

Ep25: Alzheimer's Crisis in America – Is There Hope?

September 27, 2019

PATTI BRENNAN: Hey Folks, whether you have twenty dollars or twenty million, this show is for everyone who wants to protect, grow and use your assets to live your very best lives. I had an amazing conversation with Tim King from the Alzheimer's Association and boy did he dispel a lot of those myths that are out there. I don't know about you but I think when you're done you're gonna say wow, that was a really good twenty minutes. We're gonna just cut right through it and get to the bottom line in terms of what this disease is all about, how people are being affected, what some of the warning signs might even be and most importantly where you can go to get help. This is a really devastating disease. As a financial advisor I gotta tell you we see the economic impact it has on the person, their family. We see the emotional impact and today we're going to turn things around and say, OK, it's happening, what are we going to do about it? And where can we go for help. So without further ado let me introduce you to Tim King. So Tim welcome to the show.

TIM KING: Thank you, Patti.

PATTI: Thank you so much for being here today.

TIM: Thank you for inviting me.

PATTI: Tell me Tim, how did you get involved with the Alzheimer's Association?

TIM: Like many of us, I was on the front lines. My mom got diagnosed with Alzheimer's roughly in 1995. She passed in 2004. I saw the whole progression and could see what it did to a family and see what it did to a relationship and so on.

That's one of the nice things about the Association. Most people who are working at the Association have that background. They've dealt with a parent, they've dealt with a grandparent that has suffered from the disease or is suffering from the disease.

PATTI: And they really, really, truly understand, don't you?

TIM: That's correct. I mean, when this first happened to our family I actually did call the 800



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hotline because I knew we were in over our heads. We had an extra layer of a problem. My parents were actually in California and I was the closest relative, and here I am in Pennsylvania.

So, just get the lay of the land as far as possible healthcare units that she could go to, homes and things of that nature. Or bring healthcare into the home, so I had a lot of questions. They were very helpful in helping me out as I went along.

PATTI: I'm thinking about that and you might have been going through. Folks, when we think about Alzheimer's, Alzheimer's is not one of those things that you take a test and then you're diagnosed. It is actually broken up into seven stages of the disease. It's a progressive disease, it always gets worse. If you think about it in terms of a Broadway show, you've got Act 1 where there's no symptoms, very mild symptoms.

Maybe people just think, "Oh well, you're having a bad day," or something like that. And then in Act 2, stages 1, 2, and 3, very mild, etc. Act 2 you get in that early stage dementia. This is where the diagnosis often occurs. There's mild cognitive decline, etc. In that stage, I was interested to learn about this, Tim. Act 2 can last for three or four years.

TIM: Easily.

PATTI: Oh, jeez.

TIM: Then you get into the really severe stuff, Act 3, where you've got severe cognitive decline, physical involvement, lot of times people are not able to even carry on their activities of daily living. You've got to bring somebody into the home or have them go somewhere where they will get the care.

And that was one of the biggest challenges because at the beginning, my father was like, "I have this. I can handle this," but then it just started getting worse. When your mom is getting out of the house and going down to a gas station for ice cream cone thinking it's 1956, reality sets in.

PATTI: That must been so hard for your dad.

TIM: Yeah. It was very difficult.

PATTI: The denial is part of this whole process because nobody wants to believe that that's really happening to somebody that they've been married to for 30, 35 years.

TIM: Yeah. Names are forgotten. 30 plus years of marriage is pretty much out the window. We're spending as a country unpaid care roughly \$18 billion a year.



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PATTI: Wow.

TIM: You see it on your side, I mean, budgets can get stretched pretty fast in those situations.

PATTI: Yeah, exactly. It's not just the emotional toil it takes, it's the financial toil as well. It's really a really big issue. Have you seen many changes since your mom passed away with Alzheimer's. She passed away 14 years ago, right?

TIM: True.

PATTI: What did you notice or what's changed if anything?

TIM: There is some good news. The trend seems to be slowing down and that's because people are working longer. They're staying more active. They're staying more engaged.

That is something good. People are retiring a lot differently than they retire 25 years ago.

PATTI: That's interesting. Let's talk about that for a minute. There's been a correlation that has been made between the onset of Alzheimer's. We should also differentiate between early onset and the one that we all think about, worry about. Early onset tends to be much quicker, more progressive and debilitating, although it's debilitating for everybody.

It is interesting that they're beginning to see that connection between the engagement. Whether it be social or through work or what have you and the delay of the symptoms if you will.

TIM: You had a speaker on a couple months ago and he was saying, talking about retirement, talking about aging, who are you going to have lunch with. Looking back and connecting the dots with my mom, she got secluded from where she was. She just was not around family. Next thing you know, being in a house by yourself 24 hours a day can start to play games on you.

I think the brain is like a muscle. The more you use it, the better it is. One good thing about maybe social media like Facebook and things of that nature, Skype is you can stay in tuned with what's going around with your grand kids and so on. We didn't have that back in the early '90s.

PATTI: That's really a good point also. She was in California and you were trying to figure out what was going on based on phone calls, right?

TIM: Exactly.

PATTI: Wow. That's tough stuff.



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TIM: Yeah.

PATTI: That is really interesting, so there is some hope. Tell me more about the hope part? I'm a hopeful person. I'm a domestic person. Let's talk about the pharmaceutical side of things.

TIM: We're trying. I mean, the pharmaceutical is trying. We thought we were going to have some success this past spring. Biogen unfortunately couldn't get their drug to market.

A lot of the pharmaceuticals have backed down. There's a lot of money being spent here, a lot of opportunity cost. If I spent a billion dollars and I strike out on a drug, that's money that could have spent some other way.

What I'm more excited about is that the medical community as well as the technology community might be getting together here because I think that the chances of a cure outside the pharmacy is very likely with neurotechnology, artificial intelligence, and so on.

I wouldn't be surprised if we get something from that nature. More from a scientist or a tech guru than actually a doctor.

PATTI: We got an Elon Musk who's going to solve the problem, solve the issue of Alzheimer's maybe before Pfizer or one of the other big companies.

TIM: Yeah. Very possible. We know more about space than we know about the human brain.

PATTI: I'm so glad you brought that up, Tim. When you told me about that, I thought, "Wow. That's a really interesting comparison." I decided to do a little bit of research.

Listen to this one, "In 2016, our government, we spent \$19 billion on research, on space program versus \$1.8 billion on Alzheimer's research." How is that for a disconnect, right?

Let's round off the numbers, \$2 billion versus \$18. Think about the implications. How many people listening today really see themselves going into space? Yet, how many people do we know that are being affected by Alzheimer's?

TIM: True.

PATTI: What are we thinking? Where is this money actually going and where should it really go? The other thing about it is when I think about the longer term implications in terms of our programs, Medicare, Medicaid, things of that nature, just Alzheimer's alone, you mentioned unpaid caregivers. What about the cost of taking care of people with Alzheimer's?

In 2019, it is expected to cost Medicare or Medicaid \$277 billion in one year. Folks, let's look at this, \$2 billion versus \$18 billion versus \$277 billion. Should we be a little bit smarter



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about where we spend our taxpayer money?

TIM: Yeah. We have 10,000 Baby Boomers who are turning 70 today. Today one out of every two 85 year olds has Alzheimer's. The numbers that we're looking at maybe for a new generation 25 years out is not going to be six million anymore that we're dealing with today. It's probably going to be three times that.

The numbers we're throwing out as far as cost is going to be closer to a trillion dollars. Where do we start? When do we start? This time is better than probably any other time.

PATTI: How's 20 years ago? Can we go back and just take a mulligan here with the way that we're spending this money because boy, can you imagine if we really focused on this disease as much as it needs?

TIM: And not just here in the states, think China, think all around the world.

PATTI: I was going to ask you that, Tim. I don't know. Now again, I know you're a volunteer for the Alzheimer's association but is there a difference between different nations? Do we have more Alzheimer's than say people in Japan or people in India?

Is there a correlation? I don't know if you know.

TIM: I don't know that answer. I know it's affecting pretty much every country around the world. Maybe in Japan it might be a little bit more because their demographics skew a little bit towards the older. I don't know off the top of my head but that might be something to look into.

PATTI: Yeah. That might be something for the show notes. Just because I'd be curious because what we eat here in the US versus what people in Japan and their diet, it's very different. They've got rice and fish being their main sources versus here. We got a lot of the junk food.

TIM: There was a story I read in "Fortune" back actually this past February. There was this scientist who went to Guam. For some reason, this indigenous community in Guam had a high level of Alzheimer's. He looked at their diet and what they find is that a delicacy over there is a bat. I don't know what the name of the bat.

PATTI: Oh, wow.

TIM: They were able to make a connection between a protein in that bat to the people who are getting Alzheimer's. Now, they've taken that protein out and they've studying it a little bit more now.

We're still in the second, third inning but this is outside the box type of research we're



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seeing now. The technology, the diet. All the things that we've been doing the previous 50 plus years really hasn't been working.

PATTI: Wow. That is really, really interesting. I know that for me, we talk about this all of the time with our clients because it's a big part of their overall planning, right? They always say their biggest fear is losing their memory. Being on the frontlines as you were, what else was going on? What did you notice and how did it...

TIM: I'll share a story with you. My mother got diagnosed with Alzheimer's, my father got diagnosed with cancer about two years apart. I remember going around and sharing stories with people, "My dad has cancer and so on." People would always react like, "Oh, is he getting a surgery, radiation, chemo?" Everyone had a suggestion or idea.

When I told people my mom had Alzheimer's, the lights just went out. There was no reaction. We don't know anyone who has survived Alzheimer's and that's the unfortunate thing.

There's no real survivors of Alzheimer's. I remember sharing that story with my doctor and he's like, "When you get diagnosed with Alzheimer's it's already too late." That's kind of where the disease is at.

Another thing I'm excited about too, if we were to find a success with Alzheimer's, more than likely, that's also ALS, Parkinson's and so on because they kind of all swim in the same waters.

PATTI: Boy, that's a really interesting point. How's that for an incentive? Think about the research that would uncover in terms of how our brains work. There's now a new point for mindfulness and meditation and creating that space in your brain. It was fascinating.

Having a podcast, I now listen to everybody else's podcast because I want to get better at doing podcast. I was listening to one by David Allen and it was fascinating because he's a guru in terms of productivity.

He said something that was really profound. He said, "You know our brains were made for creating ideas, not for holding them."

He said that, "Cognitive science has now proven that we can only hold four things in our brains at any given time in terms of working on and thinking about it, etc." Yet, I speak for myself, I'm always thinking about this and that, and all these random thoughts are coming into my head all of the time.

Just to take a few minutes, just take a deep breath and clear all that stuff out, and I find that I'm much more focused. I'm much more present and I'm much more effective. I thought that was kind of woo, woo, woo. Five years ago I never would've taken a couple minutes,



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closed my eyes in the middle of the day and I find myself doing it more and more often and finding it very helpful.

That's just something that people are just becoming more comfortable with. I don't know that there's any "research" that talks about meditation and mindfulness and yet so many people that are finding the benefits of that. Think about what the research could do in terms of what the brain and what's happening as we clear out those cobwebs.

TIM: I think you are on to something. High blood pressure, stress, all attribute to brain function. Let's face it. We're distracted all day long with cellphones and computers and email and what have you. Taking that time away like a TV timeout to reset your day is not a bad idea.

I didn't know the statistic though. You can only hold four things so I don't feel too bad when I forget the laundry detergent, [laughs] when I go shopping or something of that nature.

PATTI: Absolutely and I will tell you. Again, David Allen is a productivity guru. I will tell you, I took a class from him when I was in my 20s and he talked about doing a brain dump. I find myself doing this so much now. Every once in a while when I get swamped, overwhelmed, I got too much to do, etc., I will literally take a piece of paper and I will just start writing.

I will write, write, write, write, write everything that comes into my mind. Everything that comes in. It's called a brain dump. Then when you look at it, you think, "What in the world am I doing?"

You just pull out those things you think, "OK, this is what I need to focus on and get rid of the rest." It's just those tools I found for me have been so good over the course of my life.

It doesn't mean that I'm not going to get Alzheimer's. Pray to God I don't, but again, it's these things that for me, they've helped. Wouldn't that be interesting to see...

TIM: There has been some research. My wife teaches at a local adult community. She teaches French – her sales pitch to the organization was that older folks who engage in a second language tend to ward off things like dementia and forgetfulness and things of that nature. Musical instruments, same thing. Learning something about nature. Again, just trying to keep the brain active.

PATTI: It's interesting when Jack, my son, had a traumatic brain injury...Those of you who've been listening to these podcast know that my, at the time, 17 year old had a traumatic brain injury and two hemorrhages in his brain, was on a ventilator. By the way, he's doing great. Thank God.

Although he has no sense of smell but that's the only residual effect of his brain injury.



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What's also interesting because everybody always ask us, "Oh that's such a shame to have a 17 year old boy who can't taste anything. That must be a bummer."

His taste is fine. I learned that the nerve that deals with our sense of smell, it actually forks off and that's why many people lose their sense of taste when they lose their sense of smell. Fortunately, wherever his injury happened in his brain, he loves McDonald's still so there you go. It's just a perfect example of how little we know as we discover.

As we get back to Alzheimer's, what's so great about the association is the material that you can get. It was fascinating to go through some of the things that you were telling me, Tim. The ten warning signs that this might be happening, tell us more about that.

TIM: Some people may overreact. Just because someone's having a bad day doesn't mean they have Alzheimer's. It could be dehydration. They could be on a new medication.

Maybe they just didn't get enough sleep. We talk about those types of things. We talk about the support group that we offer. We talk about what areas you can go to get more information.

Not only do we have a great website but we have people on call 24/7 at the Alzheimer's organization. We have chapters all, not only in States. They're drilled down right into counties, communities and so on.

PATTI: You literally have people 24/7 that people can call?

TIM: Correct.

PATTI: That's amazing. These are all volunteers?

TIM: All volunteers, and all know what you're going through.

PATTI: Wow. That's amazing.

TIM: No matter what stage it's at.

PATTI: Boy. Do you get a lot of people that Alzheimer's that are calling the association?

TIM: I can't remember.

PATTI: That is great, Tim. Let's boil this down and get into some action items. Number one, what I heard from you Tim is that not everybody is going to get Alzheimer's, right? So let's not get too overly paranoid about this.



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Make sure that you're drinking enough water, that you know the side effects of your meds, that you're getting enough sleep. Stay socially active, stay engaged as much as you possibly can.

Second thing that I heard was watch out for the miss. There are lot of miss out there that unfortunately there's no secret cure.

You can't take this pill or do this thing that's going to cure you. Right now, there isn't a cure for Alzheimer's.

TIM: There are suggestions. I eat blueberries every day.

PATTI: There you go.

TIM: So there are little things like that. There's something in blueberries that maybe has something to do with helping you ward off Alzheimer's or dementia. There's a lot of supplements out there that put themselves out there for...and there's really nothing FDA approved.

Like I've said, we really haven't had a blockbuster moment. I was reading about the history of the heart. After Franklin Delano Roosevelt passed away, this country made a huge initiative to cure heart disease.

In 25 years, we had artificial hearts, replacing valves, all new types of surgeries. We came a long way. There were very common for someone who was in the 40s to have a heart attack back in the 1940s and 1950s.

We just haven't had that moment. I thought maybe back in the '90s when Ronald Reagan went through it. You always need a face of a disease.

PATTI: Yeah.

TIM: Michael J. Fox and what he's going through and so on. It did wake some folks up but the challenge so far has been too great for what we're trying to do.

PATTI: Yeah, it seems like to your point that it's bigger than one company can deal with. Again, it takes a government, it takes the world working together.

TIM: The brain is such a complex place. It's hard to get to.

PATTI: Yeah.

TIM: You could take a heart out of somebody's body and the person could stay alive. You really



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can't do that with the brain.

PATTI: Boy, that is the truth. That is the truth.

TIM: Yeah.

PATTI: There's nothing that you know of, there's nothing that people can do aside from the blueberry thing. There's no downside to eating blueberries, right?

TIM: No.

PATTI: There's no cures out there, etc. The most important thing...as a side bar, we had a conversation about Google, for example. Google just had an initiative where they're removing ads that are completely misleading where there's absolutely no proof or FDA back up.

I thought that was a pretty, pretty big statement for an organization like Google because a lot of people in America are spending millions of dollars on potential cures or things to do to prevent Alzheimer's and there's no proof.

TIM: Go to your doctor. Get a cognitive test. That way, even if you're a hundred percent fine, you have a baseline. You go back to next year, all of a sudden they may notice something. That's what where you work too is sometimes you have to be the adult in the room.

The family may not pick up, the family might be in denial. All of a sudden you're seeing suspicious things with the checkbook and the accounts and so on. Often times, the financial adviser might be the first one to say, "Hey, we have a problem here." Now you have to be careful with that because they might just be having a bad day.

PATTI: That's exactly right.

TIM: You have to balance that out. You've been working with clients for 20 years, I'm sure you can pick up on some signs.

PATTI: You betcha. You know what, we actually have a form that we have every client fill out that gives us a go to person in the event that we have a concern. We wouldn't share any personal information, things of that nature but just to check in with the family member. Again, if something were to ever happen.

Again, not everybody's going to have Alzheimer's. We talked about the miss. How can people get involved, Tim? How can people learn more about Alzheimer's and what actually is working?



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TIM: Sure. There's the website, alz.org. Like I said, there are local chapter all around here in Pennsylvania, Delaware chapter. There's a chapter on Berks County. There's a chapter out in the Harrisburg area. They're all around.

November 10th, we're doing our walk at Citizen's Bank Park. We're expecting 13,000 walkers. Historically, we've been one of the biggest walks in the country.

We raise over a million dollars. We have a hundred corporations. That's one of the reasons I'm here is that as the chair person for corporate fundraising.

If you're listening out there and like to get your company involved, I would love to talk to you about the opportunity. Even if you can't do a corporate sponsorship, we're still looking for volunteers.

We're looking for walkers. We love to work with you in getting your logo out, getting your firms name out into our distribution list and just getting more in trench in the community.

PATTI: What a wonderful message to send out to all of your employees and the people that do business with your company to say, "Hey. We're people too." People sometimes forget big corporations, corporations are people.

To have that face and say, "Hey. We understand because we've got people in our own ranks who have been dealing with Alzheimer's and we're doing everything that we can to help them and you from a corporate responsibility perspective."

Talk about great PR and a great message that your company can send out to the world.

TIM: Companies are always trying to make that emotional connection. You look at some of the most highly rated companies and they accomplished that. Right here, to be in your backyard on a beautiful Sunday morning, this could be an easy one for you.

PATTI: Just to pull this all together, we think about the number of people that are affected. In 2019, we are talking about almost six million people living with Alzheimer's today. That's a lot of people and more importantly, the domino effect because it's not just that person, it is their family as well.

TIM: Yeah. Totally. That's why we always say it's a third of third of third. There are a third of people who are dealing with it. There are a third of people who have dealt with it.

There's going to be a third of people that will deal with it. At some point of your life here, it's going to be very hard to avoid having to confront this. That's why you know, one reason of why I'm getting involved.



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PATTI: Tim King, thank you so much for getting involved. Thank you for being that person, volunteering your time. You're a brilliant man. You could be doing a lot of things. I for one am so grateful that you're devoting your intellectual capital and your time to this terrible disease.

TIM: Well Patti, we appreciate Key Financial helping us out this year. I guess they were going to paint the town purple at the weekend of the walk. Like I said, if anybody's out there who wants to get involved, we have the alz.org and then the phone number is 1-800-272-3900.

PATTI: I didn't ask you. Where is the walk going to be?

TIM: Citizen's Bank Park.

PATTI: OK. Got it.

TIM: And the Eagles are not playing.

PATTI: Yeah. Go Eagles.

TIM: It's a buy week. We're not that crazy.

PATTI: Yeah. Outstanding.

Folks, thank you so much for joining us today. Again, Tim, thank you so much for joining us. If you have any questions, feel free to visit the website.

I think Tim's given an even better resource of what the Alzheimer's resource is there. Until next time, I am Patti Brennan. Thanks again for joining us today.



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