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**NATURAL LIGHT MAY BENEFIT DEMENTIA PATIENTS**

It may be winter now, but spring is coming, get outside with your loved ones when the weather permits! Exposure to natural light—or direct sunlight—has long been believed to have significant health benefits. The value of natural light has led researchers to study the impact of “poorly functioning indoor environments,” or environments that provide limited exposure to sunlight, on older adults living with dementia.

Exposure to natural light causes:

- Increased Vitamin D production and calcium absorption.
- Increased productivity.
- Healthy eye development.
- A better night’s sleep.
- Increased happiness.

A pilot study by Asst. Professor Kyle Konis of the University of Southern California found that early morning exposure to natural light provides significant benefits for dementia patients. In the

study, researchers observed 80 patients from eight dementia communities in Los Angeles and Orange counties. They concluded that natural light improved the mood of dementia patients, and reduced depression and psychoactive (medication-related) symptoms.

Typically, the treatment of dementia focuses on medication—pharmaceuticals that can delay memory loss, and language and learning deficits. However, depression, agitated behavior, and difficulty sleeping are also common in dementia. Konis’ study was intended to kickstart research into the benefits of dementia facilities designed to provide more exposure to natural light through larger windows and skylights, fewer enclosed spaces, and accessible outside activity venues.

Other adult dementia communities have already taken advantage of natural light

to minimize symptoms of the disease. For example, in the Netherlands, a village-like community called Hogeweyk was created to allow dementia patients to live in houses similar to their former residences, maintain gardens, and shop at a controlled grocery store using special currency. The community-like development encourages dementia patients to get outside in the sun, as well as interact with others. In the United States, the Green House Project, a national non-profit organization, is devoted to creating alternative living environments for seniors who would normally reside in a nursing home.

It is believed that non-institutional environments benefit seniors, including those suffering from dementia.

“This is a disease or problem that’s been almost totally focused on pharmaceutical cures. There are lots of other things we can do to make a difference,” said Victor Regnier, a professor who has dual appointments in gerontology and architecture at USC. “If you can create a setting (like Hogeweyk or Green House) that’s more normalized — less rules and more improvisational attitudes — it’s just better.”

Konis’ study suggests housing for dementia patients may need to be redesigned, with a focus on utilizing natural light to transform living and recreational space. That means replacing fluorescent light with floor to ceiling windows and skylights, and creating easily accessible outdoor spaces with exposure to direct sunlight.

For that reason, when seeking housing for a dementia patient, it is important to focus on facilities that recognize the value of sunlight either by building design or patient activities. All it takes is 30-minutes a day in the sun to make a difference in a dementia patient’s life.



“ Things may come to those who wait, but only the things left by those who hustle. ”  
—Abraham Lincoln



Dear Clients and Other Friends,

The most common question I get is probably “how often do we need to update our estate plan?” Of course, you know my answer is “it depends,” due to changes in the law, changes in your family, so many things. That answer doesn’t seem very helpful, I know, but here is something you can use. If you have older parents and you know or suspect that they haven’t updated their estate plan in ten or more years, it would be a good idea to encourage them to schedule a meeting with their attorney. We often discover provisions that no longer make sense or are needlessly complex when we read estate plans that are so old. Getting things corrected and simplified while your parents are alive and healthy can save you and your family headaches and hassle. Resolve to do it this year!

Very truly yours,



Kirsten Howe

**UPCOMING EVENTS**

**January 8, 2020**  
Trusts, Wills and Taxes, Oh My!  
10:00-11:30am  
Lafayette Library  
3491 Mt. Diablo Blvd. - Community Hall

This event is FREE and open to the public. I hope to see you there!

## CELEBRATE THE HOLIDAYS - COOKIE EXCHANGE PARTY

If there's a dessert that speaks to everyone, it's cookies. That's why every year we love to host a holiday cookie exchange party in our office with our friends and colleagues. This year was our fourth annual with over twenty party-goers!



Our guests bring 39 homemade cookies. We cut up three cookies so everyone can sample each one. This is important because next we vote for the most festive, most delicious and most unique, with special PRIZES awarded to the winners, even

though everyone is a winner. Just going home with 36+ homemade assorted cookies is a win in my book.

The last few years we played Christmas Jeopardy. This year we changed it up and played a game called Monikers. This is a fun game when you have a group of people. It's simple – everyone writes down one name on a piece of paper, puts it in a bag, and doesn't tell anyone. The group is then broken into teams. The teams take turns—each turn is 60 seconds, during which one team member reads a name and gives the clues to his teammates to get them to guess as many names as they can. The team with the most names guessed after all the names have been guessed wins the round. The game is played in three rounds. In the first round the clue givers can say anything they want except for the name on the paper. In the second round they can say only two words for each name. In the third round the clues are acted out, like charades.

If you would like a list of this year's cookie recipes, send an email to [info@absolutetrustcounsel.com](mailto:info@absolutetrustcounsel.com) and let us know.

I hope by now you have had a chance to listen to and hopefully learn something from our podcast, Absolute Trust Talk. We're so happy we've completed over thirty shows with many more to come. On a recent episode, we featured Nicole Howell, Executive Director of the Ombudsman Services of Contra Costa and Solano, "How the Long-Term Care Ombudsman Watches Out For You."

We also recently did an episode called "What You Need to Know About Firearms and Estate Planning," with Joseph Fenton, Esq. Our next episode will be "Strategies to Enhance Your Lifespan," with Dr. Nancy Rolnik.

In addition to the podcast interview, one of my favorite parts of each episode is when I get to answer a question from a listener or client.

If you have a question you would like answered or a topic you'd like to learn more about, please send an email to [ivy@absolutetrustcounsel.com](mailto:ivy@absolutetrustcounsel.com). To listen to any of the podcasts, go to the podcast page on our website, [www.absolutetrustcounsel.com](http://www.absolutetrustcounsel.com) or look for us on iTunes. Also, don't forget to download the free informational tool each show provides with helpful checklists, answers



With Kirsten Howe

and more. As a favor, we would greatly appreciate it if you would subscribe and rate them. We are always grateful for comments, suggestions and feedback.

## AVOID PROBATE OF YOUR CCRC REFUND

Continuing care retirement communities (CCRCs) often require new residents to pay an entry fee in exchange for lifetime housing and priority access to healthcare, in addition to a monthly fee. These entry fees can be in the hundreds of thousands of dollars. In many cases, a sizable portion of the entry fee may be refundable to the resident if they move out, or on the resident's death.

There are different types of refund agreements you can make, depending on what your CCRC offers. For example, a declining balance contract would provide a refund if the resident moves out or passes away within a certain period of time after taking residency, usually somewhere between two and four years. The amount of the refund available reduces over that period until no refund remains. Some CCRCs offer a refundable contract, which may also reduce gradually over the first few years, but not down to zero. For example, a 50% refundable contract might reduce the refund by 25% per year for the first two years, but the remaining 50% is always refundable, no matter how long the resident lives in the community. Generally speaking, however, these refunds, in any case, are reduced by amounts reflecting the resident's increased need for care beyond what is covered by the monthly fee.

When a resident of a CCRC dies and a refund is owed, where does that refund go? Typically, it is the now-deceased resident who is the party to the CCRC agreement. This means that absent some other arrangement or procedure, the CCRC will have to write the refund check to the estate

of the deceased resident. The only person who can cash such a check is the administrator or executor of the estate appointed in—you guessed it—a probate! We are always trying to avoid probate in California, so this is definitely not a desirable result.

What can you do? I am writing this now because I recently came upon this problem with a new client. In this case, the resident is already deceased. I have not seen any documentation in which the resident and the CCRC made an agreement as to who would get the refund upon the resident's death. What I would recommend if my client the resident was alive would be to ask the CCRC if the resident could prepare a writing directing the CCRC to give any refund to a specific person or, even better, to the trustee of the resident's revocable living trust.

If you or a loved one is or is about to become a resident of a CCRC, it is very important to consider planning options for the potential refund of fees with an attorney.



## FREE NOTARY SERVICES

Where do you go when you have to get an important document notarized? How much does it cost? Sometimes finding a notary, as well as paying the costly fee, can be daunting. Absolute Trust Counsel is now offering FREE notary services to our clients. Just call the office to schedule a quick, 5-10 minute appointment and one of our three licensed notaries will accommodate you (don't forget to bring your ID). It is our pleasure to give our clients something extra and let them know they are important to us. Call us today at 925-943-2740.

## THE EASIEST WAY TO STAY INFORMED

Social media can be very helpful to stay informed and educated on recent changes and events happening in our industry. If you haven't already, please "like" or "follow" us on our social media Facebook, Twitter and LinkedIn by typing Absolute Trust Counsel and Kirsten Howe in the search box and click on "Like" or "Follow." It's that easy. You will have quick access to our blogs, announcements, events and much more.

Please recycle, reduce and reuse by sharing this newsletter with your family and friends. If you no longer wish to receive it, please send an email to [info@absolutetrustcounsel.com](mailto:info@absolutetrustcounsel.com).