

Economic and Regulatory Pressures Create Financial Crunch For PEIA

By Stephen Smoot

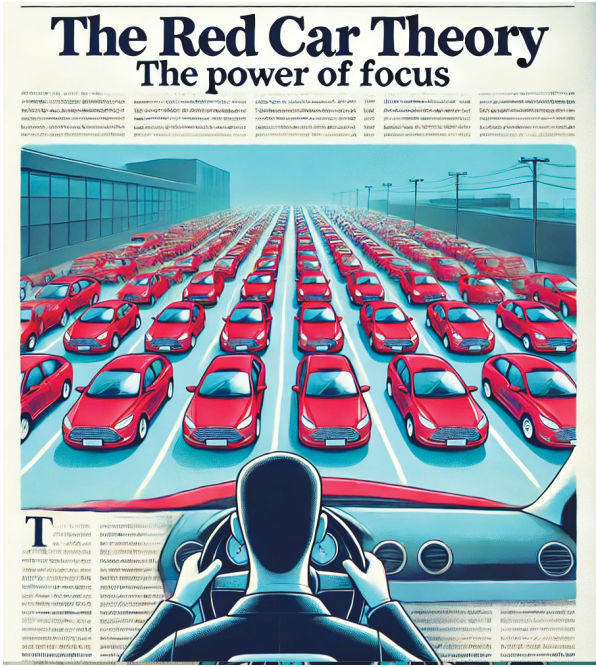
The West Virginia Public Employees Insurance Agency for over a half century has served as the main insurance provider for state, local, and education workers employed throughout the state. PEIA’s history since its establishment in 1971 has resembled that of a ship in shallow waters – long periods of quiet punctuated by times where the West Virginia State Legislature and others have worked to guide it past and through obstacles. Prior to 2024, the most recent crisis in part spurred a tension filled strike by state teachers. As the Legislature

approaches its next general session, PEIA problems loom again as one of the biggest issues that the State’s legislative and executive branches must tackle. This time, a convergence of problems created by the economy of the medical field and the nation at large, federal and state legislation, and the predominant health problems of those covered have combined to create a massive expected shortfall this year and potentially a larger one in 2027. According to a PEIA presentation on its own challenges, some of the problem stems from common health problems in those covered by their

insurance plans. Prescription drug costs have responded to inflation in similar ways to the rest of the nation, by going up. At the same time, the appetite for some and the need for others for prescription drugs nationwide continues to grow. For example, the effect of inflation on the prescription drug plan has created a hike in costs. The net plan cost per member, per month, has risen from \$113.58 to \$137.12, a gain of 20.7 percent over the course of a single fiscal year. GLP-1 drugs, which include injected insulin for diabetics and treatments for obesity, accounted for \$52.5

million, or just under 20 percent of the total cost. The same class of drugs accounted for \$10.25, or 43.6 percent, of the net per member per month increase. PEIA did not anticipate the sharp rise in costs for these drugs, which its audit from Ernst and Young called “exponential” in scope. It added that PEIA did not anticipate such a major hike in this class of drugs “and the impact has been staggering.” “Drug claims expense increased \$76,803 million compared to last year,” the report stated, but added that cost saving programs and expirations of prior authorizations for such drugs will help to bring

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The Red Car Theory



By Jim Hunt for the News and Journal

The other day, while sitting in the parking lot of McDonald’s enjoying breakfast, I found myself scrolling through social media when I came across a story about something called the “Red Car Theory.” I’d never heard of it before, but the premise was simple: “How many red cars have you seen today?” Skeptical yet curious, I paused and glanced out of my car’s windshield. Suddenly, it felt like I was on the set of a movie about red cars. I counted over eight in just a few moments, with more coming into view from the surrounding roads. How could this be? As it turns out, the “Red Car Theory” isn’t

really about red cars—it’s about the power of focus. The ability to focus can dramatically improve our lives and open doors to opportunities we might otherwise overlook. The late author Dr. Wayne Dyer often talked about how people approach situations with preconceived notions. For example, he described the act of going to a mall and thinking, “There’s no place to park.” This mindset, he argued, sets the stage for failure before you even arrive. On the other hand, someone who actively looks for a parking spot is far more likely to find one. It’s a small but powerful difference: focus on the solution, not the problem. Our brains are amazing tools when it comes to focus. For instance, did you know that you can see your nose at all times, but your brain filters it out of your field of vision? Of the millions of stimuli our brains process daily,

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Turkey Trotting For Fun and Youth Ag Education



Shinnston hosted the 16th Annual Turkey Trot, which benefits students seeking support to attend 4H camp. As one of the organizers, Jason Talkington said in a previous year “every cent raised” goes to support the Marie Gaston Scholarship Find.

Shinnston American Legion Celebrates Veteran Contributions to Protecting Our Freedom

By Betsy Turner

American Legion Post 31 past Commander Bruce Grimes, a US Navy Veteran, put it aptly when he stated, “It’s a great day to be a Veteran!” during his comments when the Shinnston Lions Club partnered with American Legion Post 31 and the American Legion Family (Auxiliary, Sons and Riders) to host its

annual post Veterans Day Parade Luncheon at American Legion Post 31, Shinnston, on November 11, 2022. The same applied to November 11, 2024. In addition to the Lincoln High School Marching Band and Lincoln JROTC members, there was a large turnout of Veteran participants in the Shinnston Veterans Day Parade. Besides the three Veteran Parade Marshals, the Legion Riders and

American Legion Auxiliary Unit 31 Junior members and their mentors were also in the parade. Following opening remarks by Mary Ann Ferris, MC for the luncheon, the invocation was delivered by Post 31 Chaplain, Matthew Keith. Ms. Ferris introduced guest speakers and parade marshals, John Kendall, Jeff Cain and



Pictured is a small portion of the group attending the post parade luncheon. Porter Southern along with Commander Post 31, Darrin Hardman; and American Legion

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OPINION

Thanksgiving,
Pilgrims,
Puritans, and
American Indians

By Stephen Smoot

For centuries in a period known to Europeans as the Middle Ages, the Mohawk, Seneca, Cayuga, Oneida, and Onondaga nations fought bitterly. The earth was closing the book on the Medieval Warm Period, a time where the Northern Hemisphere was much warmer than today and opening the chapter known as “the Little Ice Age,” where the same region of the planet saw starkly colder temperatures than now.

At the same time as changing temperatures broke down the imperial drive of the Norsemen Vikings, it was leading to diminishing resources in what is now upper New York State. The aforementioned nations battled bitterly.

During a conference of those five Indian nations, according to later oral history, the Sun disappeared.

A figure perceived as a crazy crank and called Deganawida, or “Two Rivers Flowing Together, ” did here as he had most of his life, preaching alliance instead of war. When “the Sun disappeared,” he made the most of his opportunity, telling the assembled that he would bring the Sun back if those five groups merged their purpose and forged an alliance.

According to the oral histories of the Five Nations of the Iroquois League, all agreed to form an alliance. Deganawida never meant that such an agreement would lead to peaceful coexistence with the world, but would turn the vicious aggression used on each other against the outside world and build a mighty empire.

The Iroquois dominated the region for centuries, imposing their will through warfare, torture, and fear. Science says that the only total eclipse of the Sun visible in that region for centuries took place in 1451. Interestingly, same time period also saw Russia throw off the yoke of the Mongols, saw the fall of the final incarnation of the Roman Empire, saw England expelled from France, turning its expansionist eyes toward Ireland and the Atlantic, and a number of other historical signs of the start of the modern age.

Their violent conquests, their imperial designs, their use of cruelty against enemies, all of this made the Iroquois typical of American Indians - and humanity - in the same period of time. They amassed enough power and strength that the British Empire later treated them as they would have a mid-level European power, signing a treaty of alliance and friendship that bound the two governments for centuries.

The British, as the combined population of those Isles were called after the Scottish Stuart dynasty inherited the throne of England after

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Shinnston Harrison County

The News & Journal

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FIND THE SUPER CROSSWORD ANSWERS ON PAGE 6!

THIS WEEK IN
West Virginia History

Charleston WV – Dec. 5, 1892: Daniel The following events happened on these dates in West Virginia history. To read more, go to e-WV: The West Virginia Encyclopedia at www.wvencyclopedia.org.

Dec. 4, 1901: Construction of the present Cabell County Courthouse was completed. An extensive remodeling was completed in 1940.

Dec. 4, 1883: Social reformer Stella Fuller was born Stella Lawrence Cremeans in Point Pleasant. In the 1940s, Fuller opened a relief operation on Huntington's Washington Avenue. Eventually, the Stella Fuller Settlement expanded into the area's largest haven for the disadvantaged and homeless.

Dec. 5, 1892: Daniel D. T. Farnsworth died at age 73 in Buckhannon. As state senate president, Farnsworth succeeded Governor Boreman, who resigned in the last days of his term after being elected as a U.S. senator by the state legislature.

Dec. 6, 1814: Tyler County was formed. The county was named for John Tyler, governor of Virginia (1808-11) and father of President John Tyler.

Dec. 6, 1865: Artist Annie Virginia Latham Bartlett was born in Grafton. Her clay sculptures included conventional busts as well as figurines interpreting West Virginia's historic and cultural past, with such titles as The Moonshiner.

Dec. 6, 1907: The deadliest coal mine

disaster in U.S. history occurred at Monongah, Marion County. At least 361 miners were killed, although the exact number was likely much higher. Many of the victims were recent immigrants, particularly Italians, Hungarians, and Russians.

Dec. 7, 1940: Radio station WAJR-AM in Morgantown began broadcasting. In 1949, it became the flagship station for a statewide network (now the Mountaineer Sports Network) distributing broadcasts of West Virginia University football and basketball games.

Dec. 7, 1941: The Japanese attacked Pearl Harbor. The USS West Virginia suffered massive damage from torpedoes and bombs. Two officers, including the captain and 103 crew members, died.

Dec. 8, 1911: “Wally” Barron was born. Barron, West Virginia's 26th governor, achieved a remarkable record of legislative success during his term (1961-65), but his accomplishments were overshadowed when he became the first governor in West Virginia history to be indicted or convicted of a major crime.

Dec. 9, 1829: West Virginia's fourth governor, John Jeremiah Jacob, was born in Hampshire County. He was the first governor born within the area that became West Virginia and the first Democratic governor of the state.

Dec. 9, 1932: Songwriter, musician, playwright, humorist and poet Billy Edd Wheeler was born in Whitesville. He died September 16, 2024.

Dec. 10, 1841: Logan County preacher “Uncle Dyke” Garrett was born on Big Creek. His greatest fame was for converting and baptizing Devil Anse Hatfield in Main Island Creek in 1911.

“A Newspaper The Whole Family Can Read”

Shinnston Harrison County

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the death of Elizabeth I, had a complicated relationship with the American Indians. Virginia, settled first, represented an early center of British power in the mid Atlantic. Those who settled there pursued land, commerce, and economic development. Indians there eventually, from a combination of hate, fear, and even respect, called Virginia the Big Knife and its people the Long Knives. Massachusetts Bay, Plymouth Plantation, and Salem, all centered around the growing hub of Boston, had a different approach for a time. Two major groups originally settled this area. The Puritans, who wanted to cleanse the Church of England of its Roman Catholic trappings, came second. A more ambitious sect, the Separatists, came first. They came on the miniscule Mayflower and American history calls them the Pilgrims. A generational divide exists in how the history of the first few years of the Pilgrims’ settlement is perceived. Generation X and before learned the

story of heroism of the Pilgrims and help from neighboring Indians, all true. Those who had the misfortune to come after all too often heard the standard, but not entirely true, story of peaceful Indians suffering at the hands of cruel and oppressive American settlers. In the first half-century of New England settlement, the British and Indians lived side by side. Puritans controlled both the government and the faith of the people, which served in many ways as a benefit to local Indian groups. According to the Bancroft Prize winning “The Name of War” by Jill Lepore, Puritans greatly feared losing their identity through their society aping the ways of others. They looked with horror at many of the ways of area Indians. Puritans feared the influence of what they considered amoral personal behavior and also the tendency toward extreme cruelty against others of their kind during times of war. Some would have preferred to follow the Virginia example and

gradually, but violently, drive them from the land, but Puritan leaders concluded that would make their kind too much like the despised Spanish in their colonies. As Lepore wrote, “and to behave as the Spanish had would again jeopardize the colonists’ identities as Englishmen.” An English account of Spanish behavior in the times stated “your Compassion must’ve necessity turned into Astonishment: The tears of Men can hardly suffice” Instead, the Puritans worked diligently to use their “City on a Hill” model to inspire the Indians to be better. They also saw it as an opportunity to distinguish themselves from other European societies and even British colonies. Given a chance to live peaceably, many Indians converted to Christianity, constructed villages in and among those of the Puritans, and embraced an identity as “praying Indians.” Puritan leaders also clung to their ideals and

identity because they saw too many of their own finding the Indian lifestyle, including torture and cruelty, fascinating. They acted to set what they saw as the true example in a cultural conflict. Indians who stuck to their traditions feared the rising power and allure of their British neighbors. Metacomet, a chief known better to the British as “King Philip,” as Lepore wrote “believed that too many Indians had become Anglicized and Christianized, praying to an English God and even learning how to read and write.” To King Philip, only a war of what the world would later call genocide would suffice. He built an alliance of New England nations and launched an all out war in 1676. The devastation and loss would set the region back so far that many historians say they did not fully recover until the eve of the War of Independence one year shy of a century later. Indian warriors only spared fellow Indians who completely renounced British

culture and religion, and even that came after the horrific torture of some who had lived among the Puritans. New England eventually prevailed and the main cost beyond the human and property was cultural. Not for another 200 years would those in what became the United States of America envision a world where American Indians and those of European descent could share the same space. The trauma and scars of King Philip’s War meant that the ideal of coexistence in the same places would not be seriously contemplated by American leaders until the presidency of Ulysses S. Grant. One of the reasons New England narrowly averted complete annihilation was King Philip’s concern about the Iroquois who tended to favor the British and resided close to their western border. Why share this story on the heels of the Thanksgiving holiday? History requires that those who examine it go deeper than surface and simple platitudes. The long history of relations with Indian peoples resists the desire to paint one side as entirely heroic and just and the other as entirely demonic and evil. For every story of the infamous murder of Chief Logan’s family by British traders comes a tale with similar details to Chief Cornstalk and a band of warriors massacring Greenbrier Valley settlers led by Archibald Clendenin. Their mistake was naively inviting the Indians to join a large community party - only to be murdered cruelly so Chief Cornstalk could bring iron tools back across the Ohio River to his Shawnee people. Humanity’s story contains the best of the good, the worst of the bad, and everything in between. No society has a monopoly on either justice or injustice. Those who teach all of the wrongs and none of the rights of the long history of any people, or vice versa, do both students and history itself an extreme disservice.

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these costs back into line in the future. Another cost increase came as a result of the federal Inflation Reduction Act passed at the urging of President Joe Biden. According to the Council for Affordable Health Coverage “the IRA’s redesign of (Medicare) Part D is increasing

premiums, reducing competition and choice, and raising out-of-pocket costs.” PEIA blames the Inflation Reduction Act for “substantial increases in Medicare Advantage.” Another issue comes from State Legislature efforts to strengthen PEIA and protect its

customers. Senate Bill 268 first created a legal ratio where 80 percent of premium costs are borne by the employer and 20 percent by the insured. While intended to protect both sides, it has prevented the State from having the option to provide premium relief to customers. Senator Mike Oliverio (R-Monongalia), in a proposal backed by West Virginia Education Association President Dale Lee, would change the hard and fast ratio to the employer paying no less than 80 percent and customers no more than 20 percent. That would protect the customer while allowing the State flexibility to provide relief if it could and

would do so. SB 268 also increased the minimum level of reimbursement from 59 percent of what Medicare pays to all providers to 110 percent. While this did help to address the previous issue of providers shying away from PEIA, it also “introduced considerable volatility to the accuracy of the estimated cost increase.” This meant that the estimated medical claims expense budgeted fell short of “actual claims experience” by 55 percent – or \$43.8 million. These, plus other issues, combined to create a \$113 million gap for PEIA. The

agency proposes to use increases in prices and copays to help make up the difference. If passed, state employees will see a 14 percent increase, local a 16 percent, and retirees a 12 percent hike in premiums. Outpatient copays will rise from \$100 to \$250, emergency room copays from \$100 to \$300, and prescription drugs from \$10 to \$20 for generic and \$25 to \$50 for name brand. The spousal surcharge for coverage will also increase. Surpluses in tax revenues over the past year have shrunk considerably and in some cases, disappeared. The timing

of this, combined with the unexpected problems faced by PEIA, will force the State Legislature to find relief for those insured by the program while keeping the budget balanced as is required by law. As for the PEIA, it has pledged “to arrest the trend through cooperative effectiveness initiatives, 340b partnerships, benefit adjustments, and wellness programs.” In essence, better deals with providers, more efficiency, and focusing more on preventative programs for good health serve as much of the cost reduction plan.

N&J Briefs

FROM AROUND HARRISON COUNTY
The Shinnston News provides a calendar of events free of charge to churches and nonprofit organizations. Please submit your listing two weeks prior to the event. Send via email to newsandjournal@yahoo.com

Thursday, Dec. 19, 2024
American Legion Auxiliary Unit 31 monthly meeting. 6 pm covered dish dinner/gift exchange, meeting at 7 pm. Post 31, Shinnston. Lasagna main dish, bring side dish/gift for exchange.
FULL BOARD MEETING - The Region VI Workforce Development Full Board will meet Thursday, December 12, 2024 at 10:30 am at the Marion County Convention & Visitors Bureau located in Pleasant Valley, WV. For more information about the meeting, contact Maria Larry at 304-368-9530.
Region VI is an Equal Opportunity Employer/Program. Auxiliary aids and services are available upon request for individuals with disabilities. If you have a hearing impairment and need assistance, please call WV Relay 7-1-1.

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“Hunt” From Pg 1.

we’re able to narrow in on what matters most in the moment. Imagine driving toward an intersection. Your brain seamlessly processes multiple tasks: your speed, whether the traffic light is green, and whether the child playing nearby might dart into the road. This filtering and prioritization keep us—and others—safe. In the workplace, focus can make or break a career. Small, seemingly insignificant actions, like consistently showing up on time or completing assignments, can have a huge impact over time. It’s like a race car driver making micro-adjustments as they take a curve. Those tiny changes might not seem dramatic, but they can mean the difference between victory and crashing into a wall. Cultivating focus

begins with setting clear goals and identifying the steps needed to achieve them. It also means learning to filter out distractions that pull us away from those goals. Take a hard look at your daily habits. Are you spending hours on your phone, or are you using that time to move closer to your objectives? The person who focuses their time and energy effectively will find the path to success clearer and easier to navigate. This week, why not give the Red Car Theory a try? Step outside, commit to noticing every red car you see, and observe what happens. You might be surprised by how much you notice when you shift your focus. Who knows? This simple exercise might inspire you to start seeing opportunities where you once saw obstacles.

DeVries Can Now Sign On the Line!

Every coach is in pursuit of a signature win. West Virginia Head Coach Darian DeVries has already had his “welcome to the big leagues” loss at Pittsburgh earlier this season. Therefore, it’s only expected that he would be in pursuit of that victory that would give his players a higher level of belief in themselves while serving notice that this team has the capability of beating the big boys.

The welcome smackdown was the 24 point drubbing in the Backyard Brawl in mid November. Since then, a rebound beat down over Iona. A week later (last Wednesday) De Vries took his team on a vacation to the Bahamas. It was there that the first year coach garnered that head turning triumph over number three Gonzaga.

That was the first of three consecutive overtime games that resulted in a third place finish of the Bad Boys Battle For Atlantis.

Against the Zags, the Mountaineers erased



an eight point halftime deficit and doubled up the favorites in the extra period to garner the win.

Javon Small hit for a game-high 31 points while nabbing seven rebounds. Amani Hansberry netted 19 points with a game high eight rebounds. Tucker DeVries scored 16 points, grabbed six rebounds, and dished out a team high four assists. Toby Okani chipped in with 10 points in the battle.

The next night, West Virginia took on a familiar foe, Louisville. The Mountaineersstumbled out of the gate, but still managed a four point halftime lead. The Cardinals finished strong to force an overtime period. The third session was kind to Louisville. The Cardinals scored 17 points in just five minutes compared to 24

points in 20 minutes of play in the final half.

Small had another big game leading WVU in scoring with 26 points and game highs in rebounds (seven) and assists (seven) to showcase his abilities. Hansberry added 19 points and five boards. Okani was the only other Mountaineer in double-digits with 12 points.

The third game in as many nights was a battle for third place with another top 25 opponent, Arizona (number 24) was a worthy opponent that pushed West Virginia to an extra segment, but in the end, the Mountaineers would claim an impressive win.

West Virginia would get defensive in the clash, with the Wildcats forcing 14 turnovers. The Mountaineers would score 24 points

off those Arizona miscues.

Offensively, fans were looking for DeVries to step up and provide point production. He responded with a game high 26 points. His aggressive play to the hoop helped him to six assists as well. Okani netted 20 points and a small number of assists. Hansberry recorded the squad’s first double-double of the tournament, chipping in with 13 points while hauling down a game-high 10 rebounds.

WVU has one more test this year as Georgetown comes to Morgantown tomorrow night. Three “mechanics” games remain before New Years. These “get right” games will be big wins and allow DeVries to “fine tune” his rotation before the start of the year brings conference competition.

These most recent wins provide hope for a promising ride through the Big 12 Conference.

That will do for now! Until next week . . . take care and God Bless!



It's that time once again to acknowledge the efforts of Harrison County's student-athletes. Each week we review the performances of the athletes from the six schools (Bridgeport, Liberty, Lincoln, Notre Dame, Robert C. Byrd, and South Harrison) in our county.

The Shinnston News & Harrison County Journal's Athlete of the Week award is an avenue to promote the youth of our county while bringing attention to their athletic accomplishments.

Harrison County Athlete Spotlight

By Bill Nestor

The Harrison County Athletes in the spotlight this week are Bridgeport’s Carter Zuliani and Alex Moses.

The Tribe picked up a 70 to 21 win over Nitro in the second round of the Class AAA playoffs. At a key juncture in the first half and the Indians holding a one score lead, Zuliani came up with a quarterback sack that put an end to a potentially huge drive. It was one of four sacks on the day for the standout.

Moses led the rushing attack with a game-high 192 yards on 10 attempts. Moses averaged nearly 20 yards per rush while scoring a pair of touchdowns in the process. He also recorded a pair of interceptions in the victory

Congratulations to Carter Zuliani and Alex Moses for shining bright in the SN and HCJ spotlight!

IRS encourages taxpayers to prepare for filing season

WASHINGTON — As the nation’s tax season approaches, the Internal Revenue Service is reminding people of simple steps they can take now to prepare to file their 2024 federal tax returns.

This reminder is part of the IRS’s “Get Ready” campaign to help everyone prepare for the upcoming filing season in early 2025.

“Our focus at the IRS continues to be on making tax filing easier and more accessible for everyone,” said IRS Commissioner Danny Werfel. “We’ve added more digital tools to help taxpayers. But as tax season quickly approaches, the IRS reminds taxpayers there are important steps they can take now to get ready for 2025. From reviewing withholding to signing up for an IRS Online Account, there are multiple ways for people to help make the 2025 filing season easier.”

As the IRS continues its historic transformation work, the agency continues introducing new online tools as well as expanding and updating other digital tools. These are designed to help taxpayers and make tax filing easier.

Access IRS Online Account for helpful information

Taxpayers can create or access their IRS Online Account, where they can find all their tax related information for the 2025 filing season. New users will

need to have a photo ID ready to verify their identity. Through their IRS Online Account, taxpayers can:

View key details from their most recent tax return, such as adjusted gross income.

Request an Identity Protection PIN.

Get account transcripts to include wage and income records.

Sign tax forms like powers of attorney or tax information authorizations.

View and edit language preferences and alternative media (such as braille, large print, etc.).

Receive and view over 200 IRS electronic notices.

View, make and cancel payments.

Set up or change payment plans and check their balance.

Gather and organize tax documents

Having well-organized tax records can make filing a complete and accurate return easier and help avoid errors that can delay refunds. This may also help identify deductions or credits that may have been overlooked.

Most income is taxable, including u n e m p l o y m e n t compensation, refund interest and income from the gig economy and digital assets. Taxpayers should watch for and gather essential forms, such as Forms W-2, Wage and Tax Statement, and other income documents.

It’s also important to notify the IRS of any address changes and the Social Security Administration of any legal name changes.

Check withholding before the end of 2024

The IRS Tax Withholding Estimator on IRS.gov can help taxpayers make sure the correct amount of tax is withheld from their paychecks. This tool is especially useful for individuals who owed taxes or received large refunds last year, or those who have experienced life changes such as marriage, divorce, or the welcoming of a child. Taxpayers who need to adjust their withholding can update their information with their employer using Form W-4, Employee’s W i t h h o l d i n g Allowance Certificate.

Time is running out to make changes for 2024, as only a few pay periods remain in the year. Taxpayers need to act quickly to make any adjustments.

Get refunds faster with direct deposit

The fastest and most secure way to receive a tax refund is through direct deposit. Taxpayers can direct their refund to a bank account, banking app or reloadable debit card by providing their routing and account

numbers. If the routing and account number cannot be located, taxpayers should contact their bank, financial institution or app provider.

According to Treasury’s Bureau of the Fiscal Service, paper refund checks are 16 times more likely to be lost, misdirected, stolen or uncashed compared to those paid using direct deposit.

Individuals without a bank account can explore options for opening one through FDIC-insured banks or a credit union using the National Credit Union Locator tool. Veterans can use the Veterans Benefits Banking Program to find participating financial institutions.

Volunteer to help others with their taxes

The IRS and its community partners are seeking volunteers from around the country to join the Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs. These programs offer free tax preparation services to eligible taxpayers. Interested individuals can learn more and sign up by visiting IRS.gov.

Helpful IRS resources and online tools

IRS.gov is a valuable resource for taxpayers, offering a variety of online tools like the Individual Online Account available 24/7. These tools help individuals file and pay taxes, track refunds, access account information and get answers to tax questions. Taxpayers are encouraged to bookmark these resources for easy access.

Choosing a tax professional

Tax professionals play an essential role in the U.S. tax system. Certified public accountants, Enrolled Agents, attorneys and others without formal credentials are just a few of the professionals who help taxpayers file their returns accurately. It is important to choose a professional who is skilled and trustworthy.

Most tax return professionals provide great service but picking the wrong one can hurt taxpayers financially. The IRS offers tips for choosing a tax preparer.

People can use the IRS Directory of Federal Tax Return Preparers with Credentials and Select Qualifications to find qualified professionals.

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Business of the Month Is: the Small Business Community

By Stephen Smoot

Events such as “Small Business Saturday” help to put the spotlight on certain sectors of small business that do certain things at a certain time of the year. Consumers think more of small businesses around Thanksgiving and Christmas, but the entire sector serves as the backbone of the United States and West Virginia economy the entire year through. Almost 45 percent of businesses nationwide fall under this category. When most think of a small business, they imagine a small establishment run by a proprietor and perhaps other members of the family. A few employees help out. That does describe countless small businesses across the nation, but the United States Small Business Administration has a 60 page manual to help define, for their purposes, a small business. In most contexts, a business with less than 500 employees will generally qualify for consideration. Other fields, such as agriculture, judge whether a business is small or large based on revenue. Despite the two representing the same party, change will likely come during the upcoming gubernatorial administration of current attorney general Patrick Morrisey. His most visible work in that office has come in battling on behalf of businesses big and small, including farms, against the ever-present threat of federal regulations that unintentionally - or even intentionally - target and burden small business. According to Robbie Morris, State Senator-elect and Randolph County economic development director, some small businesses should expect regulatory relief at the state level. Currently, the State of West Virginia has 33 different boards, commissions, or groups whose job lies in regulation. Many small businesses

and independent professionals are subject to these boards across the state. They cover fields as disparate as nursing home administrators and landscape architects. He shared that he expected that under Governor Morrisey, those boards will come under scrutiny to determine “which boards are necessary, which are not” and identify “which are a burden and which have a needed purpose.” The Wheeling Intelligencer quoted Morrisey himself as pledging “we’re going to be looking at every single major regulation that West Virginia has. We’re going to be comparing them to every state we touch.” He added that he wanted to take down unnecessary “barriers that limit why people want to live, work, and play in the state of West Virginia” or block the inflow of capital investment. The threats to small business do not only come from burdensome

regulations, but also an increasingly dangerous world. Aiden Satterfield, writing in BBG Tech, explains that rural small businesses face increasing risk from cyber crime. International criminals understand that big business and major government agencies have strong security features, but, as Satterfield writes “small businesses typically lack sophisticated security measures,” usually because of cost constraints and a lack of understanding and expertise even among owners who excel in their fields. Valuable data, such as “customer information, financial records, and intellectual property” is “lucrative on the black market,” he says. Another challenge faced by the state in promoting small business comes from challenges posed by lack of infrastructure in some areas. In some areas, the lack of high speed broadband internet serves as a barrier to those seeking

to establish or move a business. Other towns and districts lack reliable water and sewer infrastructure. Many rural areas still rely on wells, increasingly a deterrent to those from cities more used to public systems. Other areas have older systems that need expansion and repair. Elkins, for example, still has terra cotta pipes in part of its network. Other areas do not have high quality water, which definitely discourages investment. Workforce participation in West Virginia remains too low for any business or industry, hovering around 55 percent, only slightly higher than Mississippi. Decades ago, the problem lay in too many workers seeking too few jobs, but the problem has reversed in the 21st century. The federal Bureau of Labor Statistics showed that West Virginia had 48,000 job openings last June for an opening rate of 6.3 percent.

Nationally, the rate that month was 4.9 percent. The State has worked to tackle this issue through expansion of workforce training and trades education, including cost-free community college for residents. Unfortunately, many small businesses have closed not because they had no market for their product or service, but because the owners could not find sufficient employees to stay open. Despite the threats to their financial and operational security from a number of challenges, West Virginia communities do support their small businesses. They take pride in their local establishments and brag about them to those who live elsewhere. And those businesses, whose profit margins are usually much more thin than the average person would expect, use every bit of the grit, common sense, and resilience traditionally found in West Virginia to serve their customers and move into the future.

Senator Shelley Moore Capito Makes Economic Development Stops

MOUNDSVILLE, W.Va. — Today, U.S. Senator Shelley Moore Capito (R-W. Va.), a leader on the Senate Appropriations Committee and Environment and Public Works (EPW) Committee, made several stops in the North-Central and Northern Panhandle regions of West Virginia focused on economic development. First, Senator Capito traveled Bridgeport,

W.Va., where she met with local leaders, including Bridgeport Mayor Andy Lang, to discuss ongoing economic development efforts and the implementation of grants and Congressionally Directed Spending (CDS) awards she secured for the city through her role on the Senate Appropriations Committee. Second, Senator Capito joined Governor

Jim Justice (R-W. Va.) and others at the groundbreaking ceremony for Prime 6’s new facility in Fairmont. W.Va. Prime 6 is a leading innovator in sustainable wood products and is backed by investor and TV personality “Mr. Wonderful,” Kevin O’Leary, who also attended the ceremony. Senator Capito was involved in the early stages of the Prime 6 project, specifically

meeting with Kevin O’Leary in January 2024 and others to discuss the possibility of investing in West Virginia. Last, Senator Capito visited the Mitchell Power Plant in Moundsville, W.Va. to address plant staff and management about her priorities on the Senate Environment and Public Works (EPW) Committee in the new Congress, including her commitment to driving solutions that

can lead to reliable and abundant American energy powered by West Virginia. Senator Capito is currently the ranking member of the EPW Committee, but will serve as chairman in the 119th Congress. “West Virginia is open for business, and it was great to make stops across several counties to meet with leaders who are at every stage of investing in our state. In Bridgeport, we discussed initial plans to implement grant funding I helped secure for the city. In Fairmont, we broke ground on a facility that has exciting potential to make a difference. And in Moundsville, I had that chance to speak with energy producers about how we can partner together to make sure West Virginia is front and center when it comes to producing America’s energy,” Senator Capito said.

Justice launches W.Va. Ruffed Grouse and Wildlife Restoration program

Initiative will enhance wildlife habitats and support local economies through innovative land management practices. CHARLESTON, WV — Gov. Jim Justice today announced the launch of the West Virginia Ruffed Grouse and Wildlife Restoration Program, a groundbreaking initiative to enhance wildlife habitats through the strategic planting of soft mast-producing trees and shrubs on recently harvested private timberlands. This innovative program is designed to provide vital food sources for a variety of wildlife species, including ruffed grouse, white-tailed deer and songbirds, while also benefiting landowners and local economies. It will be administered through a cooperative effort led by the West Virginia Division of Natural Resources and West Virginia Division of Forestry. “We’ve been working for quite some time to launch this program,

and let me tell you, I am extremely excited to announce its launch,” Gov. Justice said. “As a lifelong hunter and angler, I’m so proud of the work my administration has done to invest in West Virginia and promote our state’s world-class natural resources. The strides made in this program will greatly boost our wildlife, from grouse to deer and on and on, while also becoming a huge economic driver. This program is the

real deal, and I cannot wait to see how it benefits landowners, our wildlife, and our economy.” The program allows forest landowners to reclaim up to 5 percent of their recently harvested timberlands with soft mast-producing trees and shrubs. Participants will receive technical assistance, including species recommendations, planting locations, and methodologies, and will be reimbursed for

75 percent of costs associated with the planting projects. In addition to benefiting wildlife, the program has the potential to create jobs and stimulate local economies. Landowners can purchase trees and shrubs from local sellers or source materials from nationwide suppliers and nonprofit organizations. If landowners choose not to plant the trees and shrubs themselves, professional landscapers and tree planting

contractors can take on the task, creating new opportunities for small businesses and local job growth. This initiative supports a variety of conservation and recreational goals while fostering economic benefits, including job creation in nursery production and planting operations. The program also enhances habitats for wildlife by providing critical food and cover resources in recently harvested areas.



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OBITUARIES



Crystal Ray Ramsey Jones
Crystal Ray Ramsey Jones, 70, of Meadowbrook, passed away on November 24, 2024 at her residence. She was born in Salem on April 5, 1954 to the late George Edgell and Delma Clarice (Yarnell) Edgell.

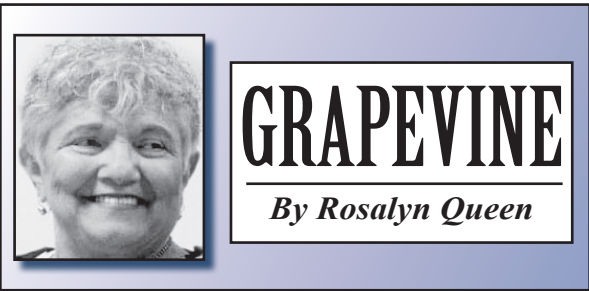
She is survived by two sons: Joseph Ramsey of Shinnston and Charles Ramsey of Pennsboro; three daughters: Ada Ramsey of Shinnston, Tiffany Ramsey of Shinnston and Denna Ramsey of Charleston as well as several

nieces, nephews and cousins. In addition to her parents, Crystal is preceded in death by her husband, Douglas Leo Jones; four brothers: George, Gilbert, Samuel and Donald Edgell and one sister, Margaret Williams.

In honoring her wishes, cremation will be honored with no services at the funeral home. Dorsey Funeral Home is honored to be handling the arrangements for the Jones family.

The Meaning of Advent and Its Traditional Celebration

We spent the weekend putting away the Thanksgiving decorations and took out the first item to mark, the upcoming Christmas holiday. The first item I get ready for the observance of Christmas is my Advent wreath and Advent calendar. I always make my own wreath. I get a tray, place a wreath on it and add a few bows. I purchase three purple candles and one white one and place them on the tray within the wreath. I like to place my wreath on the kitchen table where I can see it first thing every morning. We should start with the meaning of Advent. It means the coming and refers to the four week period of the preparation of the birth of Jesus on Christmas Day. Advent starts on the Sunday nearest November 30 and continues until December 24. The wreath contains three purple candles



which are lit one each week and then on the Sunday before Christmas the white one is lit. Advent is a period of fasting leading up to Christmas Day. The inventor of the wreath was Johann Wichern in 1839. He was a

Lutheran pastor and in 1920 the Catholics in Germany adopted the custom. It moved to the USA in 1930. I place the Advent Calendar behind the wreath. It has 24 numbered flaps containing a bible verse.

We open one door each day until Christmas. As you read each passage it gives you a minute to reflect on the passage. My next Christmas decoration is my NATIVITY Scene. I made it back in the 1960s and have displayed it every year since. It is so meaningful to me. On Christmas Day I replace all the candles with white ones in the wreath. I light them and let them burn all day. This is a wonderful

custom to practice in your family, especially with the children. It is never too late to start family traditions. Speaking of traditions, the PWA is making their authentic pita piatas. Each will be seated on a Fiesta dish and costs \$10.00. Call 304 624 6881 to get yours. Stay calm as you get ready for the holidays, keep healthy and until next week “Now You Have Heard It Through The Grapevine.”

First Sunday of Advent: 1 December

Keep Calm & Advent On

From L'Osservatore Romano

As the Church embarks upon the season of Advent, the Gospel for the First Sunday presents us with a vision of cosmic upheaval and the coming of the Son of Man. Jesus speaks of signs in the sun, moon, and stars, and of people in fear as “the powers of the heavens will be shaken.” Yet, amidst this dramatic imagery, He offers a profound reassurance: “But when these signs begin to happen, stand erect and raise your

heads because your redemption is at hand” (Lk 21:28). Advent is a season of preparation, a time to reflect on both the coming of Christ at Christmas and His return in glory at the end of time. The readings for this Sunday call us to vigilance and hope. While the world may tremble, we the faithful are invited to stand firm, trusting in God’s promises. Fr. Alfred Delp, sj, a Jesuit priest martyred by the Nazis in 1945, offers powerful reflections on Advent as a time of interior transformation.

Writing from his prison cell, he described Advent as a season of “profound shaking” and “sacred uncertainty” that awakens us to God’s presence. Delp insisted that hope is not passive but active — a courageous response to the brokenness of the world, rooted in trust that God’s light will shine in the darkness. Delp’s words resonate with today’s Gospel. The shaking of the heavens reminds us that worldly powers are fleeting, but Christ’s kingdom is eternal. Advent invites us to prepare not just

for Christmas, but for the ultimate fulfillment of God’s plan. Jesus warns us to avoid being weighed down by “carousing and drunkenness and the anxieties of daily life” (Lk 21:34). In a culture often dominated by distractions and consumerism, Advent is a countercultural call to pause, reflect, and pray. Fr. Delp saw Advent as a time to bring our scattered lives together and focus on what truly matters: our relationship with God and our readiness to meet Him. The Gospel’s command to “stand

erect and raise your heads” challenges us to live Advent with expectant hope. This posture is not one of fear but of confidence in God’s mercy and faithfulness. It echoes the “O” Antiphons’ cry for the Lord to “Come!”, a prayer that expresses both longing for Christ’s coming and trust in His presence. As we light the first candle on the Advent wreath, may we carry Fr. Delp’s spirit of hope and courage into this holy season. Let us use this time to prepare our hearts, remain vigilant in prayer, and trust that even in the

midst of turmoil, our redemption is near. As we begin this season of Advent, let our hearts awaken to Christ’s presence. Let Him teach us to stand firm in hope, to watch for His coming with joyful expectation and to trust in His promises. Like Fr. Alfred Delp, may we live with courage and faith, ready to welcome Christ in every moment. * Executive Director Maryland Catholic Conference By Jenny Kraska*

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Out of the Past

Memorable photographs from around Harrison County



Libraries

The caption on the photo seems to read Kimshi Nuzum Well #1 Miller Co. No other information.

Photo courtesy of WVU

Renovations Completed on UHC Oncology

Helping to meet the needs of an ever-increasing number of cancer patients in Central W.Va.

Bridgeport, WV—The Cecil B. Highland, Jr. & Barbara B. Highland Cancer Center at WVU Medicine United Hospital Center (UHC), has been a part of the Bridgeport campus with the opening of the hospital in 2010. Since then, patient volume has steadily increased, which necessitated the renovation of the oncology patient waiting area. “The need for this renovation became more apparent with the continued patient growth at the UHC Cancer Center, as we have become a regional referral center for the central part of West Virginia,” said David F. Hess, MD, president and CEO. “Patients can continue to expect to have access to the latest cancer treatments and care from our team of trusted doctors, advanced practice providers, nurse navigators, nurses, and staff.” UHC design and construction teams collaborated with

doctors, employees, and patients to create an environment that cultivates healing and focuses on a patient-centered experience. The goal was to create a clinical setting to best satisfy patient and visitor needs, while at the same time provide a more efficient environment for staff. “I think our patients and visitors will find that it is more than just a refresh of the waiting room space,” said Meredith Williams, MPH, RN, OCN, director of Cancer Services. “The new look is an inviting and healing surrounding, but it is also a reflection of the high level of care provided at UHC.” As patients and visitors enter the waiting area they will experience artwork of prominent scenic West Virginia destinations with enhanced LED accent lighting. Laminate flooring has been installed

with a design that is representative of the local topography. New wipeable furniture throughout the space features additional seating than before. For enhanced comfort, a new cooling station features complimentary bottled water for visitors and patients. Additional restroom, office space, treatment bays, and exam rooms round out the updated offerings. “It was important during the project to minimize any disruption of patient flow. Great care was taken to isolate construction activity and preserve waiting area access,” Charlie Papa, vice president of Facilities Management said. “The oncology waiting room marks the fourth renovation project this year at UHC.” UHC’s comprehensive community cancer program has been approved by the Commission on Cancer of the American College of Surgeons since 1989.

“Luncheon” From Pg 1.

Auxiliary Unit 31 President, Andrea Skelley.

The lunch, prepared by American Legion Auxiliary 31 (Marsha Duckworth, Andrea Skelley, Dortha Parsons, Julia Pierce, Margaret Yost, Sharon Duckworth and Betsy Turner) was served to a record crowd of approximately 120 people. The menu included hot dogs with all the “fixins”, macaroni and cheese, baked beans, three kinds of salad and a variety of desserts that were provided by the Lions Club. The tables, decorated by the Lions Club were patriotic themed with vases of variegated red, white and blue carnations and Poppies. The Lions Club presented guests with commemorative thermal cups with the imprint, “Shinnston Lions Club Parade 2024”. American Legion Auxiliary Unit 31 presented all veterans attending



David Minor, Shinnston Lions Club President, addressing the gathering.

with a card. As the afternoon progressed, American Legion Post 31 and the American Legion Family (Auxiliary, Sons and Riders) served a buffet meal

to all members, their family and guests of Post 31. The buffet included hot dogs with all the “fixins”, macaroni and cheese, baked beans, a variety of salads and desserts.

All in all it was a busy day celebrating our veterans by the Shinnston Lions Club and American Legion Post 31 and the American Legion Family.

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Shinnston American Legion “Scares Up” Fun For Families and Kids At Hallowe’en



On Friday, October 11, 2024, American Legion Auxiliary Unit 31 Junior members joined with Sons of the American Squadron 31 young members to make “Boo” bags for patients at the Louis A. Johnson VA Medical Center. The group made 80 bags consisting of candy and other Halloween treats and included a Halloween card for each patient. This was followed by a pizza party for the participants.

The young people delivered the “Boo” bags to the hospital on the morning of October 18th and were assisted with the delivery of the bags by VA Medical Center Volunteer, Sam Baldwin. Young people participating in the preparation of the bags were, Auxiliary Unit 31 Junior members Katrina Simmons, Kendalyn Pierce, Aleena Pierce and Ava Bryant. American Legion Squadron 31 young members were JT Simmons and Giovanni Douglas. Auxiliary Unit 31 members who assisted the young people were Kim Mellie, Andrea Skelley, Margaret Yost, Julia Pierce and Jayne Simmons.



Once the young people returned to Post 31 from delivering the “boo” bags on October 19th, they joined Auxiliary, Legion, Sons and Riders members in preparing the treat bags for the children’s Halloween party on October 20th.

With everything in place from the diligent workers in the American Legion Family, the children’s Halloween began at 2:00 pm on October 20, 2024. There were games, a haunted house, treat bags and snacks for all of the children who attended. The afternoon was a great success with approximately 20 children and their parents participating.

Children participating in the costume judging.

OPM Encourages Federal Employees to Review Health Coverage

Call Contract	State Project	Federal Project	Description
012 2022990070	T699-IDIQS 25 00	STBG-2024(126)JD	TRAFFIC SIGNAL ITS, SIGNAL SYSTEMS, LGTNG, TECH VARIOUS COUNTY: STATEWIDE
DBE GOAL: 5 % OF CONTRACT BID AMOUNT. BIDDER MUST PROVIDE WRITTEN ASSURANCE OF MEETING GOAL ON FORM IN PROPOSAL.			
REMARKS:			
Proposals will be received from prequalified and West Virginia licensed contractors only except that on Federal-Aid Projects a contractors' license is not required at time of bid, but will be required before work can begin. Registration is required with the Department of Administration, Division of Purchasing, in accordance with Chapter 5A, Article 3, Section 12 of the West Virginia Code. All contractors submitting bids on project(s) must include one of the following forms properly executed with each proposal: Proposal Guaranty Bond, Cashier's Check, or Certified Check for \$500.00 or 5% of the total bid, whichever is greater.			
The West Virginia Department of Transportation, Division of Highways reserves the right to defer, delay or postpone the date for receiving and publicly opening proposals for any project designated in this advertisement, without the necessity of renewing such advertisement. The deferment, delay, postponement, and the date that proposals will be received and publicly opened will be available on www.bidx.com .			
The West Virginia Department of Transportation, Division of Highways hereby notifies all bidders that it will affirmatively ensure that in any contract entered into pursuant to this advertisement, minority business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, religion, sex or national origin in consideration for an award.			

Treasurer Moore Encourages Families to Give the Gift of College this Holiday Season

CHARLESTON, W.Va. — State Treasurer Riley Moore announced today his Office is working to remind West Virginia families that the holiday season is a good time to open a SMART529 account or to contribute to an existing account.

“There is no better gift than the gift of contributing to a child’s college education fund,” Treasurer Moore said. “Instead of buying another toy, parents and grandparents can purchase a gift card that can easily be redeemed online, or they can invest directly through the SMART529 website.”

The SMART529 WV Direct Plan is available to residents of West Virginia or to non-residents where the beneficiary is a resident of West Virginia. Contributions made to SMART529 each year may reduce the federal adjusted income dollar as a modification on the West Virginia Personal Income Tax Form. Earnings in a SMART529 grow federal and state tax free. For estate planning purposes, SMART529 offers accelerated gifting.

When money is eventually taken out of a SMART529 plan to pay for qualified educational expenses such as tuition, room and board, books, and supplies or equipment required for enrollment or attendance at an eligible institution, there are no federal or state income taxes on the withdrawal, including any earnings. Non-qualified withdrawals are taxable as ordinary income to the extent of earnings and may also be subject to a 10% federal income tax penalty. Such withdrawals may have state income tax implications.

There are many ways to contribute to a SMART529 account including the following programs: Gift of College, gift cards, Upromise, Ugift, and payroll direct deposit. Invest directly by clicking this link or call 866-574-3542 to request an enrollment kit.

“Contributing to your child’s college savings plan is a practical, meaningful gift that your child will appreciate into adulthood.” Treasurer Moore said. “Starting early with your SMART529 college savings plan means that your investments will have more time for potential growth.”

SMART529 is a qualified tuition program issued by the Board of Trustees of the West Virginia College and Jumpstart Savings Programs and administered by Hartford Funds. More information about SMART529 plans and investment options is available at www.SMART529.com.

Trail Friendly Community Applications Available Now

Welcoming mountain Community embodies the beauty of nature
bikers from far and the essence of a intertwines seamlessly
wide, a Trail Friendly vibrant locale, where with community life.

the beauty of nature
intertwines seamlessly
with community life.

If your community rises to the challenge, you may find yourself ready to pursue the upcoming IMBA Trail Friendly Community designation. It's a badge of honor that acknowledges the hard work of your community members and serves as a beacon to visitors, assuring them that your town is a haven for outdoor adventure.

Applications for the Trail Friendly Community designation will open in 2025. Visit the International Mountain Biking Association online to learn more.

Washington, D.C.
– The 2024 Federal Benefits Open Season is now underway, running from November 11th through December 9, 2024. Employees and annuitants can use Open Season to reassess their health, dental, and vision coverage and ensure their plans are cost-efficient and address the care enrollees and their families need.

“During Open Season, we want to give enrollees the opportunity to review their coverage, compare coverage options and make the choice that is right for them – whether that may be to make changes or keep their current coverage,” said Rob Shriver, Acting Director of the U.S. Office of Personnel Management (OPM). “This year, we’re proud to offer expanded benefits, including enhanced fertility coverage, behavioral health services, and new resources for Postal employees enrolling in the new Postal Service Health Benefits Program.”

This Open Season is the inaugural launch of the Postal Service Health Benefits (PSHB) Program for nearly 2 million Postal employees and annuitants, along with their eligible family members, making the program larger than any exchange rolled out under the Affordable Care Act. More than 90% of Postal employees will be automatically enrolled into the corresponding PSHB plan that most closely resembles their current Federal Employees Health Benefits (FEHB) plan, if the FEHB carrier is offering that plan in PSHB. If Postal enrollees like that plan, they do not have to do anything further during this year's Open Season.

For 2025, the FEHB Program has 42 participating Carriers offering 64 Plans and a total of 130 plan options. All plans include fertility benefits,

covering artificial insemination and the drug components of IVF for up to three cycles. Additionally, 25 plans provide enhanced IVF coverage, offering full or partial coverage of the associated medical procedures.

For 2025, the Federal Employees Dental and Vision Insurance Program (FEDVIP) has twelve dental and five vision carriers. Eligible individuals can enroll in a dental and/or vision plan for themselves and eligible family members, including spouses, unmarried dependent children under age 22 or over age 22 if incapable of self-support.

Federal employees may use Open Season to elect pre-tax contributions to health care and/or dependent care flexible spending accounts under the Federal Flexible Spending Account Program (FSAFEDS).

BENEFITS HIGHLIGHT

OPM recently announced 2025 plans and premiums for the FEHB Program and FEDVIP. Among the notable changes for 2025, for the first time, all who are covered under healthcare will have the opportunity to choose from multiple plans offering coverage for IVF services and procedures. All plans will cover drug costs associated with IVF procedures up to 3 cycles annually. Additionally, 25 FEHB plans with 45 plan options are also offering IVF coverage above the required benefit.

Additionally, OPM emphasized that carriers must offer comprehensive behavioral therapy – covering appropriate diet and exercise regimens, for those prescribed anti-obesity medications and access to available mental health and substance abuse treatment. OPM emphasized access and availability of behavioral provider networks in view of

recent public health crises, including the COVID-19 pandemic, youth mental health, and the opioid epidemic.

PREPARING FOR OPEN SEASON

Below are sample questions to help review your benefits and needs for health care coverage:

What are my and/or my family's expected health care needs for 2025?

Questions while reviewing your FEHB Program: Am I interested in starting a family? Do I need surgery? Will my medication needs change? Does my plan provide a pharmacy mail order option for prescriptions?

Questions while reviewing FEDVIP: Do I need routine dental care? Will I need a crown or root canal? Does my child need braces? Do I need glasses and/or contact lens? Am I considering laser vision correction surgery?

Questions while reviewing FSAFEDS: Do I have out-of-pocket expenses I need to consider, such as deductibles, copays, day care, elder care, or over-the-counter drugs and medicines? Does my child need braces or use acne treatment? Do I plan to send my children (under 13) to in-home care or summer camp?

FAST FACTS

Established in 1960, the FEHB Program is the world's largest employer-sponsored health benefits program.

The FEHB Program provides healthcare benefits for about 8.3 million individuals, including 2.3 million employees, 1.9 million annuitants, and an estimated 4.1 million family members.

The annual Open Season gives federal employees, annuitants, and other eligible individuals the opportunity to review their FEHB and FEDVIP plan options, make changes, and enroll for the upcoming benefit year that begins January 1, 2025.



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Mini Grants Provide Essential Support for Farmers Markets Statewide

Charleston, W.Va. – The West Virginia Department of Agriculture (WVDA) teamed up with the West Virginia Farmers Market Association (WVFMA) to offer the 2024 WVFMA Mini-Grant Program which helps fund needed improvements/upgrades to farmers markets across the state. The WVFMA received 43 applications from traditional farmers markets, mobile markets and on-farm stands totaling \$194,000 in funding requests. This year, 14 markets were awarded a total of \$51,052. Eleven projects received full funding; three received partial awards.

While each market had their own specific needs, cold storage, site improvements, marketing materials, and wi-fi connectivity were the most requested items. “Farmers markets across the state offer access to fresh produce, meats, herbs, flowers, and value-added products grown and made right here in West Virginia. Not only do these grants benefit the markets, they also benefit the people who shop there. Better access to home-grown, fresh food means better health for the people of West Virginia,” stressed Commissioner of Agriculture Kent Leonhardt.

The grant awardees are:

- Blands Home and Farm Service – Dunmore \$5,000
- Granny Witch Gardens – Huntington \$4,038.74
- Grow Ohio Valley – Wheeling \$3,825
- Hampshire Co. Farmers Market – Romney \$4,958.63
- Lewis Co. Farmers Market – Weston \$4,964.51
- Lisa’s Jars of Love – Huntington \$930
- Jeans Farm Fresh – Burlington \$5,000
- Mineral Co. Farmers Market – Keyser \$1,064
- Morgantown Farmers Market – Morgantown \$4,961
- Peppermint Acres – Kenova \$1,315.98
- The Local Farmers Market – Sistersville \$505.93
- Trailhead Farm – Gassaway \$4,956.56
- White Picket Farm – Elizabeth \$4,944.95
- W V U Parkersburg – Parkersburg \$4,587.63

“This program has allowed us to reach markets that are typically ineligible for grant funding or lack experience in applying for it,” explained WVFMA Executive Director Holly Morgan. “Often, something as simple as a point-of-sale system can completely transform a market. In the 2023 mini-grant cycle, we saw smaller markets flourish. The ability to accept card payments allows these markets to process debit/credit cards and SNAP/EBT transactions, expanding their reach to more customers and keeping dollars in West Virginia to support local farm families.”

The WVDA provided the funding for the Mini-Grant Project and the WVFMA administered the grants.

For questions about the grants or the grant funding, contact Holly Morgan at executivedirector@wvfarmers.org or call 304-398-5214.

The West Virginia Department of Agriculture protects plant, animal and human health through a variety of scientific, regulatory and consumer protection programs. The Commissioner of Agriculture is one of six statewide elected officials who sits on the Board of Public Works.

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