

# Senior Society

Volume 22 Number 2

Valley Senior Services

February 2012

## Social Security Questions and Answers

**Question:** Do I have to pay taxes on my Social Security benefits?

**Answer:** About one-third of people who get Social Security have to pay income taxes on their benefits. Based on taxable income, some pay no tax on Social Security benefits, some on up to 50 percent of benefits and some on up to 85 percent of benefits. No one pays federal income tax on more than 85 percent of his or her Social Security benefits.

In general, if you file an individual federal tax return and have combined income between \$25,000 and \$34,000, you may have to pay taxes on 50 percent of your Social Security benefits. If your combined income is more than \$34,000, up to 85 percent of your Social Security benefits is subject to income tax. Combined income is your adjusted gross income plus your nontaxable interest plus one-half of your Social Security benefits.

If you file a joint return, you may have to pay taxes on 50 percent of your benefits if you and your spouse have a combined income that is between \$32,000 and \$44,000. If your combined income is more than \$44,000, up to 85 percent of your Social Security benefits is subject to income tax. If you are married and file a separate return, you probably will pay taxes on your benefits.

During January you will be automatically mailed a statement (SSA-1099) showing the amount of benefits received in 2011. SSA employees cannot provide you with specific tax advice. For information, speak to your regular tax preparer or call the IRS toll-free telephone number, 1-800-829-3676, for Publication 915, Social Security and Equivalent Railroad Retirement Benefits. See also <http://www.socialsecurity.gov/planners/taxes.htm>.

### 2011 Fund Drive

Norma Asp

Brian & Gail Berg in memory of  
Dale Gulson

**Gail Berg - Outreach Worker, Traill and Steele Counties**  
**1-800-845-1715 or 788-3453**

If you are qualified, your rights to receive the services provided by this organization without regard to race, color, religion, sex, national origin, age or handicap are protected by Federal Law. If you believe you have been discriminated against, please contact: Brian Arett, Valley Senior Services, P.O. Box 2217, Fargo, ND 58108. (701) 293-1440.

## Trail/Steele Ride Service Schedule

All vehicles available in both counties.

Rides Open to the Public

### Bus Schedule

(wheelchair lift equipped):

Mondays, Wednesdays,  
& Fridays--call for an appointment

### Van Schedule:

Tuesdays, Wednesdays &  
Thursdays--  
call for an appointment

**Please Note: Please call 1-800-845-1715 (Hillsboro 636-5953) for a ride reservation, even if you have already called the driver.**

## Steele/Trail Bus Schedule

Please call 1-800-845-1715 before 3:00 p.m. for a ride reservation.

### Tuesday, January 31 - Grand Forks

Cooper - 8:15 (call) Sharon - 8:40 (call) Aneta - 8:55 (call)  
Northwood - 9:40 (call)

### Wednesday, February 1 - Fargo

Finley - 8:15 (call) Sharon - 8:30 (call) Hatton - 8:50 (call)  
Portland - 9:15 (call) Mayville - 9:25 (call) Hillsboro - 9:50 (call)

### Monday, February 6 - Fargo

Aneta - 8:15 (call) Sharon - 8:30 (call) Finley - 8:45 (call)  
Hope - 9:10 (call) Page - 9:30 (call) Galesburg - 9:40 (call)

### Tuesday, February 7 - Fargo

Finley - 8:15 (call) Northwood - 8:45 (call) Hatton - 9:15 (call)  
Portland - 9:30 (call) Mayville - 9:35 (call) Hillsboro - 10:00 (call)

### Monday, February 13 - Grand Forks

Hatton - 8:45 (call) Portland - 9:15 (call) Mayville - 9:25 (call)  
Hillsboro - 9:55 (call) Buxton - 10:25 (call) Reynolds - 10:35 (call)

### Thursday, February 16 - Grand Forks

Hope - 8:10 (call) Finley - 8:30 (call) Sharon - 8:45 (call)  
Aneta - 9:00 (call) Northwood - 9:30 (call) GF County (call)

### Friday, February 17 - Fargo

Cooper - 8:10 (call) Luverne - 8:40 (call) Hope - 9:00 (call)  
Page - 9:30 (call) Galesburg - 9:40 (call)

### Monday, February 20 - Valley City/Jamestown

Finley - 8:15 (call) Hope - 8:40 (call) Page - 9:00 (call)  
Luverne - 9:30 (call)

### Tuesday, February 21 - Fargo

Northwood - 8:45 (call) Hatton - 9:15 (call) Portland - 9:30 (call)  
Mayville - 9:35 (call) Hillsboro - 9:55 (call)

### Wednesday, February 22 - Fargo

Sharon - 8:30 (call) Finley - 8:45 (call) Portland - 9:15 (call)  
Mayville - 9:25 (call) Hillsboro - 10:00 (call)

### Friday, February 23- Grand Forks

Finley - 8:30 (call) Sharon - 8:45 (call) Hatton - 9:15 (call)  
GF County (call)

## Feb/March Foot Care

### Hillsboro

Feb. 6 - 7:00 - noon  
(Senior Citizens);  
Kiwanis #1 1:00 until done  
Feb. 7 - 7:00 until done  
March 6 - 7:00 until done  
March 7 - 7:00 until done

### Portland

Feb. 17 - 7:00 until done  
(Senior Citizens)

### Mayville

March 5- 7:00 until done

### Hatton

Feb. 24 - 7:00 until done  
(Hatton Medical building)

### Galesburg

Feb. 28 - 8:00 until done

### Reynolds

March 2 - 8:00 until done  
(Catholic Church basement)

### Buxton

March 2 - 11:00 until done

### Hope

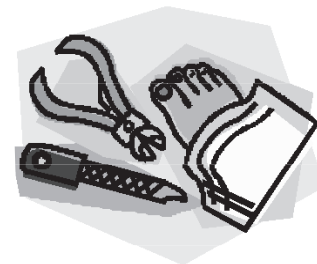
Feb. 16 - 7:30 until done

### Page

Feb. 16 - 11:00 until done

### Finley/Sharon @ Finley

Feb. 21- 7:00 until done



# Is Dark Chocolate Good for My Heart?

Jenny Marhula, LRD,  
CDE Valley Senior Services Dietitian



You see news headlines all the time practically touting dark chocolate as a health food. But news headlines tend to sensationalize single studies. So, is it true? Should you

enjoy a box of dark chocolates this Valentine's Day or is this all just a chocolate lover's fantasy?

Dark chocolate is derived from the cacao plant and is a rich source of antioxidants called flavonoids. Dark chocolate containing a higher percentage of cocoa will give you more of these healthy antioxidants. Some studies, report small portions of dark chocolate can help reduce blood pressure, protect the blood vessels and reduce platelet aggregation (platelet stickiness) through the antioxidant activities of the flavonoids.

The American Dietetic Association's Evidence Analysis Library recently analyzed all of the research available on the relationship between dark chocolate and blood pressure. It concludes that a limited amount of data suggests positive effects of cocoa or chocolate on blood pressure when consumed for more than 2 weeks. It states that more research is needed to determine the effects of chocolate or cocoa on people with high blood pressure. The analysis report states, "consumption of cocoa or chocolate may or may not be beneficial for the reduction of blood pressure since the current evidence is inconclusive regarding its effects on blood pressure."

We know that dark chocolate is no health food. It is dense in calories and high in saturated fat, two things Americans already consume way too much of. Obviously, adding too much dark chocolate into your diet will increase calorie consumption and lead to weight gain and weight gain can increase blood pressure.

The bottom line is that we still don't know if dark chocolate can significantly improve blood pressure or heart health. It seems that very small amounts of dark chocolate may be beneficial and will probably not be harmful, but moderation is still the key. Eating a box of dark chocolates on Valentine's Day would be far from a "heart healthy" choice. However, eating a couple bites of dark chocolate (like the amount in one or two Hershey's dark chocolate kisses) every day is okay if you can afford the extra calories. Just don't replace your blood pressure medication with chocolate therapy!

Here is a healthier chocolate cookie that my family enjoys. I hope you like it too!

## Low Fat Double Chocolate Chip Cookies

¾ cup packed brown sugar  
½ cup + 1 T. sugar  
1/3 cup canola oil  
½ cup applesauce  
2 egg whites  
2 tsp. vanilla  
2 2/3 cup flour  
1/3 cup cocoa powder  
1 tsp. baking soda  
1/3 cup mini chocolate chips

Preheat oven to 300°. Blend brown sugar, sugar, and oil with mixer. Beat in applesauce, egg whites and vanilla. Mix in flour, cocoa powder, baking soda and chocolate chips by hand. Refrigerate dough until firm, about 1 ½ to 2 hours. Roll into 1-inch balls, then roll in powdered sugar. Place on a lightly-sprayed cookie sheet and bake for 15-18 minutes. Do not overbake. Makes about 2 dozen cookies.

(Taken from: Mercy Hospital Auxiliary Cookbook, Valley City, North Dakota. April 2001)

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**Non-Profit Org.**  
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**Permit No. 1123**

## **Exercise Can Have a Big Impact**

For the most part, when older people lose their ability to do things on their own, it doesn't happen just because they have aged. One major reason it happens is that they have become inactive. Older adults who become inactive lose ground in four areas that are important for staying healthy and independent: endurance, strength, balance and flexibility.

Fortunately, research suggests you can maintain or at least partly restore these four areas through exercise - or through everyday physical activities (walking briskly to the bus stop, for example) that accomplish some of the same goals as exercise. What at first may seem like very small changes from exercise and physical activity can have a big impact.

*(National Institute on Aging)*