

SAFE

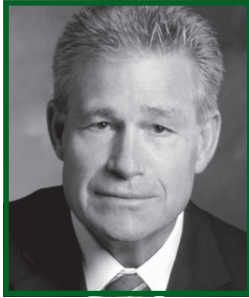
PLANNING

Seniors' Asset & Family Estate Planning

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MAY 2014

Announcement



It is with mixed feelings that we announce that we have now merged the Florida office with the Shreveport office. This decision was made for many reasons but primarily for family considerations.

I have been in Florida for seven years, unable to be involved with my children and grandchildren as much as I want to be, and the fact that I am 67 years of age has to be factored in.

We will, of course, continue to serve the many clients we have in Florida, Texas, Louisiana and Arkansas. That is one of the advantages of the tremendous technology advancements

of our day. A brick and mortar structure is becoming less and less necessary in the highly technical society in which we live.

The Florida phone number will be answered in the Shreveport office and I and the rest of the staff will be available to service all needs of our clients. In instances that may require a face to face meeting, the Com Center is still available for meetings.

So the only thing that really changes is that I will not be living in Florida, but we will continue to serve our friends and clients, while I get to enjoy more time with my family! I look forward to hearing from you if you have any questions or just want to visit for a bit.

Glad to be home,
Steve Rainey

Leave Treasures... Save Your Stories While You Can

By Ric Cochran

History is more interesting when there's a personal connection. I'm inspired every day by the history inside the heads of those I meet. Many survived the Great Depression, wars, disease and starvation, imprisonment, ignorance and injustice, to give us the world we take for granted today.

My earliest years, in the nineteen fifties, were in a small town hearing stories. I heard salty tales from Carl, an old merchant seaman. I heard stories told by children of Civil war veterans and the children of former slaves. I heard stories of the Great Depression and World War II, which ended just a decade before I was born. A widow in my grandparents' town sailed aboard the Titanic. One of my favorite teachers, Sergeant Sanford, taught an unforgettable lesson of sacrifice when he shared on a Friday before Memorial

Day his experiences of the Bataan Death March.

We lose the history we don't preserve; and with today's tech tools, as well as pen and paper, we have no excuse. I remember hilarious tales told at family reunions and funerals by family and friends who aren't with us anymore. My grandparents grew up riding horses, mules, carriages, and trains before flying on planes. They remembered the first car in their town. My grandfather lost his grocery store in the Depression and had to start over. There were stories of boyish pranks, lessons learned, and outhouses overturned, often with an unfortunate occupant inside. I never knew how much those stories meant until I stopped hearing them. A few years ago, a doctor I went to see told me about his grandfather dying in the 1918 flu pandemic.

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LA S.A.F.E. workshop: May 6. Reserve your seat!

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Memorial Day Tribute - May 30

They answered their country's
call to arms,
Into battle they did go.
Where their final destination was,
No one will ever know
May their final resting place,
Under some unknown sod,
Be forever hallowed,
For it is known
Only unto God."

- TMP



*This day was set aside
for Americans to honor those
who have given their time
and sometimes their lives
to protect us. They are not
paid enough money, and
present day VA benefits
are being cut, but veterans
continue to fight for America.
They deserve our support.*

*Thank you Steve, Ric
and Sharon for your
service to our country.*

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What about your stories? What about those told at your family gatherings? They get fewer as the voices grow weaker. Some of the stories I got tired of hearing as a child are the very ones I miss most today. I'm trying to collect my old family stories from those who remain and preserve them. Some stories, like old recipes, are just gone. Many who remembered them aren't here anymore. Some of those still here just don't remember. You may have lived in a home without air conditioning, or television, or indoor plumbing. Will your stories be lost when you're gone? You know you have stories, some funny, some inspiring, and some just bearing witness to how things and certain people were.

I didn't have a tape recorder when I visited a widow in my grandparent's town who survived the Titanic. By the time I had one, she was gone. But, by then, I was a teenager. Like so many young people then, I didn't know the value of those stories.

Start now! Write your stories down! Say them into a recorder. Don't seek perfection! Just be yourself and speak in your own words. Keep writing, or talking, and don't go back until you get to the very end. You can edit it later if you feel the need; but don't discard or record over earlier versions. It's far better to tell stories imperfectly than to leave nothing behind. Stories you leave, written or recorded, will be treasured a lot longer than most of your possessions. Tell the stories you remember hearing as a child from those who've passed on along with your own stories. Do it now! Before you know it, it'll be too late!

Falls Can Lead to Nursing Home Care

By Ric Cochran

My mom, when telling on my dad for a recent risky behavior, shared the first thing my grandmother told her when she met her at the hospital, "I know... I should have been using my walker." It was a fall that changed her life and left her unable to return home again.

Falls are one of the common causes of people entering a nursing home; and they're often one of the most preventable. While some become unsteady on their feet even with assistance, too many people take foolish chances, e.g., climbing in trees to trim branches or on roofs to clean gutters comes to mind. You out there know who you are! But many take chances like not using a cane or walker when the doctor has said to use one. Some, like my dad as reported by my mom, try to carry in too many groceries at one time. Is it really worth the chance of experiencing a life-changing event you could have prevented?

Dimming vision can cause falls as can tripping hazards. It's a small price to pay to have brighter lighting installed and things rearranged to provide clear paths. Bathrooms can be especially hazardous without modifications as we get older. Steps without handrails are just insane! Uneven concrete and uneven ground that you walk on every day is an accident waiting to happen. It was a soft spot in my grandmother's yard that got her.

Families should go through the homes of elderly members looking for fall hazards and poor lighting. But younger family members need to remember that they see better; so they need to pretend they can't see as well. And to you of a certain age, let people help you! It makes them feel good.

If you're still agile, stay that way by engaging in exercise classes if possible. It can make a big difference! While it's easy to put things off, or not want to pay for needed home modifications, ask yourself how much it's worth to avoid falling into a nursing home.

Age is a matter of feeling, not of years.

S.A.F.E. Staff Honors Our Mothers

Ric Cochran



Some of my earliest memories as a child are of my mom reading to me. I remember a lot of bible stories from bible story books, as well as from the Bible, and a book called Living Letters, paraphrasing Paul's epistles. I found it fascinating, then, and it means even more now. She's still active in her church, keeping up with friends and family, and her state paralegal association. She and my dad enjoy daily researching their local restaurant and food scene together. Thanks, Mom! I wouldn't be here without you!

Blake Rainey

April 30th will wrap up my 42nd trip around the sun yet I can assure you that to my mom, I am still her "baby". From the beginning she has always been one of my biggest supporters; there to bandage up cuts and bruises, dry my tears and give me advice when I'm troubled or stressed about things. Along the way we became friends too! She has eagerly embraced the job of "Nana" and quite often takes the kids for the weekend which gives Carrie and I a much needed and appreciated break. You mean the world to me Mom. I love you very much. Happy Mother's Day!

Ashley Coburn



My mother has always been my rock. At the age of 13 I was diagnosed with a serious illness and through the years underwent many treatments and doctor visits that she never missed. She always had a smile on her flawless face with an enthusiastic and happy spirit that even my illness couldn't break. God couldn't have chosen a more beautiful, nurturing and loving mother than my mom, Frances Martin-nez. She is and always will be my best friend.

Never forgot to literally stop and smell the roses, and perhaps remind others to do the same. For life is but sand in an hourglass running out fast. Therefore, enjoy life and be happy with who you are and what you have, and always say I LOVE YOU! This month please help us celebrate all past, present and future moms. Happy Mother's Day!

Sharon Calhoun



My mother, Albertine H. Calhoun (04/17/1933 - 09/10/2005), instilled in me respect, responsibility, right and wrong. She was a nurse who followed her dream and loved caring for people. The foundation she set for my life skills has never wavered. I remember how she dressed me and my two sisters for church, tying a nickel in our handkerchiefs to put into the collection plate and sending us on our way. We were all under the age of 8, two years apart. I don't know what she did while we were gone. But, at 6 years of age it was an adventure for me to go to church or anywhere without her. Dutifully we attended the neighborhood Catholic church, behaved in the pews, kneeled and stood when everyone else did, dropped our nickels when the plate was passed our way, and never understood a word that was uttered. But we knew church was a good place to be.

Elaine Marze

My mother was widowed when I was seven and my siblings were two and five years old. There was no insurance money, but she supported us with the help of the Veteran's stipend until she could finish beauty school. She has outlived four husbands, and I'll always appreciate her for standing by me when my husband was sick with cancer and my own widowhood. She is very independent. In her eighties now, she still works part-time, saws tree limbs and hauls brush out of her big yard. I tease her that she can dance the night away better than most 21-year-olds. Out of all the tragedy she has gone through, she can still laugh, and she doesn't whine.

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Louisiana News

**COMPLIMENTARY
PUBLIC WORKSHOP
10 am**

**TUESDAY
MAY 6**

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A Nursing Home**

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Ask about our RAM Workshop.

Invite friends, family members, and anyone you care about to attend our workshops. This is important to everyone who wants to protect an estate from devastating nursing home costs and / or costly investing mistakes.

*Youth is the gift of nature,
but age is a work of art.*

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S.A.F.E. Staff Honors Our Mothers *continued*

Steve Rainey

My mother, Susie Rainey, was a giant among women! I do not make that statement because she stood 6'1" and weighed just over 200 lbs, which indeed, physically, put her head and shoulders above most women. I say that she was a giant because of her character, faith and courage. When I was only 14 months old my Father drowned in the Red River in a boating mishap. I had a sister three years older than myself. Authorities were still dragging the river ten days after dad drowned when mother delivered my younger sister. It is impossible for me to understand the challenges she faced. A young mother with a 7th grade education and three babies to raise with \$5000 in insurance benefits, but she did it, with no help from the government other than the \$50 per month social security for each child. Mother eventually went to nursing school and obtained an LPN degree and in one stretch of over 12 years worked two shifts per day (16 hrs) to raise us. I often heard her say that she only asked God to give her strength and the health to get her children raised. I have often said that if I make half the man that she was a woman, I will be a tremendous success.

A Promise Kept is a book about family caregiving written by local author, Bonita Bandaries, and it has recently been released in Spanish for the rapidly growing Latino-Hispanic community in the area. Bandaries, will introduce *Una Promesa Cumplida*, answer questions about her books, and talk about family care giving at a book signing:

Sunday, May 18, 2:00 pm to 4:30 pm
Shreve Memorial Library, Broadmoor Branch
1212 Captain Shreve Dr. Shreveport, LA 71105.

Bonita, a local educator and counselor, was caregiver for her late mother. In her books, she shares the lessons she learned through the experience. When the roles of parent and child are reversed, there is often emotional turmoil involved, and Bandaries writes from her perspective as a woman of faith. You can contact Bonita at 318.402.5618 or email her at BBandariesAPROMISEKEPT@comcast.net.

Alzheimer's Information Meetings (AIM) for Caregivers

Alzheimer's Information Meetings (AIM) for Caregivers will be held May 6, 13, 20 and 27 at Bossier Parish Community College from 10am until noon. All seminars are FREE to the public but pre-registration is required. Call the Alzheimer's Association at 318-861-8680. SAFE Planning, Inc. will present information and discuss options for covering long term care costs on May 20.

Legend: a lie that has attained the dignity of age.