



February 7, 2025

If you see an asterisk (*) by an article heading, there is additional information in the *Timely Resources for Readers* section of the newsletter.

Tax Time is Rapidly Approaching

We're at that time of year - once again - when we have to gather our income statements (and every other financial detail of our lives) and figure out our income taxes. Some people use the Internal Revenue Service's assistance and some use the services of their accountants or tax firms. "[Your Tax Return: Pre-Game](#)" can help you prepare with some basic information. The Internal Revenue Service offers [more information on preparing](#) to file your taxes.

Income Tax Assistance

Volunteer Income Tax Assistance (VITA) is available at the Ohio County Public Library. This is a drop-off service only running through April 7. Pick up a packet in the library basement and follow instructions. Call 304 232-8985 for more information. (You cannot leave a message.) Learn more about the [VITA program](#) and the eligibility requirements. Find a [VITA site near you](#) or call 800 906-9887.

How Long Do I Keep the Paperwork?

Our taxes are done. What do we do with the paperwork? And what do we do with monthly bill statements, paycheck stubs, tax returns, estate information, deeds, and other paper records? We need to retain our paper history but for how long? There isn't a simple answer. Some things we need to keep forever, others not so long. (Make sure to shred documents that have identifying information when you do clear out your files!) Watch for this month's Deeper Dive when Jeanette looks into record retention!

Scam Awareness

Romance scams: We're coming up on Valentine's Day. Although cards, candy, and other advertising has been out since just after Christmas, the actual day is upon us. Scammers will take advantage of those who are vulnerable and with the [loneliness and isolation epidemic](#), there are plenty of vulnerable people. Romance scammers will try to connect with the potential scammees on social media. They are attentive, they "understand you", and they want to be with you. But – they need money (or phones or personal information or something of value). Don't fall for it. Don't offer very much personal information. Do not send gift cards or money. Do not offer account numbers. Do not purchase phones.

Income tax scams: Watch out for scams as we prepare for income tax filing. "[Tips to Help Prevent Tax Identity Theft](#)" offers some tips: * File your tax return early. This gives scammers less time to get your information and use it fraudulently *If you file online, use a secure WiFi connection. *If you file by mail, drop your return inside the post office. Scammers can use 'tools' to steal mail pieces from USPS mail boxes. There are also reports of stolen blue USPS mail boxes and stolen cluster boxes from communities. *Do not put your tax return in your rural mailbox for the postal carrier to pick up. Anyone can access your mail box. *Shred sensitive documents that you no longer need.

General scam tips: *Do not share personal information such as Social Security number, Medicare number, or account numbers. *Do not share passwords. *Don't answer calls from unknown numbers. *If you DO answer and it's suspicious, hang up. *You will not be called and threatened by law enforcement, the IRS or Medicare. *Don't let anyone "take control" of your computer. [Fraud.org](#) offers more tips.



Relatives as Parents*

Are you helping to raise a grandchild or another minor? Mission WV's [Relatives as Parents](#) program offers assistance to those people who are helping to raise a child. Relative or kinship caregiving is the full-time nurturing and protection of another family member's child (or someone with close family ties). Legal, financial, emotional and physical challenges can be challenging for everyone in the family. For caregivers, managing daily activities while dealing with social services, legal, education and other systems, can add to the situation. The Grandparents and Kinship Support Network offers resources. Check out the resources that can help.

"Aging Isn't for Sissies!"

I remember my 91 year old grandmother telling me that "aging isn't for sissies". She was so right. We face many challenges as we age that include physical changes and emotional changes. We lose people. Our health changes. We may feel 35 inside but our bodies laugh loudly at our delusional thinking. B.J. Miller, MD, a palliative care physician, offers some tips to help us move toward acceptance. *Recognize what you can't control. (Think about the [Serenity Prayer](#).) *Learn to welcome change. (Change is constant.) *Discover your resilience. (What have you been through?) Our past coping skills can help us to deal with today's issues. Read more of Dr. Miller's tips in the article "[The Power of Accepting Aging](#)".

Healthy Aging*

Have you ever heard the saying "If I knew I was going to live this long, I'd have taken better care of myself"? We may have treated our bodies like tents instead of temples in our youth but there are things we can do to help us stay healthier as we age. "[Six Ways to Stay Healthier Into Old Age](#)" offers the following tips: *Exercise. *Stay mentally active. *Eat healthier. *Attitude. Try to wake up with an attitude of gratitude and count your blessings before you go to sleep. *Try to reframe your thinking. Check out the article "[How to Quit Your Negative Thinking for Good](#)" for more information!

Self-Care*

We all need self-care. The world is a stressful place and working, caregiving, managing a household, raising grandkids, and watching the news increase our stress levels. A little stress is ok but a lot of stress can negatively impact our physical, emotional, and spiritual health. What can you do to take the edge off your stress? Self-care is personal. What helps one person may not be for you. The Family Caregiver Alliance offers "[Taking Care of YOU: Self-Care for Family Caregivers](#)" that takes an in-depth look at how we can take care of ourselves.

Nursing Home Care

Many of us must look at nursing home care for our family members or for ourselves. We think about the way the facility looks, the location including how close it is to family and visitors, the levels of care, and, of course, the cost. We need to stop. Listen (do you hear laughter and staff/resident exchanges?) and take a deep breath (hoping there are no offensive odors). What is the atmosphere? Each facility is different. Today's Caregiver offers "[Six Questions You Should Ask Before Choosing a Nursing Home](#)". You can also [check for nursing home ratings](#) through Medicare at their Compare.

Are There Beds Available in Nursing Homes?

In the "[Report: Access to Nursing Home Care is Worsening](#)", the National Health Care Association and the National Center for Assisted Living report the issues that are impacting nursing home occupancy and admissions. Staffing issues, nursing home closures, increased numbers of those needing care are a few of the situations that nursing homes are facing. When you're starting to think about nursing home care, contact the facilities that interest you and visit. Ask about waiting lists. Learn about Medicaid if you will



need financial assistance. If you're looking at placement in another state, check on their Medicaid regulations.

Hospice Care

Hospice care is a benefit available to people as they approach end-of-life but unfortunately, many people do not take advantage of the hospice benefit. Fact: Most insurances cover the hospice benefit. Fact: Medications and equipment related to the admitting diagnosis are covered as are nursing, social services, and spiritual care – to name but a few of a hospice program's benefits. Fact: Hospice patients have the choice to leave hospice care. For more information, go to the National Hospice Foundation's "[What Is Hospice?](#)" and read more on how hospice care can benefit your loved one.

Pre-Arranging Your Funeral

Some people opt to not have a funeral. Some opt to not have a viewing. Some opt for burial while others prefer cremation. Maybe you want a memorial but not a traditional funeral. Regardless of what final arrangements you want, you can talk to your funeral home about your choices. You can also pay for these arrangements. Taking care of what you want is a great gift to your survivors as having to arrange a funeral while grieving is so difficult. Pre-arranging also give consumers the opportunity to arrange what they want, not what is chosen because no arrangements were made. There may be [financial benefits to pre-planning](#). The Ohio Funeral Directors Association offers more [information on pre-arranging](#). Contact your preferred funeral home to discuss your options.

A Different Look at Our Passing

There was an article in [Next Avenue](#) that talks about our funeral rituals. This particular article "[A Hohner Harmonica, Jimmy Buffett LPs, and Other Things to Bury With Me](#)" talks about the things that have been "sent" with our deceased loved ones. "[Leaving Something in the Casket](#)" talks about the tradition. I sent my friend Michael off with a roll of Necco candies. My mom was cremated with a pair of sparkly heels. (She was unable to walk for several years.) My father-in-law got Werther's candies from all the kids. It's a way of recognizing a life, honoring the little things, remembering what made our loved ones special to us. It's our way of grieving...our way of showing our love...our way of connecting until we meet again. What do you want when you go?

AARP Community Challenge Grants

For those interested in AARP's Community Challenge Grants, the application process is now OPEN! Spread the word to those nonprofits or community organizations that may need some funding for a project – send them to <https://www.aarp.org/livable-communities/community-challenge/> for all the details! What innovative ideas might be waiting out there? Application deadline is March 5 at 5pm.

Upcoming Workshops

The workshop committee has been busy planning the 2025 workshops. We will be offering a free workshop on March 13 on Understanding Issues Affecting Older Adults with presenter Kathy Herrington, MA, MS, LSW, and a workshop on October 14 on veteran issues. CEUs are pending as applications have been submitted to the WV Board of Social Work for approval. If you would like to be added to the email list to be notified once details are finalized, send your contact information to akoegler1995@gmail.com.

**Vaccinations, Boosters, Flu Shots**

Vaccinations are covered by Medicare for those who have prescription coverage.

- The CDC offers [information on vaccinations](#) which are appropriate to age and health conditions.
- Covid vaccinations, boosters, annual flu shots, RSV vaccinations, shingles vaccines, TDAP (tetanus) vaccinations, and others are available at most pharmacies, and most vaccinations including the shingles vaccine are now covered by Medicare *for those with prescription coverage*. Check with your primary health care provider for any contraindications.

Local Adult Services Coalitions

Adult Services Coalitions offer networking and educational opportunities for professionals who serve older adults. Meeting dates, times, and contacts are listed below.

OHIO

Belmont County: 1st Thursday at 11am at Senior Services of Belmont County, akoegler1995@gmail.com

Guernsey County: 3rd Wednesday at 3pm Stacey.clark-frame@altercareonline.net

Jefferson County: 3rd Thursday at 3pm at Jefferson County Chamber of Commerce, starr.decariarx@gmail.com

Harrison County: 4th Wednesday at 3pm at Cadiz Senior Center Starr.decariarx@gmail.com

WEST VIRGINIA:

Brooke County: 2nd Monday at 2pm at the Brooke County Senior Center Chris Orris at corris@valleyhospice.org

Ohio County Adult Services Coalition: 3rd Tuesday at 2:00pm at the Ohio County Public Library, 52-16th Street, Wheeling sdunlevy@icare.com

Marshall County Senior Coalition: 2nd Weds at 2:30pm at Marshall County Senior Center corris@valleyhospice.org

Timely Resources for Readers**A *Relatives as Parents**

- Other resources include [Legal Aid of WV](#) which offers a Kinship Care Guide. Family Resource Networks help families with various needs. Find a [WV Family Resource Network](#). (Not all states have Family Resource Networks)
- Pennsylvania families can find resources at [this link](#).
- Ohio offers [these resources](#).
- Find more state resources at the [National Family Support Network](#) website.
- [“Legal & Custody Help for Grandparents Raising Grandkids”](#)
- [Grandfamilies and Kinship Support Network](#) offers resources for kinship care.

A *Healthy Aging

- [“Reframing Negative Thoughts: How to Challenge Negative Thinking”](#) and [“Stop Negative Thoughts: Getting Started on Thought Reframing”](#) offers readers more information on how to adjust our thinking to a more positive approach.

A *Self-Care

- There are guides on the [Altenheim Community website](#) to help with self-care. Check out the “Caregiving: Coping with the Stress” and the “Caregiver Get-Away Book” on the website. There are other guides as well.



Altenheim Retirement Community

Founded 1891

Our cottages are situated adjacent to our Main House at 1387 National Road, Wheeling

Conveniently located close to medical care, churches, shopping, restaurants, recreation

Offering 8 independent cottages for those who are 65 and older

Two bedroom, two bath, living room, kitchen room, dining room

Stove, refrigerator, dishwasher, microwave, washer and dryer are included

Lawn care, snow removal, general maintenance, general repairs included in monthly rent

Utilities are not included

Pets considered ~ call for our pet policy

We are accepting applications!

Contact George A. Dakovic, Executive Director at gam.dakovic@gmail.com or 304 281-8797



Altenheim Resource Services

Altenheim Resource Services, a division of Altenheim Retirement Community for over 25 years

Empowering older adults, caregivers, & advocates with information on aging, services and resources

Free & confidential information and no geographic limitations

Let us be YOUR GATEWAY TO CARE FOR OLDER ADULTS!

Ann Koegler, M.A., L.S.W., Resource Services Coordinator Akoegler1995@gmail.com

<https://www.altenheimcommunity.com>

Information on Altenheim, Resource Services, calendar of events, blog, Care Guides, and a photo gallery

Contact us at 304 280-8701 with questions about resources and issues concerning older adults and caregiving.

