



The Link



R I C H L A N D C O U N T Y C O M M I S S I O N O N A G I N G

SPECIAL POINTS OF INTEREST:

- New Program provides Legal Assistance to Seniors
- Medicare Part D Open Enrollment begins soon
- Stay safe this Halloween with some good advice
- Senior Housing: Is it time to talk?

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LEGAL CLINIC

Everyone knows that you should have your legal affairs in order; doing that however, is not quite as easy as it sounds. Financially, it may be difficult to get your legal documents done and, with the Bakken booming, it may be hard to find a professional that has the time to help you.

To counter these obstacles, the Legal Service Developer Program is teaming with Richland County Commission on Aging to provide many Seniors with the opportunity to get the most common documents done free of charge. The documents you can have done during your appointment are:

and is eager to meet and help the elderly of Richland County. If you would like an appointment, please call the **Commission on Aging at 433-3701**. After a short questionnaire, your name will be forwarded to the Legal Service Developer Program which will set your appointment time and instruct you on what to bring and how to prepare for your appointment.

- Beneficiary Deed
- Durable Power of Attorney (Financial and Health)
- Declaration of Living Will
- Declaration of Homestead
- Affidavit of Death
- Simple Will

Billings attorney Julianne Lore is graciously donating her time to the program

This service is available to Seniors over the age of 60.

M E D I C A R E P A R T D : T H E I M P O R T A N C E O F O P E N E N R O L L M E N T

Fall means a lot of things to many people; for people with Medicare prescription drug coverage it should serve as a reminder to update your drug plan for the following year.

Prescription drug policies can change from year to year. No matter how well your plan served you throughout this year, it's a good idea to double check if it will still be the best plan for you *next* year. During the annual Open Enrollment

period you can change plans (for the upcoming year) at no cost and without penalties. The Open Enrollment period runs from **October 15 to December 7**.

If you are unsure about how to check your plan, contact a local SHIP (State Health Insurance and Assistance Program) Counselor to set up an appointment. SHIP counselors can compare different plans to help you find the one that will

work best for you. SHIP Counselors provide this service free of charge.

SHIP Counselors in Richland County include:
Jodi Berry-Commission on Aging **433-3701**

Marilyn Mischel-Action for Eastern MT **800-227-0703**
Felicia Iverson-Crestwood **433-4681**



SENIOR HOUSING: *Time to Talk?*

By Kathy Jensen, Lodge Director

Over the summer, several families have come in to tour The Lodge. Discussions have been taking place at home with mothers & fathers and sons & daughters about planning for the future. Good for them! These are hard conversations. Lots of emotions come out, maybe even tears, and perhaps even accusations that you're trying to be put somewhere. However, in reality, getting those scary feelings out eventually eases the tension of the subject of housing.

#1 What do you want? Of course you want to stay home and things to stay the way they are. Thoughts to ponders:

- Are you able to maintain your home?
- Are you able to mow the lawn, shovel the snow, or pay for both?
- Do you worry about the increase in utility costs?
- Do you feel secure in your home?
- Are you eating well-balanced meals?
- Do you miss social interactions?
- Do you need to downsize your possessions?

#2 What do your children want for you?

- We want you to have assistance when desired.
- We want you to know you are in a secure place.
- We want you to ride the bus instead of drive.
- We want you to not worry about taking the garbage out or shoveling the snow.
- We want you to enjoy life and visit with friends.
- We want you to eat three meals a day, helping you to keep healthy.

Try not to think of a retirement community as the end of the road, but a proactive approach to making a decision on your living environment. Moving to a retirement home is not losing control but making life easier to enjoy. This is ultimately your decision, but including your children in navigating housing options along with financial planning will be more positive and productive for all involved.

For more information on retirement housing at The Lodge, Managed by Sidney Health Center, call 406-488-4682. We invite you to come by for a tour. Bring your family to meet our staff, visit with other residents and find out why The Lodge is a great place to call home. We look forward to your visit. The Lodge is located at 1015 7th Avenue SW, Sidney, Montana. Information is also available on the website at www.lodgeatlonetree.org.



Come Home to The Lodge

THE LODGE

SERVICE SPOTLIGHT: MEALS ON WHEELS

Having a hot meal delivered to your kitchen table is about much more than convenience to Richland County's Meals on Wheels recipients. The nutritional value in each "Meals On Wheels" delivery is enough to help keep Seniors healthy and living independently.

In America nearly 60% of hospitalized older adults suffer from malnutrition. Not receiving proper nutrition can impact one's mobility, morality, length of hospital stays, and create physical complications.

Malnutrition can sometimes be hard to spot and can happen for a variety of reasons. A decrease in both taste and smell is a normal part of aging and can cause decreased interest in

"60% of hospitalized older adults suffer from malnutrition"

mealtimes. Statistics show that the elderly living alone (especially men) results in a markedly decreased intake of food. Also, elders experiencing financial concerns may not be able to buy a sufficient amount of food that has proper nutritional value.

If you or someone you know is experiencing any of these contributors to malnutrition, Meals on Wheels may be a viable solution. The Meals on Wheels program is currently available within the city limits of both

Sidney and Fairview. Meals are prepared to deliver excellent nutritional value in a variety of tasty entrées and are delivered 5 days/week.

The suggested donation for meals is just \$3/meal. Of course, as with any of our programs, services to those who need them will never be discontinued due to an inability to pay the suggested donation.

We would also like to sincerely thank all of the Meals on Wheels volunteers for all their help. Your kindness is greatly appreciated.

For more information about receiving Meals on Wheels or to volunteer to deliver meals within Sidney, please call **433-3701**.

SENIOR COALITION: FILLING THE GAPS

Richland County cares about its Seniors; that's evident by the large number of Senior programs it's proud to offer. Unfortunately, no program ever fills 100% of everyone's needs.

Community members who work with Seniors in varying capacities see the gaps in services and came together to try and find a way to fill them; thus the Senior Coalition was born. In its first few years the Coalition accomplished some amazing things but with no pressing issues to work on, the group went dormant.

Last year a number of new committee members reorganized and revitalized the group to continue working on new problems that many Seniors are facing.

The Coalition held a letter writing campaign and Color Race to gain the financial support it

needed to begin offering services.

The Coalition focuses on health but the members have the discretion to use the funds for many different things that contribute to the health of our Seniors. For example, it can pay for in-home medication set-ups, some personal care services, or a portion of travel expenses for medical reasons. To apply for funds from the Coalition you can contact:

Jodi Berry,
Commission on Aging **433-3701**
-or-
Kelly Wilkenson,
Wilkenson's State
Farm Agency
433-1710



A Senior Volunteer at the 2014 Color Race

MONTANA LOW INCOME ENERGY ASSISTANCE PROGRAM (LIEAP)

The Low Income Energy Assistance Program (LIEAP) is designed to help low income households meet the expense of keeping warm during cold months. Those who qualify receive a credit to their utility account if heat costs are paid directly and a heat rebate if heating costs are included in rent. Those who use wood are usually paid directly for wood purchases.

If a household has a heating emergency which poses an imminent threat to the health and safety of the household, LIEAP can help with emergency assistance. Some examples of an emergency are broken furnaces, hazardous conditions in the heating system, loss of primary supply of energy, or other forces outside the control of the household which cause a severe loss of heat.

The Low Income Energy Assistance Program (LIEAP) assists eligible Montana residents and families with their heating and cooling costs. LIEAP is federally funded through the Department of Health

and Human Services. The Federal government establishes funding levels annually. In order to qualify for this benefit program, you must be a resident of the state of Montana and you must need financial assistance for home energy costs.

When you apply for LIEAP you are automatically put on a Weatherization list. Even if you're not approved for LIEAP you may still qualify for the Weatherization program, the income guidelines for Weatherization are slightly higher than for LIEAP. This means even if you're not approved for LIEAP, make sure you apply for Weatherization.

A person who participates or has family members who participate in certain other benefit programs, such as the Supplemental Nutrition Assistance Program (SNAP) may be automatically eligible.

In order to qualify, you must also have an annual household income (before taxes) that is below 60 percent of the State's Median Income.

Household Size*	Maximum Income Level (Per Year)
1	\$21,498
2	\$28,113
3	\$34,728
4	\$41,343
5	\$47,958
6	\$54,573
7	\$55,813
8	\$57,053

* For households with more than eight people, add \$1,240 per additional person

Contact: Action for Eastern Montana
2030 North Merrill
PO Box 1309
Glendive, MT 59330
(406) 377-3564
(800) 227-0703

SUPPORTING OUR VETERANS

RSVP is finding fun and creative ways to support local Veterans. In July they held an Honor Ride which hosted motorcycle riders from all over the country.

Now, they are calling on local organizations and individuals to "Honor Our Heroes" this Christmas. A generous donation of beautiful handmade Christmas stockings inspired the idea. Now, RSVP is looking for help filling them.

Needed items to fill the stockings include the following:

- Toothbrushes and toothpaste
- Dental Floss
- Lip Balm
- Hank Sanitizer

- Kleenex
- Hand Wipes
- Foot Powder
- Socks/Booties
- Shampoo
- Combs/Brushes
- Soap
- Lotion
- Deodorant
- Stamps, Paper, Pencils
- Non-Perishable snacks/candy
- Puzzles
- Word Search Books

Donations can be sent to Karen O'Dell with Action for Eastern Montana at 1201 W Holly #6 or to Greta Mannen or Rita Jaobson at 1201 W Holly St #1 (both in Sidney).

Freedom never comes free. Please join us as we "Honor Our Heroes" and give back to those who serve.





There are many reasons why bananas are one of the most popular foods in the world, according to Natural News, they offer an abundance of health benefits and medicinal uses. Bananas contain all kinds of good things. The “why they’re so healthy” list is a long one. Potassium, Vitamins A, C, and B6, fiber, flavonoids, and antioxidants—its all there wrapped in a convenient, protective package. Good thing bananas are so easy to eat. You can even dehydrate them to enjoy alone or add to trail mix.

Rest assured they are good and good for you! However, bananas consumed in excessive amounts are harmful to your health. So be sure to eat them in moderation because they do contain fructose. Just one banana contains 467 mg of potassium, which is important for controlling your heart rate and blood pressure. This is interesting, since the same amount of banana has just one milligram of sodium. The vitamin B6 (pyridoxine) in bananas provides around 28% of what is needed daily to help prevent anemia and coronary artery disease. Fiber in abundance helps keep your digestive system regulated. Magnesium helps strengthen your bones and protects your heart, its also needed to activate antioxidant enzymes. One banana supplies an adequate amount of copper to keep up the production of red blood cells.

Here Are 20 Healthy Reasons To Eat Bananas!

1. Bananas are filled with mood-boosting serotonin that improves your mood and helps you stave off depression.
2. They’re also great for weight loss. They are high in fiber, filled with nutrients, as well as low calorie.
3. Bananas provide lasting energy and are a wonderful source of carbs (sugar).
4. Bananas are RICH in potassium. What does potassium do? It helps the body’s circulatory system efficiently deliver oxygen to the brain (important!!) - this helps to boost brain power, and help you function much better.
5. Bananas promote BOWEL health - helping to reduce both constipation and diarrhea.
6. Bananas contain TRYPTOPHAN - a mood regulating substance that contains a level of protein that helps relax the mind so you feel happier (helps people suffering from depression feel better)
7. Bananas help ease cramping.
8. Bananas contain B6 which helps regulate blood glucose levels!
9. Bananas can help people stop smoking!! B vitamins and other minerals reduce the physical and psychological effects of nicotine withdrawal.
10. Bananas help to combat nausea and calms the nerves.
11. Bananas help soothe ulcers - they reduce the acidity in the stomach that some foods can leave in the stomach. Since they help to neutralize acidity, they are also a great way to get rid of heartburn and acid reflux. They act as a natural antacid and they quickly sooth the burn.
12. Bananas help reduce the irritation of the digestive system by leaving a protective coating around the inner walls, making it a natural way to promote intestinal health too!
13. Bananas are RICH in IRON - If you are anemic, eat lots of bananas! They also help promote hemoglobin production so your blood can clot faster in case of a cut or serious injury.
14. Bananas will help prevent kidney cancer, protects the eyes against macular degeneration an builds strong bones by increasing calcium absorption.
15. Eating a banana can lower the body temperature and cool you during a fever or on a hot day.
16. Bananas make great snacks and delicious smoothies.
17. The inside of banana peels help to relieve bug bites - just rub it on your mosquito bites.
18. If you have a wart on your foot, wrapping the banana peel around your foot so that the exterior of the peels rubs against the wart will help it go away in a matter of time.
19. For a quick shine, rub the inside of a banana peel on your leather shoes or handbag and polish with a dry cloth
20. Bananas can also benefit your garden. Instead of throwing the peels away, banana peels are ideal fertilizer for gardens and soils.

TAKING CARE OF OUR COMMUNITY:

Helpful Numbers When You Need Them

Richland County Commission on Aging is looking for volunteers to help with home chores for our Seniors and to deliver Meals on Wheels. If interested please call RCCOA at 406-433-3701. No experience necessary, just a kind heart and willingness to help others.

“Bringing Seniors & Services Together”



Open: Monday–Friday
8am to 5pm
Located in the Community Services Building at 1201 W Holly, Ste 1

406-433-3701
Or email jberry@richland.org

406-433-3701



The Richland County Food Bank can help subsidize your pantry to make sure you and your family are able to get the proper nutrition for optimum health.

Richland County Food Bank

Open by Appointment
204 2nd Ave NE, Sidney, MT 59270
Tel: 406-433-8142




Accepting Applications

RICHLAND COUNTY Senior Coalition

The Coalition focuses on health but the members have the discretion to use the funds for many different things that contribute to the health of our Seniors.



Helping to bring more services to more Seniors.

1201 W Holly, Ste 1
Sidney, MT 59270

406-433-3701

We can help with

- Medication Set-ups
- Personal Care
- Medical Travel
- In-home services

RC Senior Coalition

Office of Public Assistance
Richland County
1201 W Holly St, Suite 2
Sidney, MT 59270
Phone: (406) 433-2282
Fax: (406) 433-2015

406-433-1978 rcha@midrivers.com

Richland Housing Authority



Richland County Housing Authority is dedicated to providing housing and related housing services for very low, low and moderately low income families and individuals.

1032 6th St SW,
Sidney, MT 59270



GENTLY USED CLOTHING & HOUSEHOLD GOODS

Salvation Army Store
504 E Main, Sidney
(406) 433-6299

Good Cents Store
East Main St, Sidney
(406) 488-5008



SOCIAL SECURITY ADMINISTRATION
2900 4TH AVE N, ROOM 100 BILLINGS, MT 59101
(866) 895-1795, (800) 325-0778 (TTY)

“The Link” is published every 3 months by the Richland County Commission on Aging.

To contact us, or join our email subscriber list, email us with subscribe in the subject box or call.

406-433-3701
jberry@richland.org
Jodi Berry, Director
“Bringing Seniors and Services Together”

We welcome your comments and suggestions.

Richland County Commission on Aging
1201 W Holly St, Ste 1
Sidney, MT 59270



ACROSS

- 1 Title of respect
- 4 Do a dance
- 9 Brand of stick-like
- 14 Poem of praise
- 15 Shout joyfully
- 16 Leases
- 17 Crimson
- 18 Jazz
- 19 Beginning
- 20 Chinese religion
- 22 Exalt
- 24 Volcano
- 25 Fines
- 27 Christmas
- 31 Believe
- 32 Abrasive
- 33 Fiddle
- 34 Greek government
- 36 Hire
- 38 Leaf of honor
- 40 Author of "Faust"
- 42 House Rodent
- 43 Tender
- 44 April (abbr.)
- 47 Branch of learning
- 51 Piece of paper
- 53 Mail
- 54 Roman emperor
- 55 Scan
- 57 Pitiful
- 59 Seat
- 62 Warm
- 65 Card game
- 66 Pledge
- 67 Chase
- 68 Stretch to make do
- 69 Expression
- 70 Painter Richard
- 71 Acid drug



HARVEST FESTIVAL

www.qets.com

Created by Evelyn Bailey Johnson

1	2	3		4	5	6	7	8		9	10	11	12	13
14				15						16				
17				18						19				
20			21					22	23					
24						25	26				27	28	29	30
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			34	35						36	37			
	38	39						40	41					
42							43							
44					45	46					47	48	49	50
51			52		53						54			
			55	56						57	58			
59	60	61					62	63	64				65	
66							67						68	
69							70						71	

DOWN

- 1 Classified
- 2 Envisage
- 3 Made over
- 4 Southwest by south
- 5 Excuse me!
- 6 Throng
- 7 Ghost's greeting

- 8 Tree fruits
- 9 Thousand (abbr.)
- 10 Breezy
- 11 Internal Revenue Service
- 12 "To the right!"
- 13 Supersonic transport
- 21 Verse Meter
- 23 Fire remains
- 25 Autumn
- 26 Bard's before
- 28 Western state
- 29 Misplace
- 30 Hurricane center
- 32 Shade
- 35 Miner's goal
- 36 Limb
- 37 Hydrocarbon
- 38 Run
- 39 Nimbus
- 40 Jewelry metal
- 41 Away
- 42 Bad (prefix)
- 43 Boom
- 45 Inquire
- 46 Grow molar
- 48 Put more gas in
- 49 Chests
- 50 Flied alone
- 52 Decorate a cake
- 52 Singing voice
- 56 Dinner drink
- 57 Chances of winning
- 58 Short-term memory
- 59 Also
- 60 Grain
- 63 Aurora



Answers to the puzzle will be printed in the next edition of "The Link"



**R I C H L A N D C O U N T Y
C O M M I S S I O N O N
A G I N G**

1201 W Holly St, Ste 1
Sidney, MT 59270

Phone: 406-433-3701
TTY: 800-335-7592
Fax: 406-433-5800
E-mail: jberry@richland.org

Bringing Seniors and Services Together

HALLOWEEN SAFETY FOR SENIORS

Halloween can be a tricky time for the elderly, especially those who live alone. Many times, seniors are torn between wanting to be part of the festivities and the fear of inviting trouble into their home. Here are a few ways to help you stay safe this Halloween.

- Have a younger relative come over and pass out candy; their presence can help deter troublemakers.
- Place a sign on your door that says "Out of Candy"
- Go to a neighbor's house to pass out candy and leave a note on your door saying "Candy for this house is being handed out next door".
- Keep a chain lock in place when opening the door and hand candy through the limited opening.
- Never let an unknown trick-or-treater into your home to use the bathroom or make a phone call.
- Do NOT turn off all your lights to try and dissuade trick-or-treaters. A dark house is an invitation for burglars and vandals.
- Have a friend or relative stay the night and have some fun of your own!

HALLOWEEN HUMOR

Q: Why's it hard to be friends with twin witches?

A: Because you never know which witch is which

Q: Why do skeletons avoid parties?

A: Because they have no "body" to dance with.

Q: What do you call recently married spiders?

A: Newlywebs

Q: What do you call a haunted chicken?

A: A poultry-geist

Q: What's the first thing a ghost does in the car?

A: He fastens his sheetbelt

Q: What do vampires and false teeth have in common?

A: They both come out at night

Q: What do you get when you cross a black cat and a lemon?

A: A Sour-puss