# Semion Dist

Living well and gracefully through the golden years

Senior Monongalians

Nutrition Services

Senior Monongalians
Nutrition Services
304-296-9812

# Senior 304-290-9012 Senior Senior Services and the Upper Potomac Area Agency on Aging Monongalians

Senior Pantry provides clients with life essentials

AUGUST 2022
A MONTHLY MAGAZINE BY



dominionpost.com



I feel so at peace knowing my mom is well taken care of here.

- Daughter of Current Resident



Family Serving Families

INDEPENDENT LIVING | ASSISTED LIVING | MEMORY CARE

Sched n/o

50 Harmony Drive, Morgantown, WV 26505 | 304.241.8112



- 3 Senior centers and facilities
- 4 VA disability compensation
- 4 Senior center activities
- 4 Assisted living and residential care communities
- 6/7 Senior Monongalians: Senior Pantry provides clients with life essentials
- 8/9 Senior Monongalians: Events and activities
  - 9 Crossword
- 10 Simple ways to lessen your financial load after 50
- **10 -** Senior emergency assistance
- 11 The importance of including self care in our lives
- 11 How to stay mentally sharp after retirement

**AUGUST 2022** A MONTHLY MAGAZINE BY



On the cover: (Left to right) Winston Hamrick, Diana Moore, Jim Kifer, and Floyd Nash stand in front of Senior Monongalians' Nutrition Services food truck. Photo by Ron Rittenhouse, The Dominion Post



- Community, Recreational and Game Room -

**LEASING NOW!** 

The finest selection of luxurious and affordable homes. **Apply online** with our website

986 Chestnut Ridge Road • 304-598-9001 • www.liveatmetro.com

#### **Senior centers and facilities**

#### Monongalia County BOPARC Senior Recreation Center

287 Eureka Drive, Morgantown • 304-296-7002

#### **Clay Battelle Senior Center**

5977 Mason Dixon Hwy., Blacksville • 304-432-8177

#### **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**

1266 Senior Drive, Tunnelton • 304-568-2151

#### **Valley District Senior Center**

54 W. Highland Avenue, Masontown • 304-864-6465



Westside Senior Center





Like us on f /cleaningserviceswv

## VA disability compensation



#### **BY DOREEN SEAMON**

for The Dominion Post

This year this article is following a hypothetical family through their lives to see what role estate planning had on their family. To review prior articles, go to Seamon-

LawOffices.com/Blog.

We have worked with the Smith family for years regarding long-term Medicaid benefits and estate planning, so recently they contacted us for assistance in helping to see if we could help their son, Keith, who had served in the military and had been unsuccessful in obtaining Veterans' Disability Compensation that they felt he deserved.

Keith had been in the military for several years when he injured his knee. He had surgery to repair the knee, but it never actually healed properly so he walked with a limp. He never applied for disability compensation for that

injury, but years later he began having issues with his hip. His orthopedic doctor determined that Keith's hip was deteriorating due to the initial injury to his hip that caused him to limp. The doctor believed this was a direct result of the knee injury.

Initially, Kevin was hesitant to pursue his claim. Although he was active duty, he never felt he was in harm's way so in his mind he did not feel entitled to that help. He knew a lot of fellow soldiers who experienced far greater losses than he did. Of course, he did deserve compensation for his injuries even though they were not combat related or as life altering as the other veterans he knew.

Veterans do not need to have an attorney to apply for disability compensation, but often turn to attorneys when they receive a denial for their claim. Not just any attorney can assist a veteran, they must be accredited by the VA. A VA accredited attorney must pass a test and then maintain their knowledge through continuing education to maintain their accred-

itation. Non-attorneys may also become accredited as VA accredited agents.

During our meeting, Keith mentioned a family friend who was on service-connected VA disability compensation due to developing type II diabetes after having been exposed to Agent Orange while serving in Vietnam. Recently, the friend incurred a foot injury that would not heal properly and it became infected. The physicians were unable to control the infection primarily due to the diabetes, sadly he eventually had to have his foot amputated. I explained that even though this new issue is not service-connected, it is proximately due to a service-connected disability which means he may be able to increase his disability rating significantly. Keith was excited to let his friend know!

Keith is divorced and does not have children, so he was not concerned about his estate plan, he did not feel that it was important for him to have one. Keith presumed that if anything ever happened to him that his parents or siblings would just be able to take care of things because they were his next of kin and he trusted them. He had completed a VA Advance Directive (VA Form 10-0137) for his healthcare decisions.

I took time to explain to Keith that even when a person believes that their affairs are very simple that as an adult, they should at least have a general durable power of attorney and a last will and testament. The power of attorney would appoint a trusted agent to manage their non-medical affairs should they ever lose capacity (even temporarily). The last will and testament will make things clear and simple for their family upon their death while avoiding paying a bond. In the end, Keith agreed, and we were able to assist him with his VA issues and his estate 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**.

#### **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.



Assisted Living at Evergreen in Morgantown, WV

## 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

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 300 Miller Road Kingwood • 304-329-3195



## Miracle-Ear®

**Hear A Better Day**™



Clint McCandless
Owner/Specialist



# BE HONEST... Are you hearing as well as you should be?

Financing Available & Many Insurances Accepted

Experience the Miracle-Ear® Difference!

- Lifetime FREE Office Visits
- 70+ Year Industry Leader
- Strict COVID Protocols

304-202-1196

**Special Offer** 

Buy One, Get One 50% Off

Aid Models ME 3 & 5

Valid at participating Miracle-Ear® locations. One coupon per purchase. Discount does not apply to prior sales. See store for limitations on combining coupons. Cash value 1/20 cent. Offer valid on select models, see store for full details.

\*See store for full details.

miracle-ear.com



#### Senior Monongalians

#### Senior Pantry provides clients with life essentials

Story by Kaitlyn Eichelberger • Photos by Ron Rittenhouse • The Dominion Post

If you or a loved one, 60 years of age or older, is in need of fresh meals or essential items, Senior Monongalians is ready to help.

Operating in the Mountaineer Mall since 2002, Senior Monongalians offers a variety of services for senior Monongalia County residents. This includes in-center meals, home-delivered meals

and a new pantry program.

Senior Monongalians strives to enhance the lives of Monongalia County seniors through socialization and educational opportunities, nutritional programs and other vital services.

"[We] help [seniors] retain their dignity and

feel like they're still a valuable part of the community," said Vicki Lewis, Senior Monongalians marketing coordinator. "They shouldn't look at it as a charity or that they can't provide. It's to help them be able to stay independent."

With the combined reach of home-delivered, in-center and to-go meals, Senior Monongalians provides approximately 250 meals per day.

#### **Senior Pantry**

The Senior Pantry program is a fairly new service, operating for the past six months. "It's ever-evolving," said Lisa Martin, Senior Monongalians executive director.

Eligible homebound clients receive a request form and select the items they need. This program offers not only non-perishable food items, but a variety of other essentials, including household items, clothing, cleaning supplies, pet care, hygiene items and medical equipment such as canes and wheelchairs. Once the requested items are available, a driver will deliver them to the client's home.

Mops, brooms, buckets and bathtub handles are common requests, said Martin.

The pet care aspect of the pantry program, Senior Paws, is something they're excited to offer and hope to expand on.

"Pets are such a vital connection for seniors," said Lewis. "It helps keep them going."

"They're not just pets – they're family," Martin added.

Household items aren't something often considered, Martin explained. Food assistance programs meet nutritional needs, but other essentials aren't always available. The goal of the Senior Pantry is to meet this demand.

"I love the Senior Pantry," said Martin. "It warms your heart to know you're helping them with basic needs – and breaks your heart to know they were doing without."

Beyond the pantry program, Senior Monongalians offers additional meal services.

#### In-center meals

Lunches are served at the Senior Monongalians center in the Mountaineer Mall, from 11:30 a.m. to 12:30 p.m. Monday through Friday. Anyone under 60 years of age, pays \$7.50. Those aged 60 years and older eat with no required fee, though a donation of \$2 is suggested.

Festive luncheons are held monthly and typically see a strong turnout, said Diana Moore, Senior Monongalians executive assistant and client tracking coordinator.

"When we have a festive meal, 200-300 people come through the door. It's good to see them having fun and socializing," Moore said.

Lowest Hourly Rates in the Area Guaranteed

#### Bringing care to where comfort is:

#### YOUR OWN HOME

Servicing the Greater Morgantown Area & Southwestern PA

#### Services offered:

- Transporting to activities and appointments
- · Routine housework and light cleaning
- · Meal preparation · Hygiene and toileting
- · Bathing, showering, and bed bath
- · Dressing and undressing
- · Turning, transferring, exercising, and walking
- · Self-administered medication reminders
- Errands and shopping Caring for pets
- ABOVE ALL Keeping loved ones safe and comfortable at home



#### Our caregivers are:

- Drug tested
- · Background checked
- Trained
- Experienced

#### Benefits:

- · Consistency in caregivers
- 24/7 in-home care available
- No deposit required
- · No contract required
- · Managers available at all times
- RN visits available

#### Village Caregiving accepts:

- Private payment
- Medicaid aged & disabled waiver
- · Veterans homemaker benefits
- · Long-term care insurance
- · Various others, call for details

#### Affordable flat rate for all:

- Days
- Nights
- Weekends
- Holidays



Providing in-home care for your loved ones

Contact Us Today at 681.285.2555 • villagecaregiving.com



Andrea Rieke placing speciality blankets on the shelf of the Senior Pantry at Senior Monongalians.

The in-center menu can be found on the and Monday are offered to eligible clients. Senior Monongalians website.

#### **Grab & Go lunches**

For anyone who would prefer not to eat in the center, Grab & Go lunches are available. After registering, simply pull up to the center's front door and lunch will be brought to you.

#### Home-delivered meals

Seniors can receive fresh, hot meals delivered to their home, Tuesday through Friday. Additional frozen meals for Saturday, Sunday, This service also allows drivers to perform wellness checks on homebound seniors.

This resource can be temporary in the event of injury or recovery from surgery, said Lewis, or it can be long-term.

"Some seniors are on for a very short time or for several years," said Moore.

To register for a meal program, call (304) 296-9812.



Georgia Mullens, supevisor of the front office at Senior Monongalians, adds jars of food to the Senior Pantry.

#### a community paper recycling effort of The Dominion Post corrugated cardboard at The Dominion Post. Newspapers and magazines MUST be separated. Receptacles located at The Dominion Post warehouse, Hartman Run Rd. side of building. Accessible 24/7. THE DOMINION

1251 Earl

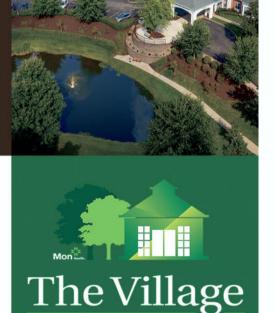
Core Road Morgantown, WV



Heritage-Point.com

## INDEPENDENT LIVING MADE

- Renovated Apartments
- Maintenance & Housekeeping
- Not-for-Profit Community
- Top-Class Chef & Restaurant Dining
- Wellness Programs & Fitness Center
- Fun-filled Events



at Heritage Point

#### Senior Monongalians - Events and activities

**SENIOR MONONGALIANS** has served the older adults and their families of Monongalia County since the mid-1960s. The County Commission designated it as the multipurpose senior center for the county. This designation means that the Center offers social, recreational, nutritional, social services, in-home health, and many other services. Over the years as the number of clients and the services expanded, the Center found several homes around Morgantown. For the past 20 years, Senior Monongalians has been located at the Mountaineer Mall. Being located in the mall has offered seniors the ability to park for free, to shop local small businesses, have an area for fitness, the ability to walk inside, and much more.

As the Center continues to evolve and develop, so do the needs of the older population. The Baby Boomer generation has different lifestyles from the World War II generation. We work diligently to continue to bring new and exciting programs and services to our seniors.

**AMAZON SMILE & BACK TO SCHOOL SHOPPING -** Amazon offers a special program to help people give back while they purchase their groceries, gifts, clothes, or even "back to school" needs. Amazon will donate a portion of your total purchase to the charity of your choice. To start doing this, go to Amazon Smile and then search for Senior Monongalians.

**SENIOR PANTRY PROGRAM** - What do you do when you need to pick up groceries? We jump in our cars and go to the grocery or corner store. It may seem like a weird question to ask. Although for our Home Delivered Meals clients getting grocery, household, or personal care necessities at the drop of a hat is usually impossible. Wanting to reach out a helping hand to these clients? Senior Monongalians has opened the Senior Pantry Program.

How will the pantry work? When a home delivered meal client has a need for a non-perishable item, hygiene, or even pet care items; they can fill out a request form and give it to their HDM driver. The driver brings it to the office and we see if we have or can get the item. Once the item is obtained, it will be delivered to the client by their meal delivery driver. The goal is to be able to fill the request within a couple days. This is an on-going program. With that said, we need your help gathering pantry items. Those that would like to help can make donations of needed items. Monetary donations are also greatly appreciated. Please specify that monetary donations are for the Senior Pantry Program. Before shopping for items, please call 304-296-9812 for a list of most needed items. Among the most asked for are: brooms, mops, bucket, bathtub grab bars, wash cloths, towels, and pet care items.

**INDOOR DINING - LUNCH -** Seniors are invited to join us for a hot, delicious lunch in our lunchroom. Current lunch capacity is limited to 35 people per day. Lunch is served from 11:30 a.m. to 12:30 p.m., Monday through Friday. Adults aged 60 or older are eligible to eat on a donation basis. A suggested donation is \$2.00. Lunch is available on a first come, first serve basis. Menus are available on our Facebook page, our website: www.seniormons.org, and at Senior Monongalians' office. All menus are subject to change without notice. If your are interested in our nutrition program, please call us in advance prior to your first visit. 304-296-9812

**GRAB & GO LUNCH** - Grab & Go lunches are available for those who do not feel comfortable eating in an indoor setting. To reserve your lunch, call 304-296-9812 by 10:30 a.m. At 11:30 a.m., pull up to our front door and an employee will bring your lunch out to you. Older adults aged 60 or older eat at a donation basis. A suggested donation is \$2.00. Menus can be found on our website, Facebook page, or at our agency. If you are interested in this program, please call us **in advance** to register prior to your first meal. Menus are available on our Facebook page, our website: www.seniormons.org, and at Senior Monongalians' office. All menus are subject to change without notice.

**HOME DELIVERED MEALS -** The HDM program offers a hot, nutritious meal, delivered to your door Tuesday through Friday. You may also be able to receive frozen meals to cover Saturday, Sunday and Monday. As part of this program, our drivers make a "wellness check" contact with the client.

Who is eligible to receive meals? Monongalia County residents 60 years of age or older. This service can be used on a long-term or a temporary basis. The HDM program is on a donation basis. If you have questions or would like to enroll in the Home Delivered Meals program, call 304-296-9812.

#### **DAILY ACTIVITIES SCHEDULE**

POOL - Monday through Friday 1:00 - 3:00 p.m. • Monday, Wednesday, Thursday 8:00 - 11:00 a.m.

COMPUTER LAB - Monday through Friday 8:00 a.m. - 3:45 p.m. • Must sign consent form.

**DOMINOES -** Tuesday and Thursday 1:00 - 3:45 p.m. • Nutrition Room or Library, 6 sets

MAHJONG - Monday and Wednesday 8:00 - 11:00 a.m., 1:00 - 3:45 p.m. • Nutrition Room or Library

SPONSORED BINGO - Every Friday 10:00 - 11:00 a.m.

**SENIOR SPONSORED BINGO - TBD** 

**EXERCISE ROOM - UNLESS RESERVED - Monday through Friday 8:30 a.m. - 3:45 p.m.** 

VITAL SIGNS CLINIC - Wednesday 10:00 - 11:00 a.m. • Nutrition Room

One of our registered nurses will be available to check your blood pressure, pulse and weight. These items are monitored and recorded for your convenience to share with your doctor or for your personal monitoring.

LIBRARY - UNLESS RESERVED - Daily 8:00 a.m. - 3:45 p.m.

SUMMER BIBLE STUDY FELLOWSHIP FOR WOMEN - Each Thursday 1:00 - 2:30 p.m., Non-denominational • Conference Room

\*\*NEW\*\* CANASTA GROUP - 1st Thursday of every month from 12:30 to 3:30 p.m. We invite you to join this fun, social card group. Library or Nutrition Room

SPECIAL EVENTS & ACTIVITIES (Subject to change)
TUESDAY, JULY 26th at 10:30 a.m. - ALZHEIMER'S DISEASE SUPPORT GROUP DISCUSSION Christina from the local Alzheimer's Association will talk about who the Alzheimer's Support Group is for and how it works.

FRIDAY, JULY 29th at 10:00 a.m. - BINGO WITH ASSISTED LIVING AT EVERGREEN Roberta from Assisted Living at Evergreen will lead bingo and distribute prizes to the winners. This event is free.

TUESDAY, AUGUST 2nd at 10:30 a.m. - HEALTHY EATING

Karen from Aetna will discuss the importance of eating healthy as you age and how you can do that.

FRIDAY, AUGUST 5th at 10:00 a.m. - BINGO WITH HIGHMARK

Tiffany from Highmark will lead bingo and distribute prizes to the winners. This event is free.

THURSDAY, AUGUST 9th at 10:30 a.m. - THINGS TO THINK ABOUT WHEN ESTATE PLANNING Jeremy from MVB Bank will discuss how to start and things that you will need when estate planning.

FRIDAY, AUGUST 12th at 9:30 a.m. - HEALTH CHAT

Courtney from Amedisys will talk about tips when caring for loved ones.

FRIDAY, AUGUST 12th at 10:00 a.m. - BINGO WITH AMEDISYS

Courtney and Cara from Amedisys will lead a few games of bingo and distribute prizes to the winners.

TUESDAY, AUGUST 16th at 10:30 a.m. - SERVICES AT THE NATIONAL COUNCIL ON AGING Becky from the National Council on Aging will discuss the services available to seniors through her

FRIDAY, AUGUST 19th at 10:00 a.m. - BINGO WITH ASSISTED LIVING AT EVERGREEN Roberta from Assisted Living at Evergreen will lead a few games of bingo and distribute prizes to winners.

TUESDAY, AUGUST 23rd at 10:30 a.m. - 7 TIPS FOR PICKING A CAREGIVER

Theresa from Clear Mountain Bank will talk about the importance of picking the "right" caregiver for your loved one, along with tips to help you in that process.

FRIDAY, AUGUST 26th at 9:00 a.m. to 1:00 p.m. - FREE BASELINE HEARING TESTS

Jodi from Beltone Hearing Aid Company will be available to conduct free baseline hearing tests and answer questions regarding good hearing. Appointments are preferred. Make your appointment by calling 304-366-2241.

FRIDAY, AUGUST 26th at 10:00 a.m. - BINGO WITH BELTONE

A representative from the Beltone Hearing Aid Company will lead a few games of bingo and will award prizes to the winners. This event is free.

TUESDAY, AUGUST 30th at 10:30 a.m. - FALL PREVENTION PRESENTATION

Gwenda from Encompass Health will discuss what you can do to lessen the risk of falling in your home environment and when out and about.

WAYS TO CONTACT OR FOLLOW SENIOR MONONGALIANS

WEBSITE: www.seniormons.org • FACEBOOK: Senior Monongalians • PHONE: 304-296-9812 MAILING ADDRESS: P.O. Box 653, Morgantown, WV 26507 • LOCATION: Mountaineer Mall EMAIL QUESTIONS TO: gmullens@seniormons.org

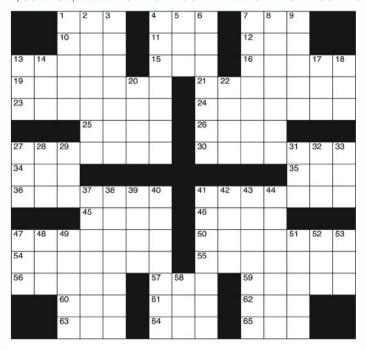
COVID-19 Vaccine Hotline: 833-734-0965

West Virginia-based individuals will provide information about COVID-19 vaccine schedules. Seniors without a computer should use this number to register for the COVID-19 vaccine. The hotline is available Monday through Friday 8 a.m. - 6 p.m. and Saturday 9 a.m. - 5 p.m. Hotline is not available on Sunday.

WV Emotional Support Hotline: 844-435-7498

West Virginia-based counselors are available 24/7 to provide immediate help for West Virginians of any age who are struggling with stress, fears, anxiety, and/or an addiction.

WV United Way-sponsored information and support hotline: 2-1-1 (a three-digit phone number) Dial 2-1-1 to speak with West Virginia-based individuals who are trained to provide information and support in the areas of COVID-19, finances, health, housing, food, disabilities and domestic concerns.



#### **CLUES ACROSS**

- 1. America's WW2 President
- 4. Move earth
- 7. Insecticide
- 10. Naturally occurring solid material
- 11. State of fuss
- 12. Bhutanese wine
- 13. Greek island
- 15. Taxi
- 16. Tanzanian ethnic group
- 19. Metrical foot 21. Boasted
- 23. Eel-like vertebrate
- 24. Small freshwater lakes
- 25. Morally base
- 26. Not odd
- 27. Where you live
- 30. Fixed in place
- 34. A very large body of water

- 35. Moved quickly
- 36. Winged horse
- 41. Small waterfall
- 45. Hoopster Gasol 46. One who mimics
- 47. Tropical plant
- 50. Used of walls
- 54. A citizen of Iran
- 55. Christian hermit
- 56. She marries the groom
- 57. American patriotic society
- 59. Wine grape
- 60. School of Buddhism
- 61. A team's best pitcher
- 62. Consumed
- 63. Time zone
- 64. Part of a company name
- 65. Type of bulb

#### **CLUES DOWN**

- 1. Marine protozoan
- 2. You use it for your eyes
- 3. Set aside for a later time
- 4. Metrical foot
- 5. Famed journalist Tarbell
- 6. Consumes quickly
- 7. Rewards in a civil suit
- 8. Kamodo are some
- 9. Ballroom dance
- 13. Chum
- 14. Comedienne Gasteyer
- 17. A room to relax
- 18. Commercials
- 20. Six (Spanish)
- 22. Wild party
- 27. Small European viper
- 28. Baseballer Gordon
- 29. Eccentric person
- 31. A way to save for your future

- 32. Young boy
- 33. Midway between northeast and east
- 37. Changed
- 38. Prominent
- 39. Genus of seabirds
- 40. Event regarded as wrong
- 41. Skipped in a lively way
- 42. Multi-function radar (abbr.) 43. A country in W. Africa
- 44. Burn a corpse
- 47. Women's \_\_ movement
- 48. NHL great Bobby
- 49. Coarse, green material
- 51. Treated with calcium oxide 52. When you hope to get there
- 53. "Partridge" actress Susan
- 58. What thespians do



Metro Creative Connection

By the time people reach their 50th birthday, many have begun to imagine what their life in retirement may look like. Though data from the U.S. Census Bureau indicates the number of people working into their 70s increased significantly during the first two decades of the 20th century, the vast majority of professionals still call it a career sometime during their 60s.

Retirement may still be a long way off for people who are 50 or in their early 50s, but around this time thoughts of what retirement could be compel many people to seek ways to reduce their financial load in anticipation of the day when they will no longer be working. Cutting back needn't be complicated, and the following are some simple ways for individuals 50 and over to save money.

■ Address unsecured debt. Unsecured debt, which can include credit card balances

and medical bills, tends to carry higher interest rates than debts that carry a collateral requirement. According to the Federal Reserve, roughly 12.5% of individuals over 50 still have student loan debt, which is another type of unsecured debt. If possible, people over 50 should pay off these debts immediately or make their best effort to pay extra each month so they are paid off as soon as possible.

■ Pay in cash. It's not enough to simply pay off unsecured debt like consumer credit. It's also important to stop accruing additional debt. Individuals over 50 should resist the temptation to use their credit cards, instead paying with cash or debit cards. Credit card debt is often characterized as a problem for young consumers, but a 2021 report from ValuePenguin found that the median credit card debt among individuals between the ages of 55 and 64 was higher than it was for consumers aged 35 to 44. Paying in cash, whether it's with paper currency or a debit card, ensures you're not

digging yourself into debt.

Reexamine your housing situation. Adults 50 and over who purchased their home in their late 20s or early 30s are likely nearing the maturity date on their mortgages. If so, paying a little extra toward the principal each month will help you pay off that mortgage a good deal earlier than if you keep paying the same amount you've been paying for years. Though paying extra money each month may not seem like reducing your financial load, it will do so considerably over time. For example, the financial experts at Wells Fargo note that individuals with a fixed-rate mortgage loan of \$200,000 at 4% can cut the term of that loan by

more than 4.5 years by paying as little as \$100 extra each month toward their principal. Homeowners over 50 who have already paid off a significant percentage of their mortgage loans could reach maturity much sooner if they start paying more toward principal now. Since housing costs are many people's greatest expense, removing a mortgage payment from your financial ledger by the time you reach 55 could create significant financial flexibility as you get closer to retirement.

Individuals over 50 can use some simple yet effective strategies to reduce their financial obligations as retirement nears.

### 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

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

#### Christian Help, Inc. 219 Walnut St., Morgantown 304-291-0221

#### DHHR

**Marion County** 

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

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 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

# PUZZLE SOLUTION

#### F R D G D D D Т 0 D R E A 0 A R A C В P S A R 0 A M A N D A P E S T В R Α G G E Α N A D Α M P R E Y L A G 0 0 N S Ε Ε ٧ Ε ٧ L N S S S E S D D R E S A E S Ε Α R Α N P Ε G A S C C A D E S U A S A R C A P E R M В Ε P 0 A E L E D L A N R A E R E T E A N 1 N M В R Ε R G Y D D A A M Α Z E Α C E Α T E N Е Ε D

# The importance of including self care in our lives



#### **BY IRENE MARINELLI**

for The Dominion Post

Much has been written about self care, and lately I'm finding it the subject of conversation when I get together with friends. What is self care? Certainly most of us by

this age know a thing or two about physical care in order to promote good health in our advancing years. We embrace the idea of diet and exercise as a good way to live. We have no problem taking care of our skin, hair, eyes, our bodies in general. Hopefully we do not neglect our annual physical exams and try to follow the doctor's advice as best we can. That's definitely self care, but it's only half of the equation.

We tend to focus our attention and time on physical self care, and that's a good thing, but

what about our mental state, the highs and lows we encounter as we try to navigate the dense, entwined forest of our modern world without constantly bumping into the trees. This is the other half of self care. Most of us are too busy or too distracted to focus on our mental state and what drives our lives in a certain direction. Of course we are all unique individuals with different ideas, needs and even perhaps different values as we grow from childhood into an elderly age. What pulled us in with a come-hither glow in adolescence doesn't shine so brightly as we enter our seventh and eighth decades.

Maybe this is a good time to take stock of what we value most in our lives and where we are on the happiness continuum. For myself, I greatly value peace in my life. It's good to wake each morning knowing the day will most likely not bring me a load of stress and harangue, anger and frustration. Sure, all of

us have days that seem endless with demands, stress and disagreements. Nobody dances through life without coming across boulders in their path that they must either climb over or find a way around. Here is where self care comes in.

Caring about our own mental state, our own happiness, our own goals and ideals is not selfish, although at first it may look that way. Certainly, caring about ourselves does not mean not caring about other people. Neither does it mean we put ourselves and our needs first in every situation to the detriment of others. Each of you, my gentle readers, has developed your own view of self care. For me, it simply means knowing when to stop doing some of the things I was easily able to do only a few years ago; it means asking for and accepting help from my family and friends when help is needed. It means learning to say "no" to things asked of me that

I don't feel able to do anymore or I really don't want to do. Time is my most precious commodity and I don't give it away as lightly as I once did. Like most of us, I've spent a lifetime doing things for other people, putting their needs above my own. Now, at this age, It's important to know I am doing what I want to be doing.

Self care is protecting our own peace, our own tranquility, so we can be strong when problems and frightening situations arise, as they surely will from time to time. We've spent years caring about our friends, our family. It's time to care about ourselves. There's nothing wrong with loving yourself. There's nothing wrong with being your own best friend, as you embrace this adventure we call life.

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



Metro Creative Connection

If asked to describe how they envision retirement, many professionals might reference travel, time spent with grandchildren and various recreational pursuits. Few, if any, would mention cognitive decline. However, cognitive decline poses a significant threat to aging men and women, especially during retirement.

Researchers have long since recognized that certain cognitive abilities begin to decline with advanced age, even among elderly individuals who are healthy. However, despite that decline, the Centers for Disease Control and Prevention notes that dementias like Alzheimer's disease are not an inevitable part of aging. In fact, the CDC estimates that as

many as 40% of dementia cases may be prevented or delayed. In addition, the CDC reports that it's not uncommon for routine memory, skills and knowledge to stabilize or even improve as the brain ages.

That's good news for retirees who want to spend their post-work life pursuing their passions and hobbies. Individuals also can embrace some strategies to stay mentally sharp in retirement.

■ Consider delaying retirement. Even if early retirement is a dream, it might be better to work a little longer than you had planned. A 2021 study published in the journal SSM — Population Health found that postponed retirement is beneficial to cognitive function

for all genders, races/ethnicities, educational levels and professional status. The study reported that individuals who waited until age 67 to retire experienced less cognitive decline than those who retired prior to turning 67.

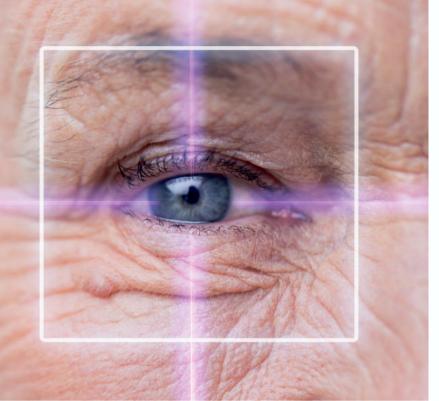
■ Make exercise part of your retirement routine. A lack of structure may seem enticing to individuals who have spent decades working. However, many retirees find that little structure loses it appeal quickly after calling it quits. When creating a new routine in retirement, include regular exercise. According to the Mayo Clinic, studies indicate that people who are physically active are less likely to experience a decline in their mental function. So daily exercise not only gives retirees something to do, but also benefits their brains.

■ Enroll in an adult education course. A 2014 study published in the journal JAMA Neurology examined the association between lifetime intellectual enrichment and cognitive

decline in the older population. The study's authors found that higher levels of late-life cognitive activity were associated with higher levels of cognition. The study's authors concluded that lifetime intellectual enrichment might delay the onset of cognitive impairment. Retirees can look into adult learning programs at local colleges and universities to see if anything piques their interest.

Retirement can be everything professionals hope it will be, especially for those who make a concerted effort to maintain optimal cognitive function after they call it a career.

# Advanced Eye Care, Right Here.



The board-certified oculoplastic surgeons at the WVU Eye Institute are trained in a variety of eyelid and facial surgeries, including plastic, reconstructive, and cosmetic procedures to improve function and enhance appearance following disease or injury. With this level of expertise, patients no longer need to leave the state to find specialized eye care.

**Three locations: Morgantown, Bridgeport, and Summersville** 



**WVU**EyeInstitute

855-WVU-CARE

WVUMedicine.org/Eye