

Senior Services helping seniors maintain independence Silver Quill Annual Quill The senior of the

FEBRUARY 2024 | VOLUME 42 NO. 2



GIVING HEARTS DAY IS HERE!

As we continue our commitment to supporting seniors in our community, we rely on the generosity of our community to ensure our services are available to all seniors, regardless of financial situation! Your donation can make a significant impact in the lives of seniors, enabling them to maintain their independence in their home for as long as possible!

Here's how you can contribute:

- Visit our website at ValleySeniorServices.org to make a secure online donation.
- Mail a check payable to Valley Senior Services with Giving Hearts Day in the memo.
- Contact us at 701-293-1440 to learn about other donation options or to discuss how you can get involved as a volunteer.

Together, we can make a meaningful difference in the lives of those who have given so much to our community.

FOR MORE INFO AT VALLEYSENIORSERVICES.ORG



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 Monday,
February 19th. No
Meals on Wheels, Senior
Center meals/ activities
or transportation.



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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 8 - 12:30- 4:30 AARP Safe Driving Class (call 298-3976 to register)

Feb 19 - Center closed

Feb 13 - 9:00 Exercise: 10:00-2:00 Foot care

Feb 14 - 10:00-2:00 Foot care; 1:00 Card making with Jane (see p. 13)

Feb 15 - 9:00 Exercise; 10:00-2:00 **Foot Care**

Feb 21 - 10:00-2:00 Foot care

Every Monday - 12:30 Pinochle, cards Every Tuesday - 9:30 Free exercise;

12:30 Pinochle, cards Every Wednesday - 12:30 Cards &

Mahjong; 1:00 Bridge

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

Every Friday - 12:30 Cards; 1:00 Bridge

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

TROLLWOOD VILLAGE 3105 BROADWAY, FARGO 298-3975

Feb 6 - 11:00 Fargo Public Library Feb 7 - 10:00-2:00 Foot care: 1:00

Birthday cupcakes

Feb 8 - 10:00-2:00 Foot care

Feb 19 - Center closed

Feb 20 - 11:00 Fargo Public Library

Every Monday - 9:30 Exercise

(Rosewood room); 12:30 Bingo <u>Every Tuesday</u> - 1:00 Grocery bus;

12:30 Dominoes; 2:30 Bible study in library

Every Wednesday - 9:30 Exercise; (Rosewood Room); 12:30 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**

Feb 3 - 9:00 Senior breakfast @HR

Feb 5 - 12:15 Crafts

Feb 6 - 12:15 Chicken foot

Feb 8 - 5:30 Soup & More @BSC

Feb 12 - 7:00 Book club @WF Library

Feb 13 - 12:00 Birthdays; 12:15

Valentine bingo Feb 15 - 1:30 Book club @WF Library

Feb 21 - 1:00 Book club: 6:00 Next

Level Excel Part 1

Feb 22 - 5:30 Soup & More @BSC

Feb 27- 12:15 Money binao

Feb 28 - 6:00 Next Level Excel Part 2

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

Every Tuesday - 8:45 & 10:00 Bone

Builders @ Veterans Memorial; 6:30

Cribbage Club @WF Library

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. Čall 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 19 - 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; 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



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

TROLLWOOD CENTER 3105 BROADWAY, FARGO

Wednesday, February 7 Thursday, February 8 Wednesday, March 6 Thursday, March 7 10:00 am - 2:00 pm

WEST FARGO HIGH RISE

230 8TH AVE W, WEST FARGO Thursday, February 22 Thursday, March 14

10:00 am - 2:00 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).

ED CLAPP PARK CENTER

2801 32ND AVE S, FARGO

Tuesday, February 13 Wednesday, February 14 Thursday, February 15 Wednesday, February 21 Wednesday, March 13 Tuesday, March 19 Wednesday, March 20 Thursday, March 21 10:00 am - 2:00 pm



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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

Boatman, Phyllis
Callaghan, Sharon in
memory of Erik Kiesk
Coalwell, Bev in memory
of Erik Kiesk
Danielson, Christie
Link, Jim in memory of
Erik Kiesk

\$100.00 and Above

Julie, Bell Bank Pay It Forward - \$1,100

Gratitude Grant, The Barry Foundation - \$1,000

Eagle Ridge Photo Content, Eagle Ridge Development - \$1,000

William B Richard Family Fund - \$500

Sandra Andersen - \$499

MBN Engineering - \$200

Diane Bachinski in memory of Wayne D Bachinski - \$100

Gate City Bank - \$100

Curt & Brandi Hasselbrock - \$100





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)



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

Tell us a little bit about yourself:

I am the business development director at Senior Helpers in West Fargo. I started my career as a caregiver way back when I was 16. I have always enjoyed

caring for people. My passion has always been health care. I spent 20 years of my life working in the mortgage / real estate industry but during that time always thought I needed to get back into the healthcare field. I have always been known as a caring person as that is what I love. I have 4 children and they are my everything. I have 3 grandchildren and they are the best bonus life can provide. I love taking part in any activities they have. In my free time I enjoy taking care of my flowers and my yard, and hanging out with my friends. I also enjoy crafts.

How did you become interested in volunteering?

I have volunteered for meals on wheels for over 9 months now and I really love it. I started doing it when I started working for Senior Helpers when it was suggested to me. I love it and I will continue as long as I can.

What is your favorite part about delivering Meals on Wheels?

I love the people that I have met. I look forward to seeing them every week. That is my favorite part. The seniors in our community are so thankful for this service so it makes it so fun.

Thank you, Lorie, for your dedication to Meals on Wheels!



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WHOLE GRAINS

BY LANE LIPETZKY SWENSON, RD, LD, CGN



Grains have been a diet staple for thousands of years. Research suggests that humans have been eating grains for as long as 100,000 years and started domesticating grain crops about 10,000 years ago. Whole grains are an important and nutritious part of our diet; however, many people are not eating enough. According to the Whole Grain Council, refined grains have been around since the 1800s when advances in milling technology allowed for the germ and bran to be removed from the grain. This process decreases the nutrition of the product but improves the shelf life. In this month's article we will discuss whole grains, daily recommendations, the benefits of eating whole grains and the different types to include in your diet.

What is a Whole Grain?

A whole grain is a grain that contains all three parts of the grain kernel; the bran, the germ and the endosperm. Each part of the grain contains important nutrients. The bran contains the fiber, B vitamins, minerals, antioxidants and phytochemicals. The germ contains healthy fats, E and B vitamins, antioxidants and phytochemicals. The endosperm contains the carbohydrates, protein, and a small amount of vitamins and minerals. When a grain is refined, it only contains the endosperm.

In addition to refined grains and whole grains, there are also enriched grains and fortified grains. Enriched grains are refined grains that have vitamins added back to the product. These products typically do not replace the fiber content

and will have lost some antioxidants and phytochemicals. Fortified grains are different than enriched grains because fortified grains have vitamins and minerals added that are not typically found in the grain. This is commonly done to cereals and breads. Both enriched and fortified grain products contain more nutrition than refined grains.

Daily Needs

The US Dietary Guidelines recommend making at least half of your grains whole grains. That would mean men over the age of 50 should try to eat at least 4 servings of whole grains daily and women should try to eat at least 3 servings a day. More is better!

Benefits of Eating Whole Grains

Eating the recommended amount of whole grains for older adults has been linked to having improved digestion, lower LDL cholesterol and a healthier gut microbiome. It has also been shown to decrease the risk of chronic inflammation, type 2 diabetes, and cognitive decline associated with aging. According to the Whole Grains Council, eating the recommended amount of whole grains daily also decreases your risk of stroke by 14%, lowers your risk of heart disease by 19-22% and decreases your risk for colorectal cancer by 17%.

Types of Whole Grains

There are many types of whole grains to include in your diet! A list of whole grains includes: whole wheat bread, flour, pasta or breakfast cereals, popcorn, oatmeal, wild rice, brown rice, sorghum, rye, buckwheat, quinoa, millet, amaranth, teff, farro, bulgur, barley, and the list goes on. To increase your consumption of whole grains, start by switching products like white breads, rice and pasta to whole grain versions, choose whole grain breakfast cereal or oatmeal, or add barley and wild rice to soups. If you are feeling more adventurous, try some whole grains you may have not used before!

(Continued on page 9)

FEBRUARY 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
			Pasta Bake Cauliflower Tossed Salad w/ Dressing Fresh Fruit Whole Wheat Bread	2 Baked Pork Chop w/ Gravy Baked Potato w/Sour Cream Steamed Brussels Sprouts Peaches Whole Wheat Bread X2
5 Chicken Marsala Smashed Potatoes Green Beans Pineapple Tidbits Whole Wheat Bread x2	6 Beef Tacos w/Cheese Whole Grain Tortilla x2 Black Beans Mixed Vegetables Apricots	7 Chicken Mourtarde Steamed Corn Winter Blend Vegetables Pears Whole Wheat Bread x2	8 Bronze Pork Loin Mashed Potatoes & Gravy Confetti Coleslaw Fresh Fruit Whole Wheat Bread x2	9 Beef Stroganoff Noodles Mixed Vegetables Steamed Baby Carrots Applesauce Whole Wheat Bread
12 Chicken Wild Rice Hotdish Steamed Peas Crinkle Cut Carrots Tropical Fruit Whole Wheat Bread	BBQ Beef Patty Whole Wheat Bun Baby Baker Potatoes California Blend Vegetables Fresh Fruit	Citrus Glazed Fish Baked Sweet Potato Steamed Cabbage Pears Red Velvet Cookie Whole Wheat Bread x2	Sweet & Sour Pork Brown Rice Steamed Broccoli Tossed Salad w/Dressing Pineapple Tidbits Whole Wheat Bread	16 Country Meatballs Mashed Potatoes Beets Peaches Whole Wheat Bread x2
Center Closed PRESIDENTS' Day	20 Beef Stew Parslied Carrots Pears Biscuit	21 Orange Almond Chicken Parsley Buttered Potatoes Peas & Carrots Tropical Fruit Whole Wheat Bread x2	22 Meatloaf Baked Potato & Sour Cream Stewed Tomatoes Fresh Fruit Whole Wheat Bread x2	23 Tuna Pasta Hotdish Steamed Corn Tossed Salad w/ Dressing Spiced Apples Whole Wheat Bread
26 Tarragon Chicken Baked Sweet Potato Cauliflower Mandarin Oranges Whole Wheat Bread x2	27 Lutheran Hotdish Mixed Vegetables Steamed Broccoli Peaches Whole Wheat Bread	28 Potato Chip Fish on a Whole Wheat Bun Au Gratin Potatoes Confetti Coleslaw Fresh Fruit	29 Baked Chicken Thigh Creamed Carrots Seasoned Green Beans Fresh Fruit Whole Wheat Bread x2	

FOR MEALS ON WHEELS CONTACT THE MAIN OFFICE AT 701-293-1440 ALL MEALS INCLUDE 8 oz 1% MILK MENU SUBJECT TO CHANGE

FEBRUARY 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
			Parmesan Chicken w/Marinara Sauce Whole Wheat Pasta Italian Vegetable Blend Seafoam Salad (jello-based) Whole Wheat Breadstick	2 Seasoned Pork Roast Roasted Red Potatoes Roasted Brussels Sprouts Whole Wheat Bread x2 Fresh Fruit
5 Beef Tacos w/Cheese Whole Grain Tortilla x2 Black Beans Mixed Vegetables Apricots	6 Chicken Marsala Boiled Potatoes Green Beans Whole Wheat Bread Pineapple Tidbits	7 Hickory Smoked BBQ Pulled Pork Baked Sweet Potato Hawaiian Coleslaw Cornbread Fresh Fruit	8 Roasted Turkey w/ Gravy Mashed Potatoes Parslied Carrots Pears Whole Wheat Bread	9 Beef Stroganoff Noodles Broccoli House Salad w/Dressing Applesauce Whole Wheat Bread
Shredded BBQ Beef Whole Wheat Bun Baby Baker Potatoes California Blend Vegetables Fresh Fruit	Nashed Potatoes Beets Whole Wheat Bread x2 Scalloped Apples	14 Herb Roasted Fish Baked Sweet Potato Green Beans Whole Wheat Bread x2 Valentine's Day Dessert	15 Sweet & Sour Pork Brown Rice Steamed Broccoli Tossed Salad w/Dressing Whole Wheat Bread Pineapple Tidbits	16 Chicken Noodle Casserole Steamed Peas Crinkle Cut Carrots Whole Wheat Bread Tropical Fruit
Center Closed PRESIDENTS A DAY	20 Beef Stew Parslied Carrots Pears Biscuit	21 BBQ Chicken Breast Baked Potato w/Sour Cream Broccoli Whole Wheat Bread x2 Tropical Fruit	Meatloaf Mashed Potatoes & Gravy Brussels Sprouts w/ Bacon Whole Wheat Bread x2 Fresh Fruit	23 Tuna Noodle Casserole Steamed Corn Tossed Salad w/ Dressing Whole Wheat Bread Spiced Apples
26 Tarragon Chicken Baked Sweet Potato Cauliflower Whole Wheat Bread x2 Mandarin Oranges	27 Lutheran Hotdish Mixed Vegetables Creamed Carrots Whole Wheat Bread Peaches	28 Braised Pork Chop Baked Potato w/Sour Cream California Blend Vegetables Whole Wheat Bread x2 Fresh Fruit	29 Sloppy Joe Whole Wheat Bun Tater Tots Peas & Carrots Blushing Pears	

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...... 356-2047 Meals on Wheels......293-1440

(Continued from page 6)

Mixed Grains Recipe

1 medium yellow onion, diced 2 quarts water 4 cloves of garlic, minced 1 cup brown rice 2 bay leaves 1 cup farro 1 Tbsp dried thyme 1 cup red quinoa, rinsed 1 tsp salt ½ cup wild rice

- Peel and dice onion. Peel and mince garlic cloves.
- Place onion, garlic, bay leaves, thyme and salt in a large stock pot. Add 2 quarts of water. Bring to a boil.
- Add grains one at a time according to the

recommended cookina time their packages. The following directions are given for whole grains (not pearled). Adjust as

needed.

WHOLE GRAINS

- * Add wild rice and farro these will require about 45 minutes cooking time
- * After 15 minutes add brown rice about 30 minutes cooking time
- After 15 minutes add red quinoa about 15 minutes cooking time
- After a total cooking time of 45 minutes, taste a few grains. If needed, cook a few more minutes, otherwise turn the heat off. Discard bay leaves and drain any excess water.

This recipe makes a great side dish to serve with meat and a vegetable or it could be added on top of greens. For more great whole grain recipes, visit wholegrainscouncil.org/recipes.

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Compassion Community Commitment

The Low-Income Home Energy Assistance Program (LIHEAP) helps eligible low-income families with home heating costs.

The program partially pays the cost of natural gas, electricity, propane, fuel oil, coal, wood, or other fuel sources.

The program also covers:

Weatherization services (insulation, weather stripping around doors and windows, etc.)

- Furnace cleaning, repair, and replacement
- Chimney cleaning and inspection
- Emergency assistance

Call one of our Outreach Coordinators for assistance completing your LIHEAP application!

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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.

CASS COUNTY COUNCIL ON AGING MEETING:

Monday, March 18 at 10:00 am in Davenport.

CASS COUNTY RURAL BUS SCHEDULE:

Routes:	North Cass	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	

North route runs February 6, 13, 20 & 27. South route runs February 7, 14, 21 & 28. 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 February 12 & 23. Please call 1-800-845-1715 for pick-up information and to reserve a ride.







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PRESCRIPTION SCAMS

Online Pharmacy dangers: According to the FDA and the National Boards of Pharmacy (NABP), using online pharmacies can come with several risks. The NABP reports at least 40,000 online pharmacies do not follow patient safety laws; and about 95% of websites are operating illegally.

What does this mean for you? When using online pharmacies, you don't always know who you are dealing with. The pharmacy could be in another country that doesn't have the same level of quality control the United States does, or it could even be a fake pharmacy. You may be risking more than your health. These fake pharmacies are looking to steal your personal information which puts you at risk for medical and identity theft.

How to order from online pharmacies: Here are some signs to watch for:

- Is the online pharmacy licensed with a state board of pharmacy?
- Does the online pharmacy have a physical address and phone number?
- Does the online pharmacy ask for a doctor's prescription?
- Does the online pharmacy have a licensed pharmacist available to answer your questions?
- Does the online pharmacy have prices that "are too good to be true"?
- Do they state that they will not sell your personal information?

Another way to know if the online pharmacy is genuine is to use NABP's Buy Safely tool. This tool allows you to type in an online pharmacy website to see if it is supported by the NABP. The website

is: safe.pharmacy/buy-safely. Type in the online pharmacy website address (not the pharmacy name) to do a search. You can also look for a symbol on the online pharmacy website that shows if it is NABP-accredited. The symbol resembles a vertical infinity sign (like the number 8) inside a circle and has the words "NABP Accredited Digital Pharmacy.



Before ordering online, check with your local pharmacy. Sometimes you can find prices that are just as good.

The information provided is intended to be a general summary only. Source of information: Health (25 Nov 23). *Script Scams*. Retrieved from: Bismarcktribune.com

North Dakota Senior Medicare Patrol Phone: 833-818-0028 or (701) 858-3580 For more information or to locate your SMP, visit ndcpd.org/smp/



FEBRUARY SCHEDULE OF EVENTS:

February 7

Neuropsychology
Assessment Advancements
Related to Dementia,
Dr. Rodney Swenson,
Neurophysiologist

Hope Lutheran Church -South Campus

February 8

Giving Hearts Day!
Please support your local
non-profits

February 14

Valentine's Day Vinyl Listening Party with Dan Cushing Hjemkomst Center

February 21

Fall Prevention and Safety for Seniors, Nicky Holzworth, OTR, Essentia Health/ Valley Christian Counseling Center

> Hope Lutheran Church -South Campus

February 28

Caregiver Cafe, Call 701-404-6712 for details 1122 1st Ave N, Fargo

All events start at 1:00 pm and conclude by 2:30 pm

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

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 we will get you added to the list. Please note that the email address listed in the February newsletter was incorrect; if you emailed and did not hear a response back, please try again with the above email address.

CARD MAKING WITH JANE

Please join us at the Ed Clapp Senior Center for a card making class! The class is **FREE** to attend, and supplies will be provided. To ensure there are adequate supplies, please RSVP by calling Jane at 701-739-2464.



Wednesday, February 14 from 1:00-3:00 pm **James Carlson Library** Community Room, 2801 32nd Avenue South, Fargo, ND Call 701-739-2464 to RSVP

All levels of skill are welcome. Feel free to come alone or bring friends for a fun, interactive class. You will leave with your own artistic creations. In addition to making your own two cards, we will make cards for military members.



STORM POLICY



When inclement weather arises, community dining sites, Meals on Wheels delivery, and Metro Senior Ride will be canceled if we determine 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.valleysenior services.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.



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NEW PROPERTY TAX RELIEF OPTIONS AVAILABLE TO NORTH DAKOTANS

In 2023, the ND Legislature added a new tax relief credit, and expanded an existing program. These changes mean property tax relief may be available to you even if they haven't been in the past.

Renter's Refund: EXPANDED!

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.

Homestead Property Tax: EXPANDED!

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.
- Have income of \$70,000 or less, including the income of your spouse and any dependents, for the calendar year preceding the assessment date.
- Homeowners should apply for this credit by February 1st of each year. Go to www.tax.nd.gov/ renter for information on applying, or call your city assessor's office.

This program was highlighted in the January Silver Quill, look back on that issue for further information!

Primary Residence Credit: NEW!

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 2024 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.

Our Resource Specialists can help! If you need assistance with any of the above applications, please call our office at 293-1440 or toll-free 1-877-827-1916.

(Information provided in part by states.aarp.org/north-dakota/nd-property-tax-relief and tax.nd.gov)

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. In North Dakota, Tax Aide volunteers can be found in six cities, including Fargo-Moorhead:

Moorhead Public Library

118 5th Street South

Moorhead, MN

Open Monday, Tuesday, Wednesday from 9am - 3pm

Hjemkomst Center

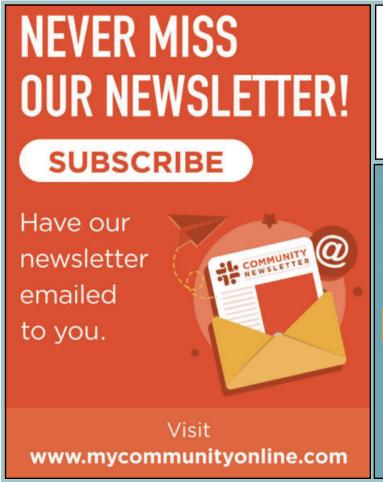
202 1st Avenue North

Moorhead, MN

Open Thursday from 9am - 3pm

Appointments are required; you must call 701-850-0748 to make an appointment at either site. Appointment scheduling opens Monday, January 29; please do not call before then. Sites will open February 1.

For further information, including other locations and information on online filing, go to: https:// states.aarp.org/north-dakota/tax-aide-available-in-five-north-dakota-cities.





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