A photograph of a middle-aged couple smiling and embracing in front of a white house with a porch. The woman is wearing a pink top, and the man is wearing a blue button-down shirt.

Senior Post

Living well and gracefully through the golden years

Reverse mortgages explained

JANUARY 2024
A MONTHLY MAGAZINE BY

THE DOMINION

Post

dominionpost.com

A photograph of three women sitting outdoors, laughing and holding coffee cups. They are dressed in casual attire, with one woman wearing a green patterned top.

Retirement Redefined



LET'S CONNECT



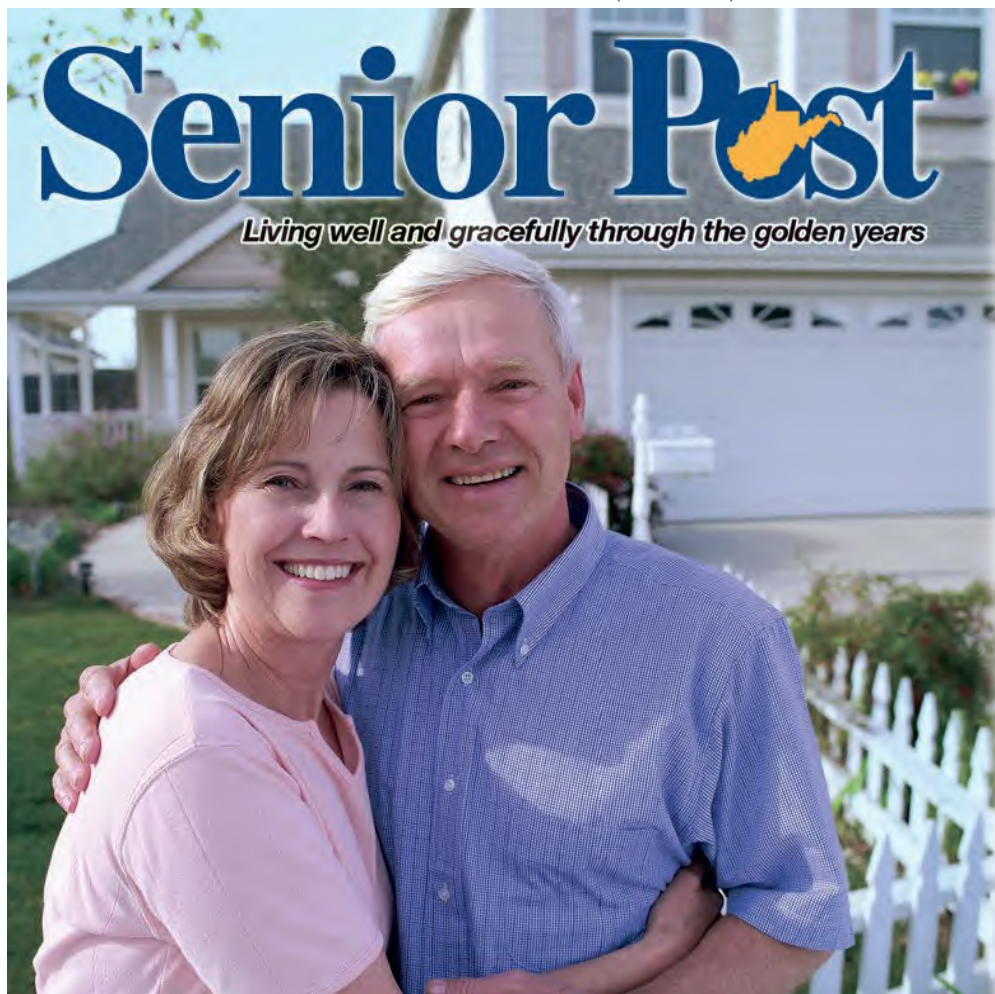
Harmony

at Morgantown

Family Serving Families

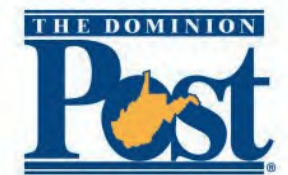
A photograph of a group of five seniors (three women and two men) standing outdoors, smiling and performing a simple exercise or dance move with their arms extended.

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- 10 - Both loss and gain come with aging
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- 11 - 3 tips to catch up on retirement savings

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On the cover: Stock photo.



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Senior centers and facilities

Monongalia County

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

cheers!

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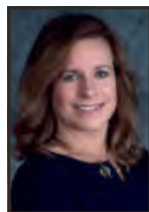
The Village
at Heritage Point

Mon Health

Vandalia Health



How to gift assets to your grandchildren



BY DOREEN SEAMON
for The Dominion Post

Gifting assets to your grandchildren can help your descendants get a good start in life and you can have the pleasure of enjoying them using the gift while you are living, but there may also be drawbacks as well.

There are several ways that you may gift to your grandchild:

- You can give the grandchild an outright gift. Perhaps the simplest option is to give the grandchild an outright gift. You may give each grandchild up to \$17,000 a year (in 2023) without having to report the gifts. If you're married, both you and your spouse can make such gifts. In addition, the gifts will not count as taxable income to your grandchildren (although the earnings on the gifts if they are invested will be taxed).

- You can pay for educational and medical costs for your grandchildren. There's no limit on these gifts as long as you pay the school or

medical provider directly.

- You can make gifts to a custodial account that parents can establish for a minor child.

- You can transfer money into a trust established to benefit a grandchild.

- You can use a 529 account to earmark funds for the higher education of a grandchild.

- You can use other gift vehicles like IRAs and savings bonds.

But there are often serious drawbacks to many options for giving gifts to grandchildren:

- You may have no control of the funds (or lose control after a certain point).

- It could adversely affect your eligibility for needs-based benefits such as long-term care Medicaid due to "look back periods" regarding gifts

- The money could also affect a grand-

child's eligibility for financial aid.

- Depending on the type of custodial account, the grandchild could have access to the account at age 18 or 21.

- Problems may arise from your premature death.

- There may not be tax or estate planning advantages especially given the current high estate tax exemption.

The trust option overcomes many of these issues because it can be designed to reflect your express wishes about when the income and principal will be available to the grandchild, and even how the funds will be spent.

A trust is a legal arrangement through which one person (or an institution, such as a bank), called a "trustee," holds legal title to property for another person, called a "beneficiary." The rules or instructions under which the trustee operates are set out in the trust instrument. Trusts have one set of beneficiaries during their lives and another set — often their children — who begin to benefit only after the

first group of beneficiaries has died. The first are often called "life beneficiaries" and the second "remaindermen."

A trust that is created by your will is referred to as a testamentary trust. In contrast, an inter vivos trust, starts during your lifetime. (In Latin, "inter vivos" means "between the living.") You create an inter vivos trust now, and it exists while you are alive.

In order for you or your beneficiaries to properly benefit from a trust, however, certain restrictions apply. These trusts are complex legal documents and should not be set up without the help of an experienced attorney. As a result, the chief downside of such trusts is the cost of establishing and maintaining them.

To determine the best way to provide for your grandchildren, contact your estate planning attorney.

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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Metro Creative Connection

As long as there have been homes for sale, there have been financial vehicles designed to alleviate some of the financial pressures associated with owning a home. A reverse mortgage is another way homeowners can borrow money based on the value of their homes, but it doesn't need to be repaid as long as those individuals are still living in their residences.

Eligibility and basics

The Federal Trade Commission's Consumer Advice says a reverse mortgage is an option for those age 62 or older who can borrow money based on their equity, or how much money one could get for the home if sold after what is owed on the mortgage is paid off. At least one owner must live in the house most of the year. Reverse mortgages may be paid as a cash lump sum, as a monthly income or as a line of credit that enables the homeowner to decide how much is desired and when.

Determining eligibility

There is a misconception that a loan that requires no monthly repayment of principal or interest will not come with any eligibility considerations. Premier Reverse Mortgage says there are some things to know before doing reverse mortgages. To prevent homeowners using reverse mortgages to avoid downsizing due to financial shortcomings, certain eligibility parameters must be met, including a credit history analysis, income requirements, age requirement, and property stipulations. These criteria may differ from lender to lender.

Differences between traditional mortgages and reverse mortgages

Unlike a traditional mortgage where payments are made to principal and interest and the balance goes down over time, with a reverse mortgage, borrowers do not make any payments right away. The loan balance goes up over time and the loan is repaid when the borrower no longer lives in the home. The homeowners or their heirs will eventually have to pay back the loan, usually by selling the home. However, as the loan balance increases, the home equity decreases with a reverse mortgage. This can affect a surviving spouse or other family members. The FTC advises homeowners to confirm the reverse mortgage has a "non-recourse" clause, which means that the borrower or the borrower's estate cannot owe more than the value of the home when the loan becomes due and the home is sold.

Additional considerations

Due to fees and other requirements, a reverse mortgage may be a more expensive way to borrow money. Other ways to borrow against equity may be a better fit, such as a home equity line of credit. Furthermore, since reverse mortgages are for older adults, scams are prevalent. Some include contractors who approach seniors about getting a reverse mortgage to pay for repairs, or scams targeting veterans.

Borrowers considering reverse mortgages should first speak with a qualified financial planner. Homeowners in the United States can access information through the Consumer Financial Protection Bureau. All options, costs and interest rate information should be confirmed before signing on the dotted line.

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.



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at Evergreen
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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

Variables that can affect older drivers' ability to safely operate a vehicle



Metro Creative Connection

Driving is a responsibility that should never be taken lightly. Estimates from the Environmental Protection Agency indicate the average small car weighs around 2,500 pounds and the average large car weighs about 4,200 pounds, while SUVs and trucks can weigh as much as 6,000 pounds. The weight of cars underscore just how dangerous the roads can be when fast-moving vehicles are being driven by drivers whose focus or physical abilities have been compromised.

Lack of focus and physical issues can affect drivers of all ages, but the National Institute on Aging notes that age-related changes can alter a person's ability to drive. Older adults will not necessarily experience physical and cognitive issues that can affect their ability to safely operate a motor vehicle. However, the NIA reports that certain variables that tend to affect older adults could compromise their ability to drive.

■ **Muscle/joint stiffness and weakness:** Aging can cause muscle and joint stiffness and weaken muscles. Arthritis is a common condition among older adults and the National Institute of Arthritis and Musculoskeletal and Skin Diseases reports that swelling in the joints is one of the more common symptoms associated with the condition. Stiffness, weakness and swelling in the joints can make it harder for drivers to turn their heads, effectively steer their vehicles and brake safely.

■ **Diminishing eyesight:** Strong eyesight is essential to safe driving. As drivers get

older, changes in their eyesight can make it harder to see pedestrians, fellow motorists, animals on roadways, and any movements outside of their direct line of sight. In fact, the Optometrists Network reports that aging has been shown to cause a loss of peripheral vision by one to three degrees for every decade of life. The NIA urges drivers 60 and older to schedule a dilated eye exam every one to two years. Certain issues affecting drivers' vision might be fixable, while others may result in avoiding driving at certain times of day, such as at night and when the sun is at its brightest, or giving up driving entirely.

■ **Diminishing hearing:** Similar to diminishing eyesight, hearing loss, even if it's complete hearing loss, can affect a driver's ability to drive safely. Drivers must be able to hear horns and sirens from other vehicles as well as any noises coming from their own cars that could indicate a problem with the vehicle.

■ **Medications:** Data from the health policy research organization KFF indicates 89 percent of adults 65 and older are currently taking a prescription medicine. Medications often produce side effects that can compromise a driver's ability to drive safely. Such effects include drowsiness, lightheadedness and diminished alertness. Aging drivers should discuss medication side effects with their physicians and what, if anything, they can do to counter the effects of a given prescription on their driving abilities.

A host of age-related variables can affect older motorists' ability to drive safely. More information is available at nia.nih.gov.

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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. 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.

FOOT CARE CLINIC - 3rd Friday of every month from 9:00 a.m. to 1:00 p.m.

Anita from Mountaineer Sole Care offers a monthly foot care clinic. During the 30 minute sessions, she will clean your feet, cut your toe nails, check for corns and calluses, and give your feet a massage. This service is \$35. Make your appointments by calling 304-368-8924.

UPCOMING EVENTS & SPEAKERS

FRIDAY, DEC. 22 - CLOSED FOR THE CHRISTMAS CELEBRATION

MONDAY, DEC. 25 - CLOSED FOR CHRISTMAS

FRIDAY, DEC. 29 at 10 a.m. - BINGO WITH WV CARING - Sydney from WV Caring will lead the last bingo session of 2023. She will also award prizes to the winners. Bring a friend to add to the festive fun.

MONDAY, JAN. 1 - CLOSED FOR THE NEW YEAR CELEBRATION

FRIDAY, JAN. 5 at 10 a.m. - BINGO WITH RENAISSANCE CARE - Alex with Renaissance Care will lead a few games of bingo and will award prizes to the winners. Bring a friend to add to the fun.

TUESDAY, JAN. 9 at 10:30 a.m. - TAI CHI CLASS DEMO - Ryan, Instructor, will discuss what style of exercise Tai Chi is and the benefits of adding it to your fitness routine. He will give everyone a chance to try Tai Chi out while he demonstrates what a typical set of movements are. These classes are sponsored by the Arthritis Foundation. Senior Monongalians will be starting Tai Chi classes in February so we invite you to join us and learn more.

WEDNESDAY, JAN. 10 at 10:30 a.m. - CHAIR EXERCISE - Nathan from Personal Touch will lead an exercise class in which all the exercises can be done while sitting in a chair.

FRIDAY, JAN. 12 at 10 a.m. - SPONSORED BINGO - A local business will lead a few games of bingo and will award prizes to the winners. Bring a friend and add to the wintertime fun.

Senior Monongalians events and activities

(continued)

UPCOMING EVENTS & SPEAKERS (continued)

MONDAY, JAN. 15 - CLOSED FOR MARTIN LUTHER KING JR. DAY

TUESDAY, JAN. 16 at 10:30 a.m. - THE IMPORTANCE OF BALANCE IN YOUR OLDER AGE - Gwen from Encompass Health will talk about why having good balance is important as you age and what you can do to improve your balance.

FRIDAY, JAN. 19 at 10 a.m. - SPONSORED BINGO - A local business will lead a few games of bingo and will award prizes to the winners. Bring a friend and add to the wintertime fun.

FRIDAY, JAN. 26 from 9 a.m. to 1 p.m. - FREE HEARING SCREENINGS - A representative from Beltone Hearing Aid Company will be offering free baseline hearing tests and can answer questions regarding good hearing. Appointments are required. Make your appointment by calling 304-366-2241.

FRIDAY, JAN. 26 at 10 a.m. - BINGO WITH BELTONE - A representative from Belton Hearing Aid Company will lead a few games of bingo and will award prizes to the winners.

SANTAS FOR SENIORS WRAP UP

The Santa for Seniors program has been a long-running fixture at Senior Monongalians during the holiday season. It gives generous community members and families the chance to extend a little cheer to home bound seniors in Monongalia County. Participating clients from our Home Delivered Meals and Community Care programs filled out their wish lists. Our SMI elves posted the lists to our Facebook page and the response was overwhelming.

Within a week, the brightly wrapped packages began to arrive at our office. As the delivery date approached, we had to use several offices to contain all the generous gifts. As the gift delivery date finally arrived, our jolly meal delivery drivers filled their trucks to the brim with delicious meals and shiny packages. Knocking at the client's door, arms overflowing, the bright beaming smiles and the gleaming eyes of our seniors was unmatched. The delight and appreciation shown by our clients fills our hearts for the next year.

We cannot express enough how grateful to all our "Santas." It was wonderful to see individuals and whole families participating this annual event. Your generosity put the HoHoHo in our clients' Holiday!

MOUNTAINEER 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 chance 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.

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

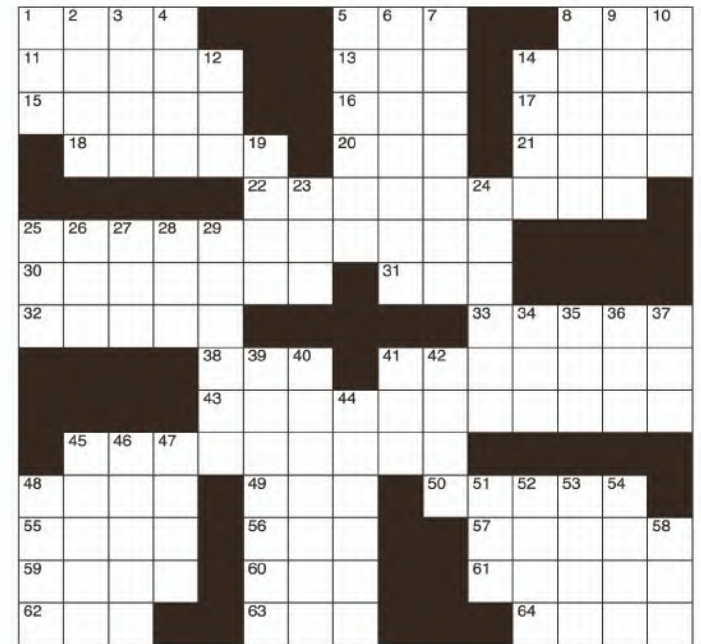
EMAIL QUESTIONS TO: info@seniormons.org

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.

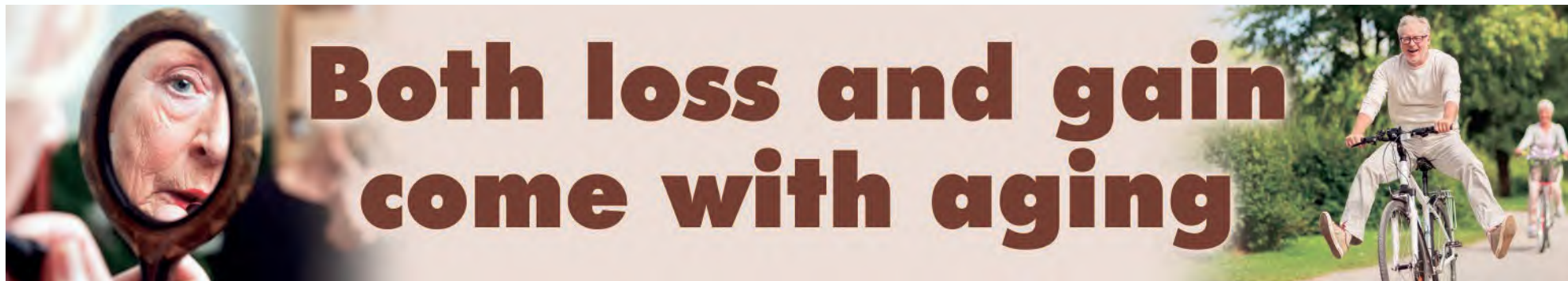


CLUES ACROSS

1. A way to injure
5. Mutual savings bank
8. Rock TV channel
11. Large number of fish swimming together
13. Military mailbox
14. Female of a horse
15. Category
16. City
17. Breezed through
18. Officer who bears a mace
20. Tax collector
21. "Cheers" actress Perlman
22. Pauses before acting
25. Extracted information from a wave
30. Tendency to revert to something ancestral
31. No seats available
32. Nocturnal rodents
33. Moves gently to and fro
38. Not good
41. A way to ready
43. One who makes something better
45. Things associated with American history
48. Ancient Phoenician fertility god
49. A continuous portion of a circle
50. Volcanic craters
55. Units of electrical resistance
56. Gamble on
57. Ethiopian town
59. One point east of northeast
60. Polynesian garland of flowers
61. Spiritual leader of a Jewish congregation
62. State of fuss
63. Keyboard key
64. Partner to relaxation

CLUES DOWN

1. "The world's most famous arena"
2. Polite interruption sound
3. Private school in New York
4. Refuse of grapes
5. __ Tomei, actress
6. Adult beverages
7. Supporter
8. Papier-__, art material
9. Forests have them
10. Most ancient Hindu scriptures
12. Downwind
14. Marketplace
19. Flowering plant genus
23. Street where nightmares happen
24. Admirer
25. Dip lightly into water
26. When you hope to get there
27. Partner to cheese
28. Eggs
29. A way to disqualify
34. South American plant
35. Fold-away bed
36. Debbie Harry album " __ Koo"
37. Swedish krona
39. Displaying warmth and friendliness
40. Official orders
41. Bowling alley necessity
42. Stray
44. About milk
45. Expressed pleasure
46. Caribbean dance
47. If not
48. __ fide (Latin)
51. Swiss river
52. Hebrew calendar month
53. One easily swindled
54. Point that is one point south of southwest
58. Small island (British)



BY IRENE MARINELLI

for The Dominion Post

"It's paradoxical that living a long life appeals to everyone, but the idea of getting old doesn't appeal to anyone."

~ Andy Rooney

As children we waited impatiently for every birthday, for gifts, parties, for growing up and finally entering that mysterious adult world. As we leave our middle years and begin to lift the curtain on aging, the birthdays seem to come much faster than in our youth. We'd like to somehow slow down time, that nebulous concept that ticks off the months and years of our living.

Certainly, there are losses connected with aging, especially when we reach our 70s and 80s. However, there are a lot of things to be said for growing older, especially when we

consider the alternative. We are alive and hoping to stay that way for many more years!

There are definitely some burdens that come with aging. Let's consider the downside, the losses that can depress us if we focus on them too long. First of all there's change. Most of us aren't great fans of change. It can be difficult and is often unexpected and uninvited. Our bodies change for sure. We lose muscle tone, energy, vitality, while we gain a host of wrinkles that seems to multiply every time we look in the mirror. We may have to take some time to recall words during a conversation, which can be very annoying. Probably for most of us the greatest loss as we grow older is the loss of friends and even people in our family who have left this life.

There are definitely things we enjoyed in our youth that we can no longer do. We're prob-

ably not about to fly downhill on a sled or skis. Perhaps, if we're in good shape, we can still hike, but now we tend to choose a level trail, rather than taking on hiking a high hill or mountain climbing. Even if we find ourselves in poor health as we approach old age, it's good to remember the incredible innovations in medicine that have come to us over the past few decades. Medical science is constantly finding new ways to keep us alive, keep us healthy and active in our later years.

Along with the burdens and losses, we can definitely see some good things about aging, if we take the time to look. We need to own and acknowledge these perks. For one thing, there is freedom. We have retired, unbinding ourselves from commitments we had to make on the job. We have the freedom to follow our own direction in using the hours of our days. Now comes the opportunity for learning new skills, for becoming more involved in our community, if that's the direction in which we

want to go.

As we age, our priorities change and, hopefully, wisdom comes to walk beside us. Now there is gratitude for every day we are alive; for waking to a new morning, for being able to breathe, walk, and think. These are true gifts, most likely taken for granted in our youth. We are more grateful for the people we love than ever before, realizing how fleeting is our time with them. We have a deeper acceptance of ourselves, of who we are, our values, strengths and talents. We care less about what others think of us; instead going our own way armed with a new self-reliance. The poet writes, "Grow old along with me! The best is yet to be." If our focus is positive, and we determine to live each day to the fullest, we can take those words to heart.

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

Assisted living and residential care communities

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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

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PineRidge

3 tips to catch up on retirement savings

Metro Creative Connection

One need not look long or far to be reminded of the importance of saving for retirement. Indeed, it's hard to go a single day without encountering roadside billboards, television and streaming service advertisements, and/or promotional emails touting the retirement planning services offered by an assortment of investment firms. If those adds seem ubiquitous, it's for good reason, as saving for retirement is among the most important steps individuals can take as they look to ensure their long-term financial security.

Despite the widely accepted significance of retirement planning, studies indicate that many people are behind on saving and aware that they're behind. According to a recent survey from the online financial resource Bankrate, 55% of respondents indicated they are behind on their retirement saving. In addition, a Gallup poll released in May 2023 indicated that just 43% of nonretirees think they will have enough money to live comfortably in retirement. The good news for individuals who are behind or concerned about their financial wellness in retirement is that three strategies can help them catch up on their savings.

1. Take advantage of catch-up rules if you qualify. Laws governing retirement accounts in the United States allow individuals 50 and older to contribute more to their retirement accounts than they're eligible to contribute prior to turning 50. Bankrate notes that current laws allow individuals over 50 to contribute an extra \$1,000 per year to a traditional or Roth

IRA and an extra \$7,500 annually to a 401(k), 403(b) or 457(b) account. In Canada, individuals can contribute the maximum to a Registered Retirement Savings Plan (RRSP). According to the National Bank of Canada, individuals can contribute up to 18% of their annual income to an RRSP, and those contributions are deducted from taxable income. That means individuals are potentially saving more for down the road and paying less in taxes today.

2. Itemize your tax deductions. The online financial resource Investopedia notes that taking the standard deduction is not for everyone. Individuals with significant amounts of mortgage interest, business-related expenses that are not reimbursed by an employer, and/or charitable donations may lower their tax obligation by itemizing their deductions. That reduction in tax obligation allows individuals to redirect those funds to their retirement accounts.

3. Cut back on discretionary spending. Perhaps the simplest, though not necessarily the easiest, way to catch up on retirement savings is to redirect funds typically spent on discretionary expenses like dining out or travel into retirement accounts. One way to feel better about this approach is to remind yourself that the less money spent on dining out and travel now means more money will be available to spend on such luxuries in retirement.

Three simple strategies make it easier to catch up on retirement savings.

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