



IN MONEY

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Seniors confront a digital reality

Phones a problem for those with memory loss

Judith Graham

At first, Dr. Robert Zorowitz thought his 83-year-old mother was confused. She couldn't remember passwords to accounts on her computer. She would call and say programs had stopped

But over time, Zorowitz realized his mother – a highly intelligent woman who was comfortable with technology was showing early signs of dementia.

Increasingly, families will encounter similar concerns as older adults become reliant on computers, cellphones and tablets: With cognitive impairment, these devices become difficult to use and, in some cases, problematic.

Computer skills may deteriorate even "before (older adults) misplace keys, forget names or display other more classic signs of early dementia," Zorowitz wrote recently on a group email list for geriatricians. (He's based in New York City and senior medical director for Optum, a health services company.)

"Deciding whether to block their access to their bank accounts, stocks and other online resources may present the same ethical dilemmas as taking away their car keys."

Phones, internet, tech popular among elderly

The emergence of this issue tracks the growing popularity of devices that let older adults communicate with friends and family via email, join interest groups on Facebook, visit virtually via Skype or FaceTime, and bank, shop, take courses or read publications online.

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With cognitive impairment, smartphones can become hard to use. SQUAREDPIXELS/GETTY IMAGES



Apple's screensaver of Catalina Island on the new Mac OS Catalina operating system for Macs. APPLE

Catalina island gets its bite of the Apple

Jefferson Graham

AVALON, Calif. – They don't sell computers on Catalina island, Windows or Macintosh.

Same for new smartphones. Speaking of phones, connectivity can be really spotty in this small city of 4,400. When it comes to exploring the other sides of the island, you can forget it. You're off the grid whether you like it or not.

But the island is about to get its place in the tech sun, as the poster child for one year in the new Apple computer operating system update, called macOS Catalina, and residents are thrilled.

Apple historically updates its software each year with the name of a different California landmark. Past releases included Yosemite and the park's El Capitan; the current release is called Mojave, after the Mojave desert. Apple plans to release new edition in October.

With Mojave, "I see that photo every day on my desktop," says Randy Herrel, the CEO of the Catalina Island Co., which owns many of the hotels and restaurants in Avalon For the Catalina software update, scheduled for early October, "we're going

Branding may bring even more tourists to a community that has no computer sales and spotty connectivity

to have a lot more visibility."

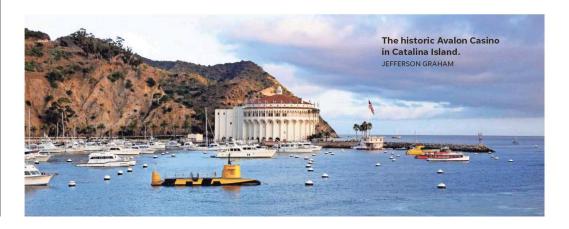
It already has begun to happen.
After the initial announcement by
Apple of the name selection in June,
"website traffic doubled overnight,"
says Tony Budrovich, CEO of the Cat-

alina Island Conservancy, which manages the majority of the island.

Some 1 million passengers sail over on the Catalina Express boat each year to visit the island, but with yearly sales of nearly 20 million new Macintosh computers, "we'd all love to see a 5% or 10% bump," in business, says Greg Bombard, the president of the Express. "But it's hard to say. We're just happy for the exposure"

For most visitors, Avalon is known as this little city on an island, with bars and restaurants that dot coastal Crescent Avenue. The town's most dominant image is the historic round

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Memory

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According to the Pew Research Center, 73% of adults 65 and older used the Internet in 2019, up from 43% in 2010. And 42% of older adults owned smartphones in 2017, the latest year for which data is available, up from 18% in 2013.

Already, some physicians are adapting to this new digital reality. At Johns Hopkins Medicine, Dr. Halima Amjad, an assistant professor of medicine, now asks older patients if they use a computer or smartphone and are having trouble such as forgetting passwords or getting locked out of accounts.

"If there's a notable change in how someone is using technology," she said, "we would proceed with a more indepth cognitive evaluation."

No more than 10 apps for those who struggle

At Rush University's Alzheimer's Disease Center in Chicago, neurologist Dr. Neelum Aggarwal finds that older adults are bringing up problems with technology as a "non-threatening way to talk about trouble with thinking."

"Instead of saying, 'I have issues with my memory,' people will say, 'I just can't figure out my smartphone' or 'I was trying to start that computer program and it took forever to get that done."

If the person previously used digital devices without difficulty, Aggarwal will try to identify the underlying problem. Does the older adult have problems with vision or coordination? Is she having trouble understanding language? Is memory becoming compromised? Is it hard for her to follow the steps needed to complete a transaction?

If using technology has become frustrating, Aggarwal recommends deleting apps on cellphones and programs on computers.

"The anxiety associated with, 'Oh, my God, I have to use this and I don't know how' totally sets people back and undoes any gains that technology might offer," she said.

"It's similar to what I do with medications: I'll help someone get rid of what's not needed and keep only what's really essential."

Typically, she said, she recommends no more than five to 10 cellphone apps

"Instead of saying, 'I have issues with my memory,' people will say, 'I just can't figure out my smartphone.'"

Dr. Neelum Aggarwal

for patients in these circumstances.

When safety becomes an issue – say, for an older adult with dementia who's being approached by scammers on email family members should first try counseling the person against giving out their Social Security or credit card information, said Cynthia Clyburn, a social worker in the neurology division at Penn Medicine in Philadelphia.

If that doesn't work, try to spend time together at the computer so you can monitor what's going on.

"Make it a group activity," Clyburn said. If possible, create shared passwords so you have shared access.

But beware of appropriating someone's passwords and using them to check email or online bank or brokerage accounts.

"Without consent, it's a federal crime to use an individual's password to access their accounts," said Catherine Seal, an elder-law attorney at Kirtland & Seal in Colorado Springs, Colorado. Ideally, consent should be in writing.

With his mother's permission, one of Zorowitz's brothers – a physician in Baltimore – installed GoToMyPC, an application that allowed him to remotely manage her computer. He used it to reset passwords and manage items on her desktop and sometimes to order groceries online from Peapod.

Eventually, Selma Zorowitz lost interest in her computer as she slipped further into dementia and spent the end of her life in a nursing home. She died in 2014 at age 87.

Older adults with Alzheimer's disease commonly turn away from digital devices as they forget how to use them, said Dr. Lon Schneider, a professor of psychiatry and neurology at the University of Southern California.

Security threats, internet temptation

More difficult, often, are situations faced by people with frontotemporal dementia (FTD), which affects a person's

judgment, self-awareness and ability to assess risk.

Sally Balch Hurme's husband, Arthur, 75, has FTD, diagnosed in 2015. Every day, this elder-law attorney and author struggles to keep him safe in a digital world full of threats.

Hundreds of emails pour onto Arthur's cellphone from telemarketers with hard-to-resist offers. His Facebook account is peopled with "friends" from foreign countries, all strangers. "He has no idea who they are. Some of them are wearing bandoliers of ammunition, holding their guns," Hurme said. "It is horrific."

Then there's Amazon, a never-ending source of shopping temptation. Recently, Arthur ordered four pocket translators, several watches and a large quantity of maple sugar candies for \$1,000. Though returns are possible, Hurme doesn't always know where Arthur has stored items he's bought.

What steps has she taken to manage the situation? With Arthur's permission, she unsubscribes him from accounts that send him emails and removes friends from his Facebook account. On his cellphone, she has installed a "parental control" app that blocks him from using it between midnight and 6 a.m. hours when he was most likely to engage in online activities. There's also a "parental control" setting on the TV to prevent access to "adult" channels.

Instead of an open-ended credit card, Hurme gives Arthur a "stored value" card with a limited amount of money. She manages household finances, and he doesn't have access to the couple's online banking account. Credit bureaus have been told not to open any account in Arthur's name.

If Hurme had her way, she said, she'd get rid of Arthur's cellphone – his primary form of communication. (He has stopped using the computer.) But "I'm very sensitive to respecting his dignity and letting him be as independent and autonomous as possible," she said. For all the dangers it presents, "his phone is his connection with the outside world, and I can't take that away from him."

Kaiser Health News (KHN) is a nonprofit, editorially independent program of the Kaiser Family Foundation that is not affiliated with Kaiser Permanente. growing consumer demand," Simor said. "We're talking of a mainstream ing of this way of eating. You can't ge more mainstream than Burger Kinş and Carl's Jr."

Except maybe McDonald's, which for now is testing the plant-based bur ger in 28 locations in Ontario, Canada

"This test allows us to learn more about real-world implications of serving the P.L.T., including customer demand and impact on restaurant operations," said Ann Wahlgren, McDon ald's vice president of global ment strategy.



Burger King's meatless Impossible Whopper has attracted more meat eaters than vegetarians, Impossible Foods says. ERIC LACY/USA TODAY NETWORK

Catalina

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casino, built in 1929 by William Wrigley.

That Apple chose as its image fo the software the mostly uninhabited west side of the island, and not Avalon pleases Budrovich to no end.

"We've been encouraging people not to just think of Catalina as bars and beaches, but to enjoy some great hik ing, biking and bird watching," he says

Like many on the island we spoke to, he's a huge fan of Apple products.

Many Mac fans covet the new wall papers every year when they come out

The macOS Catalina software up date, which is free, is set to be a big re lease. The iTunes software will be spli into three different programs fo movies, music and podcasts, and Ap ple will use the iPad as a second dis play for your desktop or laptop with the release.