStudy organization, monitors finances and projects future needs, proposes an annual budget with recommended annual fees, and periodically reviews ElderStudy governing documents relative to potential need for revision or change. The Committee meets quarterly about 8 days in advance of the Board of Directors Meetings.

The most recent Committee Meeting was held on August 25th. Preliminary year-end financial reports were discussed and approved for presentation to the Board with appropriate updates as necessary for the last six days of August. A recommendation for the conduct of the Annual Audit was developed for presentation to the Board of Directors at the September meeting. Policy and Procedures September 2015 was issued to the Board at their Board Meeting on September 2; a lending-copy is available in the Classroom. The 2014-2015 BLS Scholarship recipient graduated with distinction in May; a thank you letter was received from the 2015-2016 Scholarship recipient who expects to graduate in December.

The next Committee Meeting is scheduled for November 24th at 1 PM in the Center of Lifelong Learning at the UMW Stafford Campus [Room SC210 South]. A recommendation for the annual BLS Scholarship will be discussed for presentation to the Board on December 2nd. A search for a new Committee Chair to take office in August 2016 has been initiated. Questions and comments may be addressed to John Thompson [johnsafet@cox.net].

MARY WASHINGTON ELDERSTUDY
2014-2015 4Q Balance Sheet Report

Reporting Period: September 1, 2014 thru August 31, 2015
 Date of Report: September 1, 2015

BOD Approved: **9/2/15**

| | Description of Asset or Liability | As of 9/1/2014 (a) | As of date (b) |
|--------------------|--|-------------------------------|---------------------------|
| Assets | Operating Account | | |
| | Wells Fargo Bank Checking Account [Quicken] | \$22,601.81 | \$25,544.79 |
| | Capital Reserve Account | | |
| | Wells Fargo CD 16084 [0.15%; m 10/27/2014] | \$5,161.37 | \$0.00 |
| | Wells Fargo CD 58022 (0.30%; m 10/27/2018) | | \$5,167.75 |
| | Wells Fargo CD 16101 [0.10%; m 2/27/2015] | \$5,001.32 | \$0.00 |
| | Wells Fargo CD 82954 (0.10%, m 12/3/2015) | | \$5,002.09 |
| | Wells Fargo CD 70719 [0.75%; m 6/28/2015] | \$5,204.40 | \$0.00 |
| | Wells Fargo CD 82913; (0.30%; m9/29/2018) | | \$5,239.31 |
| | Total Assets | \$37,968.90 | \$40,953.94 |
| Liabilities | FY 2013-2014 Budget Expenses Pending | \$0.00 | \$0.00 |
| | FY 2014-2015 Approved Budget & Current Balance | \$12,755.00 | \$2,053.69 |
| | FY 2014-2015 Approved Budget Amendmt (12/3/14) | \$330.00 | |
| | FY 2014-2015 Membership Renewal Incentive | \$2,390.00 | |
| | FY 2014-2015 Capital Reserve (\$15,000 min.) | \$15,367.09 | \$15,409.15 |
| | FY 2014-2015 Grants (typically \$2000-2400) | TBD | \$2,700.00 |
| | FY 2014-2015 Classroom Contingency | \$4,958.93 | \$4,958.93 |
| | | FY2015-2016 Approved Budget | |
| | Total Liabilities | \$35,801.02 | \$37,766.77 |
| | Assets less Liabilities (Net) | \$2,167.88 | \$3,187.17 |

Treasurer's Notes:

(a) 9/1/2014 Checking Account is actual per Quicken; CD Information is from Wells Fargo COB 8/29/14.

(b) 8/31/2015 Checking Account information is per Quicken; CD information is from Bank Reports as of 8/31/15

2014-2015 ElderStudy Membership as of this report date = 263

including 11 retired faculty.

Respectfully Submitted,
 John Thompson, Treasurer

9/2/15

ElderStudy member participates (a bit) in medical research

Alan Zirkle

Last spring, I read an article in the *Free Lance-Star* which described a study that was underway to test a candidate drug that might help prevent and/or treat Alzheimer's disease. The study, known as the "A4 Study" (for Anti-Amyloid Treatment in Asymptomatic Alzheimer's), is sponsored by the National Institutes of Health, the drug company, and other organizations.

My mother had Alzheimer's disease, which slightly raises my risk of getting it, so I whenever I see something about Alzheimer's research, it catches my eye.

The study was looking for (and might still be looking for—see www.a4study.org) healthy seniors who show no symptoms of dementia. The participating sites closest to Fredericksburg are Georgetown University and Howard University, both in Washington, DC.

I called the team at Howard U. and got accepted for an initial interview. I chose Howard because it is on the DC Metro system, and Georgetown isn't. They wanted to interview not only me, but also someone who has frequent contact with me and would be available to report on any changes in me over the 36-month duration of the study (if I was accepted). So my ladyfriend Harriet went with me to Howard University Hospital, in Washington's Shaw neighborhood, in June.

I was given many blood tests (I think about 12 vials), a brief physical exam, and then a battery of cognitive tests. In one of the tests, I was shown many pictures of objects, and I needed to state whether each object was used inside or outside. Well, the "inside or outside" part was apparently just to get me to look longer at the objects. The real test came later, when I was shown another set of pictures of objects, and I needed to state whether I had seen a similar object before. I think I did OK on this.

But then they showed many pictures of people, with their first names. I needed to state whether their names matched their faces (maybe Carlos wouldn't match an Asian face). Then later I was shown the faces and needed to match them with their names. I did terrible on this. I have always been bad at remembering names (and just about everything else).

Then the tester read me a several-paragraph story about a driver whose truck broke its rear axle near Memphis. This is all I remember about the story, and was about all I remembered immediately after when I was asked to relate the story back to the tester.

So I assumed that I flunked the cognitive test. I figured I didn't have dementia, because I have always had a bad memory. But apparently I passed.

The next step was to get a PET scan (Positron Emission Tomography) of my brain. This is like a CT scan, except that it doesn't use X-rays. Instead, they injected me with a radioactive tracer, specially formulated to make any "Amyloid Plaques" visible. Amyloid Plaques are abnormal accumulations of proteins that are somehow associated with Alzheimer's disease. The drug being tested in the study will, they hope, reduce these plaques, and thus (they conjecture) help treat the disease. These plaques start appearing in the brain long before a person shows other symptoms of dementia.

To fully participate in the study, I would need to show evidence of Amyloid Plaques. If I did, and continued with the 36-month study, there was a 50% chance that I would get the drug being tested, and a 50% chance that I would get a placebo.

The tracer (containing radioactive element fluorine-18) used in the PET scan has a half-life of about two hours. This means that every two hours, its effective strength is cut in half. Thus I needed to have my PET scan done very soon after my batch of tracer was created. As it turns out, the tracer is made only in downtown Philadelphia. And the facility where my scan was done (in July) is in Greenbelt, Maryland. The truck carrying the tracer got caught in slow traffic, then went to the wrong facility, but arrived just in time for me to be able to get my scan. I was told to try to stay away from pregnant women and airports for a few days, until the radioactivity in my bloodstream became inert.

One of the ramifications of the study is that they tell the subjects whether they do or don't have Amyloid Plaques. Of course, many people would not want to know this. I went back to Howard in early August to get the results, since they only divulge this to the subject in person.

As it turned out, I do not currently have any evidence of Amyloid Plaques, and cannot participate further in the A4 Study. But there are related studies. They repeated the blood tests and some of the cognitive tests, and I might participate starting this fall in a related study concerning Tau Proteins, which are found in the brain but are unnaturally tangled in Alzheimer's. A PET scan with a different tracer can detect these tangles.

Both types of PET scans have only recently become available. Before this, Alzheimer's disease could only be proven at autopsy. Today, these scans are not routinely used to diagnose Alzheimer's, because they are very expensive, and if someone has symptoms of dementia but no symptoms of non-Alzheimer types of dementia, the scans would in most cases add little to the diagnosis.

ADVENTURES IN LIFELONG LEARNING

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www.road scholar.org

CURRICULUM COMMITTEE REPORT

In preparation for the Spring 2016 ElderStudy schedule, Bill Wemmerus and I discussed the possibility of arranging an “Introduction to Pickle Ball” session at a local YMCA facility. Because of the logistic involved in putting together such a program, we decided we would send out a heads up message to ElderStudy members to determine if there is sufficient interest to set up such a program.

Pickle ball may well be the fastest growing sport in the U.S., especially for the over 55 age population. It offers a great opportunity for exercise, and you can work as hard as you want to, but no harder. Pickle ball can best be described as a racquet sport that combines elements of tennis, table tennis, and badminton. It is played on a badminton size court with a net that is slightly lower than that of a tennis court. You use a paddle about twice the size of a ping pong paddle and a perforated ball that is similar to a whiffle ball. The game itself is easy to learn and play for any age group.

If you think you might want to learn more about pickle ball as part of our ElderStudy program, it would be useful for Bill and me to get a feel for the degree of interest. It would probably be a two hour session involving going over the rules of the game, tips on how to play, and then having an opportunity to actually play. If you think you might be interested in this program, please send us email with your thoughts. Bill is at borswemmerus@verizon.net or 540 972-9673 and I am at cjeagle@verizon.net or 540 891-1219. If you previously responded to a Curriculum Committee email, there is no need to respond again. Sending a message does not commit you to attending the program. More information on pickle ball, to include a video, is available on line at usapa.org/what-is-pickleball.

Another important reminder for those who do not have email or who do not routinely check their email and that is to remember that the best way to determine if a class has been cancelled or that a class has been added is to use the ElderStudy phone number. (540 654-1769 – Option 2)

Chuck Johnson

This Newsletter is prepared by me, Dot Meyers, with the help of many members of ElderStudy. If you have any questions or suggestions for the newsletter, please feel free to let me know. You can leave a message on the phone, 540-654-1769, or call me at 540-760-1533.

MEMBERSHIP COMMITTEE REPORT

Welcome new and renewal members to the UMW ElderStudy Organization for 2015 -2016. ElderStudy is only a VOLUNTEER educational organization. Only you, the new and renewal members organize, arrange and schedule the learning sessions and activities.

The Membership Committee (MC) had four new faces visiting the August 26, 2015 meeting; Connie Brady, Joan Bitely, Susan Trunzo, and Peggy Verdine. MC continues to invite you.

That is proof ElderStudy means sharing ideas and learning. After years of time, our Honored members Sherrill Bartholomew and Suzanne Willis resigned their MC challenges. Susanne Lazanov is distributing the Welcome Packets and representing ElderStudy at the Falls Run Community Fair in October, Peggy Verdine volunteered for Outreach and Publicity, and Susan Trunzo will circulate the ElderStudy Rack Cards.

The website ElderStudy.com under Governance - Policy and Procedures describes the positions in Curriculum, Membership, and Administration. There are open challenges available for you; all small tasks. If you have any questions about any positions mentioned Patricia Parkinson 540-903-3526.

The August Member Committee (MC) is making plans for the following upcoming events:

General Meeting on Wednesday, October 21, 2015 at 10 AM in LLC Stafford Campus
Christmas Social Luncheon on Thursday, December 3rd at Lake of the Woods from 11:30 – 3 PM - reservation form is in this newsletter

Pat Parkinson - Membership Chair

ElderStudy Opportunities Available

Are you looking for ways to become more involved in ElderStudy ??? During the 2015-2016, the outgoing members of the Board will be looking for individuals to volunteer to become candidates for Directors to be elected in March, for a volunteer to become Administration Committee Chairperson, and for a volunteer to become Treasurer. The position of Membership Chair is also looking for a replacement. The Admin Chair and the Treasurer need to be appointed by the Board at the June 2016 Board meeting. All positions will be effective at the end of August 2016. Interested individuals should contact Chuck Watkins, Randy Fennemore, or John Thompson who will be the Nominating Committee this year.

Another way to become more involved in ElderStudy is to join one of the standing Committees: Membership, Curriculum, and Administration. Just show up at a Committee meeting and indicate a willingness to help !!

Mary Washington ElderStudy
2014-2015 Operations Report #12

Rept Date: 9/1/15

Approved: 9/2/15

| Accounting Category/Subcategory | 2014-2015 Budget Approved 6/4/14, Amended 12/3/14 | YTD: 9/1/2014 to 8/31/2015 | % of Plan |
|---|---|-------------------------------|---------------|
| INCOME | | | |
| Carry-over from Prior Year | TBD | Yes | |
| Membership Fees [Est=229/Act=252] | \$13,118.00 | \$13,587.50 | 103.6% |
| Interest from Certificates of Deposit | \$46.00 | \$3.79 | |
| Miscellaneous (excludes replacement NameTags) ### | \$0.00 | \$130.00 | |
| Early 2015-2016 Memb Fees [159]/Replace NT(3) | | \$10,013.00 | |
| Total ES Income/Revenue | \$13,164.00 | \$23,734.29 | |
| EXPENSES | | | |
| Board of Directors | | | |
| Awards | \$0.00 | \$0.00 | |
| BLS Scholarships | \$1,000.00 | \$1,000.00 | 100.0% |
| Election Expenses (copying, printing) | \$200.00 | \$131.04 | |
| Grants (from excess 2014-15 Funds) | TBD | \$2,700.00 | |
| Classroom Contingency (in carry-over) | TBD | \$0.00 | |
| Subtotal BOD | \$1,200.00 | \$3,831.04 | |
| Curriculum Committee | | | |
| Speakers/Programs (Sept-May) ## | \$7,000.00 | \$6,575.05 | 93.9% |
| Postage/Mailing/Copying | \$125.00 | \$66.64 | 53.3% |
| Gifts/Gratuities | \$25.00 | \$0.00 | 0.0% |
| Stationery/Supplies | \$100.00 | \$46.48 | 46.5% |
| Telephone Service [12 mos.] | \$150.00 | \$132.00 | 88.0% |
| Subtotal Curriculum Committee | \$7,400.00 | \$6,820.17 | 92.2% |
| Administration Committee/BOD | | | |
| General Operating Funds | \$150.00 | \$0.00 | 0.0% |
| Stationery/Supplies/Publications | \$125.00 | \$15.78 | 12.6% |
| Postage/Mailing/Copying | \$75.00 | \$103.99 | 138.7% |
| Subtotal Administration Committee | \$350.00 | \$119.77 | 34.2% |
| Membership Committee | | | |
| Brochures | \$150.00 | \$111.36 | 74.2% |
| Stationery/Supplies # | \$467.00 | \$424.25 | 90.8% |
| Gifts/Remembrances | \$200.00 | \$16.88 | 8.4% |
| Name Tags (net) | \$275.00 | \$210.60 | 76.6% |
| Newsletter (prep & distribution)[5 of 5] # | \$1,233.00 | \$607.60 | 49.3% |
| Postage/Mailing/Copying | \$200.00 | \$135.33 | 67.7% |
| Web Site | \$0.00 | \$0.00 | |
| Telephone Services [12 mos.] | \$150.00 | \$132.00 | 88.0% |
| Membership Meetings/Spec Events (net) ### | \$1,130.00 | \$992.31 | 87.8% |
| Subtotal Membership Committee | \$3,805.00 | \$2,630.33 | 69.1% |
| Total ES Expenses (Net) | \$12,755.00 | \$13,401.31 | 105.1% |

Note #: At request of Membership Chair, Board electronically authorized reallocation of assigned funds on 10/3/14.

Note ##: At request of Curriculum Chair, Board approved budget increase of \$200 on 12/3/2014.

Note ###: On 12/3/2014, Board accepted member donation for this line-item.

MISSION

The mission of Mary Washington ElderStudy, a Lifelong Learning Program affiliated with the University of Mary Washington (previously Mary Washington College), is to design and execute an academic program for retirement-age people who share a love of learning and seek to be positive participants in both the University and the community.

PURPOSE

The purpose of this document is to provide a comprehensive, centralized resource of information to assist members of Mary Washington ElderStudy in fulfilling their responsibilities. This document provides: (1) accountability and liability control for both ElderStudy and the University of Mary Washington, (2) coordination of assignments and responsibilities as derived from the organization's Constitution and Bylaws, and (3) guidance to implement the program, based on a fiscal year dating from September 1 through August 31.

These policies and procedures have evolved since the organization was formed in 1993.

Accordingly, it is considered a living document, subject to modifications as circumstances dictate.

HISTORY

Mary Washington ElderStudy was organized under a Memorandum of Understanding between Mary Washington College and the Elderhostel Institute Network (EIN) dated October 21, 1992. ElderStudy was accepted as an affiliate member of the EIN in the fall of 1993. ElderStudy is one of many Lifelong Learning Institutes (LLIs). Training conferences are offered by the Network. The Network distributes an electronic newsletter that provides information from other LLIs and is available by subscribing at www.roadsscholar.org/ein/intro.asp.

www:elderstudy.com or call (540) 654-1769 (option 1). What you need to know, when you need to know it.

Volunteer! You will be glad you did.

