

# AGING HORIZONS



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## Choosing to Live and Age Mindfully

**“Age is an issue of mind over matter. If you don’t mind, it doesn’t matter.”**

- Mark Twain

“Mindful aging is accepting and embracing changes that are an inevitable part of growing old. It means not denying that there are negative aspects of getting older, but also recognizing and focusing on the positive aspects of aging, of which there are many. When we age mindfully, we make the most of every day we're alive and appreciate that we won't be around forever.”

“Living mindfully means living in the now. That means we appreciate everything we taste, hear, see, smell and touch. When we're mindful, we savor every meal and stay mentally present every time we see our family and friends. When our minds are somewhere else, we often miss the simple things that make life good. It also means focusing our awareness on what's going on in any particular moment, whether it be good or bad. This includes acknowledging our emotional reaction to a situation. In this way, practicing mindfulness helps us to know ourselves better, which means we can make wiser decisions about what will make us happy.”

Psychotherapist/aging expert Dr. Andrea Brandt

## “It’s all about your Point of View”

How we approach life past middle age is all about a point of view, and that’s where mindfulness can help. By definition, mindfulness is the practice of being aware of what’s going on around us and accepting how we feel about it. When we look at aging for what it is, a natural process, we can stop being resistant to it. Then we are better able to look past all the stereotypes and negative images that are so often associated with growing older.

There is no magical age at which we need to abandon our dreams and surrender our possibilities so, as you think about growing older, ask yourself.....

- Am I *really prepared* to grow older?
- How can I make the most of what life still has to offer?
- How do I overcome the negative feelings and fears I have over getting older?
- What changes can I make in my life right now to lead a more meaningful life as I age?

Psychotherapist/aging expert Dr. Andrea Brandt

## **13 Ways Living with Purpose Makes You Happier and More Fulfilled**

By Margaret Olatunbosun

One of the greatest gifts as a human is the ability to choose how to live your life. The choice to be a parent or not; the choice to be college educated or choose an apprenticeship; or the choice to break the rules by designing your own future. Sure, the benefits of making the right choices are immense and the feeling of fulfillment even better.

Without further ado, here are 13 ways living with purpose makes your life happier and more fulfilling:

### **1. You Feel Grounded to a Calling That Is Bigger Than Yourself**

While living with purpose won't guarantee higher paychecks and fancy property, there is a desire to be part of something bigger than yourself. You want to be part of movements that positively impact the world and leave a legacy behind for future generation.

Call it faith, mindfulness, or whatever it is you wish to align yourself with. This sense of anchor makes it possible to navigate through life by when you can visualize your existence on earth for a specific reason, which in turn enables you to spend more time to find your calling.

### **2. You Help Others Live Their Purpose by Empowering Them**

An advantage to living in your purpose is that you discover your strengths and are more willing to be of service to your community. This is practically impossible if you lack self-awareness and are unable to translate the skills you must helping others.

Sometimes, even if you do have the skills to help others, living an unintentional life casts a doubt of pessimism over you, blinding you of the opportunities to help others grow.

### **3. You Engage with Others from a Point of Healthy Self-Esteem**

As you go through life, your personality and attitudes become shaped by your experiences. However, negative events tend to leave you more vulnerable to self-doubt and crippling mindset challenges, which can cause your self-esteem to take a nose-dive.

Living with purpose is a powerful way to rehabilitate a sense poor self-esteem. When you change the way, you feel about how adversity affects you, your confidence increases, and you feel competent enough to deal with setbacks and even stand up as a change agent in situations with unknown outcomes.

### **4. Your Physical and Mental Health Will Thank You**

Yes, your mental health is just as important as your physical health. Living a lifestyle not of your choosing can subject you to severe mental health decline. Anxiety begins to attack as you experience a rise in excessive worry, irritability, lack of concentration, among other things. In fact, a Harvard article explains that researchers studied the risk of cardiovascular death between people who reported living with a sense of purpose and those who didn't, and found the risk of death was 20 percent lower in those who reported living with purpose.

### **5. Letting Go of Failure Is Easier**

Life becomes easier to navigate because you're living with purpose. Note, I didn't say easy because it's never easy. That's because choosing to pursue a life aligned with your purpose will stretch you and demand more from you. You will be required to grow and commit to continuous personal development.

However, it is easier to let go of failure without letting it fester into an emotional wound because you're able approach life as an adventure rather than an "all or nothing" mindset.

It is easier to let go of failure because despite a few losses, you believe that you are on a creative, professional path that is designed just for you.

### **6. Forgiving Others and Letting Go of Bitterness Becomes Easier**

Life becomes more peaceful when you no longer must hold onto year-long grudges and misunderstandings that have caused you unhappiness. This isn't to say that you become unfeeling to injustice or deliberate disrespect from others. Forgiveness does not excuse a wrong or action. Rather, people who choose to live a purposeful life are more inclined to choose peace over tension.

Living with purpose makes this process easier because you are more likely to understand that there is no “perfect” human.

### **7. Gratitude Becomes an Essential Part of Your Life**

Interestingly, living a meaningful life opens your heart to feel thankful. When gratitude preludes your wants and desires, you’re inclined to live fully in the present, to savor and enjoy the relationships and things you do have.

When you live a purposeful life, you acknowledge the difference between needs and wants, and make it a daily effort to remove your focus from what you do not have.

### **8. You Engage in Positive Behaviors**

When you’re living a happier life, you’re able to adopt healthy coping strategies when dealing with stress. According to Stephanie Hooker from Psychology Today:<sup>[3]</sup>

“People who have a greater sense of meaning may be more likely to take care of themselves because they feel as if their lives matter more.”

This means more exercise, meditation, mindfulness, and less of drinking, smoking, and risky behaviors that will put your health and safety at risk.

### **9. You Expand Your Worldview**

Unlike living in a world where everything is viewed in black and white, you become very sensitive to nuances, undertones, and challenges that plague daily communications, intercultural communications, and even business operations.

Having an open mind leads to craving a deeper sense of connection and understanding of the world around us, which allows for a higher level of thinking for better results in your career and business and business.

### **10. You Develop More Empathy for Others**

Rather than living a life of assigning blame to others because they can’t seem to “pull themselves up by their bootstraps,” you understand that life is not a race. You know that everyone is equal and experiences discomfort at certain times. You are also aware that it takes a loving and nurturing environment--not critical ones, to raise mentally-strong and balanced individuals who will go on to achieve greater things in life.

### **11. You Pursue a Values-Based Life**

Ever heard of some people always talking and breathing their core values? Well, that’s what living with purpose does.

Let’s say you’re exposed to social issues that plague local and global communities. When you live with purpose, your work instantly gravitates towards solving these problems.

This integration becomes more prominent because you find it difficult to extricate your what you do from how you are called to serve.

### **12. You Are More Aligned with Your Career**

When you are out of alignment, you are blind to the unassuming job opportunities that mask themselves as challenges or simple introductions. You take risks and make very unwise decisions about your career and/or business.

But success comes from within before it is ever manifested externally, and the only way to know this and acknowledge it is if you are purposefully living your life.

### **13. You Gain Clarity About the Future Despite Uncertainties**

Uncertainty is always going to be a part of life. But it is in these moments that we either realize unspoken potential or let opportunities slip from our fingers.

However, a life lived with purpose recognizes uncertainty as the path to achieving something greater. This encourages you to engage with life from a place of genuine curiosity and wonder instead of anxiety and pessimism.

### **Final Thoughts**

You have to be clear about what you want your life to look like and how you want to live it.

Whether you're following trends or breaking societal rules, your personal joy and fulfillment is your responsibility.

**After all, you only live once and you should find your meaning in it.**

By Margaret Olatunbosun

## March is National Nutrition Month



In addition to maintaining healthful eating habits throughout life, here are some tips:

**Teens to 20s** — Build bone density by eating and drinking calcium-rich foods and beverages such as fat-free or low-fat dairy milk or yogurt or calcium-fortified soy beverages. Non-dairy sources of calcium include fortified cereals, beans, some leafy greens, and canned salmon with bones.

**20s to 30s** — Reduce your risk of chronic diseases such as obesity, Type 2 diabetes, and heart disease by eating more dietary fiber, including whole grains, legumes, fruits, vegetables, nuts, and seeds. Women of childbearing age should include sources of folate, such as beans and peas and dark-green leafy vegetables, and eat foods fortified with folic acid such as breads, cereals, and other grain products. A folic acid supplement may also be needed and should be discussed with a health care provider.

**30s to 40s** — Continue to eat a variety of nutritious foods, especially plenty of fruits and vegetables, whole grains and beans, peas and lentils for vitamins, minerals, antioxidants, and dietary fiber.

**40s to 50s** — Fine tune your healthful eating habits and continue to incorporate regular physical activity as your body changes due to fluctuating hormones and slowing metabolism. Also continue to focus on ways to limit foods and beverages with added sugars, salt, and saturated fat.

**60s and beyond** — Continue to include a variety of protein-rich foods to maintain bone strength and incorporate strength-building activities to maintain muscle. Good sources of protein include seafood, lean cuts of meat, eggs, beans, tofu, and nuts. Animal-based protein foods also provide vitamin B12, which is a concern for some older adults. Foods also may be fortified with vitamin B12 or a supplement may be recommended by your health care provider.



# Senior Nutrition Programs

**More than food.**

Connection | Health | Support | Independence

Administration for Community Living | [ACL.gov](https://acl.gov)

## Senior Nutrition Program Community Tools

<https://acl.gov/SeniorNutrition/CommunityKit>

### Tip Sheets & Guides

- [Tele or Virtual Nutrition Education for Older Adults](#)
- [Teach SD: Training Volunteers to Teach Tech to Older Adults](#)
- [Volunteer Engagement and Recruitment Resources](#)
- [Enhancing Socialization through Meaningful Volunteer Connections during COVID-19](#)
- [COVID-19 Suggestions for Senior Nutrition Programs](#)
- From the National Council on Aging:
  - [COVID-19 Resources for Professionals](#)
  - [COVID-19 Resources For Older Adults & Caregivers](#)
  - [Tools for Reaching a Remote Audience](#)
  - [Senior Centers Connect Guide](#)



## It's Tax Season

### Here Are Some Things to Know

April 15 is coming soon -- and the Montana Department of Revenue wants tax season to be as quick and easy as possible. This year, there's a way for folks with simple tax situations to file their income tax returns online, for free and in just a few minutes,

**It's MT Quick File.** Just go to [MTRevenue.gov](http://MTRevenue.gov), look for MT Quick File, and answer a few questions to see if you can use it.

**MT Quick File** is now available for Montanans who:

- Were full-year Montana residents in 2020;
- Only have income documented on W-2, 1099-DIV or 1099-INT forms;
- Are filing as single, head of household, or married filing jointly;
- Are taking the standard deduction;
- Are not claiming any tax credits (other than the Elderly Homeowner/Renter Credit.)

It's always quicker, easier, and more secure to file your tax returns online instead of on paper forms. MT Quick File is a great way for those who have always used paper forms to make the move to e-filing. It's also the quickest way to get your refund.

### **Here are other benefits to explore this tax season**

#### **Elderly Homeowner/Renter Credit**

To receive this credit, a senior must have turned at least 62 in 2020; occupied a Montana residence as a renter, owner or lessee for at least six months in 2020; resided in Montana at least nine months in 2020; and have a total income for all household members of \$45,000 or less. Residents who are not filing any return at all can still claim the credit online at [MTRevenue.gov](http://MTRevenue.gov). Seniors filing on paper must fill out just a portion of Form 2, the main state income tax form, to claim the credit

This credit is refundable, so even those who owe no tax at all could receive the credit.



## (Taxes con't)

### Property Tax Relief

Montanans have through April 15 to apply for two programs that may reduce their property taxes.

**The Property Tax Assistance Program (PTAP)** helps Montana property owners with low incomes. Those who qualify can get relief of 30, 50, or 80 percent of their property tax on up to \$200,000 of a home's value.

The owner must have a total 2019 federal adjusted gross household income of less than \$19,625 (if single) or \$26,167 (if married or head of household). The applicant's spouse's income must be included in the total, even if they are not an owner of the property

**The Montana Disabled Veteran Program (MDV)** helps 100 percent disabled veterans and their unmarried surviving spouses by reducing the property taxes on their homes.

To qualify, a veteran must have documentation from the U.S. Department of Veterans Affairs showing 100 percent service-related disability. A surviving spouse must have VA documentation showing their spouse died in active duty or from a service-related disability rated as 100 percent.

Applicants must have 2019 Federal Adjusted Gross Income of less than \$45,373 (if single), \$52,353 (if married or head of household), or \$39,556 (if an unmarried surviving spouse)

To qualify for either PTAP or the MDV program, you must own or currently be under contract to purchase your home and must live in the home as your primary residence for at least seven months of the year.

As long as you own and live in your home, your application will remain active. We will send you a letter each year with your current status in either program. Interested homeowners should return a completed Form PTAP or Form MVD to the Department of Revenue.

Remember, the deadline for **PTAP** and **MDV** applications is April 15, the same deadline for filing Montana and federal individual income tax returns. And the Department of Revenue is here to help. To get forms, or to get any questions answered, contact us at [MTRevenue.gov](http://MTRevenue.gov) or (406) 444-6900.

# WHEN CAN I CHANGE MY MEDICARE COVERAGE IN 2021?

#1

During the Medicare Advantage Open Enrollment Period (MA OEP)

#2

If you have Extra Help in 2021, you have a Special Enrollment Period (SEP) to enroll in a Part D plan or switch between plans.

#3

If you qualify for another Special Enrollment Period



Contact your SHIP if you have questions about changes in costs and coverage of your Medicare in 2021. SHIP counselors provide unbiased Medicare counseling and assistance.

You may have the opportunity to change your coverage in 2021, depending on your circumstances. If you have a Medicare Advantage Plan, you have one opportunity from January 1 through March 31 to change your plan or switch back to Original Medicare with or without a prescription drug plan. You might also qualify to return to your Medigap plan if you had one. If you think a government employee made a mistake while assisting you, contact 1-800-MEDICARE and explain your situation. You may be approved to change your coverage. If you have Extra Help, an assistance program that helps pay for Part D prescription drug costs, you can make one change per quarter for the first three quarters of the year.

Contact your SHIP if you have questions about changes in your Medicare costs and coverage of your Medicare in 2021 at 1 (800) 551-3191.



*It's OK to need it,  
it's OK to want it, and it's OK to get it!*

[www.respite.mt.gov/respite/voucherprogramapplication](http://www.respite.mt.gov/respite/voucherprogramapplication)

**RESPITE CARE - GET A BOOST!** That's right, if you are feeling overwhelmed and need a break from your caregiving duties complete a voucher application today. No access to Internet? Call 406-851-5321 and we will send you an application. You may be eligible for up to \$600 to hire someone you know and trust to care for your loved one while you take a much-needed break!

**Planned or Emergency Temporary Care**



## Pandemics are stressful - Take care of your mental health

You may experience increased anxiety during this pandemic. Fear and anxiety can be overwhelming and cause strong emotions.



## Get immediate help in a crisis

- Call 911
- [Disaster Distress Helpline](tel:1-800-985-5990) 1-800-985-5990 (press 2 for Spanish), or text TalkWithUs for English or Hablanos for Spanish to 66746. Spanish speakers from Puerto Rico can text Hablanos to 1-787-339-2663.
- [National Suicide Prevention Lifeline](tel:1-800-273-TALK) 1-800-273-TALK (8255) for English, 1-888-628-9454 for Spanish, or [Lifeline Crisis Chat](#)
- [National Domestic Violence Hotline](tel:1-800-799-7233) 1-800-799-7233 or text LOVEIS to 22522
- [National Child Abuse Hotline](tel:1-800-4ACHILD) 1-800-4ACHILD (1-800-422-4453) or text 1-800-422-4453
- [National Sexual Assault Hotline](tel:1-800-656-HOPE) 1-800-656-HOPE (4673) or [Online Chat](#)
- [The Eldercare Locator](tel:1-800-677-1116) 1-800-677-1116 [TTY Instructions](#)
- [Veteran's Crisis Line](tel:1-800-273-TALK) 1-800-273-TALK (8255) or [Crisis Chat](#) or text: 8388255



## LIEAP and Energy Share Can Help

Cold weather is here, and heating bills can pile up fast. Do you know someone who is worried about how they're going to pay those bills? If so, call one of the numbers below to see what's available for help, either for your friend or for you. In Montana, it's about neighbors helping neighbors. That can be as simple as going with a friend to complete an application. Call now to find the office nearest you that handles both LIEAP and Energy Share applications:

Montana LIEAP office at 1-833-317-1080

Energy Share of Montana at 1-888-779-7589

You can also find info at [www.energysharemt.com](http://www.energysharemt.com) or

<https://dphhs.mt.gov/hcsd/energyassistance>.



## Yes, Your Heat CAN Be Turned Off in The Winter!

Many people think the utility company cannot shut a person off in the winter. However, under certain circumstances that can happen. There are special rules in the wintertime though. From November 1 to April 1 a regulated utility may not shut off gas, underground propane, or electric service without prior approval from the Public Service Commission (PSC – the state agency that regulates some utility companies such as Northwestern Energy, Energy West and Montana-Dakota Utilities). The PSC does not approve winter shutoffs if the customer is unable to pay (as demonstrated by being a recipient of a public assistance program) or if a member of the customer's household is either at least 62 years old or handicapped.

Remember, **it is the customer's responsibility to inform the utility** if one or more of these circumstances exist in the household. For more information visit the website of the Public Service Commission, <http://psc.mt.gov/consumers/energy/pdf/UtilityRules03012001.pdf> or call them at 406-444-6199 or 1-800-646-6150. Additionally, electric cooperatives and propane vendors are **not** regulated by the PSC; each one has their own rules so be sure to check with your energy provider on what those are.

# Aging Horizons TV Show

*The Weekly TV Show that Addresses Tomorrows Aging Issues, Today*



**“If you are asking about it, we are talking about it”**

**Watch for us on the following Stations:**

**Sundays at 10:30AM on the following channels:** 

**KWYB – ABC Butte/Bozeman**

**KFBB – ABC Great Falls**

**KHBB – ABC Helena**

**KTMF – ABC Missoula/Kalispell**

**We will STILL be on SWX and NBC in Billings– Saturday at 9:00 on SWX and Sunday at 9:30AM on NBC (KULR8).**

**You can ALSO watch AGING HORIZONS on YOUTUBE!**

**[youtube.com/montanaDPHHS](https://youtube.com/montanaDPHHS)**





**Montana Gerontology Society announces the 39th Annual Conference on April 12<sup>th</sup> & 13<sup>th</sup> in Missoula.**

Our theme, “A Team Approach to Aging Well”, will provide excellent, timely opportunities for learning and connecting with others. The conference will be held virtually and hosted from the Holiday Inn Downtown, Missoula. We are pleased to introduce our keynote speakers, Dr. Patrick Arbore and Dr. Julie Rickard.



**Patrick Arbore, Ed.D.**, is a nationally recognized expert in the field of elder suicide prevention and grief services. He formed the Center for Elderly Suicide Prevention & Grief Related Services and founded the Friendship Line. He has devoted his life to increasing awareness of isolation, loneliness, and depression in older adults.



**Julie Rickard, Ph.D.**, is a clinical psychologist at Parkside Mental Health in Wenatchee, WA. She is the founder and director of the Suicide Prevention Coalition of North Central Washington State, and CEO of Moment by Moment Suicide Prevention.

There will be three tracks to choose from, current topics, dementia and psychosocial topics. Visit [www.montanagerontology.org](http://www.montanagerontology.org) for further information and registration.

Sponsors and Exhibitors will share information and resources from a myriad of services and programs for our senior population.

An Outstanding Member of the Year will be recognized as well as the Scholarship recipients will be announced during the conference.

Scholarship fundraising for students pursuing degrees in Gerontology will be held. Please email [conference@montanagerontology.org](mailto:conference@montanagerontology.org) if you would like to make a financial donation toward the scholarship fund or contact the conference planning team.

***For each new member you recruit who joins MGS, we'll put your name in for a drawing to win your registration fee back!!*** Please send your potential new member to the MGS website to register. He or she will indicate you as the person who made the referral!! Thank you!!

**Don't miss this opportunity!**