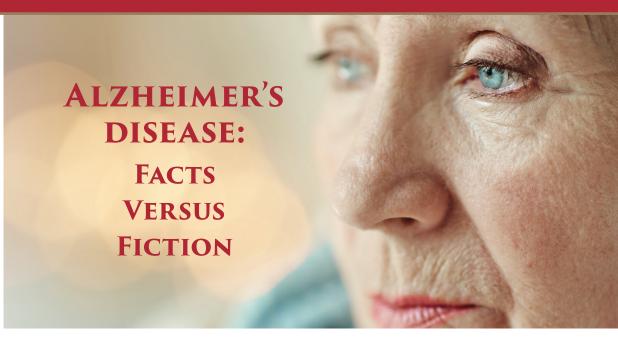
ELDER LAW Update

NEWS AND IMPORTANT INFORMATION FOR SENIORS AND THEIR FAMILIES

In This Issue

- Alzheimer's Disease:
 Facts Versus Fiction
 Page 1
- Estate Planning and Alzheimer's DiseasePage 3
- A Personal Note From Jan......Page 4





The number of people living with Alzheimer's disease in the United States is growing rapidly. So, too, are the number of myths surrounding the disease and other forms of dementia. Let's begin by looking at what we do know about the prevalence of Alzheimer's before investigating some of the more common myths.

Approximately 5.5 million Americans are currently living with Alzheimer's disease. Of these, some 5.3 million are 65 years of age or older. In addition:

- One in 10 people 65 and over has Alzheimer's disease
- Nearly two out of three Americans with Alzheimer's disease are women
- African-Americans are approximately twice as likely as older Caucasians to have Alzheimer's or other forms of dementia
- Hispanics are about one and one-half times as likely to have Alzheimer's or other dementias as older Caucasians
- As the population grows older, the number of new cases of Alzheimer's disease is expected to soar
- Today, someone in the United States develops Alzheimer's disease every 66 seconds. By 2050, this figure is likely to increase to one new case every 33 seconds

Now let's look at some of the most common myths surrounding Alzheimer's disease and other forms of dementia.

(CONT.)



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It is entirely natural to lose one's memory.

While it is normal to have occasional memory loss as one grows older, Alzheimer's is a disease that causes brain cells to malfunction and ultimately die. When this occurs, a person may forget things as basic as the name of a close, longtime friend or how to return to a home they have resided in for decades. If you or someone you love is experiencing frequent memory lapses or other problems with thinking and learning, contact a physician. Sometimes these problems are caused by side effects to medication, vitamin deficiencies or other conditions that can be reversed with treatment. The Alzheimer's Association has developed information to help you tell the difference between "normal" memory loss and Alzheimer's disease. You can access this information by visiting http://www.alz.org/10-signs-symptoms-alzheimers-dementia.asp.

Alzheimer's disease is not fatal.

Sadly, Alzheimer's disease does not leave any survivors. It destroys brain cells and causes changes to memory, behavior and bodily functions. It slowly and painfully robs a person of his or her identity, capacity to connect with others, think, talk, walk, eat and more.

You have to be old to get Alzheimer's disease.

People in their 50s, 40s and even 30s can get Alzheimer's disease. This is known as younger-onset or early-onset Alzheimer's. It is estimated that there are currently more than 200,000 people under the age of 65 with early-onset Alzheimer's disease.

Cooking with aluminum pots and pans or drinking from aluminum cans may lead to the development of Alzheimer's disease.

This myth began in the 1960s and is still widely held. However, studies have failed to show any connection between Alzheimer's disease and commonly used items containing aluminum, such as cookware, cans, antiperspirants and antacids.

The artificial sweetener aspartame causes memory loss.

Artificial sweeteners such as NutraSweet and Equal, which contain aspartame, were approved by the Food and Drug Administration in 1996. Since then, people have raised concerns about aspartame's impact on health. As of 2006, the FDA has not received any scientific evidence that would lead to changing its conclusions about the safety of aspartame for most people. The FDA bases its conclusion on more than 100 clinical and laboratory studies.

Flu shots increase the risk of developing Alzheimer's disease.

This theory was proposed by a doctor whose license was suspended by the South Carolina Board of Medical Examiners. In fact, several mainstream studies have linked flu shots and other vaccinations to a reduced risk of Alzheimer's disease and better overall health.

Dental fillings made of silver increase the risk of Alzheimer's disease.

According to the best available scientific evidence, there is no relationship between silver fillings and the development of Alzheimer's disease. The concern arose initially because silver fillings are comprised of an amalgam (mixture) that generally contains about 50 percent mercury, 35 percent silver and 15 percent tin. Mercury, in certain forms, is known to be toxic to the brain and other organs. However, public health agencies such as the FDA, the U.S. Public Health Service and the World Health Organization endorse the continued use of amalgam as a safe, strong and relatively inexpensive material for dental restorations.

Treatments are available to stop the progression of Alzheimer's disease.

While the FDA has approved drugs that temporarily slow the worsening of symptoms of Alzheimer's for about 6 to 12 months in approximately one half of the people who take them, there is currently no treatment available to cure, delay or stop the progression of Alzheimer's disease itself. Fortunately, research is ongoing, and on May 5 of this year a \$400 million increase in Alzheimer's research funding was signed into law, increasing federal funding at the National Institutes of Health to nearly \$1.4 billion.



ESTATE PLANNING AND ALZHEIMER'S DISEASE



While everyone should have an estate plan, it is especially important for families living with Alzheimer's disease. If you or a loved one has recently been diagnosed with Alzheimer's, and you do not have estate planning documents like a will, Power of Attorney, or advance directive, please contact our office as soon as possible. Estate planning documents require the person who signs them to have the legal capacity to understand the documents' consequences. In most cases, someone who has just received a diagnosis of Alzheimer's can understand the meaning and importance of a given document and therefore has the legal capacity to sign it. However, the ability to understand the implications of legal documents may decline as the disease progresses.

We can guide you through all the legal ramifications surrounding an Alzheimer's diagnosis, including medical and asset protection planning, advance directives and guardianship. We understand what you are going through during this difficult time and are here to help.



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A PERSONAL NOTE FROM JAN

Welcome to our second newsletter of 2017.

As you can see, we focus this entire newsletter on Alzheimer's Disease. Why? Statistics show that one in ten of us who reaches age 65 will get it. That's a lot of people. And, it affects the work that I do for my clients — helping people to plan for incapacity.

Planning for incapacity involves making sure the right people are there to take step in for you when you can no longer take care of yourself, and leaving instructions for care of you and your loved ones. But it can be very hard for someone who is declining to let go, and caregiving for an incapacitated person creates emotional, physical, and financial burdens on that person's family. For me

at least, situations involving a client's decline sometimes are even more heartbreaking than dealing with a client's death.

One of the worst telephone calls I can get — and which I receive a couple times a year — is, "my loved one has Alzheimer's Disease. I need a power of attorney so I can take over his/her affairs." I have no choice but to tell the caller that it's too late.

The caller is going to have to go to court to obtain the power to act on the loved one's behalf because a power of attorney is valid only if the person who signs it understands what he or she is doing when he or she signs the document. So, yet

another reason to get your affairs in order now, not later!

Lest this newsletter be too gloomy, let me share a wonderful event in my life, and which is proof that aging is not all bad. Most of you know my husband, Lou. We celebrated his birthday this year (which has a 0 in the number) with a big party in his honor. It was a great success, and well-deserved for the man of honor.

What I learned from this is to suggest that you acknowledge the people around you, now, not later. It doesn't have to be with a big party, just a word of appreciation. But, do it when the recipient can appreciate it!

I hope all of my readers have a great summer.

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