

Senior Post

Living well and gracefully through the golden years

**Safeguarding
your mental
health**

Page 8

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INSIDE

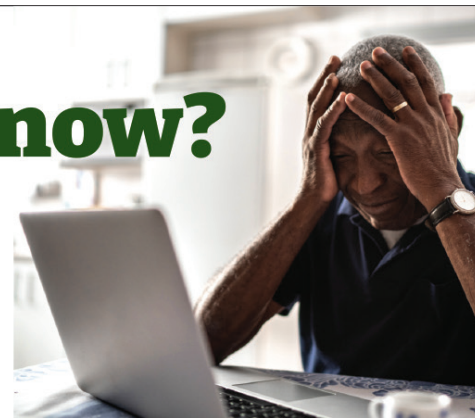
- 3 - Diner cook with passion for potato soup
- 6 - Life insurance products to consider
- 7 - Why aren't more older adults thinking about long-term care?
- 8 - Safeguarding your mental health
- 9 - Crossword
- 10 - The wisdom of finding time to take a break
- 11 - How nutritional needs change as we get older



Did you know?

80%

of older adults are either **currently financially struggling or are at risk of economic insecurity in retirement**



Research conducted by the National Council on Aging and the LeadingAge LTSS Center @UMass Boston found that 80 percent of older adults are either currently financially struggling or are at risk of economic insecurity in retirement. Further analysis found that living in the community without some assistance is beyond the reach of most older adults. Rising living costs and financial shocks, which are inherently difficult to predict, also pose a threat to older adults' capacity to maintain economic security in the future. The NCOA offers a range of scenarios designed to help retirees make their money last, and making a concerted effort to grow savings is among those suggestions. Doing so may not be possible for current retirees, but seniors nearing retirement can emphasize growing their savings as their target retirement date draws closer. That's a philosophy that thus far adults have been slow to adopt, as a recent report from the U.S. Government Accountability Office found that roughly half of all households age 55 and older have no retirement savings.

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Potato soup passion

Winding path took woman to role as full-time diner cook

BY JENIFFER GRAHAM

DPNews@DominionPost.com

KINGWOOD – Seventy-two-year-old Sandra Everly said she loves to cook.

“My mother taught me to cook. When I was 13, my dad had a heart attack and mom was with him at the hospital so I cooked for me and my brother,” she said.

She said one of the restaurants she worked at was unusual. There were four women named Sandy who worked there including the owner.

“I didn’t always have a job cooking. I worked at Sterling

Faucet for 27 years until they closed in 1995. then I worked at Heartland as an aide,” Everly said. “I got my CNA license when my mom went into the nursing home.”

She said from there she took a job as a cook at the local hospital for six years. Next, Everly went to work full-time at Down Home Diner until they closed. Now she is a full-time cook at Country Roads Diner.

“My favorite thing to cook is potato soup,” she said. “I used to bake a lot, but not so much any more. I still bake occasional cakes though and make the



Photos by Jeniffer Graham/For the Dominion Post

Sandra Everly cleans the grill at Country Roads Diner, where she works as a cook.

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

DID YOU KNOW?



Avid readers may feel there's nothing better than diving into a good book, but that book might be even more beneficial than they realize, particularly for older book lovers.

A 2016 study published in the journal Social Science & Medicine noted that reading books can promote empathy, social perception and emotional intelligence, notable benefits that researchers found contributed to a survival advantage. **Researchers behind the study noted book readers experienced a 20 percent reduction in risk of mortality over a 12-year followup period than non-book readers.** Equally notable among the researchers' findings was older individuals who read books enjoyed this survival advantage regardless of their gender, overall health, socioeconomic status, or education levels.

biscuits and home made bread daily that is served here."

Everly said she still uses some of her own recipes and added that she has 'recipe books galore'.

"I still have some of my moms old recipes," she said.

Everly said she is usually at work by 4 am to do the prep work that needs done and to peel potatoes, make sauced, chili, soup and meat loaf.

She said all of this work has to be done and ready when the door opens at 7. She said there is also groups that come in like the veteran that have some of their breakfasts at the restaurant.

"We have groups and families that come in on Sundays after church, and now were getting some groups for Christmas dinners. They come in because they want homemade and not fast food," she said.

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Sandra Everly poses in front of Country Road Diner signage.



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***See store for full details. miracle-ear.com**



Clint McCandless
Owner/Licensed Specialist



Life insurance products to consider

MetroCreative

Life insurance is an important component of wealth management and financial planning. Life insurance is designed to lessen the financial burden on loved ones in the event of a policy holder's death. Life insurance typically is cheaper to purchase when someone is young and gets more expensive as a person ages. Health history, life choices (like smoking) and additional factors play key roles in determining the cost of a policy, according to the Office of the Insurance Commissioner of Washington State.

Life insurance policies are not all the same, and generally are categorized as term life insurance and permanent life insurance. With term life insurance, a person gets coverage for a defined length of time. If the insured dies during that time, money is paid to the person's beneficiaries. When the term expires, no money is paid out and the person must get new coverage or go without life insurance. With a permanent life insurance policy, the coverage is lifelong and also includes a cash value component that can help with other financial objectives, such as saving for retirement. A deep dive into life insurance can help consumers determine which policy is best for them.



MetroCreative

A deep dive into life insurance can help consumers determine which policy is best for them.

Term life insurance

This type of policy is sold in periods of one, five, 10, 15, 20, 25, or 30 years. Coverage amounts vary and people buy term life insurance for a length long enough to cover their prime working years, according to NerdWallet. This is often the least expensive life insurance product, but if a person outlives the policy, beneficiaries won't receive a payout.

Permanent life insurance

Permanent life insurance is designed to cover a person's entire life. The cash value component grows over time and can be borrowed against to pay for various needs. There are specific types of permanent life insurance.

- **Whole life insurance:** Whole life insurance will last a person's entire

life if premiums are maintained. In general, premiums stay the same and the insured gets the guaranteed rate of return on the policy's cash value. The death benefit also will not change. Premiums are more expensive than term life, so this is best for people who want a basic permanent policy who can afford the higher premiums.

- **Universal life insurance:** This coverage is cheaper than whole life insurance, but still more expensive than term life. With this type of policy, the insured can raise or lower the amount they pay within the limits of the policy. However, premiums typically increase over time, and individuals may subtract these increased costs against their cash value account component or death benefit. That cash value component grows based on market interest

rates, says NerdWallet, and is not guaranteed.

- **Variable universal life insurance:** This type of insurance allows the cash value component to be invested in stocks, bonds and other investment products. Premiums are flexible, but a higher risk tolerance is necessary. While there is potential for greater growth, there also is the risk that comes with investing these funds, says Guardian.

- **Indexed universal life insurance:** Balancing risk with reward, an indexed universal life insurance policy can have the cash value growth linked to the performance of a stock market index like the S&P 500. Guardian says these policies use downside protection and upside caps. This means that during a bad market year, the insured's

cash value will not decline, but in a good year, the cash value won't grow as much as the index itself. This policy is good for people who want to invest their money but risk little.

- **Burial/final expense insurance:** This is a very small policy designed to cover the costs of final expenses, but may not qualify for other life insurance. The death benefit is guaranteed but is often limited to between \$5,000 and \$25,000. Since a medical exam is not needed, it is an option for seniors and those with preexisting conditions.

Individuals can explore various life insurance policy options to provide peace of mind that beneficiaries are provided for in the event of their death.

Why aren't more older adults thinking about long-term care?

BY DOREEN SEAMON
For The Dominion Post



After decades of handling our daily personal care needs without giving them a second thought, it is hard to imagine needing help with these tasks. However, research shows that about one in seven adults aged 65 or older will need help with daily personal care (referred to as long-term care) and too many adults assume they won't need it. A survey of American adults aged 50 to 94 was published this past summer by the University of Michigan. Their Nation-

al Poll on Healthy Aging explored older adults' preparedness for long-term care. The findings indicate that many older adults are unprepared for the financial and logistical aspects of care and there are widespread misconceptions regarding coverage options.

A small portion of those surveyed have purchased long-term care insurance (11%), but another 48% are still unsure how to plan for their long-term care needs. Despite this uncertainty, only 5% have discussed their future care plans with a health care provider while 33% have discussed it with a close family member.

A common misconception (62%) is that Medicare will pay for long-term care needs. Given that the aver-

age cost of a nursing home in West Virginia is now over \$13,000 per month, this misconception regarding what Medicare and Medicaid cover is concerning. Understanding the differences between Medicare and Medicaid is important for planning for long-term care. Medicare is a federal health care program primarily for Americans who are 65 or older, as well as many individuals with disabilities. There are four basic parts that cover different areas of health care or dictate what is covered and how. Medicare's Part A includes coverage of hospital stays and some limited care in a skilled nursing facility under certain circumstances. However, Medicare does not cover long-term care in

a nursing home. About 29% of those surveyed plan to rely on Medicaid. Medicaid is a federally funded and state administered program that provides comprehensive coverage for low-income adults, children, and individuals with disabilities. Since each state manages its own Medicaid plan, covered services vary across the country. Generally, coverage includes nursing home care, home and community-based services, and in some states, assisted living facility costs.

Medicaid eligibility is based on a person's income and assets. Individuals must often spend down assets well ahead of applying for benefits to qualify. There are also rules regarding gifting that may result in periods of

ineligibility without proper counsel and planning.

Perhaps some of the lack of planning is because this survey found that many older adults do not think they will need long-term care (43%) and even if they do need assistance, they believe they will be able to get by in their own home without any assistance from others (14%). Others assume that their family members will support them when they need assistance with their daily activities (52%). This assumption is very questionable because the latest census data continues to show that the majority of American households are still dual income households.

This survey highlights a critical need for increased

awareness and proactive planning among older adults regarding long-term care.

Engaging in early discussions with your elder law attorney, family, health care providers, exploring insurance options, and becoming informed about available resources can better prepare individuals for future long-term care needs. Remember, it is never too early to plan!

Doreen Seamon is an estate and elder law attorney serving both WV and PA. She has dedicated her practice to helping our community plan for their future while protecting their loved ones and their assets. She can be reached at Doreen@SeamonLawOffices.com.

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What seniors can do to safeguard



Seniors are more likely than others to experience adverse events like the loss of a loved one or even a loss of purpose, which can affect anyone upon retirement. (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

their mental health

MetroCreative

Mental health has increasingly been noted as a key ingredient to an individual health regimen. The stigma once assigned to mental health issues has largely dissipated, and many people now recognize that mental health should be just as big a priority as physical health.

Seniors may not have come of age in a world where mental health was prioritized, and thanks to that aging men and women may not recognize where their mental health is suffering and what they can do to combat such problems. Recognition of the importance of mental health is a step in the right direction, and seniors also can consider these strategies to safeguard their mental health.

- Recognize your vulnerability. The World Health Organization notes older adults are uniquely vulnerable to potential mental health issues. That's because mental health is shaped by numerous variables, including earlier life experiences and some notable stressors related to

aging, such as a decline in functional ability that can cause psychological distress. Seniors also are more likely than others to experience adverse events like the loss of a loved one or even a loss of purpose, which can affect anyone upon retirement. Recognition of this vulnerability may be enough to compel seniors to seek advice and assistance on how to safeguard their mental health from age-related stressors.

- Take time out if you're a caregiver. The WHO notes that many older adults serve as caregivers for spouses with chronic health conditions, including dementia. The Alzheimer's Association reports that studies have found that 70 percent of caregivers report feeling stress related to coordination of care, while two in three caregivers have difficulty finding resources and support for their needs. Seniors who have taken on caregiving duties for a loved one must protect their own mental health by taking time out to care for themselves as well. Work with family members to share responsibilities

when caring for a loved one. If family members cannot pitch in, then work with local government agencies to alleviate some of the stress of caregiving.

- Make a concerted effort to socialize. A 2025 report from the WHO indicated that roughly one-fourth of all older adults are affected by social isolation and loneliness. Social connection can significantly improve mental health and provide a sense of life satisfaction while improving quality of life. Seniors are urged to prioritize socialization. Many community-based groups, including government offices, run programs designed specifically to facilitate socialization among older residents. Take advantage of such programs whenever possible. Seniors living alone also may want to consider relocating to communities exclusive to people age 55 and over, as such developments typically offer an array of socialization opportunities to residents.

Seniors are particularly vulnerable to mental health issues, but older adults can take many steps to safeguard their mental health.



ON THE COVER: MetroCreative photo

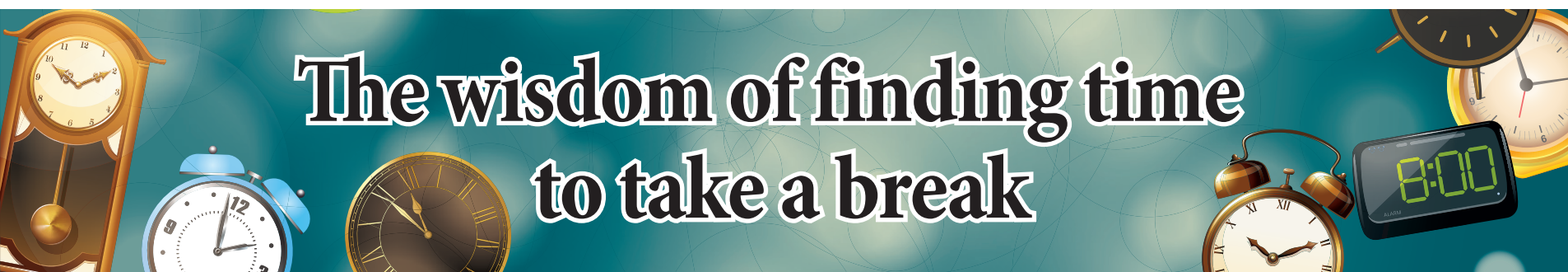
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66					67				68				

CLUES ACROSS

1. Lakes
6. Electromotive force
9. Invests in little enterprises
13. Longtime Utah Jazz coach
14. Small sailboat
15. Actor Idris
16. Mild yellow Dutch cheese made in balls
17. System that detects objects under water
18. Harsh, grating noise
19. Steward
21. A fencing sword
22. Infections
23. Actress Ryan
24. Sodium
25. Swedish castle
28. A lump of slime
29. African antelope
31. Insurance providers
33. Choosy
36. Ringworm
38. Unpolished
39. Drenches
41. Pant style
44. Son of Noah
45. Spiritual being
46. Upton Sinclair novel
48. Journalist Tarbell
49. Popular sports highlight show
51. Born of
52. Rich tapestry
54. S. China seaport
56. State of being unclothed
60. Surrounded by
61. Residue
62. Away from wind
63. Dried-up
64. Visionary
65. A very large body of water
66. Garden tools
67. Screen type
68. Ancient Scandinavian poet

CLUES DOWN

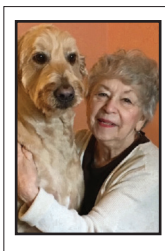
1. Millisecond
2. Spanish city
3. A sudden very loud sound
4. “The Indiana Jones of beer”
5. Tin
6. Sea eagles
7. Volcanic crater
8. Type of coat
9. Women’s apartments in Ottoman palace
10. Divulge a secret
11. Norwegian playwright
12. “It’s a Wonderful Life” director
14. Poisonous perennial plant
17. 18-year astronomical period
20. Clothes
21. Places to sit
23. Family of regulator genes
25. New York ballplayer
26. Impressive in size or scope
27. Jacques __, French biologist
29. One from the Big Apple
30. Genus of woolly lemurs
32. Songs to one’s beloved
34. Indigenous person of N.E. Thailand
35. Supplemented with difficulty
37. Farewell
40. Investment account (abbr.)
42. One from Utah
43. Begets
47. A male child
49. Break apart
50. Brief appearance
52. Partner to “oohed”
53. A light informal meal
55. Fabric with smooth, shiny surface
56. One billionth of a second
57. Ancient Italian-Greek colony
58. Close tightly
59. Mail out
61. Language
65. Computer characteristic



The wisdom of finding time to take a break

BY IRENE MARINELLI

For The Dominion Post



When I was a college sophomore so many long years ago, there was a student in our dorm who did something we all thought was completely strange, certainly out of the ordinary. It was the time for

midterm finals. All of us were jittery, on edge, staying up late to study for those finals, constantly munching on junk food in our attempts to lower the stress level. Meanwhile we found that one of our fellow dormmates named Meagan managed this difficult time in a unique way. All of us were slopping around in pajamas and slippers, including Meagan. Even going to the dining hall for meals we would all wrap up in trench coats over the nightwear, looking, no

doubt, like we'd all fallen off a turnip truck.

One morning during this tense study time, Meagan appeared dressed in a skirt with matching tights and a sweater. She actually had on a pair of shoes! "Are you going out?" an incredulous voice asked when Meagan put on her coat. Indeed she was going out, she informed us, to get her hair done and do some window shopping. She planned to have lunch at the local tea shop as well. Meagan was taking a day off in the middle of finals! We stared at her, in incredulous silence. As it turned out, we all did well on our finals, including Meagan. She later explained that taking some time for herself, away from the stress of studying and worrying about grades actually helped mitigate stress. It allowed her to return to her tasks refreshed and renewed.

It took me longer than it should have to realize the wisdom of Meagan's approach to a stressful and difficult time. Now in my 80s, it becomes ever more obvious

there has been a decline in energy and that decline will probably continue in the years to come. When the big holidays like Christmas come around, I am reminded of the wisdom of taking some time off from the preparations and scheduling this holiday involves. As my wise friend did so many years ago, I now take time, perhaps half a day or even a whole day for myself. Small daily chores like dishes, laundry, bed making still have to be done, but the intensely involved and often complicated preparation for the holiday get put on the shelf with the elf for a while. No cooking or baking get done that day. In fact, I try to stay far away from the kitchen if at all possible.

It's incredibly satisfying and comforting to sit in front of the fire with a book I haven't had time to read, an afghan wrapped around my knees and Pierre curled up on the rug below me, snoring softly. These winter days are especially meant to nourish our contentment as we watch snow

drifting over frozen ground, blown by a winter wind, while we relax with a cup of tea inside our warm homes.

Christmas can be daunting with decorating, baking, shopping (even online), scheduling trips to see grandchildren perform in various holiday concerts and plays. It's a time of hosting friends and also hosting family house guests, preparing feasts while trying to take care of the daily chores that keep a household running smoothly. It may seem somewhat illogical to take a day off during this busy time, but I have discovered, my gentle reader, that some quiet personal time can do wonders for the body and the spirit. It can bring us back into the fray renewed and refreshed, ready to celebrate a very merry Christmas and a happy new year.

Irene Marinelli writes a regular column for Senior Post. Contact her at 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

How nutritional needs change as we get older

MetroCreative

The human body undergoes an assortment of changes over the course of a lifetime. Some of those changes are visible to the naked eye, but many more are not. The body's changing needs in regard to nutrition is one alteration that people cannot see.

A nutritious diet can be a building block of a long and healthy life. Nutritional needs change as the body ages, and recognition of those changes can help people rest easy that their diets are working in their favor and not to their detriment.

Calorie needs

The body requires fewer calories as individuals reach adulthood. That's because muscle mass begins to decrease in adulthood while fat increases. The National Institutes of

Health notes that muscles use more calories than fat throughout the day, so it makes sense that a body experiencing a decline in muscle mass will require less calories than one in which muscle mass is on the rise. No two individuals are the same, and some adults exercise more than others. So it's best for adults to consult their physician to discuss their own calorie needs and then adjust their diets based on such discussions.

What to eat

The American Heart Association notes aging adults' calories should come from nutrient-dense foods like vegetables, fruits, whole grains, lean meat, and low-fat dairy. This recommendation aligns with adults' declining calorie needs, as nutrient-dense foods contain ample amounts of pro-



tein, vitamins and/or minerals but do not contain a lot of calories.

Water needs

It's vital for aging adults to make a concerted effort to drink water each day. The Office of Disease Prevention and Health Promotion notes that the sensation of thirst declines with age. Aging adults who are unaware of that unique biological reality may be risking dehydration because they are not compelled to drink water throughout the day. The Cleveland Clinic notes that dehydration can contribute to dizziness, weak-

ness and lightheadedness, among other symptoms. Those symptoms can be particularly menacing for older adults, who are at increased risk for potentially harmful falls even if they are not dehydrated. The body still needs water as it ages, and seniors taking certain medications may need more than usual due to medication-related fluid loss.

These are just some of the ways nutritional needs change with age. Adults are urged to pay greater attention to diet as they age and make choices that can counter age-related changes in their bodies.

Solution to puzzle on page 9

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

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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