

Senior Post

Living well and gracefully through the golden years

**How to get
ready for
in-home care
services**

**NOVEMBER 2023
A MONTHLY MAGAZINE BY**

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Senior Post

Living well and gracefully through the golden years



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On the cover: Stock photo.

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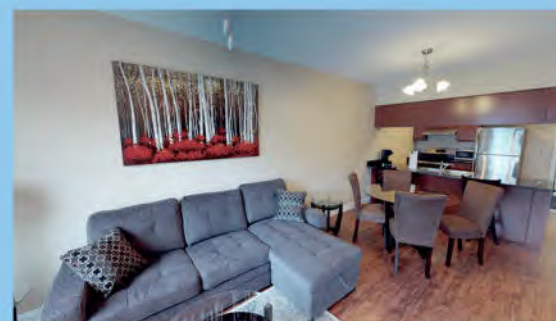
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Senior centers and facilities

**Monongalia County
BOPARC Senior
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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



Westside Senior Center

**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 Ave., Masontown
304-864-6465

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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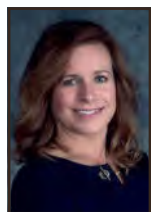


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What are the drawbacks of naming beneficiaries?



BY DOREEN SEAMON
for The Dominion Post

Although in many situations the advantages of naming beneficiaries outweigh the disadvantages, there are always exceptions.

Beneficiaries are individuals you select to receive money, various other assets, or specific bequests (such as sentimental items) upon your death. You can name these individuals in estate planning documents such as a will.

Outdated Beneficiary Choices

The most common disadvantage is failing to review beneficiary choices regularly after any significant changes that have occurred in your life. It's important to do this in order to assess whether those choices still meet your requirements or if they need to be adjusted. For example, perhaps you designated your spouse as the primary beneficiary of your retirement accounts and other non-probate assets, but you later divorce and do not remove your former spouse as your beneficiary.

Another example may be where new relationships develop for you or your beneficiaries that did not exist when you initially made beneficiary designations. Should you fail to update your estate plan, you may inadvertently omit loved ones such as additional children or a new spouse from receiving a share of these assets when you really would have wanted them to receive something.

Failure to Name a Contingent Beneficiary

A related issue is failing to name secondary or contingent beneficiaries. If you do not have a "backup" beneficiary, an asset that would have passed directly to persons outside of probate may now become an asset that has to be addressed through the probate process resulting in a long delay before those assets get to your loved ones.

Minor Beneficiaries

Disadvantages can also arise if you name a minor as a beneficiary and that person is still a minor when you die. If this happens, an insurance company or retirement administrator may not have a way to handle the

situation. The administrator would be unable to distribute the funds until it receives directions from a court, or the minor reaches the age of majority (age 18 in most states).

Risks for Individuals Who Rely on Government Benefits

If your named beneficiary depends on government benefits at the time of your death, they could lose their benefits despite your best intentions. This is because certain public assistance programs require their enrollees to have specific income or asset limits.

A better alternative is to use a supplemental needs trust ("SNT").

The benefits of a SNT are that it allows beneficiaries who are on these needs based programs to receive the assets without losing their eligibility for these programs, meaning that the assets could be used for the benefit of the beneficiary while still preserving their government benefits.

Other Considerations

Another consideration is that sometimes

naming a beneficiary can convert an asset that was free from the reach of your creditors into an asset that is suddenly available to them.

For example, if a person names their estate as a beneficiary of their life insurance policy, not only does this put the asset into the jurisdiction of the probate court, but it also subjects the funds to your creditors and may be used very differently from what you had in mind. The funds may be used to pay off creditors or taxes owed by your estate.

Consult With an Expert

There are other potential downsides to naming beneficiaries to non-probate assets. However, not everyone may be impacted the same way. The best advice is to regularly review your designated beneficiaries and always seek help from your estate planning attorney prior to making any decisions.

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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How to get ready for in-home care services



Metro Creative Connection

Ensuring that aging loved ones can be as independent as possible while also safe and secure may require the services of a caregiver.

According to the Family Caregiver Alliance, on average, caregivers spend 13 days each month on tasks like shopping, food preparation, housekeeping, laundry, transportation and administering medication. Many caregivers provide help with activities of daily living, whether they are informal caregivers (unpaid family) or formal caregivers (paid caregivers). Skilled nursing homes or assisted living facilities are options, and many families choose to rely on in-home care providers a few days a week or even for 24-hour-per-day care. Here's how to make the transition go more smoothly and prepare a home for the caregiver's arrival.

■ Identify the main care space(s). Receiving care at home may necessitate moving the person to a different room or rooms. Ideally that space should be on the ground floor, easily accessible and close to a bathroom. If an in-home caregiver will be a live-in as well, he or she will need a room close to the individual's room.

■ Gather important information that will be needed. Companions for Seniors suggests collecting important supplies, paperwork and information, such as contacts for doctors and other important people, and making them easily accessible. A caregiver may need access to healthcare directives and may even need bills or other financial documents

if the person will be helping with tasks of that sort.

■ Label and organize the home. Consider labeling cupboards, drawers and storage containers so that caregivers can find things more easily. Also, this is a good time to clear out clutter and organize rooms even further.

■ Stock the home. Purchase certain necessities, such as groceries, pet food and supplies, paper products, cleaning supplies and whatever else is needed. Even if the caregiver agrees to do some shopping, supplementing can be a big help.

■ Install safety gear in the home. Be sure that the home is safe to navigate for the senior as well as the caregiver. Remove tripping hazards like area rugs and take out excess furniture that isn't serving an immediate purpose. Utilize mounted grab bars near the toilet and tub, lower the hot water heater temperature, purchase a shower chair and ensure that walkers, scooters or canes are in good repair. Ask the caregiver if there is anything else that is needed in terms of home modifications.

■ Consider a security system. Installation of cameras and alarms can make everyone in the home feel safer. Be sure the caregiver knows the placement of cameras and that they will be monitored for everyone's protection.

In-home care is a necessity for many aging adults. Certain steps are needed to prepare for the caregiver's arrival at home.

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Did you know?

Metro Creative Connection

The burden on health care costs in retirement could be a significant hurdle for retirees without a sizable nest egg or effective strategy to cover such expenses. According to the Fidelity Retiree Health Care Cost Estimate, an average retired couple aged 65 in 2022 could need around \$315,000 after taxes to cover their health care expenses in retirement. Though traditional retirement goals like financing travel or relocating to a warmer climate are

worthy pursuits, it's vital that individuals of all ages, including those on the cusp of retirement, recognize the importance of saving for health care expenses as well. Such expenses, which include medication costs, are easy to take for granted when individuals are still working. However, Fidelity notes that generics, branded drugs and specialty drugs account for roughly 17% of retirement health care expenses. That equates to around \$53,500 that might be needed to pay for medication alone.



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- What to do if you are new to Medicare
- Loss of Employer Coverage
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Senior Monongalians events and activities

SENIOR PANTRY PROGRAM

Grabbing odds and ends at the grocery store or putting in an order over the Internet is just a normal part of the day for most of us. Although for our home-bound clients getting groceries, household, or personal care necessities at the drop of a hat is usually impossible. Want 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.

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, 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

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. As of October 1st, deliveries will take place Tuesday through Friday. Clients will receive a hot meal on each of these days. A cold meal will be included on Fridays to be used for the following Monday. 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 8 - 11 a.m., 12:30 - 3:45 p.m.; Tuesday, Thursday and Friday 12:30 - 3:45 p.m.; Wednesday 8 - 11 a.m., 12:30 - 1:45 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.

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. Please bring your own weights, ball and stretch strap.

CHAIR EXERCISE - 2nd Wednesday of the month at 10:30 a.m.

Nathan will lead this group. It includes exercises to promote balance, coordination, flexibility, and overall good health while seated in a chair.

UPCOMING EVENTS & SPEAKERS

FOOD BOX DISTRIBUTION

With the rise in the cost of everything, many of us find that our pantries are a little more empty than it used to be. Would having an extra bit of food really help get you through the month? Senior Monongalians and the Mountaineer Food Bank are working together to help older adults facing food insecurity by providing food boxes. These food boxes are available to Monongalia County residents aged 60 years of age or older who meet the household income guidelines. Participants will have the choice to receive one or two food boxes per month. If you would like more information or would like to see if you qualify to receive a food box, call 304-296-9812 or stop by Senior Monongalians.



Senior Monongalians events and activities (continued)

UPCOMING EVENTS & SPEAKERS (continued)

TUESDAY, OCT. 31 - HALLOWEEN CELEBRATION

Join us for a ghoulishly good time during our annual Halloween Celebration. Get into the spirit and dress up in your favorite costume. We will have a costume contest. Prizes will be awarded for the most original, funniest, and scariest costumes. Amedisys will host a Sip 'n Paint activity at 10:15 a.m. Let us know that you will be there by calling 304-296-9812.

FRIDAY, NOV. 3 at 10 a.m. - BINGO WITH RENAISSANCE CARE

Alex from Renaissance Care will lead a few games of bingo and award prizes to the winners.

TUESDAY, NOV. 7 at 10:30 a.m. - ALZHEIMER'S DISEASE DISCUSSION

Theresa from the Alzheimer's Association will discuss the basics of Alzheimer's Disease. Topics will include, but are not limited to: signs and symptoms, treatments, and communicating with someone dealing with Alzheimer's Disease. Also she will touch on the resources for those caring for someone with Alzheimer's.

FRIDAY, NOV. 10 - CLOSED FOR VETERAN'S DAY

THURSDAY, NOV. 16 at 10 a.m. - BINGO WITH HIGHMARK

Since Tiffany from Highmark Blue Cross Blue Shield could not make it in on her regular bingo day, she is coming on a special day. Tiffany will lead a few games of bingo and will award prizes to the winners. Bring a friend to add to this season of fun.

FRIDAY, NOV. 17 at 10 a.m. - BINGO WITH MORGANTOWN HEALTHCARE CENTER

Melody from the Morgantown Healthcare Center will lead a few games of bingo and award prizes to the winners. Bring a friend to add to this season of fun.

WEDNESDAY, NOV. 22 - THANKSGIVING LUNCHEON

Join us for our annual Thanksgiving Luncheon. We will be serving a traditional Thanksgiving meal. Let us know you will be joining us by calling 304-296-9812.

THURSDAY, NOV. 23 and FRIDAY, NOV. 24 - CLOSED FOR THE THANKSGIVING HOLIDAY

WAYS TO CONTACT OR FOLLOW SENIOR MONONGALIANS

WEBSITE: www.seniormons.org

FACEBOOK: Senior Monongalians

PHONE: 304-296-9812

LOCATION: Mountaineer Mall

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

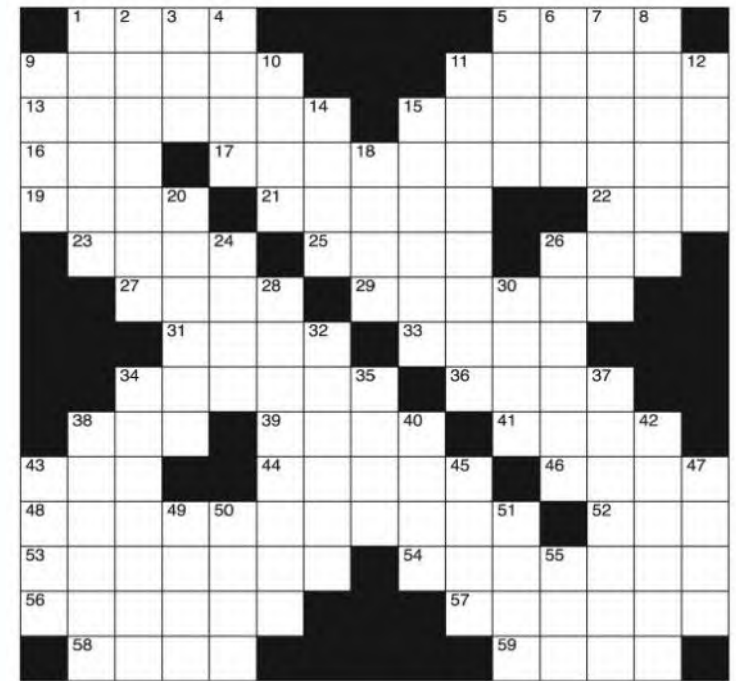
EMAIL QUESTIONS TO: info@seniormons.org

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. Male children | 31. Paradoxical anecdote |
| 5. Robert Wagner series
"Hart to _" | 33. It's on the table |
| 9. Unfolded | 34. Ancient Persia ruler |
| 11. Digestive disease | 36. Small American rail |
| 13. Wednesday | 38. File extension |
| 15. Malignant tumor | 39. Days (Spanish) |
| 16. Conscientious investment
strategy (abbr.) | 41. Everyone has one |
| 17. Slowed | 43. South American plant |
| 19. Letter of the Semitic abjads | 44. About ilium |
| 21. Weights of cars without fuel | 46. Vanished American hoopster
Bison |
| 22. Former CIA | 48. A type of breakfast |
| 23. Asian country | 52. Uncooked |
| 25. Instead | 53. Examined |
| 26. Ancient Egyptian King | 54. Christian recluse |
| 27. Privies | 56. Strong posts |
| 29. Shopping trips | 57. Some are for pasta |
| | 58. Skinny |
| | 59. School-based organizations |

CLUES DOWN

- | | |
|--|-----------------------------|
| 1. Ringlet | 26. Set of four |
| 2. Type of complex | 28. Canned fishes |
| 3. Midway between north
and northwest | 30. North Carolina college |
| 4. It becomes something bigger | 32. Secured |
| 5. German courtesy title | 34. A disgraceful event |
| 6. Genus of birds | 35. Physical suffering |
| 7. Marked by public disorder | 37. The home of the free |
| 8. Least aggressive | 38. Some are boys |
| 9. Russian city | 40. Satisfy |
| 10. Insect repellent | 42. Makes very happy |
| 11. Interruptions | 43. South American plants |
| 12. Scoundrels | 45. Modes of transportation |
| 14. 1,000 calories | 47. Female sheep |
| 15. What one does overnight | 49. Type of torch |
| 18. Dwarf planet | 50. Piece of merchandise |
| 20. Pipe | 51. Jump over |
| 24. Black powdery substance | 55. Wife of Amun |

Solution on page 11.





Our choices write the story of our lives



BY IRENE MARINELLI

for The Dominion Post

"In the long run, we shape our lives and we shape ourselves. The process never ends until we die".

~ Eleanor Roosevelt

We are all the sum of our choices. These choices can be impulsive or made with deliberation, but every choice we make writes the story of our lives. Choices are the final step in our decision making. If we've lived five decades or more, we've obviously made a truck-load of choices. Even our poor choices, those that have caused pain, hardship ... even they can be useful if we embrace them as tutors and life-coaches. If we haven't learned from our missteps over the years, we are likely to keep repeating them. Always we are solely responsible for our choices and for their consequences.

Social scientists tell us there are four main things influencing the big and small choices we make: cultural bias and expectations, family history, emotion and memories. We cannot change our past choices but we can change our mindset when making future ones. As we reach that elderly plateau, we probably think about things that did not occur or even matter much to us in our youth and middle age. Now, one of the biggest choices we have at this stage is whether or not we will allow our age to define us. If we make the choice to honor our age and honor ourselves wherever we are in our life journey, horizons and pathways open before us. There are still myriad ideas and theories we can focus on, learn from; activities and worthwhile diversions are ours for the taking. We can choose whether or not we will take time to focus on ourselves, forgive ourselves, be our own best friend. We can choose whether we will go into the future armed with confidence and inspi-

ration or stand back in the shadows and allow the future to overwhelm us.

For sure we must never allow fear to take us by the hand, lead us to choices that result in pain, loneliness or depression; choices that darken our lives with trepidation, like the fear of growing older. If we have a negative mindset about growing older, now is the time to try to make the change that shows aging in a clearer light. If we are honest with ourselves we can accept the difficulties and frustrations of growing old, while also acknowledging the contentment of having reached our present age. We can choose to embrace a positive outlook on our lives or we can see ourselves as put-upon, unhappy, unable to satisfy our earlier expectations. We can choose to be grateful for things taken for granted: the fact that each morning finds us able to wake up, able to walk, breathe, speak and think. The gratitude for simply being alive is also a choice. Having a

positive mindset does not imply ignoring negative circumstances. It's simply a way of dealing with every circumstance without falling into the abyss of self-pity and doubt.

Life can be wonderful, incredible, joyful. It can also be brutal, messy, even frightening. There will surely be times we cannot change the circumstances that bind us. There will be times when our only choice is how we live with these circumstances, how we control our attitude toward this unwanted set of conditions. Even at the very end of our lives we still have the power of choice. If we were to become mentally incapacitated the medical power of attorney, a legally valid document we were wise enough to write earlier in life, assures us the choices we've made for the end of our journey will be respected.

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



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[monarchwoundandlymph.com](https://www.facebook.com/monarchwoundandlymph)

Assisted living and residential 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 (formerly Heartland)
300 Miller Road, Kingwood
304-329-3195

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.

PUZZLE SOLUTION

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