

SEPTEMBER 2024 | VOLUME 42 NO. 9



Support Valley Senior Services
Your Generosity Helps Seniors Thrive

At Valley Senior Services, we are dedicated to providing essential services to seniors. Since 1971, our mission is to support those ages 60 and older, ensuring they can remain in their homes and continue to enjoy a high quality of life. Throughout our history of more than 50 years, no senior has been denied services due to an inability to pay.

Why Your Donation Matters

Every donation to Valley Senior Services directly impacts the lives of seniors in our community. Here are just a few ways your contribution helps:

- **Nutrition Program:** Ensuring seniors receive nutritious meals whether it's Meals on Wheels or in a community dining setting.
- **Transportation Services:** Providing rides to medical appointments, grocery stores, and social activities, helping seniors stay connected and active.
- **Resource Information:** Supplying valuable information to help seniors navigate available services and support.

A Growing Need

By 2025, it is projected that the age 60 and over population will comprise 25% of North Dakota's total population. To meet the needs of the increasing aging population, we have established a giving program. This initiative is crucial in preparing us financially to accommodate the growing number of seniors who will require our assistance.

Ways to Give

- **Donate Online or by Mail:** Visit our website to make a secure online donation or send your donation to Valley Senior Services Inc. Your gift, no matter the size, will have an immediate impact.
- **Endowment Fund:** Considering donating \$5,000 or more? Our endowment fund with the Dakota Medical Foundation is the perfect option, as it helps ensure the long-term sustainability of our programs.
- **Planning Ahead:** Include Valley Senior Services in your will or estate planning. Your legacy will continue to support seniors for years to come.

We ask you to consider the unique and profound impact your donation to Valley Senior Services Inc. can have on the lives of seniors in our community. Imagine the joy and relief of a senior who receives a warm meal, a friendly visit, or a ride to a critical appointment—all thanks to your generosity. Together, we can make a lasting impact on the lives of seniors in our community and uphold our legacy of compassionate care.

 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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We're Closed Labor Day

Valley Senior Services will be closed Monday, September 2, in observance of Labor Day.

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

STAFF LISTING

BOARD MEMBERS

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ADMINISTRATIVE ASSISTANTS

Em Janes
 Kylee 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

Sept 2 - Center closed
 Sept 3 - 12:30 Birthday cupcakes
 Sept 11 - 10:00-1:00 Foot care
 Sept 12 - 12:30-4:30 AARP Driving Course (call 298-3976 to register)
 Sept 16 - 12:30-1:30 Scam Education for Seniors
 Sept 17- 9:00 Exercise; 10:00-1:00 Foot care
 Sept 18 - 10:00-1:00 Foot care
 Sept 19 - 9:00 Exercise 10:00-1:00 Foot Care
 Sept 25 - 9:00 Chair yoga
Every Monday - 12:30 Pinochle, cards
Every Tuesday - 9:30 Free exercise; 12:30 Pinochle, cards
Every Wednesday - 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

Sept 2 - Center closed
 Sept 4 - 10:00-1:00 Foot care; 1:00 Birthday cupcakes
 Sept 5 - 10:00-1:00 Foot care
 Sept 10 - 11:00 Fargo Public Library
 Sept 16 - 12:30 Church Service in Rosewood Room
 Sept 24 - 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 library
Every Wednesday - 9:30 Exercise; (Rosewood Rm); 12:30 Dominos; Whist
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.

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

Sept 2 - Center closed
 Sept 3 - 12:15 Chicken foot
 Sept 7 - 9:00 Senior breakfast
 Sept 9 - 1:30 Movie @ WF Library; 7:00 Book club @ WF Library
 Sept 10 - 12:00 Birthdays; 12:15 Prize Bingo
 Sept 12 - 5:00 Soup & More @BSC
 Sept 18 - 1:00 Book club @WF Library
 Sept 19 - 1:30 Book club @ WF Library
 Sept 24 - 12:15 Money bingo
 Sept 26 - 5:00 Soup & More @ BSC
Every Monday - 8:45 SAIL @ RRC
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

Sept 2 - 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.

Reminder:

Centers are closed on September 2nd

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



Sanford Home Care will provide a nurse to cut and file your toenails at the following locations:

TROLLWOOD CENTER
3105 BROADWAY, FARGO
Wednesday, September 4
Thursday, September 5
Wednesday, October 2
Thursday, October 3
10:00 am - 1:00 pm

WEST FARGO HIGH RISE
230 8TH AVE W, WEST FARGO
Thursday, September 12
Thursday, October 10
10:00 am - 1:00 pm

ED CLAPP PARK CENTER
2801 32ND AVE S, FARGO
Wednesday, September 11
Tuesday, September 17
Wednesday, September 18
Thursday, September 19
Wednesday, October 9
Tuesday, October 15
Wednesday, October 16
Thursday, October 17
10:00 am - 1:00 pm

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).

Please note the time for foot care has changed at all sites to 10:00 am - 1:00 pm.

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

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SEPTEMBER SCHEDULE OF EVENTS:

September 4

Fall Kick-off! Celebrate with music from the Golden Notes!

Hope Lutheran Church - South Campus

September 11

Huntington's Disease, Lynn Kotrba's caregiving journey; Harvest Hope Farm, support for families living the Huntington's

Hjemkomst Center

September 18

Laughter Yoga, Jan Nelson, OT-R and Barbara Edin, PT/T'ai Chi Chih, HeartSprings Healing Center

Hope Lutheran Church - South Campus

September 25

Support Groups:

9:30 am Moving Ahead: Life After Loss

1:00 pm Caregiver Cafe

1122 1st Ave N, Fargo

All programs run from 1:00-2:30 pm.

For more information call Memory Cafe at 701-404-6712 or email: hello@memorycaferrv.org

Fargo Cass

Public Health
 Prevent. Promote. Protect.

2024 FLU SHOT CLINICS

Friday, September 27 12 p.m. - 1 p.m. Broadway Station 1461 North Broadway Fargo, ND 58102	Wednesday, October 2 12 p.m. - 1 p.m. Ed Clapp Senior Center 2801 32nd Avenue South Fargo, ND 58103	Friday, October 4 12 p.m. - 1 p.m. Page Senior Center 124 Morton Avenue Page, ND 58064
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No appointment necessary. Please bring your insurance card.

Getting a flu vaccine is more important than ever to protect yourself, your family and your community.

Please note: if available, COVID-19 vaccine will be offered.

Have Questions?
 701.476.6639
 FargoCassPublicHealth.com

RECEIVE THE SILVER QUILL BY EMAIL!

You now have the option to receive our Cass County version of the Silver Quill by email! Or, do you want to be taken off the print version and receive the digital version instead?

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 volunteers, Mike, who has been delivering meals for about 18 months. Here's what he has to say about volunteering:

Tell us a little bit about yourself:

I live in South Fargo and am recently retired, married for 44 years with 3 kids and 6 grandkids.

How did you become interested in volunteering?

I learned about the need for volunteers through the Knights of Columbus.

What is your favorite part about delivering Meals on Wheels?

The recipients are thankful and nice to visit with.



THANK YOU, MIKE, FOR YOUR DEDICATION TO MEALS ON WHEELS!

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CONTACT ME
Bill Clough

wclough@lpicommunities.com

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LIFESTYLE TO LOWER CHRONIC INFLAMMATION

BY LANE LIPETZKY SWENSON, RD, LD, CGN

According to the National Institute of Health, nearly 125 million people in the US live with some form of chronic inflammation. Chronic inflammation can damage healthy cells, tissues and organs over time and if left unchecked can increase your risk of developing chronic diseases. So, what is inflammation and how can we prevent it? In this month's article we will differentiate between the two types of inflammation as well as how a healthy diet and lifestyle can help minimize it.

What is Inflammation?

To put it simply, inflammation is the response to a problem within our bodies. It can be caused by illness, infection or exposure to something that doesn't belong. If you injure your knee or cut your finger, your immune system will respond by sending inflammatory cells to the site of injury to start healing. This is often referred to as acute inflammation. It is short lived, beneficial and allows your body to heal.

Chronic inflammation, on the other hand, can damage your body over time. This type of inflammation lasts for months or even years and can be caused by disease, unhealthy body weight, stress, excess alcohol intake, use of tobacco products, exposure to environmental toxins or eating an inflammatory diet. With chronic inflammation, your body continues to send inflammatory cells when there is no real danger, causing damage to tissues. While acute inflammation is easy to spot through swelling and redness, chronic inflammation can be more difficult to notice. You may experience joint or muscle pain, fatigue, trouble sleeping, digestive issues, skin rashes or even mood disorders like anxiety. Symptoms vary greatly and slowly become worse over time.

Anti-Inflammatory Lifestyle

How can diet and lifestyle help reduce chronic inflammation? Following dietary patterns like the Mediterranean diet or the DASH diet can be a

great start! Additionally, including 30 minutes of physical activity in your daily routine, managing your stress, drinking in moderation, maintaining a healthy body weight and prioritizing a good night sleep can all be beneficial. If you already have a chronic disease and are worried about inflammation, working with your doctor or dietitian to help control it can minimize its inflammatory effects. Below is a list of dietary strategies to help decrease inflammation and provide your body with nourishment to age healthfully!

- Make half your plate non-starchy vegetables for two meals a day. Aim to eat a variety of colors.
- Increase your intake of omega 3 fatty acids through eating fish 2-3 times a week.
- Use olive oil and avocado oil for cooking and season your foods with a variety of herbs and spices.
- Eat lean protein sources like eggs, chicken, soy, fish, low fat dairy, lentils and beans to meet your protein needs.
- Limit highly processed foods with added sugars and sodium like premade cookies, cakes, potato chips and fast food.
- Decrease your saturated fat intake to less than 10% of your calories by limiting processed baked goods, high fat dairy and fried foods.
- Eat a variety of foods containing vitamins, minerals, polyphenols and antioxidants. Examples include fruits, vegetables, nuts, seeds, beans, dairy, whole grains and lean meats. Consume food during normal eating windows and limit eating late night snacks or eating if you wake up in the middle of the night.
- Keep your gut bacteria happy! Studies show 70% of your immune system is found in your digestive tract. Meet your daily fiber needs and limit your intake of processed foods.
- Cook at home more often than you eat out.
- Stay hydrated!

(Continued on page 10)

SEPTEMBER 2024 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
2 CLOSED 	3 Ranch Chicken Thigh Baked Potato Mixed Vegetables Fresh Orange Whole Wheat Bread x2	4 Pulled Pork Sandwich Whole Wheat Bun Potato Salad Steamed Corn Fresh Banana	5 Taco Filling & Cheese Whole Grain Tortilla x2 Black Beans Shredded Lettuce Warm Spiced Apples	6 Chicken Kiev Scalloped Potatoes Peas & Carrots Angel Food Cake Muffin w/ Berries Whole Wheat Bread x2
9 Herb Baked Fish Brown Rice Parslied Carrots Steamed Broccoli Tropical Fruit Whole Wheat Bread	10 Beef Stroganoff Noodles Stewed Tomatoes Mixed Vegetables Fresh Fruit Whole Wheat Bread	11 Braised Pork Chop Baked Sweet Potato Tossed Salad Pineapple Tidbits Whole Wheat Bread x2	12 Rosemary Orange Chicken Parmesan Garlic Whipped Potatoes Steamed Brussels Sprouts Blushing Pears Whole Wheat Bread x2	13 Sweet & Sour Meatballs Brown Rice Steamed Green Beans Crinkle Cut Carrots Fresh Fruit
16 Dijon Chicken Smashed Potatoes California Blend Vegetables Apricots Whole Wheat Bread x2	17 BBQ Beef Patty Whole Wheat Bun Baked Beans Steamed Corn Pears	18 Roast Turkey w/Gravy Sister Shubert Roll Roasted Garlic Whipped Potatoes Glazed Carrots Fresh Fruit	19 Smothered Pork Chop Baked Potato Hawaiian Crunch Coleslaw Fresh Fruit Whole Wheat Bread x2	20 Spaghetti w/ Meatsauce Steamed Cauliflower Crinkle Cut Carrots Pineapple Tidbits Whole Wheat Bread
23 Baked Chicken Thigh Rosemary Roasted Potatoes Diced Beets Peaches Whole Wheat Bread x2	24 Bronze Pork Loin Scalloped Potatoes Seasoned Brussels Sprouts Fresh Fruit Whole Wheat Bread x2	25 Lemon Pepper Fish Vegetable Rice Pilaf Creamed Peas Steamed Baby Carrots Fresh Fruit Whole Wheat Bread	26 Chicken & Noodles Tossed Salad Mixed Vegetables Rosy Applesauce Whole Wheat Bread	27 Meatloaf Baked Potato Stewed Tomatoes Lime Jell-O w/ Pears Whole Wheat Bread x2
30 Potato Chip Fish Baked Sweet Potato Green Beans Almondine Mandarin Oranges Whole Wheat Bun				

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

SEPTEMBER 2024 MENU

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

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>2</p> <p style="text-align: center;">CLOSED</p> 	<p>3</p> <p>Cabbage Rolls Parsley Buttered Potatoes Seasoned Broccoli Fresh Fruit</p>	<p>4</p> <p>Taco Filling & Cheese Whole Grain Tortilla x2 Black Beans Tossed Salad Angel Food Cake w/ Berries</p>	<p>5</p> <p>Pulled Pork Sandwich Whole Wheat Bun Potato Salad Steamed Corn Warm Spiced Apples</p>	<p>6</p> <p>Chicken Kiev Scalloped Potatoes Peas & Carrots Orange Jell-O w/ Mandarin Oranges Whole Wheat Bread</p>
<p>9</p> <p>Herb Baked Fish Brown Rice Parslied Carrots Steamed Broccoli Tropical Fruit Tartar Sauce Whole Wheat Bread</p>	<p>10</p> <p>Beef Stroganoff Noodles Stewed Tomatoes Mixed Vegetables Fresh Fruit Whole Wheat Bread</p>	<p>11</p> <p>Braised Pork Chop Baked Sweet Potato Tossed Salad Pineapple Tidbits Whole Wheat Bread</p>	<p>12</p> <p>Homestyle Chicken Mashed Potatoes w/ Gravy Steamed Brussels Sprouts Blushing Pears Whole Wheat Bread</p>	<p>13</p> <p>Sweet & Sour Meatballs Brown Rice Sugar Snap Peas Crinkle Cut Carrots Fresh Fruit</p>
<p>16</p> <p>Dijon Chicken Mashed Potatoes California Blend Vegetables Apricots Whole Wheat Bread</p>	<p>17</p> <p>Pasta w/ Meatsauce Steamed Cauliflower Crinkle Cut Carrots Pineapple Tidbits Garlic Toast</p>	<p>18</p> <p>Roast Turkey w/Gravy Sister Shubert Roll Roasted Garlic Whipped Potatoes Glazed Carrots Fresh Fruit</p>	<p>19</p> <p>Smothered Pork Chop Baked Potato Hawaiian Cranberry Crunch Coleslaw Fresh Fruit Whole Wheat Bread</p>	<p>20</p> <p>BBQ Beef Sandwich Whole Wheat Bun Baked Beans Steamed Corn Pears</p>
<p>23</p> <p>Chicken Gjetost Rosemary Roasted Potatoes Diced Beets Peaches Whole Wheat Bread</p>	<p>24</p> <p>Chicken & Noodles Tossed Salad Mixed Vegetables Rosy Applesauce Whole Wheat Bread</p>	<p>25</p> <p>Meatloaf Baked Potato Stewed Tomatoes Lime Jell-O w/ Pears Whole Wheat Bread</p>	<p>26</p> <p>Roasted Pork Loin Scalloped Potatoes Seasoned Brussels Sprouts Fresh Fruit Whole Wheat Bread</p>	<p>27</p> <p>Lemon Pepper Fish Vegetable Rice Pilaf Creamed Peas Steamed Baby Carrots Whole Wheat Bread</p>
<p>30</p> <p>Potato Chip Fish Baked Sweet Potato Green Beans Almondine Mandarin Oranges Whole Wheat Bun</p>				

FOR MEALS ON WHEELS CONTACT
 THE MAIN OFFICE AT 701-293-1440
 ALL MEALS INCLUDE 8 oz 1% MILK
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To reserve a congregate or take out meal, call before noon at least one day in advance..... 356-2047
Meals on Wheels293-1440

Let's Go Golfing

S A N D T R A P L P O H L G E L G A E
 T R A C F L O G P E A Y W X H R H A T
 N B L O C K G A E N O N I E L O H O O
 O G R N W R P Z D R H A A P J L V A T
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 I A D E R K C E U M C I G T D D A N S
 E G N O E A H G U O R H T W O L L O F
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 R C H R R Y K E R B U L C F L O G I L
 H L V I I K R E G N I W S K C A B I C
 T E F V K S O S E R E G G A B D N A S
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 A I N N E K N A H S E A W Z E H R U U
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 R S U R O I D W A T E R H A Z A R D I
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 A E K N C O N E L O P G A L F G M O D
 F A E G Y D D A C E R O F E D A F O I
 E A R E A O F G O L F I N G G P A R E

Word List:

- | | | | |
|---------------|--------------|-------------|---------------|
| APPROACH | BACKSWING | BALL | BIRDIE |
| BLOCK | BOGEY | BUNKER | CADDY |
| DIVOT | DRIVINGRANGE | DRAW | EAGLE |
| FADE | FAIRWAY | FLAGPOLE | FOLLOWTHROUGH |
| FORE | GOLFCART | GOLFCLUB | GOLFING |
| GREENKEEPER | GREENS | GRIP | HANDICAP |
| HEADCOVERS | HOOK | HOLEINONE | PAR |
| PRACTICEGREEN | PULL | PUT | SANDBAGGER |
| SANDTRAP | SHANK | SLICE | SWING |
| TEE OFF | THREEIRON | WATERHAZARD | WEDGE |

LOWER CHRONIC INFLAMMATION

(Continued from page 6)

Try this healthy lifestyle recipe from mayoclinic.org that follows the DASH diet:

EASY PIZZA FOR TWO

Ingredients

- 1/2 cup chunky no-salt-added tomato sauce
- 1 ready-made whole-wheat flatbread (about 10-inch diameter)
- 2 slices of onion, 1/4-inch wide
- 4 slices red bell pepper, 1/4-inch wide
- 1/4 cup shredded low-fat mozzarella
- 2 tablespoons chopped fresh basil

Directions

Heat the oven to 350 F. Lightly coat a baking pan with cooking spray. Spread tomato sauce over the flatbread. Top with the onion, pepper, mozzarella and basil. Place the pizza on a baking pan and bake until the cheese is melted and golden brown, 5 to 7 minutes.

NUTRITIONAL ANALYSIS PER SERVING			
Serving size: 1/2 pizza			
Calories	163	Sodium	296 mg
Total fat	5g	Total carbohydrate	26g
Saturated fat	3g	Dietary fiber	6g
Trans fat	0g	Total sugars	8g
Monounsaturated fat	1g	Added sugars	0g
Cholesterol	1mg	Protein	8g



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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 your meals.

KD Café, Hunter ND (874-2100): Tuesday-Friday at 11:00-12:00. Please call ahead to order your meals.

CASS COUNTY COUNCIL ON AGING MEETING:

Monday, September 16 at 10:00 am in Embden.

CASS COUNTY RURAL BUS SCHEDULE:

Routes:	North Cass County	South Cass County
	Hunter 8:00 a.m.	Leonard 8:00 a.m.
	Arthur 8:20	Kindred 8:30
	Casselton 9:00	Horace 8:45
	Fargo 9:45	Fargo 9:15



Just for You Foot Care

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

Casselton City Hall
September 4

Page Senior Center
September 12

Call Jill at 218-242-1379 for an appointment

North route runs September 3, 10, 17 & 24. South route runs September 4, 11, 18 & 25. Express van runs Mondays and Thursdays. Please call 356-7433 for more information or to schedule your ride. For Page residents: you can use Steele County bus to Fargo on September 9 & 20. Please call 1-800-845-1715 for pick-up information and to reserve a ride.

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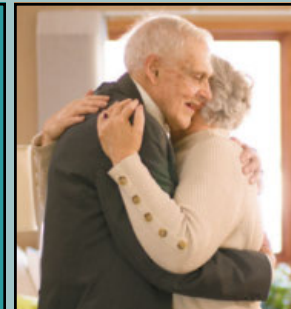
Bethany on University
201 University Drive South | Fargo, ND | 701.239.3000

Bethany on 42nd
4255 30th Ave South | Fargo, ND | 701.478.8900



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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:

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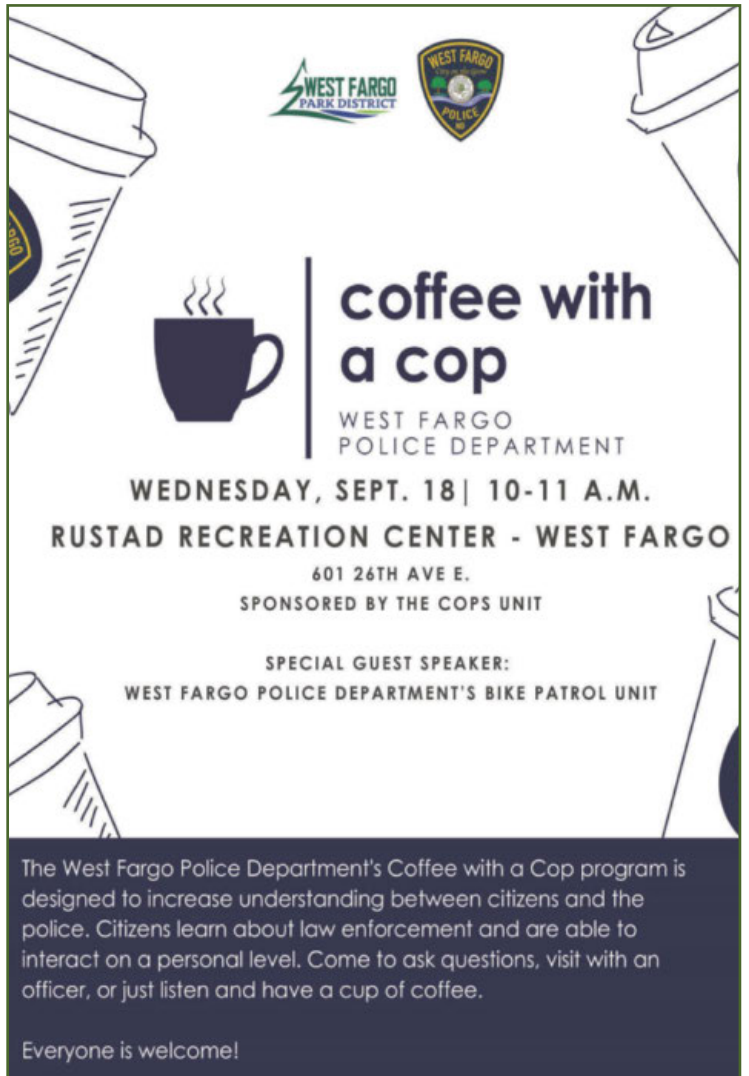
[P.O. Box 2217](#)

[Fargo, ND 58108](#)

In memory of DuWayne Ellison:

Jensen, Brian & Betsy
Murack, Joyce
Nelson, Jody
Scharbow, Valerie & Lonnie
Smith, Gregory & Juliane
Swenson, Dean & Paula
Vigen, Lonny & Kathleen
Warrey, David

THANK YOU
for your generosity



The poster features a dark blue background with white text and line art of coffee cups. At the top, it displays the logos for West Fargo Park District and West Fargo Police. The main title is 'coffee with a cop' in a mix of lowercase and uppercase letters. Below this, it specifies the event is for the West Fargo Police Department on Wednesday, Sept. 18, from 10-11 A.M. at the Rustad Recreation Center. It also mentions the event is sponsored by the Cops Unit and has a special guest speaker from the Bike Patrol Unit. A paragraph at the bottom explains the program's goal to increase understanding between citizens and police, and a final line says 'Everyone is welcome!'.

WEST FARGO
PARK DISTRICT

WEST FARGO
POLICE

coffee with a cop

WEST FARGO
POLICE DEPARTMENT

WEDNESDAY, SEPT. 18 | 10-11 A.M.

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WEST FARGO POLICE DEPARTMENT'S BIKE PATROL UNIT

The West Fargo Police Department's Coffee with a Cop program is designed to increase understanding between citizens and the police. Citizens learn about law enforcement and are able to interact on a personal level. Come to ask questions, visit with an officer, or just listen and have a cup of coffee.

Everyone is welcome!

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Information on:

- Opioid Overdose Response
- Sanford Ambulance Operations
- Recognizing and Reporting Elder Abuse
- Healthy Connections: The Importance of Supporting Yourself and Other through Life's Ups and Downs

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Please apply online at
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HOW CAN I PICK THE BEST MEDICARE PART D PRESCRIPTION DRUG PLAN FOR MY NEEDS?

BY KIMBERLY LANKFORD, AARP

Your goal in choosing a Medicare Part D prescription drug plan is to select a plan that:

- Covers all your drugs with the lowest out-of-pocket cost.
- Provides good service.
- Checks the box on any other personal requirements you might have.

But Part D plans can change their costs and coverage every year, just as the prescription drugs you take can change. And there are a lot of options out there, so consider this when selecting a plan.

Comparing that many plans can be overwhelming, but several tools and resources can help you assess the right plan for your needs.

Here's how to determine your best Part D plan when you first sign up or during Medicare's annual open enrollment period from Oct. 15 to Dec. 7 for coverage starting January 1.

Tip: Don't look just at a plan's premiums. Also compare the coverage and total costs for your medications. Your answers to these questions will help narrow the field.

How does the Part D plan cover my prescriptions?

Using the Medicare Plan Finder at www.medicare.gov/plan-compare, make sure the drugs you take are part of a plan's formulary, what insurers call a list of covered drugs. After you've entered all of your medications, you can see how much you'll pay for them with each plan. Two plans that cover your medicines may have very different costs, depending on the copayments they charge for your drugs.

Most Part D plans have four or five pricing tiers, starting with the lowest copayments:

- Preferred generic medications.
- Generics not on the preferred list.
- Preferred brand-name drugs.
- Other brand-name drugs.

- A separate high-priced tier for specialty medications (on some, not all).

That's not how you'll see the information presented in the Plan Finder, but this can help you understand why you might see different prices for the same prescription when you compare plans in your area.

Other options: Call 800-MEDICARE (800-633-4227) for help, or work with representatives from your State Health Insurance Assistance Program (SHIP).

Does the Part D plan cover the pharmacies I use?

This can be just as important in determining the price you pay for your prescriptions as the plan's formulary. Many Part D plans have preferred pharmacies that charge lower copayments than other pharmacies in the plan's network.

You can enter up to five pharmacies in the Plan Finder to determine if they're preferred in-network pharmacies, standard in-network pharmacies that have higher copayments, or not in a plan's network. Click view your pharmacies to see what your out-of-pocket costs would be for your medications at different pharmacies.

What are the total costs for the plan and my drugs?

Several factors can affect the total cost for a Part D plan during the year, including premiums, deductibles and copayments for your medications. Plans were allowed to charge a deductible of up to \$545 in 2024, while some plans have no deductible.

Premiums can vary, but a plan with low premiums may cost you more if it has high copayments for your drugs. When you're in the Plan Finder, you can sort the plans by **Lowest drug + premium** cost to find out which plan's total costs will be least expensive for you for the year.

The Plan Finder also shows your estimated total monthly drug costs for each plan. That can be helpful if you're looking for a plan that spreads ex-

(Continued on page 15)

PICK THE BEST MEDICARE PART D DRUG COVERAGE

(Continued from page 14)

penses throughout the year rather than charging the biggest bills in the first few months.

How does the Part D plan rate for customer service?

The Plan Finder can show you each plan's star ratings, which the Centers for Medicare & Medicaid Services award to Part D and Medicare Advantage plans based on several quality measures. For Part D plans, the categories include accuracy of pricing, complaints, customer service and members' experiences.

Keep in mind:

Three ways to enroll. After you find the best prescription drug plan for your needs, you can sign up through the Medicare Plan Finder, by calling the Medicare help line at 800-MEDICARE (800-633-4227) or by contacting the plan directly. You can also find contact information for Part D plans in your area in the Plan Finder or by calling the Medi-

care help line, as well as by reaching out to your State Health Insurance Assistance Program (SHIP).

One plan at a time. If you switch to another Part D plan, the old one is automatically canceled as soon as the new coverage becomes effective. If you switch plans during the open enrollment period of Oct. 15 to Dec. 7, your new coverage automatically begins Jan. 1.

Financial help is available. If your income is below a certain level, you can qualify for the Extra Help program, which can help pay your Part D premiums and copayments. Eligibility is expanding in 2024.

Valley Senior Services Resource Specialists are again planning to conduct Part D comparison sessions during the open enrollment period.

Look for more details in the October Silver Quill!

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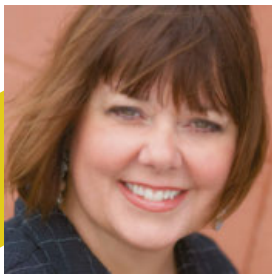


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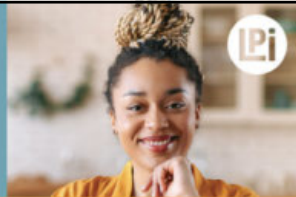
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