

MSCONNECTION

MOVING TOWARD A WORLD FREE OF MS

| FALL 2009

NRG energizes Bike to the Bay

NRG Energy Indian River Power Plant is returning this year as the \$25,000 title sponsor for Bike to the Bay—and also to keep the fun alive in Ellendale.

When the premier cycling event in Delaware—Bike MS: NRG Energy Indian River Power Plant Bike to the Bay in association with Bank of America—kicks off its 26th annual event on October 3–4, more than 1,500 cyclists will pedal one of five course options in support of Delawareans living with multiple sclerosis.

The Bike to the Bay cyclists have the opportunity to stop and rest at as many as seven rest stops, including the Ellendale Electric building in Ellendale, Del. This rest stop became a rider favorite in 2008 because of the hard work of NRG Energy Indian River Power Plant. Numerous volunteers from NRG supported the rest stop by transforming the Ellendale parking lot into a grill party with chicken kabobs, decorations, tropical fruit, and more. The food was a huge hit!

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Banana splits—provided by NRG Energy Indian River Power Plant—will be waiting for Bike to the Bay cyclists at the finish line!

Statewide videoconferencing at 2009 annual meeting

Featured for the first time at this year's annual meeting—live videoconferencing at satellite locations in Kent and Sussex counties!

Scheduled for Saturday, October 24, this year's annual meeting will be held at the Ammon Medical Education Center on the campus at Christiana Hospital in Newark and at satellite locations in Kent and Sussex counties. Thanks to live videoconferencing technology, chapter members statewide can stay close to home and take part in the annual meeting and the new community education portions of the event. The satellite locations will also serve lunch.

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National
Multiple Sclerosis
Society



Kate Cowperthwait
President
Delaware Chapter

On altruism

MS and secure his company's support, but as soon as the conversation turned to my mission, he grabbed his wallet and joked that I was there to fleece him personally! At the

Early in my MS career, I visited a local corporate leader to talk about

time, we laughed, but I felt terrible.

At first, when I thought about this incident, I felt guilty. But time—and the people I serve—have changed my thinking. With every individual with MS helped because of corporate sponsorship, I realized that I am not asking for myself and gain nothing personally. Instead, altruism and the greater good are what the Delaware Chapter is all about.

So, my guilt has been replaced by a passion for giving our corporate leaders the chance to help the people who really need it.

In other words, I work on behalf of more than 1,500 Delawareans and the millions of folks worldwide who will be helped when we finally find a cure.

How comforting is that!

Kate

MSConnection, Fall 2009

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The information provided by the Society is based on professional advice, published experience, and expert opinion. Information provided in response to questions does not constitute therapeutic recommendations or prescriptions. The Society recommends that all questions and information be discussed with a personal physician and does not endorse products or services. Such names appear here solely because they are considered valuable information. The Society assumes no liability for the use or contents of any mentioned products or services.

Studies show that early and ongoing treatment with an FDA-approved therapy can reduce future disease activity and improve quality of life for many people with MS. The Society's medical advisors recommend that people with MS talk with their health-care professionals about using these medications and the effective strategies and treatments to manage symptoms. If you or someone you know has MS, call (800) 344-4867, or visit nationalMSSociety.org.

Society mission statement

We mobilize people and resources to drive research for a cure and to address the challenges of everyone affected by MS.

PNC Bank Thanksgiving Day Run/Walk for MS



NEW THIS YEAR

Chip timing!

Each runner's exact time is recorded electronically. For details, call (302) 655-5610, and ask for Kate. Or visit www.MSdelaware.org.

SAVE THE DATE

Thursday, November 26, 2009

The largest race in Delaware is just around the corner—and the Delaware Chapter needs your help to make a success of the PNC Bank Thanksgiving Day Run/Walk for MS!

SIGN UP TO RUN OR WALK!

Last year, more than 2,000 participants raised more than \$85,000 for state programs and services and national MS research. With a choice of four events, all participants enjoyed the annual holiday kickoff before getting home in time for turkey dinner! Again this year, the four events include a noncompetitive 5K walk and a Kiddie Fun Run as well as a competitive USATF-certified 5K and 10K run.

JOIN A TEAM! START A TEAM!

Each team captain receives a kit of information about recruiting, collecting pledges, and generating enthusiasm for the event. And all teams are eligible for great incentives

and awards. For details, call Karen Shore, at (302) 655-5610, ext. 26. Or email your inquiry to karen.shore@MSdelaware.org.

DONATE!

Everything used by the participants, from first aid to food, comes from donations to the Delaware Chapter. Why? So that all the money raised for MS goes to MS. If you have the resources to spare, please contact Kate Cowperthwait at (302) 655-5610, ext. 23, or email her at kate.cowperthwait@MSdelaware.org.

VOLUNTEER!

With four events to monitor and more than 2,000 participants covering Wilmington, a lot of help is needed with logistics, like manning the rest stop, serving lunch, cleaning up, and cheering the participants across the finish line. Anyone interested in volunteering should call Jenna Wagner at (302) 655-5610, ext. 29. Or email your interest to jenna.wagner@MSdelaware.org.



WHERE

**PNC Bank Center
222 Delaware Av., Wilmington**

WHEN

8:00 A.M.	Check-in opens
9:00 A.M.	10K run
10:00 A.M.	Kiddie Fun Run
10:30 A.M.	5K run & 5K walk

REGISTRATION FEE

Register before midnight November 20
\$25 (one event), \$30 (two events)
Register after November 20
\$30 (one event), \$35 (two events)
Kiddie Fun Run: \$5

Educating top scholars with MS connections

Educational scholarships are one important way that the Delaware Chapter supports families affected by MS. In May, the chapter announced the names of the five winners of the 2009 National MS Society Scholarship Program:

- Michelle A. Barineau, 18, The Charter School of Wilmington
- Madeline L. Beck, 18, Padua Academy
- Megan E. Smutz, 18, Mt. Pleasant High School
- Lindsay A. DiMuzio, 18, Padua Academy
- Shannen E. Jones, 18, Brandywine High School

Each scholarship winner demonstrated high academic standards, including a written essay on her personal MS connection. To be eligible for consideration, each had to be a high school senior or graduate or GED-earner of any age either with MS or a parent with MS. Each is also an American citizen or legal resident who plans to enroll—for the first time—in at least six credit hours per semester

in course work leading to a degree, license, or certificate from an accredited two- or four-year college, university, or vocational-technical school in the U.S.

“As the children of people with MS,” notes the chapter’s president, Kate Cowperthwait, “these kids know firsthand about the havoc that

MS can wreak on a family, and they deserve our support as much as their family members with MS. We can definitely do something about their future academic endeavors, thanks to the generous support of the Eolyne K. Tunnel Scholarship and the Arthur J. Stapler Memorial Foundations.”

Combined, the donations from the Tunnell and Stapler families create a pool of money that specifically

supports the higher education of Delaware students whose home life has been affected by MS. “This year,” adds Cowperthwait, “we are awarding five scholarships totaling \$12,000. We are grateful for this financial support and for what it helps us do.”

For more info, visit www.MSdelaware.org. And from the center of the home page, click on Programs & Services.



Carl Hertrich, C.P.A., Delaware Chapter chair (far left) and chapter board member Michele W. Sammons (far right) congratulate two of the five 2009 Delaware scholars, Megan E. Smutz and Madeline L. Beck, at the awards ceremony in June.

2010 scholarship applications

Available on www.MSdelaware.org after October 1, 2009. Submit between October 15, 2009, and January 15, 2010. For more info, call the chapter’s program director, Katrina Holloway, at (302) 655-5610.

05/14/09–07/07/09

Tributes & Memorials

In memory of**Elaine O'Toole's Mom****From:**

Coffee & Conversation Gr.

Audrey Slover**From:**

Donald Case

Diana Hayes

Jean Quinlan Graham**From:**

Judith Reach

Frederick Condit

Geraldine Taccone**From:**

Valerie Crofoot

Wanda & E. Naudain

Simons

Joan Scott**From:**

Norma & Ernest Pegelow

Paul Vento**From:**

Dolores & William

Stewart

Alice Kowalczyk**From:**

Fred & Lois Vineyard

Curt & Ceil Nisky

Clara Caine

Avon Grove Seniors

Joan Hoffmann**From:**

Rita Silberman

Connie O'Brien

Mr. & Mrs. Robert Hardin

Richard H. Lemire

NRG Continued from page 1

DeAnna Frazier and Toni James are coordinating the rest stop efforts this year for NRG Energy and are looking forward to the event. "Last year the chicken kabobs were a big hit," says Frazier. "We had several cyclists say they were going to save room at lunch for the grilled items in Ellendale, so we're planning to have even more kabobs in 2009!"

The 2008 post-event survey demonstrated how much the cyclists loved the new rest stop: For the first time, Ellendale Electric tied Uncle Ted's for the "Best Rest Stop" award. "The awesome scrapple sandwiches, baked goods, and family atmosphere at Uncle Ted's has been a cyclist favorite for over a decade," says the Delaware Chapter's event

coordinator, Jennie Welch, "but, in 2008, there was an exact tie for the award. This year, the competition will be even fiercer. There are so many great volunteers and so much delicious food at each stop along the way!"

According to chapter representatives, if you're interested in riding in Bike to the Bay, the last thing you should worry about is getting enough to eat. "Some riders say that this is the one bike ride where you can gain weight while participating!" jokes Holly Maddams, the chapter's development director. "It's easy to see why with sponsors like NRG Energy. Year after year, our sponsors go above and beyond to provide an excellent experience to our cyclists who are riding for MS."

Bike to the Bay!**Date:** October 3–4, 2009**Rides:** Two-day 150 miles, one-day 75 and 100 miles**Start:** 8:00 A.M. @ DelTech's Terry Campus

One-day 45 miles

Start: 11:00 A.M. @ Lake Forest High School

One-day 17 miles

Start: 1:00 P.M. @ Uncle Ted's Rest Stop**Pre-Registration Night:** October 1 @ Saturn of Newark**www.biketothebay.org:** Event details and much more!

Statewide

Continued from page 1

Research symposium

In addition to the statewide videoconferencing, this year's annual meeting also features a research symposium. Sitting on the panel will be Bibiana Bielekova, M.D.; Lee Schacter, PH.D., M.D.; and Tim Coetzee,

PH.D. (For details, see the box below entitled "Schedule of activities.")

With the addition of the research symposium, the Delaware Chapter decided to honor its late research advocate, Bernice Schacter, by inserting her name into the 2009 event's title. This year's annual meeting is called the

Annual Conference & Bernice Schacter Research Symposium.

Cost

The event, which includes lunch, costs \$10 per chapter member. For physicians, the cost is \$50 per person.

For more information

Call Debra at (302) 655-5610, or visit www.MSdelaware.org.

2009 Annual Conference & Bernice Schacter Research Symposium

Schedule of activities

Saturday, October 24, 2009

8:30 A.M.–9:00 A.M.
Physician education
registration

9:00 A.M.–12:00 NOON
Physician education
program

Includes 3 CME hours

- *Immunology & MS*
—Bibiana Bielekova, M.D.
- *Research—An Overview of Drug Development*
—Lee Schacter, PH.D., M.D.
- *The Future of MS Research*
—Tim Coetzee, PH.D.

10:00 A.M.–12:00 NOON
Client registration
Vendor fair

More than 20 vendors will provide information of interest to people with MS.



Videoconference

The conference activities will be offered simultaneously at the satellite locations in Kent and Sussex counties and the Ammon Medical Education Center in Newark:

12:00 NOON–1:00 P.M.
Lunch

**Chapter's annual meeting
Recognition awards**

1:15 P.M.–3:00 P.M.
Client-focused panel

Discussion about research, with Bibiana Bielekova, M.D.; Lee Schacter, PH.D., M.D.; and Tim Coetzee, PH.D.

This CME event is sponsored by
the Medical Society of Delaware



in joint sponsorship with the National
MS Society, Delaware Chapter.



2009 Annual Conference & Bernice Schacter Research Symposium Registration form



Register online at www.MSdelaware.org.

Or mail this completed form with your check to the National MS Society, Delaware Chapter, 2 Mill Rd., Suite 106, Wilmington DE 19806. Please print.

All registrations must be received by October 9, 2009.

Person 1 _____

Best phone (_____) _____

Person 2 _____

Best phone (_____) _____

Street _____

Town/Zip _____

Special accommodations needed

Dietary restrictions

Cost calculation

Number attending	_____
x	\$ <u>10.00</u>
Total enclosed	\$ _____

Scholarships are available upon request.

Proxy vote

As a member in good standing with the National Multiple Sclerosis Society, Delaware Chapter, I hereby appoint Gail Jasionowski, secretary of the chapter's board of trustees, as my proxy to vote on any official business at the 2009 Annual Conference & Bernice Schacter Research Symposium.

Name 1 _____
Please print name

Signature 1 _____

Name 2 _____
Please print name

Signature 2 _____

Overcoming an MS diagnosis with support

Ask Connie Latham about her life, and you'll get the kind of quick, concise response you'd expect



from a busy wife, mother of two, and full-time WSFS employee. But ask Latham about her support system, and the thought of all the love and care she's been given since her MS diagnosis stops her in her fast-paced tracks.

"The support I receive," sighs Latham, who was diagnosed three years ago, "it gets overwhelming sometimes to know that all these people care so much about me. The doctor thinks I'm depressed because I cry when I talk about it, but I don't feel that way. I think I am very lucky that I can still function normally and pray every day it will continue.

"Taking Rebif three times a week has helped me stay in control," adds Latham. "I live a very normal, active life. I'm on the run all the time instead of sitting around in my pajamas all day.

"In talking to people, I realized that, until I was diagnosed, I didn't pay much attention to how many people face MS. I'm only three years in, and you can't tell by looking at me that I have MS....

"The reality of it is," Latham says haltingly, "I have MS."

Walking for the cure

Latham was inspired to help find a cure after reading a newspaper item about the PNC Bank Thanksgiving Day Run/Walk for MS: "I said to my children [Alisha and Michael] and my husband [Mike] 'This is how we're going to spend our Thanksgiving morning.' But while talking about it, more people wanted to join us."

So, Latham formed Connie's Crew, an 11-person team that walked the 5K—her son Michael also ran the 10K—for the first time in the 2008 Thanksgiving Day event and raised more than \$700.

"I thought 'I can't walk—although I probably could if I pushed myself—but I would try to do what I could.' I sent thank-yous immediately to people who gave money, and after the walk, I sent thank-yous for walking, too. I was just trying to raise money to help find a cure," says Latham of her fundraising strategy.

Wisely deciding not to push herself, Latham opted to

volunteer with a friend at the registration table on Thanksgiving morning: "Am I working again this year? Absolutely! I'll probably do the same thing—I won't be cooking!

"As long as I can do it," adds Latham, "I'll do whatever it takes. My goal, year to year, is to build a bigger team. And if they can't walk, maybe they can donate. And I hope my family and friends will be walking to raise more money for the cure.

"The most important thing is a cure."



Success at 2009 Baywood Greens

Participants in the 2009 Walk MS: Twilight at Baywood Greens on May 29 enjoyed a seamless transition from a walk event to a dinner party with the help of Baywood Greens staff Sheila Morrow and presenting sponsor Pot-Nets Communities.

Despite the weather, the Baywood Greens site raised an impressive \$37,326, and top-fundraising team Zoom Zooms (pictured above) contributed to this success by raising more than \$13,900!

Congress moves on health-care reform

In June, Congress introduced two health-care reform proposals, both of which include provisions important to people with MS.

The Senate Health, Education, Labor, and Pensions (HELP) Committee, led by Sen. Chris Dodd (D-Conn.) and Sen. Ted Kennedy (D-Mass.), introduced the Affordable Health Choices Act, which prohibits insurers from denying coverage based on pre-existing conditions and includes caps on out-of-pocket spending, support for long-

term care, and subsidized premiums for low- and middle-income families. The Energy and Commerce, Ways and Means, and Education and Labor committees also released a draft bill with similar provisions. Both drafts were expected to be debated in the House and Senate before Congress recessed in August.

Getting involved

As legislators prepared to make this bold move, the National MS Society encouraged people living with MS to help

influence the health-care reform debate by sharing with their members of Congress the Society's National Health Care Reform Principles. (For details, visit nationalMSSociety.org/reformprinciples.)

You, too, can urge your Congressional representatives on important issues. Join the movement at nationalMSSociety.org/advocacy. Or contact the Delaware Chapter's programs and advocacy coordinator at marie.eldreth@MSdelaware.org.

For people new to MS

'Possible MS? Diagnosis can be tricky. It is reasonable to seek a second opinion when the diagnosis is uncertain. Call us for referrals to experienced neurologists in the area.

Last year, the Society convened an international task force to create guidelines that can help neurologists distinguish MS from its look-alikes. The paper, published in *Multiple Sclerosis*, 2008 Nov., 14 (9) (p. 1157–74), is free to practitioners to download at msj.sagepub.com/cgi/content/abstract/14/9/1157.

Help for your head. A diagnosis of MS is a personal and family crisis in anyone's terms. Now, finding good professional support for emotional health has just become a bit easier. The Society is partnering with HelpPRO, a referral service for people seeking a qualified professional provider. For information about who practices in our area, visit helppro.com.

Tome control de su Esclerosis Múltiple. Designed for the Hispanic family living with MS, this information kit is available at nationalMSSociety.org/tomecontrol.



Golf 2009

Helping to raise \$100,000 for MS at the 2009 MS Golf Tournament featuring the Delaware Park \$2 million shoot-out, the first place team—Frank Lerro, Jim Martini, Mark Treml, and Bob Cathell—was sponsored by Bear Industries.

Bear Industries was also the official lunch sponsor for the June 8 event at the White Clay Creek Country Club.

When a medication is off-label

Almost every medication used to treat a symptom of MS is prescribed “off-label.” This means that the U.S. Food & Drug Administration ruled the drug safe and effective for another medical condition but did not specifically approve it for use with MS. For instance, beta blockers are approved for treatment of high blood pressure and migraines, but they also help to reduce some tremors. Doctors often use these medicines off-label to treat tremors in MS. Generic forms are available, so they are often covered by insurance companies.

In the case of medications that do not have generic forms (such as Provigil for fatigue), insurance providers may not cover their use. “It comes down to how expensive a medication is,” says George Garmany, M.D., of Associated

Neurologists of Boulder, Colo. “It’s usually not an issue when there is a generic equivalent for a drug.”

The expense factor

Why are so many medications effective for MS symptoms not approved for that use? “It costs a lot of money for drug companies to do the studies,” explains Garmany. “Once the drug is approved for its primary use, the company may not wish to cover the additional expense of trials to show that it is effective in MS.”

The correct diagnosis

Some symptoms of MS, such as depression, may allow for on-label use. “Depression is depression,” says Garmany. “The fact that someone has MS only modifies the way the depression is expressed. And if a patient has a legitimate diagnosis that would allow for

on-label use, the doctor is best off using that.”

Covering your costs

Ask your health-care provider if there is a generic equivalent. If there isn’t one or your health-care provider feels the off-label drug is best for you and insurance won’t cover it, file an appeal. “Every insurance plan must provide for an appeal of any ‘adverse determination’ made by the plan, including at least two levels of appeal,” says Kim Calder, director of the Society’s Insurance Initiatives.

The Society can help. Visit nationalMSSociety.org/insuranceappeals. For a toolkit of appeal letters for doctors that concern commonly prescribed off-label treatments for MS, contact us, or visit nationalMSSociety.org/appealtoolkit.

UD’s MS Assessment Clinic

Assessments are made in seven areas: PT and OT evaluations, mental health and nutrition counseling, durable medical equipment review, vision assessment, and National MS Society info. Appointments begin between 12:00–12:30 P.M. and last three–four hours. For a free appointment at the University of Delaware’s MS Assessment Clinic, you must be a member of the Delaware Chapter (or other local chapter) with an MS diagnosis. If you have had a previous clinic appointment, it must have taken place at least two years ago.

‘Need a check-up? 2009–2010 appointments now available!

Sept. 18, Oct. 23, Nov. 20, Mar. 19, Apr. 16, May 14

**Call for an
appointment
(302) 831-2430**

Nutrition SOS

by Denise Nowack, R.D.

Storms, fires, or power shortages might strike [anytime]. Experts recommend being prepared with a three-day supply of food and water.

What does a three-day supply look like?

- **Bread, cereals, grains**
Pretzels, ready-to-eat cereals, granola bars, rice or popcorn cakes, boxed couscous, noodles in a cup, or packaged ramen
- **Fruits**
Canned fruit, fruit roll-ups, applesauce, dried fruits, bottled fruit juices, powdered juice drinks
- **Vegetables**
Canned vegetables and soups, bottled vegetable juice, instant potatoes
- **Meat, poultry, fish, dry beans, nuts**
Canned meats, tuna lunch packets, canned lentil or bean soups, chili or stews, sardines, canned beans, dried jerky, peanut butter, canned nuts

- **Milk, cheese, dairy**
Powdered or canned evaporated milk, boxed soy milk, processed cheese, snack cup puddings

Choosing the right foods

- 1 Look for foods you like to eat! Familiar foods will provide a sense of comfort in stressful times.
- 2 Look for foods that are “shelf stable.” These include cans, dried mixes, and items that require no refrigeration. Seal cookies and crackers in a plastic bag or container.
- 3 If you lose power, you’ll need items that are ready to eat. Canned foods don’t really require cooking even if they’d taste better hot. Consider small cans that provide only the amount you consume at one time.

If the power goes out

A charcoal or propane grill or camp stove can be used for emergency cooking, but be sure to use these outdoors. Candle warmers, chafing dishes, and fondue pots can also heat foods. If you do not have an alternative way to heat water, omit instant foods from your supplies.

Storage tips

Pack your foods so they can be carried easily



out of your home. Store in a cool, dry place, and date with a marker. Rotate with a fresh supply every 6 to 12 months.

Remember water

Store at least one gallon per person per day for drinking, food prep, and hygiene. Date and rotate water supplies every six months.

And essential supplies

Include manual can and bottle openers, resealable plastic bags, paper plates, disposable eating utensils, trash bags, and matches in a waterproof container.

Don't forget your pets!

They need three days of food and water, too.

A registered dietitian, Denise Nowack is executive vice president of programs at the Southern California Chapter.



Lending Library moves!

Materials from the Delaware Chapter's Lending Library are now available through the Delaware Public Library system. Visit the state's library catalog at <http://www.lib.de.us/>.

Detecting nervous system protection & repair

Imagine . . . A new therapy protects brain cells from the damage caused by MS—and possibly even repairs them—but there's no way to tell when it's actually working...

Nearly 60 scientists discussed the problem at a workshop held last summer in Amsterdam by the Society's International Advisory Committee on Clinical Trials. Findings were published in *Nature Reviews Neurology* 5 (256–266) and are available free at nature.com/nrneurol/journal/v5/n5/pdf/nrneurol.2009.41.pdf.

The scientists assessed emerging and current imaging technologies, rating qualities such as how well results corresponded to clinical symptoms. Three stood out:

- **Optical coherence tomography** uses infrared light to measure the thickness of the nerve fiber layer of the retina at the back of the eye.
- **Magnetic transfer ratio** measures how much energy is transferred or absorbed by protons in the brain.
- **Whole brain volume measurement**, done with a series of MRIs, has excellent

sensitivity to disease changes, researchers noted, but does not distinguish well between types of tissue damage.

The researchers concluded that a combination of these technologies appears to be best to determine if a new therapy is working to protect brain cells. But they also agreed that it is much harder to detect whether a therapy is working to repair brain cells.

You may hear about fMRI, an imaging technology that measures the amount of oxygen used by different areas of the brain, as a way to detect repair as scientists conduct more studies.



Breastfeeding & MS

Breastfeeding may benefit women with MS, a recent study suggests. In the study, only 36 percent of women with MS who breastfed exclusively for at least two months after giving birth experienced an exacerbation as compared to 87 percent who did not breastfeed or who supplemented with formula.

While the study was small, the results question the benefit of forgoing breastfeeding to resume MS treatment after giving birth. The study was published online in June 2009 in the *Archives of Neurology*.

According to lead researcher Annette Langer-Gould, M.D., not breastfeeding reactivates the ovaries, a process that may be the reason MS exacerbations typically increase after giving birth.

The researchers will be conducting a larger study to confirm the findings and possibly identify the immunosuppressive factor in breastfeeding.

Ataxia and tremor *MS in focus* explores two difficult symptoms

Did you know that, in the late 1800s, doctors measured ataxia by having patients walk on long strips of paper with ink on their feet?

MS in focus 13 includes this fact and much more on ataxia (otherwise known as in-coordination and unsteadiness) and tremor caused by MS. This issue of the biannual magazine, which is produced by the Multiple Sclerosis International Federation, contains a range of information, both practical and historical, on these two difficult symptoms of MS.

No medication has, thus far, been shown to be consistently effective for treating ataxia and tremor in people with MS. *MS in focus 13* explores other options, such as rehabilitation and surgery, as well as drugs in the pipeline. It also will help you understand what causes ataxia and tremor in MS and how they are evaluated and measured by health-care providers.

MS in focus 13 is available free online at msif.org/en. Click the link to *MS in focus*.

The Society on YouTube

Check out the Society's channel on YouTube!

And dig into hundreds of award-winning short films and informational shorts from experts in the MS field as well as quirky and serious videos by down-home bloggers who have something to say about life with MS.

Some of the best are tagged by the Society as favorites, like the music video *Beautiful Day*.

Also cool on the Tube: the Society's *Move it* videos.

To date, the Society snagged more than 115,000 video views.

Check out what people around the country have done to accompany the hit from *Madagascar*.

Up next: a Society call for YouTube submissions and subsequent release on the Society's Web site.

For inspiration, go to youtube.com/nationalMSsociety.



Fueling the MS movement

This past May, *Amazing Race* host Phil Keoghan crossed the finish line triumphantly after his ride across America. Sponsored by GNC LiveWell, Keoghan crossed 14 states, made over 30 stops, and cycled more than 3,500 miles from Los Angeles to New York City in just 40 days. In collaboration with GNC's in-store fundraising campaign, his feat raised an astonishing \$500,000 for the MS movement in just six weeks. And the excitement isn't over! The NOW One Square Meal (the meal replacement bar that fueled Phil during his ride) is giving a portion of sales back to the Society on every bar sold through September. Now, you can help fuel the MS movement—and yourself!

For more information, visit nationalMSsociety.org/philkeoghan.

Have fun reading with your friends and fundraising for a cure for MS—year round!

To join Readathon, visit www.MSdelaware.org.



Not insured?

The Society has posted helpful information on its Web site called *Resources for the Uninsured and Underinsured*.

Learn what to do if there's an emergency, how to get prescription drug help, and explore links to the hundreds of federally funded family health-care centers across the country that provide care even if you have no health insurance. Family health-care centers vary significantly but can provide services, such as check-ups, immunizations, dental care, mental-health services, and substance abuse care. Many free family health-care centers are also good resources for how to apply for federally sponsored programs, like Medicaid.

Visit nationalMSsociety.org/researchinsurance. And then, call for help from an MS Navigator at (302) 655-5610.

Stimulus funds help laid-off employees pay for COBRA

Anyone who loses group health insurance in a lay-off can elect to extend his or her coverage for up to 18 months, and sometimes longer, through the Consolidated Omnibus Budget Reconciliation Act (or COBRA). The problem is, COBRA participants typically pay 102 percent of the premium, which is unaffordable on unemployment insurance.

Now, people who lose their health insurance when they lose their jobs may be eligible for a COBRA subsidy through the American Recovery and Reinvestment Act. Better known as the "stimulus package," the act offers some relief. Eligible workers laid off between September 1, 2008, and December 31, 2009, may continue their coverage by paying only 35 percent of the premium for up to nine months.

"Contact your former employer right away to determine whether you can opt in," says Kim Calder, director of Insurance Initiatives for the National MS Society. "COBRA not only provides the same coverage you had while you were working, it can [also] help you get new insurance later on. This can be critical if you have a pre-existing condition, like MS."

ANYCATCHES?

Former employees are ineligible for COBRA if

- the employer went out of business.
- the employer terminated group coverage for all workers.
- the employee was terminated for misconduct.
- the employee left work voluntarily.

Employees are eligible if the former employer closed a branch or division and is still in business elsewhere—even if the company offered the employee a new job in another part of the country and the employee turned it down.

For more info, call (800) FIGHT MS. Or visit www.dol.gov/cobra.

CGAs do double duty

Imagine helping to find a cure for MS while receiving lifetime payments! A charitable gift annuity (or CGA) is a way to accomplish both.

With a CGA, you make a gift of cash, stocks, bonds, or other assets to the National MS Society, and in return, you or someone you designate can receive regular payments either immediately or deferred to a later date. In addition, you are eligible for a charitable income tax deduction and have the potential to avoid a portion of capital gains taxes—all while helping the Society fulfill its important mission!

Protect your financial future

The Society, like most U.S. charitable organizations, adopts the rates suggested by the American Council on Gift Annuities. The Society's CGA payment rates are based on the beneficiaries' ages at the time payments begin and increase with age. A rate may even be higher than that currently offered by your investments—even CDs. (Rates are slightly lower when the payments benefit two people.)

People at or near retirement age find that a CGA adds

stability to their existing financial plans. Consider the couple who supplemented their plans for retirement by opening a \$10,000 Society CGA—then, another—and are now contemplating a third: “We were looking for someplace to put money where we could get a lifetime income stream out of it. The folks at the Society made us aware they had this program, and it was a good fit for us.”



A CGA can also provide financial assistance to a family member. Consider the grandmother who found that a Society CGA gave her the power to support MS research while providing hope for her grandson living with MS.

The minimum dollar amount required to establish a CGA with the National Multiple Sclerosis Society is \$10,000.



Among the volunteers who greeted the cyclists in the 2009 Bike MS: Crankin' for a Cure—and served hot food donated by Grotto Pizza—were (L to R) Rakesh Mehra, Sejal Mehra, Rita Lawrence, Sarah Diffley, Mickey Huhn, Martha Diffley, and Savita Mehra.

Volunteer!

Thanks to the dedication and generosity of our volunteers, more of the money raised for MS goes to MS.

Volunteers are now needed for both events and programs:

- **Events**—Bike MS: Bike to the Bay and Thanksgiving Day Run/Walk—usually require a one-day or short-term commitment. For details, call Jenna Wagner at (302) 655-5610, ext. 29.
- **Programs**—Helping Hands and Friendly Visitors—usually require a long-term commitment. For details, call Marie Eldreth at (302) 655-5610, ext. 16.

For more info on CGAs

Gillian Smith and the
National MS Society
gift-planning team

giftplanning@nmss.org
(800) 923-7727



**National
Multiple Sclerosis
Society**

Delaware Chapter

Two Mill Rd.
Suite 106
Wilmington DE
19806

**Free mailing
for blind
and
handicapped**

Helping Hands

The Delaware Chapter's new program offers much-needed support to Delawareans living with MS, thanks to the people who are ready, willing, and able to volunteer some of their precious time and energy.

Volunteers needed!

The chapter matches volunteers with chapter clients who need help with a range of household chores as well as volunteers who can sit and visit with isolated clients. All volunteers are pre-screened.



Projects needed!

The chapter is looking for clients who, because of their MS, need help with chores and home maintenance, such as yard work, gutter cleaning, painting, and house cleaning. All clients are pre-screened.

For more info

(302) 655-5610

www.MSdelaware.org



**National
Multiple Sclerosis
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