

# MCCFAD NEWS

## MICHIGAN CENTER FOR CONTEXTUAL FACTORS IN ALZHEIMERS DISEASE

### Financial Vulnerability

Peter Lichtenberg, PhD



Did you know that adults over the age of 50 are the most frequent targets for financial scams? There are lots of reasons for this. Older people were brought up in a time when mail and phone calls were from trustworthy people. Also, there were fewer older people living alone back then than there are now. Over the last 15 years, we have seen an explosion of scams by strangers—many of whom first want to pretend they are your friend. What can you do to protect yourself and your money?

First, you can learn about your own level of vulnerability. Our research on hundreds of older adults led us to create the Financial Vulnerability Survey.

You can go onto our website [olderadultnestegg.com](http://olderadultnestegg.com) and take the survey (only available in English)—it is 17 easy questions to answer. You will be anonymous—no one will know you went on the site and filled out the survey. Your answers will be automatically scored and you will get feedback you your own vulnerability level.

Second, you can learn about the techniques that scammers use to get your accounts and to steal your money. We developed some reminders—we named our tip sheet PRESSURE because that is the feeling that scammers want to create.

### Keep these tips by your phone:

Techniques used by scammers can be summarized into this acronym: **PRESSURE**

1. **Phone** or other unsolicited contact by mail, email or text to start the scam. Phone calls are the most common.
2. **Requesting** you send money by gift card or wire transfer.
3. **Extracting** personal information from you, such as Social Security numbers, health insurance information, or bank account numbers under the guise of needing to verify your identity.
4. **Secrecy**: Scammers insist you keep your contact with them a secret.
5. **Spamming**: Multiple emails or texts to find one that works on you.
6. **Urgency**: Scammers want you to act quickly before you start to become suspicious
7. **Repetitive** requests to provide money or information.
8. **Emotional**: Scammers appeal to your emotions to make you panic (“Your grandson is in jail!”) or excited (“You won the grand prize!”) and act without thinking.

Remember, check in with someone you trust before you send your money out the door!

## Estate Planning

### Hameed Dakroub Esq.



Estate planning is the process of handling and managing assets and health care wishes in case of incapacity or upon passing. Three general types of estate planning exist: 1) Will; 2) Trust; 3) Lady Bird Deed. A Will is the most basic form of estate planning, putting in place a document that prevents the State of Michigan from choosing who inherits, has the right to distribute your assets or who has the right to take care of minor children.

A Trust is more powerful than a Will because it gives more flexibility when it comes to controlling assets and can protect beneficiaries from any potential creditor. Assets are put into a Trust that you still fully control during your lifetime. Your assets avoid Probate Court upon death so your family does not have to go through court oversight.

A Lady Bird Deed is a powerful estate planning choice if your main asset is your home and all your children are over 18. Michigan is one of a few states in the entire country that offers this option. You maintain full control over your home during your lifetime but it automatically goes to your beneficiaries upon your passing, avoiding Probate Court. The Lady Bird Deed also helps avoid Medicaid Estate Recovery for those who are 55 years old or older and are receiving long term care Medicaid benefits during their lifetimes. The Lady Bird Deed prevents the government from being able to attach a lien to your home after you pass away.

Finally, in planning for the future, keep in mind to set up your health care and financial powers of attorney. Powers of attorney take effect during your lifetime when you are unable to make your own decisions and expire when you pass away at which point your Will, Trust, and/or Lady Bird Deed will take effect. Importantly, powers of attorney prevent having someone appointed by the Probate Court to be your guardian or conservator.

Proper estate planning will avoid unnecessary costs, and hassles and will protect what you worked so hard for.

If you have any questions about estate planning, feel free to reach out to Hameed Dakroub of Dakroub Group at 313-401-4488. Dakroub Group is a law firm that specializes in estate planning and probate. Our website, [WWW.DAKROUBLAW.COM](http://WWW.DAKROUBLAW.COM) also has a lot of important information regarding estate planning and probate.



[HTTPS://DAKROUBLAW.COM/](https://dakroublaw.com/)



## Brain Health Exercise

Solve the following three brain teasers.

- Miguel's father-in-law has one daughter only. The daughter's mother-in-law has a son named Isaiah who has a son named David. David is Miguel's:  
A.) Cousin B.) Nephew C.) Uncle D.) Son E.) Father
- Ten former classmates meet for dinner and each shakes hands with the others one time. How many total handshakes will take place among the 10 friends?  
A.) 100 B.) 50 C.) 45 D.) 23 E.) 11
- What number comes first in the sequence below?  
\_ 1 8 6 13 11 18 16 23 21 28
- My uncle is three times as old as my sister, who is twice as old as my brother, who is twice as old as our cousin. The total of all our ages is divisible by five and less than 100. How old is my cousin?

Answer: \_ \_ \_

### Answer Key:

4.) 5 years old

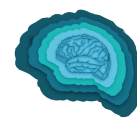
3.) 3

2.) C

1.) B

Join our research  
Volunteer Directory to  
join the fight against  
Alzheimer's and related  
dementias

Scan the QR Code to get  
started:



# Community Partner Spotlight



## Rethinking Public Health: A New Way Forward

*Ali Abazeed*

*Founding Director of Public Health  
Chief Public Health Officer, City of Dearborn*



The City of Dearborn Department of Public Health (DPH) launched in April 2022, becoming only the second city in Michigan with a formal health department and the first to launch one voluntarily. DPH is forging a new path for the government that prioritizes the well-being of all residents. In under a year, DPH: 1) established a fellowship system to train future public health talent; 2) provided the city with Narcan and lifesaving opioid-reversal knowledge; 3) made menstrual products available to high school students free of charge; 4) provide 500 families with free infant formula during the crisis shortage. By prioritizing health and well-being, DPH is creating a new model for local government that changes how we approach public health, creating a healthier community for all. Visit [www.dearborndph.org](http://www.dearborndph.org) for more information.



## Transforming Families and Communities

*HopeLINK Ministries  
Grand Rapids, Michigan*



HOPElink is a faith-based program striving to empower families through education, mentoring, and support. They offer various 10-week adult classes at local schools based on community family needs such as Adult ESL programming, basic computer programming, family dynamics, and much more. This spring, we were able to join HOPElink of West Michigan at Southwest Bilingual Academy to provide education to parents about brain health. We served a delicious dinner from a local restaurant, Sabor Latino for all participants. Dr. Vega also brought along a human brain to show the different functions of the brain and how it's affected by the development of dementia. The parents also had an opportunity to hold the brain as well! It was a great workshop with lots of questions from the parents about risk factors. We are thankful to HOPElink of West Michigan for giving us the opportunity to join their education programming this semester. Visit [www.hopelinkministries.org](http://www.hopelinkministries.org) for more information.

# MCCFAD Corner

## Meet the Researchers

### Dr. Darlingtina Esiaka

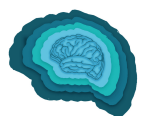


Dr. Darlingtina Esiaka is a research fellow at the Robert Wood Johnson Medical School, Rutgers University. In 2019, she received a dual-title Ph.D. in social psychology and gerontology from the University of Kansas, Lawrence, Kansas. Dr. Esiaka's research focuses on the early detection of Alzheimer's disease and related dementia (ARD) in older Black men. She studies how to detect progression and conversion to ARD in Black men long before the presentation of behavioral symptoms. She is the founder of Black in Gerontology & Geriatrics (BIGG), a social justice platform that aims to amplify and support Black researchers, practitioners, teachers, and students in the field of aging. Dr. Esiaka's research project with MCCFAD explores the pathways to Alzheimer's Disease in older African American men.

### Dr. Erin Bouldin



Dr. Erin Bouldin is an Assistant Professor in the Department of Internal Medicine at the University of Utah and an Investigator at the Health Services Research & Development Informatics, Decision-Enhancement, and Analytic Sciences (IDEAS) Center, at the VA Health Care System in Salt Lake City. Dr. Bouldin received an MPH in Epidemiology from the University of Florida and a Ph.D. in Epidemiology from the University of Washington. Her research focuses on identifying factors that influence disability and function. She also hopes to find ways to improve population health and participation. Dr. Bouldin's work focuses on the experiences and service needs of people living with disabilities, injuries, or chronic health conditions and their family caregivers. Her research project with MCCFAD studies the impact of home- and community-based services (HCBS) on function, quality of life, and long-term institutionalization among diverse older adults with dementia and the burden among their family caregivers.



# A Voice of Global Awareness



Walter Bruce Willis is a retired American actor born on March 19, 1955 in Idar-Oberstein, Germany. Willis is married to Emma Hemming Willis 2009 with whom he shares two daughters, Mabel and Evelyn. Willis was married to Demi Moore 1987 -2000. With Moore, he is father to daughters Rumer, Scout and Tallulah. Willis, who had appeared in over 100 movies, was diagnosed with a form of dementia called frontotemporal dementia, or FTD.

His family states that while this "is painful, it is a relief to finally have a clear diagnosis" (source: CNN).

FTD is the 5th most common form of dementia. It has an earlier age of onset (60s) compared with more common dementias like Alzheimer's Disease (80s) (source: Nat Rev Dis Primers.2015 Oct 15;1:15056. doi: 10.1038/nrdp.2015.56). This disease affects two areas in the brain: the frontal lobes behind the forehead and the temporal lobes behind the ears. FTD is caused by abnormal proteins in the brain. Protein build-up in brain cells causes the lobes to shrink. This in turn affects a person's behavior, language, and movement. Signs and symptoms may vary depending on whether the disease affects the frontal versus temporal lobe more. For example, one patient may have trouble forming sentences, while another may have trouble controlling their impulses. FTD later increases risk of pneumonia or other infection, swallowing problems, or injury due to falling. The most common cause of death is pneumonia. For more information visit: <https://www.alz.org/alzheimers-dementia/what-is-dementia/types-of-dementia/frontotemporal-dementia>.

Currently, there are no known cures or treatments that slow the disease. Medications are used to treat symptoms such as antidepressants for anxiety. One of the best coping strategies for families is to get informed about this disease, plan ahead and put together a supportive team. Choosing the right healthcare specialist who knows about FTD is important. There are other healthcare professionals that will play a critical role in this irreversible disease. These include home care nurses, neuropsychologists, genetic counselors, speech and language therapists, as well as physical and occupational therapists. Social workers can help find community resources, such as medical supplies and equipment, nursing care, support groups, respite care, and financial assistance. Attorneys can help families prepare for the later stages of the disease (<https://www.hopkinsmedicine.org/health/conditions-and-diseases/dementia/frontotemporal-dementia>).

"Bruce always believed in using his voice in the world to help others, and to raise awareness about important issues both publicly and privately," his family's statement said. "We know in our hearts that -- if he could today -- he would want to respond by bringing global attention and a connectedness with those who are also dealing with this debilitating disease and how it impacts so many individuals and their families" (source: CNN).

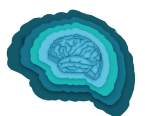
**Watch this remarkable Frontotemporal Dementia documentary on YouTube:**

<https://www.youtube.com/watch?v=w6vejeqobQE>

If you have a story you would like to share: email

Donna Jawad at [donjawad@umich.edu](mailto:donjawad@umich.edu) or Ana Ramos at [amramos@alz.org](mailto:amramos@alz.org)

Michigan Center for Contextual Factors in Alzheimer's Disease (MCCFAD) -- [@MCCFAD.isr.umich.edu](mailto:@MCCFAD.isr.umich.edu)  
 Institute for Social Research 426 Thompson St. Ann Arbor, Michigan 48106-2321 E-mail: [mccfad.isr@umich.edu](mailto:mccfad.isr@umich.edu)  
 This Center is funded by the National Institute on Aging



**MCCFAD**  
 MICHIGAN CENTER FOR CONTEXTUAL  
 FACTORS IN ALZHEIMER'S DISEASE