

Helping Hands and Open Hearts

Care Management Team Guides Older Missoulians During Life's Toughest Transitions

When a family member develops dementia, the changes can be overwhelming—emotionally, physically, and financially. Every aging and caregiving journey is unique, but the decline of a spouse's health forces partners to navigate grief, confusion, and difficult choices. Missoula Aging Services staff can offer a lifeline. **Experienced staff support people as their needs change, providing guidance, practical help, a compassionate ear, and the comfort of continuity during some of life's hardest moments.**

Care Navigators including Sahna Ballek, Lauren Crabtree, and Jill Zeissler, along with Client Support Specialist Andy Ostrowski, work together on the Care Management team to meet each client's unique needs. Their **flexible support helps older Missoulians age at home**, from navigating insurance paperwork to assisting with housing and Meals on Wheels. When necessary, the team helps couples when one partner transitions to nursing home care.

For Sylvia and Earl Saylor, that support began before Earl's dementia reached an advanced stage. The Care Management team helped the Sayers move into more affordable housing at the Creekside Apartments. When Earl had a fall, Crabtree helped arrange nursing home placement. **Married for nearly 60 years, the Sayers enjoyed fishing and outdoor recreation.** Sylvia shared that the separation is painful, "It's been hard on me. I get lonesome." During weekly appointments, Crabtree assisted Sylvia with her mail and budget, and helped complete applications to connect her to needed resources. Now, Ballek meets with her regularly. Ostrowski often drives Sylvia to appointments. **"They've been more in my life than my own family has,"** Sylvia says. **"I call them a family of angels."**



Sylvia Saylor at home (above); she keeps a boyhood photo of Earl (below) in easy view, tucked into a frame in her living room.



(Continued on page 3)

(Continued from page 1)

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337 Stephens Ave., Missoula, MT
59801-3816

T (406) 728-7682 F (406) 728-7687

To submit information, please contact
awilson@missoulaagingservices.org

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Shaping the Future Together



At Missoula Aging Services, **we've always believed in the power of community to shape the future.** That belief matters more than ever.

Across the country, the Aging Network has been tirelessly advocating for federal funding for Older Americans Act (OAA) services that support older adults to age with dignity, and our voices, your voices, have been heard. Although the budget is not yet

final, it appears the OAA will be level funded, and programs that were slated for elimination have been spared. In Montana, aging services allies were united and successful this legislative session in securing additional state funding for Area Agencies on Aging for the first time in almost a decade.

These victories have been hard won amid reductions to Medicaid and other services for older adults and vulnerable citizens. Uncertainties remain, but we are not standing still. We continue our work with determination and creativity. **Older Montanans deserve to thrive—and we are committed to ensuring they can.**

This commitment drives us to innovate: to expand access in rural areas, to support caregivers, to connect isolated individuals with community, and to provide resources that help people remain independent in the homes and neighborhoods they love. We adapt, we stretch, and we persist because we must—because our aging neighbors are counting on us.

Our mission doesn't succeed by chance—it depends on action. **Through your support, you help write a different story for aging in Montana.** One where people feel valued at every stage of life. One where our elders are supported not just with services, but with respect and connection.

Montanans are resourceful, resilient, and strong. With you beside us, we are not just weathering the storm—we are building new paths forward, together. The circumstances may be challenging, but our vision is clear: a future where every older adult has the opportunity to age well, with dignity and hope.

Thank you for helping shape that future. Your partnership makes all the difference.

Lisa Sheppard

Lisa Sheppard

Chief Executive Officer

Janice Hensel has traversed similar terrain. Janice and her husband Robert, a jokester and devoted partner, cared for Janice's mother together until her death. Soon after, Janice became the caregiver for Robert, whose advancing dementia caused severe wandering. He suffered multiple brain aneurysms, then a stroke. In the midst of Robert's progressive illness, the couple faced financial strain. **"It was like a house of mirrors—too many things happening at once," Janice says.** A hospital social worker referred the Hensels to MAS, and Zeissler and the team helped in the search for a new home. As Robert's health declined, Crabtree provided caregiver support, and when his stroke necessitated nursing care, assisted with the transition to a nursing home. She continues to assist Janice, prioritizing urgent tasks as Janice works to regain financial stability.

Both Sylvia Sayler and Janice Hensel **value the feeling that they're not alone** as much as the practical assistance with day-to-day demands. Meals on Wheels deliveries are another vital connection—providing not only healthy food but regular check-ins with friendly drivers. Sylvia often sends drivers off with treats; Janice appreciates the consistency and care.

The common thread is trust. Clients know they can reach out to the In-Home Services team with questions big or small, from medical paperwork to emotional support. "Most of the time I need another brain to sort through things with me," Janice said. "Lauren helps me focus. We've got a ton of problems, but we figure out what's most important right now."

For couples navigating dementia and caregiving, MAS offers more than services—it offers steady, compassionate partnership. As Sylvia put it: "Without Missoula Aging Services, I'd be lost."



Janice and Robert Hensel on their wedding day.

Finding a Way Through the Medicare Maze

During Medicare Open Enrollment and Year-Round, Resource Center Experts Cut Through Confusion

If Medicare feels like a maze, you're not alone. Between shifting plans, changing drug prices, and annual deadlines, it can be hard to know which path will get you the best coverage and value. Every year from October 15 to December 7, Medicare Open Enrollment allows beneficiaries to review and change plan choices, including Medicare Part D prescription drug plan or Medicare Advantage plan options. Plans change from year to year, so even if your plan



Karen Bergman at home.

worked well last year, there's no guarantee it's still the best fit for your medications, providers, or budget. That's where the Missoula Aging Services (MAS) Resource Center comes in—**certified experts serve as personal guides, empowering older residents across Missoula County to make confident, informed choices.**

As Karen Bergman approached 65, navigating Medicare felt overwhelming—until a friend suggested calling MAS. “I wasn't sure what to do or who to call,” she remembers. **“Then I met with Lu, who walked me through everything—sometimes more than once—until it really clicked. It was such a good experience.”**

MAS Resource Specialists like Lucian “Lu” Newman work one-on-one with clients during Open Enrollment to compare plans and answer questions, often finding savings by identifying cost-effective options to meet individual needs.

For Terry Oster, a consultation during open enrollment brought unexpected relief and now he turns to the Resource Center as he wades through mail and paperwork on a regular basis. “I've worked with Chris [Hightower] for a couple years now,” Oster says. “I bring him my letters, my plan information, and he goes through it with me. **There was one year he figured it out and brought my prescription cost way down. I wouldn't have caught that on my own.**”

While Medicare plan reviews are a key service, MAS also offers Medicaid support, benefit screenings, and application assistance year-round. **One-on-one appointments can uncover programs and resources to help lower costs, bring money back into your budget, and connect you with resources you may not even know exist**—from in-home services to nutrition programs.

(Continued on page 5)

(Continued from page 4)

When her stepmother was diagnosed with Alzheimer's, Bergman returned to MAS for help. “Knowing I could call, and someone would respond right away—it's been invaluable.” **MAS Resource Specialists are experts in Medicare and related benefits, but they're also patient listeners who meet people where they are.** Whether you're sorting out new coverage, looking for ways to stretch your budget, caring for an older loved one, or dealing with an unexpected health challenge, they're here to help you chart the right course.

“The thing I've liked is just the willingness to help—regardless of the situation,” Bergman says. Oster agrees: “They know what they're doing, and they work for you. You leave here knowing exactly where you stand.”

Get ready to find your way through the Medicare maze! Call to schedule a Medicare plan review during Open Enrollment or find out how MAS can help in other ways today.

Powering Up Resilience: Caregiver Class Builds Community, Reduces Stress, Boosts Well-being



Mike and Del Zetterberg.

More than 100,000 Montanans juggle the physical, emotional, and financial stress of caring for an aging loved one at home. Too often, these essential caregivers lack the support necessary to survive and thrive. Missoula Aging Services offers the evidence-based Powerful Tools for Caregivers (PTC) class to help unpaid caregivers connect to peers, reduce stress, and rebuild their own health.

Del Zetterberg enjoyed a career as a registered nurse. Now retired, she loves hiking, gardening, reading, skiing, and time with her children and grandkids. Zetterberg finds caregiving for her husband Mike meaningful and challenging. The class improved her outlook: “PTC covers issues that caregivers routinely

deal with. In a comfortable and welcoming atmosphere, we came up with solutions.”

Sue DeMers also completed the recent six-week PTC session. DeMers says, “The class validated my feelings and frustrations, then it gave me tools and tips to help me succeed and be more confident. It was nice to meet others in similar situations.”

Whether you're caring for a parent, partner, or friend, Powerful Tools for Caregivers offers an empowering space to connect, reflect, and recharge. To register or learn more, call or visit missoulaagingservices.org.

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10 YEARS OF JEWELRY SALE SUCCESS!



THANK YOU!



Thanks to an amazing group of volunteers, helping hands from MAS staff from all departments, and 800+ attendees, we raised more than \$55,000 that will directly support programs to help residents of Missoula County age at home.

Special thanks to media sponsors for helping more Missoulians discover this hidden gem: Montana Public Radio, Trail 1033, and MissoulaEvents.net. And thanks to sponsors who stocked this year's raffle: Betty's Divine, Good Food Store, Great Harvest Bread Co., Missoula Paddleheads, Roxy Theater, and University of Montana Athletics.

Pictured: Annual post-event debrief lunch: (top L to R) Kate Marshall-Nevas, MAS Information and Assistance Director Kate Cotnoir, Jean Bardwell, Judy Whiddon, Patti Thomas, Linda Jensen, Carolyn McDonald, Felicia Saunders, and Sandra Morrison-Parris; (bottom L to R) Cotnoir, Bardwell, Whiddon, Jensen, and McDonald.

JOIN THE CITY OF MISSOULA FOR CITY CHATS IN THE PARKS!



City Chats in the Parks

Engage with City of Missoula staff in your neighborhood!
Drop-in from 4:30 p.m. to 6:30 p.m.
No formal presentation will be given. Light refreshments provided!

Fort Missoula Regional Park: Tuesday, Sept. 9
McCormick Park: Thursday, Sept. 18

Learn more here:
<https://ci.missoula.mt.us/3190/City-Chats-In-the-Parks>



Drop by City Chats in the Parks to meet City of Missoula staff. Hear about current projects and resources, ask questions, and share ideas during this casual community engagement series.

Can't make it to a City Chat? Keep up with the City via the online Engage Missoula platform. Your comments help the City make better decisions. Contribute, ask questions, and find out about ways to get involved. Make your voice heard at: <https://www.EngageMissoula.com>.

Questions? Contact Community Experience Specialist Ashley Brittner Wells at brittnerwellsa@ci.missoula.mt.us or (406) 552-6221.

COMMUNITY CONVERSATIONS

"I appreciate who I am more fully."



MAS Community Impact Supervisor Corey Bressler joins Seeley Lake locals for a recent Community Conversation.

"I struggle to find a doctor who understands aging."

"I find great joy in giving and helping."

Public Gatherings Celebrate Aging as a Vital Part of Living

What do you appreciate about aging? What is challenging? Seeley-Swan Valley residents gathered in July for an open conversation to talk frankly about their views on aging and individual experiences—what aging ‘is’ and what it can be in the future. The MAS Advisory Council launched the Community Conversations series in 2024 to create a place for an open civic discourse around aging. Terry Egan was chair when the group created a plan and underwent training to bring these opportunities to the public. Egan says, “The idea is to have meaningful dialogue about aging and to build connections. Also to challenge our own and society’s perceptions about aging.”

So far, conversations have brought people together at Clark Fork Riverside, the Missoula Senior Forum (weekly breakfast presentations at the Missoula Country Club), and at Sela Senci in Seeley Lake. Egan says, “All three conversations were different. Some offered concrete ideas and thoughts about how to keep the conversations going. Other groups were much more philosophical.”

Stay tuned to join an upcoming Community Conversation! All ages welcome!

FALLS PREVENTION AWARENESS WEEK

One in four Americans ages 65+ falls each year. During National Falls Prevention Awareness Week, September 22 to 26, older Missoulians can take steps to protect themselves through two MAS offerings:

- September 23, 10am to 1 pm: Drop-in Falls Risk Screening w/ MT Goes Falls Free Coalition at the Missoula Public Library in Cooper Room A. FREE!
- October 1 to November 19, 1 to 3 pm: A Matter of Balance Falls Prevention Program with Falls Prevention Facilitator Mandy Petersen improves balance, strength, and flexibility to help reduce future falls. The evidence-based, eight-week class meets at Greater Good Health Primary Care Center.

Call (406) 728-7682 to learn more and register.



Spring session participants met at Missoula Public Library.

Long-Term Care Ombudsman Program

We Can Work Together to Protect Residents in Assisted Living and Nursing Homes

Missoula Aging Services ombudsmen work year-round to ensure the safety and rights of people living in assisted living and nursing homes. **It's essential for residents and their families and friends to understand that residents retain fundamental rights and protections designed to ensure their dignity, independence, and overall well-being.** This October, during Residents' Rights Month, learn how to support older loved ones and neighbors who live in facilities that provide assistance with daily living or medical needs.

Ombudsmen provide consistent support, but friends, family, and community members are equally important in giving long-term care residents a voice and ensuring their autonomy.

If you know someone living in a long-term care facility, you can best help by visiting them on a regular basis! If possible, ask them for a tour of their community. Take time to meet their neighbors, caregivers, and facility staff. Each visit is an opportunity to connect with the person and learn if their wants and needs are being met. **Be curious and well-informed!** Ask your friend or loved one about their specific preferences, expectations, and concerns, and how you can support and empower them. Don't know anyone in this situation? Many individuals don't have friends or family living nearby and you can work with a facility to help as a volunteer companion.

Whether you're visiting with a loved one or meeting a new friend as a volunteer, let them know you are listening, and their voices matter.

For more information call your local ombudsmen, Carrie O'Herron and Mary Dalton, at Missoula Aging Services at (406) 728-7682 or visit missoulaagingservices.org.



MAS Staff News

Delivering the programs and services our community relies on is possible thanks to our incredible staff. This summer, we welcomed one new staff member to the team!

AMANDA CONRAD joined In-Home Services as the **Homemaking Client Support Provider** after serving as a Caring Companion volunteer. Conrad's extensive experience in hospitality and thoughtful caring nature make her a wonderful addition.

YEARS OF SERVICE MILESTONE

MARY DALTON **Ombudsman Supervisor** **20 years**
We are celebrating Mary Dalton for 20+ years of service at MAS. Dalton first came to MAS as a work study student in 2004 and over the years, she has served Missoula County's older residents in many roles. Today, as a certified ombudsman, Dalton makes hundreds of visits to nursing homes and other long-term care facilities throughout Missoula County each year.

PROMOTIONS & POSITION CHANGES

We are excited to share that **JENNIFER SCHULTZ** has transitioned to **Human Resources Generalist** following her accomplishment in passing the national HR exam to earn SHRM-CP certification. In her new role, Schultz takes on broader responsibilities across all areas of HR, further strengthening our team and enhancing the support we provide to employees.

We are pleased to announce that **SAHNA BALLEK**, **LAUREN CRABTREE**, **MEGAN FOURNIER**, and **JILL ZIESSLER** have transitioned to roles as **Care Navigators** in support of MAS care management programs in the In-Home Services department. This change strengthens the services we provide to older adults and their caregivers. Ballek, Crabtree, Fournier, and Ziessler will guide clients through available resources, coordinate care, and ensure that individuals and families receive the support they need to age with confidence and dignity.

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MAS Events

IN-PERSON TECH CAFE

First Monday of each month from 1 to 3 pm.
Missoula Aging Services
Check in at the front desk when you arrive. No cost.

IN-PERSON NEW TO MEDICARE WORKSHOP

Wednesday, September 24, from 12 to 1:30 pm.
Wednesday, November 26, from 12 to 1:30 pm.
Missoula Aging Services
Register online: medicaremas.eventbrite.com

VIRTUAL NEW TO MEDICARE WORKSHOP

Wednesday, October 29, from 6 to 7:30 pm.
Register online: virtualnewtomedicaremas.eventbrite.com

IN-PERSON FALLS RISK SCREENING

Tuesday from 10 am to 1 pm, September 23.
Missoula Public Library, Cooper Room A
301 E. Main St., Missoula, MT 59802

IN-PERSON MATTER OF BALANCE

Wednesdays from 1 to 3 pm, October 1 - November 19.
Greater Good Health Primary Care Center
2230 N Reserve St., Ste. 110, Missoula, MT 59808
Register online: MatterOfBalanceGGH.eventbrite.com

IN-PERSON POWERFUL TOOLS FOR CAREGIVERS

Wednesdays from 3:30 to 5 pm, October 8 - November 12.
Missoula Aging Services
Register online: PTCfall2025.eventbrite.com

VIRTUAL CAREGIVER SUPPORT GROUPS

Second Monday of each month from 4 to 5 pm.
Third Tuesday of each month from 1 to 2 pm.
Participate online using Zoom. No cost.
Register online: bit.ly/2YkyVPU

IN-PERSON CAREGIVER SUPPORT GROUPS

Fourth Wednesday of each month from 2 to 3 pm.
Missoula Aging Services
Check in at the front desk when you arrive. No cost.

VIRTUAL MEMORY LOSS CONVERSATIONS

Thursdays from 10 to 11 am. New attendees welcome!
Participate online using Zoom. No cost.
Facilitated by Dementia Friendly Missoula.
Register online: bit.ly/3ITnAsY

See all events at MISSOULAAGINGSERVICES.ORG