



APRIL 2025

# SENIOR NEWSLETTER



## What's Inside

- Spring Safety Tips
- Gifting to Loved Ones
- Spotting the Scam
- Reporting Fraud
- Influenza Circulating in Eastern Montana
- COVID on the Decline

## DON'T GIVE UP ON GARDENING

### Getting Started with a Container Garden

Now is a great time to think about planning a spring garden. Unfortunately, as we grow older, traditional gardening methods can pose physical challenges that can hinder the gardening experience. Container gardening can help solve this problem by bringing your garden closer to you, minimizing the strain on your joints and muscles while allowing you to engage in low-impact exercise that promotes flexibility, strength and coordination.

Whether you want to grow beautiful flowers or nutritious vegetables, container gardening can make it an enjoyable and productive experience. By eliminating the need for bending down and kneeling, it is the perfect solution to continue indulging in a past-time you may once have loved and stopped doing.

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## CONTAINER GARDENING

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It's easy to get started with this flexible solution. Here are the essential steps to get begin your journey with this rewarding gardening technique. The first step is selecting the appropriate containers to provide your plants with the optimal growing conditions they need. The three most important factors to consider are size, material, and drainage.



Once you've selected the perfect containers, it's time to find the right plants to fill them. The beauty of container gardening is in the versatility it offers. You can grow a wide variety of plants, herbs, vegetables and flowers all within the confines of your containers. Your decisions should take into account the growing conditions your plants require. Some thrive in full sun while others prefer partial shade; place your containers where your chosen plants will have the best chance of success.



Your next step is preparing the soil to ensure the health and vitality of your container garden. While traditional garden soil may be too heavy, you can create a nutrient-rich and well-draining soil mix suitable for your plants. Start by using a high-quality potting mix specifically formulated for container gardening. These mixes are lightweight, well-draining, and rich in organic matter, providing the perfect growing medium for your plants.



Once all the hard work is done, you can start the exciting process of designing your green oasis. This is the perfect time to unleash your creativity and make your container garden a visually stunning masterpiece. Start with looking at your available space. Whether you have an entire backyard or just a small balcony, you can maximize your space by thinking about tiered and vertical components. By stacking containers of varying heights, you can create a multi-level garden that adds depth and dimension to your outdoor space.



Container gardening is a fantastic way to bring the beauty of nature into your life. If gardening is something you love, don't let space and/or the strain of traditional gardening encroach on the benefits it can provide.



## SAFELY SPRINGING INTO THE NEW SEASON

### Safety Can't Wait

Everything gets refreshed in the spring; the grime of winter gets wiped away and everything looks fresh and clean. That makes it a great time to do the same for your home. Over time, issues can arise that can create hazards which lead to an increased risk of falls and accidents. Since these are the top reasons many seniors lose mobility or have a decline in health, they need to be taken seriously and dealt with before they can lead to trouble.

This spring is a great opportunity to look around your home (or the home of your loved ones) and reset the safety in and around your residence. The following checklist can be easily implemented, and it will help keep your home in tip-top shape.

#### Medication:

- Create an updated list of all medications, vitamins, and supplements
- Safely dispose of any expired or discontinued medications

#### Bathroom:

- Install grab bars and/or check the sturdiness of those that were previously installed
- Replace bathmats with non-skid low-profile mats
- Install a raised toilet seat or safety frame
- Add non-skid strips to the tub/shower floor
- Add automatic night lights to make it easy to see at night

#### Kitchen:

- Post emergency contact information on the fridge or near the telephone
- Check that all appliances are in good working condition
- Place frequently used items within easy reach so you don't have to excessively bend or climb to reach them

#### General Areas:

- Clear hallways and floor space of dangerous clutter
- Remove scatter rugs or secure their edges with heavy duty carpet tape
- Secure electrical cords at the edges of rooms
- Change smoke detector batteries or switch to a 10-year smoke detector
- Make sure fire extinguishers are fully charged and easily accessible
- Repair or replace any wobbly furniture or items that slide too easily

#### Outside the Home:

- Make sure house numbers are clearly visible from the street in case of an emergency
- Check that walkways are clear, even and free of tripping hazards
- Install and/or inspect previously installed supportive handrails

## **GIFTING TO YOUR LOVED ONES**

### **When Is the Best Time to Share Your Wealth**

It's never too early to start thinking about estate planning. Property owners have several decisions to make during this process. One of those is whether to give property to family members before or after death.

One of the biggest things to consider is the income tax consequences of the timing of gifts to family members.

Montana ended the state inheritance tax in 2001 and now the Federal estate tax only affects individuals with estate values at more than \$13,990,000 or married couples with more than \$27,980,000.



When an individual sells property, not all of the proceeds are taxable. The tax is calculated on the difference between a person's "basis" amount (generally this is the purchase price minus any depreciation) and the amount it was sold for. The type of basis, however, plays a big role in how much of the income is taxable.

Using a stepped-up basis or carry-over basis have very different outcomes on the amount that your heirs may have to pay in taxes. A stepped-up basis may help eliminate taxable income on a property that has appreciated over the years while a carry-over basis leaves them open to paying taxes on the entire appreciated amount from the time of purchase to the time of sale.

For example, if you purchased a home 40 years ago for \$45,000 and it is now worth \$500,000, leaving the property in a will or trust will "step up" the value to the current value at the time of death (\$500,000). Transferring the property as a gift before death makes the value "carry over" from the time of purchase (\$45,000).

Montana State University Extension has a helpful Mont Guide to with more in-depth information. Understanding the difference between these things, along with help from a trusted lawyer or accountant, can help property owners leave their loved ones in the best possible position to ensure the hard work and investments over your lifetime are protected for the next generation.





## SPOTTING THE RED FLAGS

### Protecting Yourself From Scams

Anyone who has a phone has probably received at least one call that had a scam artist at the other end. While many scammers can sound very convincing, there are a number of clues that can tip off the savvy caller.



## COMMON RED FLAGS



- **UNEXPECTED OR UNSOLICITED COMMUNICATIONS**  
**Unknown callers or someone claiming to be an authoritative entity.**
- **AN OFFER THAT'S TOO GOOD TO BE TRUE**  
**You won money or risk-free investments.**
- **NONTRADITIONAL PAYMENTS**  
**Cryptocurrency, wire transfer, gift cards or mailed cash.**
- **SCARE TACTICS & THREAT OF URGENCY**  
**Pressure to act immediately.**
- **REQUESTS FOR PERSONAL INFORMATION**  
**No one should ask for personal information over the phone, email or text.**
- **COMPELLED SILENCE**  
**Do not tell anyone or ask to keep transactions secret.**

## HOW TO REPORT FRAUD

### Handy Numbers to Keep



**FBI's Internet Crime  
Complaint Center**  
**ic3.gov**



**406.444.2040**  
**csimt.gov**



**406.457.4702**  
**aarp.org/montana**



**To report Medicare fraud  
in Montana**  
**800.551.3191**



**Local Taxpayer Advocate, Montana**  
**Website: [www.irs.gov/taxpayer-advocate](https://www.irs.gov/taxpayer-advocate)**  
**Phone: (406) 444-8612**



**Federal Trade Commission:**  
**[ReportFraud.FTC.gov](https://www.ftc.gov/report-fraud)**  
**(877) FTC-HELP (877-382-4357)**



**Montana Department of Public Health and  
Human Services/Adult Protective Services**  
**Website: [www.aps.mt.gov](https://www.aps.mt.gov)**  
**Phone: (844) 277-9300**



**Montana Department of Justice, Office of  
Consumer Protection**  
**Website: [doj.mt.gov/consumer](https://doj.mt.gov/consumer)**  
**Phone: (800) 481-6896 or (406) 444-4500**

## IT'S GOING AROUND

### When To See the Doctor

Influenza A is making its rounds in Montana. As of March 31, 2025, 96% of Montana counties were reporting cases and outbreaks among their residents. Influenza (the flu) is a contagious respiratory illness caused by influenza viruses that infect the nose, throat, and sometimes the lungs. While anyone can contract the flu, seniors are among the groups of vulnerable people who can develop serious complications.



If you experience any of the following symptoms, you should seek medical attention as soon as possible:

- Difficulty breathing or shortness of breath
- Persistent dizziness or confusion
- Seizures
- Severe muscle pain
- Severe weakness or unsteadiness
- Persistent pain or pressure in the chest or abdomen
- Not urinating
- Fever or cough that improve but then worsen or return
- Worsening chronic conditions

This list is not all inclusive. You should consult your medical provider for any symptoms that are severe or concerning.

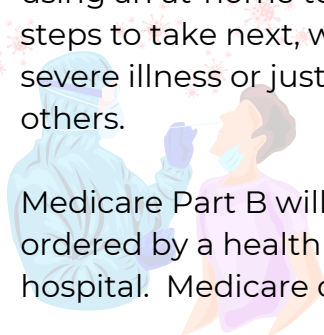
## COVID-19

### The Latest Trends

While the public health emergency has ended, COVID-19 variants continue to affect residents around the country. The original omicron variant is now gone but subvariants are still circulating. The good news is that in Montana, cases are still declining. In fact, there is only one state, Washington, where the number of cases are likely increasing.

That doesn't mean we should let our guard down, however. If you suspect you may have COVID, you should still get tested either at a medical facility or by using an at-home test. Knowing if you have COVID can help you decide what steps to take next, whether that is getting treatment to reduce your risk of severe illness or just taking steps to lower your chances of spreading the virus to others.

Medicare Part B will cover the entire cost of your COVID-19 test when it is ordered by a health care provider and you get it from a lab, pharmacy, doctor or hospital. Medicare does not cover over-the-counter test kits.

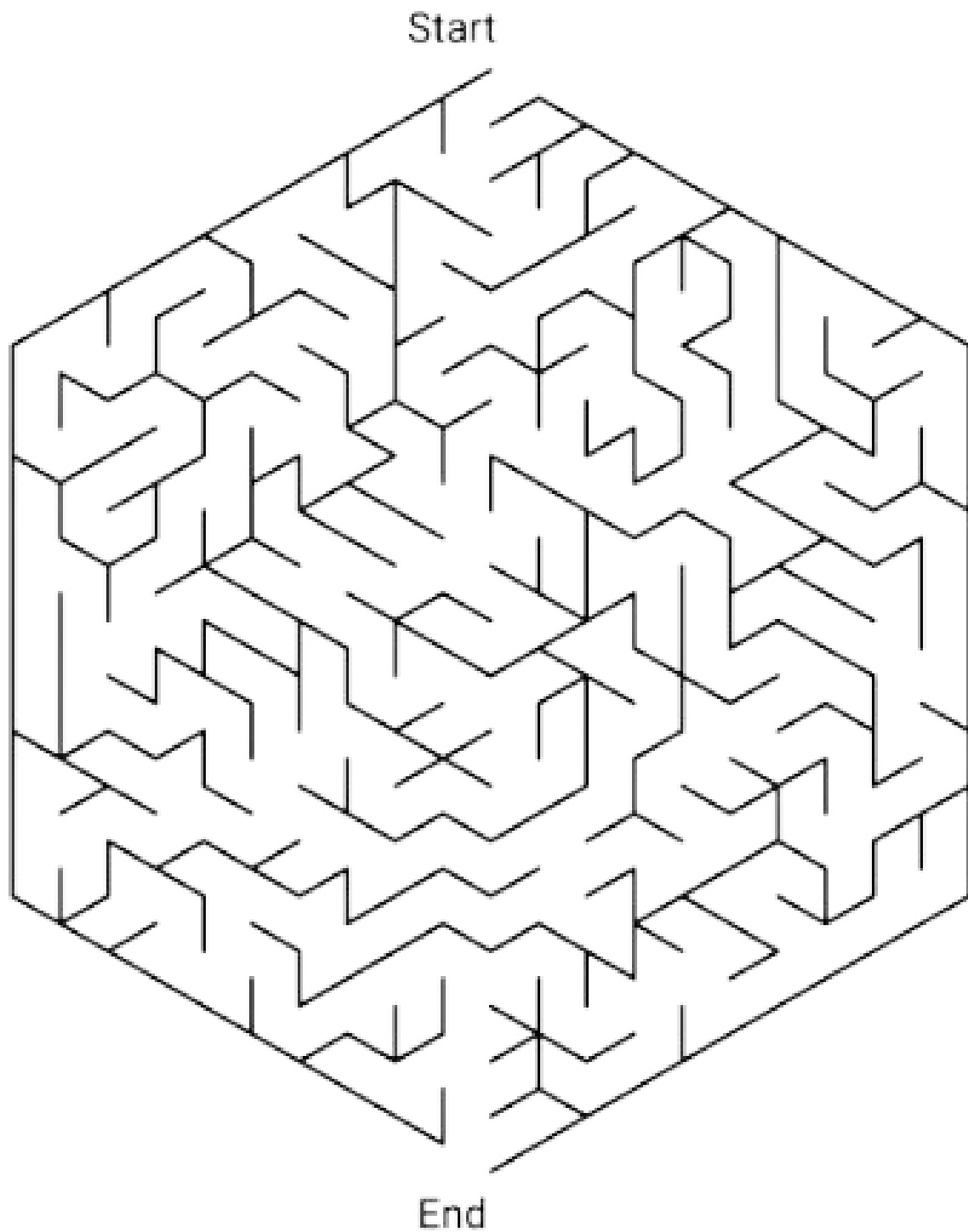


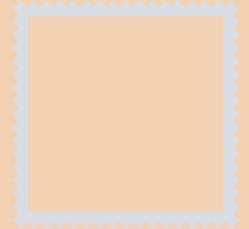
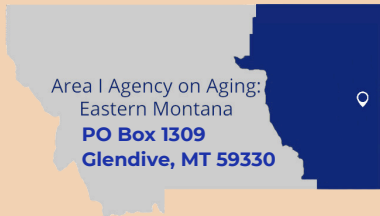


## EXERCISE YOUR MIND

### April Brain Game

Games are not just child's play but a gateway to mental agility for older adults. Have some fun and give your brain a boost with this **a-maze-ing** puzzle!





## MAGICIANS

1	A	C	T		4	D	E	C	K		8	R	O	P	E
12	B	O	O		13	C	A	L	I		14	O	P	E	R
15	C	O	N		16	J	U	R	E	D		17	S	T	A
				18	U	P	A			19	D	E	I		
20	C	A	R	D		23	C	A	N	E		26	C	E	O
29	S	L	E	I	30	G	H	T	O	F		31	H	A	N
32	A	L	E		33	N	E	A	T		34	O	L	D	E
			35	L	S	U			37	A	R	T			
39	A	L	S	O		41	I	L	L	U	S		43	I	O
46	R	E	I	N		47	L	E	O	S		48	S	N	O
49	R	I	N	G		50	K	A	T	E		51	H	A	W

March Edition Puzzle Answers

## Want More Puzzles?

“Brain games” are an excellent way to keep your cognitive reflexes sharp. For more games, puzzles, and printable activities, visit our website at: [www.aemt.org/programs/aging](http://www.aemt.org/programs/aging)

New activity packets  
are posted every  
month!