



# Get Your Ducks in a Row!

Estate & Long-Term Care Planning News  
from Carolina Family Estate Planning

September 2020

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## PROPER DIAGNOSIS & A GREAT HEALTH CARE ADVOCATE ARE KEY

*My grandfather passed away in April, just shy of his 96th birthday. Over the years, I've shared many estate planning-related stories of my grandfather with clients. As a tribute to him, I'm sharing these stories with you. We won't be able to fit them all in the newsletter, so if you'd like to sign up to receive the full series by email, please go here: <https://inmemoriam.carolinafep.com>*

I recently visited an online caregiver support group for adult children caring for a parent with dementia or Alzheimer's disease. One of the members asked whether the other members had taken their parents to a neurologist for a cognitive examination. I was shocked by the number of people that replied saying that they hadn't! Some commented that it was too difficult to get mom or dad to the doctor, but many also commented that they didn't see any real benefit.

Memory loss can be caused by many different factors and there are quite a few dementia-like symptoms--some of which can be reversed, including infection, organs that are not functioning properly, an injury to the head from a fall, alcohol use, medication effects, or vitamin deficiency. Similarly there are other brain diseases and disorders that can create dementia-like symptoms.

Further, there are numerous different types of dementia with the most common ones being Alzheimer's disease, vascular dementia, Lewy Body dementia, and frontotemporal dementia. Some forms of dementia may respond to medications which can aid in slowing the progression of the disease to maximize quality of life, while others may require a different course of treatment.

**A proper diagnosis is critical to creating a proper care plan and understanding what the care journey may look like for an individual with cognitive impairment.**

The second thing that's critical? Having a great health care agent that is willing to advocate for you (or hires a care manager to help advocate for you).

In my grandfather's case, he had vascular dementia which is generally caused by problems in the supply of blood to the brain. It's commonly seen in those that have suffered minor strokes. With vascular dementia, it's not uncommon for signs to be exhibited after a stroke, and then in some instances, cognition may actually improve a bit with time before suffering another set back when there is another

minor stroke. In my grandfather's case, most days his cognition was pretty good. He knew who family members were and he could hold conversations and make jokes, but he would also have occasional bad days where he was prone to disorientation or delusions.

In December 2017, my grandfather ended up in the hospital after breaking his hip. After the surgery, he had some complications. Like many seniors, he had difficulty recovering from the anesthesia and he was having trouble swallowing. More and more days passed and he still couldn't keep any foods or liquids down and we truly thought his end was near. His attending doctor seemed pretty cavalier about it--even going so far as to make comments about my grandfather's age (he was in his early 90s), that "he's lived a good life", and so forth.

The doctor had effectively given up on my grandfather. My aunt got a second opinion from an outside medical specialist and she had to appeal to the hospital to have a new doctor assigned. They eventually got the bottom of things, came up with a treatment plan, and my grandfather returned home.

Unfortunately, this was not the only time that my aunt encountered ageism and dementia-biases in the healthcare system. My grandfather was prone to blood-pressure issues and fainting spells that would often end in a precautionary trip to the hospital. Time and time again, my aunt encountered doctors who saw the word "dementia" in the medical file and would attribute any signs of confusion to the dementia and would be ready to discharge him. My aunt would have to advocate for further treatment explaining my grandfather's decent cognitive state prior to being admitted to the hospital and that he clearly was not back to "normal" (for him). Eventually, the doctors would relent and provide additional treatment until my grandfather improved. By the time of discharge, my grandfather would be joking it up with all of the nurses.

When we discuss selecting health care agents with our clients, we tell them--don't just go with the obvious or expected (e.g., the oldest child or the closest child), really consider--who will be the best advocate for you?

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Who will be willing to speak up and ask questions to make sure you receive proper treatment and that your wishes are honored? Who will make sure you're not being subjected to ageism or biases?



In honor of September being World Alzheimer's Month, we've launched a new online seminar, ***Is It Just Memory Loss? Cognitive Impairment, Dementia, & Alzheimer's Disease: What You Need to Know.*** If you or someone you know is showing signs of memory loss, has been diagnosed with mild cognitive impairment or dementia, please watch this important program and share with friends and family: <https://memoryloss.carolinafep.com>

Jackie Bedard is the founder and senior attorney of Carolina Family Estate Planning. When she's not washing her hands and disinfecting surfaces, she's loves reading biographies and playing board games to win against her husband Dan.



## 10 Warning Signs of Dementia

**1** Memory Loss



**2** Difficulty performing familiar tasks



**3** Disorientation to time and place



**4** Withdrawal from work or social activities



**5** Poor or decreased judgement



**6** Misplacing things



**7** Problems keeping track of things



**8** Changes in mood and behaviour



**9** Trouble with images and spatial relationships



**10** Problems with language



**If you are experiencing any of these symptoms, or know someone who is, talk to a doctor.**

*thank you*

**For introducing your Friends and Family to Carolina Family Estate Planning!**

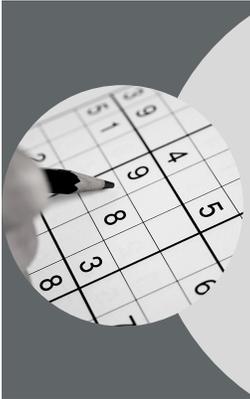
Thank you to our valued clients, partners, and friends refer their friends, family, and associates to us. As our way of paying it forward, we make a charitable donation for each referral our office receives.

We recently discovered an error with our referral report. Our sincere apologies for anyone we did not recognize in the past few months.

Linda Ward, Ward Family Law Group  
Philip Miller, III, Blanchard, Miller, Lewis & Isley, P.A.  
Dan Thomason, First Citizens Bank  
New Direction Family Law  
Kelley Davis, CPA, Watson & Davis, PLLC  
Scott Swift, Edward Jones  
Junior League of Raleigh Facebook Group  
Cary Senior Center  
Saint Francis United Methodist Church  
Coastal Credit Union  
Chris Cabaniss, Tryon Title  
Gary Clementson, First Citizens Investor Services  
Cardinal Nursing Care  
Alzheimer's Association

James & Barbara Johnson  
John & Jane Walther  
Jim Harding  
Jim & Marlene Snell  
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Karen Moldt  
Kelley Davis, CPA  
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Tom & Peggy Capps  
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Maria Tivnan  
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Lisa Brown  
Tony Law  
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Robert Mill  
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Jim & Tina Feak  
Diana Gore  
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Gene & Arlene Sassone  
James & Raquel Richard

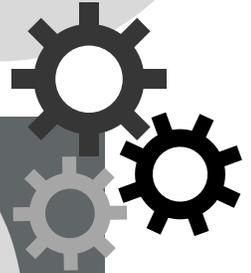


**Sudoku** is a popular number placement game relying on short-term memory. It can be played online or on paper. Sudoku puzzle books can often be found in the grocery store checkout line. To play online for free, visit [www.websudoku.com](http://www.websudoku.com)

**Crossword puzzles** are a classic brain game testing verbal language and memory. Many daily newspapers include a crossword puzzle, you can purchase puzzle books, or you can play online. The AARP website publishes a free daily crossword puzzle at <https://games.aarp.org/games/daily-crossword>

There are few scientific studies to back the effectiveness of brain training and brain games, but a group of Australian scientists undertook a systematic review of the available studies testing commercially-sold brain training programs and **CogniFit** and **BrainHQ** received the highest marks. <https://www.cognifit.com/>  
<https://www.brainhq.com/>

**Braingle** claims to be the world's largest online collection of brain teasers. You can access the free site at <https://www.braingle.com/>



*The Alzheimer's Planning Center*

## **IS IT JUST MEMORY LOSS?**

*Carolina Family Estate Planning Invites You to Attend Our Free Seminar*

### **Cognitive Impairment, Dementia & Alzheimer's Disease: What You Need To Know**

AT THIS SEMINAR, HERE'S SOME OF WHAT YOU WILL DISCOVER:

- What is it, how is it detected and diagnosed, and how does it progress?
- What are the care options available for individuals with Alzheimer's Disease and related dementias?
- What resources are available for caregivers?
- How to address common concerns that come up when caring for a loved one with Alzheimer's;
- The network of professionals waiting and ready to help you;
- Legal and financial considerations you need to look into: Medicaid basics, Spousal Protection, and FAQ.

**Available ONLINE!**

Register at: [memoryloss.carolinafep.com](http://memoryloss.carolinafep.com)

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## Carolina Family Estate Planning

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### Practice Areas:

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Business Succession Planning  
Health Care Directives • Living Wills  
Long-Term Care Planning • Medicaid Planning  
Veteran's Aid & Attendance Benefits  
Special Needs Planning  
Children's Safeguard Planning  
Probate & Estate Administration  
Trust Administration

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## What's New at Carolina Family Estate Planning?

- Dan and Jackie enjoyed some quiet time (and cooler temperatures) working remotely in the mountains near Asheville during August. They enjoyed lots of hiking and sightseeing, a visit with Jackie's aunt and uncle, a trip to the Biltmore estate, and more.
- Virginia welcomed two new nephews into the family--congratulations, Auntie Virginia!
- Law clerk, Abbey Hudson, has started her 3rd and final year of law school and will continue clerking for us during the school year.
- We've been recording more videos to help our clients under the estate planning and funding process. We're addressing Frequently Asked Questions, so if you have any suggestions, please send them our way at [newsletter@carolinafep.com](mailto:newsletter@carolinafep.com).