

# Senior Post

**All together now:**  
Summer reading at the  
Morgantown Public  
Library System

**MAY 2023**  
A MONTHLY MAGAZINE BY

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- 3 - Senior centers and facilities
- 4 - 8 questions and answers about being an agent under a power of attorney
- 6/7 - All together now: Summer reading at the Morgantown Library System
- 7 - Senior center activities
- 8 - National Lumpy Rug Day
- 8 - Medicare and veterans
- 9/10 - Senior Monongalians: Events and activities
- 11 - Now new life, new growth and a new beginning
- 11 - Senior emergency assistance

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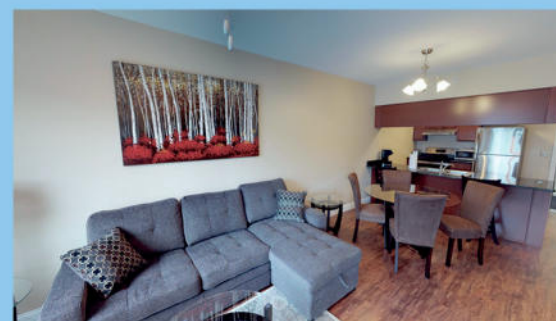
*On the cover: Lori Wilson reads her poetry during the Poetry Book Party at the Aull Center. Photo by William Wotring, The Dominion Post.*



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# Senior centers and facilities

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### 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

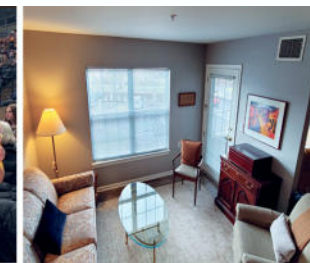
1266 Senior Drive, Tunnelton • 304-568-2151

### Valley District Senior Center

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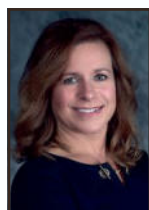
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# 8 questions and answers about being an agent under a power of attorney



**BY DOREEN SEAMON**  
for The Dominion Post

You have just been appointed as an agent, or “attorney-in-fact,” under a power of attorney, a document that, for most people, is even more useful than a will. Your appointment allows you to act in place of the “principal” – the person executing the power of attorney – for financial purposes. Here are answers to eight frequently asked questions about the agent’s duties, responsibilities, and powers under the document.

## What are my duties as agent?

As agent, you represent the principal with respect to their financial affairs. In effect, you can take whatever investment and spending measures the principal would do themselves subject to any limitations set by law or in the document. Your actions as agent must be consistent with your role as a “fiduciary.”

## What does it mean to be a “fiduciary”?

This means that you will be held to the highest standards of good faith, fair dealing, and undivided loyalty with respect to the principal. You must always act in their best interest keeping their goals and wishes in mind in making any discretionary decision.

## Can I be held liable for my actions as agent?

Yes, but only if you act with willful misconduct or gross negligence. If you do your best and keep the principal’s interests in mind as the basis of your actions, you should not incur any liability.

## When does the power of attorney take effect?

Most power of attorney documents are effective immediately upon the principal’s signature even though the principal usually does not intend for it to be used until they become incapacitated. Conversely, a “springing” power

of attorney takes effect only when the event described in the instrument itself takes place. Typically, this is the incapacity of the principal as certified by at least one physician which can be problematic in situations where an official capacity determination is difficult to ascertain.

## What if there is more than one agent?

Depending on the wording of the power of attorney, you may or may not have to act together on all transactions. In most cases, when there are multiple agents they are appointed “severally,” meaning that they can each act independently of one another. Nevertheless, it is important for them to communicate with one another to make certain that their actions are consistent.

## Can I be fired?

Certainly. The principal may revoke the power of attorney at any time. All they need to do is send you a letter to this effect. The appointment of a conservator does not immediately revoke the power of attorney. But the

conservator, like the principal, has the power to revoke the power of attorney.

## What kind of records should I keep?

As agent, you should keep good records of your actions. For example, receipts, cancelled checks and a check register are easy records to keep. Be sure not to commingle your money with the principal’s funds that you are managing.

## Can I be compensated for my work as agent?

Yes, an agent is entitled to reasonable compensation for their services. But often family members who serve as agents do not expect to be paid. If you would like to be paid, it is best that you discuss this with the principal prior to your appointment as agent to avoid future misunderstandings.

*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](mailto:columns@dominionpost.com).*

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# All together now: Summer reading at the Morgantown Library System



Left to right: Lori Wilson, Susan Shaw Sailer and Mary Lucille DeBerry hold up their books during the Poetry Book Party at the Aull Center.

BY EMILY SPARROW  
for The Dominion Post

Summer reading dates all the way back to the mid-1800s in the United States, as Jennifer Harlan explains in “A Brief History of Summer Reading,” developing in large part because of changes in book production and a growing middle class able to take vacations. While summer reading’s audience has expanded over the years, the leisurely quality of reading for pleasure instead of business remains.

Some modern characteristics of summer reading include themed programs, virtual reading and logging, and prizes – all of which are offered by the Morgantown Public Library System throughout our 2023 Summer Reading Program (SRP), which will take place June 12-July 28 with registration opening on June 1.

This year’s Collaborative Summer Library Program summer reading theme is “All Together Now,” promoting kindness, unity and friendship. Although our SRP has an overarching goal of preventing a “summer slide” in elementary-aged children’s learning, the Morgantown Public Library System has planned a fun-filled summer for all ages.

One of the main ways for adults to participate in our SRP is by logging books on

Beanstack. Beanstack is a free website and app that allows users to join challenges, log reading and earn virtual badges. To register for Beanstack, visit [mympls.beanstack.org](http://mympls.beanstack.org), create an account, and be on the lookout for our 2023 SRP challenges, which we will have for children, teens and adults. Adults can earn digital badges by writing book reviews and logging the number of books read throughout the summer.

By reading and logging at least three books on Beanstack this summer, you will be eligible to pick up the participation prize – a bright orange MPLS umbrella to keep you dry on Morgantown’s numerous rainy days. We will also have three grand prizes of gift cards to local businesses. The Beanstack prize drawing is weighted, so the more reading you log, the higher your chances of winning.

If you have any children in your life and are looking for ways to entertain them and encourage them to read this summer, our children’s program (grades 1-5) offerings include “Kindness Rocks” Rock Painting at Morgantown, Clay-Battelle and Clinton District; a sign language class at Cheat Area; Book Bingo at Morgantown and Arnettsville; Meet the Ambassador Birds from the Avian Conservation Center of Appalachia at Morgantown and Cheat Area; and a system-wide event called Making BrushBots with Moun-

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taineer Area Robotics at the Mountaineer Middle Campus. Our children's SRP will conclude with a splash-tastic pool party at Camp Muffy from 6-8 p.m. Aug. 4, so mark your calendars now.

While our summer events calendar is packed with engaging in-person events for kids – why should they get to have all the fun? We will also offer a variety of in-person events for adults this summer, including our 2nd Annual Books and Brews, a Roaring 20s Ice Cream Social and a live music concert at the library. We will have full event descriptions with dates and times on our SRP webpages, so be sure to check our website, mympls.org, for further information.

If you're searching for a riveting read this summer, make sure to visit our digital library at mympls.org/download-it/. A few of our digital library services, which you can access for free with an MPLS library card, are Libby, Kanopy, Hoopla and Freegal. Libby has a large collection of e-books, audiobooks and magazines, and Hoopla offers e-books, comics, audiobooks, movies, music and TV shows with no holds or waiting. Our video streaming platform, Kanopy, is perfect for binge-watching this summer with categories such as "Best of Summer," "Kids Summer Reading" and "Summer Reading from Book to Screen." You can use our music streaming platform, Freegal, to search for and create

summer playlists.

However you choose to read this summer – whether you listen to an audiobook or read an e-book, comic, magazine, newspaper, paperback, or hardback book – all reading counts, and the Morgantown Public Library System is here to equip you with the tools to find your next favorite book. Our 2023 SRP provides opportunities for readers to gather, learn and develop a lifelong love of reading, and what better way to celebrate reading than "All Together Now"?



William Wotring/The Dominion Post

Lori Wilson reads her poetry during the Poetry Book Party at the Aull Center



William Wotring/The Dominion Post

Lori Wilson (at the podium) reads her poetry during the Poetry Book Party at the Aull Center.



William Wotring/The Dominion Post

Mary Lucille DeBerry (left) signs a copy of her book for Kellie Cole during the Poetry Book Party at the Aull Center.

## 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

## Every Month Medicare Explained



**Congratulations, this week's winner is Jim M. from Morgantown!**

**Q:** Can I have 2 Medicare Advantage plans at the same time?

**A:** No. The new plan you enroll into will automatically cancel out the original plan. Not all plans offer the same benefits. They should be reviewed and compared with an authorized agent. Flex cards. Dental. Veteran benefits.

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# National Lumpy Rug Day



**BY APRIL WINTERMOYER**  
for The Dominion Post

Take your spring cleaning to the next level with National Lumpy Rug Day on May 3.

While this seems like just another quirky holiday it is a good reason to talk about the hazards of floor rugs and the elderly. While anyone can fall or trip on a rug, our seniors are at a higher risk of long-term damage from a fall.

The National Institutes of Health (NIH) has reported that slips, trips and falls related to rugs and carpets can have devastating effects for people aged 65 and older with the result often being a broken hip, leg or arm. Nearly three quarters of the rug/carpet falls occurred at home with approximately 38,000 people age 65 and older treated annually for accidental falls related to rugs and carpets

What makes rugs dangerous? Any throw rug, loose – not affixed to the floor, of any shape, size, material, or thickness qualifies. Throw rugs are typically decorative and smaller, made to be comfortable on the feet. Being smaller they tend to shift, move, or bunch up, often catching on feet or shoes as we walk. The wrong rug can make a non-skid shoe an enemy rather than a friend.

While it is true that older individuals are not more likely to fall (according to another NIH study) the fact remains that those with a more advanced age are more likely to be hospitalized and retain an injury. A disproportionate share of unintentional falls affect women, nearly 70%, with the injuries ranging from contusions, abrasions, laceration and fractures. Women sustained 2.2 times higher numbers of fractures than men.

There are times when a rug is used to eliminate another hazardous situation. Electrical

cords, phone cords, or even a crack on tile or a small hole in the floor can be covered with a rug preventing a different and remaining trip hazard. While these can be useful temporary solutions they should not be treated as a permanent fix.

Some life situations can make rugs a little more hazardous. Assistive devices such as walkers and canes can pose additional threats as they can catch on a loose or curled up edge or even a crease or fold in an older rug. Conditions such as foot drop, peripheral neuropathy, or advanced diabetes may create the inability to sense one's foot position when stepping over a rug. A shuffling gait or visual impairment can also contribute to the danger adding to the tripping or fall hazard.

How can we keep our sense of fashion and home décor intact and remain safe? Consider placing anti-slip pads or underlays under the rug to prevent the rug slipping or shifting as it is walked on. Double sided adhesive carpet tape

can be a great tool to hold carpets or rugs temporarily in place.

If rugs are insisted upon, a low-profile rug is best. A larger rug may be better as it may slide or shift less. By keeping the rug as flat as possible the chances of having a shoe catch the edge or a shuffling gait becoming entangled is minimized.

Whether National Lumpy Rug Day brings the inspiration for a time to clean or replace those worn-out rugs, to appreciate our old comforting rugs, straighten out lumps, or maybe a time to get out of the habit of sweeping issues under the proverbial rug, what this day means to you is up to you. For me it is an opportunity to educate, to help prevent falls from lumpy rugs and keep you healthy longer.

*April Wintermoyer is owner of Right at Home Care & Assistance in Morgantown. Contact her at [columns@dominionpost.com](mailto:columns@dominionpost.com).*

# Medicare and veterans

**BY LISA ELLISON**

for The Dominion Post

How does being a veteran factor into Medicare options? Mike Cilella, a benefit specialist, explained how Medicare options for veterans would work.

Veterans who are eligible are typically covered by either the Veterans Administration (VA) or TRICARE.

"At age 65, the veteran chooses whether or not to sign up for Medicare and other coverage. Sometimes this is confusing for senior veterans. VA coverage is provided to active military, naval, or air service members who received an honorable discharge. If a veteran enlisted after Sept. 7, 1980, or entered active duty after Oct. 16, 1981, they must have served 24 continuous months or the full period for which they were called to active duty with a few exceptions," Cilella said.

Such exceptions include early discharge for hardship, serving prior to Sept. 7, 1980, being a current or former member of the Reserves or National Guard called to active duty by federal order and having completed service, having active duty for training only, or not qualifying for VA healthcare.

TRICARE is a health program for uniformed service members and their families, National Guard and Reserve members and their families, survivors, former spouses, Medal of Honor recipients and their families, along with

others who are registered in the Defense Enrollment Eligibility Reporting System (DEERS) such as retired service members.

Cilella explained that Medicare and VA act as separate entities that serve separate groups at different facilities and providers. VA pays for services at their medical centers or other locations, or if services are pre-authorized in a non-VA hospital. In contrast, Medicare pays for approved services at their facilities and providers nationwide. Exceptions to this might include occasions in which Medicare pays for services at a non-VA facility if the member received approval from the VA. Medicare and VA don't generally mix coverage otherwise.

The VA's website encourages beneficiaries to sign up for Medicare as soon as they are eligible for a few reasons, according to Cilella. First, there is no guarantee that Congress will provide enough funds in future years for the VA to care for all veterans who are signed up for VA healthcare. Members in one of the lower priority groups (Groups 6-8) could lose their benefits in the future. Second, Medicare coverage means a member is covered in going to a non-VA hospital or doctor which gives them more options. It could be in the member's best interest to pursue Medicare coverage options depending on their location related to the closest VA facility or hospital.

Regarding Part A and hospital insurance, if a member has worked a decade or 40 quarters paying Medicare taxes, they receive Part A

automatically at age 65 premium-free. If they do not qualify for that, and they delay enrolling in it, they will only be able to sign up during the General Enrollment period and could be penalized.

With Part B, outpatient insurance coverage, VA is not creditable towards Part B of Medicare. Thus, delaying Part B enrollment can cause delays in coverage and possible penalty equal to 10% for every 12-month period the member has not activated their Part B coverage, for as long as they remain on Part B. For example, if a member delayed Part B for 5 years/60 months from their 65th birthday month, they are liable to pay a 50% penalty (60/12=5x10=50%).

Cilella said, "The VA is creditable toward Part D, prescription insurance, so members can choose whether or not they want to add Part D without risk of penalty at any time. The VA drug program only covers prescriptions by VA doctors, and only fills these through their mail-order service. Should a member be diagnosed with a condition by a doctor that is not part of the VA's network, prescriptions will have to be filled at a local pharmacy and could use Part D to cover the costs.

"Of the 11 TRICARE programs, once a member qualifies for Medicare A and B, they are automatically enrolled in TRICARE For Life (TFL). This is Medicare-wraparound coverage," Cilella explained. Members are required to sign up for Part B to continue their coverage through TRICARE even if they only

have Part A. TFL member can use any Medicare facility or provider across the country. TFL is a secondary payer to Medicare in the US and its territories with claims processed in specific steps. First, the provider files the claim with Medicare. Second, Medicare pays its part and sends the claim to TFL for processing. Then, TFL directly pays the provider for TRICARE-covered services. TFL has no enrollment fees, but members pay for Part B premiums. Coverage is available globally and members can see any provider they wish. However, if they receive care from a VA provider or a provider who opts out of Medicare, the member will pay more.

TFL beneficiaries are not required to sign up for Part D (prescription coverage) to keep their benefits. TRICARE's pharmacy benefit is administered by Express Scripts Inc., and there are several options for filling prescriptions including mail order. TFL members on limited incomes may benefit from Part D, along with Extra Help from the government to reduce costs paid out-of-pockets, such as premiums, deductibles, and cost sharing.

Can veterans get other coverage? Besides Part A and B, veterans may sign up for additional coverage to help with out-of-pocket costs like traditional Medicare beneficiaries. Medicare Supplement plans cover deductibles and coinsurance of Part A and Part B. The country has 10 modernized plans

SEE **MEDICARE**, PAGE 11



# Senior Monongalians - Events and activities

## 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. Although for our home-bound 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 seniors? Senior Monongalians has opened the Senior Pantry Program.

**How does the pantry work?** When a home-bound 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. 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 who would like to help can purchase needed items. Monetary donations are also greatly appreciated. Please specify that monetary donations are for the Senior Pantry Program. Feel free to call the office at 304-296-9812 for a list of most needed items. Among the most asked for items are brooms, mops, buckets, bathtub grab bars, wash cloths, towels, and pet care items.

## INDOOR DINING - LUNCH

Seniors are invited to join us for a delicious and nutritious 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. Lunch is available on a first come, first serve basis.

Menus are available on our Facebook page, our website: [www.seniormons.org](http://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 of 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 a.m. Pull up to our front door between 11:30 a.m. - 12:30 p.m. 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. Menus can be found on our website, Facebook page, or at our agency. All menus are subject to change without notice.

If you are interested in this program, please call us in advance to register prior to your first meal.

## HOME DELIVERED MEALS PROGRAM

The goal of our Home Delivered Meals Program is to provide a nutritious meal to seniors who are homebound. 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, Wednesday 8 - 11 a.m., 12:30 - 3:45 p.m.; Tuesday and Friday 12:30 - 3:45 p.m.; Thursday 12:30 - 3:45 p.m.

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

**DOMINOES** - Tuesday and Thursday Noon - 3 p.m. • Nutrition Room

**MAHJONG** - Monday and Wednesday 12:30 - 3:45 p.m. • Nutrition Room

**SPONSORED BINGO** - Every Friday 10 - 11 a.m.

**EXERCISE ROOM - UNLESS RESERVED** - Must sign a release form • Monday, Wednesday 8 - 11 a.m.; Tuesday 1 - 3:45 p.m.; Thursday 2:30 - 3:45 p.m.; Friday 8 a.m. - 3:45 p.m. Room reserved on the fourth Friday until 1 p.m.

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

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

**GROUP EXERCISE CLASS** - Tuesday and Thursday 10 - 11 a.m.

This class 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. Reserve your spot by calling the center, the day before the class, calls must be received by 2 p.m. Please bring your own weights, ball and stretch strap.

**WOMEN'S BIBLE STUDY AND FELLOWSHIP** - Thursday 1 - 2:30 p.m., Exercise Room • Nondenominational

**\*\*NEW\*\* POETRY GROUP** - Wednesday 2 - 3 p.m., Exercise Room

Tara will lead our new Poetry Group. This group will share beloved poetry pieces and give members a chance to share their own poetic works.

*Continued on to page 10.*







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## Senior Monongalians Events and activities (continued)

### UPCOMING EVENTS & SPEAKERS

#### FRIDAY, MAY 5 at 10 a.m. - BINGO WITH HUMANA

Justin from Humana will lead a few games of bingo and will award prizes to the winners. Bring a friend to add to the fun.

#### TUESDAY, MAY 9 at 10:20 a.m. - LEARN ABOUT HERITAGE POINT

A representative from Heritage Point will discuss the options, accommodations, and services available to seniors.

#### WEDNESDAY, MAY 10 at 10 a.m. - BINGO WITH HIGHMARK

Tiffany from Highmark Blue Cross Blue Shield will lead a few games of bingo and will award prizes to the winners. Bring a friend to add to the fun.

#### THURSDAY, MAY 11 from 10:30 a.m. to 12:30 p.m. - MOTHER'S DAY CELEBRATION

We invite you to join us for our annual tribute to moms of all types. More info will be coming in the next few weeks. Let us know that you would like to join us for our Mother's Day meal by calling 304-296-9812.

#### FRIDAY, MAY 12 at 10 a.m. - BINGO WITH AETNA

Karen from Aetna returns to lead a few games of bingo and award prizes to the winners. Bring a friend to add to the fun.

#### FRIDAY, MAY 19 at 10 a.m. - BINGO WITH EVERGREEN

Roberta from Assisted Living at Evergreen will lead a few games of bingo and will award prizes to the winners. Bring a friend to add to the fun.

#### FRIDAY, MAY 26 from 9 a.m. - 1 p.m. - FREE BASELINE HEARING TESTS

Jodi from the Beltone Hearing Aid Co. will offer free baseline hearing tests and can answer questions you have about good hearing options. Appointments are required. Make your appointment by calling 304-366-2241.

#### FRIDAY, MAY 26 at 10 a.m. - BINGO WITH BELTONE HEARING AID CO.

Leslie from the Beltone Hearing Aid Company will lead a few games of bingo and award prizes to the winners. Bring a friend to add to the fun.

#### MONDAY, MAY 29 - CLOSED FOR MEMORIAL DAY

The SMI family would like to salute the bravery and dedication of those in the Armed Services who are no longer with us, but live on in our hearts and memories.

**We are in need of home delivery meal drivers.** Paid and volunteer positions are available. Please complete an application at the Center.

**\*\*\*Keep watching the Senior News section of The Dominion Post and our Facebook page for additional events and information.\*\*\***

### WAYS TO CONTACT OR FOLLOW SENIOR MONONGALIANS

**WEBSITE:** [www.seniormons.org](http://www.seniormons.org) • **FACEBOOK:** Senior Monongalians

**PHONE:** 304-296-9812 • **LOCATION:** Mountaineer Mall

**MAILING ADDRESS:** P.O. Box 653, Morgantown, WV 26507

**EMAIL QUESTIONS TO:** [gmullens@seniormons.org](mailto: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.





**BY IRENE MARINELLI**  
for The Dominion Post

This morning I came out to one of the gardens close to the house and found myself confronting a sad-looking mess. Dead flower stalks spiked up from raised beds.

The straw around the beds had weathered to a wet mulch where weeds were already taking hold. So much work, so much time and constant labor before the gardens looked as gardens should. Yet, when I reached down to pick up a handful of earth and let it sift through my fingers, the familiar excitement grabbed me once again. Here in front of me was the chance for a new beginning, the chance to create something beautiful and satisfying out of trash and rubble. As we did last year, as we had done every year.

It was time to begin. That morning was spent in my small greenhouse at the top of the hill. As I made my way up the hill carrying packets of seeds and a multitude of small planting boxes,

I noticed the rest of the gardens were in need of as much work as the one I had looked at earlier. The roses in the circular bed needed to be pruned and fed. The long wall garden, filled with flowering bulbs, now in glorious bloom, would have to be raked and weeded and mulched. All these chores should probably have affected at least a slight depression, but for some reason on this beautiful, warm and sunny spring morning they did not. Pierre pranced along beside me, carrying one of his squeak toys. The sun was warm on my shoulders and all seemed right with the world.

This is what spring can do! In this time of new beginnings none of the garden work seems too difficult or daunting. Much later in the summer, watering and mulching and all the other tasks will take on a different hue. Like my fellow gardeners, I will get disgusted with the constant watering, with bugs and slugs all over my plants, with the sheer size of all that needs to be tended.

One of the great joys of spring and summer days is my small greenhouse, the one place

where I can be completely alone. Here among the pots and shelves of seedlings, I don't hear a human voice, answer a single question. I don't carry my phone with me, so no one can contact me in any way. If Rob needs me for some good reason I can hear him from the back patio if he calls. The one exception to my solitude is, of course, Pierre. Somehow that dog knows the minute I start out for the greenhouse. Whether he hears me start up the hill or sees me or simply senses that I'm going up there, he comes galloping from somewhere to run happy circles around me, toy in mouth. This morning while I planted the seedlings in their tiny pots, I had to stop every few minutes to throw Pierre's toy for him to chase. When he was much younger Pierre

would routinely cause havoc in the small greenhouse, knocking down seedlings with his great tail, pulling trays of young plants down to investigate them. Now that he has reached his 10th year, Pierre has calmed down enough to be a welcome companion while I work in the greenhouse.

Several hours later Pierre and I walk down the hill side by side, both of us happily tired from planting and toy chasing. There will be many mornings when Pierre and I climb the hill together. The gardens will thrive. New life, new growth has begun.

*Irene Marinelli writes a regular column for Senior Post. Contact her at [columns@dominionpost.com](mailto:columns@dominionpost.com).*

## MEDICARE

FROM PAGE 8

from which to choose. Members can compare given locations with their list of provided benefits and prices to accommodate any budget. Medicare Supplement plans pay second to Medicare, and beneficiaries can use any provider or facility that participates with Medicare nationwide.

Medicare Advantage plans (sometimes called Medicare Part C) is another way to supplement Part A and Part B coverage. Plans vary by location and are usually a low to no monthly premium that may include Part D coverage. Most plans are either HMOs or PPOs that use local or national networks, and offer additional coverage for ancillary benefits like dental, vision, hearing, over-the-phone items, etc. This varies by plan.

Because Medicare and VA benefits don't mix, VA patients can sign up for a Medicare Supplement plan as a complement to Part A and Part B coverage. This will grant access to Medicare providers and facilities nationwide in the event that obtaining care through the VA system isn't feasible, or the VA refuses to treat a specific illness or chronic condition. VA

beneficiaries may enroll in Medicare Advantage to access their benefits at contracted providers in their location. Many VA health-care recipients choose plans without drug coverage (called MA-only plans), depending on their personal need for Part D coverage.

TFL beneficiaries can sign up for a Medicare Supplement plan, but that cannot interfere with their TFL benefits. Since TFL is the secondary payer to Medicare, and care must be received by a Medicare provider, signing up for a Medicare Supplement plan will cause TFL to become the payer of last resort. Because FTL is offered at no cost, signing up for a Medicare supplement plan is considered duplication of coverage and is not advised.

TFL beneficiaries may enroll in Medicare Advantage plans and keep their ability for TFL to be the secondary payer. The TFL member can use the MA plan's network and ancillary benefits, while still having covered out-of-pocket costs.

Once a claim is incurred with the MA plan, the beneficiary needs to pay any applicable copays to the provider first. Then they must submit a paper claim with the FTL contractor, Wisconsin Physician Services (WPS). WPS will process the claim and pay TRICARE's portion directly to them.

## 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



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## ... to walking the dog.

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# 855-WVU-CARE

or visit [WVUMedicine.org/JointCenter](https://WVUMedicine.org/JointCenter)

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