

Senior Post

Living well and gracefully through the golden years

**Crohn's disease
and colitis
explained**



DECEMBER 2024
A MONTHLY MAGAZINE BY

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Senior Post

Living well and gracefully through the golden years



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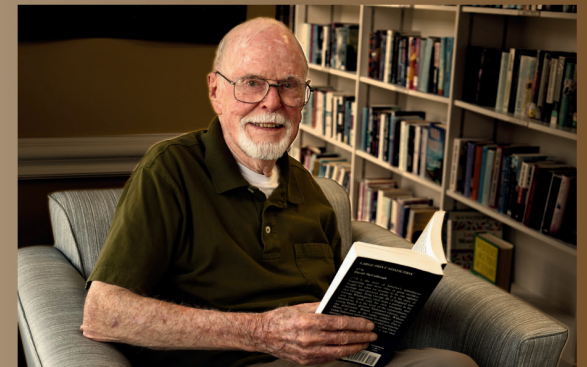


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How seniors can diversify their workouts

Metro Creative Connection

Adults often lament a lack of time to incorporate exercise into their daily routines. Such difficulties are not exaggerated, as the demands of work and family, particularly for parents of young children with busy schedules of their own, can leave little time for daily workouts. Hectic schedules typically do not prevent older adults and seniors from exercising, but aging men and women may still confront some challenges as they aspire to be as physically active as possible.

Boredom with an exercise routine can adversely affect individuals' motivation to be physically active. When that happens, even individuals with ample time to exercise, such as empty nesters and seniors, may find it increasingly difficult to go to the gym or work out at home. In such situations, the more diverse a workout routine is,

the less monotonous it can feel, and that lack of monotony can be enough to keep individuals up and moving. With that in mind, the following suggestions can help individuals diversify their workout routines so they remain engaged with physical activity.

- **Make use of the seasons.** Exercise boredom can develop at any time of year, but disinterest in a workout routine might be especially likely when diversifying a regimen becomes more difficult. For example, the colder temperatures of winter can force individuals to do most if not all of their exercising indoors, which can grow monotonous over time. If exercising outdoors in winter is a nonstarter, then individuals can emphasize outdoor workouts throughout the rest of the year when the weather is more amenable. Incorporate hiking into your weekly routine in spring, summer and

fall, and replace typical cardiovascular workouts on a treadmill or elliptical with bike rides when the weather allows. Individuals also can invest in gear to keep them warm so they can get outside to exercise after the mercury drops.

- **Skip the circuit workouts for more specialized regimens.** Circuit workouts can be great for busy individuals without much time to exercise each week. Such workouts target various muscle groups in quick succession, which allows individuals to work out every muscle group even during weeks when time is limited. However, circuit workouts can be monotonous for people who have the time to exercise each day. In such situations, individuals can specialize their workouts so they target a different muscle group during each session. Doing so can diversify a workout to reduce boredom and may even

decrease the risk of repetitive use injuries.

- **Embrace new ways to exercise.** A gym with all the familiar weights, machines and cardiovascular equipment might be the first thing people think of when pondering exercise. And while gym memberships can motivate people to exercise, traditional fitness facilities are not the only places to break a sweat and be physically active. If a diverse workout regimen is your goal, consider incorporating yoga, Pilates and other less traditional forms of exercise into your routine. Many fitness facilities even offer such classes, and local communities also may feature standalone yoga studios or other establishments offering specific exercises.

Diverse workout routines can help people overcome the boredom and lack of motivation that can develop when regimens feature little variety.

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Senior Monongalians

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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

Preston County (cont.)

Rowlesburg Senior Center

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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



Westside Senior Center, Westover



What to know about estate planning



Metro Creative Connection

Managing and planning one's estate sounds like a task reserved for the uber-rich. But that's a common, and potentially costly, misconception. Indeed, estate planning is a necessary component of long-term financial planning no matter the size of a person's investment portfolio.

Estate planning is an umbrella term that encompasses anything from asset allocation after death to end-of-life health care decisions to power of attorney should an individual become incapacitated. Key components of an estate plan typically include wills, trusts, power of attorney, and health care directives. According to a 2021 survey by Caring.com, only 33 percent of

Americans have a will in place, and 60 percent of respondents in the same survey cited "not having enough assets" as reasons for not creating an estate plan.

The following are some basic steps anyone can take to establish an estate plan.

- Create a will. A will is a legal document that specifies how your assets will be distributed after your death. Although a will can be set up without an attorney, relying on an attorney to create or update a will can ensure that it is legally sound and reflects your intentions. In the will you can name an executor who will carry out the plans of the will. Without a will, intestacy laws where you live will dictate the distribution of your assets.

- Establish trusts. Morgan Legal Group says trusts are tools that can protect assets, minimize estate taxes and provide for beneficiaries. Trusts can be revocable or irrevocable. Special needs trusts also can be set up. Trusts can help avoid probate and reduce estate taxes. The National Bureau of Economic Research indicates trusts can reduce estate taxes by up to 40 percent. Trusts also can shield some of your assets so they cannot be counted as part of your responsibility for paying for skilled nursing home admittance.

- Determine powers of attorney and health care proxies. If someone becomes incapacitated, that person will need responsible people who can act on their behalf.

A financial or legal power of attorney can help with paying bills, accessing accounts and managing finances and other needs. A health care proxy can be listed on an advanced health care directive, known as a living will. The proxy will communicate your wishes indicated on the directive and see that your wishes are honored.

Knowing what's included in an estate plan can ensure that people make informed choices about their assets, beneficiaries and financial futures. It is always best to work with legal, medical and tax professionals when drawing up estate plans to avoid any issues that can arise when matters are not decided ahead of time.

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Did you know?

A cataract is a clouding of the naturally transparent lens of the eye that can occur as one ages. Natural proteins in the lens clump together and can cloud the eye. The National Eye Institute says most cataracts develop with age, as more than half of all Americans age 80 or older either have cataracts or have had surgery to remove them. But cataracts can occur for other reasons, such as after an eye injury or after surgery for another vision problem. The American Academy of Ophthalmology says cataracts can make it seem like a person is looking through a foggy or dusty car wind-

shield. Everything is hazy, blurry or less colorful. Additional vision changes associated with cataracts include extra light sensitivity; seeing bright colors as faded or yellowed; seeing double or a ghosted image; and difficulty seeing at night. Using brighter lights at home or getting a new eyeglasses prescription can help manage cataracts in their early stages. An eye doctor may suggest surgery if cataracts are getting in the way of daily activities. Surgery removes the clouded lens and replaces it with a new, artificial lens.

Golf carts are go-to transportation options for people who live in retirement communities and private residential neighborhoods. Individuals aspiring to call such communities home may be happy to learn that a new golf cart will not cost them nearly as much as a new car or truck. Though golf carts require a sizable financial commitment, the electric off-road recreational vehicle dealers at Kandi America estimate the cost of a new electric cart at between

\$12,000 and \$14,000, while gas-powered alternatives may begin around \$4,000 and cost as much as \$10,000 depending on the model, brand and accessories. Though electric golf carts are not maintenance-free, such vehicles generally require less upkeep than gas-powered carts, so the cost of maintenance should be factored in when drivers decide which type of vehicle best suits their needs and budgets.



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Crohn's disease and colitis explained

Metro Creative Connection

Inflammatory bowel disease (IBD) affects between 2.4 and 3.1 million people across the United States, according to the Centers for Disease Control and Prevention. Data from a U.S. National Health and Nutrition Examination Survey showed 1 percent of U.S. adults may have diagnosed IBD. Also, the National Institutes of Health report an estimated 322,600 Canadians were living with IBD in 2023. Canada has one of the highest rates of IBD in the world.

The Mayo Clinic notes that IBD refers to disorders involving chronic inflammation of tissues in the digestive tract. The two most common types of IBD include ulcerative colitis and Crohn's disease. Both diseases typically develop in teenagers and young adults, although they can occur at any age. Ulcerative colitis and Crohn's disease affect men and women equally, and symptoms are very similar. Understanding the differences between colitis and Crohn's can direct people to the best

courses of treatment for their ailments.

Crohn's disease

Crohn's disease is characterized by inflammation of the lining of the digestive tract, anywhere from the mouth to the anus. However, the small intestine is most often affected. According to UCLA Health, when a person has Crohn's disease, there are healthy parts of tissue mixed in between inflamed areas. Because Crohn's disease affects more of the GI tract, WebMD says doctor's may see sores in the mouth, on the lips or tongue, or even anal tears and rectal infections.

Ulcerative colitis

Ulcerative colitis is a form of IBD that is limited to the colon. It affects the inner most lining of the colon, while Crohn's disease can occur in all of the layers of the bowel walls. With colitis, there are no healthy areas of tissue in the colon between inflamed spots; the inflammation is continuous.

Diagnosis

Doctors use various tests to diagnose IBD. A colonoscopy checks the large intestine. A sigmoidoscopy examines only the lower part of the large intestines, while an esophagogastroduodenoscopy checks the lining of the esophagus, stomach and the duodenum. Additional testing may be used to examine the small intestine or bile and pancreatic ducts, says WebMD. Even after various imaging tests, doctors still may be unsure if Crohn's disease or ulcerative colitis is responsible for symptoms.

Scientists are working to improve blood tests to help diagnose ulcerative colitis and Crohn's. These tests check levels of certain antibodies found in blood. Most often people with ulcerative colitis have the pANCA (perinuclear anti-neutrophil) antibody present, while those with Crohn's disease have the ASCA (anti-Saccharomyces Cerevisiae) antibody present. These tests are not always accurate, so other diagnostic criteria should be used.

Treatment

The goal of IBD treatments is to reduce the inflammation that triggers symptoms. Anti-inflammatory drugs often are the first step in the treatment of IBD as well as immune system suppressors. The Mayo Clinic says biologics are a newer category of therapy for IBD, and are aimed at neutralizing proteins in the body that are causing inflammation.

When dietary changes and medication are not completely effective for IBD, doctors may suggest surgery. The Mayo Clinic says up to two-thirds of people with Crohn's disease will require at least one surgery in their lifetime. The damaged portion of the digestive tract is removed and then the healthy sections are joined together. Surgery for ulcerative colitis may include removing the entire colon and rectum and using an internal pouch for bowel movements.

Inflammatory bowel diseases can affect people in many ways and require treatment to restore quality of life.

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Common questions about reverse mortgages

Metro Creative Connection

Homeownership is a dream for millions of people across the globe. The National Association of Realtors indicates real estate has historically exhibited long-term, stable growth in value. Money spent on rent is money that a person will never see again. However, paying a traditional mortgage every month enables homeowners to build equity and can be a means to securing one's financial future.

Homeowners typically can lean on the value of their homes should they need

money for improvement projects or other plans. Reverse mortgages are one way to do just that.

Who is eligible for a reverse mortgage?

People near retirement age are eligible for a specific type of loan they can borrow against. Known as a "reverse mortgage," this type of loan can be great for people 62 or older who perhaps can no longer make payments on their home, or require a sum of money to use right now, without

wanting to sell their home.

In addition to meeting the age requirement, a borrower must live at the property as a primary residence and certify occupancy annually to be eligible for a reverse mortgage. Also, the property must be maintained in the same condition as when the reverse mortgage was obtained, says Fannie Mae.

How does a reverse mortgage work?

The Consumer Finance Protection Bureau says a reverse mortgage, commonly a Home Equity Conversion Mortgage, which is the most popular type of reverse mortgage loan, is different from a traditional mortgage. Instead of making monthly payments to bring down the amount owed on the loan, a reverse mortgage features no monthly payments. Rather, interest and fees are added to the loan balance each month and the balance grows. The loan is repaid when the borrower no longer lives in the home.

What else should I know?

With a reverse mortgage, even though borrowers are not making monthly mortgage payments, they are still responsible for paying property-related expenses on time, including, real estate and property taxes, insurance premiums, HOA fees, and utilities. Reverse mortgages also come with additional costs, including origination fees and

mortgage insurance up to 2.5 percent of the home's appraised value, says Forbes. It's important to note that most interest rates on these loans are variable, meaning they can rise over time and thus increase the cost of borrowing. In addition, unlike traditional mortgage payments, interest payments on reverse mortgages aren't tax-deductible.

How is a reverse mortgage paid back?

A reverse mortgage is not free money. The homeowners or their heirs will eventually have to pay back the loan when the borrowers no longer live at the property. This is usually achieved by selling the home.

The CFPB notes if a reverse mortgage loan balance is less than the amount the home is sold for, then the borrower keeps the difference. If the loan balance is more than the amount the home sells for at the appraised value, one can pay off the loan by selling the home for at least 95 percent of the home's appraised value, known as the 95 percent rule. The money from the sale will go toward the outstanding loan balance and any remaining balance on the loan is paid for by mortgage insurance, which the borrower has been paying for the duration of the loan.

Reverse mortgages can be a consideration for older adults. However, it is essential to get all of the facts to make an informed decision.

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



Volunteering is good for your health

Metro Creative Connection

Volunteering makes an immeasurable difference in the lives of volunteers and those they help. Many people may be surprised to learn how positive volunteering can be for volunteers. Indeed, studies show that volunteering leads to better physical and mental health, among other benefits.

According to an article published by the American Heart Association and Jeffrey Burr, a professor of gerontology at the University of Massachusetts Boston, “compared to non-volunteers, volunteers have less depression, less anxiety, higher self-esteem, greater happiness, and a greater sense of meaning in life.” Burr and the AHA note the health benefits of volunteering occur among all ages, and a deep look at how volunteer efforts are good for personal health shows just how profound giving back can be.

- Reduces stress: The Mayo Clinic reports that volunteering reduces stress and increases positive, relaxed feelings by releasing dopamine. When volunteers spend time in service to others, they report feeling a sense of meaning and appreciation, both of which can have stress-reducing effects.

- Lowers depression: Research has shown that volunteering leads to lower rates of depression and anxiety, particularly among people 65 and older.

- Provides a sense of purpose: AmeriCorps reports volunteering can provide a sense of purpose in older adults, which can help replace feelings of inadequacy

due to loss of major role identities, such as wage earner or parent. This sense of purpose can improve life satisfaction and happiness.

- Reduces blood pressure: According to researchers at Carnegie Mellon University, older adults who volunteered for at least 200 hours annually decrease their risk of high blood pressure by 40 percent. This also may lower risk of heart disease and stroke.

- Eliminates feelings of isolation: Volunteers working together link people to others and their communities. This can help people overcome feelings of isolation, which may come from being new to a community or being a senior and having a smaller social circle.

- Increases happiness: Those who volunteer regularly tend to be happier and more empathetic towards others. Volunteering also instills a sense of pride that can make people happier.

- Keeps the mind active: Individuals who volunteer can improve their cognitive health. That’s because volunteering engages a person in new skills, requires them to solve problems and keeps them mentally stimulated through various activities.

- Improves physical health: Some volunteer activities will involve physical tasks that can contribute to improved physical health because they constitute moderate exercise.

Volunteering offers a number of benefits that can improve both physical and mental health for those donating their time to help others.

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CLUES ACROSS

- 1. Long piece of squared timber
- 5. Emaciation
- 10. “Bewitched” boss Larry
- 14. Combining form meaning “different”
- 15. Current unit equal to 10 amperes
- 16. Older
- 17. Large, stocky lizard
- 18. Ringworm
- 19. Actor Pitt
- 20. Indian hand clash cymbals
- 22. Data at rest
- 23. Jeweled headdress
- 24. Indicators of when stories were written
- 27. Check
- 30. Cigarette (slang)
- 31. Arctic explorers (abbr.)
- 32. Yearly tonnage (abbr.)
- 35. Delivered a speech
- 37. A place to bathe
- 38. Postmen deliver it
- 39. Surface in geometry
- 40. More (Spanish)
- 41. ___ and Venzetti
- 42. Exclamation at the end of a prayer
- 43. Hawaiian dish
- 44. Aggressively proud men
- 45. Fellow
- 46. Mark Wahlberg comedy
- 47. Mock
- 48. When you expect to get somewhere
- 49. Songs
- 52. Pair of small hand drums
- 55. Play
- 56. Sword
- 60. Evergreens and shrubs genus
- 61. Filmed
- 63. Italian Seaport
- 64. Ancient kingdom near Dead Sea
- 65. Pores in a leaf
- 66. U. of Miami mascot is one
- 67. Snakelike fishes
- 68. Pretended to be
- 69. Body part

CLUES DOWN

- 1. Piece of felt material
- 2. Ancient Greek City
- 3. Aquatic plant
- 4. Potentially harmful fungus (Brit. sp.)
- 5. Body art (slang)
- 6. One who follows the rules
- 7. Ordinary
- 8. Honorably retired from assigned duties and retaining one’s title
- 9. Relaxing space
- 10. Japanese socks
- 11. Indian city
- 12. Rip
- 13. Icelandic book
- 21. Satisfies
- 23. Where golfers begin
- 25. Small amount
- 26. Snag
- 27. Determine the sum of
- 28. A distinctive smell
- 29. Exposed to view
- 32. Stain or blemish
- 33. Small loop in embroidery
- 34. River herring genus
- 36. Large beer
- 37. Deep, red-brown sea bream
- 38. Partner to cheese
- 40. At a deliberate pace
- 41. Gurus
- 43. Of each
- 44. Angry
- 46. Popular beverage
- 47. Flower cluster
- 49. Blocks
- 50. Those who benefitted from efforts of relatives (slang)
- 51. Polio vaccine developer
- 52. A (usually) large and scholarly book
- 53. Popular soap ingredient
- 54. NBAer Bradley
- 57. Popular movie about a pig
- 58. Musician Clapton
- 59. Not a sure thing
- 61. Recipe measurement (abbr.)
- 62. Father

Solution on page 11.

Sailing into our elder years we rid ourselves of old habits



BY IRENE MARINELLI
for The Dominion Post

As the years slip by and changes come to our lives, to our bodies and to our perspective, there are some habits, some outlooks we must discard and others we need to embrace. The first that comes immediately to mind is accepting help as we age. Whether it's asking for help with packages in a store or asking help from our children in whatever situation their help would be useful, the optimal word is "ask". Of course many people who see an older person struggling with a cart or packages immediately offer to help. Why wait in hopes that someone will notice? It's a simple request to make of our children or at the check-out counter or anywhere else. Also, this may be the time to hire some help for

chores like house cleaning or lawn maintenance. It's money well spent, as it gives us, not only peace of mind, but also the gift of time and energy for things we enjoy doing.

An article in Psychology Today reports, "People who place more importance on a fulfilling life have a higher level of life satisfaction". Isn't that what we all strive for: time, peace, contentment, happiness? If a satisfying, fulfilling life is our goal in our elder years, the time to start planning and moving forward with those plans is now. Fulfillment has many sources, such as friendship, creative endeavors, giving back to our community through volunteer work, giving time and thought to how we want to live the remainder of our lives. We each have our own list and our own idea of fulfillment.

In our youth most of us were goal-oriented. Goals don't need to completely disappear as we age. Some do fade away,

but others simply change their costumes, look different but still keep us oriented to looking ahead. Where in our younger years we perhaps looked to attainment (money, career, house, etc.) now we favor more personal, individual, self-satisfying goals. The responsibility for our happiness and for reaching a fulfilling life is fully on our own shoulders. By now we know unhappiness, pain and struggle are part of every human life. Old age does not bring immunity from things that rob us of our contentment. Whether it be failing health, financial situations or relationships gone bad, any of these can cause our lives to take a downward turn. This is when perspective can be a saving grace. While we are swirling in the middle of unwelcome changes, we need to stop the vortex, take a look at options. If something or someone is chipping away at our joy, we must find a way to change it, fix it or, if all else fails, distance ourselves from

that source, if not physically, then mentally.

In our younger years obligations filled our lives, ruled our schedules. Now we realize we don't have to commit to every request. Instead we may want to think about how requests fit into our time and energy or it may be we simply don't want to take it on, and that's alright.

Another good thing to let go of is overthinking the future. Cluttering our lives with "what-ifs" does nothing to enhance our stability, our freedom or our life-journey. Surely by the time we've reached our 60's, 70's or 80's we realize the future is veiled from sight. We accept whatever it brings and won't let it ruin the joy of our present. Wisdom tell us we need to be in the flow of life. Spontaneity is ours for the taking. We need only reach for it and the freedom it brings.

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

ASSISTED LIVING AND RESIDENTIAL CARE FACILITIES

Monongalia County

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3705 Collins Ferry Road, Morgantown
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304-599-9480

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161 Bakers Ridge Road, Morgantown
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Mapleshire Nursing and Rehab Center

30 Mon General Drive, Morgantown
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PineRidge, Kingwood

Common giving scams and how to spot them

Metro Creative Connection

December is a season of giving, and that charitable spirit is evidenced by the uptick in donations over the final month of the year. Perhaps inspired by Giving Tuesday, which is celebrated annually on the first Tuesday after Thanksgiving, donors tend to be especially generous in December. According to Donorbox, which provides an online fundraising platform to facilitate charitable donations, 31 percent of yearly charitable giving happens in December.

Nonprofit organizations undoubtedly recognize the spirit of generosity that surfaces each December, but criminals are likely cognizant of individuals' desire to give back during the holiday season as well. Indeed, a 2023 press release from the United States Attorney's Office in the Western District of North Carolina cited fake charities as one of the most common scams encountered by consumers during the holiday season. With that in mind, well-meaning prospective donors can learn to recognize common giving scams to ensure they are not victimized by criminals looking to prey on their generosity this holiday season.

- Fraudulent charities: Criminals targeting people who want to donate during the holiday season may set up fraudulent charities in an effort to trick people into giving them money. The New Jersey Division of Consumer Affairs notes that fraudulent charities may feature impressive names or a name similar to one used by a reputable, well-known charity.

- Phishing emails: Phishing emails have been around for decades, and for good reason. Such scams are easy to implement and highly successful. The Federal Trade Commission reported receiving 358,000 reports of scammers contacting individuals via email in 2023, and the real number is likely much higher, as few consumers take the time

to report such emails to the FTC. Phishing emails typically prompt recipients to click on a link embedded in an email. These emails may seem as though they're coming from an individual's bank or credit card company, while others may indicate recipients can win a prize if they open the email and click on a link within it. The New Jersey Division of Consumer Affairs warns consumers against sharing their credit card information in an email, even if the sender claims to be from a reputable charity.

- Pressure tactics: Seeking to capitalize on the spirit of giving that surfaces each December, some scammers will pressure prospective donors and potential victims into making donations over the phone or via links embedded in an email. Reputable charities do not pressure donors into giving over the phone or via email, so solicitations for immediate donations are a telltale sign of a charity scam. If prompted to make donations with cash or via gift cards or wire transfers, hang up the phone, as the FTC notes such payment methods are how scammers request donations.

- Thank you messages: Another common giving scam is to thank potential victims for past donations they never made. This is an attempt to trick generous individuals into thinking they have a past relationship with a charity they believe is reputable, which might make them less inclined to vet the person or organization thanking them. Scammers are banking on establishing that false sense of security and trust, particularly during a notably busy time of year when donors may feel as though they don't have the time to research organizations they want to support.

Scammers prey on individuals' generosity each holiday season. More information about giving scams and how to avoid them is available at consumer.ftc.gov.



The American Cancer Society reports that approximately 30 percent of postmenopausal breast cancer cases can be attributed to potentially modifiable risk factors. That finding, cited in the organization's "Breast Cancer: Facts & Figures, 2022-2024" report, means as many as three in 10 breast cancer diagnoses in postmenopausal women may have been attributable to variables within patients' control. The ACS notes such variables may

have included body weight, alcohol consumption and physical activity levels. The same report also notes that certain modifiable risk factors accumulate over the course of a woman's life, meaning both postmenopausal women and younger women could potentially lower their risk for breast cancer by making a concerted effort to achieve and maintain a healthy body weight, reduce alcohol consumption and embrace a physically active lifestyle.

PUZZLE SOLUTION

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

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

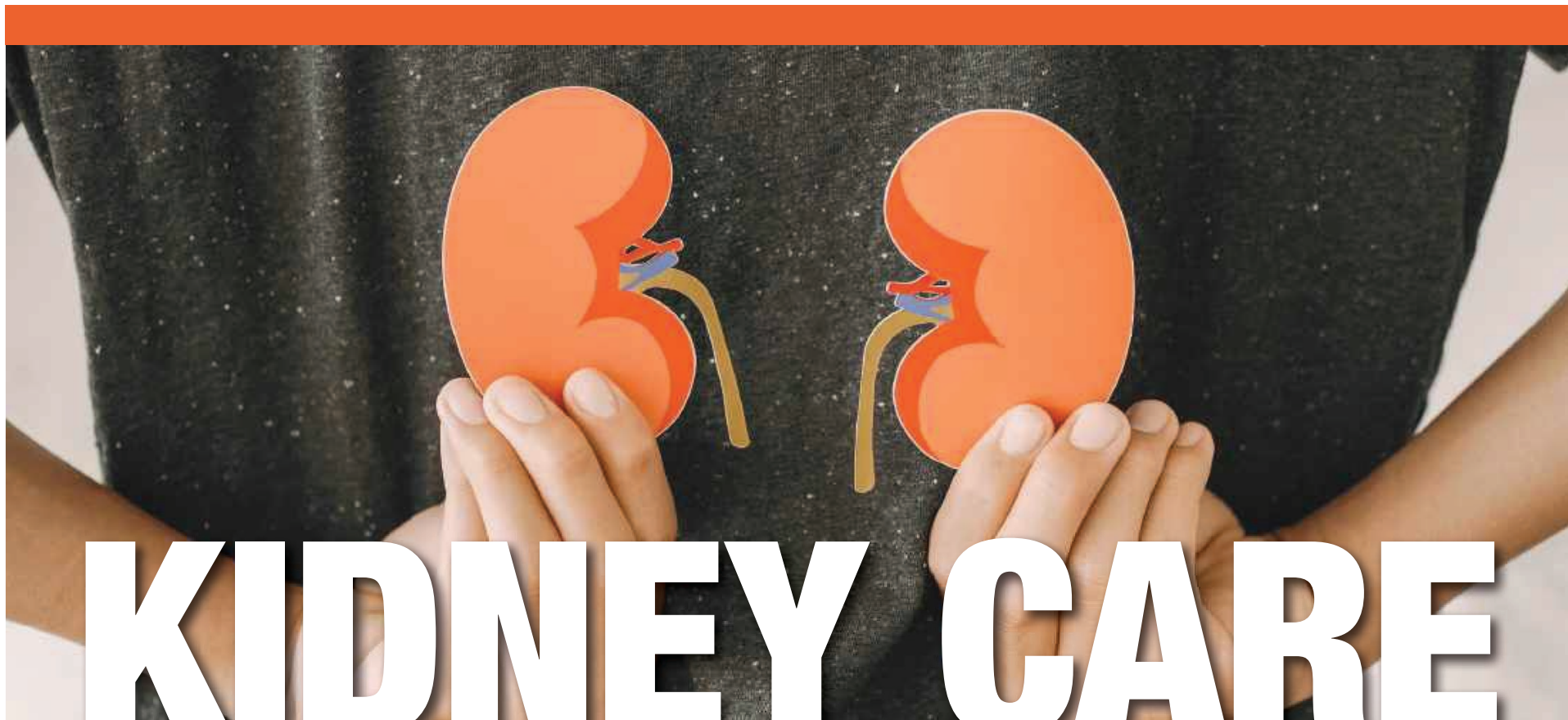
304-329-6229

Heat for Preston (January - March only)

304-329-2316

Terra Alta Council of Churches (Terra Alta residents only)

304-789-2509



KIDNEY CARE

Get the Kidney Care You Need Close to Home

WVU Medicine Nephrology offers advanced kidney care in Buckhannon, Clarksburg, Elkins, Fairmont, Flatwoods, Grafton, Keyser, Moorefield, Morgantown, and Summersville in West Virginia, and Oakland, Maryland.

Our nephrologists are committed to providing the most advanced treatment for kidney conditions and have been nationally recognized as High Performing in acute kidney failure by *U.S. News & World Report*.



To learn more, call 855-WVU-CARE or visit WVUMedicine.org/Nephrology.

KIDNEY FAILURE