

Golden Roundup

September 2012

Diapers for Haiti

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A Retirement Plan

That Does More Than Simply Defer Taxes



Staci Miller

By Staci Miller

If you listen very long to (or participate in) conversations that touch on the hopes and dreams for retirement years, one thing becomes evident: the conversation is often one of those “good news/bad news” discussions. The good news is that Americans are living longer. And the other side of the coin is that more years in retirement require more powerful plans for income.

While you won't find many complaining about better health and longer life, it's difficult to find very many adults over the age of 50 who feel completely comfortable with projected levels of income upon retirement. Concerns related to the myriad unknowns for those ten, fifteen, twenty-five or even more years after we've “retired” have given rise to new questions and given impetus to the creation of multiple plans designed to bolster retirement income.

Lawmakers continue to develop plans that encourage Americans to plan for future income. Almost all of these plans, the most common being the IRA and 401(K), provide present day tax benefits in exchange for putting current income aside in a way that builds resources for the future. In short, the contribution of current income in a qualified plan defers the income tax that would otherwise be due until retirement, when the income is put to use.

At the same time that more Americans are finding ways to take full advantage of these plans that qualify for prescribed tax deferral benefits, many are learning about unique charitable planning strategies that go beyond tax deferral. These plans can be tailored to provide additional tax benefits, increased retirement income, and a charitable contribution.

Improve Your Retirement Plan and Contribute To The Foundation for Community Care at The Same Time!

As is often the case for those whose priorities include philanthropic expressions through the support of organizations like The Foundation for Community

Care, there are a number of charitable plans that can help see numerous objectives realized. With respect to significantly improving your retirement income picture, one such plan is known as the Deferred Gift Annuity. And by incorporating this instrument into your plans for retirement you can do much more than simply defer taxes. In fact, the Deferred Gift Annuity can provide you with:

- a) an immediate income tax deduction
- b) a way to bypass a portion of the capital gain tax on highly appreciated assets
- c) a way to dramatically increase your return on those appreciated assets, specifically for retirement purposes
- d) a way to realize philanthropic objectives

The Deferred Gift Annuity is built, in part, on the same decision as any retirement plan: that is, to defer the use of present day income to some point in the future. In addition to this future annuity, the plan incorporates a future gift to charity. It is this combination of part annuity and part gift that is the key to a unique portfolio of benefits, including those noted above. The Deferred Gift Annuity may be funded with cash; however, it is especially powerful when funded with a highly appreciated asset that is producing little or no return.

Plan Today. Benefit Today. And Benefit Even More Tomorrow.

The Deferred Gift Annuity follows in the tradition of plans instigated by our law makers that carry a tax incentive for planning today for the future. But as you can see, it goes much further than the deferral of income tax. If you'd like to see a personalized example of how the Deferred Gift Annuity would improve your retirement picture, deliver immediate tax benefits, and make a dramatic philanthropic statement, please call or write our office – The Foundation for Community Care, Attention Staci Miller, 221 2nd Street NW, Sidney, MT 59270, 406-488-2273 or send us an email at smiller@foundationforcommunitycare.org.



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Mass Influenza (Flu) Shot Clinic in Sidney

Richland County Health Department (RCHD) will hold a mass flu shot clinic at the Community Services Building on Tuesday September 25th, from 10 am to 6:00 pm. Medicaid, Medicare & CHIPS can be billed for those who bring their cards, otherwise cash or checks will be accepted. The cost of the flu vaccine will be \$30, but the High Dose will be \$45.

Everyone is encouraged to reduce their risk by getting a yearly flu vaccination which is the best way to prevent influenza and its severe complications. The Richland County Health Department will have plenty of vaccine available for ages 6 months old through adult (99+years) at the mass clinic. No appointment is needed during the clinic.

Influenza vaccinations will be available throughout the fall and winter months since influenza activity can circulate

anytime from November through April. RCHD would like to encourage all employers to send their employees to be vaccinated. Having illness from the flu can lead to lost work time for businesses. Groups may be billed — make arrangements ahead of time by calling the health department.

The Flu is caused by influenza viruses; the flu is a contagious respiratory illness with sudden onset of cough, chest discomfort, fever, chills and body aches; - not the "stomach flu," which is characterized by vomiting and diarrhea. Influenza can cause mild to severe illness, and at times can lead to death. Influenza can lead to pneumonia and other complications depending on your current health and medical status. Along with getting a flu vaccination, please practice good hand washing, covering your cough, and staying home when feeling ill.

The flu vaccination shot will not give you the flu, because the vaccine contains only killed virus. It may cause soreness at the site of the shot area or a slight fever but these symptoms will not last long. Before anyone receives a flu shot, they will be screened about their health status to determine whether there is any medical reason that would make vaccination not recommended. The forms can be found on the Richland County web site (richland.org/health) and may be filled out in advance for the clinic.

Last year we vaccinated over 600, with an average time from start to finish of 10 minutes per person. This year's clinic will again run quickly and efficiently. Believe it or not the best time to come is over your lunch time! There will be plenty of parking available. Get your flu shot!

For further information call the Richland County Public Health Department at 433 – 2207 or go to the website richland.org/health.



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Local Mixes Passion for Sewing with Humanitarian Effort

One Tush at a Time

By Jaimee Green

On any given day there are between 800 and 1,000 diapers drying on clotheslines outside one of four orphanages in Haiti. In assorted colors of cotton, the tiny hourglass shaped bottom coverings blow and dry throughout the night. The next day they are folded and reused.

The story of how they got there, blowing in the warm, tropical, Haitian wind is one of selflessness and inspiration that starts close to home. The diapers are handmade and donated by Ramona Ross of Culbertson. With a love for sewing and a desire to be active with humanitarian efforts, becoming involved in a global project that combined the two was a perfect fit.

To date, she has made 155 dozen, resulting in 1,860 diapers.

Her efforts date back to March of 2011, when it was brought to her attention by Ruth Clark, a member of the Big Sky Church of Froid, that there was a need for volunteers to sew diapers for use in faraway Haitian orphanages. Clark had received a pamphlet of information from a Brethren church member from Council Bluff, Iowa. Four orphanages

housing roughly 100 infants, using typically between eight to 10 diapers a day for each child badly needed large amounts of cloth diapers that were thin enough to dry but thick enough to be absorbent.

"I read that article and I knew I loved to sew and be able to give back something to the community even if Haiti isn't local. That is what our community is about. I knew this was a project I could do so I did it," Ross said.

She uses cotton knit fabric such as gently used T-shirts for the diapers because they will be hand washed each day and need to be able to dry overnight.

She uses light colored fabrics for the inside of the diapers and the darker, patterned portions for the outside. Two layers of the T-shirt fabric are cut into an hourglass shape. Next, she sews three layers of material that are called soaker pads down the middle of the diaper and adds elastic to the legs. Velcro closures complete the diaper with no pins needed to keep it up.

The diapers previously used in Haiti were triangular pieces of cloth gathered between the baby's legs and tied in a knot at the belly. This style of diapering wasn't working well because there was excessive leakage and the walking children would lose the diaper as it slid down to the floor.

During the last 12 months Ross has developed a system that allows her to work alone. By using an assembly-line technique she is able to complete diapers faster than when doing each one separately. When she first attempted the assembly line method she tried to make 30 diapers at a time and found it to be too overwhelming. Now, she has a system that allows her to complete 18 diapers more quickly while sewing each diaper in about a half-an-hour.

"It's amazing how many people bring me new stuff. For the material that isn't new, the stains don't matter and I can work around the holes. If the patterns have something offensive written on them I use those parts for the soaker pads," she said.



Some of Ross's diapers.

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In the past Ross has received many donations from area residents who have given T-shirts, spools of elastic and Velcro. She was given a bag of over 300 T-shirts from a resident in St. Marie and the Tumbleweeds 4-H Club donated \$25 for the cost of thread. The Big Sky Church of Froid donated \$200 toward the project as well.

Each month Ross spends about \$20 dollars of her own money purchasing whatever she runs out of.

She figured out it takes roughly 300 T-shirts to make 450 diapers.

This year she set up a booth at the Roosevelt County Fair and talked with community members about her project with the hopes of getting some T-shirt donations along the way. "I didn't get too many because people didn't know I was going to be there and of course they didn't just happen to carry a bunch of T-shirts along with them," she said.

Ross doesn't ship the diapers overseas. Instead, she takes them to the Church of the Brethren in Council Bluff, Iowa when she picks up her grandkids. From there they end up at the Sacred Heart Haiti Mission located in Rochester, Minnesota, where they are then shipped overseas.

Last March, Ross used the last of her T-shirt donations and has very temporarily been on hiatus. With the cooler months approaching she hopes to replenish her stockpile of T-shirts so she can continue with her project.



Ramona Ross of Culbertson spends her free time sewing for a global project that sends cloth diapers overseas to Haitian orphanages. She is pictured here with her grandchildren, left to right, Carly, Hunter and Derek Bowker.

Together with her late husband Jim, she has two grown daughters, Dawn Conat of Froid and Kim Rhodes of Osawatomie, Kansas.

To donate T-shirts, other materials or to make a donation, contact Ross at 406-787-5568.

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HEALTHY

Encouraging Physical Activity by Promoting Changes to the Physical Environment

Many older adults are inactive despite efforts to promote the benefits of regular physical activity. Because walking is the most commonly reported form of physical activity among older adults, enhancing community environments to support walking is a promising approach to increase physical activity among seniors.

Research shows that modifying a community's physical environment to ensure access to appropriate exercise venues and address barriers to walking may increase the physical activity of older adults. Specific measures include: repairing sidewalks and ensuring

sidewalk availability; ensuring safety and protection from traffic (for example, by using traffic-calming devices); and protecting older adults from crime. In addition to such environmental enhancements, older adults also may benefit from programs that encourage leisure-time activities. Helping older adults remain active in their own communities is an investment with documented cost savings, and making communities safe is beneficial to everyone.

From the CDCs *The State of Aging and Health in America 2007*

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AGING



Cool Weather Driving Tips For Boomers

“(ARA) - Whether you're heading south for the winter or visiting family in far-off locales for the holidays, cool weather driving can be a fun, fulfilling experience. But while drivers of all ages can enjoy the pleasures of a long trip, changes in roads, road rules and driving conditions can make it more important for older drivers to make extra preparations to ensure a safe and enjoyable journey.

AARP Driver Safety offers some advice for drivers age 50 and older who are planning to be on the road this fall and winter:

Before you go

Some basic preparations can help ensure you and your vehicle are both in top form for your road trip. First, take care of yourself by making sure you're well rested, up-to-date on all medications, and have addressed any health concerns that could affect your driving ability.

It's also a good idea to brush up on your driving skills. AARP's Driver Safety course is specifically designed to help people 50 and older refresh their driving skills and adapt to age-related changes, such as those to vision, hearing and reaction time. You can find an in-person course near you by searching at www.aarp.org/findacourse or you can sign up for an online course. Taking a course may even score you a discount on your auto insurance rates, according to the website DMV.org.

Next, take a look at your vehicle. Perform routine maintenance like an oil change (if your car is due for one) and check all fluid levels. Check tire inflation and tread wear, make sure windshield wipers are in good condition, and clean all windows and headlights.

Continued on next page.

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HEALTHY AGING

Cool Weather Driving Tips...

Continued from previous next page.

Finally, make sure you pack items that can make your long drive easier and safer. Your travel equipment should include basic emergency tools like jumper cables, a jack and spare tire, and emergency flares. Also, be sure your trunk has a first-aid kit and your up-to-date GPS device is front and center - but not obstructing your vision - inside the car.

While on the road

Once you're on the road, take steps to ensure you stay rested and focused. Take frequent and regular rest stops that allow you enough time for a bathroom break and to walk around a bit. Walking and gentle stretching can help ease stiff joints and muscles that may tighten up from inactivity. Planning your trip to take in some sights along the way is a great way to break up the journey. Check out online resources like travel websites and mapping apps for suggestions of tourist attractions and roadside diners where you can stop along the way.

Avoid reviewing maps or your GPS directions while you're driving, as those things can become distracting and distracted driving is dangerous driving. Instead, designate a navigator who will monitor directions and read them aloud to you.

Minimize nighttime driving as more accidents happen when it's dark. If you must drive at night, use extra caution and remember to park in well-lit areas. Avoid driving during bad weather. Remember, you're on vacation, not on a schedule; you can spare the time to pull over rather than drive in a snow storm. A driver safety course specifically designed for people 50 and older can also help you learn coping techniques if you have age-related mobility or vision issues that affect your ability to drive at night or in bad weather.

While on your trip, be sure someone trusted knows your route and your approximate arrival time, and check in with that person during breaks to let them know your progress.

To learn more about driver safety, visit www.aarp.org/drive or call (888) 227-7669 (AARP-NOW) to learn more about taking the AARP Driver Safety course."



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Simple Steps

For Late Savers



Mike Mohl

The sooner you start putting aside money for retirement, the more you might have once that highly anticipated day arrives. Saving for college tuition, purchasing a new home, unforeseen medical expenses, or life's other necessities, surprises, or even enjoyments can cause investors to postpone saving. Starting the retirement planning process late in one's life can be daunting; but it is by no means impossible.

Crunch the Numbers

The first step to getting back on track is to put together a budget; this will force you to focus on your financial situation and can serve as a road map to success. Once you have outlined all of your expenses, simply subtract the total from your net income. The result will give you a clear indication of how much you can potentially save, and also help you identify areas in which you may be spending too much.

Cut Any Unnecessary Expenses

There are essential expenses that cannot be eliminated: food, electricity, etc. However, most people can identify some areas, like entertainment, that are not vital to one's existence and can be cut back on. The more areas that you can trim will lead to more money that can be earmarked for retirement.

Take Advantage of Catch-Up Contributions

Catch-up contribution limits allow investors age 50 and above to increase their contribution. For example, they can make an extra contribution of \$5,500 to their 401(k) in 2012, equating to a maximum contribution of \$22,500. IRA catch-ups are 1,000 in 2012, leading to a maximum contribution of \$6,000.



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Medicare Rx Access Network of Montana Gears Up For Medicare Part D Open Enrollment Period

Local organizations urge patients and providers to take advantage of new plan options and services available beginning October 15th

The Medicare Rx Access Network has re-energized its local partners to help prepare Montana seniors for the upcoming October 15th through December 7th Open Enrollment opportunity for Medicare Part D Prescription Drug Plans.

More than 171,499 Montanans are currently covered by Medicare. While there are still a few weeks until seniors can make changes to their benefits, Medicare Rx Access Network members are urging Montanans to prepare now.

"The Medicare Rx Access Network will be out in the community making sure that seniors and all eligible people are aware not only of the open enrollment period but of all the options available," explained D Gregory Smith, MA, LMHC, executive director, AIDS Outreach Montana. "Seniors and beneficiaries should compare their current plan with new coverage options in their area. People change and

so do their medical needs. Patients can make their benefits work for them."

Seniors and beneficiaries wanting to compare their plans should visit www.medicare.gov or call 1-800-MEDICARE. These resources will allow them to easily compare their current coverage to their medical and financial needs to determine the most suitable option available to them in their area. In Montana, those with questions on Medicare and Medicare Part D can also call the Montana State Health Insurance Assistance Program (SHIP), a free health-benefits counseling and advocacy service for Medicare beneficiaries and their families or caregivers, at 1-800-551-3191.

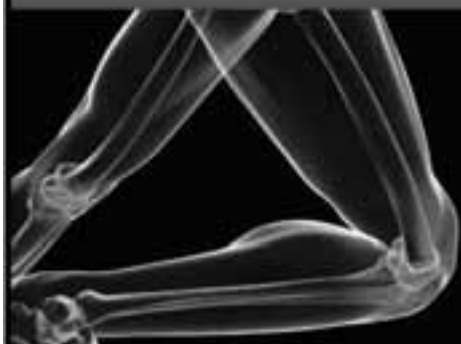
The Medicare Rx Access Network will spend the next few weeks and months working with local health providers and community organizations to spread the word about the open enrollment opportunity.

Eighty-eight percent of Part D enrollees report satisfaction with their coverage, according to the KRC Survey for Medicare Today, done in October of 2011.

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People with Medicare Save Over \$4.1 Billion on Prescription Drugs Thanks to The Health Care Law

Seniors and people with disabilities in Montana have saved \$12.0 million since 2010

As a result of the Affordable Care Act – the health care law enacted in 2010 – seniors and people with disabilities in Montana have saved \$12.0 million on prescription drugs since the law was enacted, Health and Human Services (HHS) Secretary Kathleen Sebelius announced recently. Seniors in Montana saved an average of \$623 in the Medicare prescription drug coverage gap known as the “donut hole” in 2012. Nationwide, nearly 5.4 million seniors and people with disabilities have saved over \$4.1 billion on prescription drugs.

In addition, during the first seven months of 2012, the new health care law has helped 100,663 people with original Medicare in Montana get at least one preventive service at no cost to them.

“The health care law has saved people with Medicare over \$4.1 billion on prescription drugs, and given millions access to cancer screenings, mammograms and other preventive services for free,” said Secretary Sebelius. “Medicare is stronger thanks to the health care law, saving people money and offering new benefits at no cost to seniors.”

The health care law includes benefits to make Medicare prescription drug coverage more affordable. In 2010, anyone with Medicare who hit the prescription drug donut hole received a \$250 rebate. In 2011,

people with Medicare who hit the donut hole began receiving a 50% discount on covered brand-name drugs and a discount on generic drugs. These discounts and Medicare coverage gradually increase until 2020 when the donut hole is closed.

The health care law also makes it easier for people with Medicare to stay healthy. Prior to 2011, people with Medicare had to pay extra for many preventive health services. These costs made it difficult for people to get the health care they needed. For example, before the health care law passed, a person with Medicare could pay as much as \$160 for a colorectal cancer screening. Thanks to the Affordable Care Act, many preventive services are offered free of charge to beneficiaries, with no deductible or co-pay, so that cost is no longer a barrier for seniors who want to stay healthy and treat problems early.

In 2012 alone, 100,663 with traditional Medicare in Montana – or 68% of those eligible – have received at least one preventive service at no cost to them. This includes 10,187 who have taken advantage of the Annual Wellness Visit provided by the Affordable Care Act.

In 2011, an estimated 32.5 million people nationwide with traditional Medicare or Medicare Advantage received one or more preventive benefits free of charge.

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Fairview Memories

The Fairview News

THURSDAY, SEPTEMBER 7, 1978

AN INDEPENDENT NEWS PAPER

Four homes featured on local Tour of Ideas

Four homes are featured this year on Fairview's Beta Epsilon's "Tour of Ideas". The homes belong to Chuck and Edee Hardy, Jim and Elsie Heaton, Kenny and Kate Knels and The Fairview Lumber. These are four different homes that Beta members feel the public will enjoy.

Chuck and Edee have a remodeled home while Jim and Elsie Heaton have a log home that is still under construction.

The Fairview Lumber house features a wood basement and floor trusses, Kenny and Kate Knels have a new home that Kenny designed and helped build. The tour is slated for Sunday, September 10 from 1 to 5 p.m. It will start at the Community Presbyterian Church in Fairview where tickets and maps will be available.

Beta members will also be serving coffee and cookies at the church prior to the Tour of Ideas.

Peasant Painters hosts "Theatre of the Arts"

Approximately 150 individual art exhibits are expected for public viewing during the 2nd Annual Theatre of the Arts sponsored by the Peasant Painters

Art Club in conjunction with Fairview's 32nd annual Old Timers Reunion and Summer Festival this weekend. Theatre of the Arts is slated for Saturday and Sunday, July 15 and 16 in the Bill Dunn Building located at 420 South Ellery Avenue and formerly known as the Gunderson Cleaners.

The Peasant Painters Art Club is a non-profit organization of local and area residents, male and female of all ages, concerned with developing the interest and enjoyment of the creative and fine arts in the Fairview area. The club was active during the winter months and is ending the year's activities by presenting this gathering of local artists' works in a two day exhibit during the festival weekend.

The greater number of exhibits to be on display will be paintings of differing subject matter using varied media; but also shown are rosemaling, drawings and some outstanding examples of creative photography. Booklets will be available listing each of the artists and their work.

The gallery will open at 12 noon on Saturday, July 15 and Jerry Cornelia of Sidney, known for his western paintings and sculpture, will have brush in hand to entertain all by demonstrating his

western cartoon painting throughout the afternoon.

Lora Stepan will be special guest when the Peasant Painters host a tea in her honor from 1 to 5 p.m. on Sunday, July 16. Mrs. Stepan will have a number of her oils on exhibit and will be present to chat with guests as they visit Theatre of the Arts during the afternoon.

An original oil painting by Jerry Cornelia will be given as a door prize to someone having signed

the guest register on either Saturday or Sunday. The drawing will be held at 4:30 p.m. on Sunday afternoon and the winner need not be present to win.

All area visitors and residents are encouraged to attend the Peasant Painters sponsored 2nd Annual Theatre of the Arts in Fairview on July 15 and 16.

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We wish to thank the following businesses for their contribution to the "Tour of Ideas." It will be used toward the playground equipment.

Farmers Elevator	Cottonwood
Bi-State	Noyes Appliance
Dennis Plumbing	U. S. C.
Fairview Lumber	CHAD'S Complete Home Furnishings
Hotel Bar & Cafe	First United Bank
Montana Central Agency	Don's Auto Body
Heuber's Shoe Box	M & M Grain Co.
Montana Bank of Fairview	Water Hole No. 3
Valley Cash	Robert Meldahl, Attorney at Law
Corky's Resale	Ben Franklin
Stuff 'n' Such	Montana Scale Co., Calvin Waller
Davidson Hardware	Snak Shak
City Cafe	Johnson Hardware
Big Opening	Hansen's Catalog Agency
Keating's	Centre Theatre
Conline	Western Tire
Torvie's Carpet & Linoleum	Powder Keg
Western Crude	Jaycoens
Rhonda Stal's Wallpapering	East Fairview Service Station
Jaycee's	Yellowstone Mercantile
Larry Sieber Electrical Service	McDonalds
Stockman Bar	Super Valu
J & J Repair	G. T. A. Servicenter
Great Plains	
Neu Construction	
Mon-Kota	

The door prize was won by Marlene Moore, Beta Epsilon Sorority Fairview, Montana

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