

Senior Post

Living well and gracefully through the golden years

Michael Cilella

*A helping hand
on senior benefits*

NOVEMBER 2021
A MONTHLY MAGAZINE BY

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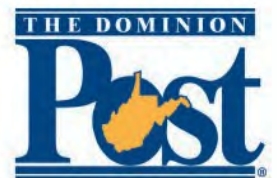
“Harmony has
been excellent
for our mother,”





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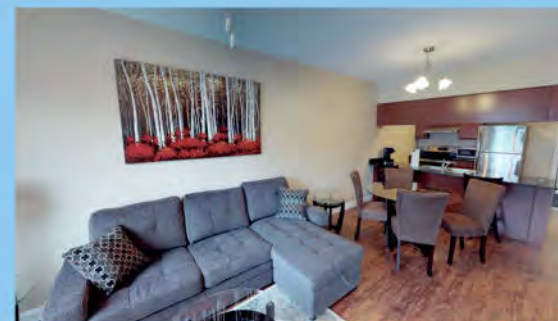
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5000 Green Bag Road, Morgantown • 304-296-9812

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

1266 Senior Drive, Tunnelton • 304-568-2151

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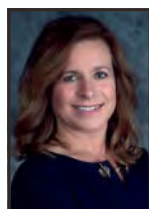
“Harmony has been excellent for our mother,”



50 Harmony Drive, Morgantown, West Virginia 26505
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Giving back



BY DOREEN SEAMON
for The Dominion Post

Did you know that in 2019, Americans gave almost \$450 billion to charities? The average high net worth donors gave close to \$30,000 while the general population households gave about \$2,500. For more details on these statistics, see NPtrust.org.

National Philanthropy Day is a day set aside each year to recognize the great contributions philanthropy makes to our society and to recognize those persons, businesses and organizations that are active in the philanthropic community. This year we celebrate National Philanthropy Day on November 15th. Although, the word philanthropy has connotations of wealth, even those of more modest means can make a difference by donating assets either as a gift during their

lifetime or as a bequest upon their death.

The reasons we give vary from our interests in a specific cause to a desire for tax relief. How and when to gift is an issue to discuss with your estate planner and your accountant. Generally, we speak of a gift as something we give while we are living as opposed to a bequest which is a gift from your estate after you have passed away. Specifically, a charitable bequest is a written instruction in your will or trust that directs a gift to be made upon your death to a charity.

You have a variety of options of how to accomplish your bequest depending on your personal goals. Sometimes gifting a specific property or account works well, but other times a percentage of your estate or a specific amount are more appropriate. For example, I recently worked with a man who wanted to give \$10,000 to each of his nieces and nephews regardless of the value of his estate,

and in that case stating the specific amount was more effective than a percentage of the estate.

On the other hand, I once worked with a woman who firmly believed in tithing 10% of her entire estate to her church. At the time she had a home and about \$100,000 so she wanted her will to give her church \$10,000 with the remainder to her children. But her home was worth \$150,000, so her estate was valued at \$250,000 meaning her tithe would be \$25,000 not \$10,000. If her will specifically bequeathed \$25,000 to her church based on these current values, but her estate later changed in value due to investments or medical expenses, that amount may have been incorrect as well. Imagine if she spent most of her savings on health care, her church would have potentially inherited much more than her children, if \$25,000 was much greater than 10% of the value of the remaining estate! In her case, we decided to direct that 10% of her estate would be bequeathed to her church to

provide the flexibility she desired.

In some cases, a specific bequest to a specific beneficiary is the best solution. I once worked with a woman who had a beautiful collection of West Virginia artifacts, she did not care what the value of her collection was, she wanted her entire collection to go to a specific museum. She feared that her family may not appreciate the collection, or they might sell it off piecemeal.

Regardless of your charitable goals, there is a reasonable estate planning solution to accomplish those goals. Work with your estate planning attorney to determine the best way to achieve your goals. Remember, it is never too early to 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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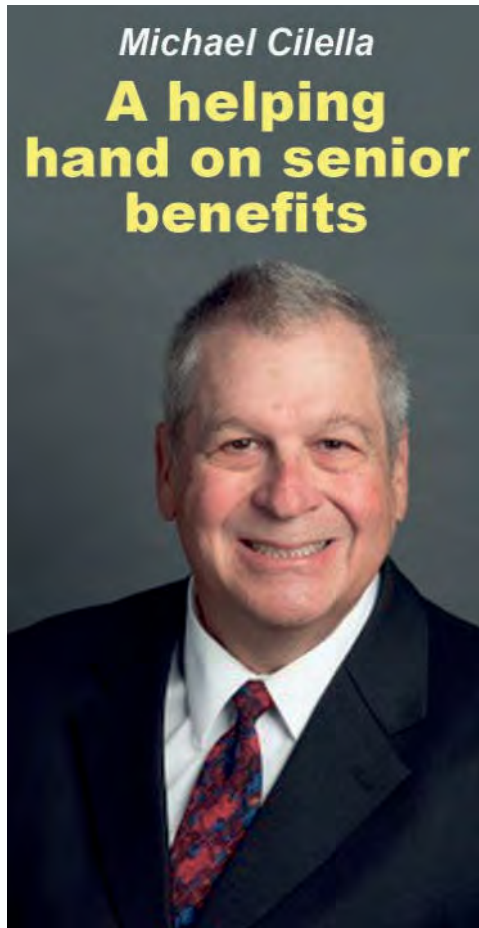
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Michael Cilella

Submitted photos

Michael Cilella A helping hand on senior benefits

BY JENIFFER GRAHAM
for The Dominion Post

Michael Cilella said the best part of his job is being able to help people. Cilella is a senior benefits representative for Medicare.

"I'm a senior and I'm on Medicare," he said. "My goal is to make my clients happy with the plan I sign them up for."

Cilella said for 32 years he was a pharmaceutical industries sales person. During that time, he said, he saw a lot of high-priced medications, and a lot of patients who fell into the doughnut hole.

"After 32 years and three mergers, I was forced out to early retirement," Cilella said. "I wasn't ready to retire so I went into the insurance industry. I was selling cancer and accident insurance to teachers."

He said BOST Benefits came along and asked him to become an agent for their group sales.

"That led into Medicare sales," Cilella said. "I've been doing Medicare sales now for six years. My business has flourished. I work predominately with referrals and this is my first year of aggressive advertising."

He said he based his success on personal actions and the time he spends with clients

aligning a proper plan that fits each individual.

"Personally, I don't believe this can be accomplished using telemarketers," Cilella said. "Medicare is confusing. That's why people need a Medicare advisor who is local."

He said the public should approach changing or signing up for Medicare with caution.

"Telemarketers have a unique way of getting someone's Medicare ID number. I have had clients switched to other plans that didn't know they were being switched. You should never give anyone you don't know your Medicare number, your Social Security number, or any other personal information," Cilella said.

"Last week I had a client who was on a zero-dollar premium plan and a minimum cost drug plan. A telemarketer switched them to a plan that cost them \$15 per month in premiums and their drug cost went up. They were told they were getting a better plan," he said. "This happens every day."

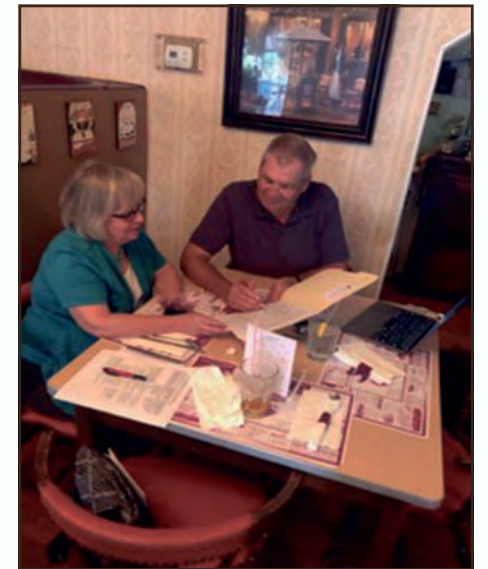
When he is not working, Cilella said, he loves golfing and spending time doing other activities with his wife.

"My wife and I are avid self-defense target shooters and do self-defense training," he said. "I'm also a foodie. I coauthored a cookbook on Amazon called Easy as Hell Dinner

Party with Bill Bjorkman."

Cilella said along with cooking, he and his wife love California wines and have a lot of friends who live there. He said he also played college football at Butler University in Indianapolis.

Anyone interested in Medicare health plans can call Cilella at 304-988-5552, 304-288-9010 or text him at mcilella@BOSTbenefits.com.



Michael Cilella (right) helps a client sign up for Medicare.

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BOST Benefits is not associated with Medicare, Social Security, or any other governmental agency. Medicare has neither reviewed or endorsed this information. By contacting this number you will be directed to a licensed and certified sales agent. No obligation.

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.

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BY APRIL WINTERMOYER
for The Dominion Post

What could be more fun than cider, pumpkins, candy and parades of children in Halloween costumes?

If you provide care for someone who has dementia you likely know that anxiety and agitation can cause increased restlessness and wandering. Those who suffer from dementia may find the sights and sounds of Halloween confusing and scary. Noise in the street, costumes and strangers ringing doorbells can cause anxiety for these vulnerable members of our community.

According to the Alzheimer's Association,

dementia causes a biological condition in which those afflicted lose their ability to process new information and stimulation as they once did. Some triggers may include changes in their environment, houseguests, misperceived threats, fear from dealing with the confusion of changes around them. No wonder Halloween can trigger problems.

In years gone by, our loved one may have enjoyed handing out goodies and seeing children in costume. Now, however, with pranks and tricks being so popular, the increased activity of the evening, the effects of sundowning, flashing lights and noisy children may be too much stimulation to handle. Their misinterpretation of what is happening around them can increase their experience of misperceived threats.

If your loved one experiences Alzheimer's or dementia plan ahead.

- Have someone with them during trick-or-treat hours to assure them and make sure they know they are safe.
- Remember to consider the effects of sundowning. Halloween activities in and around Morgantown occur at dusk just as the symptoms of sundowning are beginning to appear.
- Avoid confusion by skipping flashing lights or live fires. An individual with dementia often has visual perception changes. The eerie glow can cast strange shadows that may cause anxiety and confusion. Pumpkins or live fires can be a fire hazard if tripped on or shoved away in the confusion.
- Scary movies can be disorienting to some with dementia. They may not be able to

distinguish well between what they see on the television and what is real in their agitated state. Take the time to investigate. Remember that some threats may be real. Halloween is a prime time for pranks and increasing a time for burglars and scams.

- Keep large or spooky decorations outside and at a distance. Keep indoor embellishments to smaller accent pieces.
- Consider interacting with family members or visitors by tablet or phone to avoid direct contact while still enjoying all the fun.

Keep these suggestions in mind to have a SPOOKTACULAR Halloween.

April Wintermoyer is owner of Right at Home In Home Care and Assistance in Morgantown

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'To everything there is a season and a time for every purpose'



BY IRENE MARINELLI
for The Dominion Post

On the eighth day of October I was wandering through my favorite Dollar Tree store, looking for some puzzles and activity books for the grandkids, when I rounded an aisle and came face to face with Christmas. The shelves were stacked with tinsel and holly, all kinds of Christmas decorations and crafts, Santa mugs, twinkle lights and holiday plates.

The eighth of October, not even a full two weeks into the month. This Christmas display might have been a little less jolting had I not just walked through two aisles filled with Halloween cards and decorations. Halloween was three weeks away; the Thanksgiving turkey a distant feast. Not only was Christmas merchandise on display almost three months

before the holiday, but strangely enough, people were filling their carts with it. Actually, this is not the first year merchants have feverishly rushed the holidays until one melts into the other.

I wonder why we buy into it, purposely hurrying to get ahead of ourselves. There is so much to enjoy, to savor as Autumn, then winter come slowly to our mountains.

Now, in late October, I walk in the gardens in the pale afternoon light, gathering seeds in jars for next year. Pierre chases his squeaky toy, loses it in a pile of leaves along the fence, then digs the leaves into a whirlwind finding his toy. The gardens need some final chores before they come to their winter sleep.

When we drive to Pennsylvania for our grandson Max's birthday, we pass fields empty of their harvest. The grass verges

along the road are no longer green with life. Everything seems to be slowing down, gathering in, preparing for the long winter ahead. Now is the time to savor the days, a time to not only notice piles of leaves under a tree, but to pick up a leaf, see the colors blending into one another, feel the crisp dryness at the edges of the leaf points.

As it is with the seasons of the year, so it is with the seasons of our lives. These blend so gently into one another, we hardly notice the changes. But changes come and we must embrace them as the decades of our living unfold. As we approach our sixth, seventh and eighth decades we need to let the years sit lightly, to slow time as it flows through the hourglass. The need to rush through each day, to look too far ahead beyond weeks, into months and even years may still be as strong as it was in our youth, but wisdom tells us to stop the rush. Each day is a gift. It may not turn out to be exactly the gift we were looking for; in

fact it may be flawed, even broken. Yet, the day is still a gift, and should be cherished and received with gratitude to the Giver.

In Ecclesiastes we read, "To everything there is a season and a time for every purpose under heaven; a time to be born and a time to die; a time to plant and a time to pluck up what is planted ... a time to mourn and a time to dance."

Even though the advertising industry pushes us to live one jump ahead of ourselves, wisdom tells us to appreciate and live fully each day we are given. There will still be a time to mourn and a time to dance, of that we can be sure. If we embrace the dancing times and deal courageously with the mourning times, we can live a full and contented life.

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

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

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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



PineRidge



Submitted photo

Michael Cilella (right) helps a client make Medicare choices.

BY JENIFFER GRAHAM
for The Dominion Post

Medicare doesn't cover everything. To get the best plan requires talking with a senior benefits representative like Michael Cilella.

"I'm a senior and am on Medicare," Cilella said. "My best interest is my clients. I look at them as I do my parents. I want to give people the plan that works best for them."

He said it's important for seniors to choose their Medicare coverage carefully. How you choose to get your benefits, and which provider you get them through, can affect out-of-pocket costs as well as which doctors and hospitals you can go to for your care.

Cilella said the official annual election period to change your Medicare or sign up for it is from Oct. 15 to Dec. 7. He said the changes made during this period take effect Jan. 1.

"Medicare Part B is part of original Medicare and covers doctors and outpatient services that are needed to treat your medical needs," he said. "Supplemental insurance or Medigap is insurance that provides supplemental insurance over and above what Medicare provides."

Cilella said there are four parts of Medicare, Part A, Part B, Part C and Part D.

Part A provides inpatient/hospital coverage; Part B provides outpatient/medical coverage; Part C offers an alternate way to receive Medicare benefits; and Part D provides pre-

scription drug coverage.

He said instead of original Medicare, you can decide to get your Medicare benefits from a Medicare Advantage Plan, also called Part C or a Medicare private health plan. However you still have Medicare even if you enroll in a Medicare Advantage Plan. This means you still pay your monthly Part B premium and your Part A premium, if you have one.

"Medicare Advantage Plan are required to provide the Part A and Part B services covered by original Medicare," Cilella said. "But they do so with different rules, costs and restrictions that can affect how and when you receive care."

Under original Medicare, seniors can go to just about any doctor or hospital in the country. With Medicare Advantage plans there are usually network restrictions. That means you could be more limited in your choice of hospitals and doctors. Medicare Advantage Plans can also provide benefits that original Medicare doesn't cover, such as vision, dental and hearing care.

Cilella said when searching for a new plan, do not give your Medicare number (or other important information) to anyone you do not know.

"To be safe, stay with a local advisor," he said.

Cilella, MBA can be contacted at mciella@BOSTbenefits.com or 304-988-5552 or 304-288-9010.

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
235 High St.
Morgantown | 304-296-3300

St. Vincent DePaul Helpline
304-329-6229

Heat for Preston
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304-329-2316

Terra Alta Council of Churches
(Terra Alta residents only)
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WVU Cancer Institute patient and breast cancer survivor, Paula Camden, shares her journey and why she continues to support others in need. Read Paula's story and find more patients stories at: WVUMedicine.org/Cancer

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