

MARCH 2025 | VOLUME 43 NO. 3

VALLEY SENIOR SERVICES IS HERE FOR YOU

Since 1971, we have been providing services and support to those 60+ in our community. Every day we strive to promote better health and help you keep your independence longer. Learn about some of the services we provide below.

RESOURCE SERVICES

Our Resource Specialists are your first step in finding services you need now and in the future. They are here to give you valuable information and provide you with support as you make decisions based on your goals, preferences and values. Valley Senior Services Resource Specialists help in the following ways:

- Help clients identify current and future needs
- Explore various options of support
- Provide information regarding community resources
- Encourage and assist in long-term support and services
- Work with community partners and coordinate service referrals

**All client information and identity are confidential*

MEAL SERVICES

Our meal programs are great options if you are looking for tasty, well-balanced, and affordable meals. Valley Senior Services nutrition programs follow standards set by the Title III Older Americans Act.

Community Dining Program

Join us Monday-Friday at a local meal site for a variety of delicious meals served each day. All meals are planned by a licensed dietician.

**This is a congregate dining program and reservations must be made 1 day in advance*

Meals on Wheels

Proudly, Valley Senior Services is a part of the Meals on Wheels Program. Through the work of volunteers, we provide one hot, nutritious meal per day to those who are 60+ and homebound. Meals are delivered Monday-Friday in the counties we serve.

**To participate in the Meals on Wheels Program, you must meet eligibility standards.*

Nutrition Program

Meals are offered on a contributory basis to help offset the cost of meal preparation. SNAP (food stamps) benefits can also be used.

(Continued on page 9)



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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Check us out online at
valleyseniorservices.org
or on our
Facebook page at
[facebook.com/
ValleySeniorServices](https://facebook.com/ValleySeniorServices)

STAFF LISTING

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 Jill McCall
 Karleen Wyum
 Jamie Heinen
 Grace Ennen
 Paul Steichen

ADMINISTRATIVE ASSISTANTS

Em J.
 Kylee L.

SENIOR CENTER HIGHLIGHTS

March Events

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

March 3 - 12:30 Birthday cupcakes
 March 5 - 10:00 - 2:00 Foot care
 March 12 - 10:00 - 2:00 Foot Care
 March 13 - 12:30 AARP Save Driving Course
 March 19- 10:00 - 2:00 Foot care
 March 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 DONNA 298-3975

March 5 - 1:00 Birthday cupcakes
 March 11 - 11:00 Fargo Public Library
 March 25 - 11:00 Fargo Public Library
Every Monday - 9:30 Exercise (Theatre room);
 12:30 Bingo
Every Tuesday - 12:30 Pinochle; 1:00 Grocery bus;
 2:30 Bible study in library
Every Wednesday - 9:30 Exercise (Rosewood Rm);
 12:30 Dominos; Whist
Every Thursday - 12:30 Bingo

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

WEST FARGO HIGH RISE 230 8TH AVE W, WEST FARGO

March 4 - 10:30 Fraud Watch class @WFLibrary;
 12:15 Chicken Foot; 1:00 Book Club @WFLibrary
 March 10 - 12:15 Crafts; 7:00 Book club @WF Library
 March 11 - 10:30 Chair yoga @WFLibrary;
 Noon Birthdays; 12:15 Prize Bingo
 March 13 - 5:00 Kitchen Konnection @BSC;
 6:00 Scissors & Stories @WFLibrary
 March 18 - 6:30 Adult Craft & Chat @WFLibrary
 March 19 - 1:00 Book club @WFLibrary
 March 20 - 1:30 Book club @WFLibrary
 March 22 - 12:30 Murder Mystery Escape Room @WF Library
 March 25 - 12:15 Money bingo
 March 27 - 5:00 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 232-7936

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.

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.

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 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 1:00 pm:

Senior Center every Wednesday from 10:00 am to 1:00 pm:

ED CLAPP PARK CENTER

2801 32ND AVE S, FARGO

10:00 am - 1:00 pm

on

Wednesday, March 5

Wednesday, March 12

Wednesday, March 19

Wednesday, March 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 area.

Your Home Your Health

Award-Winning Care in the comfort of your own home!

Medical and Non-Medical Services

Dakota HOME CARE
DakotaHomeCare.com

877-691-0015
701-663-5373

DOES YOUR NONPROFIT ORGANIZATION NEED A NEWSLETTER?

Engaging, ad-supported print and digital newsletters to reach your community.

Visit lpicommunities.com

Scan to contact us!

TECH HELP @ THE CARLSON LIBRARY

Tuesdays from 11:00 AM – 1:00 PM
Dr. James Carlson Library - Conference Room

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

We can help!
Drop in or call ahead to make an appointment.

FREE | 2801 32nd Ave. S. | 701-476-5980 | fargolibrary.org

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.



MARCH SCHEDULE OF EVENTS:

March 5

1:00 pm

'Driver Safety for Seniors Panel Discussion' with Joy Tanberg, OTR/L, DRS; DJ Colter, DJ Colter Insurance; Kylee Carlin, SW&L Law; and Dr. Lindsey Dahl, Sanford Health
Hope Lutheran Church South, Fargo

March 12

1:00 pm

St. Patty's Day Party - Bingo with prizes and Music with the Zippity Zingers
Hjemkomst Center, Moorhead

March 19

1:00 pm

'Pharmaceutical Safety for Seniors and Those Living with Dementia' - Dr. Rob Olson

Hope Lutheran Church
South Campus

March 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@memorycaferv.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



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



WEST FARGO POLICE DEPARTMENT COFFEE WITH A COP

Wednesday, March 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.

Volunteer SPOTLIGHT

This month we are featuring Meals on Wheels volunteer, Chuck, who has been delivering Meals on Wheels for about two years. Here's what he has to say about volunteering:

Tell us a little bit about yourself:

I live in West Fargo, am a business owner, and am retired from the Fire Department.

How did you become interested in volunteering?

I have some free time and like the feeling of giving back to the community.

What is your favorite part about delivering Meals on Wheels?

The gratitude the people show - many smiles and thank-you's!



Thank you, Chuck, 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
lpropertymanagement.org/property/prairie-ridge-apartments





THRIVE
 LOCALLY



LET'S GROW YOUR BUSINESS
 Advertise in our Newsletter!


CONTACT ME
Bill Clough

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



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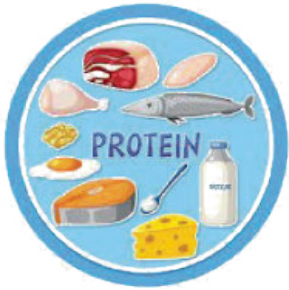


218-291-2200
eventide.org

Moorhead | Fargo | West Fargo
 Jamestown | Devils Lake

PROTEIN INTAKE WITH CHRONIC KIDNEY DISEASE

BY LANE LIPETZKY SWENSON, RD, LD, CGN



Chronic kidney disease (CKD) is a disease in which kidneys lose their ability to perform vital functions such as filtering waste and fluid from the blood, regulating blood pressure, producing red blood cells and keeping bones strong. In general, people experience a gradual decline in kidney function that is represented in stages 1 through 5. Over time, CKD can turn into end stage renal disease, requiring dialysis to help remove waste and fluids from the blood or a kidney transplant. Uncontrolled diabetes and high blood pressure are the two most common causes; however, autoimmune diseases, infections and genetic factors could also play a role.

In 2020 the National Kidney foundation released an updated Kidney Disease Outcomes Quality Initiative (KDOQI) along with the Academy of Nutrition and Dietetics as a nutrition guide for managing CKD. In this month's article we will go over the stages of CKD and the most up to date guidelines regarding protein intake for each stage. These guidelines provide nutritional guidance to help slow the progression into later stages of CKD, however, it is always best to follow the specific recommendations from your healthcare team.

Chronic Kidney Disease Stages

CKD is broken down into 5 stages based on globular filtration rate or GFR.

Stage	GFR Level	Description
1	90 or higher	Generally normal kidney function with some signs of kidney damage (e.g., protein in the urine)
2	60-89	Mild decrease in kidney function
3a	45-59	Moderate decrease in kidney function
3b	30-44	Moderate decrease in kidney function
4	15-29	Severe decrease in kidney function
5	Less than 15	Kidney failure, end stage renal disease

Protein Recommendations Based on Stage

Proper nutrition and management of chronic conditions can help slow the progression of CKD. Protein is an important dietary component that helps build and maintain muscle mass, fight infection and stay healthy. However, with CKD, too much protein can wear kidneys out faster and intake may need to be regulated if someone is not on dialysis. The recommendations for protein intake based on weight and stage of CKD are below.

- Stages 1-2 (mild to moderate): Aim for about 0.8 to 1.0 grams of protein per kilogram of body weight per day
- Stages 3-5 (not on dialysis): A lower protein intake of around 0.6 to .8 grams per kilogram of body weight per day may be recommended.
- Dialysis: Protein needs are higher due to the loss of protein during dialysis. The recommended intake is around 1.0 to 1.2 grams per kilogram of body weight per day.

An example of a protein calculation:

Individual who is 150 lbs with stage 3a CKD

$150 \text{ lbs} / 2.2 = 68 \text{ kilograms}$

$68 \text{ kg} \times 0.8 \text{ grams of protein} = 54 \text{ grams of protein a day}$

(Continued on page 11)

MARCH 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 Dijon Chicken Smashed Potatoes California Blend Vegetables Apricots Whole Wheat Bread x2	4 BBQ Beef Patty Whole Wheat Bun Baked Beans Steamed Corn Pears	5 Salmon w/ Hollandaise Sauce Sister Shubert Roll Roasted Garlic Whipped Potatoes Green Beans	6 Smothered Pork Chop Baked Potato Hawaiian Coleslaw Fresh Fruit Whole Wheat Bread x2	7 Spaghetti w/ Meatsauce Steamed Cauliflower Crinkle Cut Carrots Pineapple Tidbits Whole Wheat Bread
10 Bronze Pork Loin Scalloped Potatoes Seasoned Brussels Sprouts Peaches Whole Wheat Bread x2	11 Baked Chicken Thigh Rosemary Roasted Potatoes Diced Beets Fresh Fruit Whole Wheat Bread x2	12 Meatloaf Baked Potato Stewed Tomatoes Rosy Applesauce Whole Wheat Bread x2	13 Chicken & Noodles Tossed Salad Mixed Vegetables Lime Jell-O w/ Pears Whole Wheat Bread	14 Lemon Pepper Fish Vegetable Rice Pilaf Creamed Peas Steamed Baby Carrots Fresh Fruit Whole Wheat Bread
17 Tarragon Roasted Chicken Parsley Buttered Potatoes Crinkle Cut Carrots Mandarin Oranges St. Patrick's Day Cookie Whole Wheat Bread x2	18 Lutheran Hotdish Steamed Peas Winter Blend Vegetables Fresh Fruit Whole Wheat Bread	19 Potato Chip Fish Baked Sweet Potato Green Beans Almondine Fresh Fruit Whole Wheat Bun	20 Sweet & Sour Pork Brown Rice Tossed Salad Mixed Vegetables Cinnamon Applesauce Whole Wheat Bread	21 Country Meatballs Mashed Potatoes & Gravy Steamed Broccoli Tropical Fruit Whole Wheat Bread x2
24 Chicken Wild Rice Hotdish Steamed Corn California Blend Vegetables Pineapple Tidbits Whole Wheat Bread	25 Salisbury Steak w/ Mushroom Gravy Mashed Potatoes Stewed Tomatoes Peaches Whole Wheat Bread x2	26 Chicken Marsala Baked Sweet Potato Steamed Cauliflower Fresh Fruit Whole Wheat Bread x2	27 Chili Baked Potato Parslied Carrots Apricots Crackers	28 Citrus Glazed Fish Au Gratin Potatoes Seasoned Peas Pears Whole Wheat Bread x2
31 Beef Stew Winter Blend Vegetables Apricots Whole Wheat Biscuit				



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

MARCH 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 Dijon Chicken Mashed Potatoes California Blend Vegetables Apricots Whole Wheat Bread	4 BBQ Beef Patty Whole Wheat Bun Baked Beans Steamed Corn Pears	5 Salmon w/ Hollandaise Sauce Whole Wheat Bread Roasted Garlic Whipped Potatoes Green Beans	6 Smothered Pork Chop Baked Potato Hawaiian Coleslaw Fresh Fruit Whole Wheat Bread	7 Spaghetti w/ Meatsauce Steamed Cauliflower Crinkle Cut Carrots Pineapple Tidbits Whole Wheat Bread
10 Pork Loin Scalloped Potatoes Seasoned Brussels Sprouts Peaches Whole Wheat Bread	11 Monterey Chicken Rosemary Roasted Potatoes Diced Beets Fresh Fruit Whole Wheat Bread	12 Meatloaf Baked Potato Stewed Tomatoes Rosy Applesauce Whole Wheat Bread	13 Chicken & Noodles Tossed Salad Mixed Vegetables Lime Jell-O w/ Pears Whole Wheat Bread	14 Lemon Pepper Fish Creamed Peas Steamed Baby Carrots Fresh Fruit Whole Wheat Bread
17 Tarragon Roasted Chicken Parsley Buttered Potatoes Crinkle Cut Carrots Mandarin Oranges St. Patrick's Day Cookie Whole Wheat Bread	18 Lutheran Hotdish Steamed Peas Winter Blend Vegetables Fresh Fruit Whole Wheat Bread	19 Potato Chip Fish Baked Sweet Potato Green Beans Almondine Fresh Fruit Whole Wheat Bun	20 Sweet & Sour Pork Brown Rice Tossed Salad Mixed Vegetables Cinnamon Applesauce Whole Wheat Bread	21 Country Meatballs Mashed Potatoes & Gravy Steamed Broccoli Tropical Fruit Whole Wheat Bread
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31 Beef Stew Winter Blend Vegetables Apricots Whole Wheat Biscuit				

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 Fargo356-2047
Casselton 347-8219
Meals on Wheels 293-1440

VALLEY SENIOR SERVICES IS HERE FOR YOU

(Continued from front page)

TRANSPORTATION SERVICES

We offer transportation for people of all ages in our region. Ride services can be requested for medical, dental and eye appointments, plus shopping and other personal needs. All rides are made on a first-call, first-serve basis

Metro Senior Ride Service

Our 60+ ride services are for those residing in the Fargo-Moorhead, West Fargo and Dilworth area. Ride reservations must be made at least 3 days in advance. To reserve a ride, call (701)356-RIDE (7433).

Public Transportation

Public Transit is available for people of all ages residing in the counties we serve and rural Grand Forks County. Select vehicles are equipped with wheelchair lifts to accommodate accessibility needs. These vehicles are only available in the rural counties. To reserve a ride, please call your local Valley Senior Services office.

*For more information regarding any of our services or programs,
please visit us online at ValleySeniorServices.org.*

Or, feel free to contact us by phone at 701-293-1440 or toll-free 1-877-827-1916.

*For daily program updates, the latest news and fun upcoming events, be sure to follow us on
Facebook @ValleySeniorServices*

↻ Word Twist

St. Patrick's Day

The letters in these words are all twisted up. To play, unscramble the letters to reveal the correct words. **Hint:** Each puzzle has a common theme!

Mohcsark _____ Rvoice _____

Cernehpual _____ Yukcl _____

Adlreni _____ Eradpa _____

Rnege _____ Evtfise _____

Wbonari _____ locealertbn _____

See Page 13 for Word Twist Solution

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](#)

Potter, Betty in memory of
Frank Lenzmeier

Thank You

**All Giving Hearts Day Donations will be acknowledged in the April edition of the Silver Quill*

LEAVE A LASTING LEGACY BENEFITTING
SENIOR CITIZENS IN NEED



Valley Senior Services Inc. has an Endowment Fund that allows for gifts to support the current needs of the organization and provides the opportunity for substantial tax benefits for the giver. Whether you choose to make a gift now or one in the future through your estate planning process, the gift can be designated to this fund.

Many of us do not have the resources presently available to support the organizations that are near and dear to our heart. However, support can be given in the future through the use of a properly worded bequest in your will or the designation of Valley Senior Services as a beneficiary of life insurance or retirement funds such as 401K or an IRA. Valley Senior Services will work with you and your attorney to properly word a bequest or beneficiary designation to be a part of your will or trust document.

The Director of Valley Senior Services is ready to answer your gift planning questions; he can be reached at:

Paul W. Grindeland

Valley Senior Services
2801 32nd Ave So.
PO Box 2217
Fargo, ND 58108

valleyseniorservices.org
701-293-1440
1-877-827-1916 (toll free)

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, KVLV;
- ⇒ 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.

PROTEIN INTAKE WITH CKD

(Continued from page 6)

Protein Containing Foods

Foods containing protein include fish, poultry, eggs, meat, dairy, dried beans or peas, whole grains, nuts and seeds. Examples of common protein sources are in the table below.

Food	Serving	Average grams of protein
Beef, lean	3 oz, cooked	22 grams
Chicken breast	3 oz, cooked	25 grams
Salmon	3 oz, cooked	21 grams
Large egg	1 egg	7 grams
Yogurt (not Greek yogurt)	1 cup	8 grams
Cottage Cheese	½ cup	13 grams
Black beans	1 cup cooked	15 grams
Lentils	1 cup cooked	15-18 grams

In conclusion, limiting protein intake can help slow the loss of kidney function in those with CKD. On the other hand, eating enough protein is important for lowering your risk of malnutrition. The amount of protein you need will depend on your size, stage of CKD, other chronic conditions and overall nutrition status. To know the exact amount of protein that is right for you, consult with your dietitian and healthcare team.



*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)

NDSMP SCAM OF THE MONTH

MOST COMMON SCAMS TO WATCH FOR IN 2025

The new year doesn't always mean scammers change their tricks, but they update their scams by using new technology and taking ideas from old scams and big events happening in the world. Scammers always have the same goal—to get your personal information or money!

Types of scams to watch out for:

◆ AI (ARTIFICIAL INTELLIGENCE) SCAMS

Scammers might use AI to create fake people or change voices during calls to trick victims.

◆ CRYPTOCURRENCY SCAMS

People new to crypto investing are often targeted by fake investment offers, scams involving celebrities, or “pump and dump” schemes where prices are manipulated.

◆ SYNTHETIC IDENTITY SCAMS

Scammers make fake identities by mixing real and fake information. They use these identities to open credit accounts or take out loans.

◆ ROMANCE AND CELEBRITY SCAMS

These scams use AI-generated profiles to seem more believable. Victims might think they've started a relationship or friendship with a celebrity, but it's all fake.

◆ NEW MEDICARE CARD SCAMS

Scammers pretend to be Medicare workers. They call and say they need to update your Medicare card, asking for information like your Social Security or bank account numbers.

How to Protect Yourself

Scammers are always coming up with new tricks, but here are some ways to stay safe:

- ◆ Be suspicious of deals that seem too good to be true.
- ◆ Don't click on unknown links in emails or texts.
- ◆ Be careful with your phone and don't share personal information with strangers.
- ◆ Watch what you post on social media.
- ◆ Research companies or people before giving them any personal information.
- ◆ Report suspicious activity.

Reporting Medicare fraud: If you think you have spotted fraud, report it right away. ND SMP will help seniors prevent, detect and report Medicare fraud. If you see anything suspicious, contact the ND SMP at ndsmp@minotstateu.edu or call 1-833-818-0029. For non-Medicare fraud issues, contact the ND Attorney General's Office at 1-800-472-2600.

The information provided is intended to be a general summary only. Source of information: Experian-Prevention (20 Dec 24). The latest scams you need to be aware of in 2025. Retrieved from <https://www.experian.com/blogs/ask-experian/category/fraud-and-identity-theft/prevention/>. AARP Scam and Fraud (16 Dec 2024). Here are five common scams to watch for in 2025. Retrieved from: <https://www.aarp.org/money/scams-fraud/info-2024/biggest-scams-2025.html>



**Word Twist
Answers**

Shamrock
Leprechaun
Ireland

Green
Rainbow
Clover

Lucky
Parade
Festive

Celebration

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:

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

North route runs March 4, 11, 18 & 25. South route runs March 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.



Just for You Foot Care

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

Casselton City Hall
April 9

Call Jill at 218-242-1379 for an appointment



NEW

Stay Active and Independent for Life (SAIL) Program

Strength, balance, fitness for 55+. 9:00-10:00 am
Monday, Wednesday, Friday



6100 38th St S Fargo, ND 58104

VALLEY TRIAD PRESENTS

911 WHAT'S YOUR EMERGENCY?

WEDNESDAY, MARCH 26
1P-3P
HJEMKOMST, MOORHEAD

SAVE THE DATE FOR 2025 EVENTS (LOCATIONS TBD):

June 25 - 1p-3p
September 11
9a - 1:30p
Senior Safety Academy
 October 29 - 1p - 3p

DAWN SAUVAGEAU, ADULT OUTREACH HEARING SPECIALIST
ND SCHOOL FOR THE DEAF RESOURCE CENTER

Learn about hearing impaired and alert system safety! With a medical alert system, you can live more confidently with age. Discuss the benefits, how to use them and how to choose the best one!

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-to-moderate 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. Local Tax-Aide Site information is below:

Moorhead Public Library

118 5th Street South, Moorhead, MN

Open Mondays and Wednesday from 9:00 am to 3:00 pm

Fargo Public Library, Carlson Branch

2801 32nd Avenue South, Fargo

Open Tuesdays from 10:00 am to 4:00 pm

Hjemkomst Center

202 1st Avenue North, Moorhead



Open Thursdays from 9:00 am to 3:00 pm

Appointments are required; you must call (701) 335-6509 to schedule an appointment at all sites.

For more information, go to aarp.org/money/taxes/aarp_taxaide/ Tax-Aide locations will close in early- to mid-April.

 <p>All Inclusive Care AT HOME AT YOUR PACE</p> <p>Our goal is to assist those 55 and over to remain living independently in their homes and communities for as long as safely possible.</p> <p>NORTHLAND PACE Senior Care Services</p> <p>northlandpace.com</p> <p>LOCATIONS Bismarck 701-751-3050 Dickinson 701-456-7387 Minot 701-857-8045 Fargo 701-412-2081</p>	 <p>House Calls <i>Care that Comes to You</i></p> <p>Primary and Palliative Care in Your Home.</p> <p>CareThatComesToYou.org</p> <p> 800.929.8891</p>
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<p>Rehabilitation Suites</p> <ul style="list-style-type: none"> • Years of rehab and therapy experience • Physical, occupational, speech therapy • Personal care, family-oriented • On-site managers • Wellness care 	 <p>Bethany retirement living</p> <p>Bethany on University 201 University Drive South Fargo, ND 701.239.3000</p> <p>Bethany on 42nd 4255 30th Ave South Fargo, ND 701.478.8900</p> 
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<p>Fieldstone Village Senior Apartments</p> <p>701-235-4138</p> <p>Affordable Senior Living</p> <p>Features Include: Elevator, Guest Suite, Community Room, Fitness Center, On-Site Management.</p> <p>1 Bdrms \$585 2 Bdrms \$685</p> <p>4574 44th Ave S, Fargo ND 58104</p>	 <p>THRIVE LOCALLY</p>	 <p>HOSPICE RED RIVER VALLEY</p> <p>Making each moment matter, For You, For Them, For Us.</p> <p>www.hrrv.org 800.237.4629</p> <p> questions@hrrv.org</p>
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