

# ELDER LAW *Update*

NEWS AND IMPORTANT INFORMATION FOR SENIORS AND THEIR FAMILIES



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## BRAIN HEALTH: MYTHS VERSUS REALITY



You've no doubt heard plenty of stories about how to keep your brain healthy and boost memory. A recent article on AARP's website explored this subject and distinguished between myth and fact. Here are some the highlights.

### ***Myth: Brain aging is inevitable.***

Although the brain does shrink with age, exercise has been shown to increase brain mass. Researchers at the University of Pittsburg and the University of Illinois asked 120 older, relatively inactive people to either walk or stretch three times a week. The researchers then took MRIs of the subjects' brains. It took one year for the walkers to increase the size of their hippocampus by two percent, in essence reversing the shrinkage associated with one to two years of aging. In addition, people who exercise regularly may also have less amyloid

(plaques found in the brains of people with Alzheimer's disease).

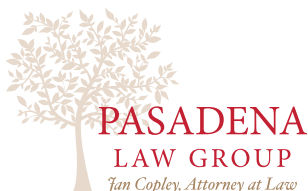
### ***Myth: Supplements can boost your memory.***

Substances like ginkgo biloba are often lauded for their cognitive benefits, but test results have been inconclusive. And while vitamin E has been shown to slow cognitive decline, high doses are required and can pose health risks like increased bleeding. Eating fish, on the other hand, seems to be a better strategy. Research shows that the more fish you consume (up to three servings per week), the lower the risk of cognitive impairment. In a study at UCLA, people over the age of 65 who ate as little as one meal a week featuring fish showed a higher volume of gray matter in the hippocampus, an important memory center in the brain.

**(CONT.)**



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## BRAIN HEALTH: MYTHS VERSUS REALITY (CONT.)

### ***Myth: Crossword puzzles increase brain power.***

Repeating the same basic activities, such as doing crossword puzzles every day, isn't challenging enough to spark new neural connections in the brain and make it more powerful. However, learning something new can lead to new neural connections. Researchers at the University of Texas at Dallas asked older people to participate in a variety of activities, and only those who learned a new skill, like quilting, experienced significant brain gains. In a recent Swedish study, brain size increased among older folks who learned a new language.

### ***Myth: You can't stop Alzheimer's disease.***

While there is currently no cure for Alzheimer's disease, research suggests that eating well, staying engaged with others, reducing stress and stimulating your brain with new activities can slow the onset of symptoms by several years. In a study by Rush University in Chicago, making just one change—eating plenty of fruits and vegetables while consuming less meat and sweets—can reduce the risk of Alzheimer's and other types of dementia by as much as 53 percent.

### ***Myth: Brain games make you smarter.***

70 of the world's leading brain scientists released a statement in 2014 rejecting the idea that computerized brain training can improve cognitive powers. Until we know more, you are better off using proven brain boosters such as meditation and socializing with friends.

### ***Myth: Your mind gets worse with age.***

Actually, older brains have some advantages. Why? The network of fibers that allow nerve cells to talk to each other gets richer as brains age. This results in older people relying more on both sides of their brains than younger people do, which could account for the wisdom and emotional balance that seem to increase with age. In addition, with the brain's right and left hemispheres getting more integrated, creative potential increases. Older adults also benefit from superior "crystallized" intelligence, including the skills, experience and knowledge gained over a lifetime.

To read the entire AARP article, go to <http://www.aarp.org/health/brain-health/info-2016/memory-brain-health-myths.html?intcmp=AE-HP-DP2>.



## NOVEMBER IS NATIONAL FAMILY CAREGIVERS MONTH

In 2015, President Obama officially proclaimed November as National Family Caregivers Month. It is a time to recognize the selfless efforts of caregivers across the country and rededicate ourselves to making sure our caregivers have the support they need to maintain their own well-being and that of the people they love.

Caregiver Action Network (CAN) is the nation's leading family caregiver organization. It is working to improve the quality of life for the more than 90 million Americans who care for loved ones with chronic conditions, disabilities, disease, or the frailties of old age. If you are a caregiver, you can find an abundance of helpful information on CAN's website, <http://caregiveraction.org>.

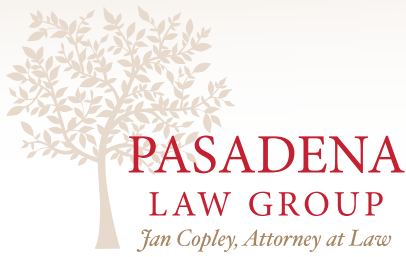


# HOW TO PROTECT AGAINST IDENTITY THEFT

It is estimated that someone's identity is stolen every two seconds. Security expert Frank Abagnale offers some suggestions on how to prevent it from happening to you.

- Lock your mailbox. If your mailbox doesn't lock, you can buy one that does for about \$40
- Don't leave valuables in your car, particularly your laptop, mobile phone and wallet
- Shred sensitive documents, don't just throw them in the trash or recycling bin. Micro-cut shredders, which shred documents into confetti, are available for around \$30
- Use a password to secure your smartphone. Avoid obvious passwords, such as your birthday, pet names and sequential numbers like 1,2,3,4
- Change the password on your computer regularly, at least once every three months. In addition, use strong passwords on all your financial accounts
- Don't share your Social Security number unless it is absolutely necessary
- Don't carry your Medicare card unless you are going to a health care appointment. Make a copy of your card instead, and block out all but the last four digits
- Don't reveal personal information over the phone, on the Internet or when using regular mail unless the contact was initiated by you. Similarly, don't respond to communications purportedly from financial institutions. Instead, contact the institution yourself

You can learn more about identity theft by visiting <http://www.aarp.org/money/scams-fraud/info-2016/ways-to-protect-against-id-theft.html>. This link will also allow you to visit AARP's interactive Scam-tracking Map and see law enforcement alerts about fraud and scams in your area.



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## A PERSONAL NOTE FROM JAN

Welcome to our newsletter for the Fourth Quarter of 2016. I hope all my readers have had a great year.

In our first article, we talk about brain health. I find the research encouraging, because the conclusions are that if we are proactive, we can maintain our brain health. I also like it that the advice for keeping your brain healthy parallels what we are told to do to keep the rest of our body fit: exercise, eat well, maintain a social life, learn something new. Sounds straightforward enough, doesn't it?

Our second article is about protecting against identity theft. Most of these steps are just common sense, although a couple seem, at first glance, like a hassle. However, given the disruption and serious consequences that can result from identity theft, it seems to me that the extra steps to protect yourself are worth it.

Some of you may have questions about how the outcome of the recent election affects estate and elder law planning. Of course, at this point, the answer is, we don't know. President-elect Trump has talked about repealing the estate tax, but, instead, imposing a tax on highly-appreciated assets transferred at death (with exceptions for small businesses and family farms). Paul Ryan wants to reform public benefits, including Medicaid, replacing the current system with block grants to the states and, perhaps, limitations on benefits paid. Both Trump and Ryan are talking about repealing the Affordable Care Act. Stay tuned for new developments!

On a personal level, I want to thank all of you for your support of the Pasadena Law Group in 2016. I hope all my readers have a wonderful Holiday Season and a happy, healthy and prosperous 2017!