

In America, it's the only **TOP 10 CAUSE OF DEATH** THAT CANNOT BE prevented, cured, or slowed.

ALMOST 2/3 OF AMERICANS WITH ALZHEIMER'S DISEASE are women.

1 IN 3 SENIORS DIES WITH ALZHEIMER'S OR ANOTHER DEMENTIA.

Alzheimer's disease is the **6TH LEADING CAUSE OF DEATH** in the United States.

When Alzheimer's Disease Is Diagnosed

Your life can change in an instant when a loved one is diagnosed with Alzheimer's. Here are some steps to caring for them today and in the future.

Sharing the news. Making the decision of "if" and "when" to share a diagnosis can be very difficult. If they try to hide their Alzheimer's it will inevitably lead to tension

and stress. People already know or sense dementia to begin with. Some of their acquaintances may shy away; true friends will not.

As the Alzheimer's Association advises to those finding out they have the disease, "You are the only person who can change how you feel about your diagnosis." Many people in the early phase of Alzheimer's learn that they must be proactive – they must build a care team of family, friends, doctors, and caregivers for the present and future, and seek out support groups.¹

Develop a coping strategy. A plan will need to be in place for them to stay active and engaged with the world, respond to challenges, and keep a sense of control in daily life. The Alzheimer's Association identifies three key steps of coping strategies:

- **Identify:** Make a list of tasks that have become more challenging.
- **Prioritize:** Determine if the task is necessary.
- **Strategize:** Find the solution that works best for them.

Keep open communication. It is an adjustment, and some adjust more quickly than others. Let your loved one know that they should express the help that they need

from you. You understand they want to enjoy a full, rich life for as long as they can, and you want to help them as much as you can.

Families must also address future personal care and financial aspects of living with Alzheimer's. Meeting with a financial professional and/or an eldercare provider can help an individual, couple, or family arrive at an estimate of costs.

Find help. The Alzheimer's Association maintains a website, communityresourcefinder.org, where you can find local programs, resources, and service providers.

Get a second (or third) opinion. Is it actually Alzheimer's? Be sure. No diagnosis is made without consideration, but sometimes less common neurological disorders are initially characterized as Alzheimer's disease.

Invest in their joy. This is not a time for your loved one to retreat from life; this is a time for them to live fully, each and every day. While they may have to adapt the activities that he or she loves or find new ones, they should continue to pursue their passions as their minds and bodies permit. In time, they will simply live in the moment; resolve to share as many precious moments as you can with them, today and tomorrow.

Source: alz.org

Learn to recognize THE SIGNS

- 1 Memory loss that disrupts daily life.
- 2 Challenges in planning or solving problems.
- 3 Difficulty completing familiar tasks at home, at work, or at leisure.
- 4 Confusion with time or place.
- 5 Trouble understanding visual images and spatial relationships.
- 6 New problems with words in speaking or writing.
- 7 Misplacing things and losing the ability to retrace steps.
- 8 Decreased or poor judgment.
- 9 Withdrawal from work or social activities.
- 10 Changes in mood and personality.

If you notice any of these signs in yourself, a family member, or a friend, please visit your doctor.

ONLY 45% OF PEOPLE WITH ALZHEIMER'S DISEASE OR THEIR CAREGIVERS REPORT BEING TOLD OF THEIR DIAGNOSIS.

In 2015, Alzheimer's and other dementias will cost the nation **\$226 BILLION**. By 2050, these costs could rise as high as **\$1.1 TRILLION**.

EVERY 67 SECONDS SOMEONE IN THE UNITED STATES DEVELOPS ALZHEIMER'S DISEASE.

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Ban butter. Switch to unsaturated olive oil for cooking, and use olive oil for salad dressings. Vegetable oils such as canola and grape seed are also healthy.

Switch to fish. Twice a week, substitute a serving of salmon, herring, or albacore tuna for red meat.

Load up on veggies. Leave more room on your plate for vegetables like broccoli, kale, carrots, and tomatoes. Grill or steam them, or serve them raw, instead of frying.

Stay Connected. Build a support network through your doctor, community center, or religious organization, so when family moves away and friends move on you won't lose touch and get isolated.

Dear diary. Claim 10 minutes for yourself each day, find a quiet place where you can be alone, and write in a journal. Whether you're sorting through your thoughts and emotions, or organizing your daily life, this precious quality

time to yourself is bound to be therapeutic.

Don't forget to floss! Everyone knows flossing removes plaque and bacteria from teeth and gums, but what many people don't know is that it may help you live longer! Studies have shown that flossing regularly, which helps fight periodontal disease and gingivitis, may reduce the risk of heart disease, diabetes and respiratory disease.

Source: webmd.com and gaiam.com

Community Involvement



▲ **Tammy** enjoyed volunteering for the **Skagit Valley Herald Christmas Fund** that provides food and toys to needy families.

▶ **Bill** has volunteered his time with the **Friday Harbor Kiwanis Club**, Toys for Tots Program, helping wrap presents for children in need.

At the **United Way Annual Board Retreat on 12/11** **Bill** and other board members developed a strategic plan for the coming year.



GET TO KNOW US: Our most recent great reads...



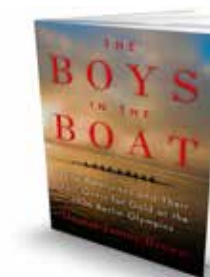
Bill Morrissey

I enjoy political/CIA thrillers that keep you on the edge of your seat. It's a nice way for me to relax and get my mind off of everyday life issues. One of my favorite authors is Vince Flynn and the main character for his novels is Mitch Rapp. Flynn's novels always move at a fast pace and keep you totally involved through every page!



Tammy Prouty

I recently listened to an audio book for the first time in the car. I listened to Agatha Christie's *And Then There Were None*. What a great mystery with a great rhyme! Ten little soldier boys... I would recommend this for a long road trip.



Sandy Erps

I read this on vacation this summer, and it was GREAT! Is it the true story of the rowing team from the University of Washington, and in particular Joe Rantz and his boyhood. It was utterly amazing to read what people had to go through during the Depression, and then to win Gold at the 1936 Berlin Olympics.



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Over 30 Years of Financial Planning and Investment Advisory Service

Winter '16



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Know the 10 Warning Signs of Alzheimer's

Firm Update

Welcome to 2016! We would like to wish each of you success and happiness in this New Year. This is such a great time for reflection, growth, and change.

One of the changes we will be going through at Sound Financial Planning this year is the beginning of our new professionals career track. A person can now attain an undergraduate degree, a master's degree, and even a doctorate in personal financial planning! We are excited to draw talent from one of these top academic programs. We have posted the listing for the open position and hope to hire someone by the spring. By bringing a new professional into the office, we are ensuring that we have a solid succession plan and business continuity no matter what changes may occur. We always want to make sure that our clients will be serviced now and in the future.

Another big change in the office is the retirement of Sandy Erps our Client Service Specialist. She will begin her transition in April. While she will be dearly missed we wish her the best and know that she

will enjoy her days sailing with her husband and spending time with her children and grandchildren.

Our transition to TD Ameritrade was quite a task, but we are thoroughly impressed with the level of service and resources that this widely recognized company has. The trading platform has advanced capability with the addition of rebalancing software. This software allows us to take tax implications and various criteria into consideration when looking at possible trades for our clients. We can take a complete look at a client's situation and make an informed decision about their investment as a whole. In turn this can possibly save money in transaction fees and better control tax implications for our clients.

Bill will be out for the month of January enjoying a little rest and rejuvenation himself. If you have any questions or need anything, please contact Tammy. She will be happy to assist you in any way she can.

Bill and Tammy

Five Simple Resolutions

Who doesn't wish for a fountain of youth? Here are few simple, healthy habits to start this year that can help extend your life.

Don't Slow Down. Exercise and physical activity are not just for reducing mortality, but also for across-the-board health benefits like fewer heart risks, improved sleep and memory, less depression and pain, better bone strength, and fewer falls.

If you're only able to do one kind of exercise, aerobic exercise is best. Do

anything that sounds like fun - walk briskly, ride a stationary bike, or take a dance class. Even better, alternate aerobics with strength and flexibility training for a well-rounded program.

Go Mediterranean.

With its emphasis on fresh fruits, vegetables, whole grains, and healthy fats, the Mediterranean diet is one of the healthiest ways in the world to eat. The Mediterranean diet has been linked to better heart health and greater longevity.



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