

Can Poor Sleep Increase Your Risk of Alzheimer's?

We already know that not getting enough good sleep can cause daytime sleepiness, an inability to make good decisions, car and other accidents, unhealthy food choices, weight gain, depression, high blood pressure, diabetes and a host of other health problems. But could poor sleep increase your risk of Alzheimer's, too? Recent studies point in that direction: For example, see these three studies: (1) Boston University School of Medicine published in the journal [Neurology](#); (2) Washington University in St. Louis published in the journal [Brain](#); and (3) New York University School of Medicine and Rutgers School of Public Health published in the journal [Neurology](#).

Can We Prevent Alzheimer's?

There is no evidence that anything can prevent Alzheimer's. But there are some things we can do to help slow memory loss and cognitive impairment. These include improving sleep quality, getting regular exercise, controlling blood pressure, engaging in cognitive training and changing eating habits.

Improve Sleep Quality: If you, your sleeping partner or a roommate suspect you have sleep apnea, get tested and follow through with any recommended treatment. Other sleep disrupters include restless leg syndrome, insomnia, jet lag, sleepwalking, night terrors, and stress. If your sleep suffers from any of these, talk to your doctor or a sleep specialist about steps you can take to start getting restful sleep.

Get regular exercise: Moderate aerobic exercise, such as brisk walking, can have an effect on reducing cognitive impairment later in life. Experts say to aim for 150 minutes a week (30 minutes five times a week). Exercise increases the blood flow to all parts of the body, including the brain, improves physical conditioning and lifts your spirits.

Lower your blood pressure: Controlling blood pressure helps prevent heart disease. There is also evidence it can reduce the risk of memory loss and dementia because high blood pressure damages delicate blood vessels in the brain.

Engage in cognitive training: According to Dr. Ronald Peterson, an Alzheimer's expert at the Mayo Clinic, this doesn't mean crossword puzzles or Sudoku, although those won't hurt. Instead, he suggests working on memory improvement techniques, called mnemonic techniques. These can include finding a new way to remember a list of grocery items; figuring a tip in your head instead of using a calculator; using new strategies that will help you process and locate information more quickly and efficiently; and working on techniques that will help you remember names and other vital information.

Dr. Peterson cautions that most "brain games" have done little more than show they make people better at playing them. He also encourages people to get out and do things, instead of sitting and watching television for hours.

Clean up eating habits: You probably know that sugary foods are not good for you. But did you also know that carbs turn into sugar in your body? And did you know that both can have devastating effects on your brain? Dr. David Permuter is a renowned neurologist. His book, *Grain Brain*, may provide some insights that just might change your life for the better.

Conclusion

There is no cure for Alzheimer's. Current medicines, when started early, only help with symptoms for a while and have no real effect on the disease itself.

As we age, our chances of suffering from dementia increase. In an effort to address this possibility, more and more of our clients are including specific instructions for dementia in their Advance Directives. Please let us know if you want to update your Advance Directive to begin to outline instructions for your agents in the event you experience dementia in the future.

Identity Theft and Scamming

“Millions of older Americans are targeted as victims of scams and identity theft each year at a cost estimated to be \$2.9 billion, and this figure is undoubtedly smaller than the actual figure as older scam victims are less likely to report being a victim of a scam” (AARP Poll: Nearly One in Five Americans Report They’ve Been Victimized by Fraud; AARP Foundation National Fraud Victim Study).

Why are older Americans, especially elders, more susceptible? Greater social isolation, and therefore, more likely to be at home and more trusting of strangers? Yes. More assets to exploit? Yes. Impaired decision-making skills? Yes. [Studies](#) conducted by researchers at Cornell University and the University of Iowa have found that the natural changes that occur in the brain, due to age, weakens the part of the brains that alerts us when we are facing a risky situation.



There are a wide variety of scams, including:

- identity theft
- investment fraud
- telemarketing fraud
- grandparent scams
- IRS and SSA imposter scams
- debt collection scams
- lottery scams
- romance scams

- tech support scams
- financial exploitation by a trusted family member, friend, service provider

What we should be doing to protect ourselves:

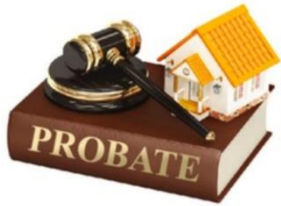
- ✓ Education is key
- ✓ Strong digital security
 - use unique passwords and answers to security questions
 - dual factor authentication (ex: password plus a fingerprint scan)
 - install and update security software
 - avoid unverified email addresses and text messages
 - avoid unverified links in emails and text messages
- ✓ Shred unnecessary documents with personal information
- ✓ Sign up for the Do Not Call List (1-888-382-1222)
- ✓ Do credit freezes (prohibit your personal data from being reported to lenders and creditors) at each of the major credit reporting agencies
 - Equifax
 - Experian
 - TransUnion
 - National Consumer Telecommunications and Utilities Exchange
- ✓ Report cases immediately to law enforcement

Medicaid in New Hampshire and Vermont

Medicaid is a joint federal-state program which provides both medical costs *and* long-term care costs to those who have low income and financial resources. While federal law sets the broad overall requirements for the program, states make many of the policy and operational decisions which determine who is eligible for enrollment and which services are covered.

Most of the differences between our two Upper Valley states’ Medicaid programs are relatively minor, but others can be substantial. For example, New Hampshire has an “expanded estate recovery” policy which allows the State to recover the value of Medicaid benefits received during the beneficiary’s lifetime from assets outside the probate process, while Vermont only recovers assets passing through the individual’s probate estate. New Hampshire also allows nursing homes and assisted living facilities to sue agents who fail to timely submit an application for Medicaid, and they may sue any person to whom property was gifted within 5 years of donor’s application for Medicaid, while Vermont has not yet implemented these policies.

The differences between state Medicaid rules make it imperative to seek competent advice from a qualified professional. Caldwell Law is dedicated to helping people find state-specific solutions to all their Medicaid and long-term care needs.



Probate

PROBATE – WHAT IS IT?

Probate, also known as Estate Administration, is the “judicial process” by which a decedent’s assets are distributed to their beneficiaries. If a decedent had a valid Will, they are said to have died “testate” and their assets will pass in accordance with the directions set forth in the Will. If the decedent did not have a valid Will, they are said to have died “intestate.” In this case, their assets will pass to their heirs at law according to State law which lists who their beneficiaries shall be.

WHEN IS IT NECESSARY?

Estate administration is necessary when a person dies owning assets in his/her sole name. It is not necessary if the decedent owned their assets in joint name with another or if their assets passed directly to a beneficiary, generally life insurance, retirement accounts or accounts set up with a designated beneficiary (known as pay on death accounts), or if they are held by a trustee of their irrevocable trust.

WHAT IS INVOLVED?

- Filing a Petition to Open an Estate with the Probate Court
- Once the estate is opened and the personal representative (Executor) is appointed, the executor must “administer” the estate. This involves the following:
 - Collecting the assets
 - Notifying Creditors
 - Paying debts and settling claims against the decedent
 - Paying expenses of administration
 - Maintain estate accounting
 - Filing and paying taxes
 - Distributing assets to rightful heirs/legatees.

We assist with many estate settlements. If you have a probate to settle, think of us as your probate lawyers.

Stop by Caldwell Law to pick up a complimentary copy of our book [Building Your LifePlan: Taking Care of You & Taking Care of Tomorrow.](#)

Estate Planning Checklist

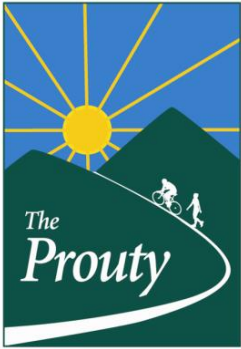
As you look back on 2018 and forward to the future, what changes need to be reflected in your estate plan? Have you gotten married or divorced in the past year? Perhaps you’ve welcomed a new child or grandchild, or experienced a change in your health. So much can change in a year, and it’s important not to let too much time pass before those changes are reflected in your plan. Keeping your estate plan current with each new significant development in your life is much more efficient than having to do a comprehensive overhaul later on. Use this handy checklist to prioritize your time.

- | | |
|---|---|
| <input type="checkbox"/> Has your family welcomed any new children or grandchildren? | <input type="checkbox"/> Have you changed your preference about who is listed as a health care proxy? |
| <input type="checkbox"/> Has anyone named as a fiduciary (successor trustee, agent, or health care agent) in your plan passed away this year? | <input type="checkbox"/> Do you want to change who’s appointed as your children’s guardian? |
| <input type="checkbox"/> Have you gotten married? | <input type="checkbox"/> Is there a pet caretaker you would like added or removed? |
| <input type="checkbox"/> Has this year involved a divorce for you or any of your fiduciaries or beneficiaries? | <input type="checkbox"/> Have you had a significant increase or decrease in your net worth? |
| <input type="checkbox"/> Have you changed your preference about who is listed as a trustee? | <input type="checkbox"/> Have you changed jobs or purchased a business? |
| <input type="checkbox"/> Have you changed your preference about who is listed as an agent? | <input type="checkbox"/> Did you move to a new home? |
| | <input type="checkbox"/> Did you sign your will or trust before 2013? |

If the answer to any of these questions is “yes,” your estate plan requires our attention soon. As we progress into 2019, start your year off on the right foot by taking a few moments to see what projects you should prioritize. [Contact us to discuss!](#)

Workshops in 2019

Tell your friends and relatives about this valuable resource. Visit our [website](#) or call the office for more information.



Caldwell Law is a proud sponsor of the **38th Annual Prouty 2019 Bike Ride & Challenge Walk** on July 12-13. Each year we sponsor a team in memory of Tim's sister who died from cancer in 2011. You can make a difference in the fight against cancer. To donate and/or participate, visit their [website](#) or call the office. We appreciate your support!

Special Guest Speaker @ Annual Client Meeting



Roshini Pinto-Powell, MD is an internist with a career long passion for teaching and mentoring students, residents and junior faculty. She has taught several courses at Geisel: On Doctoring, PBL, SBM infectious disease, Inpatient Medicine, Geriatrics and Ambulatory Medicine, Health Society and the Physician and the fourth year Advanced Medical Sciences. She is currently the course co-director for On Doctoring and Geriatrics and Ambulatory Medicine. She will be sharing her experience and advice about healthy living at our Annual Client Meeting.

2019 Special Events Schedule

We host a number of special events throughout the year. Visit our [website](#) to register and learn more about these events. The following special events are scheduled:

- [Annual Client Meeting](#) – May 16, 2019
- [Helper Training](#) – June 5, 2019
- Cooking Class – TBA
- [Classicopia](#) – August 15, 2019
- [AVA Art Gallery](#) – October 16, 2019

Our Team



Top Row left to right: Attorney Timothy Caldwell, Julie Cryans, Sheila Smith, Dina D'cruze, Jaclyn Hatt, Joanne Oscadal, Attorney Renée Harvey, Attorney James Thaxton

Bottom Row left to right: Deb Eaton and Linda Lagasse

Missing from Photo: Pam Lain

Have you moved? Has your phone number or email address changed? Call Linda at (603) 643-7577 or email your updated information to linda@estateandelderlawgroup.com. Please also send us the updated contact information for your "helpers."



Think of us as your family lawyer, the one you call before anyone else. If you or someone you know needs legal advice, call us. If we can't take care of what you need, we will find someone we know and respect to handle it. We have a network of excellent professionals.