# Can a Video Game Detect Dementia?

The Butler Bulletin

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How one video game is changing the future of understanding dementia.

Researching Alzheimer’s and dementia isn’t easy. Deutsche Telekom, a German telecommunications company, has designed an online video game that can help provide dementia researchers with access to much-need data. Along with University College London, the University of East Anglia, Alzheimer’s Research and Saatchi & Saatchi London, Telekom was able to develop Sea Hero Quest, a user-intuitive game that relies on spatial navigation and memory.

**The Way it Works**

When people think of dementia, the first symptom that comes to mind is memory loss. However, memory loss tends to occur in the more advanced stages of dementia. One of the first symptoms to appear is trouble with spatial navigation.

Throughout the stages in this game, players are asked to complete tasks such as mazes, testing orientation, and chasing sea creatures. Each of these tasks collects data about the player’s navigational skills. Researchers can then use this information about how the brain works to help understand what happens to the brain when dementia begins.

The game itself is not a test for dementia. Rather, it is a means of collecting large amounts of data at one time. To date, there is no population-level collection of data regarding brain function as it relates to dementia. This game asks players to select their age and gender before starting, which allows the company to break down the research according to these factors.

**How it Helps**

Two minutes of game play creates the same amount of data as five hours of lab-based research. There are also tests that can be done online that can’t be done in a lab. If scientists can create a benchmark for how the brain operates normally, they can develop tests for dementia. This, in turn, can lead to everyone being better able to manage dementia.

**TED Talk about Alzheimer’s**

Click the link below to watch a TED Talk by Lisa Genova about what you can do to prevent Alzheimer’s. Lisa is a neuroscientist, and the author of *Still Alice,* a 2007 novel about a woman’s descent into dementia. This story was adapted into a television show in 2014 which features Julianne Moore.

<https://www.ted.com/talks/lisa_genova_what_you_can_do_to_prevent_alzheimer_s>

Digital Wills Vault

There is a new service available that some of you might find interesting. A company called NoticeConnect (yes, the same people who do the online advertising for creditors) has created what it calls the Canada Wills Registry. It's a digital wills vault - a place to register your will so that if someone is looking for it, they have a better chance of finding it.  
  
From what I hear, several thousand people have registered wills there already, even though it's brand new. I also hear that a number of law firms are registering the wills they hold for clients in the hope of making things easier on the families of their clients later on.  
  
Because it's new, I honestly can't say whether it's going to work out as planned. It's too soon to have success stories. If you're interested in learning more, [Click here](https://www.noticeconnect.com/how-it-works/canadawillregistry/) to go to their webpage and learn how it works. I remind everyone that although it's called a Canada registry, it's not affiliated with any government department; it's owned and run by a private company.  
  
Anyone who uses the service, please let the rest of us know how it went.

*This article was originally published on Lynne’s blog, www.estatelawcanada.blogspot.ca*

A lot of readers like to ask questions on Lynne’s blog using the comments. Please note that the limit for each post is 200 comments. Once this limit is reached, no additional comments can be made on that post.

If you’d like to ask a question on the blog but the thread is full, you can submit your question on a different post! Not all of the questions get answered, but Lynne answers as many as possible.

Homemade vs. Handmade Wills

Many people confuse the idea of a homemade will with that of a handmade will. It’s easy to see how this happens, since both are made by an individual without the use of a lawyer. However, confusing the two can be a costly mistake.

In some provinces, Newfoundland and Labrador included, handwritten wills are valid. This means that if your will is in your own writing, you can sign and date it and make your will without using a lawyer or having witnesses. In order for this to work, it must be 100% in your own writing.

This is where the mistake of confusing handmade with homemade comes in. Many people purchase a DIY will kit, which comes with forms for you to fill in. This is not a handmade will, despite the fact that you may fill it in by hand.

Since some of the document is typed, it is not 100% in your writing. As a result, it is not handmade will, and the same witnessing requirements for formal wills (the ones made by lawyers) apply. Unfortunately, since these kits are intended to be used by people at home, consumers confuse them with handmade wills and don’t get them witnessed properly. This leads to the will being invalid.

If you are planning to make your own will, be sure to follow all of the witnessing requirements. You can also have your will reviewed by an estate planning lawyer to see what you’ve missed. While this will cost you money, a small upfront cost for a will review is much less expensive than having your family go through court due to a mistake in a handmade or homemade will.

By popular request, our newsletter will once again be published monthly, starting this month!

Bank Accounts in Trust

Many people we meet with to talk about estate planning tell us that they have set up ITF accounts, or in-trust-for accounts for certain people, usually their grandchildren. Unfortunately, most people who set up these accounts do not fully understand how they work.

The reasons many people set up ITF accounts are that the set-up is simple to do and they don’t have to pay a lawyer to set up any paperwork. Their plan is to set aside some money so that on their death, the money goes to the person they’ve named as a beneficiary. Sometimes it works that simply but in other cases it turns into a giant mess.

The mess sometimes happens because an ITF account is sort of a trust, but not really. Whenever money is held on behalf of a beneficiary, theoretically there is a trust for that beneficiary. And it even has the word “trust” in its name, so it seems as though it should be a trust.

However, there are legal rules that describe what it takes to set up a valid trust. These rules are known as the “three certainties”. When a lawyer draws up a trust deed or a will that contains a trust, she makes sure that all of the certainties are covered. With an ITF account, there is no trust deed that sets out the terms of the trust; there is only a bank account opening form. This leaves the person managing the account to figure out the legal and tax issues surrounding these accounts.

You may not think these rules affect every ITF account, but do you know who is supposed to pay tax on the interest earned? Did you know that the contributor (the person putting the money into the account) is supposed to pay the tax on the interest but the beneficiary (the child for whom the money is being held) is supposed to pay the tax on any capital gains? Did you know that if you put the child’s Canada Child Tax Benefit payments into the ITF, as many parents and grandparents do, that ALL of the income must be declared by the child?

The problem with not knowing these tax rules is that Canada Revenue Agency (CRA) may decide to take a closer look and do an audit. CRA will decide whether the ITF account is an actual trust or not, and may make adjustments to who is supposed to paying tax. If it’s a complicated situation, it may end up going to court to decide whether or not it’s a real trust. All of a sudden, that cheap, quick solution has become horrendously expensive and complicated.

Not surprisingly, none of these things even occur to most people who set up ITF accounts. It seems so straightforward to simply set up a bank account, but as you can see there are legal and tax consequences lurking below the surface. Anyone considering setting up an ITF account should do some in-depth research about what they are getting themselves into.



We’ve been named as the #1 Estate Planning Lawyer in St. John’s for 2019! This is our fourth consecutive year in the top spot, which is determined by an independent company called Three Best Rated. To find a great business near you, visit [www.threebestrated.ca](http://www.threebestrated.ca)

What to Expect if You’ve Never Been to a Lawyer

Not everyone has experience meeting with a lawyer. The idea of going to a lawyer is intimidating for a lot of people, especially if they haven’t had any contact with the legal system.

Given the subject matter, an appointment with an estate planning lawyer can seem particularly daunting. We find many clients don’t know what to expect when they come in for their first appointment. Once you have an idea of what to expect, the process is a lot easier.

**ID**

You will likely be asked for ID when you arrive for your appointment. If someone is making a will for Joe Smith, it had better be Joe Smith at the appointment. Checking your ID protects both you and the lawyer – you wouldn’t want someone going out and fraudulently making a will in your place, and the lawyer doesn’t want to risk making a document for someone who might not be who they say they are.

Additionally, the Law Society has a regulation that lawyers need to know who their clients are. For many lawyers, the most convenient way to meet this requirement is to check government-issued photo ID.

**Personal Questions**

How you want your estate distributed is just the tip of the iceberg. Your will includes information about you, who is in your family, what your assets and debts are, and much more. In order to get this information, the lawyer will need to ask you a lot of personal questions. This can include questions about your relationships, your children, and also your wishes for funeral arrangements.

If you are also having a Power of Attorney or medical directive made, your lawyer will ask you about things like who you would trust to manage your money if you couldn’t do it yourself, how you feel about organ and tissue donation, and end of life decisions. Family dynamics need to be considered when making these kinds of decisions, so you can expect to discuss things like how your kids get along, and which ones(s) may be better suited for different tasks.

**Talking About Money**

Some people find it difficult to talk about money with anyone, never mind someone they just met. Your will needs to work as part of a larger estate plan, so the lawyer making your will should have a solid understanding of how your investments are set up, what the cash flow in your estate will be, and what expenses you can anticipate in the next five to ten years.

This conversation also includes talking about tax. There are potential tax pitfalls for estates, and your estate planning lawyer can help you plan to make the most of your estate.

**Note Taking**

Your lawyer should take a lot of notes. A thorough estate planning conversation covers a lot of ground, and nobody can remember every detail from every conversation. In order to make your documents correctly, the lawyer should take comprehensive notes. It can feel strange having someone write down everything you say, but the end result is an accurate document.

What exactly is a “basic will”?

When people are looking for information about what it would cost to get a will made, they ask about a basic will. What’s included in a basic will varies from one firm to another, but there are some similarities as to what would be included and what wouldn’t. Whether or not a basic will is appropriate for the person’s situation is another matter, but here are some things most basic wills do and do not cover.

Executor Appointment

Any valid will has an executor named, and a basic will would have someone appointed to be in charge of your estate. It’s possible there would be an alternate executor named. Also, chances are good your will would not include a corporate executor, such as a trust company.

Additional Executors

If you have produced literary works, art, or other collections, you may need an executor specifically to handle this. A basic will most likely won’t include this kind of executor. Also, if you have a business that needs to be wound up, or a shareholders agreement that needs to be honoured, a different executor may be a good idea.

General Gifts

General gifts are likely to be covered, because there isn’t much point to a will without a distribution of assets. A basic will probably wouldn’t include lists of specific bequests, personal items, or charitable donations.

Trusts

A basic will most likely would not include any sort of trust. Most clients don’t think they need a trust, but if any of your beneficiaries are minors, have a disability, or struggle with money, a trust might be a good idea.

Business Interests

In the vast majority of cases, a basic will won’t cover any business interests, such as any ownership or incorporation. Business owners generally need a more complex will to make sure their plans for the business are

International Assets

Any assets you own in other countries would not be covered by a basic will, for the simple reason that international estates are not basic. Each country has its own laws regarding tax, trusts, and



inheritance, and a basic will won’t be able to cover this.

Basic wills work for some people. Whether or not a basic will could work for you depends on your situation. If you are in a situation that requires a more complex will, consult an experienced estate planning lawyer.

We are proud to offer a discount on wills packages for current and former members of the armed forces, police officers, firefighters, and first responders.

Rapid-Fire Q & A

Most estate law questions can’t be answered with a simple ‘yes’ or ‘no’. Here are some that can. Remember that whether or not you *should* do something is drastically different than whether or not you *can* do it.

*How many executors can I appoint?*

In NL, a maximum of 3.

*Do all wills go through probate?*

No.

*Can my executor live anywhere in the world?*

Yes.

*Does an executor have to be paid?*

No.

*Does Canada have a death tax?*

No.

*Does someone have to reach the age of majority before they can inherit?*

Yes.

*Is there a maximum age for making a will?*

No.

*Is “do not resuscitate” different from an Advance Healthcare Directive?*

Yes.

*Can my executor also be a beneficiary?*

Yes.

Did you know…?

We have a YouTube channel!

All of our videos are full of information in a colourful, lighthearted format.

Search for Butler Wills and Estates, or click [here](https://www.youtube.com/channel/UCREXCXMaFbNoLag0I62Ttlg) to visit our channel. Don’t forget to subscribe and hit the ‘like’ button!

Do you have a suggestion for a video topic that you’d like to see on our channel?

If you’d like to suggest a topic for a video, send an email to [chelsea@butlerwillsandestates.com](mailto:chelsea@butlerwillsandestates.com),

or

comment on a video on our page!



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*If you have any questions, comments, would like to suggest a topic, or to* ***unsubscribe****,  
please email us at chelsea@butlerwillsandestates.com*