

# Senior Post

*Living well and gracefully through the golden years*

**How seniors  
can cultivate  
a new hobby**

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# Did you know?

Men and women may have more free time after 50 than they had in previous decades. As children grow more independent and even leave the house, parents look to various activities, including travel, to fill their free time. Travel is often seen as a luxury, but heading off for parts unknown can produce some serious health benefits. A joint study from the Global Coalition on Aging and the Transamerica Center for Retirement Studies found that women who vacation at least twice a year have a lower risk for heart attack than those who travel once every six years. The study also found that men who do not take annual vacations are at a significantly higher risk of death (20 percent) and heart disease (30 percent) than those who make who take time to get away each year. Vacations don't even need to be long to produce significant, positive results. A 2018 study published in the International Journal of Environmental Research and Public Health found that a four-day long weekend vacation positively affected well-being, recovery, strain and perceived stress for as long as 45 days.



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# Coffee and recollection

## Tunnelton Senior Center VP donated building site

**BY JENIFFER GRAHAM**

DPNews@DominionPost.com

**TUNNELTON** – The Tunnelton Senior Center has a special meaning for 92-year-old Bob Barlow. He donated the land it was built on.

“Sid Murphy, who was director of the Preston County Senior Citizens at the time, told me he was looking for a site to build a senior center in Tunnelton,” Barlow said. “Sid had the money but said he couldn’t find a site the state would approve. I told him I’d donate the ground, 2 1/2 acres.”

Barlow said he is at the center almost every morning between 9 and 9:30 a.m., making the first pot of coffee of the day.

He also serves as vice president for the center. He said between 20 and 25 seniors come to eat lunch at the center, play cards, and help with fundraisers.

The center is not the only organization Barlow is involved in. He is also a member of Veterans of Foreign Wars Post 2345 and a member of the Preston County Historical Society.

Barlow said he grew up in Camp Ground and usually walked to school. After school, he said he helped his dad on the farm.

“He was my best friend,” he said. “I had two weeks to go in the 10th grade when I quit. I got my GED in the Air Force. I



Jeniffer Graham/For the DP photos

Bob Barlow makes the first pot of coffee at Tunnelton Senior Center daily.

## 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



Westside Senior Center, Westover

### 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



Bob Barlow at the Tunnelton Senior Center

used to ride the West Virginia Northern (train) up town. I'd stand on the step of a coal car. It would slow down going in that direction. Coming back, it went faster and I'd jump off," Barlow said.

He said he remembers a "hobo" camp that was located by the railroad. Barlow said there was a 55-gallon drum in the center of the camp where the residents of the camp made Mulligan Stew.

"We (him and his family) were coming back from the store and there was a crowd. We went to see what was going on. There was a body covered with newspapers, one of the people from the camp had been run over by the train," he said.

He said prior to going into the Air Force, he and a friend

tried to find jobs. Barlow said he signed up for all four branches of the service.

"I found a job and made \$32 a week. I was promoted to foreman and was making \$36 a week when there was a knock on my door. It was the Air Force recruiting sergeant. He asked how badly I wanted to enlist, then asked if I could be ready in 30 minutes. I told him I could be ready in 15," Barlow said.

He said after basic training, he was sent to San Antonio, Texas, for more training. When he completed that, he was assigned to the Barksdale Air Force Base in Shreveport, La., under Gen. Curtis Lemay.

"It was called SAC, the Strategic Air Command. We got the best there was. I went TDY (temporary duty) to En-

gland, the Azures, Germany and Bermuda. I didn't even know where I was half the time. My wife was in Shreveport and I was just a mile away and I couldn't tell her where I was," Barlow said. "It was during the Korean war. They called us bus drivers because of our hats. I was a mechanic. I kept the planes flying. I used to go to schools and talk to the kids. I'd tell them the people who did the paperwork and worked behind the scenes (were) very important. They were the ones that kept things going."

Barlow said age isn't slowing him down. He said last year he won the 40-yard dash at the Senior Olympics. "I lost by one second this year, I came in second."

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# Did you know?

Getting out and about is a vital component of many seniors' daily lives, but it's important that aging men and women recognize how much exercise is healthy for them. The Department of Health & Human Services notes that adults need a mix of physical activity to stay healthy. That mix should be a combination of moderate-intensity aerobic activities, which can include golfing, swimming and even gardening, and muscle strengthening activities like weightlifting that make the muscles work harder than usual. The DHHS recommends adults combine 150 minutes of moderate-intensity aerobic activity per week with at least two days of muscle-strengthening activities. The Centers for Disease Control and Prevention notes that these guidelines are safe for individuals who are 65 and older, generally fit and have no limiting health conditions. Individuals who do not fit that criteria should consult with their physicians before beginning a new exercise regimen, as it's possible that they could be putting their health at considerable risk if they attempt to follow guidelines designed for people who are generally fit. It's also important that healthy seniors avoid overdoing it in regard to exercise. Though the DHHS suggestions are the minimum recommendations, going too far beyond those guidelines without first consulting a physician could increase seniors' risk for injury, illness or even death.



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# SENIOR MONONGALIANS

## AUGUST'S UPCOMING EVENTS and SPEAKERS

### ● Friday, Aug. 1 at 10:30 a.m.

#### Bingo with Renaissance Care

Keri from Renaissance will lead a few games of bingo and award prizes to the winners. Bring a friend and get out of the summer heat and into the sizzling fun of bingo.

### ● Monday-Wednesday, Aug. 4-6 at 10 a.m.

#### Bingocize

Remember Bingocize is now three days a week! Don't miss a single minute of this fun, interactive program. Only two weeks left.

### ● Friday, Aug. 8 at 10 a.m.

#### Bingo with Right at Home

Tammy with Right at Home will lead a few games of bingo and award prizes to the winners. Bring a friend along and get out of the summer heat and into the sizzling fun of bingo.

### ● Tuesday, Aug. 12 at 10 a.m.

#### Chair Exercise with Nathan

Nathan from Personal Touch will lead a series of exercises that can help promote stability, range of motion, and overall wellbeing. All these exercises can be done while sitting in a chair.

### ● Friday, Aug. 15 from 9 a.m. to 1 p.m.

#### Foot Care Clinic

Are your dogs barking? Could you use a little help taking care of your foot care? Anita from Mountaineer Sole Care hosts a Foot Care Clinic that can help you with all of the above. During your 30 minute session you will receive: a foot bath, toe nail trim, evaluation of corns and calluses, and a foot massage. This service is \$45. Make your appointment by calling 304-368-2819.

### ● Friday, Aug. 15 at 10 a.m.

#### Bingo with Morgantown Health Care Center

Melody from the Morgantown Health Care Center will bring the fun with her during this fun summer crafting event. Come see what all the excitement is about.

### ● Friday, Aug. 22 at 10 a.m.

#### Bingo with Care Partners

Goble from Care Partners will lead a few games of bingo and will award prizes to the winners. Bring a friend to add to the fun.

### ● Tuesday, Aug. 26 at 10:30 a.m.

#### Port of Call with Home Instead

Catherine from Home Instead will take us on a trip to some place exotic around the world without leaving our nutrition. Learn about our destination's culture, landscape, music, people, and more. Stay tuned to our Facebook and Instagram pages for the destination announcement.

### ● Friday, Aug. 29 at 10 a.m.

#### Bingo with Choice Care

A representative from Choice Care will lead a few games of bingo and award prizes to the winners. Bring a friend or two to add to the fun.

## OTHER SERVICES/PROGRAMS

### FARMER'S MARKET COUPON DISTRIBUTION

Each year the Department of Agriculture offers coupon books to assist older adults purchase fresh fruits and vegetables from local vendors at area Farmer's Markets. This year the coupon books have a total value of \$30. These coupons are available to Monongalia County residents aged 60 or older, that fall within the household income guidelines. Senior Monongalians is currently distributing these coupon books on Wednesdays, Thursdays, and Fridays from 1:00 p.m. to 3:30 p.m. If you are interested in signing up for these coupons, please bring a photo ID and know what your household income (either monthly or yearly income) is.

### TRANSPORTATION PROGRAM

Senior Monongalians' transportation program focuses on older adults that don't have access to transportation or live off of a Mountain Line bus route. Seniors will be picked up at their home and brought to our senior center. Once they arrive, they can participate in a range of activities, socialize with others, have a delicious lunch, and much more. Then they will receive a ride back to their home.

Our brand-new vehicle is wheelchair accessible and can hold several riders. Additional routes will be added as the program

grows. Riders must be or become registered clients of Senior Monongalians. To check your eligibility or to get more information regarding this program, call 304-296-9812.

With the ever-rising costs of fuel and maintenance on our vehicles, we ask for a donation to help defray some of these costs. The suggested donation is \$2 per day.

### HOME DELIVERED MEALS PROGRAM

The goal of our Home Delivered Meals Program is to provide a nutritious meal to seniors whom are home bound. Drivers also perform a well check as they speak to meal recipients. Deliveries 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 workweek.

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. If you are interested in the home delivered program, call 304-296-9812.

### SENIOR PANTRY PROGRAM and SENIOR PAWS

Grabbing odds and ends at the grocery store or placing 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 items, personal care necessities, or pet food 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 and Senior Paws.

**How does the Pantry and Senior Paws work?** When a home-bound client has a need for a nonperishable 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 that 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.

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# How to avoid financial pitfalls and complications

BY DEB MILLER, JD

Volunteer with WV Senior Legal Aid



John didn't realize it, but when he added his son's name to his stock account, he made Tommy a joint owner. John didn't

work well with computers and needed help with keeping all of his records straight because of vision problems. He added his son for convenience's sake.

John decided not to make his son his financial Power of Attorney. He wanted to handle his own money matters.

His will included a provision that his stocks would be donated to his favorite nonprofit organization.

After John passed away, his stocks did not go to the nonprofit, but instead Tommy got them. Why didn't John's will work?

The names on the stock account determined ownership before and after John's death. The will had no legal impact in that situation. John didn't understand that. Plus as co-owner Tommy could have sold any of the stocks at any time.

Some types of accounts have a way to list a co-owner or an after-death beneficiary, such as bank accounts, life insurance, stocks, savings bonds and retirement accounts, which controls no matter what the person's will says. That makes the account beneficiary form, account signature card, or co-owner form very important documents. It's basically the equivalent of a will for those specific accounts.

Another risk of adding a child's name to a parent's account is that it becomes subject to the child's creditors.

For example, Mary added her daughter Anna's name to her checking account for convenience's sake. Not too long after, Anna was at fault in a catastrophic car accident. Anna's assets, including Mary's checking account, can be used to pay the damages from the accident if the insurance coverage isn't enough.

That wasn't Mary's intention. She needs that money for her own living expenses, but the car accident could change all that.

If Anna got a divorce or had to declare bankruptcy, that would likely mean that Mary's checking account could be part of the asset division. That wasn't Mary's intention either.

How can Mary avoid these complications?

Rather than adding a co-owner to an account, switching to an auto-pay plan for utility, credit card, insurance, and other bills can work well. Once it's set up, the customer receives information about the billing amount to be deducted from the account before the payment date.

Another simple option is to have Anna added to Mary's checking account but only as an authorized signer. With that kind of account Anna could sign checks or endorse them for deposit without becoming a co-owner. Also, Anna would not be liable for any overdrafts since she would not be an owner.

If circumstances change, Mary can revoke Anna's authorized signer status.

Another option is to have a separate account that Anna could use for ongoing expenses. Mary could arrange for monthly transfers into that second account for the amounts needed. Anna would not have access to Mary's main account.

Changing the ownership of an account can also mean one child may receive more from the estate than others will.

As we need more help with our daily tasks, being aware of these types of financial remedies can avoid unexpected problems.

**For free legal assistance** with a noncriminal matter, West Virginia residents age 60 or older may contact West Virginia Senior Legal Aid at 800-229-5088 or [info@seniorlegalaids.com](mailto:info@seniorlegalaids.com).



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# How seniors can cultivate a new hobby

ON THE COVER: Retirees might need to develop a new hobby to combat boredom. (MetroCreative photo)

## SENIOR CENTER ACTIVITIES

### Westside Senior Center

The volunteer-operated center is open from 9 a.m. to noon Monday through Friday at 500 Dupont Road in Westover. Our exercise room is available when the center is open.

**BINGO:** Bingo every Wednesday at 6 p.m. Doors open at 4 p.m. and kitchen open at 5 p.m. No reserved tables. Cards are \$5 each (e.g. - 4 cards are \$20 and 6 cards are \$30). Concessions.

**CARDS AND GAMES:** Tuesday and Thursday mornings are especially active for our card plays and anyone is invited to join in. Playing usually starts around 9:30.

**DULCIMERS:** They get together on Tuesday mornings to play and practice. They welcome anyone who would like to learn also. Judy Werner leads this group, and it is enjoyable to just sit and listen.

**LINE DANCING:** We now have line dancing classes on Wednesday morning at 10:15 a.m. The classes are designed for beginners, but all are welcome.

### 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

MetroCreative

**R**etirement is often characterized as a carefree time in life when adults who spent years in the workforce get to enjoy the fruits of their labors. But upon retiring, many retirees find themselves fighting boredom. A recent study from Indeed found that, as of March 2022, 3.2% of workers who retired a year earlier had already reentered the workforce. No two retirees are the same, and a host of variables, boredom among them, likely compelled recently retired professionals to go back to work.

Retirees who like the freedom of not working but are confronting a good bit of boredom can consider these tips to cultivate a new hobby that can help them pass the time in a rewarding and engaging way.

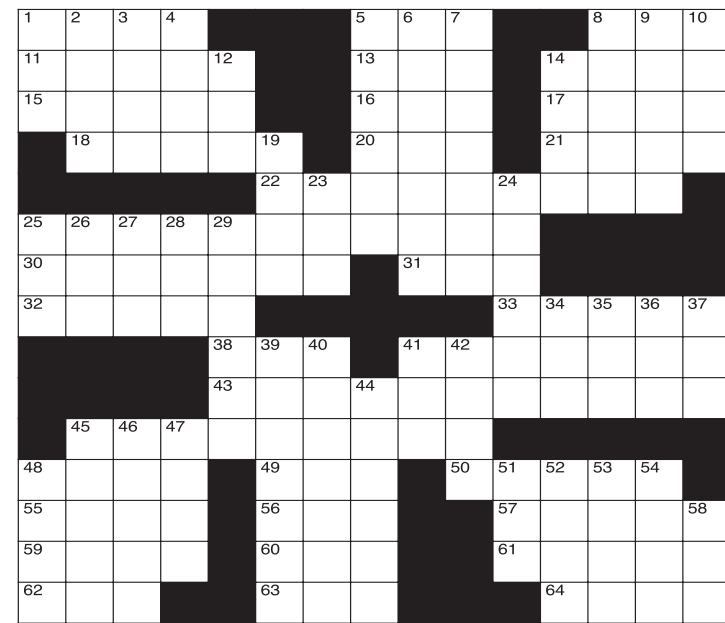
- Identify new (or old) interests. Many retirees discover new passions in retirement, while others turn back the clock and revisit favorite hobbies from their youth. A good way to begin cultivating a new hobby is to jot down a list of activities you always found interesting but never had the time to learn or became too busy to fully invest in. Some seniors hit the links for the first time in retirement, while others return to school to study subjects they find interesting but did not engage with during their college years. The options are endless, and jotting down a list of new or old interests is a great way to get the ball rolling.

- Embrace new ways to engage a passion. Virtual resources like online courses and book clubs conducted over Zoom with fellow readers across the nation and possibly even the globe are a great way to cultivate a new hobby in retirement. Virtual resources can be especially beneficial for seniors with mobility issues.

- Consider locally based resources. Community parks departments and libraries may offer an array of free or affordable opportunities for seniors to engage with a new hobby. Parks departments may offer anything from cross country skiing tutorials to age-based hiking excursions, while libraries may offer weekly crafting sessions or wellness programs to local residents. In addition to providing fun ways to discover and cultivate a new hobby, programs offered through parks departments and local libraries are great ways to meet fellow retirees.

- Put your experience to use. Retirees with years in their field don't have to go back to work to make use of their professional expertise. Contact local youth organizations or outreach programs sponsored by churches, libraries or local law enforcement agencies and offer to share your expertise with young people. Such opportunities allow retirees to continue to engage with their professions and help a younger generation of aspiring professionals gain valuable insight into fields they're interested in.

There's no shortage of ways for seniors to overcome retirement boredom and cultivate rewarding hobbies.



### CLUES ACROSS

- |                                     |   |
|-------------------------------------|---|
| 1. Taxis                            | 38. A doctrine                                |
| 5. Space Systems Command            | 41. Can be subdued                            |
| 8. Plant seed by scattering         | 43. A place to bathe                          |
| 11. Alliances                       | 45. Land used for pasture                     |
| 13. Fiddler crabs                   | 48. Curved piece of iron                      |
| 14. Heroic tale                     | 49. Automobile                                |
| 15. Yemen capital                   | 50. Fencing sword                             |
| 16. Misleading gesture              | 55. Breezes through                           |
| 17. Cain and ___                    | 56. Child                                     |
| 18. Simple shoe                     | 57. NBA legend Iverson                        |
| 20. Hundredweight                   | 59. Horsley and Iacocca are two               |
| 21. Children's toy in the snow      | 60. Midway between northeast and east         |
| 22. Gets rid of                     | 61. Spiritual leader of a Jewish congregation |
| 25. Free of deceit                  | 62. U.S. leader during much of WW2            |
| 30. Performed a dance               | 63. Lair                                      |
| 31. Chinese philosophical principle | 64. Fibrous material                          |
| 32. Exaggerated                     |   |
| 33. Refrain from inflicting         |   |

### CLUES DOWN

- |   |  |
|---|--|
| 1. Home of "60 Minutes"                     | 29. One who obtains pleasure from another's pain |
| 2. Expression of sorrow or pity             | 34. Consume                                      |
| 3. ___ fide: legitimate                     | 35. Licensed for Wall Street                     |
| 4. Immune response                          | 36. Sick   |
| 5. Assistance and support                   | 37. Israeli city ___ Aviv                        |
| 6. Glared                                   | 39. Removed the husk                             |
| 7. Spanish saloon                           | 40. Mass of rocks and sediment                   |
| 8. Pitch black                              | 41. Two-year-old sheep                           |
| 9. S-shaped lines                           | 42. Area units                                   |
| 10. Statistical test                        | 44. Prison overseer                              |
| 12. ___ Paulo, city                         | 45. Walked                                       |
| 14. Graduation garb                         | 46. Wartime escort aircraft carrier              |
| 19. A way to record                         | 47. Tax  |
| 23. Not good                                | 48. 50 percent                                   |
| 24. Weather events                          | 51. Swiss river                                  |
| 25. A pituitary hormone                     | 52. Tattle                                       |
| 26. Jamie Foxx film                         | 53. Actor Idris                                  |
| 27. Rocker's accessory                      | 54. Resist authority (slang)                     |
| 28. One point east (clockwise) of due north | 58. Egg of a louse                               |

## Did you know?

According to the Skin Cancer Foundation, skin damage builds up over time, beginning with a person's very first sunburn. The more a person's skin burns, the greater his or her risk for skin cancer becomes. The SCF notes that the same ultraviolet (UV) rays that damage skin alter a tumor-suppressing gene. That alteration gives injured cells a smaller window to repair before a tumor becomes cancerous.

Five or more sunburns in a lifetime doubles a person's risk for melanoma, which can be deadly. That cumulative effect underscores the need to emphasize skin protection methods, such as wearing sunscreen and avoiding exposure to the sun between the hours of 10 a.m. and 4 p.m.



# To be at peace when chaos reigns

BY IRENE MARINELLI

for The Dominion Post



"Inner peace contributes to a sense of well-being in mind and body"

— **National Institute of Health**

Not all of us came from a peaceful home. Not all of us live in a peace-filled home environment. That's reality. It's what some of us must deal with we strive to break those bonds, those patterns that kill our inner peace. With few exceptions, we all want to be at peace with ourselves and those with whom we live and interact. We may tend to think we can find inner peace by pulling it out of our environment or situations. Silence, meditation, yoga, Tai Chi: all these, as well as other externals, are worthy of our time and effort. They can bring temporary peace but

the lasting peace that comes from within us and stays to become part of us does not vanish when the external situations change, as well they might. There is no stability in counting on external situations or relationships with others to bring us lasting inner peace. Even the best relationships can at times cause stress and strife. One way to preserve our own inner peace and bring peace to our homes is to set boundaries, calmly, gently respectfully and firmly. Boundaries are not gates that close us against others. They are paths that lead to respect and understanding between people. We need to be aware of the needs of those with whom we live and others close to us. Equally important is being aware of our own needs, not selfishly but openly and honestly. Our own inner peace begins in our minds, in our thoughts and perceptions. We can honestly assess those things we do and do not want in our lives, especially as we age. Now that our children have gone to

homes of their own and retirement has come to give us a new sense of freedom, this kind of assessment is easier and more meaningful. The partner of inner peace is contentment. No one can live without experiencing some stress or anxiety. But we can bring peace and contentment into our homes and into our lives. We can get rid of comparisons. Comparing ourselves, our lives, what we have and who we are, with others can quickly send our contentment into hiding. We also need to be aware of negativity. Focusing on the negative can quickly kill joy and contentment. We can never see the beauty of a rose if all we focus on are the thorns. Whether we live alone or with a life partner or a group of people, we strive to make our home a sanctuary, a place of peace and contentment. There are times when mayhem rules, when chaos and trouble come for a visit and stay on as house guests. No one is immune to hard work and trials that may seem endless and exhaust-

ing. Yet in all this we can still depend on our inner peace to help us get through it. Inner peace does not mean our lives will drift along like a gentle stream meandering through a flower-filled meadow. Inner peace can give us the ability to be in the middle of chaos and mayhem and still be calm.

Several recent studies of the connection between inner peace and bodily well-being have given us some interesting conclusions. Inner peace reduces the body's stress response and lowers cortisol levels. It improves the body's immune functions by reducing stress that can weaken the immune system. Inner peace leads to better sleep which contributes to overall better health. Inner peace contributes to a sense of well-being in both mind and body.

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



PineRidge, Kingwood

# Q&A about retirement planning

MetroCreative

Individuals need not look very far to be reminded of the importance of planning for retirement. Television ad campaigns touting the need to plan for retirement have been front and center for many years. Banks also heavily promote their retirement planning services to account holders. The emphasis financial firms and banks place on retirement planning underscores just how important it is for individuals from all walks of life to prioritize securing their financial futures.

Ad campaigns can make saving for retirement seem simple, but plenty of people may have questions about how to save for the days when they are no longer working.

## Why and when should I begin investing to build my retirement savings?

It's never too early to start saving for retirement. Young professionals may not be anywhere close to retirement, but that doesn't mean they can afford to put off saving for the day when they call it a career. Much of that has to do with infla-

tion. The rate of inflation varies, but it's fair to assume that your cost of living will rise dramatically between your twenty-third birthday and your seventieth birthday. If you choose to simply save as opposed to investing that money, your money will not grow at a rate necessary to overcome inflation. Though there's no guarantees with investing, traditional retirement investment vehicles have a proven track record of outpacing inflation. For example, Standard & Poor's 500<sup>®</sup> (S&P 500) reports that individual retirement accounts (IRAs) grew by an average of 10.8 percent between 1971 and 2020. Over that same period, the U.S. Bureau of Labor Statistics indicates that the dollar had an average rate of inflation of 3.99 percent.

## How can I save for retirement?

Various investment vehicles can help people save for retirement. Many people utilize employer-sponsored 401(k) retirement plans. These allow individuals to deposit money via pre-tax contributions deducted from their paycheck. For young people, enrolling in these plans as soon

as they're eligible can be a great way to begin building their retirement savings, and since many people contribute between 6 and 10 percent of their pre-tax earnings, their take-home pay will not be significantly different once they enroll. IRAs, pension plans, certain life insurance policies, and regular contributions to personal savings accounts are some additional ways to save for retirement.

## How much will I need to save for retirement?

No two people are the same, so there's no simple answer to this question. Estimates about how much people will need in retirement range from 60 to 80 percent of their yearly income the year they stopped working full-time. A financial advisor can be a useful ally as people try to calculate how much they will need to save for retirement. However, the simplest answer to this common question is that there's no such thing as saving too much money for retirement so long as saving does not adversely affect other areas of your life.

## What if I need money before retirement?

No law prohibits people from withdrawing funds from designated retirement accounts before they retire. However, there may be significant financial penalties and tax consequences if you do so. For example, the Internal Revenue Service allows penalty-free withdrawals from a 401(k) after an account holder turns 59 1/2. Withdrawals made before then could be subject to federal and state income tax and a 10 percent penalty of withdrawn funds. Individuals are urged to speak with a financial advisor about withdrawal guidelines and penalties prior to opening a retirement account.

Saving for retirement is vital and it's never too early to begin investing in your financial future.

## Solution to puzzle on page 9

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

# 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



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— **Vinay Badhwar, MD, FACS, FACC**

*Executive Chair, WVU Heart and Vascular Institute*