



Summer
2020

HELPING FAMILIES
PROTECTING GENERATIONS

TLC MAINTENANCE

POST

Keeping you up-to-date on Maintenance Member News.

A WORD FROM DOUG...

Dementia takes on many forms and Alzheimer's Disease is one of the categories. It's currently estimated that 54 million Americans are living with some form of dementia. As of 2019, it's estimated that there are 5.8 million Americans formally diagnosed with Alzheimer's disease, per Alzheimer's Association 2019 Disease Facts and Figures. WI currently has 110,000 persons that are diagnosed and living with Alzheimer's disease. The Alzheimer's Association projects that by 2025 there will be 135,000 Wisconsinites expected to be diagnosed with the disease. Because of these remarkable numbers and the great need for information and support, we are dedicating this issue of the *TLC Maintenance Post* to Alzheimer's disease and other dementias.

We currently have many clients that have been diagnosed with dementia; and overwhelmingly, most of our clients have been personally impacted by various forms of dementia, including Alzheimer's disease. As a law firm, we are taking a proactive approach to addressing the needs of our client base in all aspects. We are not only addressing the legal issues involved but the family issues as well. Our Elder Law Group, Lawyers with Purpose, has noticed national trends and has opted to develop a more holistic approach to planning to encompass dementia.

The financial part is crucial and is always a key component to our planning; however, the family dynamics that are presented with managing care for those with these diseases requires extensive thought, a proactive approach, and a thorough look into planning for caregiving concerns. We pride ourselves on executing state of the art planning to encompass these issues and continue to be the leaders in this area of Elder Law.

Two of our attorneys, both myself and John, felt compelled to act in response to this crisis and to enhance our understanding of these diseases. In January of 2020, both John and I became Certified Dementia Practitioners (CDP) and were certified as Certified Alzheimer's Disease Dementia Care Trainers (CADDCT) through the National Council of Certified Dementia Practitioners. With our training, we will be stepping into our local communities to help other professionals gain greater insight on how to better care and communicate with those with memory care issues.

Going forward, we will continue to adopt these principles in our planning strategies. Our current TLC Members will also be getting periodic updates to address dementia and other memory care issues as needed. Memory care issues will be tackled at review meetings for those that need it now. Although we can do some amazing planning for crisis circumstances, there is so much more we can do in pre-planning or an early diagnosis situation. As a TLC Member, you can also advocate for your friends, family and neighbors facing these situations through a private webpage at elderadvisorslaw.com/vip. They will receive the care and attention they deserve to help them through this delicate matter because we are committed and qualified to "helping families and protecting generations."

****This article contains general legal information and does not contain legal advice. This information should not be taken as a substitute for a discussion with an experienced estate planning and elder law attorney. The law is a complex and often changing area. Legal advice should be sought prior to executing any estate planning documents.****

INSIDE THIS ISSUE

“Alzheimer’s Disease or Dementia? Many people wonder what the difference is between Alzheimer’s disease and dementia. Dementia is an overall term for a particular group of symptoms. The characteristic symptoms of dementia are difficulties with memory, language, problem-solving and other thinking skills that affect a person's ability to perform everyday activities. Dementia has many causes. . . Alzheimer’s disease is the most common cause of dementia.”

Source: Alzheimer’s Association. 2020. *Alzheimer’s Disease Facts and Figures*. pp. 5-6.

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Alzheimer's, Dementia, and Legal Capacity

By Attorney John Koenig

It is a scary thing to be diagnosed with Alzheimer's or another form of dementia. Current statistics tell us that that nearly 6 million people in the US alone will be diagnosed with Alzheimer's or another dementia in 2020. It's alarming to consider that Alzheimer's disease is the 6th leading cause of death in the United States; it kills more than breast cancer and prostate cancer combined.

Maybe there's been a "what if . . ." lurking in the back of your mind when you forget where you put your keys or your eyeglasses; when you can't remember why you walked into a room. Most of us over 50 probably have had a similar experience, and maybe you've joked, like I have, that it's just "old-timer's" disease. But we must face the fact that one of the early signs of Alzheimer's and other dementias is what is called Mild Cognitive Impairment (MCI). However, please understand that if you have misplaced your keys or forgotten why you walked into a room, it does not mean that you have Alzheimer's or dementia. Also understand that if this is something that occurs regularly, you may want to have a discussion with your medical doctor.

When it comes to Estate Planning for someone who has Alzheimer's or another dementia, the concern is always whether the person has the cognitive ability to put the needed documents in place to be certain that their wishes will be followed when they can no longer make their own decisions. The key Estate Planning documents, and in some ways the most important documents, are your Powers of Attorney for Healthcare and Financial decisions. We won't go into detail in this post, but suffice it to say, these documents empower you to legally name who you want to make Healthcare decisions and Financial decisions when you are no longer able to make those decisions yourself.

*****Continued on page 4*****

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Enjoyable Activities to do with a Person with Alzheimer's Disease

1. Give a manicure
2. Read out loud
3. Toss a ball
4. Color pictures
5. Have a neighbor/friend visit with a pet
6. Sort objects like beads by shape or color
7. Have afternoon tea
8. Fold clothes or towels
9. Water house plants
10. Mold with PlayDough
11. Listen to favorite songs
12. Look at travel magazines or catalogues
13. Rake leaves
14. Take a walk
15. Frost cupcakes

Adapted from "292 Things to do with a Person who has Alzheimer's Disease." www.alz.org/sewi. June 17, 2020



Alzheimer's, Dementia, and Legal Capacity Continued...

Legally, for someone to sign Powers of Attorney, you must have capacity. This basically means that you must be able to understand that you need (or will need at some time in the future) someone to make decisions for you. In addition, you need to understand that there is a difference between *medical* capacity and *legal* capacity. In the medical world when two health care professionals have determined that you are not able to make your decisions, they sign a medical document which states that in their medical opinion you are no longer able to make your own decisions. This document activates your Powers of Attorney and your agent (the person you have named) can begin to make decisions on your behalf. In the legal world, capacity is a much more fluid standard. Even though two health care professionals may have activated your Powers of Attorney by declaring you are unable to make your own decisions, in the legal world you may still be able to make your own decisions based upon what is legally called the "lucid moment."

Attorneys make this "lucid moment" determination by using a process that has come to be known as the Mini-Mental Examination. This may include questions about what day of the week it is, what time of the day it is, who your spouse and/or children are, who the United States' president is, and may include simple mathematical calculations such as counting backwards from 100 by 7. An attorney trained in this process can quickly determine if a person has legal capacity even though they may not have medical capacity.

Since one of the biggest concerns with Alzheimer's or other dementias is the diminished cognitive ability, it is important when someone has been diagnosed to meet with a qualified estate planning and elder law attorney to sign the appropriate legal documents when there is no question of capacity. But even if someone has been diagnosed as *medically* incapacitated, that doesn't necessarily mean they cannot execute estate planning documents. The attorney can determine legal capacity as described above.

The key point is understanding the importance of getting your estate planning done as soon as possible. Don't wait until the last minute when there may be cognitive issues, especially if you've been diagnosed with Alzheimer's or another dementia. Our team at Elder Advisors Law stands ready, willing and able to help you and your family if you face the diagnosis of dementia or Alzheimer's. Yes, it's a scary diagnosis, but you are not alone – we are here to help.

For free resources about Alzheimer's visit our website www.elderadvisorslaw.com.

Yields: 4 servings
Level: Easy
Total Time: 35 min
Prep Time: 25 min
Cook Time: 10min

RECIPE OF THE SEASON: Italian Steak Sandwiches

Directions:

1. Heat 2 tablespoons olive oil in a large skillet over medium-high heat. Add the onion and cook, stirring occasionally, until slightly softened, about 3 minutes. Add the garlic and cook, stirring occasionally, until soft, about 3 more minutes. Season with salt and pepper, transfer to a large bowl and set aside.
2. Lightly pound the steak between 2 sheets of plastic wrap until about 1/8 inch thick. Heat the remaining 2 tablespoons olive oil in the same skillet over medium-high heat. Add the steak in batches and cook until browned, about 30 seconds per side; season with salt and pepper. Transfer the steak to the bowl with the onion and garlic. Add the parsley and giardiniera brine and toss to coat. Drizzle the cut sides of the rolls with olive oil. Pile the steak and onion mixture on the roll bottoms and top with the giardiniera and provolone. Cover with the roll tops. Serve with hot sauce, if desired

Sizzlin' summertime heat requires minimal cooking in the kitchen and nothing beats flavor like an Italian sandwich. We think you'll agree that this one is a winner. Pair it with a veggie-filled garden salad for a refreshing summer meal. Enjoy!



RECIPE COURTESY OF FOOD NETWORK KITCHEN
From: Food Network Magazine
Source:
<https://www.foodnetwork.com/recipes/food-network-kitchen/italian-steak-sandwiches-recipe-2106199>. July 7, 2020.
Photograph by Antonis Achilleos

Ingredients:

- 4 tablespoons extra-virgin olive oil, plus more for drizzling
- 1 medium onion, thinly sliced
- 3 cloves garlic, thinly sliced
- Kosher salt and freshly ground pepper
- 1 1/4 pounds minute steak
- 1/2 cup chopped fresh parsley
- 1 1/2 cups giardiniera (pickled vegetables), plus 3 tablespoons brine from the jar
- 4 ciabatta rolls, split open
- 4 ounces sharp provolone, thinly sliced
- Hot sauce, for serving (optional)

ELDER ADVISORS LAW WORKSHOPS

Live, in-person workshops are back!
We are keeping up-to-date with current safety/health protocols.

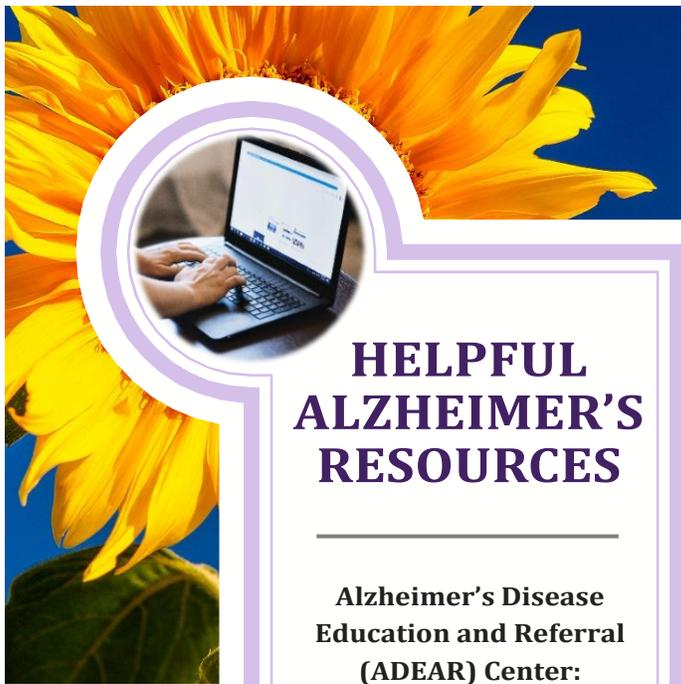
Virtual workshops will continue to be available.

We gladly welcome your family and friends to attend these free, educational workshops!

Register on our website:
www.elderadvisorslaw.com

Here at Elder Advisors Law, we are all about family. If you want to refer those closest to you, we are here for them too! Our passion is to educate, which is why we host free workshops to help you understand all your options before you pick a plan. We take the hands-on approach to helping you integrate your assets to work with your plan. We believe in flat fees, no more bills for your phone calls to us! We have the TLC Plan designed to help you keep your plan current with your ever-changing life and our ever-changing laws! Our business is built to engage you in the process and guide you every step of the way! Thanks for choosing Elder Advisors Law and being a part of our family!

**Ask us
about
our
Friends
and
Family
Discount!**



HELPFUL ALZHEIMER'S RESOURCES

Alzheimer's Disease Education and Referral (ADEAR) Center:
1-800-438-4380

www.nia.nih.gov/alzheimers

Alzheimer's Association:
1-800-272-3900

www.alz.org

Alzheimer's Foundation of America:
1-866-232-8484

www.alzfdn.org

Local hospitals:
mercyhealthsystem.org/service/memory-care/

<https://www.ssmhealth.com/neurosciences/neurology>

Sources:

<https://www.nia.nih.gov/health/next-steps-after-alzheimers-diagnosis>. June 30, 2020.



Getting to know us... Elizabeth Lerario

Elizabeth joined Elder Advisors Law in the summer of 2019 as a Client Services Coordinator serving primarily in the Wales office. Elizabeth began her paralegal career in 2007, in the legal areas of personal injury, workers' compensation, and civil law. In addition to serving the clients of Elder Advisors Law, Elizabeth supports the attorneys with probate and trust administration paralegal skills.



Elizabeth is a proud "Lake Country" mom! She actively supports the Kettle Moraine Basketball and Strike FC Soccer Leagues, in which her two sons are participants. In her spare time, she loves spending time with family and friends and can often be found snuggling with her adorable shih tzu maltese, Ariana. Elizabeth also believes in giving back to the community and enjoys serving in local Lake Country community activities.

Elizabeth says she feels blessed to be a part of a family-based team. She recently shared, "I find great enjoyment in helping community families find peace in difficult times."



“A WALK IN THE PARK”

National Parks & Recreation Month

Sources: <https://www.cookinglight.com/news/exercise-benefits-dementia-risk>.
“Walking This Much Every Day Could Reduce your Dementia Risk” By Lauren Wicks, July 3, 2019.
https://www.stateparks.com/wisconsin_parks_and_recreation_destinations.html

Wisconsin offers plenty of outdoor activities for all four seasons, and July has been set aside as National Parks and Recreation Month. If you haven't gotten outdoors recently, this the perfect time to plan an outing and explore our many parks and recreation areas.

We all know that exercise, including walking, has great health benefits. Some scientists at the Oregon Health & Science University have been studying how walking affects the brain, specifically the hippocampus part where memory and learning take place.

So far, they have learned that a short walk increases activity in the hippocampus, and they feel hopeful about learning more about the connection between a shorter exercise time and a possible prevention for Alzheimer's and other dementias.

Not sure where to go for a walk or hike? No problem! Wisconsin has 43 State Parks, 8 State Forests, 1 State Wildlife Refuge, 2 National Forests, 5 National Wildlife Refuges, and 15 other related managed areas! Whew! So, get off that couch, pack a lunch, grab a friend and go explore!



A few of WI State Parks

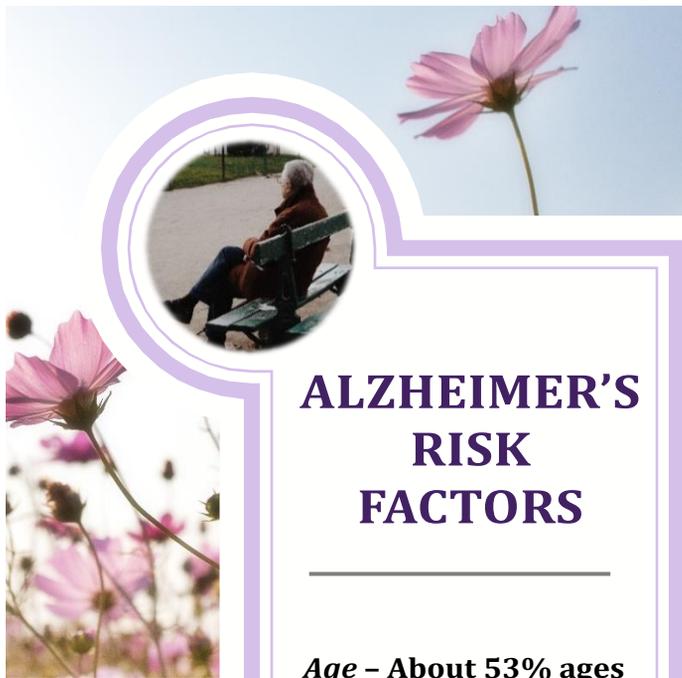
Southern Gateways Region

- Aztalan State Park
- Big Foot Beach State Park
- Governor Nelson State Park
- Lake Kegonsa State Park
- New Glarus Woods State Park
- Waunakee Marsh State Wildlife Management Area

Northern Kettle Moraine Region

- Horicon National Wildlife Refuge
- Kettle Moraine State Forest
- Lizard Mound State Park
- Nichols Creek State Wildlife Area
- Old Wade House State Park
- Pike Lake State Park
- Sheboygan Marsh State Wildlife Area

Wisconsin has 8 different regions of State Parks. For a further list of the other 6 regions or more details on the regions listed above, visit www.stateparks.com/wi.html



ALZHEIMER'S RISK FACTORS

Age – About 53% ages 65 and older

Genetics – Several genes have been linked to an increased risk

Family History – “Not necessary” but “more likely” to develop the disease if a parent or sibling have a diagnosis

Adjust your lifestyle to reduce risks:
“In 2019, the World Health Organization strongly [recommended] physical activity, quitting smoking, and managing hypertension and diabetes to reduce the risk of cognitive decline and dementia.”

(Source: Alzheimer's Association. 2020. *Alzheimer's Disease Facts and Figures*. pp. 12-15)



TAKING CARE OF THE CAREGIVER

Source: https://www.alz.org/help-support/caregiving/caregiver-health/be_a_healthy_caregiver

Often when we think of caregiving, we think of an assisted living home or another type of full-care residence facility. But according to the Center for Disease Control (CDC), “People with Alzheimer's disease and related dementias are usually cared for by family members or friends. The majority (80%) of people with Alzheimer's disease and related dementias are receiving care in their homes.” (<https://www.cdc.gov/aging/caregiving/alzheimer.htm>)

Given the task of caring for an ill loved one and caring for other family members can often leave the caregiver hanging on the proverbial “end of the rope” putting themselves at risk. Here are some helpful tips for caregiver support from The Alzheimer's Association website.

1. **Manage your level of stress.** Stress can cause physical problems (blurred vision, stomach irritation, high blood pressure) and changes in behavior (irritability, lack of concentration, change in appetite). Note your symptoms and discuss with a doctor, as needed. Try to find relaxation techniques that work for you.
2. **Be realistic.** The care you give does make a difference, but many behaviors can't be controlled. Grieve the losses, focus on positive times as they arise, and enjoy good memories.
3. **Know you're doing your best.** Remember that the care you provide makes a difference and that you are doing the best you can. You may feel guilty because you can't do more, but individual care needs change as Alzheimer's progresses. You can't promise how care will be delivered, but you can make sure that the person with the disease is well cared for and safe. For support and encouragement, join ALZConnected, our online caregiver community.
4. **Take a break.** It's normal to need a break from caregiving duties. No one can do it all by themselves. Look into respite care to allow time to take care of yourself.
5. **Accept changes as they occur.** People with Alzheimer's disease change over time and so do their needs. They may require care beyond what you can provide on your own. Becoming aware of community resources and care options — from home care services to residential care — can make the transition easier.

10 EARLY SIGNS OF ALZHEIMER'S DISEASE

1. Memory loss that disrupts daily life rather than sometimes forgetting names/appointments but remembering them later
2. Challenges in planning or solving problems rather than making occasional errors when managing finances or bills
3. Difficulty in completing familiar tasks rather than occasionally needing help with a microwave or to record a TV show
4. Confusion with time or place rather than confusion about the day of the week but figuring it out later
5. Trouble understanding visual images and spatial relationships rather than vision changes related to cataracts
6. New problems with speaking/following conversations or writing rather than sometimes having trouble finding the right word
7. Misplacing things in unusual places and losing the ability to retrace steps rather than misplacing things from time to time and retracing steps to find them
8. Decreased or poor judgment in decision making rather than making a bad decision or mistake occasionally, like forgetting to change the oil in the car
9. Withdrawal from work or social activities rather than sometimes feeling uninterested in family or social obligations
10. Changes in mood and personality rather than having very specific ways of doing things and feeling irritable when a routine is disrupted

Source: https://www.alz.org/alzheimers-dementia/10_signs



TLC NEWS & UPDATES

- ❖ Due to the uncertainty with covid-19, we sadly must postpone our annual TLC family event. We will update you when there is a change. In the meantime, if you have any ideas for future family events, please give us a call or e-mail akoenig@elderadvisorslaw.com.
- ❖ The EAL website has been updated offering more information for you, family, and friends! Go to www.elderadvisorslaw.com and click on the "TLC Plan Members" and check it out! If you have not received the password to access the special portal for TLC members, give us a call.
- ❖ Remember, family and friends get VIP treatment! Send them to www.elderadvisorslaw.com/vip to receive prioritized attention!
- ❖ Credit cards are now accepted for your TLC yearly renewal! We are using a service called Lawpay to process credit card payments. Be sure to let us know if this would be your preference.



The Ley family is growing!

Attorney Doug is adding two more grandchildren to the ranks!

Elder Advisors Law funding coordinator and Doug's son, Joe along with his wife Tori Ley announce the birth of their beautiful baby girl Gianna Ayven on May 27th, 2020.



Elder Advisors Law marketing coordinator and Doug's #4 daughter, Becky along with her husband Brentan Vivian will be adding a brother for sweet Nola this coming August!



ELDER ADVISORS LAW NEWS & UPDATES

- ❖ Our Wales office has moved! Finding a larger, more client-friendly space available within the same building, the office moved literally up! Now our office has greater visibility, a new sign, and parking directly off Hwy. 83. In the neighborhood? Stop by and say hello!
- ❖ Attorneys Doug P. Ley and John F. Koenig received special certifications relating to Alzheimer's and dementia issues. They each are a Certified Dementia Practitioner (CDP) and a Certified Alzheimer's Disease and Dementia Care Trainer (CADDCT). Congratulations guys!
- ❖ Elder Advisors Law recently added a paralegal to our team! We are happy to welcome Melody McCumber who is focusing on Medicaid planning and applications.
- ❖ We have updated our website with educational blogs and videos. Go to www.elderadvisorslaw.com.
- ❖ We have added a new monthly e-newsletter. Sign up on our website. Invite family and friends too!



ANDREA'S BRAIN GAME

Andrea's Brain Games

L D X H C W A X E W Z H J Z I
W Y E M E I A D H V G X Y W U
X D C M B L D L N R P J G S S
H I S J E Y I O E I U I N Z G
N H A A S N K Z U S H I V H O
E P C N A C T Q A G J B P B I
T B J E X N E I Z B L R F M N
D B S S P T B J A P E A U J X
Y J U V L A U B H I P T S O R
C U F I G F R O K G E A H H U
L B O L E F X K X E P L B N T
A T X L H T R Z S L C M D C O
W F Z E P Y C A R E G I V E R
I M Z I U K A D V I S O R S R
E D E F A M I L Y F C C Q X Y

JANESVILLE

CAREGIVER

ELIZABETH

ADVISORS

DEMENTIA

DOUGLAS

WALES

PARKS

ELDER

FAMILY

JOHN

LAW

Have any suggestions for games you would like to see in the future?

Send Andrea an e-mail and let her know!

akoenig@elderadvisorslaw.com



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**Estate Planning
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At Elder Advisors Law, we focus on educating and empowering our clients to make the most informed planning decisions based on their family needs.

We love what we do and pride ourselves on helping our clients protect what they've worked a lifetime to build.

We work as a team by partnering with financial and insurance professionals to best serve and handle the needs of our clients.

We focus on tackling our clients complex matters and communicate in simple ways that are easy to understand.



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