

## ALZHEIMER'S PATIENTS WILL WANDER

Alzheimer's destroys brain cells responsible for memory, thinking and behavior. As a result, people with Alzheimer's and related disorders may become disoriented and lost, even in their own neighborhood or places that are familiar to them. This is known as wandering. Individuals with Alzheimer's who wander are often unable to ask for help, leaving them vulnerable to weather, traffic and those who prey upon the less fortunate.

More than 60 percent of Alzheimer's patients will wander, and if the person is not found within 24 hours, up to half will suffer serious injury or death.

A person with dementia may be at risk for wandering if he or she:

- Comes back from a regular walk or drive later than usual;
- Tries to fulfill former obligations, such as going to work;
- Tries or wants to "go home" even when at home;
- Is restless, paces or makes repetitive movements;
- Has a hard time locating familiar places like the bathroom, bedroom or dining room;
- Acts as if doing a hobby or chore, but nothing gets done (moves around pots and dirt without actually planting anything); or
- Acts nervous or anxious in crowded areas, such as shopping malls or restaurants.

If you live with or care for a person with dementia, here are a few tips to help you reduce the risk of wandering:

- Move around and exercise to reduce anxiety, agitation and restlessness;
- Ensure all basic needs are met (toileting, nutrition, thirst);
- Carry out daily activities, such as folding laundry or preparing dinner, to provide daily structure;
- Reassure the person if he or she feels lost, abandoned or disoriented;
- Avoid busy places that are confusing and can cause disorientation, such as shopping malls;
- Place deadbolts either high or low on exterior doors;
- Control access to car keys (a person with dementia may not just wander by foot); and
- Do not leave someone with dementia unsupervised in new surroundings.

## DISTRIBUTION OF THIS NEWSLETTER



We encourage you to share this newsletter with anyone who is interested in issues pertaining to the elderly. The information in this newsletter may be disseminated without charge or permission, but with appropriate reference to *Solutions for Seniors*.



## CENSUS CAUTIONS



More than 100,000 census workers will soon count every person in the United States and will gather information about every person living at each address, including name, age, gender, race, and other relevant data. So as not to become a victim of fraud or identity theft,

be cooperative, but cautious.

The big question is how can you tell the difference between a census worker and a con artist? When a U.S. census worker knocks on your door, he/she will have the following:

- A badge;
- A hand-held computer device;
- A Census Bureau canvas bag; and
- A Confidentiality Notice.

Ask to see their identification and their badge before answering questions. Do not invite the census worker into your home.

Census workers will not ask for your Social Security number, credit card or banking information.

Eventually, census workers may contact you by telephone, mail, or in person at home.

They will not contact you by e-mail. Never click on a link or open any attachments in an e-mail that is supposedly from the U.S. Census Bureau.



We listen too much to the telephone and we listen too little to nature. The wind is one of my sounds - a lonely sound, perhaps, but soothing. Everybody should have their personal sounds to listen for - sounds that make them exhilarated and alive, or quiet and calm. As a matter of fact, one of the greatest sounds of them all - and to me it is a sound - is utter, complete silence. . . . Andre Kostelanetz

## WAYS TO IMPROVE YOUR CREDIT

**Pay your bills on time.** Payment history accounts for 35% of your credit score. So paying bills on time is important. If you are behind, get caught up and then stay current.

**Increase the length of your credit history.** It accounts for 15 percent of your score. Canceling an old card or applying for new credit within a short time span can hurt your score.



**Keep credit card balances low.** Credit utilization makes up 30 percent of your credit score. Keep the amount you borrow below 25 percent of your available credit.

**Minimize new credit requests.** They account for 10% of your credit score. Every time a potential lender asks for a copy of your credit report, an inquiry is recorded. If you will be applying for a loan in the near future, do not apply for any new credit cards beforehand.

**Maintain different types of debt.** About 10% of your score depends on the type of credit use. Revolving credit (such as credit cards) carries more weight than installment debt (such as car loans and mortgages).



Nothing in fine print is ever good news.

### PLEASE CALL US



If you have changed your name or address, or if you are receiving more than one copy of *Solutions for Seniors*, please contact us so we may correct our records. Call 477-7517, (800) 869-1392, or visit our website: [www.jmoreilly.com](http://www.jmoreilly.com).

Thank You!

## SOCIAL SECURITY ON LINE



You can now apply for Social Security on your computer. It takes just 15 minutes to complete the new online retirement application.

There are no forms to sign and in most cases no documents to submit. Social Security will contact you directly if they need more information.

If you are uncertain about when to apply, you can check online, just click, "When to Start Receiving Retirement Benefits." And if you are not ready to collect from Social Security, you can plan ahead using the online Retirement Estimator, which will give you an immediate personalized estimate of how much your Social Security benefits would be if you begin collecting at age 62, age 66, age 70, or any point in between.

To learn more about applying online for Social Security, go to [www.socialsecurity.gov](http://www.socialsecurity.gov).

## GRANDMOTHER O'REILLY "RETIRED AND WIRED"



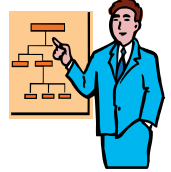
My mother is 89 years old and several years ago she discovered the Internet. Each issue of *Solutions For Seniors* features my mother's selected websites. This month she is featuring websites that cater to our readers who would like homeowner foreclosure

information:

- Call the Homeownership Preservation Foundation's HOPE Hotline for a housing counselor, (888) 995-4673 toll free, or go to [www.hopenow.com](http://www.hopenow.com).
- Find a HUD-approved organization that offers free foreclosure counseling at [www.findaforeclosurecounselor.org](http://www.findaforeclosurecounselor.org).

## SPEAKING ENGAGEMENTS

Mr. O'Reilly has recently given presentations to the following groups:



### *Western States Case Law Summary*

- National Guardianship Association's 2009 Legal Review

### *Looking Ahead - Making Wise Choices in a Challenging Economy*

- Financial Planning Association of Nevada - Southern Nevada Estate Planning Council

### *Special Needs Trusts in Casualty Claim Settlement Cases*

- National Structured Settlement Trade Association 2009 Fall Educational Conference

### *Identity Theft - Don't Be a Victim*

- Health Care Advocacy Alliance
- USAF Officer Candidate School Alumni Association

### *Nevada's New Power of Attorney Statutes*

- Senior Legal Institute
- Sun City Summerlin Resident's Forum

### *Health Care and the Law*

- Forget Me Nots
- Sunrise Seniors for Prince of Peace Catholic Church
- National Active & Retired Federal Employees
- ORT-Origination Rehab Training
- Nevada Senior Coalition
- Las Vegas Northwest Rotary Club
- Sun City Investment Club
- NAIFA-National Association of Insurance and Financial Advisors

If you belong to an organization and wish to have Mr. O'Reilly speak at a future event, please contact our office at 477-7517. For information on future presentations, please call our office, or check our website: [www.jmoreilly.com](http://www.jmoreilly.com) and link to *Events Calendar*.

## HOME REMODELING



The Nevada State Contractors Board is warning homeowners to beware of scam artists who offer “good deals” on heating repairs, roof repairs, painting and remodeling, driveway sealing and various other types of home repairs.

Homeowners, especially senior citizens, are routinely approached by door-to-door scam artists looking to make a quick sale. These unlicensed contractors usually say they are in the neighborhood and can give you a great price on leftover materials.

Often, they ask for cash payment up front.

The Nevada State Contractors Board offers these 10 tips to protect you:

1. Hire only licensed contractors.
2. Check the contractor’s license number by calling the Nevada State Contractors Board at 486-1100 or visiting the website [www.nscb.state.nv.us](http://www.nscb.state.nv.us) and clicking on “contractor license search and disciplinary actions.”
3. Get three (3) references and review past work.
4. Get at least three (3) bids.
5. Get a written contract. Do not sign anything until you completely understand the terms.
6. Pay 10 percent down or \$1,000, whichever is less, if a deposit is required.
7. Do not let payments get ahead of work. Keep a record of all payments.
8. Do not make a final payment until you are satisfied with the job.
9. Do not pay cash.
10. Keep a job file of all papers relating to your project.

## THE LAST WORD . . .

and

What a difference a century makes! Here are some statistics for 1910:

- The average life expectancy was 47.
- Only 2 out of every 10 adults could read or write. Of all Americans, only 6 percent had graduated from high school.
- 8 percent of homes had a telephone, only 14 percent of homes had a bathtub, more than 95 percent of all births took place at home, and only 10 percent of physicians had a college education.



- There were 8,000 cars and 144 miles of paved roads. The maximum speed limit in most cities was 10 mph.
- The average wage was 22 cents per hour.
- The American flag had 45 stars.
- The population of Las Vegas was 30.
- Crossword puzzles, canned beer and ice tea had not been invented.
- There was no Mother’s Day or Father’s Day.
- Marijuana, heroin, and morphine were all available over the counter at any drugstore.
- The leading causes of death were:
  1. Pneumonia and influenza
  2. Tuberculosis
  3. Diarrhea
  4. Heart Disease
  5. Stroke
- There were 230 reported murders in the entire nation.
- The national debt stood at \$1.15 billion.