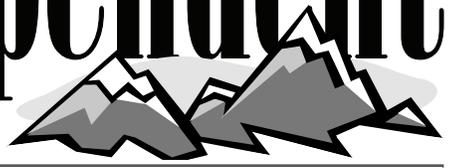


# The Summit Independent

Western Montana's Disability News and Views



Summit Independent Living Center, Inc. 700 SW Higgins Ave., Suite 101, Missoula, MT 59803

April 2007



The Road to Freedom is a national awareness campaign inspired by the historic journey of Justin and Yoshiko Dart to mobilize support for passage of the Americans with Disabilities Act (ADA). Our year-long, cross-country bus journey launched from Washington, DC on November 15th, 2006 and aims to engage audiences across the United States in the story of the Americans with Disabilities Act and the history of the disability rights movement. We hope to mobilize Americans to keep the promise of the ADA – freedom, inclusion, and opportunity for children and adults with physical, mental, cognitive and developmental disabilities.

Throughout this journey, national and state disability leaders will be joined by young people with disabilities, family members and others in a campaign to restore and strengthen the ADA.

Tom Olin's historical photographs of the struggle for disability rights are featured in the traveling exhibit. Olin's work has been featured at the Smithsonian Institute. This exhibit also includes a narrative of the history of the disability rights movement and the ADA.

The Road to Freedom Tour is scheduled to be in Montana on June 27, 2007 thru June 29, 2007 and make visits to Helena and Missoula before moving on to North and South Dakota.

We are planning to hold the Missoula stop on Thursday June 28th during *Downtown Tonight* in Caras Park. The night will include food and drink vendors, live music, speeches from Jim Ward, Jean Curtiss, Mayor Engen, and more, as well as play skits performed by the Same Difference Theater Company.

For more information on the Road Tour's stop in Missoula, please call Travis Hoffman or Jude Monson at 728-1630 or visit [www.roadtofreedom.org](http://www.roadtofreedom.org).

The Road to Freedom bus tour and traveling exhibit is a project of ADA Watch and the National Coalition for Disability Rights (NCDR), an alliance of hundreds of disability, civil rights and social justice organizations founded by disability rights advocate, Jim Ward.

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Summit ILC  
700 SW Higgins, Ste 101  
Missoula, MT 59803  
(406) 728-1630  
www.summitilc.org

Executive Director  
Mike Mayer

Program Manager  
Jude Monson

Advocacy Specialist  
Travis Hoffman

SDPAS Coordinator  
Lorna Palin

Peer Advocacy Coordinator  
Kasey Day

IL Specialist  
Mary O'Connell

Missoula People First Advisor/  
IL Specialist  
Andrea Dahl

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Marsha Cummerford

Bookkeeper  
Libby Miller

Assistant Bookkeeper  
Sally Wahl

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Amber Lang, IL Specialist

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Joanne Verwolf, Coordinator  
Dawn Gauthier, IL Specialist  
Mary Millan, People 1st Adv.

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Gary Stevens, Coordinator

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# *RAMP of Montana*

## *Ramps up for Spring*

The Regional Access Mobility Program, working under Summit Independent Living Center Inc. began operations in August of 2006. We have been building ramps and other access features throughout Missoula and Ravalli Counties. So far in 2007 we have had booths at four trade or industry shows to let the public know of our services. RAMP has been building access ramps, installing grab bars, widening doorways, and is currently planning 3 bathroom access projects including roll in showers.

Most of our clients are low to moderate income which means dollars to pay for these projects must come from other sources. Some funds come from social service moneys such as Medicaid or grants to clients such as the Brondum Foundation. Another important source of funds is our Corporate Sponsor Program. Sponsors contribute cash or sell materials at cost or a discount to help our low income clients. Volunteers are also important to providing services. Volunteers opportunities include office help and work directly on projects. Members from Carpenters and Laborers Unions have volunteered on projects. Also members of Carpenters for Christ have worked on several projects in Ravalli County.

Some people have money to pay for our services. They hire us for our expertise and efficiency or because they know that their money helps those in the community that can not afford to pay for our services.

Beginning April 1st we will have funds available for approximately 26 access projects in the city of Missoula. These funds come from Community Devel-



opment Block Grant Funds for the City of Missoula. They can be used for ramps, lifts and widening entry doors so that persons with disabilities can gain their freedom to leave their homes and access community resources with independence.

Some of the other services offered by RAMP are consulting services for people looking at remodeling or building accessible homes. We work with people who want to build ramps or install access features for themselves. We stock grab bars and other access items and can help you find items to make life easier.

We encourage you to let others know about our services and if you have time to volunteer to an exciting program to help those in need please call our office. Our office number is 523-3953 and is located in the Missoula Summit Offices at 700 S. W. Higgins, Suite 101

We ask you to support those businesses that help make our program possible:

BMC West Building Materials  
Valley Medical Supply/  
Family Pharmacy  
K-Design Marketing  
Montana Ace Hardware  
Home Resource  
Missoula Sign Solutions  
Blahnik Construction  
Legend Builders  
Summit Independent Living Center, Inc.  
Carpenters Local 28  
Pacific Northwest Council of Carpenters  
Laborers International  
Western Montana Building Trades

# 2007 SSA Substantial Gainful Activity Income Levels

## Introduction

To be eligible for disability benefits, a person must be unable to engage in substantial gainful activity (SGA). A person who is earning more than a certain monthly amount (net of impairment-related work expenses) is ordinarily considered to be engaging in SGA. The amount of monthly earnings considered as SGA depends on the nature of a person's disability. The Social Security Act specifies a higher SGA amount for statutorily blind individuals; Federal regulations specify a lower SGA amount for non-blind individuals. Both SGA amounts increase with increases in the [national average wage index](#).

## Amounts for 2007

The monthly [SGA amount for statutorily blind individuals](#) for 2007 is \$1,500. For [non-blind individuals](#), the monthly SGA amount for 2007 is \$900. Shown below are details on how these amounts were determined.

## SGA for the Blind [does not apply to Supplemental Security Income (SSI) benefits]

The monthly SGA amount for statutorily blind individuals for 2007 is such SGA amount for 1994 multiplied by the ratio of the national average wage index for 2005 to that for 1992, or, *if larger*, such SGA amount for 2006 (\$1,450). If the amount so calculated is not a multiple of \$10, we round it to the nearest multiple of \$10.

Calculation details		
<b>Amounts in formula</b>	1994 monthly SGA amount	\$930
	1992 average wage index	\$22,935.42
	2005 average wage index	\$36,952.94
<b>Computation</b>	\$930 times (\$36,952.94 divided by \$22,935.42) equals \$1,498.39, which rounds to \$1,500.	
<b>Higher amount</b>	\$1,500 exceeds \$1,450, so the amount for 2007 is \$1,500	

## SGA for the Non-Blind Disabled (applies to Social Security and SSI benefits)

The method used to adjust the SGA for non-blind individuals is similar to that used for blind individuals and was published in the [Federal Register](#) (FR 65 82905) on December 29, 2000. The monthly SGA amount for non-blind disabled individuals for 2007 is such SGA amount for 2000 multiplied by the ratio of the national average wage index for 2005 to that for 1998, or, *if larger* such SGA amount for 2006 (\$860). If the amount so calculated is not a multiple of \$10, we round it to the nearest multiple of \$10.

Calculation details		
<b>Amounts in formula</b>	2000 monthly SGA amount	\$700
	1998 average wage index	\$28,861.44
	2005 average wage index	\$36,952.94
<b>Computation</b>	\$700 times (\$36,952.94 divided by \$28,861.44) equals \$896.25, which rounds to \$900	
<b>Higher amount</b>	\$900 exceeds \$860, so the amount for 2007 is \$900	

## Trial work period

After a person becomes eligible for disability benefits, the person may attempt to return to the work force. As an incentive, we provide a [trial work period](#) in which a beneficiary may have earnings and still collect benefits.

Trial Work Periods are explained on the next page.

## Trial Work Period

What is a trial work period?

During a trial work period, a beneficiary receiving Social Security disability benefits may test his or her ability to work and still be considered disabled. We do not consider services performed during the trial work period as showing that the disability has ended until services have been performed in at least 9 months (not necessarily consecutive) in a rolling 60-month period. In 2006, any month in which earnings exceed \$620 is considered a month of services for an individual's trial work period. In 2007, this monthly amount increases to \$640.

Method used to determine earnings that trigger a trial work period

Monthly earnings in 2007, used to determine whether a month is part of a trial work period, is such amount for 2001 multiplied by the ratio of the national average wage index for 2005 to that for 1999, or, *if larger*, such amount for 2006 (\$620). If the amount so calculated is not a multiple of \$10, we round it to the nearest multiple of \$10. Below are details on how we determined the latest amount.

Calculation details		
Amounts in formula	2001 monthly earnings	\$530
	1999 average wage index	\$30,469.84
	2005 average wage index	\$36,952.94
Computation	\$530 times (\$36,952.94 divided by \$30,469.84) equals \$642.77, which rounds to \$640.	
Higher amount	\$640 exceeds \$620, so the amount for 2007 is \$640	

## FOR PEOPLE WITH MEDICARE, PRESCRIPTION DRUG COSTS ARE NO JOKE

**By R. Andrew Hudson**  
Social Security Public Affairs  
Specialist in Helena

This April first, some people may play April fool's pranks, but people with Medicare know that the rising cost of prescription drugs are no joke. So you'll be happy to hear there is help.

If you receive Medicare and you have limited income and resources, you can apply for extra help paying for your monthly premiums, annual deductibles, and prescription co-payments. And, if eligible, you can then enroll in a Medicare Prescription Drug plan without paying a penalty. The extra help could be worth an average of \$3,700 per year. If your annual income is below \$15,315 for an

individual (\$20,535 for a married couple living together), and your resources are limited to \$11,710 for an individual (\$23,410 for a married couple living together), you may qualify for extra help with your monthly premiums, annual deductibles and prescription co-payments. Even if your annual income is higher, you still may be able to get some help with your monthly premiums, annual deductibles and prescription co-payments. For example, your income may be higher and you could still qualify for extra help if you or your spouse support other family members who live with you, if either of you have earnings from work, or if you live in Alaska or Hawaii. If you plan to apply for the extra help, you should do so right away. The easiest and most con-

venient way is to go online. Just visit [www.socialsecurity.gov/prescriptionhelp/](http://www.socialsecurity.gov/prescriptionhelp/) and select the "Apply for help" link. You also can apply over the phone by calling us at 1-800-772-1213 (TTY 1-800-325-0778). If you prefer to complete a paper application, you can call us at the same number and request that we mail one to you or you can pick one up at your local Social Security office.

To learn more about the Medicare prescription drug plans and special enrollment periods, call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048) or visit [www.medicare.gov](http://www.medicare.gov). Medicare also can tell you about agencies in your area to help you with Medicare prescription drug plans.

## Dear Marci,

Dear Marci,  
I just turned 65 last month and learned that my Social Security benefits won't start until eight months later because the government has increased the "full retirement age." Does that mean my Medicare benefits won't start until this summer either?  
—Joseph (Lewistown, MT)

Dear Joseph,  
No. Although the age at which you qualify for Social Security benefits ("full retirement age") is increasing, you still become eligible for Medicare when you first turn 65. (See the link in "Spotlight on Resources" below for more information on Social Security.) However, you were not automatically enrolled in Medicare when you turned 65 because you were not receiving Social Security benefits.

If you don't take action to enroll in Medicare until you start receiving your Social Security benefits, you will miss your Initial Enrollment Period (IEP). You can enroll in Medicare at anytime during this seven-month period, which includes the three months before, the month of, and the three months following your 65th birthday—which means you have until March to act!

If you fail to enroll in Medicare during your IEP, you may have to wait until next year's General Enrollment Period (GEP) to apply for Medicare and you may have to pay a Part B premium penalty. The only exception is if you have employer insurance through your or your spouse's current job at the time you become eligible for Medicare.

### Story continues on Page 7

(Unlike the Part D drug benefit program, your group coverage does not have to be "as good as Medicare's" to qualify for late enrollment without a penalty.)

The GEP occurs every year between January and March, and you must apply at your local Social Security office. Your coverage would not start until the following July.

The Part B premium penalty means you would have to pay an additional 10 percent for each 12-month period you delayed signing up. In most cases you will have to pay that penalty every month for as long as you have Medicare. (However, if you were under 65, eligible for Medicare because of a disability and enrolled in Part B late, you would no longer have to pay the

## Missoula County Update By Jude Monson

Welcome to Mary O'Connell, our new part time Independent Living Specialist! Many of you may know Mary as she has worked as a Physical Therapist in Missoula for many years. Mary will continue her own PT business outside of Summit and is available to meet with you about your income and benefit questions.

Andrea Dahl, has moved into a full time position as the Independent Living Specialist! Andrea is a long time peer advocate, who recently has worked half time as the Missoula Valley People First Advisor. Andrea will continue this role as well as

assist with income, benefits and community resource information that you may need.

Thank you to Travis Hoffman, Advocacy Specialist for leading the charge with the Legislative Action Alert this year! Travis has kept us updated on the latest changes with bills that will affect people with disabilities. Thank you also to Mike Beers, Peer Advocate for speaking at the hearings for the legislative bills that are important to us.

Kasey Day, Peer Advocacy Coordinator is preparing for the annual beginning peer

training that will be held in Missoula in July. If you would like to talk with another person with a disability about common barriers and discuss how to problem solve those issues, a peer advocate may be just the support you are looking for.

Lorna Palin, Self Direct Personal Assistant Services Coordinator is working on developing additional training for caregivers that will assist with safety issues that consumers find in their home. Contact Lorna if you have questions about this important topic.

## Ravalli County Update **By Joanne Perkins**

The Bitterroot Spring Fair was held at the Ravalli County Fairgrounds on Saturday, March 24th. The public turnout was great and the weather was perfect. Vern Weiss of R.A.M.P. (Regional Access Mobility Program) set up an excellent display and provided information on home modifications and the R.A.M.P. program. Peer advocates manned the booth, and also took the opportunity to enjoy the fair.

Dawn spent a week in Cincinnati, Ohio the last week in February where she participated in the Work Incentives Planning and Assistance training (WIPA). This program provides SSDI and

SSI recipients the opportunity to return to the work without losing benefits until they reach a level of substantial gainful activity and are secure in their ability to maintain long term employment.

Dawn has scheduled a series of ten skills training classes to provide information on Sexuality for women with disabilities. The classes begin April 11th and are scheduled through June 20th. There is limited space, so if anyone is interested, please call Dawn as soon as possible at 363-5242.

Joanne and Mary plan to attend the Montana Transit Association conference which will be held in

Great Falls on April 25th through the 27th. Mary now has a part time position with Summit. She is the advisor of Bitterroot People First and stays actively involved in advocating for improved transportation services throughout Montana.

Joanne Perkins has returned to her maiden name of Verwolf. Since her identity has become so well known, she has discovered the easiest way of introducing herself now is simply "Joanne at Summit"..... That works for me... Joanne (Perkins) Verwolf, Ravalli County Coordinator

## Flathead County Update **By Flo Kiewel**

The Kalispell office continues to be very busy with consumers walking in for services on a daily basis. Consumer referrals from other agencies continue to increase as well.

Flo has completed her training as a Certified Work Incentives Counselor for the Work Incentives Planning and Assistance (WIPA) grant and there is already an active case load. Information is now readily available to assist consumers who would like to go to work and gradually get off Social Security benefits. If you have any questions about how work activity will affect your benefits, call Flo at 752-0048.

As a member of the Flathead One-Stop Workforce Center, the Flathead County Coordinator has or-

ganized a panel of representatives from agencies serving individuals with disabilities. This panel provides an overview presentation of disability services in the Flathead and surrounding areas with the goal of providing a seamless referral system. Trainings are open to all staff of participating members of the Flathead One-Stop Workforce Center and have already been presented to packed audiences in January, March and April.

The Annual Public Hearing for Vocational Rehabilitation and Independent Living on March 28th was attended in Kalispell by staff member Amber Lang, volunteer peer advocate Evelyn Pool, and peer advocate Lisa Moorhead.

Share Fair will be at the Kalispell Center Mall on April 14th from 10 AM to 4 PM. Stop by and see our display table and try out some of the disability awareness activities the peers use for community education.

The Flathead United Way will be sponsoring another series of Community Needs Assessment Focus Groups. Group topics will include: disabilities & accessibility services, basic needs, health care services, mental health services, senior services, women's services, and many more. If you would like to register for a group, please call Flo at 257-0048.

Happy spring!

# Montana Medicaid Infrastructure Grant

**Would you like to make an easy \$25?** If so, please contact us and we can then arrange a time to get together and talk.

Montana's four Independent Living Centers are teaming up to conduct a statewide campaign to talk with people with disabilities about employment. We would like to invite you to share with us your employment experiences as well as your employment goals and worries. This information will allow us to assist the State of Montana to develop a Medicaid infrastructure that supports the competitive employment of people with disabilities.

During this process, we will be holding numerous statewide consumer focus groups and talking one on one with people about what you think are the primary barriers to employment. We also want to know what you think would help people with disabilities attain competitive employment and work towards achieving self-sufficiency.

To participate we only ask that you:

1. identify as having a disability that impacts your ability to live independently or gain employment and have a desire or goal to work part time or full time,

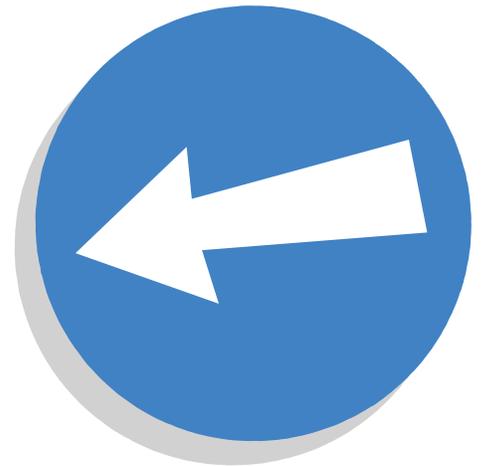
or

2. are a person with a disability who is already employed.

As a participant, you will receive a \$25 stipend for your time and input.

Thank you for your interest in employment and improving the lives of people with disabilities in the State of Montana. We look forward to talking to you and hearing what you have to say.

If you are interested, please contact Travis Hoffman at (800) 398-9002/(406) 728-1630 or [thoffman@summitilc.org](mailto:thoffman@summitilc.org) for more information.



## Dear Marci, continued

premium penalty once you turned 65.)

If you had coverage through a job—either your own or your spouse's—when you became eligible for Medicare, you may qualify for a Special Enrollment Period (SEP), which means you can enroll in Medicare without penalty for up to eight

months. To learn more about Special Enrollment Periods, visit Medicare Interactive.

Content provided by the Medicare Rights Center (MRC), the largest independent source of health care information and assistance for older and disabled men and women in the United

States. For more information, visit [www.medicarerights.org](http://www.medicarerights.org).



# New Faces at Summit

**Mary O'Connell**  
Independent Living Specialist

Hello!

My name is Mary O'Connell. I am new to the Missoula Summit staff and I am in learning mode! I will be joining the staff as part time Independent Living Specialist. It sounds as if my first focus will be on learning about how to assist with resource application/information such as Social Security. I will also assist with some information and referral and will hopefully be able to lend some of my past experience to this job. I am a physical therapist and an assistive technology provider. I have worked as a physical therapist in Missoula for almost 20 years. Currently, I spend my time helping individuals evaluate what type of mobility/adaptive equipment is most appropriate/comfortable for them. I am thrilled to be here and can be reached at the Summit phone number or at: moconnell@summitilc.org Talk to you soon - Mary

**Gary Stevens**  
Lake County Coordinator

As the new Lake/Sanders coordinator I would like to thank you for your courteous welcome to Summit Independent Living Center, Inc. I look forward towards working with each and every one of you and will offer my best to this wonderful organization. I have worked with numerous organizations in the helping profession and I am excited to be working closely with the consumers and advocacy groups in the local communities. The Mission Valley has been my home for most of my life and I find it to be the most beautiful place a person could ever live, all my family still lives in the surrounding areas. I have two children and two darling granddaughters that have infectious smiles that will lighten your face with joy as they do mine each time they visit. I am a member of the Confederated Salish & Kootenai Tribes and as one of the newest Summit team members, I am humbly honored in getting to know all of you; my name is Gary M. Stevens.

## Youth Corner by Mike Beers

Welcome to the second addition of the Summit youth corner. Its Spring time now which means the birds are chirping, the grass is green, baseball is back, and the legislative session is winding down (insert your own joke, scream or sigh of relief here).

Helena shenanigans aside. this addition of the youth corner will focus on something I noticed a few weeks ago while performing a stand-up comedy routine at my Grandmother's nursing home.

Why is it that every nursing home or institution in the world, at least all the ones I've seen, feature an array of exotic caged birds? Is there like an institutional starter kit that comes with these feather headed fugitives? Furthermore, I've never seen any of the residents taking an interest in the these birds. I took my own mini survey while I was performing for the 30 or so residents there and asked how many of them spent time staring at the birds, I didn't get a

single yes. It's not like we all reach a certain age and a switch turns on, "I want to play some bingo and stare at birds." Then of course there is the obvious Irony that exists with putting a caged bird in an institution anyway. Are they supposed to serve as a reminder to the people stuck in that institution that the cage they are in could be smaller? That's like putting one of those take home ant farms in a sweatshop.

So I propose this, once we have freed our people! Lets open the cages and let the birds fly too. Who's with me?

In other Youth news, Travis and Mike will be presenting the BALLS curriculum to the South Dakota YLF on June 4, 2007.

The Montana YLF is scheduled for July 16-20, 2007 in Helena. To learn more about MYLF please visit [www.montanaylf.org](http://www.montanaylf.org).

# “Seeds of Growth”

On May 24, 2007, Missoula providers will be holding the 20th annual Caregiver Conference. This is a time for caregivers in the area to be recognized for all of their hard work keeping people in the community. Last year we were able to accommodate 130 caregivers and this year we hope to have 150. With the help of providers and the community, caregivers get free breakfast, lunch, snacks, door prizes, a free massage or touch therapy session and a fun tote bag full of goodies. Plus caregivers get educational in-service hours and a time to reflect on personal strengths. The caregiver conference is free to any paid, non-paid, or family caregiver. For more information, contact Lorna at Summit ILC (406) 728-1630.

The Eighth Annual Community Service Bureau Conference will be held in Missoula on Septem-

ber 26-28 at the Hilton. This year's theme is "Connections". The CSB has scholarships available for consumers and attendants. This conference is open to providers and case managers and we expect 350 attendants this year. The CSB conference is also a time to recognize outstanding service, attendants, family caregivers and community services. This year we will have more room for vendors so if your organization would like to have a vendor table and be recognized at this annual conference or need more information, please call Lorna at (406) 728-1630 or Amy Gentry at (406) 329-1312.



## BULLETIN BOARD

See our website at [www.summitilc.org](http://www.summitilc.org) for more ads

- ◆ **Accessible Van**, 99 Ford Econoline 3/4 ton, Crow River tri-fold lift, raised roof & lowered floor, passenger side lockdown, good condition, 115K miles, \$15,500. Call 406-626-1917
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- ◆ **3-wheel Power Scooter**. Like new, less than one year old. \$1400. 728-9159.
- ◆ **1998 Invacare** Ranger X-storm series power wheelchair. In good conditions. Power reclining leg and back. Comes with battery charger, needs new battery. \$2,500 or best offer. 543-9355.
- ◆ **2005 Jazzy** 1103 Ultra Power Wheelchair. Paid \$12,000 asking \$6,000. Call 721-0671
- ◆ **Free**: Hospital bed. Call 728-2781
- ◆ **Vanguard** Model VG communication device. Touch screen w/ several pages of icons and a speaker. Make an offer. (406) 257-7433
- ◆ **1992 Ford Econoline** Van with a 2002 side entry Braun Vangator wheelchair lift raised roof and doors, and Surlok retractors Very Good condition! Call 541-2929
- ◆ **Free**: 1990's era working wheelchair lift in a Ford Aerostar van. Call Bill 406-444-5340
- ◆ **Quickie V121** power wheelchair. Black, battery cases, headrest, oxygen tank holder, backpack. Rarely used. \$1,000 OBO. 406-531-7662 or 406-543-4521
- ◆ **Crow River** wheelchair lift for van. 750 lb weight limit. \$2,000 OBO. 406-258-5172

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## **Missoula Valley People 1st/Aktion Club**

The Missoula chapter has been busy during the last few weeks. On February 22, 23 and 24 two members were able to attend the Kiwanis Mid-Winter Conference in Great Falls. Connie Lewis and Tiffany Carlson were able to meet the District Governor, Howard Skjervem; the outgoing International President, Nelson Tucker; and the incoming International President, Dave Curry (Dave happens to be from Butte, MT!). We were able to educate some Kiwanians about the People 1<sup>st</sup>/Aktion Club program. We also found out we have some champion Bingo players in the chapter!

The chapter members participated in the Kiwanis Family Bowling Party. It was a competition between the 3 Missoula Kiwanis chapters. The local Key Clubs, the Circle K Clubs and Aktion Club were also invited to join in. It was a much needed couple hours of fun. Luckily, the People1st /Aktion Club decided to keep Andrea

as their advisor despite her bad scoring!

March 1, 2 and 3 was the People1st Senate meeting in Helena. Keough Duffy and Tiffany Carlson represented the Missoula chapter. The new Senators went through training to learn how the Parliamentary process is used. Saturday was spent in a workshop called "Silly Rules." The guest speaker was John Agosta from Portland, OR. Each chapter brought a silly rule that is used in their community. They discussed how to advocate in their community to change or get rid of the silly rule. Each chapter will continue to work on their project with their chapter. Missoula's project is to bring former members who are living in group homes back to the chapter. The group homes will not let them attend because of a transportation policy.

By Andrea Dahl