Exercise your mind to keep your brain sharp

by Ginny Frizzi
Creators News Service

The term "use it or lose it" can apply to many subjects, but it is especially appropriate when it comes to keeping the brain sharp.

"We now know that lifestyle choices — such as engaging in more physical, social and mental activities — can keep our brains healthier as we age," says Maria Carrillo, director of medical and scientific relations at the Alzheimer's Association.

Fortunately, there are many easy and enjoyable ways, ranging from simple laughter to playing Nintendo Wii games, to achieve this goal.

Laughter is a good place to start, according to Sondra Kornblatt, author of *A Better Brain at Any Age*.

"Laughter improves alertness, creativity and memory. It releases stress and can also lower blood pressure," says the Seattle-based author.

Kornblatt recommends the strengthening of communities as another way to keep the brain sharp.

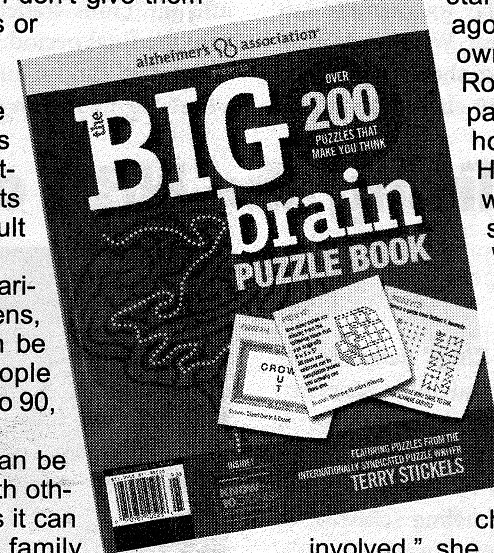
"Social functions energize the whole brain. Meeting new people and increasing social behavior means you are remembering names and faces. ... This makes you pay attention to people, which can activate different parts of the brain," she says.

Music also can play a positive role in keeping the brain sharp.

"Music stimulates part of the brain circuitry. The heartbeat and blood flow respond to music," Kornblatt says, noting that some stroke patients can sing, even if they can't talk. She recommends playing a musical instrument to get both sides of the brain working and singing to improve oxygen flow to the brain.

Doing puzzles has long been recognized as an activity that keeps the brain agile, but they have been receiving special attention lately. Syndicated puzzle writer Terry Stickels has authored *The Big Brain Puzzle Book* for the Alzheimer's Association. The book's 200 puzzles — including visual and wordplay games, trivia questions and mathematical equations — are divided into three progressive levels.

"Too many people have the idea that senior citizens either are senile or have a grade-school education, which isn't true," says Stickels, from Rochester, N.Y. "I don't give them softball questions or puzzles. I want you to have to work to solve them. This keeps the mind stimulated. I get requests for more difficult ones."



It is aimed primarily at senior citizens, but the book can be enjoyed by people from 9 years old to 90, says Stickels.

"The puzzles can be done alone or with others, which means it can be used with family members and friends. They're meant to be fun, as well as mentally stimulating."

Technology is yet another way to keep the mind sharp. Home Instead Senior Care in Mount Vernon, Calif., has introduced the use of Nintendo Wii to promote mental stimulation among its clients. This started six months ago, according to owner Michelle Rogers, whose company provides in-home caregivers. Home Instead, which provides staff members with Wii equipment, has started training caregivers in the use of Wii games and activities.

"Both the caregivers and clients feel challenged to get involved," she says, adding that the results so far have been promising.

Rogers cites the example of a client who suffered a stroke two years ago. "He became very engaged with Wii, and his children couldn't believe the difference in Dad."

Wii is an activity that can also be done with other family members and can increase seniors' interaction with others.

Home Instead is starting a life stories program, which will involve videotaping seniors citizens' reminiscences, and that also can stimulate the brain.

"Seniors like to talk about themselves. Ask them to tell you about their careers or memories and you will hear many things," Rogers says.

When it comes to keeping the brain sharp, digital is definitely the way to go, according to Andy Harrison, whose Crossword Cubed games business includes hard copy puzzles and an online crossword puzzle game. Technology plays an important role in maintaining mental acuity.

"The whole idea of 'senior citizen' has been redefined. Sitting by the fire knitting ain't it. We're a mobile society, and seniors are part of it," says Harrison, from Pelham, N.Y.

The image of senior citizens as being afraid of technology — whether it be computers, the Web, cell phones or iPods — is false, Harrison says. He points out that today's younger senior citizens began using some of those things when they first were developed, so they are comfortable with them.

"They are proficient with technology. Technology makes people able to keep their minds going. They can exercise their minds much more."

Estate tax expires — for now

by Beth Shapiro Kaufman

Under an obscure provision of a 2001 tax law, there is to be a one-year repeal of the federal estate tax for the year 2010. Contrary to all predictions, Congress failed to act before the end of 2009 and the year of no estate tax has begun.

Whether the one-year repeal will continue depends on the action Congress takes in 2010. There is some precedent for a retroactive reinstatement of the tax, if the House and Senate can agree on the terms. Even in the absence of congressional action, however, the estate tax will spring back into existence on Jan. 1, 2011. The reinstatement of the tax in 2011 comes with a lower exemption level and a higher rate than was in effect at the end of 2009.

In 2009, the estate tax applied only to estates with assets in excess of $3.5 million, and it was imposed at a flat tax rate of 45 percent. If Congress doesn't act during 2010, the estate tax will not be in effect at all for those dying in 2010, but the gift tax will continue, with a 35 percent flat rate. The law as in effect during 2010 also would significantly limit the availability of a stepped-up basis at death. In 2011, however, the exempt amount would fall to $1 million, and the stated maximum tax rate would return to 55 percent.

At this time, there is uncertainty as to whether there are adequate votes in Congress either to eliminate the repeal in 2010 or to increase the exemption level and lower the rates for 2011 and beyond. If Congress does not act, 2010 will be a very good year for wealthy taxpayers to make gifts, as the 35 percent gift tax rate would be historically low.

No matter what the outcome is for 2010 in Congress, there are estate planning opportunities to consider in 2010, assuming that you are planning to live into 2011 and beyond. The easiest way for wealthy individuals to reduce the estate tax bill at death is to give away assets while alive. Every person has a $1 million lifetime exemption from gift tax. However, there are a few other exclusions available that allow gifts to be made without eating into that lifetime exemption.

First, each person has a $13,000 annual exclusion that can be used to avoid tax on gifts. The limit applies on a per donee basis, so a donor can give up to $13,000 per year to as many different donees as she likes without tax consequences. In other words, if a donor has two children and three grandchildren, she can make annual exclusion gifts to her family of $65,000 (5 x $13,000) without any gift tax consequences. And if the donor is married, each spouse can give each donee a $13,000 gift, effectively doubling the amount of the exclusion.

Second, a separate exemption from the gift tax allows a donor to pay unlimited amounts in tuition and medical expenses for others without dipping into the $1 million exemption amount. This is a narrow exception, however, and it applies only to direct payment of tuition to the educational institution and direct payment of medical expenses to the provider. The tuition payment need not be for college, it can be tuition at any educational level, including preschool. The medical expense exception, for example, can be used to pay for a relative's orthodontia, or a new graduate's health insurance premiums.

Gifts to charity have even more tax benefits. Not only do charitable gifts reduce the size of the estate, they also qualify for an income tax deduction. A special provision in effect for 2009, and likely to be extended to 2010, allowed a direct gift to charity from an IRA for those over the age of 70. If the IRA money is not needed for retirement, giving it to charity is advantageous because that avoids the income tax otherwise due when the funds are withdrawn from the IRA.

With the arrival of the new year, now is a good time to reexamine your estate planning to make sure it will minimize your tax bill. And whether Congress acts to revive the estate tax or not, 2010 looks like a good year to make gifts to your family and favorite charities.

Beth Shapiro Kaufman is an attorney in Caplin & Drysdale's Washington, D.C., office.