

# Valley Senior Services helping seniors maintain independence

### **FEBRUARY 2025** | VOLUME 43 NO. 2



A Day of Generosity, A Lifetime of Support for Seniors in

CASS • STEELE • TRAILL • RANSOM • SARGENT • RICHLAND COUNTIES











To donate to Valley Senior Services for Giving Hearts Day, visit GivingHeartsDay.org to make your online donation or mail/drop off your cash or check donation at your area senior center.

Scan to donate starting January 13





2801 32nd Ave S Fargo, ND 58103



701-293-1440



Monday - Friday 8:00 AM to 4:30 PM



valleyseniorservices.org

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Valley Senior Services will be closed on Monday, February 17th

No Meals on Wheels, senior center meals/ activities or transportation

#### STAFF LISTING

#### **BOARD MEMBERS**

JoEllen Harris

Kari Stoner

Connie Elledge

Ray Nelson

Jim Link

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Georgia Dufault

Barbara Rude

James Roth

#### **DIRECTOR**

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#### TRANSPORTATION MANAGER

Cindy G.

#### **PROGRAM MANAGER**

Kassie Emanuel

#### **PROGRAM MANAGER**

Shelley Tollefson

#### **METRO SENIOR RIDE SUPERVISOR**

Cindy G.

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#### **VOLUNTEER COORDINATOR**

Megan W.

#### **RESOURCE SPECIALISTS**

Patty Dahley

Jill McCall

Karleen Wyum

Jamie Heinen

Grace Ennen

Paul Steichen

#### **ADMINISTRATIVE ASSISTANTS**

Em Janes Kvlee L.

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: Paul Grindeland, Valley Senior Services, P.O. Box 2217, Fargo, ND 58108. (701) 293-1440.

#### SENIOR CENTER HIGHLIGHTS

#### **ED CLAPP PARK CENTER 2801 32ND AVE S, FARGO EDEN SIVERTSON 298-3976**

Feb 3 - 12:30 Birthday cupcakes

Feb 5 - 10:00 - 2:00 Foot care

Feb 12 - 10:00 - 2:00 Foot Care

Feb 13 - 12:30 AARP Save Driving Course

Feb 17 - Center closed

Feb 19- 10:00 - 2:00 Foot care

Feb 26 - 10:00 - 2:00 Foot Care

Every Monday - 12:30 Pinochle, cards

Every Tuesday - 9:30 Free exercise;

12:30 Pinochle, cards

Every Wednesday - 10:00-2:00 Foot care; 12:30 Cards & Mahjong

Every Thursday - 9:30 Free exercise; 1:00 Bingo & Mahjong

Every Friday - 12:30 Cards

Meals served daily at 12:00 pm. reserve meals, please call 298-3976 by 12:00 pm the day before.

#### **TROLLWOOD VILLAGE** 3105 BROADWAY, FARGO 298-3975

Feb 5 - 1:00 Birthday cupcakes

Feb 17 - Center closed

Feb 25 - 11:00 Fargo Public Library

Every Monday - 9:30 Exercise

(Rosewood room); 12:30 Bingo

Every Tuesday - 12:30 Pinochle; 1:00

Grocery bus; 2:30 Bible study in

Every Wednesday - 9:30 Exercise

(Rosewood Rm); 12:30 Dominos;

Every Thursday - 12:30 Bingo

Every Friday - 12:30 Crafts

Meals served daily at 11:30 am. To reserve meals, please call 298-3975 by 12:00 pm the day before.

> Reminder: Centers are closed February 17 in observation of President's Day

#### **WEST FARGO HIGH RISE** 230 8TH AVE W. **WEST FARGO**

Feb 4 - 12:00 Birthdays; 12:15 Chicken Foot

Feb 10 - 12:15 Crafts

Feb 11 - 10:30 Chair yoga @WF

Library; 12:15 Valentine prize bingo; 1:00 Book club @WF Library

Feb 13 - 5:30 Kitchen Konnection @BSC

Feb 15 - 1:00 Adult Art Party@Library

Feb 17 - Centers closed

Feb 19 - 1:00 Book club @WF Library

Feb 20 - 1:30 Book club @WF Library

Feb 22 - 1:00 Adult Art Party@Library

Feb 24 - 12:15 Sherriff Talk

Feb 25- 12:15 Money bingo

Feb 27 - 5:30- Kitchen Konnection @BSC

Every Monday - 8:45 SAIL @ RRC; 1:30 Movie @WF Library

Every Tuesday - 8:45 & 10:00 Bone Builders @ Veterans Memorial

Every Wednesday - 8:45 SAIL @ RRC; 12:30 Cards/Whist

Every Thursday - 8:45 & 10:00 Bone Builders @ VMA

Every Friday - 8:45 SAIL @ RRC All activities at West Fargo High Rise unless otherwise noted. Call 433-5460 to register for library events

Meals served daily at WFHR and Monterey at 11:30 am. To reserve meals, please call 356-2047 at least one day in advance.

#### **BROADWAY STATION** 1461 BROADWAY, FARGO **EM JAMES 232-7936**

Feb 17 - Center closed Every Monday - 10:15 Balance Builders; 1:00 Open activities Every Tuesday - 1:15 Bingo Every Wednesday - 12:30 Pinochle Every Thursday - 10:15 Balance Builders/Chair Yoga; 11:30-3:30 Sewing/Crafts; 1:00 Open activities Every Friday - 1:15 Bingo

Meals served daily at 11:30 am. To reserve meals, please call 232-7936 by 12:00 pm the day before.

Statement of Identification - Silver Quill Published Monthly by: Valley Senior Services, Inc. 2801 32nd Ave. S, P.O. Box 2217, Fargo, ND 58108 To receive the Silver Quill call 293-1440 or toll free 1-877-827-1916 or e-mail: info@valleyseniors.org

#### THE IMPORTANCE OF FOOT CARE FOR OLDER ADULTS

Consistent care of the feet is fundamental to mobility, comfort, and independence especially in the elderly. Routine foot care is recommended for individuals living with underlying conditions such as diabetes, arterial insufficiency, gout and arthritis and those annoying corns and callouses. Sanford Home Care will provide a nurse to cut and file your toenails at Ed Clapp Senior Center every Wednesday from 10:00 am to 2:00 pm:

#### **ED CLAPP PARK CENTER**

**2801 32ND AVE S, FARGO** 

10:00 am - 2:00 pm

Wednesday, February 8

Wednesday, February 12

Wednesday, February 19

Wednesday, February 26

Call 701-234-3204 for an appointment. Please leave a message, someone will get back to you. The fee for foot care is \$30 (cash or check).

You can also visit valleyseniorservices.org/foot-care-clinic to learn more about foot care clinics in your





### TECH HELP @ THE CARLSON LIBRARY

Tuesdays from 11:00 AM - 1:00 PM

Need assistance with your phone, tablet, laptop, iPad, Kindle or other device?

We can help!

Drop in or call ahead to make an appointment.



#### Volunteer in Your Community

Lutheran Social Service of MN is seeking volunteers age 55 and over in your area to provide companionship to older adults. Volunteers commit to regular weekly hours for a tax-free stipend and mileage reimbursement. Please contact us at 701.389.3770 or AmericorpsSeniors@lssmn.org for more information and to make an impact in your community.









# FEBRUARY SCHEDULE OF EVENTS:

#### February 5

1:00 pm

Love Your Brain Yoga with Jena Gorden & Nan Kennelly

Hope Lutheran Church South, Fargo

#### February 12

1:00 pm

Moorhead High School Apollo Strings

Hjemkomst Center, Moorhead

#### February 19

1:00 pm

'My Way: Crafting a Personalized Care Plan'

Abby Husar, MS, OTR/L

Hope Lutheran Church South Campus

#### February 24

6:00 pm

Young Onset Dementia Support
Group

1122 1st Ave N, Fargo

#### February 26

9:30 am Moving Ahead Support Group, 1122 1st Ave N, Fargo

> 1:00 pm Caregiver Cafe, 1122 1st Ave N, Fargo

For more information call Memory Cafe at 701-404-6712 or email:

hello@memorycaferrv.org

# FUEL ASSISTANCE - WHAT IS LIHEAP?

The Low Income Energy Assistance Program (LIHEAP) helps eligible individuals and families pay part of their heating costs. Applications will be accepted until May 31, 2025. LIHEAP can help pay for the fuel you use to heat the home you live in from October through May if you buy your heating fuel from a fuel dealer or a utility company (fuel oil, propane, natural gas, electricity, wood coal or kerosene), or if your rent payments include heat and you do not receive a rent subsidy.

The program also covers:

- Weatherization services (insulation, weather stripping, etc)
- Furnace cleaning, repair & replacement
- Chimney cleaning and inspection
- Emergency assistance

See below for assistance with applying for LIHEAP!

### Community Options will be at James Carlson Library

The 3rd Tuesday of the month from 10 a.m. to 12 p.m. to assist with your LIHEAP application.

- Make an appointment for a time that works for you
- · or bring documents to fill out an application
- · or get a referral for other services
- or ask questions
- Oct 15, Nov 19, Dec 17, Jan 21, Feb 18, Mar 18, Apr 15, May 20



Compassion Community Commitment

communityoptionsnd.com 1-800-823-2417

1-800-823-2417 referral@coresinc.org



# WEST FARGO POLICE DEPARTMENT COFFEE WITH A COP

Wednesday, February 19 from 10:00 - 11:00 am 601 26th Ave E, West Fargo

# RECEIVE THE SILVER QUILL BY EMAIL!

You now have the option to receive our Cass County version of the Silver Quill by email! Just send a note to aellison@fargoparks.com that you want the newsletter emailed and if you want to be taken off the print list and we will get you added to the appropriate lists.



This month we are featuring Meals on Wheels volunteer, Kay. Here's what she has to say about volunteering:

#### Tell us a little bit about yourself:

I started delivering Meals on Wheels when I worked at Blue Cross Blue Shield. A few months ago, I got back into delivering as I know Megan, the volunteer coordinator. She asked if I would be interested in delivering and I was!

#### How did you become interested in volunteering?

People saved my life in 2018 by giving me CPR at Target. My mission is to pay it forward.

What is your favorite part about delivering Meals on Wheels?

Meeting and visiting with the recipients.



### Thank you, Kay, for your dedication to Meals on Wheels!

We are looking for more volunteers!

Go to www.valleyseniorservices.org/volunteer/ for more information.

### **Prairie Ridge Apartments**

Rental Criteria: 55 years of age or older and meet income criteria.

Contact: Stephanie

TO APPLY VISIT US IN PERSON

OR EMAIL US AT stephanie@lcdgroup.org 3361 Westrac Drive So • Fargo, ND 58103

lcpropertymanagement.org/property/prairie-ridge-apartments









Advertise in our Newsletter!

CONTACT ME Bill Clough

wclough@lpicommunities.com (800) 950-9952 x2635



# **SLOW COOKER RECIPES**BY LANE LIPETZKY SWENSON, RD, LD, CGN

Tis the season to use the crockpot! Slow cooker meals are a great way to make simple recipes that are both warm and delicious. Most recipes require minimum preparation and can save you time with very few dishes to do for cleanup. Additionally, using a slow cooker can help soften protein sources like tough cuts of meat for those who may have trouble chewing. The recipes below are easy to prepare and serve 2 -4 people to help cut down leftovers.

#### **Shredded Crockpot Chicken for Two**

#### Serves: 2

- 1-2 boneless skinless chicken breasts (about 1/2 lb)
- ½ cup chicken broth
- ½ teaspoon Italian seasoning
- Black pepper to taste

#### Instructions

- 1. Place chicken breasts in small crockpot. Pour in chicken broth and sprinkle with seasonings.
- 2. Cover and cook on low for 3-4 hours or until chicken is cooked through (165 degrees F minimum) and fall apart tender.
- 3. Let rest for 10 minutes before pulling apart. Using two forks, gently pull and shred the chicken in the liquid.
- 4. Make shredded chicken sandwiches or add to the top of a fresh salad.

#### **Tomato Basil Steak**

Author: Sheryl Little

Serves: 4

- 1-1/4 pounds boneless beef shoulder top blade or flat iron steaks
- ½ pound whole fresh mushrooms, quartered
- 1 medium sweet yellow pepper, julienned
- 1 can (14 ounces) stewed tomatoes, undrained
- 1 can (8 ounces) tomato sauce
- 1 envelope onion soup mix
- 2 tablespoons minced fresh basil

#### Instructions

- 1. Place steaks in a 4-qt. slow cooker. Add mushrooms and pepper. In a small bowl, mix tomatoes, tomato sauce, soup mix and basil; pour over top.
- 2. Cook, covered, on low 6-8 hours or until beef and vegetables are tender. Serve with rice.

#### **Split Pea Soup**

#### Serves: 2-3

- 8 oz split peas · 2 medium carrots, peeled and diced
- ½ white onion, chopped · 1 garlic clove, minced
- 1 bay leaf
- 1 tsp salt · ½ teaspoon pepper · 3 cups hot water

#### Instructions

- 1. Layer ingredients in order listed above. Do not stir
- 2. Cover and cook until peas are soft High: 4-5 hours or Low: 8-10 hours
- 3. Remove bay leaf before serving.

#### **FEBRUARY 2025 MENU**

FARGO MEALS ON WHEELS & TAKE OUT MEALS AT CENTERS - TO MAKE A RESERVATION AT YOUR LOCAL MEAL SITE PLEASE CALL BEFORE 12:00 NOON ONE DAY IN ADVANCE

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3 Beef Stew Winter Blend Vegetables Apricots Whole Wheat Biscuit	4 Tuna Pasta Hotdish Peas & Carrots Green Beans Fresh Fruit Whole Wheat Bread	5 Orange Marmalade Chicken Scalloped Potatoes Steamed Cabbage Fresh Fruit Whole Wheat Bread x2	6 Hamburger Whole Wheat Bun Baked Beans Tossed Salad Peaches	<b>7</b> BBQ Chicken Thigh Baked Potato Maple Dijon Brussel Sprouts Tropical Fruit Whole Wheat Bread x2
10 Tator Tot Hotdish California Blend Vegetables Pears Whole Wheat Bread x2	11 Chicken Veronique Smashed Potatoes Diced Beets Fresh Fruit Whole Wheat Bread x2	12 Seasoned Pork Roast w/ Gravy Baked Sweet Potato Confetti Coleslaw Cinnamon Applesauce Whole Wheat Bread x2	13 Cheesy Egg Bake Steamed Peas Steamed Cauliflower Fresh Fruit Whole Wheat Bread	14 Meatball Sub Sandwich Hoagie Bun Crinkle Cut Carrots Seasoned Green Beans Fresh Fruit Valentine's Day Dessert
CENTER CLOSED  * PRESIDENTS' DAY*	Ranch Chicken Thigh Parsley Buttered Potatoes Seasoned Broccoli Fresh Fruit Whole Wheat Bread x2	19 Taco Filling & Cheese Whole Grain Tortilla x2 Black Beans Shredded Lettuce Fresh Fruit	Pulled Pork Sandwich Potato Salad Steamed Corn Warm Spiced Apples Whole Wheat Bun	Chicken Kiev Baked Potato Peas & Carrots Orange Jell-O w/ Mandarin Oranges Whole Wheat Bread x2
24 Herb Baked Fish Brown Rice Parslied Carrots Steamed Broccoli Tropical Fruit Whole Wheat Bread	25 Beef Stroganoff Noodles Crinkle Cut Carrots Mixed Vegetables Fresh Fruit	26 Braised Pork Chop Baked Sweet Potato Tossed Salad Pineapple Tidbits Whole Wheat Bread x2	Rosemary Orange Chicken Parmesan Garlic Whipped Potatoes Steamed Brussels Sprouts Blushing Pears Whole Wheat Bread x2	28 Swedish Meatballs Whole Wheat Breadstick Mashed Potatoes Stewed Tomatoes Fresh Fruit
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FOR MEALS ON WHEELS CONTACT THE MAIN OFFICE AT 701-293-1440 ALL MEALS INCLUDE 8 oz 1% MILK MENU SUBJECT TO CHANGE

To reserve a meal at a site, please call: Ed Clapp ...... 701-298-3976 Trollwood ......701-298-3975 Broadway Station ......701-232-7936

#### **FEBRUARY 2025 MENU**

WEST FARGO and CASSELTON MEALS ON WHEELS, CONGREGATE & TAKE OUT MEALS WFACP - West Fargo High Rise 230 8th Ave. West

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3 Beef Stew Winter Blend Vegetables Apricots Whole Wheat Biscuit	4 Tuna Pasta Hotdish Peas & Carrots Green Beans Fresh Fruit Whole Wheat Bread	5 Orange Marmalade Chicken Scalloped Potatoes Steamed Cabbage Fresh Fruit Whole Wheat Bread	6 Hamburger Whole Wheat Bun Baked Beans Tossed Salad Peaches	<b>7</b> BBQ Chicken Baked Potato Maple Dijon Brussel Sprouts Tropical Fruit Whole Wheat Bread
Tator Tot Hotdish California Blend Vegetables Pears Whole Wheat Bread	11 Chicken Veronique Mashed Potatoes Diced Beets Fresh Fruit Whole Wheat Bread	Seasoned Pork Roast w/ Gravy Baked Sweet Potato Confetti Coleslaw Cinnamon Applesauce Whole Wheat Bread	13 Cheesy Egg Bake Steamed Peas Steamed Cauliflower Fresh Fruit Whole Wheat Bread	14 Meatball Sub Sandwich Hoagie Bun Crinkle Cut Carrots Seasoned Green Beans Fresh Fruit Valentine's Day Dessert
CENTER CLOSED  PRESIDENTS DAY	18 Salsa Chicken Parsley Buttered Potatoes Seasoned Broccoli Fresh Fruit Whole Wheat Bread	Taco Filling & Cheese Whole Grain Tortilla x2 Black Beans Shredded Lettuce Fresh Fruit	20 Pulled Pork Sandwich Potato Salad Steamed Corn Warm Spiced Apples Whole Wheat Bun	21 Chicken Kiev Baked Potato Peas & Carrots Orange Jell-O w/ Mandarin Oranges Whole Wheat Bread
24 Herb Baked Fish Brown Rice Parslied Carrots Steamed Broccoli Tropical Fruit Whole Wheat Bread	25 Beef Stroganoff Noodles Crinkle Cut Carrots Mixed Vegetables Fresh Fruit	26 Braised Pork Chop Baked Sweet Potato Tossed Salad Pineapple Tidbits Whole Wheat Bread	27 Barbeque Chicken Parmesan Garlic Whipped Potatoes Steamed Brussels Sprouts Blushing Pears Whole Wheat Bread x2	28 Swedish Meatballs Whole Wheat Breadstick Mashed Potatoes Stewed Tomatoes Fresh Fruit

FOR MEALS ON WHEELS CONTACT THE MAIN OFFICE AT 701-293-1440 ALL MEALS INCLUDE 8 oz 1% MILK MENU SUBJECT TO CHANGE To reserve a congregate or take out meal, call before noon at least one day in advance

West Fargo .......356-2047 Casselton ......347-8219 Meals on Wheels ......293-1440

### Valentine Words

0 C T E E D B R E H T E E W S G R A H R R U G H G S H S T N 0 J N E B M R A E I R S P M A I C E T F Q E I 0 N I E S T U E I E R F R 0 S L K A N R R N B E Ι Η P I Ν K E Ι P R Y A 0 N N D R E L D S R D Ε D A E S 0 H E Ε D U C A D 0 R S 0  $\mathbf{E}$ S D N S W C R E E T R S D D C 0 E M A 0 D E Y A Ι B V E 0 R L H E S S S G S U G T 0 A R N N N M 0 E M R H E N E M R H D D D T T A L I E V 0 L C S S S I Y A Ι Ι V N T E 0 T C B F  $\mathbf{E}$ T 0 H G D N S P 0 S C Z V A M V U F R C U N M T E U N E M B R A C E E Y E N C T C H E L E R D N 0 I E F F A D D D T I E C E C L E L I G H T W V A N D P W E S D R I B E V 0 L T E U U 0 B A 0 S S S R  $\mathbf{E}$ W 0 L F K E J E W 0 R R A X V E U D M C A R D S X F E В R U A R Y C C R B U R E H Y E N 0 H E S R M K Z

Word List:

ADORE
BELOVED
CANDY
CHOCOLATE
DESIRE
FEBRUARY
HEART
LOVE
RED

SWEETHEART

AFFECTION
BEMINE
CARDS
CUPID
DEVOTION
FLOWERS
HONEY
LOVEBIRDS
ROMANCE
SWEETS

AMOROUS
BOUQUET
CHERISH
DARLING
EMBRACE
FOURTEENTH
HUGS
PINK
ROSES
TEDDYBEAR

ARROW
CANDLELIGHT
CHERUB
DEAR
ENDEARMENT
FRIENDS
KISSES
POEM
SECRETADMIRER
TENDERNESS

#### THANK YOU TO OUR CONTRIBUTORS!

We appreciate the many donations we have received and thank each and every one of you for your support. All contributions can be sent to:

Valley Senior Services

P.O. Box 2217

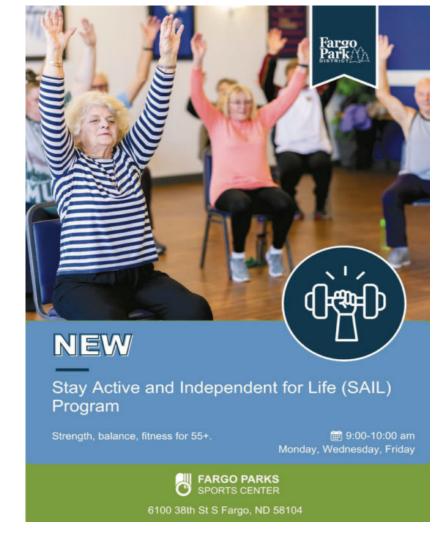
Fargo, ND 58108

Danielson, Christie Fandrich, Mary Olson, Ardell & Audrey



#### \$100.00 and Above

\$500 - Sandra Anderson \$500 - BCBSND Caring Foundation \$208 - Carla Wolsky in memory of Kenwood Grove \$200 - MBN Engineering Inc. \$100 - Edward Johs



The Fargo Park District is excited to introduce **Stay Active and Independent for Life (SAIL)**, a free strength, balance, and fitness program for adults 55 and older. SAIL is designed to help participants improve their strength, enhance balance, and reduce the risk of falls—the most important activities for staying active and independent. Starting February 3, the program will be held on Mondays, Wednesdays, and Fridays. No registration is required; participants simply need to show up in comfortable clothing. Equipment and instruction are provided, making it easy to join and start benefiting from this evidence-based program.

In addition to welcoming participants, the Fargo Park District is looking for volunteers to help lead SAIL sessions. If you're interested in making a positive impact and supporting community wellness, sign up to volunteer at bit.ly/FPD\_SAILVolunteer. Together, we can create a healthier, more active community!

#### **SLOW COOKER**

(Continued from page 6)

#### **Easy Pork Chops**

Author Carrie Barnard Serves: 2-3

- 2-3 boneless pork chops (thick cut)
- 1 can cream of chicken soup (10
- 1 Tbsp ranch seasoning mix
- ½ cup chicken broth

#### Instructions

- 1. Place pork chops in a crock pot.
- 2. In a mixing bowl, whisk together the cream of chicken soup, ranch seasoning mix and chicken broth.
- 3. Pour this mixture on top of the pork chops in a crock pot.
- 4. Cover and cook on low for 5-7 hours or on high for 2.5-3.5 hours until the pork has an internal temperature of 165 degrees F.



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\*Answers on page 12



Want a fun lifestyle and time to do what you want? Without home and yard maintenance...

We welcome you to visit One Oak Place







One Oak Place is a community for baby boomers

which meets their expectations of living in an environment that provides them a good quality of life. Designed for a maintenance-free, engaging lifestyle with access to amenities and services including guest suites, pool, fitness center, woodshop, spacious patios, gardens, and eight acres of grounds to enjoy. Plus, so much more, right outside your door.

One Oak Place offers a monthly rental package to include all utilities, basic TV package, heated underground parking and storage.

Tour our 1, 2, or 3 bedrooms apartments, some with dens. Our designs highlight natural light and open concept styles with well-planned spacious storage.

www.oneoakplace.com • 1709 25th Ave. South, Fargo, ND 58103 • 701.234.1625

# RENT REFUNDS AND PROPERTY TAX CREDIT OPTIONS AVAILABLE

#### **RENTER'S REFUND:**

The Renter's Refund program provides a partial refund on rent for a renter's place of residence or a mobile home lot. Refunds can be up to \$400. To be eligible for this program, you (the renter) must:

- Be 65 or older (or have a permanent disability)
- Have income of \$70,000 or less, including the income of your spouse and any dependents, for the calendar year preceding the assessment date.
- Have annual rent payments that are a certain percentage of your income. If 20% of your annual rent
  exceeds 4% of your annual income, you will receive a refund for the over payment. Refunds can be up to
  \$400.

For more information or to get an application, go to www.tax.nd.gov/renter. You may also call the State Tax Commissioner at 1-877-328-7088 option 5 . If you need assistance with Rent Refunds, call our office at 293-1440. Renters must apply for by May 31, 2025.

#### **HOMESTEAD PROPERTY TAX:**

If you are a homeowner age 65 or older, you may qualify for the Homestead Property Tax Credit program. To be eligible for this program, you (the homeowner) must:

- Live at and be invested in the property
- Not have income that exceeds \$70,000, including the income of your spouse and any dependents, for the calendar year preceding the assessment date.

The homeowner does not qualify to receive the credit if the homestead is rented while the owner is temporarily absent, or the homestead is a farm structure.

Interested in applying? Visit casscountynd.gov/homestead or contact the Cass County Tax Equalization Office at (701) 241-5616. For residents living in Fargo or West Fargo, please contact your city assessor's office. Homeowners must apply for a property tax credit by March 31.

#### **PRIMARY RESIDENCE CREDIT:**

The Primary Residence Credit (PRC) provides all North Dakota homeowners with the option to apply for a state property tax credit. Homeowners with an approved application may receive up to a \$500 credit against their 2025 property tax obligation. There are no age restrictions or income limitations for this credit. To be eligible, you must:

• Own a home (house, mobile home, town home, duplex, or condo) in North Dakota, and reside in it as your primary residence.

For more information or to apply for the Primary Residence Credit, go to www.tax.nd.gov/prc. Questions? You can call 701-328-7988 or toll-free 1-877-649-0112. Applications are due by March 31, 2025.

Do you need more information or assistance applying? Valley Senior Services can help!

Call 293-1440 to connect with one of our Resource Specialists.

(Information provided in part by aarp.org and tax.nd.gov)



Romance Cupid Heart Flowers Chocolate Sweetheart Affection Kiss

February

Adoration

©LPi

#### **RESOLVING TO STAY SCAM FREE IN 2025**

Many people's New Year's resolutions have come and gone by now but the Better Business Bureau recommends adding some resolutions to help make this year fraud-free:

I resolve to be caution with email. Be wary of unsolicited emails from a person or company. Scammers can make emails look like they are from a legitimate business, government agency or reputable organization. Never click on links or open attachments in unsolicited emails.

I resolve never to send money to strangers. If you haven't met a person face-to-face, don't send them money, especially if the person asks you to transfer funds using a pre-paid debit card, gift card, or CashApp. Money sent this way is untraceable, and once it is sent, there's no getting it back. Scammers will try to trick you into panicking - so before making a move, think the situation through.

I resolve to do research before making online payments and purchases. Research the retailer before entering payment information. Ask: Is this a person or business I know and trust? Do they have a working customer service number? Where is the company located? Are payments made through a secure server (https://...com)? Have I checked to see if others have complained?

I resolve to use my best judgement when sharing my personal information. Sharing sensitive personal information with scammers opens the door to identity theft. Never share financial information, birthdate, address, Social Security/Social Insurance number, or Medicare number with an unsolicited caller.

I resolve to create strong, unique passwords for each account. Using strong, varied passwords across accounts makes it harder for fraudsters to access multiple accounts if one is compromised.

I resolve to enable two-factor authentication. Adding this layer of security to accounts, specially those involving finances or personal data, greatly reduces the risk of unauthorized access.

I resolve to be social media smart. Use privacy settings on social media and only connect with people you know. Be careful about including personal information in your profile, and never reveal your address and other sensitive information. Scammers may use this information to make themselves pass as friends or relatives and earn your trust. Also, be careful when buying products you see on social media. The BBB has received thousands of complaints about misleading Facebook and Instagram ads.

I resolve to regularly check my financial statements. Committing to review bank and credit card statements can catch unauthorized transactions early.

I resolve to educate myself about the latest scams. Staying informed on emerging scams helps you recognize and avoid new fraud tactics.

#### ND SMP Advises on how to avoid Medicare scams this year:

- Stay alert for requests for personal information like your Medicare or Social Security number
- Avoid sharing sensitive information over the phone or online
- Carefully review Medicare Summary Notices and Explanation of Benefits to make sure all charges are accurate
- Use a calendar or journal to track your medical appointments for reference
- If something seems suspicious, speak up! Start by contacting your healthcare provider to confirm if it's a billing error

Report Medicare Scams - such as unauthorized use of your Medicare number or suspicious billing - by contacting the ND Senior Medicare Patrol at 1-833-818-0029. For non-Medicare fraud issues, contact the ND Attorney General at 1-800-472-2600.

#### **RURAL CASS NEWS**

#### **CONGREGATE DINING & TAKE OUT**

Page Café, Page ND (668-2254): Monday-Friday at 11:30-12:30. Please call ahead to order meals. The Café, Hunter ND (874-2100): Tuesday-Friday at 11:00-12:00. Please call ahead to order meals. Martin's Lutheran Church, Casselton ND (347-8219): Tues-Thurs-Fri at 11:30-12:30. Please call ahead to order meals.

#### CASS COUNTY COUNCIL ON AGING MEETING:

March 17th at 10:00 am in Hickson

#### **CASS COUNTY RURAL BUS SCHEDULE:**

<b>Routes:</b>	North Cass County	South Cass County
	Hunter .	Leonard .
	Arthur	Kindred
	Casselton	Horace
	Fargo	Fargo

North route runs February 4, 11, 18 & 25. South route runs February 5, 12, 19 & 26. Express van runs Mondays and Thursdays. Please call 356-7433 for more information or to schedule your ride. Please call 1-800-845-1715 for pick-up information and to reserve a ride.



Jill Kent, RN of Just For You Foot Care will be providing foot care services at:

> <u>Casselton City Hall</u> February 26

Call Jill at 218-242-1379 for an appointment

A great way to donate to the Meals On Wheels

program is by sponsoring a certain number of meals!

To do so, follow the simple equation below:

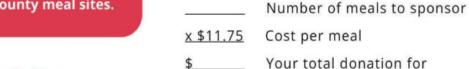
Giving Hearts Day

Cut along the dotted line above and mail your donation to the Fargo Valley Senior Services office.

# Giving Hearts Day is just about here!

Join us from January 13 - February 13 in supporting the services that keep seniors in their homes and independent.

To donate to Valley Senior Services - Meals On Wheels program on Giving Hearts Day, visit GivingHeartsDay.org to make your online donation or mail/drop off your donation any of the Cass County meal sites.





Checks can be made out to Valley Senior Services and mailed to 2801 32nd Ave S Fargo, ND 58103. Checks must have "Giving Hearts Day" in the memo line or be dated February 13, 2025.

#### TAX TIME IS COMING, AND AARP CAN HELP!

Now is the time to get ready for tax-filing season, and AARP Foundation Tax-Aide is providing in-person and virtual tax preparation help to anyone, free of charge, with a focus on taxpayers over 50 and have low-tomoderate income. Tax-Aide volunteers are trained and IRS-certified every year to make sure they know about and understand the latest changes and additions to the tax code.



For more information, go to <a href="mailto:aarp.org/money/taxes/aarp\_taxaide/">aarp.org/money/taxes/aarp\_taxaide/</a> Tax-Aide locations can be found using the Tax-Aide locator on the above website around mid-January. Times and locations will be published in this newsletter when they become available.



#### STORM POLICY



When inclement weather arises, community dining sites, Meals on Wheels delivery, and Metro Senior Ride will be canceled if we determine that conditions are dangerous to our clients, volunteers and staff. When conditions are such that we cannot provide our services, Valley Senior Services will broadcast our closing announcements on the following radio stations: KFGO, WDAY; TV stations: KVRR, KVLY; along with our website (www.valleyseniorservices.org) and Facebook page (www.facebook.com/ ValleySeniorServices/). If weather conditions are bad and you are unsure if we are open, call our office at 293-1440 or your meal site before going out.





Community Room, Fitness Center, **On-Site Management.** 

1 Bdrms \$585 | 2 Bdrms \$685

4574 44th Ave S, Fargo ND 58104

www.hrrv.org | 800.237.4629

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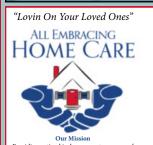
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