

Senior Post

Living well and gracefully through the golden years

**Cardiovascular
fitness and
Alzheimer's
disease**

NOVEMBER 2024
A MONTHLY MAGAZINE BY

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Living well and gracefully through the golden years



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Westside Senior Center, Westover

Did you know?

Hearing aids can be a useful ally for individuals as they navigate and seek to overcome hearing loss. Older individuals affected by age-related hearing loss may be particularly in need of hearing aids, but data indicates usage of the devices is low among the aging population. According to the National Institute on Deafness and Other Communication Disorders, just three in 10 adults over 70 with hearing loss have ever used hearing aids. And it's not only

the aging population that is reluctant to use hearing aids, as the NIDCD notes that just 16 percent of adults between the ages of 20 and 69 who could benefit from wearing hearing aids have ever used them. Greater education regarding the efficacy of hearing aids and the range of user-friendly aids that are nothing like the bulky, often ill-fitting products of yesteryear could compel more individuals with hearing loss to turn to these devices in the years to come.

The World Stroke Organization reports that a person suffers a stroke once every three seconds across the globe each day. Globally, there are roughly 12.2 million new strokes each year, and one in four individuals age 25 and older will have a stroke at some point in their lifetime. In its "Global Stroke Fact Sheet 2022," the WSO reported that the number of individuals who will have a stroke in their lifetime had increased by 50 percent over the previous 17 years,

which underscores a need for the general public to better understand stroke and its controllable risk factors. Such variables include avoiding smoking, eating a healthy diet, minimizing if not eliminating alcohol consumption, and avoiding a sedentary lifestyle.

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Gifts to trusts to preserve assets



BY DOREEN SEAMON
for The Dominion Post

Last month we discussed the importance of planning ahead to prepare for the high cost of long-term care in a nursing home. The average cost of long-term care in West Virginia is now \$11,300 per month so it would not take long for the average West Virginian to go broke in a nursing home. In that article we discussed that while gifting assets may be a useful strategy, the gifts must be made at least five years prior to a Medicaid application to avoid a penalty being assessed.

A common question from my clients is whether they can just transfer their assets to their children. That is a loaded question. Can they? Yes. Should they? Probably not. A safer and usually more economical solution in the long run is a

specific type of trust that is drafted for just this purpose.

The issue with gifting directly to individuals is that there are a lot of problems that often arise from that strategy even with the best of families. When you gift directly to a person, legally that asset is now their asset to do with as they wish. In addition, any unforeseen issues (such as divorce, bankruptcy, addictions, failed businesses, accidents, poor decisions) that person might face in the future could affect the ownership of that asset. People often try to mitigate the exposure of losing hard earned family assets by choosing the most responsible child and relying on them to 'do the right thing'. But legally it is that child's asset and they are not required to return it or share it with other intended beneficiaries. For every parent who tells me their loved one would never do that, I have another parent tell me what their child did or perhaps their sibling did that was unfair when

their parents died.

A trust is a more comprehensive solution. With a trust, the grantor no longer legally owns the asset for Medicaid purposes, but neither do the beneficiaries (usually the grantor's descendants). With this solution, neither the liabilities nor health of the grantor or the beneficiaries impact the assets.

A common concern is whether the assets are 'stuck' in the trust, but the real property may be sold, and the assets are not 'stuck' in the trust.

Another advantage the asset protection trust has over outright gifting is regarding capital gains tax. If a highly appreciated asset is gifted during the person's lifetime, their basis is transferred with that gift. Let's use a very basic example, let's say a person bought property for \$50,000, their basis in the property would be \$50,000. If they gifted that as-

set to another person, their basis transfers with the gift. If the recipient later sells that property, they will pay a capital gains tax on anything over \$50,000. Between the various taxes, a typical person would usually end up paying about twenty-five percent on anything above \$50,000. If that same person gifted that asset to an asset protection trust and the asset is still in the trust upon their death, now the basis is adjusted to the date of death value thus avoiding a capital gain.

Whether gifting to family or trust is a good solution for your family is a highly personal issue that is not easily answered in a short article. You should have this very important estate planning discussion with your estate and elder law attorney.

Doreen L. Seamon, J.D. is an attorney with Seamon Law Offices PLLC. Her experience include elder care and estate planning. She writes a regular column for Senior Post. Contact her at columns@dominionpost.com.

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 in 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, Morgantown



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Cardiovascular fitness and Alzheimer's disease



Metro Creative Connection

Dementia is a general term for various brain disorders that can affect behavior, thinking and memory. Among the conditions that qualify as dementia, Alzheimer's disease (AD) is the most common.

According to the Texas Department of State Health Services, AD is an irreversible condition that destroys memory, thinking and the ability to carry out daily activities. Although initial AD symptoms may be mild, the disease worsens over time and eventually people with AD will need full-time care. Many people are interested in any ways they can reduce the severity of AD or stave off its progression. Cardiovascular fitness could be an important tool in that fight.

Cardiovascular activity may help lessen the impact of dementia and AD in particular. According to a 2018

study published in the journal *Neurology*, a population-based sample of 1,462 Swedish women between the ages of 38 and 60 was examined in 1968, and then followed up with in various intervals until 2009. Researchers found that women who partook in high fitness regimens saw their age of dementia onset delayed by 9.5 years. Time to dementia onset was delayed by five years compared to medium fitness participants.

Another study from 2020 published in the journal *Frontiers in Neuroscience* looked at exercise for those who already have AD as a method of slowing the decline in activities of daily living (ADL). The study found that ADL decline was slower among individuals who engaged in an hour of aerobic exercise training twice a week compared to those in the non-active group. However, there was no effect on behavioral symptoms, depression or nutritional scores.

Aerobic exercise programs aimed at improving cardiovascular fitness seem to have moderate effects on cognitive function among healthy older persons. But data from current randomized control trials are insufficient to show that these improvements are due exclusively to improved cardiovascular fitness. Still, incorporating cardiovascular exercise in all stages of life is important. Here are a few notable ways exercise could affect AD outcomes.

- **Improved blood flow:** Regular cardiovascular exercise facilitates blood circulation to the brain. Better blood flow delivers adequate oxygen and nutrients to the brain, which is important for maintaining cognitive function.

- **Risk factor reduction:** Cardio helps manage several risk factors associated with AD, such as diabetes, high cholesterol and high blood pressure. By lowering these risk factors, indi-

viduals may reduce their likelihood of developing forms of dementia.

- **Reduced inflammation and oxidative stress:** Physical activity can reduce inflammation and oxidative stress in the body, each of which are linked to neurodegenerative diseases. The American Brain Foundation says high levels of inflammation of the brain may accelerate brain aging and contribute to the progression of neurodegenerative diseases like AD, Parkinson's disease and Lewy body dementia.

- **Improved sleep:** Regular exercise can help promote more regular sleep patterns, which improves mood and cognitive health.

Although cardiovascular exercise cannot prevent dementia, it may help delay its onset.



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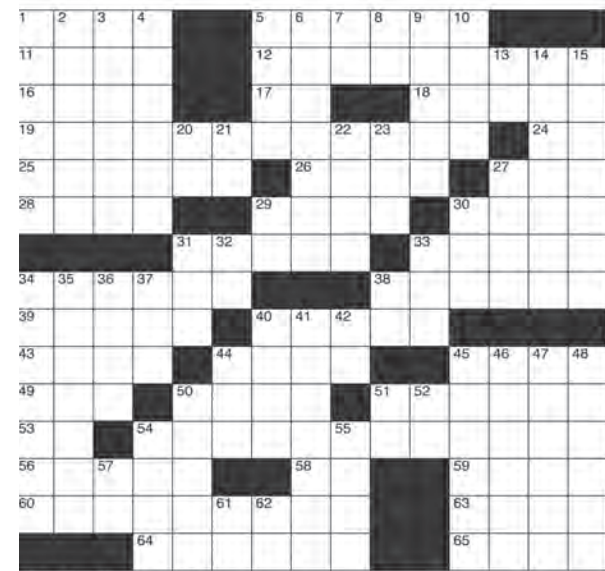
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CROSSWORD



CLUES ACROSS

- 1. ___ Spumante (Italian wine)
- 5. Highly impressed
- 11. Pronoun to identify something specific
- 12. Uttered in an impassioned way
- 16. Outfits
- 17. "Westworld" actor Harris
- 18. Stewed game casserole
- 19. Indignities inflicted on others
- 24. Blood type
- 25. Says beneath one's breath
- 26. Taxis
- 27. Transmits genetic information from DNA to the cytoplasm
- 28. NFL great Randy
- 29. Where college students live
- 30. Brief Yankees sensation Kevin
- 31. Condiment
- 33. -frutti
- 34. Polish city
- 38. Astronomy unit of distance
- 39. Romanian village
- 40. Bears first overall pick Williams
- 43. Irritated
- 44. Clothing for sale has them
- 45. One-time world power
- 49. When you anticipate arriving
- 50. Farm building
- 51. Organize thoughtfully
- 53. Detective
- 54. One who reduces
- 56. Nursemaids
- 58. Partner to "Pa"
- 59. World's longest river
- 60. Commemorates
- 63. Compound
- 64. The Lannisters and Starks fought for one
- 65. Email function

CLUES DOWN

- 1. Open-roofed entrance
- 2. Japanese religion
- 3. Dancer's garments
- 4. Distributes
- 5. Yemeni port
- 6. Spanish doctors
- 7. It cools your house
- 8. Engine variant
- 9. Makes more manageable
- 10. Days (Spanish)
- 13. Milliliter
- 14. Spread out from
- 15. With two replaceable hydrogen atoms
- 20. Respectful title for a man
- 21. Equally
- 22. Scarlett's home
- 23. Big Blue
- 27. Subway dwellers
- 29. One-tenth of a liter
- 30. Central European river
- 33. Bar bill
- 34. Football equipment
- 35. Dance music
- 36. Russian river
- 37. Mary __, cosmetics
- 38. Gym class
- 40. Autos
- 41. Fourth and honorable name in ancient Rome
- 42. Defeats (abbr.)
- 44. A way to color
- 45. Planet
- 46. Form of humor
- 47. Taken without permission
- 48. Go over again
- 50. Auto parts manufacturer
- 51. Detective's source
- 52. Home of the Flyers
- 54. Short official note
- 55. Emit coherent radiation
- 57. In the year of Our Lord

Solution on page 11.



Thoughtful gifts for aging parents

Metro Creative Connection

Children typically want to treat their parents to something special during the holiday season. Parents do a lot for their children, and when those kids become adults, a desire to express their appreciation for Mom and Dad grows.

According to The Wrap Up: Snappy's 2022 Holiday Gift Report, the majority of Americans (64.2 percent) report they need help when it comes to holiday gifting. They may want to carefully consider a recipient's interests, as the report also discovered more than half of all Americans want a gift that reflects their personal interests and hobbies. When shopping for elderly parents, it may not be as simple as identifying interests, particularly if Mom and Dad are experiencing age-related health issues. Consider these gift ideas that may be ideal for the aging adults in your life.

- **Cozy blanket:** Older adults may have trouble regulating their body temperatures, which can translate to feeling cold a lot of the time. A new blanket or throw for a bed or to cuddle up with in a favorite recliner might be the perfect gift.
- **Family history book:** Budding writ-

ers can interview their aging parents and jot down family stories. Those stories and anecdotes can be compiled into a book and combined with photos to make a family history log, which can be gifted back to the interviewee.

- **Gripping slippers:** Slips and falls can injure aging adults and put them out of commission for quite some time. Sturdy and secure slippers with anti-slip soles are good for getting around the house and making quick trips to take out the trash or get the mail.
- **Robotic vacuum:** Keeping up with the household chores is easier with a robotic vacuum that automatically scours carpets and hard-surface floors. This eliminates having to wrestle with a cumbersome vacuum.
- **Key finder:** A key finder can help adults find their keys if they are misplaced. Some employ radio frequency, while others utilize Bluetooth technology and can be paired to a smartphone.
- **Magnifying light:** Older parents who like to do puzzles or close-up work like knitting or stitching can benefit from an LED lamp that also has a magnifying glass built right in.

- **E-reader:** Avid readers may enjoy an e-reader because they don't have to find spots to store even more books in their homes. E-readers can be customized so the print is the right size for the reader's needs. Also, the devices are lightweight and easy to stow in a bag.
- **Automatic card shuffler:** Parents who are known card sharks around the community can use an automatic card shuffler to make card play even easier.
- **Resistance bands:** Resistance bands are like large rubber bands that exert force to strengthen muscles and improve flexibility. They can help aging adults stay in shape in a low-impact way.
- **Dining gift cards:** When parents do not want to spend additional time in the kitchen, they may opt to visit a favorite restaurant. A combination of a gift card to a favorite establishment as well as pre-paid taxi or ride share service ensures a good meal and a safe ride home.

Although they seem to have everything, aging parents still can benefit from some thoughtful gifts.

Guidance on unpaid loans and when to sue

BY DEB MILLER

Volunteer with WV Senior Legal Aid

“Not again,” Marlene thought to herself.

Her daughter Wendy was asking her for another \$1,000 loan (the eighth in recent months). It had become a regular habit, leaving Marlene feeling upset and frustrated. She had them marked on her wall calendar.

She would never think of doing that to her daughter. Besides, she had other children, grandchildren, and her own needs to consider.

To date, Wendy had not paid back a single penny from any of the earlier loans and had flippantly commented more than once that she just saw it as her future inheritance received now.

Like others in the same situation, Marlene was upset that Wendy couldn't

handle money better and didn't mind waltzing in to request more from her mom. Marlene's own budget was always stretched thin.

With a sense of dread, Marlene also wondered who else she was taking money from. Wendy had probably not repaid them either. She could be sweet and charming when it suited her.

Wendy and her boyfriend had recently gone on a nice beach vacation. Knowing approximately how much it had cost, it hurt Marlene that Wendy now wanted even more money from her.

Thinking back, she regretted not discussing budgeting and repayment. She should have required a written loan agreement that would include all the terms so that Wendy would take it more seriously. Otherwise, no loan.

When needed, there is a 10-year statute of limitations under West Virginia

law for suing the debtor on written loan agreements. On verbal loan agreements, it's five years.

To try to collect an unpaid loan without suing, writing a demand letter and mailing it to the debtor can be a good way to start. Use the “return receipt requested” postal delivery service.

In the letter, describe the loan, demand repayment, and let the debtor know of your intent to take legal action if needed.

If no repayment occurs and the total of the loans is \$10,000 or less, a lawsuit can be filed in the county magistrate court where the debtor lives. If the debt is more, the lawsuit needs to be filed in the appropriate circuit court.

After the debtor is served a copy of the official complaint according to state requirements, he or she can file a written response.

Next, a hearing will be scheduled during which evidence about the loans and their terms, as well as testimony about the lack of repayment, will be needed to prove the case. Emails, phone messages, and text messages about the loans are useful.

The debtor will also have the opportunity to present their defense.

Winning the lawsuit does not mean that collection of the amount owed will be easy or automatic. Before suing, take into account whether the person has a job or owns real estate or other assets that could be used to pay the debt. If the person is collection proof, suing won't result in getting paid.

Guidance on unpaid loans or other legal issues is available at West Virginia Senior Legal Aid for state residents age 60 and over. Call 800-229-5068 or email info@seniorlegalaids.org.

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The power of negative thinking should not be ignored



BY IRENE MARINELLI
for The Dominion Post

"If you are positive instead of negative you will see opportunities instead of obstacles"

~ Author unknown

Here is the usual scenario: Our lives are going along for the most part on a peaceful path when a dark cloud unexpectedly blots out the sunshine, killing our peace, contentment and joy. Perhaps it's an illness or a painful loss. Perhaps it's a change we didn't anticipate and don't want to accept, or maybe unkind words being thrown at us by someone whose good opinion matters. No doubt something like this has probably happened to most of us and will probably happen again. We find ourselves at the jumping-off place where we either step back or fall into the dark chasm...negativity beckons us into darkness.

There's a lot of negative turmoil

going on out there in the wide world and even closer to home. The daily TV newscasts are rife with wars, gun violence, political strife, natural disasters. Additionally, we have our own problems that come into our lives, often unexpectedly: illness, disability, death, the lasting pain of doomed relationships. There are some things that we simply cannot accept without pain and struggle. However, we must allow time and our strength and commitment to the positive to eventually bring us out of whirling darkness, back into peace.

Science tells us our negative bias comes down to us from our earliest ancestors. They needed to see the threat of danger behind every bush and boulder in order to survive. In our modern world constant negativity has no place. Our continued negative thoughts can actually damage our health. Researchers have found a cause-and effect relationship between negativity and digestive problems, heart problems, even suppression of our immune system. Constant negative

thinking can alter brain function. It can "shrink certain brain regions, impair memory and hinder the brain's ability to process information efficiently." (Margue Medical)

Negativity has no place in a life lived with contentment, joy, peace. It's interesting how just one or two negative thoughts can creep into our minds. Then, before we are aware of what's happening, these negative thoughts can morph into habits that change our outlook and our perspective on life. Like any other habit, the habit of looking at things from a negative perspective is hard to break once it becomes entrenched in the mind.

We know that, like any other habit, the habit of constant negativity can be broken. Considering what negativity can do to our health and our most cherished relationships with our life-partner and others, it is worth the time and effort to break that negative thinking loop. If we are trying to break the habit of negative thinking, we can perhaps adopt some of the following:

Focus on positive experiences. Practice gratitude for the good things in our lives. Express appreciation for those we cherish through words and actions. Have a heartfelt talk about our negative feelings with someone we trust. Reflect on our negative response to a situation, how we felt about it and what we can learn from it.

Most of us have felt and expressed negativity about a situation from time to time. That's part of living. When negativity becomes ingrained in our persona, that's when we need to take a closer look. A constant negative outlook has no place in a good and happy life. John O'Donohue writes the following words, and they ring true when we are struggling with too many negative thoughts too long: "Negativity is an addiction to the bleak shadow that lingers around every form. You can transfigure negativity by turning it toward the light of your soul".

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

ASSISTED LIVING AND RESIDENTIAL CARE FACILITIES

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
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The Suites at Heritage Point

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PineRidge, Kingwood



Compassion is an integral component of palliative care



Arthritis is a series of conditions that primarily affects joint health. The two main types of arthritis are osteoarthritis and rheumatoid arthritis. The University of Michigan Health says osteoarthritis occurs when the smooth cartilage joint surface wears out, and the condition usually begins in an isolated joint. Rheumatoid arthritis is an autoimmune

disease that causes the body to attack itself. RA targets the joints, but other parts of the body can be affected as well. The Cleveland Clinic says that osteoarthritis is generally diagnosed in adults older than age 50. Rheumatoid arthritis tends to develop in adults between the ages of 30 and 60.



Metro Creative Connection

Various medical and therapeutic treatments are designed to promote health and well-being. Many of these therapies attempt to remove illness or address sickness. But at some point in their lives, people may receive a different form of care known as palliative care.

Palliative care, according to Get Palliative Care, is based on the needs of the patient and not the patient's prognosis. Unlike curative treatments that aim to eliminate illness, palliative care is centered on improving quality of life for patients and their families by addressing physical, emotional and psychological needs. Palliative care focuses on comfort, care and quality of life for those with serious illness. It is designed to improve life for people of any age who need it, not just older adults. The National Institute on Aging says palliative care is interdisciplinary, which means it involves a variety of doctors and care providers

who work together with patients and families to address individual goals and values.

Palliative care prioritizes comfort and support, aiming to alleviate pain, manage symptoms and offer holistic care that encompasses the whole person. Some of the hallmarks of palliative care are relief from pain and other symptoms of a serious illness. It also may help a person cope with side effects of medical treatments. Palliative care may be recommended whether a condition can be cured or not. It is performed alongside other treatments a person may be receiving, says the Mayo Clinic.

Patients with serious illnesses often experience pain, nausea, fatigue, and shortness of breath. Palliative care specialists utilize strategies and medications to alleviate these symptoms, ensuring that patients remain as comfortable as possible. Some of the conditions for which palliative care can be effective include:

- Cancer
- Heart disease
- Blood and bone marrow disorders
- Dementia
- Cystic fibrosis
- Kidney failure
- Lung disease
- Liver disease
- Stroke

According to a study published in the New England Journal of Medicine, patients with serious illnesses who received palliative care lived longer than those who did not receive this care. By focusing on relief and support, palliative care helps individuals and their families confront challenging times.

Those who would like to inquire about palliative care for themselves or a loved one can search the Palliative Care Provider Directory to find options nearby. A conversation with one's doctor also can point patients in the direction of palliative care.

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

The Connecting Link

235 High St., Morgantown | 304-296-3300

Salvation Army - Monongalia County

1264 University Ave., Morgantown | 304-296-3525

Salvation Army - 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 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

A Place of Hope

 WVUCancerInstitute™



The WVU Cancer Institute is a place of hope – a place where top doctors and researchers come together to provide compassionate, high-quality care for a brighter tomorrow.

Our multidisciplinary approach utilizes leading-edge technology and ground-breaking research to offer personalized treatment for each patient...**close to home.**

Learn more at WVUCancer.org.