

Ekua O. Anyanful, MBA, CFP®  
EA Wealth Management, LLC  
4724 Poplar Ridge Drive, Fort Worth, TX 76123  
Office: 1.888.539.4470  
Website: [www.eawealthmangement.com](http://www.eawealthmangement.com)

**ELDERCARE**



**By the numbers**

- In the United States, more than **5 million** people are living with Alzheimer's disease. By 2025, if breakthroughs are not discovered, an estimated **7 million** Americans over 65 will suffer from the disease. By 2050, the number could rise to **14 million**.<sup>1</sup>
- The global cost of Alzheimer's and dementia is estimated to be **\$605 billion**, which is equivalent to 1% of the entire world's gross domestic product.<sup>2</sup>

<sup>1</sup> Source: [www.brightfocus.org/alzheimers](http://www.brightfocus.org/alzheimers).

<sup>2</sup> Source: [www.alzheimers.net/resources](http://www.alzheimers.net/resources).

This material should be used as helpful hints only. Each person's situation is different. You should consult your investment professional or other relevant professional before making any decisions.

## HOW TO HELP A LOVED ONE WITH ALZHEIMER'S DISEASE

Is a person close to you suffering from Alzheimer's disease, or are you concerned that he or she may be? Alzheimer's is an increasingly common disorder. Learn about its symptoms, what to do if someone you love may have Alzheimer's and what to expect as the disease progresses through its natural phases.

The person who used to care for you now needs care himself or herself. Family relationships are often flipped as parents become childlike and children take care of their parents. A caregiving spouse may also take on the all-consuming, full-time role of unpaid caregiver for an Alzheimer's patient.

In the United States, more than 5 million people are living with Alzheimer's disease. By 2025, if breakthroughs are not discovered, an estimated 7 million Americans over 65 will suffer from the disease. By 2050, that number could rise to nearly 14 million.<sup>1</sup> Alzheimer's is the most common form of dementia among the elderly. It usually affects people gradually. But, over time, it can take quite a toll on the patient and on that person's entire network of family members and caregivers.

### Warning signs of Alzheimer's

How do you know if someone has Alzheimer's? Common signs of mild Alzheimer's include

- repeating a question again and again
- repeating a story word for word
- forgetting how to do basic everyday activities, such as cooking, making repairs or playing card games
- becoming unable to pay bills or balance a checkbook
- getting lost in familiar places
- neglecting to bathe or shower or wearing the same clothes repeatedly and insisting that this is not happening

### Key points

- Alzheimer's disease is different from normal age-related slight memory loss. Look for a number of signs that could indicate Alzheimer's before assuming anyone has the disease.
- It is believed that staying physically and mentally active and eating nutritiously can ward off or delay Alzheimer's.
- If someone close to you has a mild case of Alzheimer's, now is the time to take legal and financial action, such as drawing up a power of attorney or a health care proxy, before the person's mental capacity has declined.

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- becoming confused and forgetting the names of people, places, recent events or appointments
- relying on others to make decisions previously made independently

### Differentiating Alzheimer's from normal memory loss

One of the first signs of the disease is the loss of short-term memory. For example, someone may forget recent conversations or events. But some loss of memory is common as we age. The normal, minor, age-related loss of memory is known as "age-associated memory impairment" (AAMI). AAMI is different from dementia, including Alzheimer's, in that it does not progressively worsen, nor does it tend to disable people the way Alzheimer's does.

### Common changes as the disease progresses

Alzheimer's is a slowly progressing disease. It starts with mild memory loss and ends with severe brain damage. The course of the disease varies, as does its rate of progression. On average, Alzheimer's patients live for four to six years after they are diagnosed.

**Middle stage** – As Alzheimer's progresses, the changes become more noticeable. Patients will need more help with day-to-day living. They may need to be reminded about eating, washing or changing clothes. They may fail to recognize people or confuse them with others. They may become easily upset, frustrated or aggressive.

Other middle-stage symptoms include

- wandering off and getting lost
- mixing up night and day
- experiencing hallucinations, such as seeing, hearing, smelling or tasting things that are not there
- being restless, as exhibited by pacing, trying doorknobs or touching draperies
- becoming a safety risk because of forgetfulness when left alone, for instance, forgetting to light the gas after turning on a stove or forgetting to shut it off

**Severe or late stage** – In the most advanced stage, a person with Alzheimer's will become totally dependent on others for nursing care. He or she may be unable to recognize familiar objects, surroundings or even close relatives.

Other late-stage indications include

- being difficult to understand, speaking gibberish
- being physically frail
- losing weight
- losing control of bowel and bladder
- being too unsteady or weak to walk or stand alone
- crying out, groaning, screaming or mumbling loudly
- sleeping more

### Diagnosis, treatment and care

No single factor has been identified as the cause of Alzheimer's. A combination of factors may contribute, including age, genetics, environment, diet and overall health. Diagnosis is often made by ruling out other causes of symptoms. There is currently no cure for Alzheimer's. But some drug treatments may ease the symptoms or slow the disease's progress among people with mild or moderate dementia.

When caring for someone with Alzheimer's, it is good to try to help the patient live as independently as possible for as long as possible. Although you may be tempted to do things for them, people with dementia are more likely to retain a sense of self-worth if they are given the chance to do things on their own. You can help by providing support if necessary, including emotional support and reassurance. As the dementia progresses, the patient may need more help with everyday activities, including washing, bathing and dressing. Eventually, you may have to consider external resources.

### What you can do to maintain the brain

Although Alzheimer's has no cure yet, research has indicated that lifestyle changes can lessen the chances of developing the disease or delay its onset. The Alzheimer's Association's "Maintain Your Brain" campaign advocates physical and mental exercise, good nutrition and generally healthy habits.

- **Physical exercise** – Stay active, walk every day, work out.
- **Mental stimulation** – Read, converse, work on crossword puzzles, play Scrabble, play cards, take a class.

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- **Nutrition** – In addition to maintaining a well-rounded diet, take a multivitamin that includes folic acid and vitamins E and C and eat foods rich in omega-3 fatty acids.
- **Good health habits** – Maintain a healthy body weight, keep your blood pressure and cholesterol level low and avoid smoking.

### What you can do medically

If you are concerned that you or someone close to you could have Alzheimer's, see your family doctor. Your general practitioner may ask a specialist, such as a psychiatrist or neurologist, for help in the diagnosis. An early diagnosis could help you or your loved one plan and identify sources of advice and support and may lead to earlier access to treatments.

There is no single diagnostic test for Alzheimer's. But a complete medical and neurological evaluation will help rule out other possibilities such as infection, vitamin deficiency, depression, thyroid problems or brain tumors. A brain scan — such as computerized tomography (CT) or magnetic resonance imaging (MRI) — may help indicate what is happening in the brain. Other types of medical tests include a blood test, urinalysis and an electroencephalogram (EEG), along with memory and thinking skills tests.

Medical care for Alzheimer's patients can be provided at home by relatives or by health care professionals such as social workers, nurses, therapists and case managers. It also can be provided in an adult daycare or nursing home. As the disease progresses, you or the person close to you may explore all of these options.

### What you can do legally and financially

Because Alzheimer's involves a predictable decline in a person's mental capacity, it is important to use the time wisely before you or your loved one is no longer able to make important decisions. Once a person with Alzheimer's is no longer mentally competent, it is too late to designate someone to make decisions regarding health care, financial planning and estate planning.

Consider taking these steps soon:

- **Advance directive** – This could be a power of attorney or a health care proxy. A power of attorney will allow someone else to make key decisions regarding financial and estate planning. A health care proxy will empower family members or close friends to make health care decisions as needed.
- **Estate inventory** – Before conducting estate planning, take an inventory of the resources available, including income and assets, health insurance and community resources.
- **Estate planning** – Have an estate planning expert create or update a will and other estate planning documents such as a living will or trust.

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