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# ST. LOUIS **TIMES**<sup>®</sup> Express

**July 15, 2005**    **Volume 1 Issue 2**

**Dear John Rothbarth,**

You never get a second chance for a first impression, and, based on the feedback we got from our inaugural issue last month, we launched with a bang to over 500 professionals!

As a reminder, this free monthly business-to-business e-newsletter will be published on the 15th of each month for the purpose of enriching the marketing and communication resources of all organizations and individuals who serve the needs of the St. Louis baby boomer / 50+ population.

Timely, concise information will be provided to better address the needs of this targeted audience. The value you receive from this product will have a direct relationship with its content, much of which is supplied by you, its readership, in the Calendar and Employment Sections.

Therefore, please submit your calendar item(s) and/or job vacancies by replying to this e-mail. Your submissions will be included free of charge in the next issue. And, by all means, forward the St. Louis Times Express to anyone whom you believe might benefit from reading it.

## The Marketplace

Last month I talked about targeting the Baby Boomer/Older Adult marketplace and how much of an impact that niche is making on American commerce. Since that group has been established as a viable marketing objective, what microcosms within that group are most inclined to respond to trends in the marketplace?

"The opportunities are [mainly] concentrated on two markets. The first is married couples in their 50's and 60's who still spend freely. The second opportunity is health care," states Brad Edmondson in his *Businesses Compete for Boomer Bucks*. He believes that people who are in this age range spend 34 to 54 percent more than the national average on things like hotel and motel rooms, gifts, and women's clothing - just to name a few examples.



As far as health care goes, Edmondson reports that households ranging in age from 55 to 64 spend \$3000+ a year, which is 28 percent more than the national average! For those 65 and above, that number is 58 percent and both of these numbers will continue rising dramatically in the next decade. By 2014, the 65+ age group will have skyrocketed to 116 million. With the increasingly larger and larger number of older adults in the St. Louis area that I mentioned last month, this is undoubtedly a viable niche for many types of product promotions - from lodgings to health products and everything in between.

Not only are these individuals a great target market for products and services, but, according to the Bureau of Labor Statistics, they aren't retiring anytime soon and so are still bringing in a steady income. The Bureau states that "more than 32 percent of men and 22 percent of women are still working, full or part time, some for the money, others for the health insurance, still more for the satisfaction." With a booming older adult economy, there seems to be a real pattern between the desire to continue to work and also having a large amount of purchasing power at the same time. After all, they may be working, but according to Brad Edmondson, they're all still spending quite a bit on lodgings, which points to vacations and trips that are frequently taken.

You also want to remember that with any target group, it does take time to get your message across and this group may be a little bit harder to reach in terms of resistance to advertising, access to advertising, etc., but I think it's definitely something to stick with. They are an extremely powerful market force in our economy, and they just seem to be getting more and more aware of what the marketplace around them has to offer.

-- Jason McKinney

*Jason McKinney is a native of St. Louis and a freelance journalist. He can be reached by email at [jwmckinney79@yahoo.com](mailto:jwmckinney79@yahoo.com).*

## Communication / Advertising Tips



### Top 10 Ways to Reach Your Target Audience

We shared our first five tips with you last month, so here are the remaining five.

**6. Allow for Proper Time for your Audience to Receive the Message.**

A key thing that many people forget when it comes to "getting their word out" is that you're not necessarily going to have instant results. You can't put your ad out there one week and expect a flood of responses by the next. You have to allow time for your message to make its impact and that may take a little while. Don't give up or think that it hasn't worked just because you haven't heard anything right away.

**7. Don't Become Redundant.** Just because your ad worked the first time doesn't mean that people are going to keep responding to the same thing time after time. Once you think that enough people have seen your ad, you might want to vary it a little or provide a new "Call to Action." If people keep seeing the same thing, they'll begin to ignore it. Think of when you put that post-it note on the mirror to remind yourself of something: For the first few days it triggered a reaction, but after a while it just sort of blended into the surroundings and you practically forgot about it.

**8. Make Sure that your "Call to Action" or Offer is Appealing.** One of the worst mistakes that you can make is to offer something as an incentive that nobody really wants. A gift card to a local grocery store might initially seem like a good idea, but will people really come in to see your product because of that? And if they do, are they really coming in because of interest in your product or just for the freebie? This is the risk with any promo effort, but at least if it's something fun and enticing - like baseball tickets or movie tickets or even a Starbucks card - then they might come in for the incentive but also have a genuine interest in your product as well.

**9. Figure Out a Way to Track Your Results.** When you give away a promotional item, you might require people to bring in your ad (or, at least, mention it). If you do this, then you'll have a concrete method of tracking the results of your giveaway. Otherwise, there won't be any feedback in terms of how well people responded to your offer.

**10. Don't Forget that the Best Way to Get the Word Out is Word of Mouth.** No matter how many ads you run, no matter how many promotional items you give away, the best type of advertising is word of mouth. This can be a double-edged sword though, so be careful. "Good" word of mouth is a great thing and is exactly the kind of awareness that you want, but, at the same time, if you have negative things being said about your product or business, then that can be disastrous. Just remember, the best kind of advertising is free - when people are talking about you and what you provide. You just have to make sure that what they're saying is positive.

## Medicare Update

### Medicare's New Coverage for Prescription Drugs

Starting January 1, 2006, Medicare will offer prescription drug coverage for all people with Medicare. Many older adults will look to trusted sources for help in choosing a prescription drug plan that is right for them. What should you know to assist others before the enrollment date of November 15 arrives? Here are the key points:

- Extra financial help for



prescription drug coverage is available for those with limited incomes and resources. Eligibility for the extra help includes: income below \$14,355 for an individual or \$19,245 for a couple; and if resources (including savings/stocks, but not counting a house or car) are under \$11,500 for an individual, or under \$23,000 for a couple.

- Between May and August 2005, many with Medicare and limited incomes will receive an application from the Social Security Administration (SSA) to apply for the extra help available. **It is very important to fill out this application and return it to the SSA.** The application and help can be found online at [www.ssa.gov](http://www.ssa.gov) on the web or visit a SSA office or call 1-800-772-1213. Assistance is also available through the Missouri CLAIM Helpline at 1-800-390-3330.
- Processing of extra help applications began July 1, 2005. If qualified, one will still need to enroll in a Medicare prescription drug plan for coverage. Those with Medicaid or a Medicare Savings Program (QMB, SLMB or QI-1) or Supplemental Security Income (SSI) need not fill out this application, as they automatically qualify. They, too, will be automatically enrolled in a drug plan unless they select and join a plan.
- If you have full coverage from Medicaid and live in a long-term care facility you will pay nothing out-of-pocket. However, if you live in an assisted- living facility, you will pay a small co-payment for each covered prescription drug.
- The last day Medicaid will pay for prescription drugs is December 31, 2005. Medicare- approved discount cards phase out by May 15, 2006, or when enrollment in a Medicare Prescription Drug Plan takes effect, if earlier. The State Pharmacy Assistance Program, Missouri Senior Rx Program, will also be changing and will outline its new coverage in October. Visit [www.dhss.mo.gov/MoSeniorRx](http://www.dhss.mo.gov/MoSeniorRx), or phone: 1- 800-375-1406 for updates.
- Open enrollment to join a Medicare prescription drug plan is from November 15, 2005, through May 15, 2006. If you join by December 31, 2005, coverage will begin January 1, 2006. If you join after that, your coverage will be effective the first day of the month following the month you join. However, if you don't join during the enrollment period, a penalty will be added for the delay.
- Like other insurance, if you join a prescription drug plan, you will pay a monthly premium (about \$37 in 2006) and a yearly deductible (up to the first \$250) Medicare will pay 75 percent of costs between \$251 up to \$2,250 while you pay the other 25 percent. Medicare provides no prescription drug coverage for the costs from \$2,251 up to \$5100 (the "donut hole"). Once your total out- of-pocket costs for drugs reach \$3,600 (premium not included) Medicare pays 95 percent of the costs, while you pay 5 percent for the rest of the year.
- It will be important to compare plans carefully to ensure it meets your prescription drug needs. Drug plans may vary in prescription drugs covered, co-payments, and which pharmacies you can use. Medicare will publish a list of prescription drug plans in the *Medicare & You 2006* handbook, to reach people with Medicare in an October mailing. For more information and additional outreach materials, look to [www.medicare.gov](http://www.medicare.gov) on the web.

-- Amy C. DeWein, RPh, MHS

*Amy C. DeWein is a senior care pharmacist and founder of the Senior RxAccess Program. She works with older adults, their families, and caregivers to provide medication management services and Medicare assistance. Amy is a Community Medicare Advisor for the American Society*

*of Aging's Medicare Training Program and participated in the CMS National Medicare Training. Senior RxAccess is coordinating a number of Medicare Outreach events educating professionals and people with Medicare in the St. Louis community. Amy holds a Master's Degree from Washington University in Healthcare Services and is an adjunct professor in community geriatric patient care at the St. Louis College of Pharmacy. Amy C. DeWein can be reached by e-mail at amyd@seniorrxaccess.com.*

## Calendar Highlights



### **Thursday, July 21, 2005:**

11:00am - 12:30pm *Overview of "Other" Dementias.* It's not always Alzheimer's disease. Did you know that there are more than 60 separate dementia-causing diseases? Join us for an overview of other dementia-causing diseases such as Pick's, Lewy Body dementia, Huntington's, vascular dementia, and others. Learn how they differentiate from Alzheimer's and their defining

characteristics. Training will be from 11 - 12:30, and the Alzheimer's Association staff, volunteers, and friends will gather for a potluck lunch afterward. You can RSVP for either the training, lunch, or both. Training is held in our chapter office at 9374 Olive Blvd. Space is limited. To register, call Jennifer Phillips, Volunteer Coordinator, at (314) 801-0414.

**Tuesday, August 2, 2005:** 9am - 3:00pm *Homewatch Caregivers* will be sponsoring an American Red Cross Blood Drive at its office at 7526 Big Bend Blvd. Lunch will be provided to all those donating blood. Call 314-645-0900 to schedule an appointment.

**Friday, September 30, 2005:** 9am-4:30pm *2nd Annual Missouri Geriatric Training Series, "Cultural Diversity in Geriatric Social Work: A Dynamic Challenge for Today"* at the Sheraton Westport Hotel-Lakeside Chalet. Dr. Rachel Spector, a nationally recognized expert on cultural competence and author of the textbook, *Cultural Diversity in Health and Illness*, will be the keynote presenter. Practitioner panels of local experts will discuss best practices aimed at providing culturally sensitive care to older adults and ways to build community networks with diverse and underserved older adults. Sponsored by NASW- Missouri Chapter. 6.0 contact hours. Registration information available by contacting NASW at 573- 635-6728 or [chapter@nasw-mo.org](mailto:chapter@nasw-mo.org).

**September 30 - October 2, 2005:** The 2005 Planning Committee and members of the parish nurse community extend warm greetings and invite you to participate as a sponsor or exhibitor at *Parish Nursing: At the Crossroads*, the 19th Annual Westberg Parish Nurse Symposium in St. Louis. The Westberg Parish Nurse Symposium is the largest annual event focusing on the education and care of parish nursing professionals. In 2005, more than 500 parish

nurses, health ministry, professionals, educators, and health care administrators are expected to meet in St. Louis for three days of learning, fellowship, sharing, and personal nurturing. Rev. Deborah Patterson, Executive Director, International Parish Nurse Resource Center & Deaconess Parish Nurse Ministries, LLC. For more information, contact Sonya Hollenbeck, MAC Meetings and Events, 801 North Second Street, Suite 302, or call 314-421-2005, ext. 333, or go to [www.parishnurses.org](http://www.parishnurses.org) on the web.

**October 7 - 8, 2005:** *The 5th Leonard Berg Symposium* at the Eric P. Newman Education Center on the campus of Washington University School of Medicine. This 2-day conference will review current and emerging findings concerning: (1) Risk factors for Alzheimer's disease (AD) identified in pre-clinical and early clinical stages; (2) Genetic markers for AD development and progression; (3) Preclinical detection of AD through the use of antecedent biomarkers & related neuroimaging techniques. Sponsored by the Alzheimer's Disease Research Center, Washington University.

**November 3, 2005:** *For Pete's Sake* - A Play by DaNine K. Ward. For Pete's Sake tells the story of Pete, a middle-aged African American gentleman and recent Postal Service retiree with a passion for Scrabble, as he faces the reality of memory loss. Join us for this special dramatic reading performed by actors from the St. Louis Black Repertory Company. Walk with Pete, his family, and friends, on a journey of realization, spirited acceptance, and hope. This performance can be seen at the Touhill Performing Arts Center on the campus of UM-St. Louis. Presented by Washington University Alzheimer's Disease Research Center, Alzheimer's Association - St. Louis Chapter, St. Louis Black repertory Company, Delta Sigma Theta Sorority - St. Louis Alumnae Chapter and Mound City Medical form. For more information and/or to register for this free event: Call 314-432-3422 or 1-800-980- 9080.

**Tuesday, November 15, 2005:** 10am - 12:00pm *Research Update*. Join us in National AD Awareness Month for an update covering the latest news and breakthroughs in research and treatment. Learn about exciting research taking place in St. Louis, and hear from some of these local experts. Lunch will be provided during the presentation, and seating is limited. This event will be held at the Alzheimer's Association chapter office at 9374 Olive Blvd. Space is limited. To register, call Jennifer Phillips, Volunteer Coordinator, at (314) 801-0414.

***To submit calendar items for future issues of the St. Louis Times Express please send by email to [express@stlouistimes.com](mailto:express@stlouistimes.com).***

## Employment Opportunities

**The National MS Society**, Gateway Area Chapter, seeks a Care Manager (full-time) to become a vital member of the Programs Department. Responsible for implementing and managing our new in-home care management program for individuals with MS; administer baseline and long-term outcome assessments; and provide



case management support at chapter-affiliated MS Centers. Bachelor's degree in related field with 3-5 years practical experience in hospital social work or case management (prefer Master's degree in social work, human services, or related field). Knowledge of community resources is essential. Strong oral and written communication skills and proficiency in Word & Excel, preferred. Competitive benefits. Salary: mid-\$30's. EOE M/F/D/V. Send resume to Program Director, 1867 Lackland Hill Parkway, St. Louis 63146, fax to (314) 781-1440 or [info@gatewaymssociety.org](mailto:info@gatewaymssociety.org).

**Jewish Family & Children's Service** is seeking a part-time Social Worker, 19-25 hours per week. LCSW, skilled in DSM-IV diagnosis, to conduct home based assessments and case management for the elderly. EOE M/F/D/V. Send resume to: Martha Kreipke, Jewish Family & Children's Service, 10950 Schuetz Road, St. Louis 63146.

**Alzheimer's Home Solutions (AHS)** is a not-for-profit corporation that seeks a Administrative and Marketing Assistant to assist with answering phones, processing intake, and directing follow-up. The professional would also have marketing responsibilities including networking, community presentations and face-to-face meetings. If you are interested in applying for this full-time position, please send a cover letter and your resume to: Lisa Baron, President, Alzheimer's Home Solutions, 3470 Hampton Ave., Suite 201, St. Louis 63139 or fax to 314-353-1035.

Over 55? Looking For Work? **Mid-East Area Agency on Aging** seeks qualified applicants for an exciting paid job-training program. Title V, or Senior Community Service Employment Program, is a part-time, temporary training program. It is for those 55 and older who live in the counties of St. Louis, Jefferson, Franklin, and St. Charles. Income for the past 12 months may not exceed \$11,962 for a one-person household or \$16,037 for a two-person household. Program participants are assigned at a not-for-profit or public agency 20 hours a week in training positions matching their skills and interests. Call Sherri Wahlig or Joan Pate (636) 207-0847 or toll-free 1 (800) AGE-6060.

**St. Andrew's At-Home Services** is looking to add a Program Manager to our team. Qualifications include a degree in marketing, communications, business, or related field, and previous home care experience. Must possess ability to work in a team environment and have organizational and time management skills. Please send cover letter and resume to Toni Vaughn: St. Andrew's At-Home Services, 6633 Delmar, St. Louis 63130 or send email to [tvaughn@standrews1.com](mailto:tvaughn@standrews1.com).

**Homewatch Caregivers** is looking for experienced home health aids and a full-time staffing coordinator, as it is opening new offices in St. Charles and Farmington. For more information call 314-645-0900 or contact by e-mail at [homewatchcaregivers@yahoo.com](mailto:homewatchcaregivers@yahoo.com).

**American Red Cross** St. Louis Chapter needs a part-time (20 hours per week) Registered Nurse (RN) immediately for our St. Louis City Adult Care & Enrichment Center, with a starting salary range of \$10.97/hour to \$17.44/hour. This position implements the planned program activities for the St. Louis City Adult Care & Enrichment participants and assists the Center Manager in the medical management of the participants. CPR certification required within three months of hire date. Minimum one-year hospital, nursing home, or day care experience with older adults preferred. If you have the necessary qualifications and are interested in being considered for this position, submit a resume and cover letter and salary history to American Red

Cross, St. Louis Area Chapter, Human Resources, 10195 Corporate Square, St. Louis 63132.

**Alzheimer's Home Solutions (AHS)** is a not-for-profit corporation that seeks a Program Coordinator to direct and teach our innovative caregiver-training program for the family caregivers of those with dementia and memory impairment to serve as a national model. The Model Training Program, funded by The Missouri-Foundation for Health, offers nine hours over twelve weeks of interactive training in a home-based environment that includes a kitchen, bathroom and bedroom. If you are interested in applying for this full-time position, please send a cover letter and your resume to: Lisa Baron, President, Alzheimer's Home Solutions, 3470 Hampton Ave., Suite 201, St. Louis 63139 or fax to 314-353-1035.

**St. Andrew's At-Home Services** is looking to add an Eldercare Specialist to its geriatric care manager team. Qualifications include MSW (required), experience in the aging industry preferred, and an energetic attitude. Ability to thrive in a team atmosphere, with a goal-orientated personality. Please send cover letter and resume to: Toni Vaughn, St. Andrew's At-Home Services, 6633 Delmar, St. Louis 63130 or fax to 314-726-2773 or e-mail to [tvaughn@standrews1.com](mailto:tvaughn@standrews1.com).

**Financial Freedom Senior Funding Corporation**, a subsidiary of IndyMac Bank, F.S.B., is looking to add Reverse Mortgage Specialists. As a Reverse Mortgage Specialist, you will be responsible for the business development and loan production within an exclusive marketing territory. Your daily activities will include meeting with seniors to advise them on how our financial products may meet their financial needs, building a professional referral network, administering your territory's marketing program, making group presentations to financial professionals and senior groups, and following-up on leads both self-generated and company provided. You will report directly to the Regional Manager, Alice Miceli. Requires a B.A. or B.S. degree in business/finance/marketing or equivalent experience. Must have excellent written communication and interpersonal skills, computer proficiency, and experience with contact management software. A highly professional appearance is a must. Send resumes to [amiceli@financialfreedom.com](mailto:amiceli@financialfreedom.com).

***To submit employment opportunities for future issues of the St. Louis Times Express please send by email to [express@stlouistimes.com](mailto:express@stlouistimes.com).***

## ***St. Louis Times FUNFEST***

John Rothbarth /  
Publisher  
[john@stlouistimes.com](mailto:john@stlouistimes.com)



*Kittie Moller*

August 3, 2005 - Please join us at Harrah's Casino for the next *St. Louis Times* FUNFEST from 9am - 1:30pm where our average attendance for 2005 has been 700 people per event. Free and open to the public with live entertainment by Kittie Moller of *FANFARE*, a karaoke contest, exhibitor booths, health screenings, free doughnuts and popcorn, and lots and lots of prizes!

[The 2005 St. Louis Times FUNFEST Schedule of Events and Themes](#)

- February 2, 2005 - Valentine's Day - IL Cuartello Con Uno

- April 6, 2005 - Country Western - Fanfare
- June 1, 2005 - 50s-60s Rock 'n Roll - Elvis (Steve Davis)
- August 3, 2005 - Hawaiian Luau - Fanfare
- October 5, 2005 - Halloween - Elvis (Steve Davis)
- December 7, 2005 - Holiday/Christmas - Carousel

## St. Louis Times

John Rothbarth /  
 Publisher  
[john@stlouistimes.com](mailto:john@stlouistimes.com)



With a circulation of 30,000 copies distributed to over 600 locations, our readers voluntarily pick up between 94%-99% of every issue each month, one of our industry's highest readership rates.

We are celebrating our 10th year anniversary, and we have a terrific, cost-effective advertising promotion designed to fit any sized budget, with ads starting at just \$50/month! When it comes to reaching the St. Louis baby boomer / 50+ audience, no one does it better! For more information about the *St. Louis Times*, the *St. Louis Times Express* or our *St. Louis Times FUNFEST* Events, call John Rothbarth at 636-225-2442 or send

him an email.

### Contact Information

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