

HEALTH

BAYSIDE

Alzheimer's, my father and how to deal with this disease

I have written several articles covering various topics, but this article about Alzheimer's is the most difficult article that I ever had to write about.

My father, Jim Loftus has this dreaded and debilitating disease. I have just returned from one of my regular visits with my Dad who is in the final stages of Alzheimer's.

He no longer is that fun loving, story-telling, powerful salesman, life of the party kind of guy that I once knew and loved. Today, he is a man who aimlessly wanders around the halls of the facility that he resides in and currently has no idea that I am even his son.

I write this article in hopes that others can be better prepared, not from a personal standpoint (who of us really ever is mentally and emotionally prepared), but from a financial and legal standpoint.

My father is like so many of us who believed that it would never happen to him, despite my repeated insistence to invest in long term care or at least have a plan in place for that "What if moment" in life actually did occur. His response like many others especially of his generation was "That's why he had a family." In hindsight, this was both shortsighted and quite frankly selfish on his part.

I would like to offer a few ideas and thoughts that hopefully will better prepare you and your family if this terrible disease were to strike. Alzheimer's disease is unique from other slowly debilitating and ultimately fatal diseases by the fact that the major impact and final decision making falls solely on the family since the Alzheimer's patient is incapable of taking care of themselves or even being aware of their surroundings.

Legal, financial, and health care planning documents - There are good reasons to retain the services of a lawyer when preparing advance planning documents. For example, a lawyer can help interpret different State laws and suggest ways to ensure that the patient's and family's wishes are carried out.

It's important to understand that laws vary by state and changes in situation – for instance, a divorce, relocation, or death in the family – can influence how documents are prepared and subsequently maintained and executed.

When families begin the legal planning process, there are a number of strategies and



Jim Loftus (center) Michael Loftus and son Padraig.

legal documents they need to discuss and fully understand. Depending on the family situation and the applicable State laws, some or all of the following terms and documents may be reviewed and possibly recommended by the lawyer hired to assist in the overall process.

- A Living Will records a person's wishes for medical treatment near the end of life.

- A Durable Power of Attorney for Health Care designates a person, sometimes called an agent or proxy, to make health care decisions when the person with Alzheimer's disease no longer can do so.

- A Do Not Resuscitate (DNR) Order instructs health care professionals not to perform cardiopulmonary resuscitation if a person's heart stops or if he or she stops breathing. A DNR order is signed by a doctor and is made part of a person's medical chart.

- A Durable Power of Attorney for Finances names someone to make financial decisions when the person with Alzheimer's disease no longer is mentally capable of making such decisions.

It can help people with the disease and their families avoid court actions that may take

away control of their personal financial affairs.

- A Living Trust provides instructions about the person's estate and appoints someone, often referred to as the trustee, to hold title to property and funds for the beneficiaries. The trustee follows these instructions after the person no longer can manage his or her affairs.

The person with Alzheimer's disease also can name the trustee as the health care proxy through the durable power of attorney for health care.

Financial and estate management - When investing, we believe in a simple principle of true diversification and asset allocation. We would continue to manage based on various age and risk factors. Of course as we get older, we want to make sure that we have more liquidity and less risk in our investments.

But there are other strategies that can help prepare you and your family. Specifically, Life Insurance and Long Term Care. Consider the following facts:

- Odds of being in a car accident, 3 in 900 = 0.33%

- Odds of having residential fire, 7 in 8900 = 0.08%

- Odds of being admitted to critical care facility, 21 in 900 = 2.3%

- Odds of needing long term care coverage, 630 in 900 = 70%

Today, the average cost for a semi-private room is \$183 per day, with a yearly cost of roughly \$65,000. The industry also projects an average annual increase of 4 percent. Today the average time spent in a long term facility is three years, so expect costs to be between \$180-\$200,000 in today's dollars.

When you look at the odds and the costs, which continue to soar, long term care could be a viable option for many. There are several good carriers and options and generally with a wide range of options. It is best to request help from a professional or do your own research to find the right strategy for you and your family.

Life insurance for many years has had a history of having a bad reputation in this field, because of past unsavory sales practices. But if utilized correctly, life insurance has the potential to help your family today and after you or a family member loses their battle with Alzheimer's.

The most important advice I can give is to prepare early. If you haven't been affected by this disease but perhaps know a family member who has Alzheimer's, do something about it today.

If you wait until you're diagnosed, you could possibly be limited in setting up a comprehensive protection plan. Because of a lack of planning, my father is in a county facility, surely not the type of facility I had expected my father to be receiving care for his disease.

I know the people who care for my father are hard working and caring healthcare providers, but he absolutely does not get the level of care and personal attention I feel he could have received if a plan was in place to deal with life's "What if moments."

With three young children, and my family's future to prepare for, we as a family can only do so much.

What I do, is continue to visit no matter the circumstances. I'll bring my kids, the dogs, take him outside to enjoy the weather and talk about how well our Phillies are doing.

Somewhere, deep down, I know that he is aware of me coming by to visit. For that I am blessed.

FITNESS ADVICE

New PowerHouse Gym to open



By David & Lisa Long

There's a new gym coming back to town and we could not be more excited! PowerHouse gym will be reopening in their old location on Route 611, plus some added space and exciting additions, in early December. We are honored to be involved with the brand new facility. Some people have

asked us, "Why?"

Our response is, why not? We have always wanted to maintain a relationship with a full facility gym. We have talked about the pitfalls of Globo gyms, but as with anything else there are also positives to take advantage of with a Globo gym. We have also said it

is up to the individual to make the most out of their time and money. Parents need childcare; financially strapped people need a better price point than what we currently offer at our personal training studio, and others need more available hours to fit their constantly changing schedules.

At Live Long Fitness, we have always felt that finding the right fit for the individual is what makes us unique. We also agree that doing some kind of activity is better than doing no kind of activity. We both have strong backgrounds in group fitness and really enjoyed the time we spent instructing group exercise classes.

There are absolutely things that we have tried in the past that we would not do again. There are machines we worked with and protocols that were followed that we have found to be less effective than others, this is called growing and adapting. So where dose

that leave us? Open to possibilities.

We are continuing our work with OC Parks and Rec, SDHS athletics, Home School Sports, Special Olympics, OcTri Running, Autistic Support Group and all of the other people we have always worked with. Now, in addition to the 2,200 square feet we presently have, we will also have access to 10,000 square feet of brand new equipment! Thanks to Tony and Laura who have invited us to be a part of their rebirth in West OC.

We will be offering some specials through November, while the rest of PowerHouse is being renovated. Please feel free to give us a call or stop by our studio in West OC.

Lisa and David Long are trainers who own Live Long Fitness in West Ocean City. 410-213-1078, www.livelongfitness.com, livelongfitness@live.com