Retirement — a new beginning
St. Thomas More group keeps singles young and active

From dances to parties to simply lending a friendly ear, the St. Thomas More Singles Seniors maintain a social calendar that would rival that of a much younger set. And there’s even romance in the air, as evidenced by the fact that several elderly couples met each other during events the group has hosted.

“It’s been wonderful for me,” said Jeannie Latil, the club chairman. “I’m single, have been single for quite a while. I don’t drive. I have vision problems. It’s really opened a new world for me to do things and go places.”

The St. Thomas More group has been in existence for 31 years and combines a social-heavy schedule with other activities such as providing transportation to those who are unable to drive, bringing food to homes or being available to someone in need.

“It gives a time to be with people our own age and do things together,” Latil said. “For some people that’s their only out. They don’t do anything else.”

“We’re happy for anybody to match up but it’s not about that,” she added.

Latil said the parties vary, from a Fourth of July celebration to a Mardi Gras ball, which Gail Miller was queen of this past year. Football parties are also popular and the annual Christmas lunch includes entertainment.

Latil said the parties are well planned and include great food and the “fellowship is awesome.”

The seniors will line dance as well as exercise to music.

“We don’t have enough gentlemen to be able to dance (couples),” Latil joked.

Seniors go together to restaurants, the symphony and occasionally visit an area casino. A monthly dinner at a local restaurant is organized and car pools are formed so that no one is left behind. They also meet for a monthly lunch.

Some members will attend the matinee at Theater Baton Rouge and gather for dinner after. Others play cards and dominos in the St. Thomas More activity center coffee shop and meet in homes to play poker.

Plans are also in the works for a Caribbean cruise sailing from New Orleans in April.

Miller said members need not belong to St. Thomas More Church. The group includes widows, widowers and those who are divorced or never married.

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Senior mentors share knowledge, faith and build friendships

WASHINGTON (CNS) — As a whole, older Americans have the time to volunteer and want to do it, particularly if it involves sharing their wisdom by mentoring.

What holds them back, according to an AARP study, is that they are often not asked to help.

According to the organization’s 2008 study on giving, most Americans ages 44-79 reported doing some type of volunteer work in the previous year and 41 percent representing 45 million people, said they were likely to increase the time they spent volunteering during the next five years.

They said they tend to get involved out of a desire to help people in need. Their service is primarily through faith-based or religious groups and most often involves mentoring or tutoring young people or helping the elderly live independently.

Of this same group, 68 percent of non-volunteers said they had not been asked to help which supports previous research showing that when people are asked to help more than eight in 10 Americans will do so.

Sister Sharon Stecker, a School Sister of Notre Dame, who directs a tutoring program in Milwaukee called Rising Stars, said half of the group’s volunteers are retirees who hear about the program through church bulletin announcements, posts at local senior centers and word of mouth.

“I find they really enjoy doing it and feel they are doing something to help,” she told Catholic News Service. “It’s a special outlet for them and often they say they get as much or more out of it as the children do.”

The program’s volunteers, who range in age from 18-80, help students who are falling behind in school.

Sister Stecker, a former teacher in Catholic schools and religious and adult education programs, not only coordinates Rising Stars but also tutors some of the middle school students through it. At 67, she also falls into the retiree age group, but since she devotes 25-30 hours a week to the program, she is hardly retired. She also is hardly near retirement age in this business, since the program’s former director retired last year at age 80.

The sister views the tutoring program as a ministry that continues the education mission of her order and is pleased that the volunteers can have “a nice rapport with the children,” especially those who might not have a good self-image.

Ed Rinke, a retired couple, said it was only natural for them to want to help others entering the church.

In 2014, the couple helped instruct more than 50 people in the parish’s Rite of Christian Initiation of Adults program.

Ed Rinke said their group involves both catechumens — who are baptized but may not be a member of the church — as well as candidates and Catholic candidates, who are baptized but may not have a faith “because sometimes there are questions posed to us that we may not have the answers to.”

“It really is a faith-stimulating activity,” he added.

Patti and Phil Michaelson, also senior parishioners helping in the parish RCIA program, said they were approached in 2013 about volunteering.

Patti Michaelson said helping with the course was a significant time commitment, but worth it. She and her husband both felt their service spurred on their own faith.

“you can’t talk to other people about your faith if you don’t know what you’re talking about,” Phil Michaelson said.

And they both said they have been inspired by Pope Francis.

“This is just the beginning of an incredible walk with our Lord,” said Patti Michaelson.

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**Mentoring to young people, whether it is in math, sports or life, often gives retirees a sense of accomplishment and purpose.**

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Seven cardinal rules to retirement planning

An onslaught of retiring baby boomers; the uncertain duration of Social Security funding; difficulty with workplace retirement accounts like 401(k)s – even if these factors were stronger than they are now, you’d still have a heavy burden in managing your finances during retirement, says financial planner Carl Edwards.

“Financial planning for retirement has always been a daunting prospect; the current landscape simply makes your preparation that much more crucial in using your assets well,” says Edwards, a highly credentialed consultant and owner of C.E. Wealth Group.

“Many advisors and clients rely too much on single product lines. This misuse often gives products and the financial industry in general a bad name. Advisors who are restricted in the types of financial products they can offer or understand may not provide the best advice. Independent and credentialed planners, on the other hand, don’t have their hands tied in what they can offer clients and may provide better advice.”

Edwards reviews seven essential points that everyone should know regarding retirement planning.

- Avoid trying to time the market. Markets often move in cycles and some investors believe that they can boost their investment returns by buying at the bottom and selling at the top. The problem is that investors are terrible at correctly predicting market movements and multiple studies have shown that market timers usually end up with significantly smaller retirement savings than buy-and-hold investors. While it can be stressful to see your portfolio plummet during a market correction, it’s important to stay calm and focus on your long-term strategy.

- Use risk-appropriate financial vehicles. Retiring can be a risky business. The days of relying on employer-provided pension plans are largely over and retirees now have to deal with risks including investment, inflation, healthcare, longevity and others. Though the total elimination of risk isn’t possible, we can manage many of them through competent retirement planning and a clear understanding of factors like your goals, time horizon and financial circumstances.

- Invest in the most tax-efficient manner. Taxes can take a big bite out of investment returns, which is why we stress tax-efficient planning with our clients. While taxes are just one piece of the overall financial puzzle, it’s important to structure your investments so that you are able to keep what you earn.

- Complete a cash flow analysis. Retirement will involve major changes to your finances. Sources and timing of income will change and financial priorities may shift as you start generating income from retirement savings. A cash flow analysis will identify spending patterns and help ensure that you have enough income to support your retirement lifestyle.

- Guarantee your required income. For many retirees, having income that is not subject to market fluctuations is an important part of their retirement plan. Many will have at least some level of guaranteed income from Social Security or defined benefit pension plans. However, if you are worried that your expenses exceed your guaranteed income, a financial advisor can help you explore options for additional streams of income for your life. Guarantees are subject to the paying ability of the income provider.

- Utilize longevity planning. Today’s retirees are living longer than ever and many worry about outliving their assets. Longevity planning is about preparing for a happy, comfortable and independent retirement and can help ensure that your wealth lasts as long as you need it to.

- Consider the effects of inflation. Inflation is one of the biggest issues facing retirees because they are disproportionately affected by rising prices. Escalating food, fuel and medical costs can devalue a retirement portfolio unless these costs have been factored into your planning. Positioning your retirement portfolio to fight inflation is critical to ensuring adequate income in retirement.

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Aging prompts need to exercise mind, body and spirit

WASHINGTON (CNS) — As people age they should not only make efforts to be physically and mentally sharp but should consider ways to take stock of their spiritual health.

There has been plenty written about the need to keep the brain and body active and these theories are continually backed up by new studies.

For example, a study published in 2013 and conducted by the Center for Vital Longevity at the University of Texas at Dallas examined the memory and mental capacity of 200 older adults over a period of time. The study showed their mental abilities improved the most when they were assigned a variety of activities or asked to learn a new skill. Those who simply spent time conversing with friends or playing simple board games did not show significant improvement.

So, despite age, one’s mind can stay young and sharp with efforts to keep it active and challenged. A new hobby or skill like photography, quilting or learning a new card game — is a great way to keep the mind up to speed as time progresses.

Regular exercise also can keep the brain running smoothly with age.

A study conducted in 2011 at the University of Illinois determined that 45 minutes of exercise at least three days a week can actually “increase the volume of the brain” and helped people perform skills better such as planning, scheduling, multitasking and memory.

But Christians know that mental and physical abilities are not the only things that matter.

For many people, spirituality is key to a vital old age. In fact, aging is often referred to as a spiritual journey. A study by the National Council on Aging in 2000 found that 67 percent of seniors felt that having a rich spiritual life contributed meaning to life. The majority of baby boomers in the study also said that, when “thinking about their later years,” having a rich spiritual life will be very important.

Because older adults have more time on their hands to reflect on life’s meaning and also to focus on the end of life, spirituality is often a natural focus.

But that doesn’t mean it is always given close attention.

Richard Johnson, a Catholic psychological clinician and counselor who has been writing and teaching about retirement for more than 30 years, firmly believes that the second half of life is “about spiritual development.”

He described it as a time when people become more introspective. Catholics, in particular, he said, should be asking: “How is Christ operating in my life right now? How does my daily routine reflect that?”

Johnson, who lives in St. Louis, told Catholic News Service that those who fail to take care of their spiritual health experience “lifelessness, mental confusion and irritability.”

He also said parishes need to do a lot more to address the spiritual needs of their seniors in the same way that they reach out to parish youths and ethnic groups.

“Buses, bingo and brownies do not pass” as ministries for retirees, he said, referring to many of the programs currently in place in parishes, which he added would not appeal to today’s baby boomers.

The late Sister Angelita Fenker, a member of the Sisters for Christian Community who wrote several books on aging before her death in 2013, emphasized that in today’s culture, “where youth is worshipped and getting older is considered a disease,” Catholics should see that aging serves a “distinct purpose” in a life of faith.

Sister Fenker noted that spiritual health is just as crucial as physical and mental health and suggested that Catholics view aging as a gift to be cherished rather than an inevitable burden.

“As long as we choose to love — God, self, others and creation,” Sister Fenker wrote, “we’ll never grow stale and stagnant.”
Getting ready for retirement takes financial, spiritual preparation

WASHINGTON (CNS) — The seemingly carefree days of retirement with no set schedules, commutes or bosses do not just magically arrive at one’s doorstep upon reaching a certain age.

The new routine with its perks, no demands, no early risings, and downturns, no paychecks and built-in social networks — requires a fair amount of advance preparation to determine one’s financial needs and roughly plan how one will use all the newfound extra time.

It also takes some thought about how one will prepare mentally and spiritually for this transition.

Fortunately there is no shortage of advice out there for anyone planning to retire — whether it be decades from now or is right around the corner. Books, online sites and even phone apps offer tips on how to get ready for, and embrace, this new stage of life.

Most retirement advice starts with the jumping-off point of how to financially prepare for life after work without receiving one’s usual paycheck. There are a range of tools and calculators available to determine monthly and yearly costs of retirement and how to best prepare for this.

The U.S. Department of Labor offers multiple resources about best ways to save and plan for the future. Its website, dol.gov/efssa/publications/savingsfitness.html, gives advice for those newly saving, longtime savers, women and the self-employed or those contributing to an employer-based retirement plan.

Above all, this site stresses, and repeats, that people have to save for their retirement and if they haven’t done so already they should start immediately.

The online material from the Labor Department points out that average Americans spend 20 years in retirement and yet “fewer than half of Americans have calculated how much they need to save for retirement.” In 2012, 30 percent of private industry workers with access to a defined contribution plan did not participate in it.

It adds that experts estimate that people need at least 70 percent of their pre-retirement income and lower earners need 90 percent or more to maintain a similar standard of living when they retire.

The site advises people to contribute to employers’ retirement saving plans, find out about pension plans, do some basic investing and never touch retirement savings. It also urges people to put money into an individual retirement account and to look into Social Security benefits.

Catholic Financial Life, an organization based in Milwaukee, which provides life insurance, annuities and financial advice, through its local chapters across the country, similarly advises retirement planners not to delay saving for retirement either through an employee-based program or an individual tax-deferred savings account.

But just having funds for retirement is not the only consideration. Those in the know say it’s also important to mentally prepare for life without a preset daily routine.

Above all, retirees should be careful not to fall into the trap of watching too much television, warns Bob Lowry, who retired in 2001 from radio work and writes about retired life in his blog “Satisfying Retirement.” Lowry gives advice on simplifying life, places to go, things to do and how to keep up with mortgage payments.

Richard Johnson, a Catholic psychological clinician and counselor who has been writing and teaching about retirement for more than 30 years, also stressed the importance of limiting TV use to fill time.

He said research shows that retirees spend twice as much time watching television as do working people — about four hours a day.

Part of this stems from a lack of preparation for this life transition, he said, noting that Catholic church parishes in particular should be helping older members adjust to life after work in the same way they focus on youths and young families.

He noted that about 4,000 Catholics retire every day in the United States and that the group is in desperate need of adult faith formation since for
WASHINGTON (CNS) — Scams targeting the elderly are not only prevalent but they often go unreported.

These scams are devastating to the victims and can often leave them more vulnerable and with little time to recoup their losses.

In 2011, the Federal Trade Commission estimated that some 25.6 million adults were victims of financial scams and some have been victims more than once. Nearly 50 percent of those who said they had been scammed were older than 50 and reported $1.6 billion in losses, with a median payment of $400 per complaint.

And the number of those scammed is likely higher since many victims do not report it or talk about it for fear of being ridiculed, or being judged as not being smart.

“The scammers target everybody, but they’re more likely to get older people to respond because they answer the phone and they are not used to being tricked,” said Abigail Kuzma, director of consumer protection for the Indiana Attorney General’s office.

Ken Stewart, a trained volunteer who does community outreach in Chicago on how to avoid being scammed, said there are three key ways to escape this crime.

“Protect. Detect. Report,” Stewart stressed in an interview with the Catholic News Service. “Never give your personal information, Medicare and Medicaid numbers to people you do not know.”

He also stressed that law enforcement officials say they will never call people to make such requests.

He also advises people not to carry their wallets or identification cards such as Social Security, Medicare or Medicaid unless they are going to the hospital, pointing out that once someone’s wallet is stolen their “information is compromised.”

Stewart, who volunteers with the Catholic Charities of the Archdiocese of Chicago’s Senior Services, said scammers most often use the telephone to get in touch with consumers, accounting for 40 percent of all contacts, and email is used next, at 33 percent, according to a 2013 study.

“Older people are targeted for a variety of scams because it’s a low-risk crime that is often not reported,” said Don Blandin, chief executive of the Investor Protection Trust, an investor education organization based in Washington. “It’s a great embarrassment, especially when people feel some cognitive loss and they don’t want to be seen as vulnerable.”

Scammers tend to appeal to elders’ sense of civic duties or to appeal to their emotions to trick them. In some cases, the scammers offer elder financial or medical advantage; sometimes they threaten them with fines or bad news regarding their loves one.

Another fraud — where people pose as government employees or relatives — also has been escalating, ranks as the fourth most common fraud across the country.

“Detect is the second important word that we talk about in our outreach,” said Stewart. “We encourage everyone to always read their Medicare and Medicaid summary notice, which people receive every three months.”

“It is a way to be aware of everything,” he added. “If there is a service you do not remember receiving, call your healthcare provider immediately.”

He said this habit will save people from fraudulent charges, which could prevent someone from receiving health care services when they need it.

For example, Stewart said, an equipment company charged Medicare for a wheelchair on behalf of someone in Illinois who never received such equipment. Later, when the person was really in need of a wheelchair, Medicare refused to pay for it because they said that they already paid for one.

Stewart said that problem was solved, but it took some time to get to the bottom of it.

“You do not want to be in a situation like this,” he concluded.

“Reporting is very important” said Stewart. “This is the third component in our outreach. We encourage consumers to do so,” he said.
Seniors find community life has perks and blessings

WASHINGTON (CNS) — After a person retires, the support and encouragement of family and friends become a crucial part of day-to-day living.

As professional relationships fade and office happenings lose their importance, seniors begin to rely on a network of their closest loved ones to add meaning and joy to their lives. Listening to grandchildren’s accomplishments and laughing with old friends, seniors feel that they still have a purpose after they stop earning a paycheck.

Although interaction with others can help seniors remain engaged and excited about life, studies show that aging baby boomers will have fewer friends and family to take care of them as they move into their 80s. According to a 2013 AARP study, the ratio of potential caregivers to members of this new group of seniors is projected to decline from more than 7-to-1 in 2010 to less than 3-to-1 by 2050.

With fewer caregivers to turn to, many seniors are postponing retirement.

Richard Leider, a vocational psychiatrist and life coach in Minneapolis, explained that many seniors are choosing to work well past their 65th birthday to maintain social connectivity.

“A lot of it has to do with social connection,” he said, noting that seniors don’t want to be “disconnected to the world and work is one of the best places to overcome feelings of isolation.”

A job gives a person a reason to get up in the morning. It connects them with other people, provides them with a schedule to follow and allows them to feel like they’re making a difference in the world in some way,” he added.

But working long past retirement age isn’t an option for everyone. Those who don’t have family members to care for them are finding that living in retirement communities not only gives them a sense of security but fills a social void by providing an immediate circle of friends and activities.

Lucille Kristanic, who has lived in one of the assisted living facilities of Cardinal Ritter’s Senior Services in St. Louis for almost two years, said she was initially “so nervous about moving in.”

“I thought it would be terrible being away from my home,” she told Catholic News Service, “but after two days, she said she couldn’t even remember” why she was afraid.

Kristanic, who had been cared for by her granddaughters after her husband and son died, is grateful for the specialized care and support she now receives.

Everyone is so good to me here. I love the staff and residents. We all take care of each other and I would not leave here for anything,” she said.

A Catholic Charities federated agency, Cardinal Ritter Senior Services has served the aging population of St. Louis since 1960 and offers personalized care for seniors at all stages in life.

Carmella Swann and her husband moved into Our Lady of Life Apartments, a Cardinal Ritter independent living residence, because they felt they were getting too old to handle all of the responsibilities associated with owning a home.

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WASHINGTON (CNS) — Although stereotypically labeled as late subscribers to new forms of technology, many older adults have become interested in adapting to an increasingly digital world.

According to a 2014 Pew Research Center report, six in 10 seniors now go online and 47 percent say that they have a high-speed broadband connection at home. In addition, 77 percent of older adults currently have a cellphone.

While many seniors are making technological strides, the study also demonstrates that Internet and cell phone use greatly depend on a person’s current financial status, educational attainment and age.

Some 68 percent of Americans in their early 70s go online regularly, but Internet use falls to 47 percent among 75-79 year olds.

In addition, affluent and well-educated seniors are more likely to use technological tools. Ninety percent of seniors with an annual household income of $75,000 or more go online regularly and 87 percent of seniors with a college degree enjoy surfing the Web. In contrast, only 39 percent of seniors earning less than $30,000 annually go online and 40 percent of seniors who have not attended college use the Internet.

Although older adults face a number of hurdles as they try to adapt to new technologies, Catholic seniors seem particularly interested in keeping up with the tweets of Pope Francis and maintaining contact with distant relatives through texting.

Catholic Community Services of Southern Arizona maintains independent living senior housing sites that have become home to a very tech-savvy group of older adults. According to site staff, most seniors are now using cellphones and an estimated 40 percent of residents currently use email, Internet and texting.

While some seniors allow technical tools to become an integral part of their daily lives, many choose to avoid the Internet and cellphones because they are fearful they will not be able to use them on their own. These types of fears fueled Catholic Charities of Hawaii to develop a beginner’s iPad class to help seniors learn how to use the product.

Dianne Lim, program coordinator at Catholic Charities’ Lanakila Senior Center in Honolulu, said the class came about because “some of the more tech savvy’ seniors at the senior center expressed an interest in learning more about what an iPad has to offer and a couple had received one as a gift from their children but did not know how to operate it.”

She said she asked the seniors who already owned an iPad what they were using it for and found out they were mostly using it for games. “I wanted to show them just how powerful a tool they had at their fingertips,” she told Catholic News Service.

Although the class is mainly focused on the iPad, Lim explained that the instructor accepts questions about all forms of technology during monthly meetings and has also helped seniors learn more about smartphones and computers.

“It’s fun to watch their eyes light up when they learn something cool and new they didn’t know they could do before on their devices,” Lim said. “The class truly promotes the dignity of our seniors by expanding the range of what they can do with the technology that is in front of them. The seniors like the fact that they receive easy, step-by-step lessons and leave the class feeling like they have learned a lot.”

One participant in the class told Lim that she is grateful for the instruction she has received throughout this program.

In an email she said: “Technology allows individuals to stay connected. It enhances verbal and written communication without the added costs of postage and long distance toll call charges.”

“Seniors have difficulty transitioning from what they have learned to the skills necessary to navigate through a fast-changing technological world. Our grandparents use texting as a means of communicating with us and the information I have received throughout this class has broadened my knowledge of technology as a whole.”

One advantage to being retired is it offers more time to become tech savvy. Technology can open up an entire new world, especially to the elderly, who might have observed the technology craze from the sideline while still employed.
Traveling to other countries gives retirees new perspective

DETROIT (CNS) — People who are looking to gain a new perspective on the world should consider traveling and not keep putting it off.

That's the advice of John Findlater, a former Catholic school teacher in the Archdiocese of Detroit who now does educational consulting and has arranged more than 50 trips and pilgrimages abroad.

For years, the Detroit native said he “went almost nowhere,” saved by taking trips in state or to Florida to visit family.

But, after teaching adult education for many years at St. Timothy Church in Trenton, some class participants asked about going to places steeped in church history.

“I had taken lots of school-children on field trips, but I had never gone overseas,” said Findlater, who ended up gathering 43 people and two priest friends for what became “a great time” in Italy.

“It was sort of like opening up Pandora’s box,” he said. “I thought I’d only do one trip, but when we got back, people said, ‘Well, John, where are we going next?’ ”

Leading groups with fellow travel guide and photographer Patrick Wagner, Findlater has visited places he never dreamed he would see. Their future schedule can be found on the website jptravels.net.

In trips to Russia, Israel, Rome and England, Findlater found the majority of his travel companions were 55 and older.

A member of this age group himself, he believes the over-55 set is traveling more because they didn’t have the chance to do this before.

And the travels provide “all sorts of historic energy,” he said, especially when visiting places of historical significance for their own lives, such as World War II sites.

“One of my trips to France, I make sure we stop in Normandy at Omaha Beach. It’s at once historic and beautiful, but also religious,” Findlater said. “I’ve actually had people come on my trip who were there on D-Day’s invasion. An older man didn’t even tell us he had been there until we were at the cemetery. Then we were all in tears.”

Likewise, Fritzi Bohlmann, who has traveled abroad “about 15 times,” within the last 20 years, said that on a trip to Poland she felt that Auschwitz was a holy site.

Although she also visited famous holy places such as the Shrine of Our Lady of Czestochowa in Jasna Gora, and Krakow, the hometown of St. John Paul II, she was most affected spiritually by the site of the concentration camp.

“Auschwitz was extremely holy; everybody walked around, but they were quiet and reflective,” said Bohlmann, pastoral associate at St. John Vianney Church, Shelby Township. “There wasn’t a soul that walked away from visiting who didn’t feel a sense of God’s presence. What got people through that was their faith.”

Celeste Whitney, a resident of Ferndale, who has traveled abroad throughout her life, said she feels a great deal of spiritual growth when traveling to historic places.

“You see things that were so important to people for many years,” she said, adding that it “reminds you not to put emphasis on the wrong things.”

Whitney said she’s also begun to recognize the importance of small things.

For example, on a boat ride on the Sea of Galilee “there was a group singing beautiful hymns as we were there. It was really an emotional experience,” and one of her favorite experiences abroad.

“Many people say they’re happy where they’re at,” she said, “but to see how others live and think brings things to a different perspective.”

Franciscan Father Alex Kratz, a pilgrimage and spiritual director based in Detroit, said he frequently leads retirees on trips to the Holy Land. He said visiting these sites connects Catholic travelers with their Christian brothers and sisters in this region.

He said the pilgrimages impact him each time.
Women religious show by example how to age gracefully

WASHINGTON (CNS) — The lives of religious sisters not only offer an example of holy living, but also healthy aging, according to recent studies.

Several years ago, researcher David Snowdon published a book often dubbed “The Nun Study” which revealed that women religious generally live longer than other women.


Snowdon reviewed autobiographies written by the sisters when they first took their vows and observed the lives of elderly sisters over a period of 15 years. He also conducted cognitive and physical tests to test memory and mental ability.

He determined that those who maintained a positive outlook throughout life, and remained mentally and physically active tended to live longer and avoid Alzheimer’s disease.

Although that study is more than a decade old recent studies continue to confirm Snowdon’s conclusions.

In 2009, Mare Lay of Austria’s Vienna Institute of Demography wrote the “Cistercian Study” based on data of 11,624 monks and nuns from southern Germany. He concluded that one’s lifestyle has a greater impact on aging and lifespan than biological or hereditary factors.

Researchers and religious sisters themselves agree that staying active and positive are the keys to aging well.

Carmelite Sister M. Benedicta, vicar general of the Carmelite Sisters of the Divine Heart of Jesus in Sittard, Netherlands, attributes prayer as the key to aging gracefully.

“Prayer is the foundation,” she told Catholic News Service. “We believe that each soul is simply a capacity for grace of God’s life within us.”

She said divine power is “unleashed” in believers and sets them free to do God’s will without “fear of pain, vulnerability and even death.”

“We see our own elderly sisters actively participating in community prayer, household tasks, corresponding with the lonely, or whatever else they are capable of doing, but never idle,” she said.

Anna Corwin, a doctoral student in anthropology at the University of California Los Angeles, has also studied the aging of religious women and her results echo previous studies.

Corwin spent 11 months living in a convent, observing how the lifestyles of women religious affect their aging.

“American Catholic nuns experience greater physical and emotional wellbeing at the end of life than other women and are 27 percent more likely to live into their 70s,” Corwin wrote in a 2013 article for Yes! Magazine.

“The remarkable pattern of longevity, joy and peace they experience in their final years offers insight into how we can all increase our health and happiness at the end of life,” she added.

One factor, consistent in the studies, is exercise.

“Nuns are always on their feet,” Corwin observed, and Snowdon wrote in his book’s conclusion that finding a physical activity that is enjoyable and doing it regularly is “one of the best things a person can do to age well.”

A positive outlook, maintained through prayer and almsgiving, also is key.

“Emotions like happiness, fear, anger and sadness affect heart rate, blood pressure, immune response, and even digestion,” wrote Corwin. “Nuns enjoy the benefits of positive emotions because their daily prayers lead them to feel love, joy and compassion.”

Corwin also noted that most of the time, the sisters’ sense of purpose and willing-
sonal attention that seniors may or may not be able to keep up,” Swann said. “Two weeks before moving here, our kitchen sink developed a leak and it was very difficult for me to get a plumber to come to the house to tend to it. Living here one year later, I had a problem with one of the bathrooms and the maintenance men came immediately and handled the situation very efficiently.”

She also said the living situation keeps her and her husband independent without the responsi-

bility of a home. “Instead of having to cook large meals and clean up, I can enjoy dinner and conver-
sation in the dining room every night,” she added.

Swann, who loves going to daily Mass and enjoys being an integral part of the Cardinal Ritter community, described herself and the other resi-
dents of Our Lady of Life as “blessed.”

“This sense of community definitely contributes purpose and meaning to our lives,” Swann said. “There is nothing sadder than being alone. I have received as much love and kindness here as I have from lifelong friends. We are one big family.”

The St. Thomas More Senior Singles club offers many social events through the year, such as a Fourth of July celebration or a Mardi Gras ball. Each event offers many activities, including games. Submitted by Gail Miller

Each year the seniors have an Honor Roll for deceased mem-
ders displayed at a special Mass offered for them in October.

“Seniors meet others with similar concerns and needs,” Miller said. “They find support and form lasting friendships. St. Thomas More Single Seniors have exceptionally busy and ful-
filling lives.”

Ministry meetings are in the activity center, usually the first Sunday of the month. Happy Hour is scheduled at 4:30 p.m. with dinner at 5 p.m. and the cost is $6. For more information, call membership chairman Nor-
ma Mitchell at (225) 272-3750 for details.

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ne to contribute to the world and help others enhanced qual-
ity of life at an older age.

She also credited the sisters’ skill in letting go of attachments pointing out that when they move to the infirmary or to the assisted-living wing of the con-
vent, they do so with much less struggle than lay people.”

The lifestyles of women re-
ligious, often rooted in prayer, community and serving others, provide a helpful roadmap to people who want to be happy and ful-
filled in their later years.

Of course, all these actions are rooted in prayer, as Sister Bene-
dicta noted.

“As Carmelites, we regard prayer as our first apostolate,” she said. “So even when we are bedridden nothing keeps us from this most important duty of interceding for the world.”

PREPARATION ▼

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so many years they have identi-
fied themselves with their work-
ing roles and often find it hard to describe, or even figure out, their new roles.

“We in the church need to see retirement, and aging in general, not as a joke,” he told Catholic News Service, noting that when people joke about something it usually means they are afraid of it.

Johnson, who has devoted himself to helping people adjust to retirement, said this state of life is a “phenomenal op-
portunity” for the church to address which could have ripple effects.

For example, given the right tools and perspective, he said retired Catholics could be hav-
ing different conversations with their adult children and grand-
children about the faith instead of just bemoaning that younger family members no longer go to church.

As he sees it, retirees have a unique opportunity to “let go and surrender,” which is a very spiri-
tual process.