

Senior Post

Living well and gracefully through the golden years

**Medicare options
for seniors**

DECEMBER 2022
A MONTHLY MAGAZINE BY

THE DOMINION
Post

dominionpost.com

← →

best senior living near me



Did you mean:

Harmony at Morgantown


Harmony
at Morgantown

Family Serving Families



304.241.8112



- 3 - Senior centers and facilities
- 4 - What happens when your loved one dies?
- 6/7 - Medicare options for seniors
- 7 - Senior center activities
- 7 - Assisted living and residential care communities
- 8/9 - Senior Monongalians - Events and activities
- 9 - Crossword
- 11 - The slow, soft sigh that is November
- 11 - Senior emergency assistance

DECEMBER 2022
A MONTHLY MAGAZINE BY



dominionpost.com

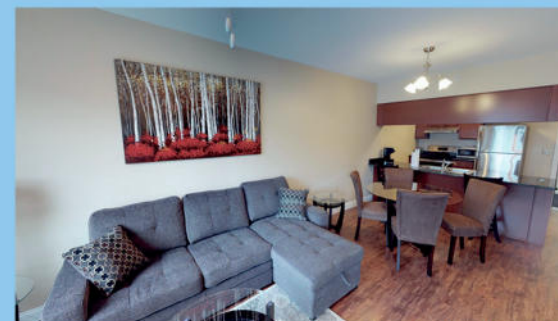
On the cover: Stock photo.



Live Better

Welcome to NEWBERRY

- Completely Handicap Accessible -
 - Brand New 1 & 2 Bedroom Units -
 - State of the art Fitness Center -
 - In Unit Laundry Hook-up -
 - 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

projectGREEN

a community paper recycling effort of *The Dominion Post*

read it • return it recycle it

Drop off your newspapers, magazines and 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.



Rebuilding Strength, Abilities & Lives after serious illness or injury.

SUNDALE

We have activities that promote
Therapeutic Creativity, Stimulation
and **Leisure Time** programs.

**Personalized Rehab Plans to
get you back home!**

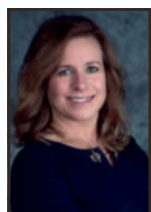
Located on JD Anderson Drive
Morgantown, WV

For a tour call **304-599-0497**

sundalecare.com 



What happens when your loved one dies?



BY DOREEN SEAMON

for The Dominion Post

This year our 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 estate planning for several family members, service-connected veterans' benefits, Veteran's Aid and Attendance pension for Joe when he was paying for caregiver and then long-term care Medicaid. Last month, Joe's wife, Barb had questions about her irrevocable trust for asset protection, so we worked through that.

Barb moved across town to a patio home near her daughter. She was also closer to town, and she tried to stay active in the

community. Joe had adjusted to the nursing home, fortunately most of his immediate family still lived in the area so he had plenty of visitors. But one Monday morning when we were checking our weekend messages, we received word that Joe had passed in his sleep over the weekend.

Later, that week we heard from Joe's daughter, Sue. She wanted to update us on everything and find out what she and her mother needed to do now that her father passed away. We reassured her that due to their planning the legal process would be very easy. She was relieved to hear that. We agreed that they would come in the following week.

When they came for their appointment, Barb seemed to be doing as well as could be expected. The nursing home had given her warning that they thought the end was near, so the family was with Joe when he passed, that was a great source of comfort to them.

Since Joe was on Medicaid, his estate was very small. He only had one bank account that Barb was also a co-owner of. We advised them to confirm that all of Joe's sources of income were notified that Joe had passed. In this case, it was Social Security, the Veterans' Administration, and his pension with the union.

They had not received the death certificate yet so not much can be done until that is received. Currently, it can take weeks or sometimes even months to get a death certificate in West Virginia.

State law requires the person in possession of a decedent's last will and testament to record the will at the County Clerk's office. If the decedent had assets that were solely in their name without a co-owner or a beneficiary, a probate of the estate will be needed. The decedent's will is used for the probate process, but if they did not have a will, then the estate administration will be pursuant to state law.

Joe had a last will and testament, but he did not have any assets solely in his name so while his will should be recorded once Barb receives his death certificate, his estate should not need to be probated. We recommended Barb contact the County Clerk for an appointment to submit the will and the death certificate.

Barb should come back for another checkup and to revise her estate plan as soon as she feels up to it. Her current documents will technically work but now that Joe is deceased, the updates will make her estate plan much more straight forward. In addition, she may view certain issues differently now that she has gone through this experience with Joe and the family.

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.

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



**Proud Provider
with the VA**

Providing in-home care for your loved ones

Contact Us Today at 681.285.2555 • villagecaregiving.com



Miracle-Ear®

Hear A Better Day™



Clint McCandless
Owner/Licensed 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



BY LISA ELLISON

The Dominion Post

Are you a senior who needs help understanding Medicare coverage?

The annual enrollment period for seniors turning 65 is up Dec. 7.

Michael Cilella has more than a decade of experience and is aware that nobody seems to understand how Medicare works.

"I can see it in their faces," he said.

Cilella, a senior health advisor, uses software to identify seniors' options in their Zip codes. He, "My biggest frustration is seeing people led down the wrong road."

At age 65, people discuss eligibility with Social Security and are typically put on Medicare Part A. Part B is voluntary with a monthly fee. Once on Medicare, an enrollee receives his/her card with a unique assigned ID number. "Then they talk to somebody like me to go over options and complete their coverage," Cilella said.

Referring to a chart in the Medicare 2023 manual by Aetna, Cilella explained the differences between Parts A, B, C and D.

Part A is hospital insurance coverage for inpatient care, for which most members pay no premium. Part B covers doctor bills and is

voluntary with most people having the monthly premium deducted from a Social Security check. Some seniors may be working with employer-paid insurance and not need Part B; this is called "creditable coverage." However, going without creditable coverage could entail a permanent penalty or monthly fee established by a Medicare specific formula "for life," he clarified. Parts A and B are what most consider "traditional Medicare," Cilella said. Under these circumstances, enrollees would consider buying supplemental insurance to cover the 20% Medicare does not since 80% of the medical bills would be covered by A and B.

Medicare Part D is prescription coverage, and commonly covered prescriptions are listed within the manual. Part D is offered by insurance carriers and is purchased separately to add prescription drug coverage to traditional Medicare. Traditional Medicare is coverage in which a "member" would have Part A, B and D, along with a Medicare supplement. Then "monthly premiums are incurred with both the Part D (drug) coverage and the Medicare supplement," Cilella said.

Enrollees may also have annual deductibles and prescription copays.

Medicare Part C, known as a MAPD (Medicare Advantage Prescription Drug Plan) is managed by the various carriers in the market and covers Parts A and B, plus a prescription



Welcome HOME



Senior Living 2-Bedroom Special

Renovations in progress with a chance to choose your own finishes!

10% off
The refundable
deposit

10% off
The first 2 months'
service fees

Two bedrooms, two full baths, kitchen, living & dining room space along with a private balcony or patio.

304-285-5575

drug plan with small copays. Some of these plans have vision and dental along with many additional benefits. They offer in and out-of-network doctor coverage and have annual caps on out-of-pocket spending. These enrollees have monthly premiums for Part C while continuing their Part B premiums. Under Part C, the Advantage Plan, Parts A, B and D are combined.

Age 65 is a "fork in the road to go with traditional Medicare or enroll in an Advantage Plan," according to Cilella. Enrollees decide among the options which is the best fit for their medical and financial needs in that location. He said with Advantage Plan, "you pay-as-you-go" with copays vs. the traditional Medicare model with "pay-up-front" monthly premiums. All MAPD's have an annual Maximum Out-of-Pocket (MOOP) that caps annual out-of-pocket medical copays.

Enrollees considering this plan should review inpatient daily hospital stay costs, outpatient center fees and ambulance copays. The emergency care is global and aligned with their domestic copays. He pointed out that many supplemental plans do not offer the additional benefits included in the Advantage Plans, such as vision, dental, or other services. This is an added benefit to seniors on a fixed income.

Prescription drug costs are determined by

formularly tiers. Tiers 1 and 2 are typically generic drugs, either standard or preferred. Newer and typically more expensive drugs are in Tiers 3, 4 and 5. Enrollees purchase medications through retail or mail with additional savings for mail-order pharmacies.

Referring to the Aetna manual could simplify choosing among options.

Future articles about Medicare in the Senior Post will focus specifically on individual issues, questions, or experiences that seniors have with the coverage.

Questions about Medicare can be directed to Cilella at 304-988-5552 or via email: mcilella@bostbenefits.com.



Stock photo

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

Want your quality time back?
Let us do the cleaning!

Susan D. Brown,
Owner

- Weekly & Bi-Weekly Services
- 36 Years Experience
- Locally Owned and Operated

304-694-8498
cleaningservices.com.llc
everydaycleaningservices.us

Like us on [/cleaningserviceswv](https://www.facebook.com/cleaningserviceswv)

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

300 Miller Road
Kingwood • 304-329-3195

Senior Monongalians - Events and activities

SANTA FOR SENIORS EVENT - Ho ho ho, the holiday season is here! Looking for a way to spend a little cheer? Become a Santa for a homebound senior. Senior Monongalians' annual Santa for Seniors event is in full swing. Based on the success and outpouring of generosity over the years, we have expanded the event to include both our Home Delivered Meals and Community Care clients.

Watch our Facebook page for regular postings of seniors and their wish lists that are available to adopt. Once you have made your choice and let us know, let the shopping begin. Choose a few items to purchase or go ahead and get everything on their list. Then bring your wrapped gifts, with your senior's adoption number clearly marked, to Senior Monongalians by November 30th. Our drivers will deliver the gifts to the seniors. The smiles will last all year long!

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.

HOME DELIVERED MEALS PROGRAM - 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. 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 a donation based service. Currently, the HDM program is on a waitlist. 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, Wednesday, Friday 8:30 - 11:00 a.m.; Monday - Friday 1:00 - 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 levels are monitored and recorded for your convenience to share with your doctor or for your personal monitoring.

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

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

CREATIVE WRITING CLASS - Mondays, 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. Please bring a journal or notebook and a pen.

FIBER ARTS GROUP - Wednesday, 10:00 to 11:00 a.m. Bring the fiber arts project you've been working on and enjoy a warm, supportive atmosphere and good conversation. Fiber arts includes: quilting, knitting, needlework, plastic canvas, etc.

UPCOMING EVENTS & SPEAKERS

NOV. 29th at 10:30 a.m. - GETTING TO KNOW THE MORGANTOWN PUBLIC LIBRARY - A representative from the Morgantown Public Library will discuss the services and classes available to adults and how you can participate.

DEC. 1st at 10:30 a.m. - ENCOMPASS HEALTH - Gwen from Encompass Health will discuss a topic facing older adults.

DEC. 2nd at 10:00 a.m. - BINGO WITH HARMONY - Tyler from Harmony Senior Community will lead a few games of bingo and award prizes to the winners.

DEC. 6th at 10:30 a.m. - HAVING A HEALTHY RELATIONSHIP WITH GRIEF - Alan from the Family Grief Center will discuss "having a good relationship with grief."

DEC. 9th at 10:00 a.m. - BINGO WITH HIGHMARK - Tiffany from Highmark will lead a few games of bingo and will award prizes to the winners.

DEC. 13th at 10:30 a.m. - MVB BANK - Chloe from MVB Bank will discuss a financial topic facing older adults.

DEC. 16th 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 about good hearing. Make your appointment by calling 304-366-2241.

DEC. 16th at 10:30 a.m. - AMPLIFY CHILDREN HOLIDAY PERFORMANCE - Join us at the Center, where the Grove from Amplify Children's Academy will be singing some Christmas songs and handing out crafts.

DEC. 20th from 10:30 a.m. to 12:30 p.m. - CHRISTMAS LUNCHEON - We invite you to join us for our annual Christmas luncheon. There will be entertainment, delicious food, and lots of fun. Reservations for lunch are limited. Make your reservation today by calling 304-296-9812.

DEC. 23rd - CLOSED FOR CHRISTMAS

DEC. 26th - CLOSED FOR CHRISTMAS

DEC. 30th at 10:00 a.m. - BINGO WITH EVERGREEN - Robertta from Assisted Living at Evergreen will lead a few games of bingo and will award prizes to the winners.

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

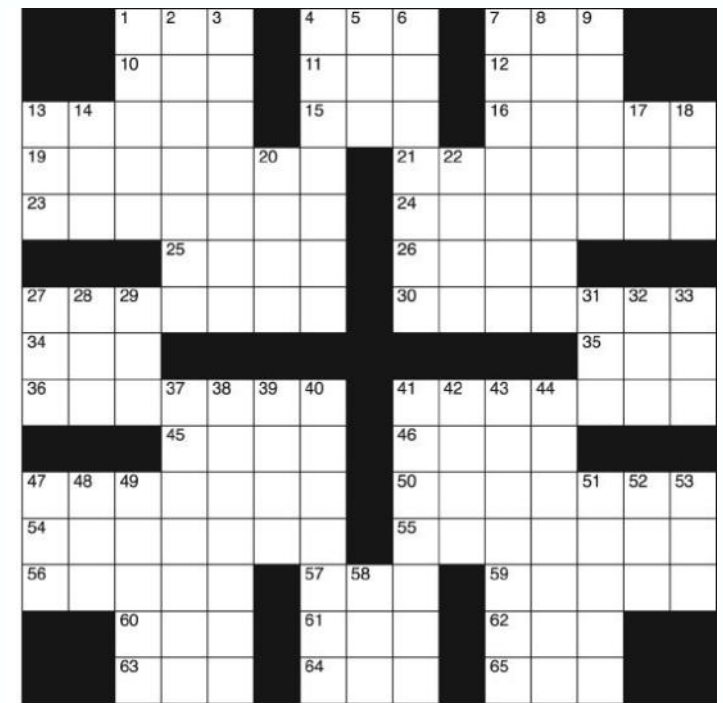
EMAIL QUESTIONS TO: gnullens@seniormons.org

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. Single Lens Reflex
4. People of southern Benin
7. One who is learned (abbr.)
10. Neckwear
11. Solid water
12. A way to work the soil
13. Inspiring
15. Pick up
16. It wakes you up
19. Parcel
21. Popular dog breed
23. Lets out a sigh
24. Embedded into the surface
25. Hard liquors
26. One from Scotland
27. Satisfy
30. Used to introduce a contrasting statement
34. Antidepressant drug (abbr.)
35. Similar
36. Winged horse
41. Soft drink maker
45. One who doesn't live up to expectations
46. Nursemaid
47. Inheritor
50. Hot, often dusty wind
54. Serves as an introduction
55. Earned top billing
56. Mansion
57. A partner to a carrot
59. War-horse
60. Midway between northeast and east
61. It checks the heartbeat
62. Aquatic salamander
63. CNN's founder
64. Being precisely suitable and right
65. Strongly alkaline solution

CLUES DOWN

1. Pinochle trick
2. A system of connections
3. Emblems of royalty
4. Work with a soft hand
5. Plant cultivated in Peru
6. A timid man
7. Lacking intellectual depth
8. A way to order
9. Intoxicating
13. Mimic
14. Surfers use it
17. Small Eurasian deer
18. Popular Miller beer
20. Finds out about
22. Unusual
27. Small European viper
28. Indicates before
29. Birth swine
31. 7
32. Useful keyboard key
33. Letter of the Greek alphabet
37. Edible mollusk
38. Stitched up
39. Utilized
40. ___ in tradition
41. A way to get through
42. Let off
43. Fashionable source of shade
44. In due time
47. Printing speed
48. A major division of geological time
49. Nocturnal, cat-like mammal
51. ___ de la ___
52. After B
53. Unusual
58. Former money of the EU

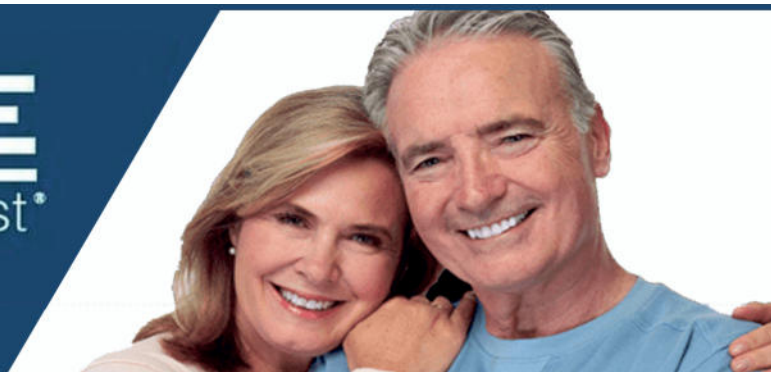
Say
NO to CALL
CENTERS

Shop Local

304.988.5552 One call for benefits that matter most®

MEDICARE

benefits that matter most®
by **BOST**



ANNUAL ENROLLMENT PERIOD ENDS DECEMBER 7TH, 2022

We can help:

- Understanding Medicare 101
- Turning 65
- Free cost analysis of your current coverage
- What to do if you are new to Medicare
- Loss of Employer Coverage
- Free reviews of your current prescription plan - call for an appointment

Senior Benefits:

- Medicare Advantage Plans
- Medicare Supplemental Plans
- Prescription Drug Plans
- Dental Coverage
- Vision Coverage
- Life Insurance
- Fixed Annuities
- Final Expenses

We can help you find the Right Plan for you, **and save you money!**



**Cilella
Insurance Agency**

Specializing in Medicare Solutions

Helping Seniors in WV, PA, OH, IN, FL, & GA

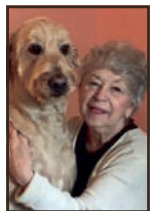
Michael Cilella
Senior Health Advisor
Ph: **304.988.5552**
Email: mcilella@bostbenefits.com
Visit Us at: cilellainsurance.com

BOST
benefits that matter most

**Call Today
for an Appointment
ENROLLMENT
ENDS DEC. 7th**

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. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

The slow, soft sigh that is November



BY IRENE MARINELLI
for The Dominion Post

The trees that decorate our mountains have given up their bright leaves. Now they stand, dark naked stencils against a steel-gray sky. November is the low, soft sigh of nature, as she reaches for the beneficent sleep of winter that is her due. November, misty month that wears the face of both fall and winter, is close to completion. Thanksgiving, with its tempting aromas of turkey and pumpkin pie, has come and gone. We are only days away from welcoming December, the festive month that brings us the sparkle and glow of Christmas.

In October we pulled up dead flower stalks and mulched the gardens, while above us flocks of birds called to each other as they flew south. Their loud call sometimes woke me in the semi-darkness of early morning and I wondered how they managed to navigate their flight in those dim and chilly morning skies. Now most of them, perhaps all, have

arrived at their warmer destination, away from the coming winter here at home.

Now, at the very end of November, when nights are becoming long and deep and darkness comes early, there will be lighted candles on our dinner table and throughout the house. Like everyone else, we use and enjoy our electric lights, but the small flames of candles add a kindness and coziness to the long evenings and dark nights of winter. This is the time of varied changes in the weather: snow, sleet, harsh winds and cold rain sometimes gives way to gentle Indian summer breezes and blue skies.

During this month life moves inside and the house takes on a different look. Now we notice the rubbed spot on the family room couch. The worn places in the carpet grab our attention, something they failed to do during the busy outdoor days of summer. Here and there walls need a spot of touch-up paint. This is the time to go through the house arranging cupboards and closets, putting away summer clothes, uncluttering and bringing order out of the chaos we blithely ignored all summer. For

once December comes, the busy preparations for Christmas will take up much of our time.

Late autumn is Pierre's favorite time of year. His thick, curly coat allows him to explore the bushy, tree-filled top part of our back yard in perfect comfort on the coldest mornings. The pool has long been closed for winter, but Pierre seems to have no regrets or even fond remembrance of summer swims on hot, humid afternoons. He is all about exploring the new smells of fall these days as he roams the back yard, looking for his rabbit friends and the 'possum who is our annual fall visitor. In the evening, after supper, when we light the fire in the family room, Pierre stretches out on the couch to enjoy the warmth of the fire, while a cold November wind blusters outside, sending dead leaves swirling along the patio floor.

After the salads, the burgers and chicken on the grill, the iced desserts of summer it is a pleasure to look through cookbooks for heartier cold weather recipes. Soon roasts, simmering soups and a variety of pies will send their tantalizing aromas throughout the house. Winter breakfasts will come to the table in the morning: cheese grits, oatmeal with berries, pancakes and waffles.

There is much to anticipate as we watch the season change. We tuck summer memories away to make room for new experiences, holidays and visits and the fulfillment of daily living that will become our new memories, as bright and cherished as the old ones.

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

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

PUZZLE SOLUTION

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

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.



WVUMedicine.org