











2025 Senior Legal Safety Conference a Success!

"Thank you so much for this important service to the senior population. The information provided was invaluable, and I came home and acted upon it immediately!" - 2025 Conference Attendee

That's just one of the wonderful comments we received after the 3rd Annual Senior Legal Safety Conference held on September 19 at Harvest Ministries in Roanoke. 2025 saw our largest attendance to date, with over 100 guests and 13 vendors on hand sharing topics including Protecting Finances, Avoiding Scams, Legal and Estate Concerns, Advances in Wound Care, and much more!

Our deepest thanks to the Roanoke Law Foundation, whose generous grant made the conference possible!







Help Us Fill the Plate

With more than 30 community-based services, the Local Office on Aging continues to strive to fulfill its mission of helping older persons remain independent for as long as possible.

But we can't do it alone. We rely on your donations and will use them to fill the plate of services where they are needed most. Your donations support:

Meals on Wheels: LOA Volunteers helped deliver 193,795 meals this past year to homebound and needy seniors in our area, with more seniors entering the program each year.

Diners Clubs: 8,429 Congregate Meals were served to eligible seniors at LOA Diners Clubs last year providing nutrition, education, and critical socialization.

Transportation: LOA provided 6,395 one-way trips for seniors in 2024, making sure seniors were able to attend their doctor appointments, make pharmacy pick-ups, and do their grocery shopping.

And so much more!

Watch for your Help Us Fill the Plate mailer for more details. Your gift to LOA at this critical time will *Help Us Fill The Plate* of services that provide vital connections, and help our older neighbors live with dignity and health.

Please donate to Help Us Fill the Plate!



Medicare Open Enrollment - New Offsite Counseling Center!

It is open enrollment time again and LOA is here to help! FREE Medicare Open Enrollment Counseling with certified VICAP (Virginia Insurance Counseling & Assistance Program) counselors is available from October 15 - December 7, 2025.

We are excited to announce that due to the high demand for Medicare

counseling during open enrollment, LOA will be conducting appointments at a new temporary off-site location. This dedicated space will allow for more counseling appointments per day, as well as convenient parking for seniors.

4822 "J" Valley View Blvd NW, Roanoke, VA 24012 (Beside K-Pot restaurant).

Appointments available Monday - Thursday, 8:15am - 3:00pm.

Note that the site will be closed on Fridays, all federal holidays and the entire week of Thanksgiving.

Medicare recipients can get one-on-one guidance to help make decisions based on their unique situation and needs.

VICAP counselors can guide applicants through:

- Understanding Medicare choices
- How to enroll
- Plan comparisons
- Explaining coverages and costs

Referrals to other resources

What to bring:

- Current medication list with dosages
- Medicare card
- Other insurance cards

To make an appointment, contact Delaine Caldwell at (540) 345-0451 or dcaldwell@loaa.org



You've joined us for Let's Give Lunch in the summer, now...

SAVE THE DATE for this inaugural event bringing LOA Diners Clubs, Staff, Board, and Supporters together to celebrate the holiday season!

Let's Do the Holidays!

December 9, 2025

Watch for information coming soon on how to purchase tickets for this festive event benefiting LOA Diners Clubs!



LOA is currently looking for volunteers to help fill these positions - to learn more about these and other volunteer opportunities call Laura Anderson at (540) 345-0451 or landerson@loaa.org.

VICAP Insurance Counseling Volunteer

Questions about Medicare benefits, supplemental (Medigap) insurance, and medical bills can be frustrating and confusing. LOA helps with Free Health Insurance Counseling through the Virginia Insurance Counseling and Assistance Program (VICAP). We need volunteers for this important program!

We provide thorough training, and **prior experience with Health Insurance**, **Medicare**, **or Medical Billing is not required**.

Medicare Open Enrollment Administrative Volunteer

Help is needed at our counseling site to make reminder calls, greet and sign-in clients, and in-take basic information. The site will be open from October 15 through December 7, 2025, Mondays through Thursdays from 8:15am until 3pm. It is closed on federal holidays and the week of Thanksgiving.

Any days and amount of hours welcomed!



Giving Update

LOA is deeply grateful to the following individuals and organizations for their recent generous gifts and grants:

Bonnie and Ron Ballard

Gary and Sandra Bradford

Thomas Clower, Jr.

Janice Fostek

T.J. Hall

Jennie Sue Murdock Trust

Barbara Perdue

The Spetzler Fund of the Community Foundation Serving Western Virginia

Trinkle and Associates

James and Lula Belle Wood

Help LOA When You Shop

Kroger Community Rewards



You can support LOA's mission just by shopping at Kroger using your Kroger Plus Card! A donation is made to LOA based on your spending, at no cost to you! Here's how to get started:

- Go to Kroger.com to link your Kroger Plus Card today! (Pick up a Rewards Card from Kroger Customer Service if you don't have one)
- Sign In or Create an Account (Have your card handy, or use your phone number)
- Once signed in, click on My Account
- Choose **Community Rewards** from the drop down on the left of the screen
- Under Find an Organization enter Local Office on Aging or LOA's organization #84820

- When LOA appears, click on *Enroll* in the LOA box.
- Your Community Rewards page will now show "Enrolled" with Local Office on Aging.
- Each time you shop, use your Kroger Plus card or enter your phone # (ALT ID)

Your donations help us continue our mission:

"Helping older persons remain independent for as long as possible".

Donate Now