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## THE FINANCIALLY SAVVY WOMAN®:

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## CARING FOR A LOVED ONE WITH DEMENTIA

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gram in 2018 because I wanted to develop free educational tools and innovative platforms to support care partners who are looking after a loved one with Alzheimer's disease or other dementia-related illnesses. Care partners—their needs, their knowledge—are at the heart of this initiative. Our program is led by a multidisciplinary team that includes world-renowned neurologist Dr. Serge Gauthier and geriatrician Dr. José A. Morais.

When I first began this program, one of my dreams was to create a “prescription of care” to provide valuable information so that other families would be better prepared and not have to struggle as I did. That dream became a reality in 2021 when we published *Dementia, Your Companion Guide*, an engaging educational guide that includes information on the science and progression of dementia as well as practical advice on safety and self-care. This booklet is currently available to download in 10 languages on our website, [www.mcgill.ca/dementia](http://www.mcgill.ca/dementia), along with many other free resources. We have over 100 McGill Cares interviews with health experts from across McGill and beyond to explore topics related to caring for a loved one. We have a wonderful activity booklet created by students from the McGill Occupational Therapy program with over 40 activities that can be adapted to their abilities... and we are creating video capsules based on this booklet, to be launched in January 2024! We also offer several online support groups, as well as in-person and virtual lectures to community organizations to help people with de-

mentia and their care partners understand and navigate the challenges of caring for a person with dementia.

**KCA:** *Are there new medical advances in dementia?*

**CW:** My colleague, Dr. Serge Gauthier, is a clinical neurologist and researcher who specializes in the development of new tools for diagnosis and treatments for people living with Alzheimer's disease. In September 2023, he was my guest on McGill Cares and provided an update on two new promising medications for Alzheimer's disease, lecanemab and donanemab. I invite your readers to watch this webcast if they would like more information. <https://youtu.be/baLJqW-mXWRY>

**KCA:** *What advice do you have for caregivers today?*

**CW:** Caring for a person living with dementia can prove to be a difficult reality for family members. The key to navigating this journey is to find acceptance and avoid denial, become as educated as possible about the disease, understand how it will progress, make healthcare plans for the future, ensure a safe home environment and most importantly, recognize their own mental and physical limitations when it comes to caring for their loved one. Access as much support as possible from organizations specializing in dementia care services to avoid caregiver burnout.

**KCA:** Thank you, Claire!

# THE FINANCIALLY SAVVY WOMAN®

## CARING FOR A LOVED ONE WITH DEMENTIA



On December 7, 2023, at the Women's Financial Spa®, Executive Vice President Karen C. Altfest, Ph.D., CFP® welcomed Claire Webster, Certified Alzheimer Care Consultant for a discussion on caring for a loved one with dementia.

Claire is the creator of a dementia program at McGill University, and founded the consulting firm—Caregiver Crosswalk Inc. to help families who are facing a crisis.

**Karen C. Altfest (KCA):** *Many of my clients fear they will develop dementia when they age. Some will, many won't. What is a good response to a forgetful client or family member?*

**Claire Webster (CW):** When interacting with individuals who may be experiencing forgetfulness or cognitive challenges, it's important to approach the situation with empathy and understanding. Everyone is unique, and responses may vary. It's crucial to approach each situation with sensitivity and a genuine desire to offer support. If you have concerns about someone's cognitive health, encourage them to seek professional guidance from a healthcare provider.

Here are some suggestions for responding to someone who is forgetful:

- Maintain a calm and patient demeanor. Avoid showing frustration or impatience, as this can be distressing for the person experiencing memory issues.
- Offer reassurance and support. Let them know that occasional forgetfulness is a common part of aging and does not necessarily indicate a serious issue.
- Encourage positive behaviors and accomplishments rather than focusing on memory lapses. Positive reinforcement can help boost confidence and self-esteem.
- Offer gentle reminders when appropriate. However, be tactful and avoid making the person feel embarrassed or criticized for their forgetfulness.
- Ensure the environment is supportive and conducive to memory function. This may include organizing things in a predictable way and minimizing distractions.
- If you notice persistent or worsening memory issues, encourage the individual to consult with a healthcare professional. Early detection and intervention can make a significant difference in managing certain conditions.
- Social engagement is crucial for mental well-being. Encourage the person to stay connected with friends, family, and community activities.

**KCA:** *Why is it when an elderly parent develops dementia, typically one child steps forward to coordinate care?*

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**CW:** The majority of my clients are the sons and daughters of a parent who is living with dementia and are often the ones who first notice the signs and symptoms that something is “off” in their parent. There are many factors that can be attributed to being the one child who steps forward to coordinate care. It may be the one who either sees their parent most often due to proximity of where they live, who has the most frequent contact by phone, or who has the closest relationship to their parent. It may be due to having more time as a result of not having a career, although I see many cases where the child who takes charge is a sandwich generation caregiver who is managing a full-time career, young children, and all of society’s expectations. It is also important to note that I have seen many cases where the child who is the closest to the parent from a relationship standpoint may not be emotionally capable of taking charge, and therefore the task of caring for a parent may default to other siblings.

**KCA:** How can families help even if they are not living close by?

**CW:** Supporting a family member who is living with dementia when you live out-of-town can present challenges, but there are still several ways family members can provide assistance and emotional support, especially to the primary caregiver (who may be the partner, sibling, friend, or extended family member). Open communication and collaboration with local family members and support services are crucial. Regularly reassess the situation as the person’s needs may change over time. Here are some suggestions:

**Communication:** Stay in regular contact with the primary caregiver or other family members who are nearby. Schedule regular updates to discuss your loved one’s condition, including any changes, and upcoming appointments.

**Technology:** Use video calls, phone calls, and messaging apps to stay connected. Video calls can be particularly helpful as they allow you to see and interact with your loved one.

**Coordinate Care:** Ensure that you are in contact with the healthcare team and other professionals involved in your loved one’s care. This may include doctors, nurses, social workers, and professional caregivers.

**Emergency Plan:** Develop a plan for emergencies. Make sure you have contact information for local emergency services, neighbors, and friends who can check on your loved one if needed.

**Financial Support:** Assist with managing bills, insurance, and any financial matters. Consider setting up online access or direct payments to simplify the process, and ensure that you have the necessary legal mandate to perform these functions if needed.

**Home Care Services:** Arrange for home care services if necessary. This could include assistance with daily activities, medication management, and companionship.

**Visit When Possible:** Plan regular visits to spend quality time with your loved one. This not only provides emotional support but also allows you to assess their living situation and well-being. Visits may also provide the primary caregiver to take breaks and get away for a couple of days if possible.

**KCA:** How can middle-aged people remain healthy today?

**CW:** Without a doubt, dementia has become one of the most feared illnesses. A general rule should be that what is good for the heart is also good for the brain, as there is a direct correlation between these two organs. It’s important to note that dementia is often the result of complex interactions between risk factors that are modifiable through lifestyle changes, while others, such as genetics, are not. Early detection, healthy living practices, and seeking medical advice for cognitive concerns are important steps in managing and potentially reducing the risk of dementia. I highly recommend that readers take a look at the 2023 Alzheimer’s Disease International World Report titled “Reducing dementia risk: never

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too early, never too late” <https://www.alzint.org/u/World-Alzheimer-Report-2023.pdf> As part of the report, there is an excellent illustration that highlights the 12 modifiable risk factors that can help reduce the risk of developing dementia:



**KCA:** Was it your personal experience that convinced you to take up this career?

**CW:** Yes, this is a deeply personal vocation for me. I was a caregiver for my mother for over a decade until she succumbed to Alzheimer’s disease in 2016 at the age of 83.

Sadly, I was not prepared for the ripple effect that this disease would have on my mother, on me as the caregiver, or on my family. I was frustrated and did not understand the disease. My young children would witness not only the decline of their grandmother, but also the unravelling of their mother.

I deeply believe that if I had been properly educated on my mother’s diagnosis and told that I would need support, I would have been a better caregiver to my mother. Despite my challenging path, the gift of my mother’s illness was that it provided me with a training ground from which to learn and grow. After she passed away, I realized that my calling was to dedicate the rest of my life towards helping other families navigate the caregiving journey. I became a Certified Alzheimer Care Consultant and advocate, using my experience to instill change within the health care system. I wake up every morning feeling a tremendous sense of purpose knowing that I can share my experience and education with others.

**KCA:** Can you tell us how your organization helps families in need?

**CW:** I approached McGill University and founded the Dementia Education Pro-

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