



WALT SHURDEN LAW

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The Secret to Avoiding Dementia

By Walt Shurden

Everyone knows someone who has dementia. For the last 50 years dementia has been a scourge on the health of the American people. You and I are at a foreseeable risk of forgetting everyone and everything we know, and this risk impacts our family. Our children and spouse's lives may be interrupted by years of grueling care-giving and guilt over their inability to help.

For years we have not known the cause of dementia. Some thought it might be one of a million chemicals in our house. Others thought plastics, or something in our food? How perplexed we all have been!

Scientific Research Response.

In 1974 Congress established the National Institutes of Health (NIH). The NIH continues to be the main funding agency for dementia research. For over 40 years scientists have studied the brains' pathways, size, and intricacies. A few drugs have resulted with modest effects on the disease. But the research did not reveal why the brain became diseased in the first place.

Business Response.

Health care companies responded to dementia with specialized facilities and care-givers. Financial services companies answered with long term health care insurance, and the legal industry provided the Elder Law Attorney. None of these businesses knew the reason for the disease that drove the demand for their services. With the unfolding cataclysmic frequency of the disease, health care companies and Elder Law Attorneys did well to meet the enormous demand. But, long term care insurance companies underestimated their liability. Some left the industry for good, while others increased their rates.



Mystery Solved?

Driving to work one morning in 2014, I heard National Public Radio report on a dental study that suggested people with inflamed gums were at risk for other chronic illnesses. Shortly after, I read a book entitled *Grain Brain* by David Perlmutter, a Florida neurologist. He suggested that inflammation in the body is a response to excess sugar in the blood. The doctor explained that excess sugar in our blood over prolonged periods of time leads to Type II Diabetes. Nothing new there, but then he blew my mind by theorizing that dementia was a further progression of the effects of blood sugar. He wrote that dementia was in fact, essentially Type III Diabetes. Wow! It's the sugar, stupid.

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Our Goal

*To provide exceptional
legal service to our clients.*

Susan Stamberg's Cranberry Relish



Anyone who listens to National Public Radio (NPR) at Thanksgiving will be aware of the Stamberg's cranberry relish recipe. The NPR reporter gives it every year. But you may never have seen a picture of it or seen the recipe written down. Well here it is.

Ingredients

- 2 cups whole raw cranberries, washed
- 1 small onion
- ¾ cup sour cream
- ½ cup sugar
- 2 Tbsp horseradish from a jar

Grind the raw berries & onions together (chunky, not puree). Add everything else and mix. Put in a plastic container and freeze. Early Thanksgiving morning, move relish to refrigerator to thaw. The relish will be thick, creamy, and shocking pink.

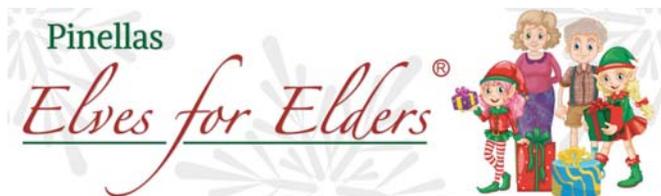
This Month's Spotlight



Tess Griffith

Tess is a volunteer at Bayou Gardens Assisted Living in Dunedin. She takes a group of residents out to lunch each week. The residents choose the restaurants. After lunch they go shopping and run errands. Tess finds their life stories very interesting. She also volunteers at her church sending greeting cards to their members. She started volunteering in high school as a Candy Striper.

Tess is from North Carolina and moved to Florida three years ago to be near family. She retired early from mortgage banking to take care of her elderly parents. She lives in Palm Harbor with her two dogs. She has two children and five grandchildren.



This charitable program was created by Aging Solutions, Inc. to help guardians provide gifts to their wards in Brevard, Hillsborough, Manatee, Pasco, and Pinellas counties at Christmas. Now anyone who signs up on their web site can nominate eligible seniors who might not otherwise receive a gift.

The Elves for Elders website, <http://www.elvesforelderspinellas.org/>, has a list of locations that have Christmas trees with tags naming an elderly person who will not be receiving gifts at Christmas. The tag will also list suggested items that the person needs. After purchasing one or more items on the list, the "Elf" delivers the unwrapped gifts to a drop-off location along with the tag. The program organizers will take it from there.

We hope you will consider participating in this worthy cause.

IN OUR EAR

Why do some people need probate and some don't?



Some people have made arrangements prior to their death to protect their assets from having to go through the Court process of Probate. They might have listed beneficiaries on all of their accounts. Some might have created a Trust and retitled their assets to the Trust. While others might have added joint owners to their accounts. The point is, that if there are no assets in the sole name of the decedent, there is usually no reason to file for Probate with the Court.

National Family Caregivers Month



November is the month to say thank you to all the people in your family who spend time caring for loved ones who need extra help.

The National Alliance for Caregivers* reported that there were 43.5 million people in the United States providing unpaid care to others in 2015. More than 34 million of those were caring for an adult over the age of 50.

Additional interest facts:

- More than 75% of caregivers provide transportation, groceries and other necessities;
- The average age of caregivers is 46;
- 60% of caregivers are women;
- 22% of caregivers report their own health declining due to caregiving; and
- Only 53% say they have someone else to help out.

If you are that caregiver for your family, THANK YOU.

*<http://www.caregiving.org/caregiving2015/>

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Today, a chorus of physicians and scientists are suggesting that keeping blood sugar low, exercising, and following sound sleeping practices, significantly improve brain health.

Your Personal Response is Required!

Since most of us are not scientists we are free to take action without rigid proof. Personally, I accepted the health philosophy that inflammation in the body is the root of all evil. I like the oversimplification. It gets me moving, finally, in a direction that perhaps will help my family avoid dementia. Is the mystery solved? No, but lowering your sugar intake may be a step in the right direction.

Helping Make the Future Brighter

On October 27th Walt had a shadow. **Patrick Covington**, who is a Freshman at Largo High School, was in the office observing what a day for an Elder Law Attorney is like. He asked questions and learned about the importance of an attorney specializing in the issues of Seniors.



On November 1st Walt had the opportunity to teach a class on Trusts for Attorney Donna Rose's Probate and Trust Class at the Clearwater campus of St. Petersburg College. The 20 or so students who are aspiring to be paralegals or lawyers were interested in learning about trusts for themselves as well as for their grades.

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Legal Term of the Month

Blind Trust – Device used to give management of one's investments to an outside person over whom the beneficiary has no control.

How to get off the Newsletter List

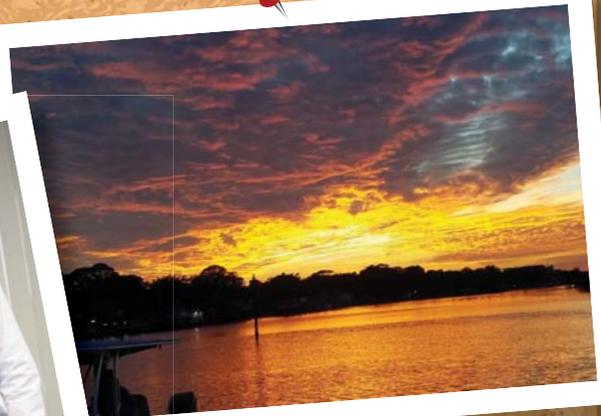
If you would like to have your name removed from our newsletter list, please email your request to jennifer@shurden.net or call our office at 727-443-2708.



Kathy Gibbons' cousin, Hannah, enjoying a cupcake



Walt with our Community Relations Director, Malisa, as the Mad Hatter, on her way to deliver treats on Halloween



Sunset from Hooters in Port Richey