

SENIOR
NEWSLETTER



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HONORING MONTANA'S FIRST PEOPLES
November is Native American Heritage Month

Each November, we pause to honor the rich history, traditions, and contributions of Native Americans – the first peoples of this land we call home. In Montana, Native heritage is woven deeply into the landscape and the communities that have grown here.

From the Assiniboine and Sioux of the northeastern plains to the Crow and Northern Cheyenne in the south, the stories, art, language, and resilience of Montana's tribal nations have shaped the character of our state in countless ways. This month offers an opportunity to learn more about those cultures, to listen, and to reflect on the wisdom they continue to share.

Native American Heritage Month began as a national observance in 1990 to recognize the vital role Indigenous peoples have played in the history of the United States. Today, it serves as both a celebration and a reminder – that understanding our shared history helps strengthen the respect and connection within our communities.

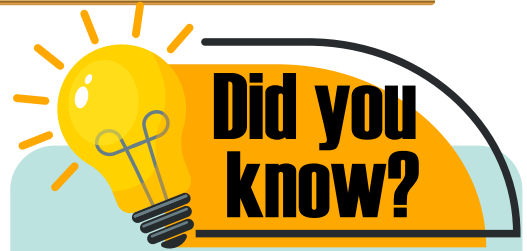
Heritage Month (Continued)

Whether by reading about Montana's tribal nations, visiting a museum or cultural center, or simply taking time to appreciate the land and its stories, we can each find small ways to honor Native heritage this month.

As the seasons change and the year winds down, may we carry forward a spirit of gratitude and respect – for those who came before us and for the enduring cultures that continue to enrich Montana today.

"We do not inherit the Earth from our ancestors; we borrow it from our children."

-Native American Proverb



- MONTANA IS HOME TO 12 RECOGNIZED TRIBAL NATIONS AND 7 INDIAN RESERVATIONS
- THE ASSINIBOINE AND SIOUX ARE AMONG THE TRIBES HISTORICALLY LIVING IN EASTERN MT WITH THE FORT PECK RESERVATION BEING ONE OF THE LARGEST IN THE REGION
- MANY NATIVE LANGUAGES, SONGS, AND CRAFTS ARE BEING REVIVED AND TAUGHT TO YOUNGER GENERATIONS, PRESERVING CULTURAL HERITAGE FOR THE FUTURE.

Celebrating Native Arts & Traditions

Eastern Montana is home to vibrant Native communities whose artistry continues to inspire. From the beadwork and dance of the Fort Peck Assiniboiné and Sioux Nations to exhibits at the MonDak Heritage Center, Makoshika State Park, and others throughout the region, opportunities abound to learn, listen, and celebrate Native creativity this November.

Native American Heritage Month

SALUTING THOSE WHO SERVE

Veterans Day Across Eastern Montana

Each year on November 11, our nation pauses to honor the men and women who have served in the United States Armed Forces. Here in Eastern Montana, many of our seniors are veterans themselves – neighbors, friends, and family members whose courage and commitment helped preserve the freedoms we all enjoy.

From World War II and Korea to Vietnam, the Gulf War, and more recent deployments, Montana has long had one of the highest rates of military service per capita in the country. In our small towns and rural communities, that service is felt deeply.

This Veterans Day, take a moment to:

- **Thank a veteran personally.** A simple handshake or phone call may mean more than you know.
- **Attend a local event.** Many communities celebrate this important day.
- **Share memories.** Encourage veterans to tell their stories to younger generations.
- **Support veterans in need.** The Montana Veterans Affairs Division and the local VFW or American Legion posts offer assistance with benefits, counseling, and camaraderie.

Even if travel isn't easy, you can honor veterans by displaying the flag, lighting a candle, or sharing a photo or tribute on social media.

Let's make sure our senior veterans – and all those who still serve – know that their sacrifices are remembered and appreciated not just on Veterans Day, but every day.

“ A VETERAN IS SOMEONE WHO, AT ONE POINT, WROTE A BLANK CHECK PAYABLE TO THE UNITED STATES OF AMERICA – FOR AN AMOUNT UP TO, AND INCLUDING, THEIR LIFE. ”



- ★ Display the flag only from sunrise to sunset; it must be illuminated after dark
- ★ Do not display the flag in inclement weather unless it's an all-weather flag
- ★ Do not let the flag touch the ground
- ★ When not on display, the flag should be respectfully folded

PRESCRIPTION DRUG HELP FOR MONTANA SENIORS

Making the Most of Open Enrollment

As we told you last month, Medicare Part D Open Enrollment is happening now and runs through December 7th. This is your opportunity to review your prescription drug plan and make sure it still meets your needs. This is extremely important to make sure you keep your prescription costs as low as possible; remember – just because your prescriptions didn't change doesn't mean your plan stayed the same.



Unfortunately, even making sure you have the best plan available, prescription costs can still be a hardship for many Montana seniors. That's why there are two important programs to be aware of: Extra Help and Big Sky Rx. While both programs do slightly different things, they can each be a big help when it comes to Part D.

Extra Help is a low-income subsidy program that assists with premiums, deductibles, and copays for those with limited income and resources. Big Sky Rx is Montana's own program that helps pay your monthly Part D premium. Both programs help keep your Part D costs down and both give you the added benefit of being able to switch your Part D plan mid-year. If you have Extra Help, you can switch once per quarter while Big Sky Rx allows you to make one change per year outside of the Open Enrollment Period.

Extra Help	Big Sky Rx
Income Limit: Single: \$23,475 Married: \$31,725	Income Limit: Single: \$21,660 Married: \$29,140
Resource Limit: Single: \$17,600 Married: \$35,130	Resource Limit: Single: None Married: None

Apply On-line:

Extra Help:
ssa.gov/medicare/part-d-extra-help

Big Sky Rx:
dphhs.mt.gov/SLTC/aging/BigSky

For more information or for assistance with your Part D or help filing an application, contact your local SHIP Counselor.

YOUR NOVEMBER 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.

BEGINNER *SUDOKU*

	5				3	7		
8	3	1	4	2	7			5
9	7	4		8	6	1	2	3
3	8	6	1	4		2	5	7
7		5						
	4	9	7		2	8	3	6
5				7	4		9	8
	9		3		1			2
2				9		3		1

Solve by filling in the grid making sure that each row, column, and 3X3 block contains each number only once.

A SEASON TO BE THANKFUL

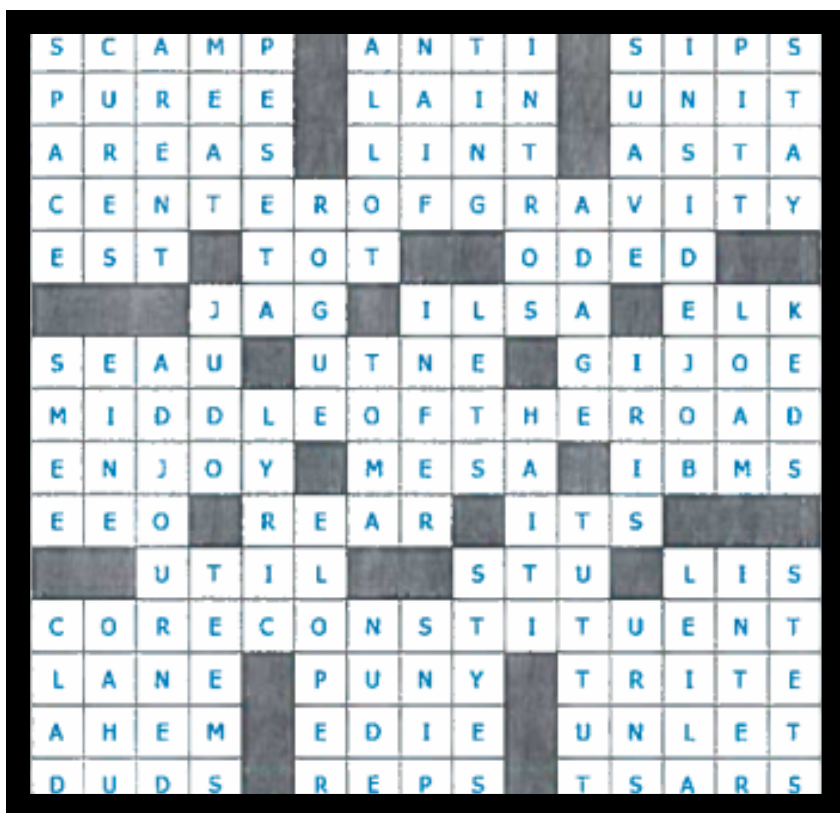
Realizing Your Blessings

With Thanksgiving just around the corner, November is a great time to pause, reflect on the year that is nearly done, and give thanks. Here in Eastern Montana, we are fortunate to live in a region with wide open skies, friendly neighbors and a strong sense of community. With harvest complete and the landscape quieting for winter, it's a wonderful time to connect with family, friends, and fellow seniors.

What are you thankful for this year? Have you taken a special outing? Made a new friend? Achieved a small victory? Maintained steady health? All of these are things to be celebrated and shared with friends, family and loved ones.

As the weather begins to turn, this is an excellent time to check in with neighbors, attend an activity at your senior center or plan (or attend) a gathering of friends. As the fall winds carry our final leaves of the year away, our roots remain strong – rooted in community, friendship and gratitude.

October Puzzle Solution



More puzzles are available monthly at:
<https://www.aemt.org/programs/aging>

BE THANKFUL.
BE
Grateful
&
BE BLESSED.

Many communities offer special meals for those who will be spending Thanksgiving alone. Contact your local Council on Aging to see if there are any special events in your town so you can enjoy the holiday surrounded by friends; both old and new!