



*Treatment & Support for  
Families Affected by  
Alzheimer's & Other  
Cognitive Disorders*



**COMMUNITY-BASED • CHARITABLE • NONPROFIT**

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The SECU Center for MemoryCare  
100 Far Horizons Lane  
Asheville, NC 28803  
[Memorycare.org](http://Memorycare.org)

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## **From The Director**

**Virginia Templeton, MD**

It has been quite a year of challenges and change all around with the pandemic! I am delighted, and also relieved to share that MemoryCare has been here throughout and served over a thousand families this past year. In the midst of it all, we added a new care team and launched a tele-education program to broadcast education live into people's homes. Plato said, "Necessity is the mother of invention," and Covid has meant finding new ways of doing things!! Like many, we are learning an enormous amount about virtual visits, virtual support groups, and tele-communications. And alongside these many innovations, we see the age-old, fundamental importance of being available to offer personal, caring support during challenging times.

In 2020, we welcomed Dr. Stelley Gutman and social worker, Shira Wolf-Camplin, who are now seeing families in our Asheville clinic. We hosted an Educational Series with guest lecturers on wide range of topics about dementia, caregiving, and health aging and held a book group with retired NC Assistant Attorney General, David Kirkman, and his book, Elder Fraud Wars. We launched the "Move for Memory" program with exercise classes accessible from home and presented MemoryCare's model and outcomes at the Alzheimer's Association International Conference (see QR code below to view the presentation).

This year, our Tele-education program will be presented at the 2021 American Geriatric Society's Annual Conference and we have a myriad of educational events planned, including one on Lifestyle Medicine for Brain Health with cardiologist and Lifestyle Medicine physician, Dr. Brian Asbill. See inside for more information about upcoming events. Also this year, with support from the WNC Bridge Foundation, we are piloting a clinical Tele-Medicine project to reach more families in Haywood and counties further west and to develop a protocol for using tele-medicine with those who have cognitive impairment. Pandemic or no, we stay busy and focused on the work of our mission.

For all of us, it is a privilege to be here for those on dementia's journey and see the loving care so many provide when given the support they need. One caregiver wrote that for them, MemoryCare is "caring done right." We are grateful for that opportunity. In this newsletter you'll read more about upcoming events and projects and learn about Elder Fraud from Dr. Della Simon. Enjoy!



*Ginna Templeton, MD*

**"THANK YOU, THANK YOU,  
THANK YOU for being here!"**

— MemoryCare Caregiver



Scan this code to see MemoryCare's Alzheimer's Association International Conference presentation

*Ginna*  
**Virginia Templeton, MD**  
Executive Director 

# A Well-Timed Tele-education Project: An Update from Dr. Noel



Dr. Peggy Noel

marker of their future well-being. Caregivers are, in essence, a social determinant of health for their loved ones with cognitive impairment. At MemoryCare, family caregivers have always played an integral part in the process of providing health care to their relatives with dementia and our staff is devoted to ensuring they have the tools needed for managing as well as possible.

The COVID-19 pandemic brought with it challenges for delivery of both clinical care and caregiver education. In 2020, with support from The Duke Endowment, The Cannon Foundation, the Leverage Fund of the Dogwood Health Trust, and generous individuals, MemoryCare began a program expansion and telehealth education project that furthered our reach to families we serve. Through the project, we welcomed a new care team, which significantly reduced our wait time for appointments, and acquired the equipment and technical expertise needed to launch livestream education for caregivers. The project came at a time when the pandemic would have shut down all of our education programs and made it possible to keep our programs available throughout the year.

Over the past 10 years, published studies show that effective dementia care models have one unifying principle: they all encourage health care providers to deliver services that recognize the role caregivers play in improving the lives of those with dementia. For a person living with dementia, having an engaged, knowledgeable caregiver is a critical

MemoryCare's livestreamed, interactive caregiver courses, Caregiver College© and Deep Dives©, are designed to increase knowledge and skills for challenges unique to dementia and to reduce caregivers' personal risk of dementia. Caregivers who took these courses reported increased dementia-related knowledge (99%), increased ability to manage difficult behaviors (97%) and manage stress (93%), and increased knowledge of personal dementia risk factors (97%) resulting in change in at least one health behavior (79%).

Our study of the impact of livestream education on dementia caregivers has been accepted for presentation at the annual meeting of the American Geriatric Society in May 2021 with initial results showing positive improvements in caregiver confidence and self-efficacy. Participants rated their satisfaction level as equivalent to in-person education. The acceptance of livestreamed education by caregivers allows MemoryCare to deliver caregiver education to a wide geographic area. Caregivers express appreciation in not having to travel or find a companion for their loved one so they can attend live education, and are grateful to access the programs from their homes.

Through the isolation of the pandemic, we have seen an increase in the needs of family caregivers for education, support, and direction. To address this, we have expanded our educational outreach and added online support groups, exercise classes for the person with dementia and their caregiver, and offered multiple interactive presentations on brain health, dealing with difficult behaviors, advance directives, technology, and elder fraud, as well as finding joy as a caregiver.



Check us out at [www.memorycare.org](http://www.memorycare.org).

## MemoryCare Educational Series

Join us to learn more about caring for your loved one and for yourself! Courses are free and will be presented as a live, online broadcast from 2-3:30pm on the below dates. **Registration is required.** To register, visit [www.memorycare.org/spring-2021-edu](http://www.memorycare.org/spring-2021-edu). Contact our office at 828-771-2219 or [education@memorycare.org](mailto:education@memorycare.org) for questions.

### June 3 **Lifestyle Medicine for Brain Health**

*Dr. Brian Asbill, Cardiologist, certified in Lifestyle Medicine*

### June 10 **Planning Ahead: A Practical Guide to Advance Care Planning and End of Life Decisions**

*Dr. Stelley Gutman, MemoryCare Staff Physician*

### June 17 **Restoring Balance when Dementia's Symptoms Escalate**

*Cloud Conrad, Dementia Caregiver, Trainer, and Mentor*

### June 24 **Let's Talk Resources**

*Lindsey Kremer, BSW, and Carly Woods, BSW, MemoryCare Care Managers*

# A Message from MemoryCare Board Member, Carol Lawrence

My 1913 Funk and Wagnall dictionary defines gratitude this way: A sense of appreciation of favors received, accompanied with good will toward the benefactor. An emotion or sentiment of thankfulness. The state of being grateful. A gift.

That definition has endured for more than a hundred years, longer than most lifetimes. At MemoryCare, it is often this kind of gratitude that prompts enduring gifts. These kinds of gifts - legacy gifts - are set up to benefit MemoryCare far into the future.

Family members and friends often tell us they are motivated to make a legacy gift because they are grateful for the help that MemoryCare has provided. They sometimes mention they are looking for a way for a loved one to be remembered. Sometimes they tell us they want to help other families who will follow in their footsteps and will need the help of MemoryCare.

Our Board member, Becky Anderson, notes that her family made a legacy gift in memory of her husband, Ed, who died after a 7-year struggle with Alzheimer's Disease. "We were all

so grateful to MemoryCare," she said. "My children don't live close, so they were thankful to MemoryCare for being there for me. And I was grateful that someone was helping me at each turn."

"We arranged for ongoing proceeds from an IRA to go to MemoryCare as a way of saying thanks. The children were enthusiastic about this. They said this gave them a chance to contribute to the people who had been so important to Ed and me."

Another Board member, Gerald De Land, made a gift to establish a permanent fund at the Community Foundation of WNC in memory of his wife, Connie, who was a patient at MemoryCare until she passed away in 2012. "I decided to transfer money at the Foundation to the Connie De Land fund for MemoryCare, in order to recognize her during my lifetime and in perpetuity. My children are pleased they will not have to manage the fund when I pass away. Connie's honor will live on -- and that makes me feel good."

You can create a legacy gift from many different kinds of assets, including real estate, appreciated stock, IRA assets, retirement accounts, life insurance and other investments. We set these up to provide income to Memory Care for the future.

It's typical, as we get older, to think about leaving a legacy. In the charitable realm, we think about the institutions that are important to us and how to support them so they live on and continue to do good work.

A legacy gift can provide this kind of support, while honoring a loved one in an enduring way. We welcome your interest.

Janet Doyle, at MemoryCare, is ready to help you think about a legacy gift. You can reach her at [doyle@memorycare.org](mailto:doyle@memorycare.org) or 828-771-2219.



Carol Lawrence  
MemoryCare Board Member

## Information about Making a Qualified Charitable Distribution



**You can donate directly from your IRA account to MemoryCare or other charities up to \$100,000**



**Your QCD can satisfy all or part of your RMD**



**A QCD is neither taxable income nor a tax deduction, so you benefit with or without itemized deductions**



**Making a QCD effectively reduces your gross income which can reduce your Medicare premium and decrease the amount of Social Security income subject to taxes, depending on your personal circumstance**



Jerry De Land  
MemoryCare President  
2019-2020

*"Knowing I was subject to a Required Minimum Distribution (RMD) from my IRA each year and would have to pay tax for the funds, I was excited to learn I could, instead, make a contribution to MemoryCare using the Qualified Charitable Distribution (QCD) and actually reduce my taxable income. If you have one or more IRA accounts, I encourage you to consider this option and know what an incredible difference it will make!"*



**100% of MemoryCare's  
Staff, Board, and Volunteers  
give their time and  
resources to our program.**



# What is Elder Fraud and How to Prevent It

by Della Simon, MD  
MemoryCare Staff Physician



Dr. Della Simon

When meeting with families of loved ones with memory loss or cognitive impairment, I make sure SAFETY is a discrete and clear topic of our conversation. Usually people think of safety issues as the risk of a person with dementia wandering off and becoming lost or maybe starting a fire in the kitchen by forgetting to turn off the stove. However, for almost all individuals early in the dementia journey, financial safety is a critical and less realized issue. Persons with mild memory loss can have difficulty recognizing when they are being scammed or forget that they already donated to their favorite charity. One of my patients recently donated multiple times in the same month to her preferred political party equaling 10s of thousands of dollars. Fortunately, her son figured it out and found a way to correct her unknowing generosity. Unfortunately, opportunists and criminals in the world recognize that targeting older adults with early memory loss can be quite profitable.

During calendar year 2019, consumers reported 1.7 million cases of fraud totaling over \$1.8 billion in the United States. Of those who were 60 and older, 318,850 fraud reports were filed with reported losses of more than \$440 million. More recent data shows that these numbers are likely under-reported and estimates of elder financial abuse and fraud actually range from \$2.9 billion to \$36.4 billion annually.

Criminals use a variety of methods to deceive victims, including romance or sweetheart scams, sweepstakes, charities, technology support scams, grandchild impersonations, lottery, and government impersonation schemes. In each case, perpetrators try to gain their targets' trust and may

communicate with victims via computer, through the mail, in person, and by phone, TV, and radio. Family members often think their loved one with early memory loss would never fall for such a scam but evidence suggests otherwise. In fact those with mild dementia are the most vulnerable to scammers in part because their retained cognitive skills allow for high level interactions such as buying gift cards or making an overseas wire transfer, but without the judgment needed to discern the scam, and often before it is clear that oversight is needed.

Families often delay intervening to protect a loved one's assets either out of deference to the person, respect for their privacy and independence, reluctance to take on the responsibility, avoidance of the issue, or lack of knowledge of how to improve the situation. Stepping in means acknowledging there may be a cognitive problem which can be difficult and may lead to resentment that impacts relationships. But if you wait until your loved one has been victimized, the damage can already be done.

Many times, I find myself counseling families on ways to help protect their loved ones financial assets and at the same time allow a person to maintain their independence. Depending on the situation, it may first be a discussion with the person about the fact that there is a lot of elder fraud and the technology is quite complicated these days. Asking a person to allow their trusted loved one to help them avoid being scammed is one possible approach to achieving financial security. People who receive in-home care should be counseled to switch to electronic bank statements or have their mail forwarded to a trusted loved one to avoid having mail containing account information available for paid caregivers and others to see. While technology has invited new scams, most fraud against seniors is still perpetrated by caregivers and family members, according to the Justice Department.



**"I've been so out of depth with knowing how to help my mom but, MemoryCare is exactly the help I need."**



-MemoryCare Caregiver

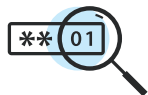
## 2021 Bearfootin' Art Walk

MemoryCare will have a bear this year for the 2021 Bearfootin' Art walk on Main Street, Hendersonville! Sponsored by merchants Sherman's, Homestead, Moe's BBQ, Attorneys Title, & RE/MAX Realty, our "Care Bear" will be on display outside of Sherman's on Main Street, at the 2nd Street corner, from May 14 until the public auction in October. Stroll down Main for Bear sightings, thank our generous sponsors, & stay tuned for auction details to come!



## Ways to help protect assets and still help the person maintain their autonomy

**BANK ACCOUNTS:** Set alerts for suspicious activity. Limits can be placed on withdrawals or charges in a given day or month.



Some financial institutions recommend an app called EverSafe, which monitors bank individual's spending history to detect changes in behavior, such as late bill payments, changes in interest rates and missed deposits. It also monitors real estate assets for title changes and lien filings.

**CREDIT CARDS:** Lower limits on the credit cards to reduce losses that may occur, and ask bank or credit card company to set alerts of suspicious activity or charges that exceed a certain amount. Also, monitor credit card statements on a monthly basis for irregularities. A prepaid card such as a True Link Visa can be used with a set amount on it. For those individuals that do not actually use the card or are at a more progressed stage of their dementia, having an expired card to carry in their wallet may give a sense of independence while protecting them from fraud.



**PHONE CALLS:** Add a land line or mobile phone number to the National Do Not Call Registry at [www.donotcall.gov](http://www.donotcall.gov) or 888-382-1222. Some phone company or mobile provider have call blocking services. AT&T, T-Mobile, and Verizon all offer features for blocking robocalls. People also can block unwanted calls on the mobile phones themselves: Apple devices running iOS 13 or later can silence unknown callers as can Android devices running Android 6.0 and newer. There are also a number of third-party apps that block robocalls, available on the Apple and Google app stores.



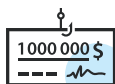
**ELECTRONIC JUNK MAIL:** Review a loved one's email with them and mark the spam so that the email service's spam filter recognizes it next time, as well as unsubscribe from marketing emails. Cyber safety firm Norton LifeLock shows how to do so on every major email service. There are also 2 resources: Senior Planet tech hotline at 920-666-1959, <https://seniorplanet.org/>, or call the AARP fraud watch helpline at 877-908-3360.



**SNAIL (PAPER) MAIL:** People can request not to receive certain kinds of U.S. mail, as well as unwanted commercial email, through a service called DMAchoice. You can opt out of receiving prescreened credit and insurance offers by visiting <http://www.optoutprescreen.com>. Some persons with memory loss lose their mail in their house (or hide it in a safe place) and loved ones struggle to get bills paid on time or even know what the bills are. With Informed Delivery by USPS, the mail can be digitally previewed by the trusted person.



**DIRECT DEPOSITS:** Set up direct deposits for income from Social Security, pensions, and dividends, so that physical checks aren't sent to their home, where a caregiver or others could get a hold of them.



## Suggestions from the NC Department of Justice

If you suspect that you or a loved one has been the victim of fraud, you can call the National Elder Fraud hotline at 833-372-8311 and report it to the FTC by visiting the agency's website or calling 877-382-4357.

- \*Consumer Financial Protection Bureau (CFPB) 1-855-411-2372 | [www.consumerfinance.gov](http://www.consumerfinance.gov)
- \*FBI's Internet Crime Complaint Center (IC3) [www.IC3.gov](http://www.IC3.gov)
- \*Federal Trade Commission (FTC) 1-888-382-1222 | [www.ftc.gov](http://www.ftc.gov)
- \*Medicare Fraud 1-800-633-4227 | [www.medicare.gov/public/index.aspx](http://www.medicare.gov/public/index.aspx)
- \*Eldercare Locator 1-800-677-1116 | <https://eldercare.acl.gov/Public/Index.aspx>
- \*IRS Taxpayer Advocate Service 1-877-777-4778 | <https://taxpayeradvocate.irs.gov/>
- \*U.S. Bankruptcy Court <https://www.uscourts.gov/services-forms/bankruptcy>
- \*U.S. Department of Justice (DOJ) Elder Justice Initiative <https://www.elderjustice.gov>
- \*VictimConnect Resource Center 1-855-484-2846 | <https://victimconnect.org/>

Check your credit report regularly. You're entitled to one free credit report per year from each nationwide credit bureau. **Because of the pandemic, three major credit bureaus are allowing Americans to access their credit reports for free once weekly through April 20, 2022. To access your free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228.**

If an offer sounds too good to be true, it probably is. If you think you or someone you know has been scammed, let the NC Department of Justice know by calling

1-877-5-NO-SCAM or filing an online complaint at [www.ncdoj.gov/complaint](http://www.ncdoj.gov/complaint).

# What is the MemoryCaregivers Network?



Mary Donnelly & Pat Hilgendorf  
MemoryCaregivers Network  
Co-Facilitators

Being the caregiver for a person with dementia can be overwhelming but, even more, it can be isolating. Especially during the COVID-19 pandemic, when everyone is feeling the effects of time apart from others, caregivers find themselves losing many of the connections that had been in place to help them weather the storm of dementia...just when they needed them the most.

Through the pandemic, the MemoryCaregivers Network never missed a beat. Now in its 14th year, the Network, consisting of three monthly peer support and education meetings, is still going strong thanks to Zoom. While a computer screen doesn't quite live up to an in-person gathering (with chocolate), having that regular connection with other caregivers – some of whom have never met in person – can be a lifeline through these unprecedented times.

What do the Network meetings provide? Mary Donnelly, Network Coordinator says, "We cover just about everything. From dementia education to strategies for reducing caregiver stress. We talk about things you might not feel comfortable discussing with anyone else. But it works here because it's a shared experience." Pat Hilgendorf, Group Facilitator, adds, "No one has to share and some people stay for the whole meeting without talking, just to hear what others say. There is so much wisdom from the group." Caregivers consistently share that the Network is an invaluable resource in getting through their caregiving journey.

## A caregiver who attends the peer support groups shared the following:

*"During the turbulence of the pandemic, our lives were shattered by the word dementia! We felt so alone. We needed a hug! I joined a MemoryCaregivers Network Peer Support Group and the group is now educating me about my role as caregiver, providing priceless resources and **sharing practical tools to manage this new terrain**. These new friends care for me so that I can learn more about my upcoming and uncertain journey."*

**The MemoryCaregivers Network Support Groups meet via Zoom on the 1st, 3rd, and 4th Tuesdays each month from 1-3pm.** To register or for more information, please email Mary Donnelly at [Network@memorycare.org](mailto:Network@memorycare.org).



**"The MemoryCare Support Group over the years has given me valuable tools - I always pick up a few "pearls" in every meeting I attend."** — Participant, MemoryCare Support Group

## Caregiver College

Caregiver College is a series of six three-hour lectures for caregivers of persons with memory disorders offered multiple times throughout the year. Sessions are designed to improve caregiver understanding of different aspects of dementia care.



### COURSE CONTENT:

- What is Dementia?
- Transitioning from Independence to Interdependence
- Functional and Behavioral Changes of Dementia
- Dementia Treatment Options and Risk Reduction
- Maintaining Your Own Health
- Dementia and Legal Planning Issues

Visit our website at  
[www.memorycare.org](http://www.memorycare.org) for more details.



Thank you to all in the community who helped MemoryCare and organizations throughout western North Carolina through this year with the Covid pandemic.

What a difference having a community makes!





## A Silver Lining: WNC Bridge Foundation Funds MemoryCare Telemedicine Pilot

The COVID-19 Pandemic pushed MemoryCare into the world of telemedicine! Seeing our older, high-risk patients and their families safely during this time was our top priority and telemedicine gives the opportunity to see people from the safety of their homes. While virtual visits are, of course, different from those in person, our care managers are finding ways to conduct cognitive assessments as they would if everyone was in the office and, when needed, engage family members for assistance. Much as we do with in-office visits, our physicians are able to use virtual technology to counsel, educate, and support families while their loved ones complete cognitive testing. Teams find that seeing folks in their homes by camera adds a new dimension to their stories and care.

Through a grant from the WNC Bridge Foundation, MemoryCare is now piloting a project using telemedicine to reach families in Haywood and counties further west who might otherwise be without access to needed care and to use knowledge gained through the experience to develop a protocol for telemedicine with cognitively impaired individuals. Ultimately, our aim is to ensure families faced with dementia get the best possible care, and this project is instrumental in making our best practice dementia care model accessible to those who live in more rural areas.

As more families are seen through telemedicine, our knowledge is growing, and feedback has been overwhelmingly positive. Many are surprised at the simplicity of navigating tele-visits and at how much can be accomplished virtually! The pandemic pushed us to delve into this process and, already we see a difference in reaching those who live further away. We also see utility with telemedicine for serving families in times of inclement weather, when a patient or caregiver is homebound, when the individual lives in a facility, or when family members live afar and want to be more directly involved in their loved one's care. The technology and skills open doors to new ways of thinking and providing care. While it was the pandemic that led to our use of telemedicine, the service will likely continue and is truly a silver lining to a challenging year. We are grateful to the WNC Bridge Foundation for their support making the project possible.



Amy Cohen, MD



Carly Woods, BSW

Amy Cohen, MD and Carly Woods, BSW  
Telemedicine Project Team

### The Benefits of a Recurring Gift

As a nonprofit, we must look ahead to assess our programs and services, our expenses, and our emergency funds to ensure our program remains available to all with need. Having donors we can rely on month in and month out helps us know how our finances will flow during the year. While a one-time donation makes a world of difference, automatic recurring gifts help us have confidence funds will be available for all our program has planned.

Recurring gifts are also a convenient way to give that can work for your budget and schedule. You can easily set up a recurring gift by credit card or bank draft now! Visit [www.memorycare.org](http://www.memorycare.org), click "Donate" in the top right corner. Select "Recurring Donation." Please contact Liz Grieco, Development Assistant, at 828-771-2219 or [grieco@memorycare.org](mailto:grieco@memorycare.org) with questions.

<b>\$10</b> Per Month	<b>\$20</b> Per Month	<b>\$50</b> Per Month	<b>\$125</b> Per Month
Provides a caregiver access to peer support groups of the MemoryCaregivers Network	Provides a caregiver access to education through Caregiver College and other events	Supports families in rural areas of Western North Carolina through our satellite clinic	Supports a family's comprehensive care



**"With my recurring monthly gift, I feel I can make a difference in such an easy and simple way and show my gratitude at the same time!"** - MemoryCare Supporter

*Special Thanks to the Sponsors of this Newsletter:*



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100 Far Horizons Lane  
Asheville, North Carolina 28803

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Asheville, NC



**Cynthia and Steve Earle**  
**Hugh and Carol McCollum**

## UPCOMING EVENTS

All events will be offered virtually for online attendance only until further notice.

### MemoryCare Education Series

**Thursdays from 2–3:30pm**

**SPRING:** June 3, 10, 17, and 24

**FALL:** September 9, 16, 23, and 30

### Caregiver College

**Thursdays from 2–5pm**

**SUMMER:** July 15 – August 19

**FALL:** October 7 – November 11

### Move for Memory

**Mondays and Thursdays from 9:30–10:30am**

Through October 28

*See our website for more information and  
to subscribe to receive email updates:*

[www.memorycare.org](http://www.memorycare.org)

## RECOMMENDED RESOURCES AVAILABLE AT MEMORYCARE'S RESOURCE CENTER

The materials highlighted here are located in the resource center's library at the SECU Center for MemoryCare, and can be borrowed.

### **The Conscious Caregiver** by Linda Abbit

*A veteran of the caregiving industry shares her advice on taking care of an older parent or loved one and how to handle everything that goes along with this dramatic life change.*

### **Creative Care: A Revolutionary Approach to Dementia and Elder Care**

by Ann Basting, PhD

*This book introduces a proven method that uses the creative arts to bring light and joy to the lives of elders.*

### **The Problem of Alzheimer's**

by Jason Karlawish

*Part case studies, part meditation on the past, present and future of the disease, This book traces Alzheimer's from its beginnings to its recognition as a crisis.*

