

Senior Post

Living well and gracefully through the golden years



Home Instead

To us, it's personal

Understanding your finances

Senior centers

Lists and activities

APRIL 2021

A MONTHLY MAGAZINE BY



dominionpost.com

Senior Post

Living well and gracefully through the golden years



- 3 - Senior centers and facilities
- 4 - Understanding your finances
- 6 - Home Instead: To us, it's personal
- 8 - Senior center activities
- 9 - Linnie Wiley: Happy to be a life-long resident of Morgantown
- 9 - Senior Monongalians events and activities
- 10 - There are things we may never again take for granted
- 11 - Senior emergency assistance
- 11 - Assisted living and residential care communities

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Core Senior Center

98 Pedler Run Road, Core • 304-879-5452

Senior Monongalians

5000 Green Bag Road, Morgantown • 304-296-9812

Westside Senior Center

500 Dupont Road, Westover • 304-296-6583

Preston County

Newburg Senior Center

100 Wolfe St., Newburg • 304-892-4662

North Preston Senior Center

WV Rt. 26, Bruceton Mills • 304-379-1165

Preston County Senior Citizens

108 Senior Center Drive, Kingwood • 304-329-0464

Rowlesburg Senior Center

44 Poplar St., Rowlesburg • 304-454-2012

Terra Alta Senior Center

212 E. Washington Ave., Terra Alta • 304-789-2415

Tunnelton Senior Citizens

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Valley District Senior Center

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Westside Senior Center

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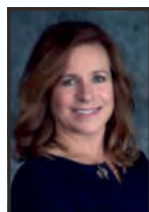


They taught you to never settle for less than you deserved. Now that your roles are changing, and you're the one looking out for them, make sure they have the life they deserve: a place where they can relax, knowing that everything is just the way they like it. Let us help you Find Harmony.

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BY DOREEN SEAMON
for The Dominion Post

We can always find something to worry about, but a recent survey by Bay Alarm Medical indicates that eight in 10 Americans are very concerned they may run out of money as they age. In fact, more Americans are worried they will face financial instability than they are of their spouse's death or even their own death. Fortunately, the fear of financial instability is a fear we can mitigate with knowledge and action.

Financial literacy has been an issue for quite some time, which is why the Senate passed a 2004 resolution making the month of April National Financial Literacy Month. The Senate's goal was to help raise public awareness regarding financial education and the consequences of not understanding personal finances.

Although awareness of the need for financial literacy is helpful, the knowledge part is still challenging. If you are uncertain of your financial literacy, you are not alone. Many Americans do not yet have the ability to understand and effectively use various financial skills such as personal financial management, budgeting, paying bills, setting financial goals and investing. To test financial literacy the National Financial Educators Council (NFEC) created a 30-question test called the National Financial Capability Test. NFEC reports that of the 40,000 people who have taken this test, the average score was less than 68%, with 42% actually failing the test.

You may wonder what financial literacy has to do with estate planning, my answer would be "everything." My clients typically want to know how to achieve two goals. First, how to protect their assets from the high cost of long-term care. Second, how to pass their estate to their heirs without incurring unnecessary expenses or hassles. My advice depends on what assets

they have, as well as their income sources such as Social Security, pensions and investments.

Most people would have trouble answering questions regarding their assets and income on the spur of the moment, but I have found many of my clients often have difficulty answering these questions even when they can prepare in advance. If you have assets that you do not understand, there are various steps you can take such as reading books or internet articles, or meeting with your banker, insurance agent and financial advisor to ask your questions.

While you are talking to your trusted advisors, take the time to learn how your assets are titled, what type of investment earnings are being produced, whether you have designated a beneficiary, or if there may be penalties for removing funds from the investment. Do not forget to ask some "what if" questions such as "what if I get sick and I need to withdraw either a portion of or the entire

account all at once?" Or "what if I pass away, how do my beneficiaries get this account?"

Once you collect this information about your assets, make a list including the information. Keep the list with your estate planning documents and review it periodically to make sure it is up-to-date. Someday, this information will be very helpful to your executor of your estate.

If you find this to be an overwhelming task, set a goal to address a different asset each week or enlist the help of a trusted family member or friend. Then contact your estate planning attorney to incorporate this information into your estate and elder plan!

Doreen L. Seamon, J.D. is an attorney with Seamon Law Offices PLLC. Her experience includes elder care and estate planning. She writes a regular column for Senior Post. Contact her at columns@dominionpost.com.

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Home Instead®
To us, it's personal

Story by Jeniffer Graham
The Dominion Post
Submitted photos

Agency keeps aging adults at home

Home Instead, a veteran-owned, non-medical home health agency helps older adults age safely in their own homes.

Monica Everly, general manager of Home Instead in Morgantown, said each Home Instead franchise is independently owned and operated. Home Instead 793 was founded in 2014 in Uniontown, Pa., and serves Fayette, Greene, Somerset and Cambria counties.

Home Instead 834 was founded in 2019 in Morgantown and currently serves Monongalia, Marion, Preston, Harrison, Taylor, Barbour and the surrounding counties.

Everly said Home Instead sees the importance of trust when it comes to client care.

"We provide exceptional caregivers so aging adults and their families can have confidence in the care they receive," she said. "We have a professional staff that is fully insured, vigorously trained and screened by the local, state and national registries. This ensures the utmost safety and security for the



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aging adult who wants to stay at home instead.

"Each Home Instead caregiver exemplifies our values of compassion, confidence and expertise. To us it's personal, to me it's personal. therefore I wouldn't send anyone into a client's home that I wouldn't send into one of my relatives' homes." Everly said.

She said the non-medical, in-home care provides options that enhance the lives of aging adults and their families, and helps older adults stay in their own homes.

According to information from the agency, Home Instead's commitment to quality in-home care begins with the CAREGiver training. This comprehensive educational experience equips caregivers to provide individualized care to every person served.

Everly said services provided by the caregivers include personal services, companionship, meal preparation, transportation, hospice support, in-home care for chronic conditions, Alzheimer's and dementia care.

"We're currently looking for caregivers in the areas of services we offer," she said. "It takes a special, caring individual to be a caregiver."

Everly said services can be a few hours a day, or 24/7, around-the-clock care.

She said payments can be made privately by check or by billing third-party payers, such as long-term care insurance, VA-Homemaker Services Program, VAA-Veterans Aid and Attendance, VCC-Veterans Care Coordination and PA Medicaid.

For more information about Home Instead Morgantown or Home Instead Uniontown, go to HomeInstead.com/834 or HomeInstead.com/793; or on Facebook look for Home Instead Senior Care Morgantown or Home Instead Senior Care Uniontown. Phone: 304-906-4333 in Morgantown or 724-438-3262 in Uniontown.



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Senior center activities

Westside Senior Center

Westside Senior Center opened June 10, 2001, and is totally operated by volunteers. It is open from 9 a.m. to noon and 6-9 p.m. Monday through Friday at 500 Dupont Road, Westover.

Members are knitting scarves for veterans and active-duty military as part of Operation Gratitude's "Scarves for the Troops." Anyone is welcome to bring knitting needles and join in the project.

Food is collected every month for the Rock Forge Food Pantry.

Evenings are full of things to do. Monday and Friday, bring a musical instrument and play with the group. Tuesdays and Thursdays, there is card playing, and Wednesday evening is for bingo. There is also a well-equipped exercise room that includes a pool table.

Assisted Living at Evergreen

Assisted Living at Evergreen is an alternative to nursing home care. A variety of specially developed leisure activities include outings to Oglebay, holiday dinners and parties and weekly shopping trips. Housekeeping and personal laundry services are available. There are community areas, dining and family rooms, an activity center and a gazebo with fish pond for outdoor relaxing.

Respite Care Program

As of Jan. 3, Respite Care Program went to three days a week, operating from 9 a.m. to 3 p.m. Mondays, Wednesdays and Fridays at Suncrest United Methodist Church, 479 Van Voorhis Road, Morgantown.

There are openings for all three days.

This program is for caregivers who need a break from the loved ones they are caring for. Bring your loved ones to church, and they will be taken care of while you deal with other responsibilities. Two registered nurses are on duty and willing to answer any questions. There are also several volunteers helping with those in the program.

Monthly rates

One day each week: \$120 per month

Two days each week: \$240 per month

Three days each week: \$360 per month

Payment at the beginning of each month is appreciated, but it can also be made in two payments. There are times when the program closes, including legal holidays, when the church building is closed, when there is a school closing, Easter week, Christmas week and New Year's week. The program will begin on time during two-hour school delays, unless weather or dangerous roads dictate otherwise.

To learn more or find out if the program is operating, call the church office at 304-599-6306.

Note: Most area senior centers are closed during the coronavirus pandemic.



To you it's about making the right choice...To us, it's personal.

Whether you are looking for someone to help an aging parent a few hours a week or need more comprehensive assistance, Home Instead can help.

- Companionship Care
- Personal Care
- Meals & Nutrition
- Transportation
- Household Duties
- Respite Care
- Hospice Care Support Services

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no-obligation appointment

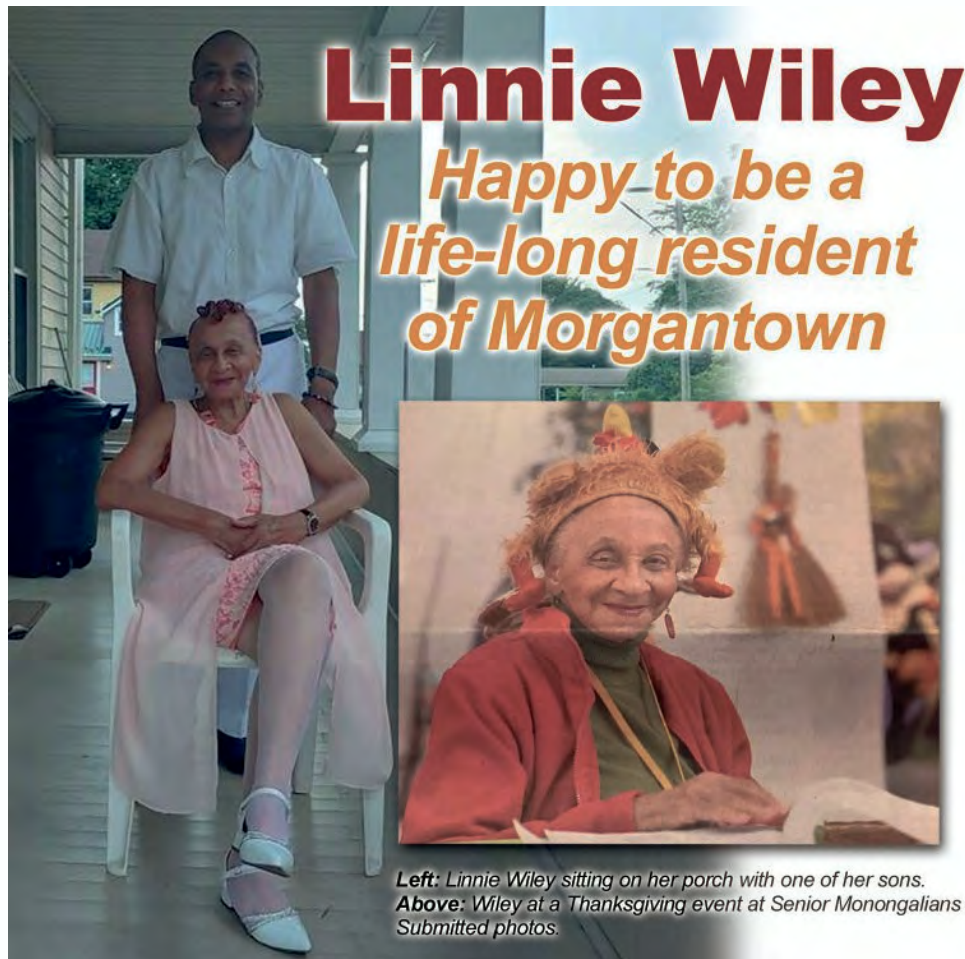
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Linnie Wiley

Happy to be a life-long resident of Morgantown

Left: Linnie Wiley sitting on her porch with one of her sons.
Above: Wiley at a Thanksgiving event at Senior Monongalians
Submitted photos.

BY JENIFFER GRAHAM

The Dominion Post

Linnie Wiley has been a Morgantown resident all of her life. All 87 years of it.

"I grew up here. I went to grade school not far from my home," she said, "I graduated from the Westover High School in 1952. Back then it wasn't integrated."

Wiley said after graduating she went to work at University Hospital.

"I worked in the physical therapy department and then I moved to transferring patients," she said. "I enjoyed both jobs but I think I liked transferring the patients the most. I retired in 1996."

Wiley said she met her husband William in 1957. They were married in 1958. They had two sons.

Wiley said her husband worked for the city of Morgantown.

"My one son is here in Morgantown. My other one lives in Maryland," Wiley said.

"We were married for 58 years," she said of her husband. "He passed away four years ago."

Wiley said she and William used to have a garden. She said once he died she let the

garden go and no longer has one.

Wiley said as far as hobbies, she enjoys shopping and going to the Senior Monongalians Center at Mountaineer Mall. With COVID, the center has been closed.

"I started going to the senior center when I retired. When I first started going (to Senior Mons) it was downtown," she said. "Then they moved it up to the mall and I went there. I didn't miss too many days going to it."

Wiley said her second "hobby" is shopping.

"I like to walk around the mall and shop," she said. "I like looking at things. I used to go out every day and now I don't go out much. A few months ago I fell at the bus depot in Westover."

Wiley said she did get both of her COVID vaccinations, and is looking forward to the spring holidays.

"I like to dress up on the holidays," she said. "I enjoy dressing up."

Wiley said growing up in Morgantown was nice. She said she enjoys going out to the malls and seeing people. Although the Senior Mons is not open due to the pandemic she said she is looking forward to it opening again.

Senior Monongalians Events and activities

Ways to contact or follow Senior Monongalians

Website: www.seniormons.org

Facebook: Senior Monongalians

Phone number: 304-296-9812

Mailing address: P.O. Box 653, Morgantown, WV 26507

Location: Mountaineer Mall

GRAB & GO LUNCHES AVAILABLE

Are you tired of eating the same thing every day? Would you like to add a little variety into your daily life without having to be around a lot of people? Is having a delicious, hot meal during the week without having to prepare it yourself important? If you answered yes to any or all of these questions, Senior Monongalians has the answer for you.

Grab & Go lunches are available at Senior Monongalians Monday through Friday. Reserving your lunch is simple. Call us at 304-296-9812 by 10:30 a.m. on the day that you would like to eat. Then pull up curbside at Senior Monongalians between 11:30 a.m. An employee will bring your meal out to you.

View menus on our Facebook page, our website, www.seniormons.org, or pick up a printed menu at our office.

AARP FREE TAX PREP UPDATE

Due to the current concerns related to Covid-19, AARP will not be offering their traditional face-to-face tax prep services. Instead, they are offering a drop-off service or a totally virtual option. For more details call 304-808-1296.

COVID VACCINES FOR HOMEBOUND SENIORS

With the emphasis on vaccinating the older population, it is important to make sure that homebound seniors have that opportunity too. If you or a loved one is older and is homebound due to health or lack of transportation options, provisions have been put into place. You can make your homebound vaccine requests by calling 1-833-734-0965 or by visiting the website <https://dhhr.wv.gov/covid-19>.

GOOD FRIDAY

In observance of Good Friday, Senior Monongalians' office will be closed on Friday, April 2nd.

CHAIR EXERCISE

Are you tired of just sitting around the house? Do you want to get a little bit of exercise but not sure how to start? Senior Monongalians will be offering a FREE chair exercise virtually. Get moving while interacting with people. This class will happen on Fridays. Keep watching *The Dominion Post* and our Facebook page for further details.

**Keep checking our Facebook page and
our website for additional events and activities**

nco
national council on aging

- ✓ Are you 55 years or older?
- ✓ Are you a WV resident?
- ✓ Need job skills?
- ✓ Want to return to the work force?
- ✓ Want to earn money while training?

You may be eligible for SCSEP (Senior Community Service Employment Program)

**Must meet financial eligibility*

**Contact Becky Rasperry at the NCOA WV Resource Center
at 1(304)780-0618 for more information.**

There are things we may never again take for granted



BY IRENE MARINELLI
for The Dominion Post

"We often take for granted the very things that deserve gratitude."

~ Cynthia Ozick

Slowly, winter is loosening her icy grip to open the way for spring. Just as slowly, we are coming out of COVID hibernation, opening our eyes to the birth of a new normality. In years past, after the endurance of a hard, cold winter, it was not unusual to feel fatigue along with hope and joy of the burgeoning spring. So it is now with this COVID year. Enduring the long year has been difficult, painful, sad. I don't know a single person who has not been touched by this pandemic in some way. We are all fatigued by the fight to get through it, to arrive on the other side alive and in good health.

As I make plans for the coming spring and summer, plans that had been put on hold for a year, it occurs to me that I had taken many things, a score of things, for granted before COVID put us all on hyper-alert. Now I want to savor the moments, the small, seemingly insignificant, perhaps even daily occurrences that seemed insignificant before they were swept away on a frightening wave of the pandemic.

Sure there are things we assumed would always be part of our daily lives. We enjoyed many small pleasures and we took them so much for granted, they had become simply a backdrop for our daily lives. I remember so many of these: An evening spent dining in a restaurant with your significant other, simply going into a coffee shop for doughnuts and a steaming cup to share with friends at a table lively with conversation. Then there were the numerous family feasts, getting the family together for the big holidays of the year and

the more casual patio picnics on the Fourth of July or Labor Day. How about the fun of having the grandkids for a weekend? And what about hugs? I miss greeting those I cherish with a hug. Even handshakes became forbidden during COVID. Less obvious, but definitely notable, is the way some of us (yes, I'm talking about myself here) simply stopped getting dressed in the mornings. For about a month after lockdown I went around all day in old, sloppy sweat pants and sweat shirt. I made no attempt at make-up, just some quick swipes with a comb and I considered myself dressed and ready. After all, no one was coming to visit and I would go nowhere except the backyard, so why bother?

Finally, I came to my senses and realized this way lays sloth!

Good health is something many of us took for granted before the pandemic, also the ability to be useful in any situation where the

family or close friends might need help.

It was hard to accept that if someone close to us got sick with COVID we would most probably not be permitted to help care for them, or even visit. One of the things so many of us once took for granted is Sunday church service. The church has always been there offering that hour of peace and prayer and fellowship. When I think of our church, the service, the choir, the friends gathered together, I recall these words by Craig Lounsbrough: "In a very tragic kind of way, sometimes things have to be gone before I fully realize that they were ever there."

Eventually this pandemic will end. Normality will come, but may we never again take what we have for granted.

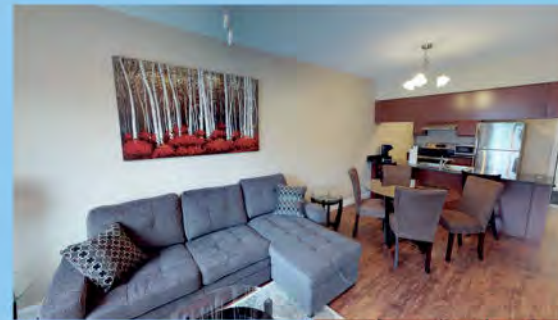
Irene Marinelli writes a regular column for Senior Post. Contact her at columns@dominionpost.com.



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Senior emergency assistance

If you are a senior and find yourself in need of emergency assistance, the following is a list of locations where heating, food, pet food, and other emergency help can be obtained.

Catholic Charities

827 Fairmont Road, Suite 203
Westover
304-292-6597

Christian Help, Inc.

219 Walnut St., Morgantown
304-296-0221

DHHR

Monongalia County

114 S. High St., Morgantown
304-285-3175

Preston County

18351 Veterans Memorial Hwy.
Kingwood
304-329-4340

North Central West Virginia Community Action

Marion County

215 Scott Place, Fairmont
304-363-4367

Preston County

428 Morgantown St., Kingwood
304-363-2170

Salvation Army

Monongalia County

1264 University Ave., Morgantown
304-296-3525

Preston County

124 Morgan St., Kingwood
304-329-1245

Catholic Community Charities

Preston County

304-329-3644

The Raymond Wolfe Center is the only food pantry in Preston County that has specialized diet foods (diabetic, salt free, etc.). It also has some pet food available. Call to check on availability.

The Connecting Link

235 High St., Morgantown
304-296-3300

*The following locations are for
Preston County residents only.*

Wesley United Methodist Church

304-329-0707

St. Vincent DePaul Helpline

304-329-6229

Heat for Preston

(January - March only)

304-329-2316

Terra Alta Council of Churches

(Terra Alta residents only)

304-789-2509

Assisted living and residential care communities

Monongalia County

Evergreen Assisted Living

3705 Collins Ferry Road, Morgantown
304-598-8401

Morgantown Health and Rehab

(formerly Golden Living Center)

1379 Van Voorhis Road, Morgantown
304-599-9480

Madison Center

161 Bakers Ridge Road, Morgantown
304-285-0692

Mapleshire Nursing and Rehab Center

30 Mon General Drive, Morgantown
304-285-2720

Sundale

800 J.D. Anderson Drive, Morgantown
304-599-0497

The Suites at Heritage Point

1 Heritage Point, Morgantown
304-285-5575

Harmony at Morgantown

50 Harmony Drive, Morgantown
304-503-4349

Preston County

PineRidge

(formerly Heartland)

300 Miller Road, Kingwood
304-329-3195

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