### Clean Sweep

By Tresa Erickson
Special to The Catholic Commentator

It’s no secret. People like stuff, and some have a lot of it. Perhaps you are among them. While you could leave it for your family to sort through one day when you’re gone, why not save them the hassle by tackling it now in your golden years? Sound good? Read on for some tips.

The ideal time to declutter is during retirement. In fact, it’s often the first thing people do after retiring. Whether you are retired or not, you can still tackle the clutter in your home. Just understand the process could take a while and allow the time for it. Don’t expect to get through years and years of stuff in one day. It won’t happen. Work on one room at a time and place like things together. Then, select an area of the room and schedule a few hours to sort through the items there. Make three piles: keep, donate and trash. You might also have a sell pile if you are willing to see the task through. Selling things takes time. If you’ve been trying to have a yard sale for years and have never done so, chances are you won’t do it now and should just donate the stuff instead.

Sort through things carefully, making sure you put items where they should go. Getting rid of stuff can be hard for some people. If you have trouble, consider these questions. When did you last use the item? Would you miss it if it were gone? Is the item in good enough condition to keep it? The answers to these questions should help you determine what to do with an item. Clean as you go, and should you come across anything broken, repair it right away or discard it. Don’t set it aside with the intent of fixing it later. Chances are it won’t happen. If you haven’t fixed it by this point and you don’t make yourself do it right away, you will probably never get around to it.

Once you have worked through an area, deal with the piles right then and there. Bag up the trash and take it to the curb. Don’t leave it sitting in the middle of the room where you might be compelled to look through it again. Put away the “keep” items. Don’t just leave them in a pile where they might get strewn about and have to be resorted. Sort through the “donate” items and deliver them to all of the right parties, whether family, friends or a local donation center.

Keep at it until you have the room clear, then move on to the next room. Enlist friends and family to cheer you on and help you if needed. If you are donating furniture, for example, don’t hesitate to ask the youngsters in your life to move it for you. Don’t break your back trying to do it yourself. You do not want to suffer an injury, which could sideline you for months, or worse, cause you to abandon the task altogether.

Professional help is also available. You will find a number of cleaning services that will assist you in decluttering, as well as personal organizers should you have trouble determining what to keep and toss. Other service providers might also be helpful. If you are dealing with a lot of tax records, for example, you might want to call your accountant for some advice. They can tell you exactly what records to retain for your files.

There are many benefits to decluttering your home. You can uncover treasures thought lost and relive old memories. You can open up rooms and create a safer, nicer environment. You can save your family time and trouble later and give them some beloved heirlooms now. Why hang on to your great aunt Amelia’s china when your daughter could be using it for dinners at her home? Give it to her now while you’re still around to see her use it. There is so much to gain from clearing away the clutter from your home. Don’t put it off another minute. Get started today.

### A Century Old

By Tresa Erickson
Special to The Catholic Commentator

The final peace for a life well-lived.

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A century old

Over 50,000 of them live in the United States, many of them women. They have seen hundreds of changes in their lifetimes from Model Ts rolling off the assembly line to people communicating instantaneously at the click of a few keys. They are our nation’s centenarians, age 100 and up, and supercentenarians, age 110 and up.

There are over 300,000 centenarians in the world, and the reasons behind their longevity vary from good genes to healthy habits. Many experts attribute a long life to high levels of vitamins A and E, while others attribute it to certain enzymes or B cells. For many, it’s a combination of factors, including education, health, heredity, lifestyle and personality. Most centenarians are introverts, with loads of friends and extensive family ties, which keeps them active and stress at bay.

Centenarians have many other qualities in common. They come from a loving family and maintain a positive outlook, with many reporting they don’t feel or act like their age. They eat in moderation and exercise their body as well as their mind. They practice clean living, drinking and smoking very little, and stay active, taking in games, hobbies, sports and whatever else catches their fancy. They are spiritual, and many attend church faithfully.

Living to age 100 and beyond is no small feat. Many nations consider it an honor and offer centenarians birthday greetings of some sort. In the United States, for example, centenarians receive a letter from the president congratulating them on the milestone. In Japan, they receive a certificate and a silver cup from the prime minister. In Ireland, they receive bounty and a letter from the president.

With advances in medicine and more focus on individual health, experts predict a rise in the centenarian population in the future. According to statistics, one in 26 Baby Boomers will reach the age of 100. While some will continue to live at home, others will move in with relatives or reside at assisted living centers or nursing homes. Wherever they live, centenarians can take pride in reaching 100 and experiencing so much in their lifetime.
Is it time for you to retire?

By Tresa Erickson
Special to The Catholic Commentator

Most people work, some their entire lives. While some people choose never to stop working, others retire. Determining when to retire is not always easy. It takes careful consideration to ensure you will have enough money to serve your needs for the remainder of your life.

While many people would love to retire early, at age 50 or so, few can do it. In order to retire in their 50s, most people have to either make good investments early on or save the majority of their income for several years. For couples with kids, mortgages and cars, this may not be possible. For couples without kids or very few expenses, it may be possible, but it will take diligence. For a lucky few, early retirement might be possible due to out-of-this-world winnings or inventions.

In the United States, people are generally considered seniors at age 55, and some are lucky enough to retire at this age. The trick is making sure they have put away enough money to meet their expenses for several years. These retirement savings may not include Social Security, which will not come into play until age 62, or retirement funds, which cannot be used without penalty until age 59 ½.

For some people, retirement does not become a real possibility until they reach their 60s. They can start claiming Social Security benefits at age 62. However, this does not mean they should retire then. For some, it is better to wait until age 65 or older when they can get the maximum benefits. At 65, people can also save on health care by applying for Medicare and purchasing supplemental insurance.

For many, the ideal time to retire is age 70. At this point, they have no choice but to take distributions from their retirement funds. Granted, they can break into the funds much earlier without penalty, but by law, they must start taking distributions at age 70 ½. They can also wait until then to draw Social Security and apply for Medicare.

Imagine not having to get up and go to work everyday. It’s the life for many, but getting there takes time, diligence and planning. If you don’t have a financial planner to guide you, now is the time to get one. They can explain everything in more detail and help you create a plan that will get you where you need to be in the years to come.

America’s seniors on the rise

By Tresa Erickson
Special to The Catholic Commentator

According to statistics, there are over 40 million seniors in the United States. A sliver of these comes from the G.I. Generation, some from the Silent Generation and most from the Baby Boomer Generation.

Know anyone in their 90s? Chances are they come from the G.I. Generation, those who lived through and perhaps even fought in WWII. They were born anytime from 1901 to 1924 or so and came of age during the Great Depression. These “good kids” sacrificed a lot to get where they are, experiencing many innovations in their lifetime, from cars to vaccines to space rockets. They are hardworking, loyal, self-reliant, conservative men and women.

Know anyone age 70 to 90? Then you know someone from the Silent Generation. These “lucky few,” as they have become known, were born from approximately 1925 to 1945 and came of age during a time of peace and prosperity. They experienced a lot of stability early on, obtaining good educations, securing good jobs, earning good incomes, developing good marriages and so forth. These hardworking individuals also got a taste of war, as many served in the Korean or Vietnam War.

The younger seniors in your life are probably Baby Boomers, those born after WWII from 1946 to 1964. Unlike the generations before them, they rejected the traditional values of their parents. They were active advocates of change, though many are now conservatives. Most have done well for themselves and are either retired or looking to retire soon. Some are continuing to work, while others intend to work for as long as possible.

These are the generations that currently make up the senior population in the United States. There are more Boomers than anyone else, and many are striving to age in place, working hard to maintain their good health and live at home independently for as long as possible.
Dating among seniors challenging but offers unique opportunities

By Craig W. Armstrong
Special to
The Catholic Commentator

Dating at any age can be stressful, but dating in your senior years can be downright terrifying. Not many people think they will be dating at age 50, 60, or even 70, but it’s possible. You may lose your spouse or become divorced. You may have been single for a long time and decide you want companionship. Whatever the reason, dating in your more “seasoned” years, is a real possibility.

Before you do anything, consider whether you are ready to date. Have you been single for a while? Are you in a good place? If you are feeling sad, angry or disappointed because of a past relationship, now may not be the time to date. You need to be in a good frame of mind in order to open yourself up to others and develop a healthy relationship in the future.

First relax; dating is the same as it’s always been. It’s two people getting to know each other and deciding if they want to spend more time together. The difference between what you remember is that you are far more mature and likely so is your date. That doesn’t mean you won’t feel 16 again, but that’s a good thing. Enjoy that excitement.

So how do you find a date when your hair is gray or you don’t have any? The only thing that has changed since you dated as a young person is the internet. There are many online dating websites and some devoted just to seniors. While these websites can help you meet people, there are some pitfalls. Unfortunately, some people who use these sites have less than honorable intentions. Just like when you were a teenager, some people are just looking for sex or to be wined and dined. Don’t let this keep you from using these sites, just be careful and use common sense.

Aside from the internet, people still meet the old fashioned way. They meet through friends, family, at church and social functions. Another avenue is dating people from your past, who themselves find themselves single. Social media can be good for finding lost loves. If you want to meet someone special, dive in and get to know new people, don’t be afraid to ask them to dinner or for coffee. What do you have to lose?

Some people like to talk to their family about their plans to start dating again. If you lost your spouse or significant other, the children you shared might have mixed feeling about you finding another person. The decision is ultimately yours, but it doesn’t hurt to hear them out. Just talking to them may make them feel better about the process. In some cases, they may be all for it. In fact, they may have advice for you and they may be able to help you with online dating.

So you find someone you enjoy spending time with and you want to advance your relationship. Dating when you’re a senior should be fun and hold far less pressure than when you did it the first time. You are more seasoned, have seen what life has to offer and have learned from your mistakes. Take it slow, enjoy the experience and get out there.
Maintaining independent living requires strategic planning

By Tresa Erickson
Special to
The Catholic Commentator

Home is a refuge for most people, the place they can relax and feel the most comfortable. It comes as no surprise, then, that people want to stay in their home for as long as possible. While it isn’t always possible with advancing age, it is doable for many. If you or a loved one is starting to experience troubles maintaining their independence at home, try these strategies.

Adapt the home
The smallest of changes can make a big impact on a senior’s life and allow them to live safely at home for a longer period of time. Take a look around the home. Where are the trouble spots? Are there rugs that need to be tucked down to reduce the risk of tripping? Are there rooms where furniture needs to be removed to permit easier movement? Are there places where handrails would come in handy, like in the bathroom to make getting in and out of the tub easier? There are a lot of adaptive products on the market. Use them.

Improve security
Install a security system as well as a medical alert system in the home. This will provide peace of mind and allow the senior to seek help when in need. Should the senior fall, they can call for help at the touch of a button on a medical alert bracelet or necklace. For seniors who have trouble remembering to take their medication, personal medication systems are available. These will remind seniors to take their medication when needed and let the designated contact know whether the medication was taken.

Seek help
Many seniors are eligible for services outside of the home. Take advantage of these, whether the delivery of hot meals, transportation or cleaning services, or home health care. The more help provided, the longer the senior can reside comfortably in their home. For seniors ineligible for such services, friends and family can come in handy, whether taking turns cleaning, cooking or checking in from time to time with the senior.

While sometimes necessary, assisted living centers and nursing homes can be expensive. Do your best to keep expenses down by taking the steps necessary to help yourself or the senior in your life stay at home as long as possible. Try these strategies, speak to a doctor and do what you can to keep the senior independent for as long as possible.

Don’t just sit there – enjoy your time

By Craig W. Armstrong
Special to The Catholic Commentator

You have worked all of your adult life; you have raised children, enjoyed grandchildren, all the while dealing with life’s ups and downs. Now you are retired and in your golden years. Some may read “golden years” and think they are destined to spend their remaining years watching the world go by. That’s not the case, not even close. Don’t just sit there! It’s called golden for a reason. Enjoy yourself, find a hobby or two or a bunch!

Many seniors have trouble adjusting to a life that doesn’t require going to work five days a week. Now you can use those five days for doing things you’ve always wanted but could never fit into your schedule. What do you like to do? For some folks, the arts might be something they have always wanted to try and now is the time. Take a painting class, a sculpting class, a drawing class or maybe all three. Your community undoubtedly offers these types of classes at low costs and some might even be free.

Have you always wanted to be on stage? You’re not too old to give it a try. Again, your community is the place to start. Most likely they have a local community theater that is doing productions all year long.

Want to be more active? Take up golf, tennis, bowling or whatever interests you. How about swimming, fishing or salsa dancing? A word of caution, it’s a good idea to see your doctor before taking on new physical activity. Make sure you are up to it and then get going.

How about delving into cyberspace? How much do you use social media? Your kids do, your grandkids do. Maybe it’s time to spend some time online. Most seniors are a little wary of the internet. If they didn’t use it in their career, they may not be comfortable with it. The younger generation has never known a world without technology, but that doesn’t mean you can’t catch up. Again, your community may offer free classes on Facebook, Twitter or whatever the latest computer fad is. If not, your kids or grandkids can surely get you started. Don’t be afraid of technology, you won’t crash the internet.

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Caring for them in good times and bad

By Craig W. Armstrong
Special to
The Catholic Commentator

Growing old together is a true blessing, as not everyone finds their soul mate. But in your golden years, chances are your spouse or significant other will deal with illness. Your heart tells you to do everything you can for them, devoting all of your time and energy to their care. While their care will undoubtedly be your first priority, don’t forget to care for yourself as well. Remember, the caregiver needs care too.

Feeling control of the situation, which is out of your control, may bring you some relief. Start by understanding their illness. Make sure you get all your questions answered by your doctor or medical professionals. This can be a task, but keep at them. Don’t stop asking questions until you are satisfied. You can also do research online, but beware as just because it is on the internet doesn’t make it true.

Next, ask for help from family, friends and your children. Some will be willing; others will shy away, but at least ask. This doesn’t make you weak, it makes you smart. At the same time, seek out others who are dealing with a similar situation. Find out how they deal with it and what advice they can give you. Support groups are a great resource; just make sure they are legitimate before you get involved.

Your emotions are bound to take a beating during your caregiving journey. This is why it is so important to address them. You are likely to feel everything from depression to panic and guilt to anger. This is all normal and unfortunately you will have to go through the process. One thing that will help is to talk about your feelings. It doesn’t matter if it’s a family member, a friend, a religious advisor or a mental health professional; the important thing is that you are getting it out. They will probably not have any life-changing advice, but just telling them what you are going through will ease your mind. You need to take care of yourself emotionally, but also physically. As tough as it may be, make sure you are getting enough sleep and eating right. You won’t always be able to do this, but try. Know your limits, if you push yourself too hard, you will be no help to your spouse.

You want to do everything for your ailing spouse that you possibly can. But if they are capable of certain things, they should be doing them. Don’t do research online, but beware as just because it is on the internet doesn’t make it true.

Teaching senior citizens can be as taxing for the instructor as it is rewarding for the student. Patience is paramount when teaching a senior citizen the tricks to navigating the internet.

Teaching social media to senior citizens

By Craig W. Armstrong
Special to
The Catholic Commentator

They are the generation who raised us, taught us right from wrong and what it means to be a good person. They are our parents and grandparents and while they know many things, social media is probably not one of them. Social media and the internet in general can be intimidating to the older generation and many shy away because of that fact. Many also think they are too old to learn and this digital world doesn’t really hold anything that they want. So how do you teach senior citizens to use social media? The answer is slowly. If you ever observed this generation use the internet, many act like one wrong keystroke and the world wide web will be destroyed. The upside to this is the boost to your self-esteem when you show them how to download a photo or attach something to an email. They are amazed and you feel like Bill Gates, Steve Jobs and Hercules all rounded into one.

Start at the beginning. Talk to your student and find out what they want to achieve and what confuses or frightens them. This may be high tech stuff, but it starts with old fashion one on one interaction. Listen to what they have to say and have patience, just like they did when you were beingotty trained. Reassure them that they will not crash the internet or launch rockets at Russia.

Keep things broad, at first. They don’t need to know why things work; they need to know what they do. Don’t get swept up in the minutia. If they want to learn this stuff later, you can teach them. The goal here is to get them comfortable with the internet and social media.

Use metaphors that they can understand and demystify the process. In the end social media is a way to communicate and that’s all it is. Icons are their friends. Vis-uals will help them understand the social media is filled with them. Get them used to these images and what they mean. Many icons are universal, so once they get the basics down, their comfort level will go up.

Invariably they will become frustrated. This is the point when you remind them of all the benefits of social media. Using Facebook, for instance, will allow them to see tons of photos and keep up on the lives of their family and friends. Knowing how to navigate the internet will keep them informed. Knowing how to search for topics will allow them to learn new things.

The process will take time and patience, but social media can really open up a whole new world for the older generation and who knows, today they are learning Facebook, tomorrow they may be tweeting and next week they’re snap chatting.
Striking the right chord not always easy for grandparents

By Craig W. Armstrong
Special to
The Catholic Commentator

If you are a parent, then you know it can be the most difficult job in the world. The reason being is that no matter how much stress they cause, you still love them. If you hate your job, you get a new one, if you outgrow your house, you get a new one, but that doesn't work with your children. But let's think positively, you survived the teen years and now the kids are older and have a family of their own. Now you are a grandparent. It's all gravy from here ... right? Well, yes and no. Just being a grandparent doesn't mean you will be a good one. Just like with parenting, there are certain dos and don'ts. Here are some suggestions for getting the most out of grandparenting.

Being the grandparent is much like being the second string. You are not the final say in the child or children's lives, but you hope your child passes something they carry with them throughout life. In the same sense, you don't want or need to say. However, keep up a certain amount of boundaries. You are not their parent and should not be advising them differently than their parent's wishes.

Your relationship with your grandchildren will change over the years. When they are young, they will run into your arms, when they are teens, you would see them, but when they become young adults, they will remember all that you shared with them. Enjoy the journey of grandparenting, impart your wisdom, and enjoy life through their eyes. The most important thing to do is love them, just like you loved their parent.

Retirement years should be a time when grandparents hit all of the right notes with their grandchildren. As they did when raising their own children, grandparents should focus on the grandchild and what is best for them.

Try to make the time you spend with your grandchild meaningful and special. This starts with following the rules set forth by mom and dad. This doesn't mean you can't sneak in an ice cream cone from time to time, but it also doesn't mean letting them stay up all night, meaning that no matter how much fun and none of the responsibility. In an essence that's true, but certain rules should still apply.

As with parenting, grandparenting should focus on the child and what is best for them. This starts with following the rules set forth by mom and dad. This doesn't mean you can't sneak in an ice cream cone from time to time, but it also doesn't mean letting them stay up all night, when bedtime is suppose to be at 9 p.m.

Most grandparents want to spoil their grandkids and that can be a good thing. But, taking it to an extreme can have a negative effect on the child and your relationship with your child. It's common sense, taking them for ice cream whenever they visit is OK, letting them do whatever they want, whenever they want is not OK. This undermines the parents and can result in a child seeing your love by the things you buy them or let them do.

Grandparenting can be a great learning experience for you and your grandchild. Realistically, your grandchild, depending on their age, doesn't want to hear about the "old days." But, given in small doses and in the right context, your wisdom can be something they carry with them throughout life. In the same sense, you don't want or need to become an expert on Facebook or Twitter, but it wouldn't hurt to know a little bit more about today's technology.

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We truly are the next best thing to being home.
Prescription drug safety

By Craig W. Armstrong
Special to
The Catholic Commentator

As we get older most of us need the help of prescription drugs. Whether it’s for high blood pressure, high cholesterol or even diabetes, with age come health issues and prescription drugs become a way of life. While these drugs help us, they also need to be taken with care.

Many seniors take several different medications, several times a day. This would be confusing for anyone. The first and probably the most complicated part is understanding the guidelines for each drug. When the drugs are prescribed, make sure you go over the instructions thoroughly with your doctor. If your doctor is not available, get your answers from a nurse or physician’s assistant. The bottom line is to make sure you understand everything before you leave the office.

It’s okay to take notes or have instructions written down for you. Your pharmacist is also a great resource in case you forgot something or have additional questions.

Some drugs should not be taken with others and this is factored in when they are prescribed. But what if you want to start taking herbal supplements, vitamins or over-the-counter medicine? Don’t do so without checking with your doctor or pharmacist. The last thing you want is an adverse effect which can jeopardize your health. Make that call and make sure it is okay to add anything to your regimen of drugs.

Taking your medication even...

SEE DRUGS PAGE 10B

Is it time for a hearing aid?

By Craig W. Armstrong
Special to The Catholic Commentator

No one wants to get older. You lose your hair, you gain weight and your parts generally start wearing out. Some of the aging process we can’t control, but other effects of aging can be compensated for. As we age, our sense of sight and hearing tend to suffer. For our sight we wear glasses or contacts, for our hearing, we use hearing aids. Most people don’t have a problem wearing glasses or contacts, but when it comes to a hearing aid, they see it as surrendering to age. Here is the bottom line, your hearing is affected by age, and you can either suffer with hearing loss or do something about it. If you decide the latter, here are a few things to consider.

First, what are the signs of hearing loss? While the symptoms of hearing loss may seem obvious, sometimes they occur so gradually that they may be hard to recognize. Do you suffer with any of the following?

• People seem to be mumbling
• You are always asking people to repeat themselves
• You need the TV or radio louder than anyone else
• It’s hard to understand people when you are in a group
• It’s hard to understand someone when you can’t see their face
• You have trouble hearing voices over the phone

If you think you have hearing loss what do you do? Your first step is to see your doctor. They will be able to assess your hearing and most likely refer you to an audiologist. This specialist will test your hearing and provide you with a definitive answer.

If hearing aids are recommended, it’s not the end of the word. Today’s technology offers many options, some of which are undetectable. Consider living in the days of yore when people had to put a horn-looking device up to their ear. Now a tiny hearing aid doesn’t sound so bad, does it?

A basic hearing aid consists of 3 parts, a microphone, which picks up the sound, an amplifier to make the sound louder and a speaker to deliver the sound into your ear.

Hearing aids come in many forms, but here are the most common:

Behind the ear or BTE hearing aids are just what they sound like. The device is positioned behind your ear with a tube, leading to an ear mold which fits into your ear. Technology has given us a mini version of the BTE, which is obviously smaller and the tube leading into the ear is considerably less noticeable.

In-the-ear or ITE hearing aids are also available. Again, this is just what it sounds like. Instead of the aid itself being positioned behind your ear, it is placed on the outer portion of the ear.

In-the-canal or ITC hearing aids fit partially or completely within the ear canal.

Hearing aids can also be surgically implanted. This is normally done for severe hearing loss or when someone cannot wear an external hearing aid.

The more advanced the technology and the more inconspicuous the hearing aid is, usually means the most costly. Before deciding on the type that is best for you, be sure to check your insurance coverage. Even with good insurance coverage, find out about return policies and any warranties that exist. While a hearing aid can restore some of your hearing, it is still a piece of technology and most technology fails at some point.

SEE HEARING PAGE 9B
Avoiding slips and falls

By Craig W. Armstrong
Special to
The Catholic Commentator

As we get older, things that we never considered dangerous can become a risk to our safety. More than half of the injuries suffered by seniors are the result of a fall and happen at or near home. The fact that they happen at or close to home is a positive. It means we can prevent them. Here's a look at what you can do to stay safe in your senior years.

The risk of falling increases with age because our bodies are changing. Things like loss of clear vision, loss of hearing, impaired balance and the side effects of medication can all result in a fall. First, be aware of these factors and more importantly do something to fix them. That means, wearing your glasses and hearing aids, as well as compensating for your balance issues.

There are many things that can be installed in your home to help prevent falls. For example, all stairways should have handrails, no exceptions. All stairways should be brightly lit and clear of items. Showers and bathtubs are another place where handrails should be mandatory. Showers and tubs are slippery even for young and coordinated people; keep yourself safe, install handrails.

Speaking of tubs and showers, make sure they have non-slip surfaces. These aids come in many forms, from little ducks to fish, to flowers. They can brighten up your tub and keep you safe at the same time.

While we're in the bathroom, let's talk about the toilet. Do you have trouble getting on and off the commode? If so, have a handrail installed there as well.

Making sure your path is clear is a great way to avoid falls. Always watch where you are going. This includes making sure there are no electrical cords, shoes or anything that can trip you. This applies to the outdoors as well. You can't control what's on the ground, but you can look out for it. Take extra care on sidewalks, driveways and grass. Be extra cautious in the rain, snow or ice. Again, even the most sure-footed person can fall in those conditions.

Always wear the proper footwear. Avoid anything with a smooth sole. Function over fashion is the key to staying safe. If you need a walker or cane, don't be ashamed in using a hearing aid, wearing glasses or even taking more time getting up and down the stairs. You may need a little help, but you've earned your place, just by growing older.

HEARING ▼
FROM PAGE 8B

Once you have decided on the type of hearing aid that is best for you, you will still go through a period of adjustment. Your doctor will help you through this process with suggestions and patience.

Growing old is a double edged sword.

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Hi, I’m Laura Poché, an attorney with Rabalais Estate Planning, certified in Estate Planning and Administration by the Louisiana Board of Legal Specialization. I have spent my entire lifetime in Louisiana, where my husband, Jay, and I have raised our three sons. I’ll be sharing my newest facts about how to protect your life savings at my upcoming estate planning events.

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“Estate Planning Advice By A Woman For Louisiana Women, A Guide For Women And Those They Care For About: Wills, Trusts, Probate, Power of Attorney, Medicaid, Living Wills and Taxes.”
Laura Poché
Rabalais Estate Planning LLC
12504 S Choctaw Dr
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To register call: 225-282-0612

Register and attend an upcoming event to receive a copy of Laura Poche’s book, “Estate Planning Advice By A Woman For Louisiana Women.”

If married, attend with your spouse!

SEE FALLS PAGE 12B
For a healthy life, early detection is key

By Tresa Erickson
Special to The Catholic Commentator

The older you get, the more likely you are to experience changes in your health. It is not uncommon for people to see their blood pressure rise or their vision change as they age. That’s why it is important for seniors to undergo routine screenings. Here is a list of screenings men and women should consider having done in their later years.

**Men Age 50 to 64**
- Abdominal aortic aneurysm screening if at risk
- Blood pressure check every two years
- Cholesterol check every five years
- Colon cancer screening as recommended by a doctor
- Hepatitis C test once if born between 1945 and 1965
- HIV test once or more often if at risk
- Prostate screening as recommended by a doctor

**Women Age 50 to 64**
- Abdominal aortic aneurysm screening if at risk
- Blood pressure check every two years
- Cholesterol check every five years
- Colon cancer screening as recommended by a doctor
- Hepatitis C test once if born between 1945 and 1965
- HIV test once or more often if at risk
- Mammogram every one to two years

**Men Age 65 and Up**
- Abdominal aortic aneurysm screening if at risk
- Blood pressure check every year
- Cholesterol check every five years
- Colon cancer screening as recommended by a doctor
- Hearing and vision checks every year
- Prostate screening as recommended by a doctor

**Women Age 65 and Up**
- Abdominal aortic aneurysm screening if at risk
- Blood pressure check every year
- Bone density test as recommended by a doctor
- Colon cancer screening as recommended by a doctor
- Hearing and vision checks every year
- Mammogram every one to two years
- Pap test every three to five years

In addition to these screenings, men and women should have wellness checks every two years from the ages of 50 to 64 and once a year after that. They can discuss their health risks further at these visits and determine if further screenings are needed. Early detection is key to catching conditions early and treating them successfully. Stay on top of your health. See your doctor regularly and follow the recommendations given.

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today and tomorrow. It’s no secret. The older you get, the more health problems you may experience and likelier you are to need some assistance. Make sure you select a community that will allow for the care you might need in the future, whether a home health aide coming in once or twice a week or nurses around the clock. Continuing care communities, for example, often have assisted living and nursing home facilities on site in addition to independent living facilities.

Location is important. Where is the community located? In the heart of downtown? At the edge of town? Where do you prefer to live? Is the community on a bus route or within walking distance of many businesses? If you plan to be active but no longer drive, you will want a community near businesses with access to public transportation. Even if you do drive, you may not be able to later and will want a community in a location that will accommodate that and serve your needs.

Neighbors matter. You could be spending a lot of time with the people residing at the community, so pay attention to the population when looking. Meet some of the residents and arrange to spend some time with them one on one. Check out the communal areas and attend a few public functions. Make sure the culture works for you.

Activities matter. While you might prefer to do your own thing, occasionally you might want to get out and do something with others. Check the activity calendar at the community and see how active it is. Are there bridge tournaments or game nights? Are there classes and workshops for those who are interested? Are there bus trips for shopping, movies, concerts and other events?

Food matters. Will you be responsible for making your own meals, or is there a main dining room you can go to for meals if you desire? What is the menu like? Are there items that you like? Is the food served healthy? For many, cost is the ultimate factor. Depending upon your income, you may qualify for government-subsidized low-income senior housing. Your rent will be based on your income and run about 30 percent of your total monthly income. If you don’t qualify, shop around. Get a list of the rates and find out what these include, trash, water, utilities or cable, for example. Understand that these rates very likely will increase, along with your personal expenses. You may need nursing care in the future on top of everything else.

Learn as much as you can about the communities of interest. Arrange for a tour and a meal if there is a dining room. Meet with some of the residents. Drop by at different times of the day. Get a feel for the place before you sign on the dotted line.

Age-related macular degeneration

By Craig W. Armstrong
Special to The Catholic Commentator

With age comes wisdom but with it also comes illness. It’s a fact of life that as we get older our bodies wear out and are susceptible to many diseases and maladies. One condition that affects nearly two million Americans is age-related macular degeneration, also referred to as AMD or ARMD.

AMD commonly affects people 50-years-old and older. It causes damage to the macula; this in turn impedes the eye’s central vision. Your central vision allows us to see objects directly in front of you. Sufferers develop a blank spot in their central vision. As you can imagine having your central vision impaired can affect many aspects of your life. The disease can progress slowly with the blank spot growing larger over time. However, it can also progress quickly and lead to vision loss in both eyes. While AMD does not lead to complete blindness, loss of central vision is very impairing.

While AMD is associated with aging, there are several risk factors that have been identified. One thing that can reduce your risk of AMD is staying active and not being overweight. Vigorous activity at least three times a week can affect your odds of fending off the condition. This coupled with control of your weight are easy steps to take which may pay off in the long run.

Living in a retirement home ensures retirees they will have always have company and the opportunity to meet new friends, whether it’s trying to outfox each other at the card table or just sharing a laugh among friends.

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SEE AMD PAGE 12B
AMD ▼
FROM PAGE 11B

Studies have also identified high blood pressure as a risk factor for AMD. Maintaining a healthy blood pressure can control a multitude of things and may also save your vision.

Smoking is a big risk factor for AMD. Not only being a smoker, but also living with a smoker can increase your risk. Quitting smoking is arguably the best thing you can do for your overall health. Stop smoking.

Genetics has been linked to the disease and that you can't control. It has even been theorized that your eye color may make you more prone to getting the disease. While no conclusive research exists, some believe that people with darker eyes are protected during exposure to the sun. This is due to the extra pigment found in dark eyes.

AMD comes in two forms. Dry AMD occurs in the early stages of the disease and causing thinning of the macular tissue, a depositing of pigment in the macula or a combination of both. Wet AMD occurs when new blood vessels grow under the retina and leak blood and fluid. The leakage causes damage to the light sensitive retina cells, which then can create the blind spot.

Drugs, laser treatment, vision aids and surgery are some of the treatment options for AMD. If you have been diagnosed with AMD, consult your doctor to find out which treatment option is best for you.

Age-related macular degeneration can affect your quality of life. Be aware of your risk factors and if you suspect you may have AMD, make an appointment with your doctor. As with any illness, the sooner you are diagnosed the better.

FALLS ▼
FROM PAGE 9B

afraid to use them. A broken hip or knee will leave you unable to walk and that’s when you’ll wish you had used the aid of a cane. Take your time. Take sure steps. The faster you walk, the easier it is to fall. Have a plan in case you fall and injure yourself. Consider a medical alert device or at the very least, always have your cell phone with you. No one wants to admit they are slowing down or that they need to take extra care and time, but it will happen to all of us. Taking a little extra time and using things to make us safer is nothing to be ashamed of. Consider the alternative, if you break something you will be far more helpless and dependent on others.

Senior centers offer retirees the opportunity to mingle with people their own age. Some centers even offer nutritional meals, health screenings and recreational activities.

By Tresa Erickson
Special to
The Catholic Commentator

If you’re well into your golden years and you no longer drive, what do you do to keep busy? Do you visit with your neighbors? Do you sew, knit or work on model trains? Do you read or watch TV? Chances are you keep busy with some of these activities and more, and you may even go to the local senior center from time to time.

There are over 11,000 senior centers in the United States that serve more than a million senior citizens each day. Some serve large areas, an entire civil parish perhaps, while others serve smaller areas, like a community or township. Some work solely with seniors on-site to boost their well-being, while others work with seniors and the public at large, helping foster a better understanding of the golden years and partnering with local organizations to provide assistance to seniors living independently in their own homes.

Senior centers offer a variety of benefits for seniors from nutritional meals to health screenings to recreational activities. Many also provide relief to caregivers, giving them a few hours of free time to do as they wish while the senior is engaged in whatever activity the center may be hosting. While at the center, seniors get a chance to interact with others their age and learn about topics of interest to them. Many make lasting friendships and see improvements in their physical, social, spiritual, emotional and mental well-being.

If you haven’t already, give the senior center in your community a chance. Check out some of the programs and activities offered and see what you think. You may just find it’s the place to be for those who want to stay busy.

CAREGIVER ▼
FROM PAGE 6B

fall into the trap of over caring for them. This does not help them or you. They can become complacent and you will become resentful.

Make sure that you both communicate. This is still your spouse, the person who has been by your side through life. Don’t let your relationship become entirely caregiver and patient. Share your feelings and listen to theirs. As hard as this is for you, it is even harder for them.

There is no question that dealing for a sick spouse is truly challenging. But try to keep a positive attitude, remember the good times and try to find happiness, even in this trying situation. If you were lucky enough to spend a lifetime with the love of your life, you are truly blessed.

DRUGS ▼
FROM PAGE 10B

you are safe.

It’s also a good idea to give some extra medication to a family member or close friend to hold for you in case of emergencies. This will be valuable if you are unable to tell a doctor in an emergency situation. Getting older is no picnic and many things we took for granted can become a challenge. Taking your medication doesn’t have to be one of those challenges. Do your homework, make a plan and ask for help; it’s worth it.

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