

# NEWSLETTER

JANUARY 2026

## *Mid-Rivers Partners with Action for Eastern Montana*



### What's Inside

- Starting the New Year Off Right
- Getting a Safe Start to 2026
- Property Tax Assistance
- Another Enrollment Period

### A SEASON OF GIVING

#### Mid-Rivers and Area I Bring Holiday Joy

Action for Eastern Montana is once again grateful to Mid-Rivers Communications for their continued support of our annual Holiday Meal Program. Mid-Rivers awarded AEM a generous \$10,000 donation, allowing us to provide gift certificates to families in need throughout Eastern Montana so they could shop local grocery stores and select items for a special holiday meal.

Thanks to this partnership, 105 families were able to enjoy a holiday celebration with dignity, choice, and a little less worry this season. These funds stayed in our communities, helping local families and supporting local businesses at the same time.

AEM and Mid-Rivers share a long history of holiday collaboration. Twenty-five years ago, Mid-Rivers made the thoughtful decision to skip sending holiday cards and instead invest those dollars directly into helping area families. Since then, the annual donation has grown and continues to make a real difference during the holiday season.

## STARTING THE NEW YEAR OFF RIGHT

### Health Resolutions that Make a Difference

A new year brings fresh beginnings. That makes it the perfect time for older adults to invest in their well-being with small steps that support healthier aging. Resolutions don't have to be overwhelming; in fact, the most successful ones are simple, realistic, and achievable.



To kick 2026 off with confidence and care, consider these simple ideas:

- **Move a little more every day.** You don't have to plan a big exercise program, just try to do a little more. Physical activity can be gentle and still make a difference. Many communities in Area I offer SAIL (Staying Active and Independent for Life) classes, chair-based workouts, and walking groups designed to build strength and balance. Check with your local Council on Aging to see what's available in your area.
- **Focus on connection.** Social interaction is just as important as physical health. Consider visiting your senior center, attending a meal event, joining a crafting or card group, or trying technology like video calls to stay in touch with family. A friendly conversation can brighten your day and boost emotional wellness. If you are uncomfortable with technology, many of our area senior centers have classes to help you begin your learning journey.
- **Nourish your body.** Try adding just one additional fruit or vegetable each day or choosing protein-rich foods that support muscle and energy. The congregate and home-delivered meals offered in Area I communities are great options for nutritious food and friendly faces.
- **Keep up with preventative care.** January is a great time to make medical appointments. Many counties also offer free health screenings or host Foot Care Clinics throughout the year. These clinics help prevent issues before they start and are especially beneficial for seniors with diabetes or circulation concerns. Contact your local Council on Aging to see what preventative health programs are available to you.
- **Explore something new.** A new hobby, class, or volunteer role keeps the brain active and sparks joy. Whether it's learning technology or trying a game at your senior center, becoming a Senior Companion, or attending a wellness class, new experiences are good for the mind, body, and spirit.

This year, let's focus on what we **can** do – one day, one choice, and one connection at a time. Here's to wishing you a healthy, happy start to the new year; let's make 2026 the best it can be!

## A SAFER START TO THE NEW YEAR

### Fall Prevention Tips for Seniors

While you are making your New Year's resolutions, keep safety at the top of the list; as we begin a new year, health and independence should be your top priorities. One of the most important ways to protect both is by focusing on fall prevention. Falls are the leading cause of injury for seniors and the biggest threat to your independence. The good news is that many falls are preventable with simple safety steps.

Here are a few ways to stay confident and steady in 2026:

**Keep moving to maintain balance and strength:** This ties in perfectly with the simple suggested resolutions we defined on the previous page. Muscles that aren't used get weaker, especially as we age. Regular movement improves stability and reduces the risk of falling.



**Check your home for hazards:** small changes can make a big difference.



Consider removing throw rugs or securing them with non-slip backing, improving lighting in hallways, and using nightlights in bathrooms and bedrooms. Keep frequently used items within easy reach to avoid climbing or stretching.



**Pay attention to footwear:** Supportive, closed-toe shoes with non-slip soles improve stability and help prevent slips. Avoid walking around the house in socks or overly loose slippers.



**Schedule eye and hearing exams:** Vision and hearing changes can affect balance. Beginning the year with up-to-date prescriptions or hearing support can lower fall risk and improve daily confidence.



**Use assistive devices when necessary:** Grab bars, shower chairs, handheld shower heads, and railings are not signs of weakness – they are tools that support independence. If you feel more secure using a cane or walker, talk with your doctor or physical therapist about the right fit.



**Be mindful of medications:** Some prescriptions or combinations can cause dizziness or drowsiness. A quick review with your pharmacist or healthcare provider can help identify concerns and prevent avoidable falls.

Remember, falls don't have to be a part of aging. By taking simple steps, staying active, and connecting with local resources, seniors can start the year feeling safer and more confident.

## New Year, New...Taxes?

### Help for Seniors Who Are Seeing Rising Property Taxes

For many Montanans, the start of the new year comes with a new property tax bill – and in some counties, those numbers are higher than last year. For seniors living on a fixed income, these increases can feel especially stressful and a cause for concern when it comes to budgeting, housing stability, and future planning. While rising taxes can be challenging, there are programs designed to help older homeowners stay in their homes and manage these changes.

### How Higher Property Taxes Affect Seniors

Many older adults rely on Social Security, pensions, or retirement savings that do not rise automatically with cost-of-living increases. Higher property taxes may mean:

- Less room in the monthly budget for essentials like groceries and medications
- Increased worry about long-term housing affordability
- Difficulty keeping up with home maintenance and utility costs leading to safety risks for seniors

It's important to remember, **you're not alone** – support is available.

### Programs That Can Help

#### Elderly Homeowner/Renter Tax Credit

The Elderly Homeowner/Renter Credit is available for qualifying Montana residents age 62+ who meet income guidelines. This credit can help offset a portion of property taxes **or** rent paid during the year.

- Based on income and amount of taxes/rent paid
- Claimable through your Montana tax return

Many seniors qualify for this credit without realizing it. Your local Council on Aging can help explain the basics or connect you to assistance.

#### Property Tax Assistance Program (PTAP)

Administered by the Montana Department of Revenue, PTAP helps reduce the taxable value of a home for qualifying residents.

- Eligibility is primarily based on income and primary residence
- Can reduce the tax burden **before** the bill is calculated

### Reminder for the New Year

You don't have to tackle this alone. If you or someone you know is feeling overwhelmed, reach out to your local Council on Aging and they can help point you in the right direction. The sooner questions are asked, the more options may be available.

## YOUR JANUARY BRAIN GAME

Keep your mind sharp! Brain games help improve memory, focus, and problem-solving skills—plus they're fun! A little daily mental exercise goes a long way in staying mentally healthy as you age.



### Tranquil Key West



Can you find the words below in the box above?

|          |           |            |          |
|----------|-----------|------------|----------|
| Artsy    | Diving    | Lighthouse | Sunsets  |
| Audubon  | DuMond    | Naval      | Sunshine |
| Beach    | Duval     | Paradise   | Tranquil |
| Biking   | Fishing   | Pirate     | Tropical |
| Bohemian | Fort      | Relax      |          |
| Cigar    | Hemingway | Sand       |          |
| Conch    | Island    | Seafood    |          |

# Happy New Year

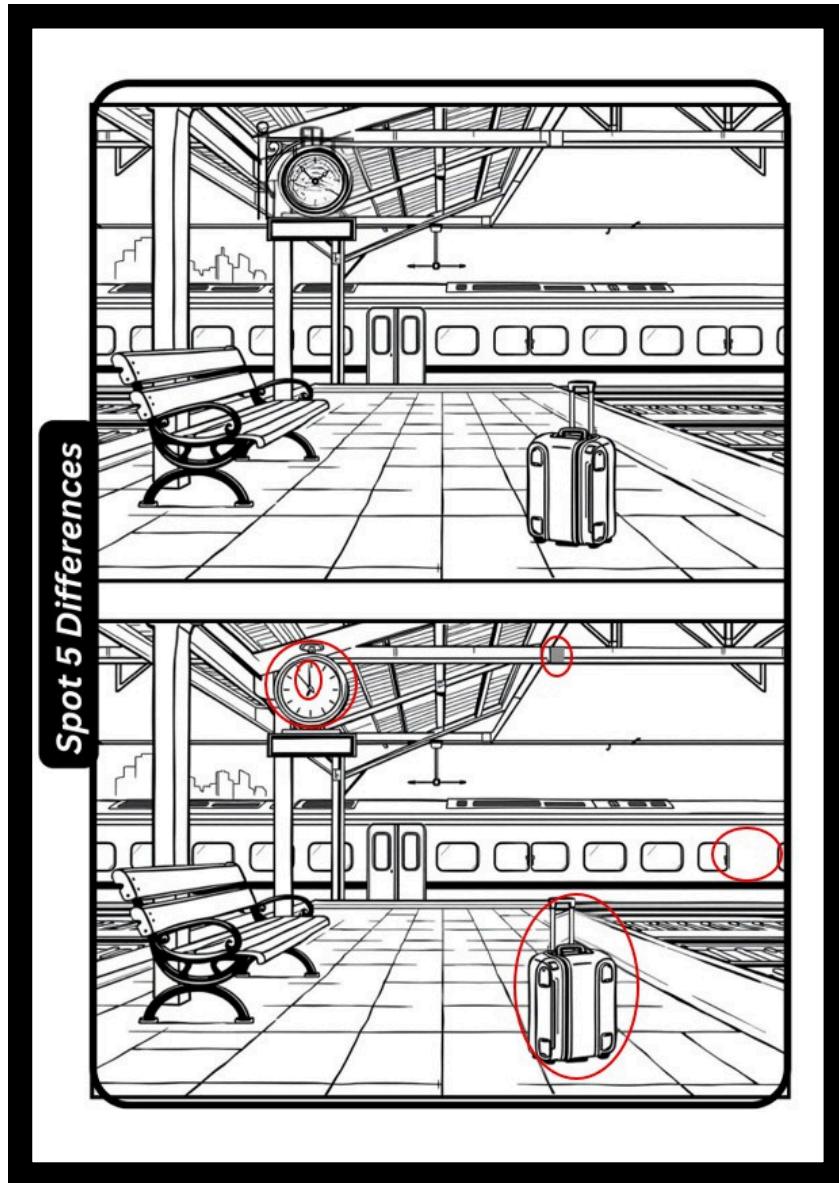
As we welcome the new year, our team remains committed to helping older adults in eastern Montana live safely, independently, and with dignity.



If you ever have questions, need guidance, or simply want to explore local resources, please reach out.

We're here for you – today, tomorrow, and all year long.

## December Puzzle Solution



### Another Enrollment Period Important for Certain Groups

We heard a lot about the Medicare Part D Open Enrollment Period that ended on December 7<sup>th</sup>. For most Medicare beneficiaries, that is the big one, but for those on a Medicare Advantage Plan or those who weren't able to sign up for Medicare before, there is another period of note, **and it is happening right now**.

January 1 – March 31 marks both the annual Medicare General Enrollment and the Medicare Advantage Open Enrollment Periods. During this time, people who didn't sign up for Part A and/or B when they were first eligible can now sign up for Medicare. Also, those who are currently on a Medicare Advantage Plan can switch to another plan OR go back to Original Medicare.

If you fall into either of these categories, contact your local SHIP to find the best options for you.

Like the brain games? More puzzles are available monthly at:

<https://www.aemt.org/programs/aging>