

# HEALTHY LIVING/RETIREMENT & ESTATE PLANNING

A SUPPLEMENT TO THE CATHOLIC STAR HERALD

JULY 25, 2014



# Pope speaks of ways his pontificate may end

By Cindy Wooden  
Catholic News Service

VATICAN CITY — Sympathizing with all the unknowns facing young people today, Pope Francis — half joking — said it is easier for a pope because he knows where his earthly life will end.

“I think the pope’s definitive path is more certain. Where will the pope end up? There, in that tomb,” in St. Peter’s Basilica where most popes are buried, he said June 28 to a group of young men involved in a vocational discernment process run by the Diocese of Rome.

But that is not the way things turned out for St. Celestine V, who until 2013 was known as the last pope to voluntarily resign. When he renounced the papacy in December 1294, after only five months in office, his successor had him imprisoned. He died in custody and, eventually, his remains were interred in L’Aquila, the town where the cardinals had met and elected him pope.

Pope Francis opened a special Celestinian Year July 5 in Isernia, the southern Italian city that claims to be where St. Celestine was born 800 years ago.



CNS photo/L'Osservatore Romano via Reuters

Pope Benedict XVI places a white stole on the remains of St. Celestine V, a 13th-century pope, during his 2009 visit to the earthquake-damaged Basilica of Santa Maria di Collemaggio in L’Aquila, Italy. St. Celestine was the last pope to voluntarily resign before Pope Benedict stepped down in February 2013. Pope Francis has said Pope Benedict’s resignation has opened the door to the possibility of future popes stepping down from their position.

Pope Celestine had issued a decree making it theoretically possible for a pope to voluntarily leave office. A week later, he invoked the decree, citing his lack of physical strength and desire to return to his life of prayer as a hermit. More than 700 years later, the possibility of papal resignations still is ensured

in the law of the church, although it is not very detailed.

“If it happens that the Roman pontiff resigns his office, it is required for validity that the resignation is made freely and properly manifested but not that it is accepted by anyone,” according to Canon 332.2 of the Code of Canon Law.

In office for more than 15 months, Pope Francis has not been coy about the possibility of a pope resigning. In fact, he has said that given how smoothly things have gone since Pope Benedict XVI shocked the world by resigning in February 2013, the position of retired pope has become “an institution.”

On the way back from the Holy Land in May, he told reporters that Pope Benedict had “opened a door, a door to retired popes. Will there be others? God knows. But this door is open.”

As for himself, he said, “I will do what the Lord tells me to do. Pray and seek God’s will.”

“A pope who feels that his strength is failing — because these days we are living longer — has to ask the same questions Pope Benedict asked,” he said.

However, on more than one occasion, Pope Francis also has mentioned the possibility of dying in office.

In an interview June 29 with the Italian television news station TGCom 24, Cardinal Angelo Comastri, archpriest of St. Peter’s Basilica, said “a few days ago” he and Pope Francis were walking in the grotto under the basilica and passed the chapel where the tomb of St. John Paul II had been before his beatification in 2011.

“He said, jokingly — but underneath his meaning was clear — he said, ‘Don’t forget, leave that one for me,’” the 70-year-old cardinal said. “And I, joking in return, said, ‘Holy Father, let’s see who gets there first.’”

Cardinal Comastri said it had nothing to do with the 77-year-old pope’s health, even though just a few days earlier the pope cancelled a visit to a hospital and university at the last minute.

“For a Christian,” the cardinal said, “physical death flings us into the arms of God... This is why the pope can be so serene about the prospect of his own death.”

Such talk is not new for Pope Francis. As archbishop of Buenos Aires, he discussed the topic with two journalists for the 2010 book, “El Jesuita.” Asked if he ever thought of his own death, he responded, “For a while now it’s been a daily companion of mine. I’m over 70 years old and the thread of life I have left on the reel isn’t long.”

Cardinal Comastri told the television station: “Overall, his health is good. The pope is generous and sometimes he accepts more commitments than he has strength for, so once in a while he is forced to say, ‘I can’t do it anymore. I have to stop for a moment.’ But it’s just to catch his breath.”

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# 'Inspiration of Holy Spirit drives creativity, artwork'

By Dennis Sadowski  
Catholic News Service

SYLVANIA, Ohio — Looking over her latest work, Sister Jane Mary Sorosiak picked up a piece of hardened clay depicting the face of St. Joseph and began touching up pinkish tones of glaze that will transform into a glossy flesh-colored finish once fired and cooled.

Satisfied with the final coat, the 84-year-old Sister of St. Francis of Sylvania carefully placed the face among the other pieces that will comprise the saint's image, including hair and beard. When a piece is removed, she takes care to return it exactly to the appropriate numbered spot on the 4-foot diameter mural, alongside images of Mary and Jesus of the Holy Family.

"Joseph is easier to do than Mary," explained Sister Jane Mary, wearing a pink flowered housecoat over her religious habit. "She has one whole face and you can't divide her face very well.

"With Joseph I can cut off at the beard, I can cut off part of his hair. But with Mary there's no place you can really divide it. Mary has to be all one piece. Sometimes it's dangerous to do a whole piece because it can crack in the kiln," she said, drawing from nearly four decades of mural-making experience.



CNS photo/Chaz Muth

Franciscan Sister Jane Mary Sorosiak looks over a painted model of a clay mural she is in the process of creating in her studio on the campus of Lourdes University in Sylvania, Ohio. The mural of the Holy Family for Sandusky Central Catholic Elementary School is one of four that Sister Jane Mary has most recently been commissioned to create.

The mural of the Holy Family for Sandusky Central Catholic Elementary School is one of four that Sister Jane Mary has most recently been commissioned to create.

Others on her 150-square-foot worktable in the Alverno Studio on the campus of Lourdes University in sub-

urban Toledo in July depicted Jesus the good shepherd surrounded by children, Christ with arms spread wide in a welcoming gesture, and St. Katharine Drexel of Philadelphia, who dedicated her life to ministering to African-Americans and American Indians.

Sister Jane Mary specializes in creating murals with religious and spiritual themes. She has been crafting murals for 38 years, working with clients across the United States. In all, she estimates she has completed nearly 100 murals since she arrived at Lourdes to teach art in 1976.

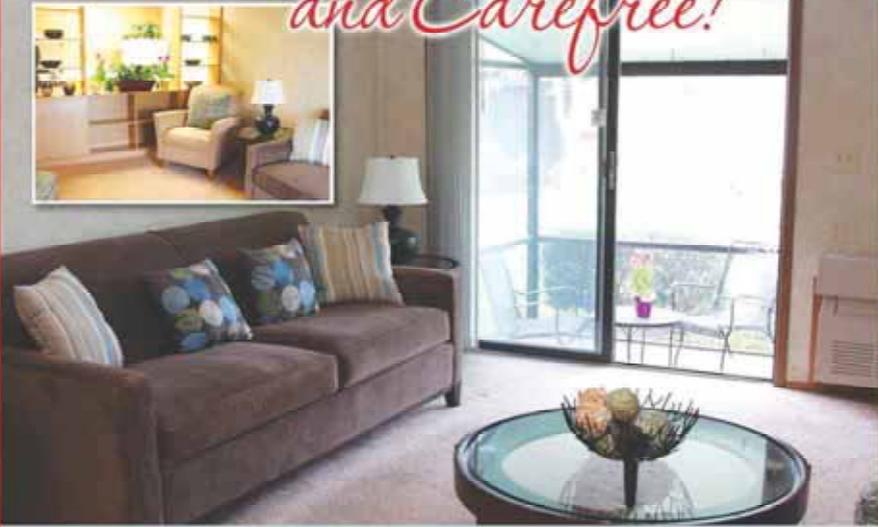
Her first mural — a massive 40-foot tall image of Christ installed on the Franciscan Center on campus — took more than two years to complete. Others, not quite so large, on campus buildings watch over students on their way to classes. While she may still tackle large projects, most of her commissions range up to 50 square feet in size.

Much of Sister Jane Mary's work can be seen within a couple of hours of her studio, throughout northwest Ohio and southeast Michigan. Her murals also can be found as far away as Vermont, Minnesota, Texas and California.

Over the years, Sister Jane Mary never has solicited work. It's not her nature, she said.

"Almost every time I'm almost finished doing something, then another commission comes in. That's why I think God wants me to do this. I don't look for jobs. They keep coming to me. So I think I'm supposed to be doing this," she said.

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# Cribbage and the kingdom of heaven

By Bill Dodds  
Catholic News Service

Recently, I was teaching my 9-year-old grandson how to play cribbage. I was dusting off a lot of mental cobwebs about the game. We were quite pleased with ourselves.

He moved one of his pegs on the board. His smile widened as he had three points more than I did.

I don't know if he realized this wasn't about cribbage. I had told him my dad taught me to play when I was in grade school. I told him that I hoped when he is an old man, maybe he'll teach his grandchild.

He nodded the way young people do when an old person says something and they know they're supposed to agree.

I had told him that his grandma and I had bought the cribbage board on our honeymoon, 40 years ago. He's still young enough not to lift his eyebrows at the thought of a just-married couple spending time playing cards. I told him that love — marriage — is a multifaceted blessing.

As I dealt the next hand, I told him that we had bought the board with \$5 my grandfather had given us for our wedding. In other words, he and I were keeping score on an item that came from his great-great-grandfather.

That brought a little nod from a youngster who has been told stories about "the old days." I didn't listen much, or don't remember listening, when my grandparents told me about old stuff. I suppose that's a common regret.

My paternal grandfather was a homesteader in South Dakota. My maternal grandmother lost her parents in the flu epidemic in 1918 when she was 22.

What I do remember about them is their faith. They went to weekday Mass, said daily prayers. Their home was filled with sacramentals, crucifixes, statues, pictures.

And now, a large part of what I want to do with the rest of my life is be the same kind of example. I want my grandchildren to see the joy that living one's Catholicism can bring.

That, too, is a multifaceted blessing. Part of that blessing is knowing what life on earth is really about. Not understanding it, but believing it, being able to believe it because of the God-given gift of faith.

I see that in the widowhood support groups I've been going to for the past year. Some members talk of their dear spouses in heaven. Others think death is

*I want my grandchildren to see the joy that living one's Catholicism can bring.*

simply the end of life, the end of existence.

It isn't that those who believe in a heaven are better than the others. It isn't

that believing eliminates the deep and overwhelming pain that widowhood brings. But that God-given gift helps make it possible to realize, and maybe

even grudgingly accept, that we're all just passing through.

In death, we're heading home. We each leave at different times on a divine schedule that makes no sense to us. It's one that hurts us in so many ways.

God made me to know, love and serve him in this world and be happy with him forever in the next.

Happiness is forever there, but we have some temporary happiness here, too, amid sorrow, worry, stories and cribbage.

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# Now's the time to plan for retirement, not just financially

By Maureen Pratt  
Catholic News Service

Is your ideal retirement filled with travel, family and lazy mornings when you are not jarred awake by the alarm clock? Are you planning to take up a hobby or go back to school? Or, are you just looking forward to weeks and years of kicking back?

The reality of retirement is built on a foundation of financial planning, but there also are health and emotional considerations to think about to prepare for

the day when you leave the workforce and beyond.

Much has been written about the deluge of baby boomers entering retirement, and there have been many articles about financial preparedness. But sometimes the focus on things financial obscures another vital component of a quality retirement: To enjoy all those compounded earnings and hours free from work, we have to be healthy enough, physically and emotionally, to do so.

Health-wise, there's no time like the present to get a physical exam and to

identify areas that could be problematic in the future. Detection and prevention can help retirement go smoothly. Chronic illnesses can wear on the body as the years go by. Vigilance is important. Routine exams are like auto maintenance, a regular "kicking of the tires" to keep us road-worthy.

If you plan to be physically active in retirement, try to fold in regular exercise to your pre-retirement plan. Speak with your doctor and a coach or teacher about how to prepare now so you can

enjoy activities when you have more time to devote to them. As for that future resolution to lose weight, the sooner you begin, the better off you'll be.

Like your physical health, the emotional part of retirement can be just as important.

I've heard recent retirees say that they were unaware of what to expect when they left the workplace. Some were stunned by the sudden lack of a regular paycheck.

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# 'Timeless music and timely information'

By Peter G. Sánchez

Growing up in Gloucester City, Paul Dilks first became aware of music in the same way that most of us do, by listening to the singers and songs our parents loved. In his childhood home, the voices of Frank Sinatra, Tony Bennett and Ella Fitzgerald provided a constant soundtrack to the family's life.

With more than 20 years of experience in the mortgage industry, and being a nationally-recognized expert on the challenges senior homeowners face, Dilks sought out a way to become an advocate for seniors, while playing the music they loved.

Today, the 46-year-old brings the voices of artists such as Sinatra, Dean Martin, Sammy Davis, Jr., and others from the 50s, 60s, and 70s, into homes all over the Delaware Valley.

From 7-10 a.m. Monday-Friday at WNJC 1360 AM., the "Your Music Matters Show" aims to bring seniors back in time with legendary hits. On Mondays at 9 a.m., in a segment called "Senior Matters," he has local experts come on to his show to talk about and give advice on such senior-related

issues as insurance, long-term care planning and real estate.

"Timeless music and timely information," Dilks says about his program, calling it a "one-stop shop" for seniors.

"Seniors are underserved," he said.

If he can share valuable advice with them, and "create a spark of a memory they had in their past, I take pride in that."

Dilks says his music is filling a void left in the departure of other stations from the Philadelphia/South Jersey airwaves.

"The great American songbook is a thing of the past," he laments.

However, he says, "as long as I play artists (like Andy Williams, Johnny Mathis and Elvis Presley), their voices won't die."

Dilks is also a senior advocate outside the studio. He is a part of United Northern Mortgage/Senior Security Advisors, serving the needs of his customers.

During Thanksgiving, Easter and Christmas, he leads his Washington Township community in making hot meals for the elderly, shut-in and disabled. A parishioner at Holy Family in

Washington Township, he is a Fourth Degree Knight of Columbus and Past Grand Knight at the parish's Sancta Familia Council.

"There is nothing more rewarding than giving back to the community, and helping seniors, in the name of God," he said.

In the coming weeks and months, Dilks hopes to bring his show out of its Washington Township studio and broadcast shows once a week from South Jersey diners, getting even closer to its listeners. He estimates about 30,000 tune in every week.

"We want to be out there in public, not just playing music," he said. "It's important to be out there and inform people."

Dilks wants to do all he can to help seniors, and he realizes that songs like "Sweet Caroline," "Summer Wind" and "Unforgettable" might just be the gateway.

"Hopefully, the music is what keeps them listening."

For more information on Paul Dilks and Senior Matters, and to listen to his show online, visit [www.seniormatters.info](http://www.seniormatters.info)



Paul Dilks features the music of the Great American Songbook 7-10 a.m. Monday-Friday at WNJC 1360 AM. On Mondays at 9 a.m., in a segment called "Senior Matters," he has local experts come on to his show to talk about and give advice on such senior-related issues as insurance, long-term care planning, and real estate.

## Now's the time to plan for retirement, not just financially

(continued from page S6)

Other retirees might feel lost because they no longer have co-workers to help them socialize.

We need to prepare emotionally for the time when our identity will no longer be tied to our workplace or former way of life.

Some married couples report encountering significant problems after one or both retired because they weren't used to being together for longer periods of time. If you have a spouse with whom you'll be in close quarters, brush up on

your negotiation and problem-solving skills.

It's hard to know how you're going to feel when you retire, but it is possible to get to know yourself better now so that you have some idea of how you'll react when retirement comes. Prayer, meditation and taking a good look at how you react to life is important.

These plans take time to develop, but along with your financial investment plans, they will pay big dividends to make your golden years shine.

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# LIFE at Lourdes hosts motorcycle rally

LIFE at Lourdes in Pennsauken held its first-ever motorcycle rally on July 10, offering seniors a chance to roar off on Harley-Davidsons and get fake tattoos.

The event, coordinated by a LIFE at Lourdes nurse who is part of a local Harley riders group, featured a DJ and included lunch with seniors and cyclists. After lunch, trophies were awarded for those motorcycles who win each category (including Best Wheels, Best Custom and Biggest Bike).

LIFE at Lourdes, a Program of All-Inclusive Care for the Elderly (PACE), recently celebrated its fifth anniversary. LIFE at Lourdes was among the first PACE programs in New Jersey, and since its founding, the program has helped 357 seniors remain healthy and independent.

Funded by Medicare and Medicaid, LIFE at Lourdes provides a full continuum of medical care and support services while maintaining the independence of seniors in their homes for as long as possible. Individualized plans cover medical, nursing, social and behavioral services, including adult day care, medication, transportation to and from the LIFE center in Pennsauken (as well as doctor appointments), medical equipment, supplies, nutrition and occupational, physical and speech therapy. Staff also evaluate each participant's home to ensure health and safety,



Photos by Alan M. Dumoff

Seniors and motorcycle enthusiasts mingle at LIFE at Lourdes, Pennsauken, on July 10. Right, a biker gets set to take a senior on a ride on his three wheeled motorcycle.

and may include better lighting and flooring and assistance with laundry, home cleaning and shopping. At the LIFE center, participants have access to medical care, social activities, meals and special events.

Lourdes is a member of CHE Trinity Health, the nation's largest provider of the PACE program. PACE programs provided by CHE Trinity Health are considered a model of care for allowing seniors to age in place.



## Ruff and Roll



Photo by Alan M. Dumoff

Zoe, a six-month-old pit bull, was born with a problem in her spine that causes some of her vertebrae to press onto her spinal cord. She is able to move her legs and has feeling, but she cannot stand or walk without assistance. Her owner, occupational therapist Leigh Johns, brings her to LIFE at Lourdes in Pennsauken daily where the participants enjoy seeing her getting around on her wheels, or scooting without them.

## Our Lady of Lourdes sponsors community outreach events

Lourdes Health System offers the following community outreach events:

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— Thursday, Aug. 7, 6-7:30 p.m., skin cancer screening

Location: LIFE @ Lourdes, 2475 McClellan Ave., Pennsauken.

Free registration required. Call 1-888-LOURDES.

— Tuesday, Sept. 16, 6-7 p.m., acupuncture for headaches and neck pain. Free lecture series.

Location: LourdesCare at Cherry Hill, 1 Brace Road, Cherry Hill

For more information, call 1-888-LOURDES.

— Thursday, Sept. 18, 1-2 p.m., acupuncture for pain management. Free lecture series.

Location: Lourdes Little Portion, 1049 Haddon Ave., Collingswood.

For more information, call 1-888-LOURDES.

— Monday, Sept. 29, 11 a.m.-12 noon, cardiac care.

Location: Willingboro Library, 220 Willingboro Way, Willingboro,

Free registration required. Call 1-888-LOURDES.

— Second Wednesday of every month, 9 -11 a.m., free blood pressure and glucose screenings. Receive interpretation of results, educational materials, and tips for healthy living.

Fasting is preferred for glucose screenings.

Our Lady of Lourdes Medical Center 1600 Haddon Ave., Camden (located in the lobby across from the gift shop)

No registration required. For information call 856-757-3500