

Senior Post

Living well and gracefully through the golden years

**Nursing home and
irrevocable trusts**

OCTOBER 2022
A MONTHLY MAGAZINE BY



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Senior Post

Living well and gracefully through the golden years



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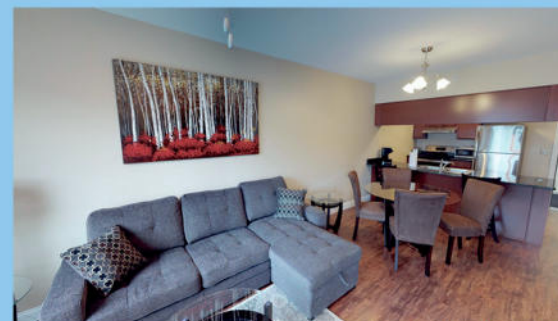
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Senior centers and facilities

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



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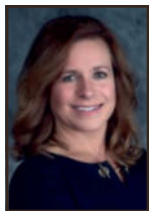
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Nursing home and irrevocable trusts



BY DOREEN SEAMON
for The Dominion Post

This year, our article follows a hypothetical family through their lives to see what role estate planning had on their family. To review prior articles, go to

SeamonLawOffices.com/Blog.

We have worked with the Smith family for years regarding estate planning for several family members and service-connected veterans' benefits for a son. Most recently, our elder law services enabled Joe and his wife Barb to obtain the Veteran's Aid and Attendance pension.

Joe has been receiving the maximum Aid and Attendance pension for a married veteran (approximately \$2,400 per month) for over two and a half years now, which means he has received about \$72,000. His pension reim-

burses him for unreimbursed medical expenses, so he has been paying his granddaughter for caregiver services in his home.

Unfortunately, Joe is declining rapidly. He is up at night and it is getting quite difficult for his wife and their granddaughter, who are his primary caregivers. Unfortunately, their breaking point was a few weeks ago when he left the house without anybody noticing. He was missing for a few hours, but the authorities helped locate him before anything bad happened to him. This incident made them realize that he was no longer safe at home and the time had come where he needed a skilled care facility (nursing home).

They were nervous because they had heard nursing homes were very expensive. The average cost of a nursing home in West Virginia is now over \$11,000 per month, which is over \$130,000 per year. It does not take long for the average family to spend through their life savings.

Fortunately, they had planned for this time. Although they did not have the foresight to purchase long-term care insurance prior to Joe's diagnosis, they did create a specific type of irrevocable trust and fund many of their assets into the trust. This trust helped Joe qualify for the Aid and Attendance pension so he could live at home longer, but now that same trust would be a valuable tool to enable Joe to qualify for long-term care Medicaid.

I reminded them that the trust's assets had been in the trust for over five years, meaning those assets were protected now. In addition, Barb had accumulated quite a bit in her IRA so she was very relieved to learn those funds were exempt from Joe's Medicaid spenddown.

Unfortunately, Barb had come into an unexpected sum of money when her uncle died a couple of years ago and she was so overwhelmed with Joe's care that she forgot to address that change to their assets. We will have to do a Medicaid spenddown for this

portion of their estate. While it is a bit disappointing, the plan will still work with some tweaking.

As it turns out, even though it is unfortunate that Joe needs this higher level of care, he planned well which enabled him to receive care in his home for as long as possible without going broke. His beloved family cared for him for as long as they could keep him safe. Now, due to safety concerns, it was time for the next step. Joe's family is thankful to have had the past few years with Joe at home, and they are thankful that Joe was willing to have some difficult conversations to achieve these goals for the family. 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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Experiential gifts for seniors

Metro Creative Connection

Holiday shoppers know that, seemingly every year, there's one person on their shopping list who's hard to buy for. Seniors may fit that bill, as many have already accumulated a lifetime's worth of goods and gadgets. That's why experiential gifts can be such a good fit for seniors come the holiday season.

Experiential gifts are wildly popular. In its 2021 Winter Holiday Shopping Report, the market research firm Mintel revealed that nearly half of individuals surveyed for the report felt that experiential gifts are superior to tangible items. Seniors who already have everything they need might be even more enthusiastic about experiential gifts, which may encourage them to get out of the house or pursue passions they've long had a pass-

ing interest in. This holiday season, shoppers can consider these experiences as they look for something new and unique for the seniors on their shopping lists.

■ **Biplane flight:** Few experiences are as exhilarating as a flight in an open cockpit biplane. Biplane flights are unique to each company that offers them, but some planes can accommodate two passengers (in addition to the pilot), making this an ideal gift for senior couples who aren't afraid of a bird's eye view. The length of a flight depends on shoppers' budgets, but no matter how long seniors are in the air, they're sure to return to the ground having enjoyed a truly unique experience.

■ **Hot air balloon ride:** If riding shotgun with

a pilot in a tiny plane is more adventure than your favorite senior may be seeking, a hot air balloon ride may be more suitable. Hot air balloon rides provide a truly stunning way to experience idyllic settings and a calm way to take to the skies on a beautiful day. Rides tend to last around an hour, but companies typically offer various packages and may even let shoppers customize rides for their loved ones.

■ **Theatre tickets:** The COVID-19 pandemic hasn't been easy for anyone, but seniors were among the groups most vulnerable to serious infection if they caught the virus. As a result, many seniors strictly adhered to social distancing guidelines prior to getting vaccinated. Now that seniors are eligible to be fully vaccinated and even receive two rounds of booster shots, a trip to the theatre can reignite

their passion for live entertainment and make for a memorable night out.

■ **Cycling tour:** Modern seniors are among the most physically active demographics. A 2020 study published in the Journal of Medical Internet Research found that, within months of the pandemic being declared, adults age 65 and older averaged 100 more minutes of physical activity than the next closest cohort. A cycling tour can make for a perfect gift to active seniors. Tours may be designed to visit local places of historical significance, idyllic natural settings or local eateries. Wherever the tours ultimately end up, they're sure to put a smile on active seniors' faces.

Experiences can make for the perfect holiday gifts for seniors who have it all.



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The Village
at Heritage Point

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 Drive
Morgantown • 304-599-0497

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Harmony at Morgantown

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Preston County

PineRidge

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Kingwood • 304-329-3195

WV WILLS WEEK October 17 - 23, 2022

Plant the Seed

**Thinking about the future
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W Public
BROADCASTING

Senior Monongalians - Events and activities

AMAZON SMILE & HALLOWEEN - Amazon Smile is the quick and easy way to give back to your favorite charity all year long. How does it work? Just go to [amazonsmile.com](https://www.amazon.com/smile) and sign up, using your Amazon username and password. Pick Senior Monongalians as your charity. Then go ahead and purchase those needed household items, clothes, Halloween candy and costumes, etc. Amazon will donate a percentage of your total purchase to Senior Monongalians. Thank you in advance for your generous donation. Happy shopping!

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 does 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.

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. 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 you 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.

CHANGES TO OUR HOME DELIVERED MEALS - The goal of our Home Delivered Meals Program is to provide a nutritious meal to seniors who are home bound. Drivers also perform a "well check" as they speak to meal recipients. Effective October 1st, our delivery schedule will change. This is due to statewide funding cuts and rising food costs. Deliveries will take place on Mondays, Tuesdays, and Thursdays. Clients will receive a hot meal on each of these days. A cold meal will be included on Tuesdays and Thursdays to be used for the following day. This will ensure that clients will have a meal during the work week.

Who is eligible to receive meals? Monongalia County residents at least 60 years of age or older and meet other requirements. This service can be used on a long-term or a temporary basis. The HDM program is on a donation basis. With the current cut backs, we are currently on a waitlist for this service. As clients discontinue meal delivery, those on the waitlist will be contacted. If you are interested in the Home Delivered Program, call 304-296-9812.

DAILY ACTIVITIES SCHEDULE - Subject to change without notice

POOL TABLES - Monday through Friday 1:00 - 3:30 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

MAHJONG - Monday and Wednesday 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.

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

****NEW** CANASTA GROUP** - 1st Thursday of every month from 12:30 - 3:30 p.m.

We invite you to join this fun, social card group.
Library or Nutrition Room

Senior Monongalians Events and activities (continued)

EXERCISE WITH NATHAN FROM PERSONAL TOUCH - 2nd Wednesday of each month, 11:00 to 11:30 a.m.

GROUP EXERCISE - Tuesday and Thursday, 10:00 to 11:00 a.m.

This class is led by Mary. It focuses on range of motion, flexibility, and balance exercises that can be done standing up or sitting in a chair. Space is limited to 11 people.

****NEW** CREATIVE HANDWRITING CLASS** - Begins Monday, October 3rd, from 9:30 to 10:30 a.m.

Creative handwriting is an activity that sparks memories, stimulates different parts of your brain, and increases overall well-being. Kay will lead this fun class where you get to express yourself. Whether you have been writing for years or are new to writing, this class is for you.

The first class will be an introduction to writing. Kay will discuss how to turn memories into stories and other ways to choose something to write about. Classes will be held every Monday morning from 9:30 to 10:30 a.m. Please bring a journal or notebook and a pen. Classes are free to older adults.

OCTOBER EVENTS & SPEAKERS

OCT. 7th at 10:00 a.m. - BINGO WITH ASSISTED LIVING AT EVERGREEN - Robertta from Assisted Living at Evergreen will host a few games of bingo and award prizes to the winners.

OCT. 10th - CLOSED FOR INDIGENOUS PEOPLE'S DAY

OCT. 11th at 10:30 a.m. - MVB BANK PRESENTATION - Jeremy from MVB Bank will discuss a financial topic focusing on older adult life.

OCT. 14th at 10:30 a.m. - BINGO WITH HIGHMARK BLUE CROSS BLUE SHIELD - Tiffany from Highmark will host a few games of bingo and award prizes to the winners.

OCT. 19th from 10:00 a.m. to 12:00 p.m. - FALL VACCINE CLINIC - Mon Health Department will offer a variety of vaccines including: Flu, Pnuemonia, COVID, and Shingles vaccines. No appointments. Remember to bring your Medicare and/or insurance card and any vaccine cards that you have.

OCT. 21st at 10:30 a.m. - BINGO WITH AETNA - Karen from Aetna will host a few games of bingo and will award prizes to the winners.

OCT. 28th from 9:00 a.m. to 1:00 p.m. - FREE HEARING SCREENINGS - Jodi from Beltone Hearing Aid Company will be available to conduct free baseline hearing screenings and to answer questions you have regarding good hearing. Make your appointment by calling 304-366-2241.

OCT. 28th at 10:30 a.m. - BINGO WITH BELTONE HEARING AID COMPANY - A representative from the Beltone Hearing Aid Company will lead a few games of bingo and will award prizes to the winners.

OCT. 31st from 10:30 a.m. to 12:30 p.m. - HALLOWEEN PARTY - Dress in your favorite costume and join the fun of our annual Halloween party.

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

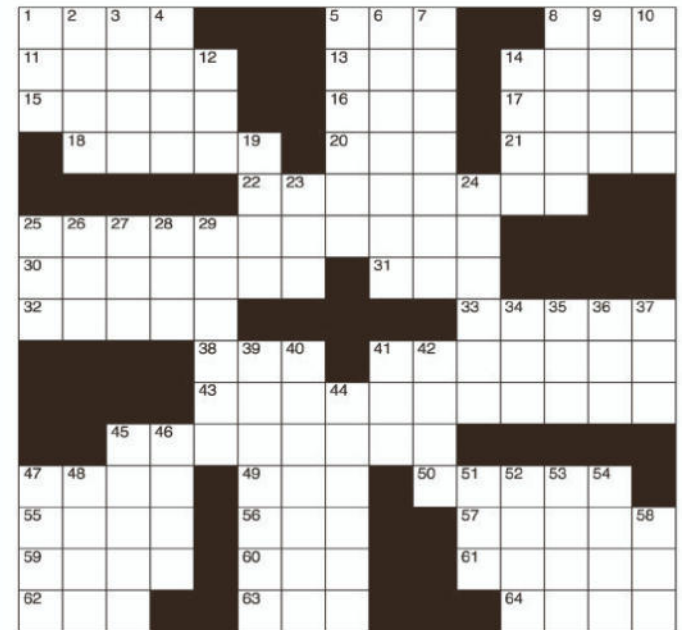
EMAIL QUESTIONS TO: gmullens@seniormons.org

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

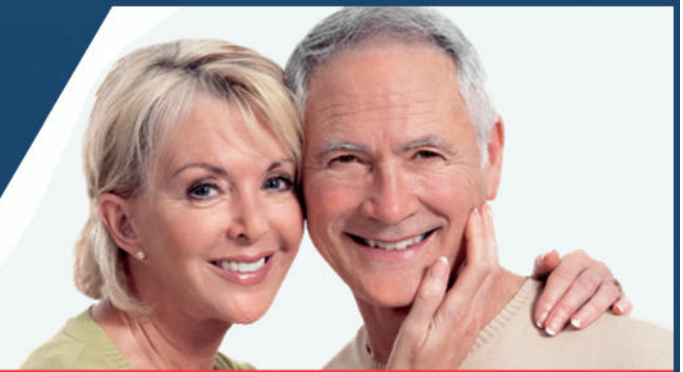
- | | |
|-----------------------------------|---|
| 1. Fall down | 38. Promotions |
| 5. Gas usage measurement | 41. En __: incidentally |
| 8. Golf score | 43. Queens baseball team |
| 11. A superior grade of black tea | 45. Commoner |
| 13. Wrath | 47. Expenses in insurance world (abbr.) |
| 14. Eating house | 49. Payroll firm |
| 15. Delay leaving a place | 50. Broadway actress Daisy |
| 16. People now inhabiting Myanmar | 55. Skipper butterflies |
| 17. Canadian flyers | 56. Hint |
| 18. Walks back and forth | 57. Daniel __, French composer |
| 20. Frequently | 59. English children's author Blyton |
| 21. Humans have two | 60. Midway between east and southeast |
| 22. Surrounds with armed forces | 61. Spiritual leader of a Jewish congregation |
| 25. Made proper | 62. Patriotic women's group |
| 30. Medical buildings | 63. The woman |
| 31. Patty Hearst's captors | 64. Tall, slender-leaved plant |
| 32. Hits with a drop shot | |
| 33. Italy's PM 1919-20 | |

CLUES DOWN

- | | |
|--|--|
| 1. Parts per thousand (abbr.) | 29. Herbal tea |
| 2. Jump | 34. Distinctive practice |
| 3. Eaten as a vegetable | 35. Exercise system __-bo |
| 4. Residual paresis after anesthesia | 36. Explosive |
| 5. Brunchtime staple | 37. Belonging to a thing |
| 6. Makes money off of | 39. Presidential candidates engage in them |
| 7. Refined | 40. Of the Swedes |
| 8. Nocturnal S. American rodents | 41. Meadow-grass |
| 9. From a distance | 42. "Rule, Britannia" composer |
| 10. Officials | 44. Hooray! |
| 12. It helps you see | 45. Greek city |
| 14. Central Canadian indigenous person | 46. One way to do it by example |
| 19. Invests in little enterprises | 47. Imitated |
| 23. They help in tough situations | 48. "Game of Thrones" actress Headey |
| 24. Industrial port in Poland | 51. Swiss river |
| 25. Type of screen | 52. Drought-resistant plant |
| 26. Peyton's little brother | 53. A French abbot |
| 27. Alcoholic beverage | 54. One point east of northeast |
| 28. Newspapers need it | 58. Get free of |

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- Loss of Employer Coverage
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Metro Creative Connection

Senior citizens account for a significant percentage of the overall population. Estimates from the U.S. Census Bureau released in 2020 indicate the nation's 65-and-older population had grown by more than one-third over the preceding decade. By 2050, the number of senior citizens is expected to be close to 90 million. As of 2021, Statistics Canada reported there were roughly 7.1 million persons age 65 and older living in Canada.

People are living longer than ever, and as individuals age, the demand for senior ser-

vices continues to grow as does the need to be patient and respect the elderly. There are many ways to show seniors just how much they're appreciated.

1. Help with chores. Lend a hand with chores around the house that may have grown difficult for seniors. This can include mowing the lawn, weeding garden beds, shoveling snow, raking leaves, or even taking the garbage pails in and out on collection days.

2. Visit more often. Frequent visits are one of the simplest ways to show seniors you care. Whether seniors live in a private home or

managed care facility, visitors brighten their days, especially if they no longer get out and about as frequently as they once did. Spending time together and sharing stories can bring smiles to the faces of older adults.

3. Plan activities with seniors in mind. When organizing parties and special events, consider the needs of seniors on the guest list. Add music from their era to playlists or DJ requests. Seat seniors with mobility issues near exits and restrooms. Make sure to arrange for photos with the guest of honor to keep family history alive.

4. Thank seniors. Find any reason to thank

a senior. Perhaps someone served in the military or volunteered their time with children. Celebrate accomplishments big and small with a simple "thank you."

5. Prepare a meal. Invite a special senior over for a home-cooked meal with the family. Make it a regular occurrence on the calendar. If he or she cannot get out easily, bring a hot meal over to his or her place, instead.

Simple gestures of gratitude and appreciation can brighten a senior's day and let that person know he or she has not been forgotten.

PUZZLE SOLUTION

P	L	O	P					M	P	G				P	A	R
P	E	K	O	E				I	R	E			C	A	F	E
T	A	R	R	Y				M	O	N			R	C	A	F
	P	A	C	E	S			O	F	T			E	A	R	S
					B	E	S	I	E	G	E	S				
L	E	G	I	T	I	M	A	T	E	D						
C	L	I	N	I	C	S		S	L	A						
D	I	N	K	S							N	I	T	T	I	
					A	D	S		P	A	S	S	A	N	T	
					N	E	W	Y	O	R	K	M	E	T	S	
		P	L	E	B	E	I	A	N							
A	L	A	E			A	D	P		E	A	G	A	N		
P	E	B	A			T	I	P			A	U	B	E	R	
E	N	I	D			E	S	E			R	A	B	B	I	
D	A	R				S	H	E				R	E	E	D	

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
304-291-0221

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 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

GET YOUR FLU SHOT



WVU MEDICINE WILL BE OFFERING FLU SHOTS AT ALL WVU MEDICINE
PRIMARY CARE AND URGENT CARE LOCATIONS.

To make an appointment:

855-WVU-CARE

(855-988-2273) or self-schedule through MyWVUChart.