



Valley
Senior Services
helping seniors maintain independence

Silver Quill

NOVEMBER 2024 | VOLUME 42 NO. 11



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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JOIN US FOR A
TRADITIONAL THANKSGIVING MEAL WITH
TURKEY AND ALL THE TRIMMINGS!
WEDNESDAY, NOVEMBER 20TH
FARGO AND WEST FARGO SENIOR CENTERS
MUST SIGN UP IN ADVANCE.
PLEASE RESERVE YOUR MEAL BY
FRIDAY, NOVEMBER 15TH.

*Valley Senior Services will
be closed*

*Monday, November 11,
Thursday, November 28,
and Friday, November 29.*

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

STAFF LISTING

BOARD MEMBERS

JoEllen Harris
 Kari Stoner
 Connie Elledge
 Ray Nelson
 Jim Link
 Matt Anderson
 Georgia Dufault
 Barbara Rude
 James Roth

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Paul Grindeland

TRANSPORTATION MANAGER

Cindy G.

PROGRAM MANAGER

Kassie Emanuel

PROGRAM MANAGER

Shelley Tollefson

METRO SENIOR RIDE SUPERVISOR

Cindy G.

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Charlotte A.	Jennifer F.
Anita B.	Sam B.

VOLUNTEER COORDINATOR

Megan W.

RESOURCE SPECIALISTS

Patty Dahley
 Jill McCall
 Karleen Wyum
 Jamie Heinen
 Grace Ennen
 Paul Steichen

ADMINISTRATIVE ASSISTANTS

Em Janes
 Kylee L.

SENIOR CENTER HIGHLIGHTS

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

Nov 1 - 12:30 Birthday cupcakes; 1:00 Vaccine Education (see p. 4 for info)
 Nov 6 - 10:00-1:00 Foot care
 Nov 12 - 9:00 Exercise 10:00-1:00 Foot Care
 Nov 13 - 10:00-1:00 Foot care
 Nov 14 - 9:00 Exercise; 10:00-1:00 Foot care; 12:30-4:30 AARP Driving Course (call 298-3976 to register)
 Oct 15- 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

Nov 6- 10:00-1:00 Foot care; 1:00 Birthday cupcakes
 Nov 7 - 10:00-1:00 Foot care
 Nov 12 - 11:00 Fargo Public Library
 Nov 18 - 12:30 Church Service in Rosewood Room
 Nov 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.

**Centers are closed on
 Nov 11, Nov 28, & Nov 29**

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

Nov 4 - 7:00 pm Book Club @WF Lib
 Nov 5 - 12:15 Chicken Foot
 Nov 6 - 7:00 Intro to Libby @WF Lib
 Nov 7 - 7:00 Writing Circle @WF Lib
 Nov 12 - Noon birthdays; 12:15 Prize Bingo
 Nov 14 - 5:30 Soup & More @BSC; 6:30 Wood Slice Painting @WF Lib
 Nov 16 - 10:30 Warning signs of Dementia @WF Lib
 Nov 18 - 6:30 Intermediate Knitting @WF Lib
 Nov 20 - 1:00 Book club @WF Lib
 Nov 21 - 1:30 Book Club @WF Lib
 Nov 26 - 12:15 Special bingo
Every Monday - 8:45 SAIL @ RRC; 1:30 Movie @ 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. 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

Nov 8 - 1:00 Vaccine Education (see p. 4 for info)
Every Monday - 10:15 Balance Builders; 1:00 Open activities
Every Tuesday - 1:15 Bingo; \$1 Root beer floats (see p.14 for more info)
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



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

TROLLWOOD CENTER

3105 BROADWAY, FARGO

Wednesday, November 6
 Thursday, November 7
 Wednesday, December 4
 Thursday, December 5
 10:00 am - 1:00 pm

WEST FARGO HIGH RISE

230 8TH AVE W, WEST FARGO

Thursday, November 14
 Thursday, December 12
 10:00 am - 1:00 pm

ED CLAPP PARK CENTER

2801 32ND AVE S, FARGO

Wednesday, November 13
 Tuesday, November 19
 Wednesday, November 20
 Thursday, November 21
 Wednesday, December 11
 Tuesday, December 17
 Wednesday, December 18
 Thursday, December 19
 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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 DakotaHomeCare.com

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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

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NOVEMBER SCHEDULE OF EVENTS:

November 6

Care Partner Month Kick-off & Celebration! Special music, tasty refreshments & surprises for our care partners!

Hope Lutheran Church - South Campus

November 13

Healthy Aging Strategies, Jessica Baumgartner, OTR/L, ProRehab

Hjemkomst Center

November 20

Moorhead Jazz Band performance; Creatively Grateful gratitude project

Hope Lutheran Church - South Campus

November 27

Support Groups:

9:30 am Moving Ahead: Life After Loss

1:00 pm Caregiver Cafe

Linger, Laugh and Learn Center
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



NDSU

CENTER FOR IMMUNIZATION RESEARCH AND EDUCATION

NDSU Educational Seminar

VACCINATION FOR OLDER ADULTS: WHAT YOU NEED TO KNOW

Presented by **Dr. Dean Gross**, PhD, FNP-BC, NDSU

Friday, November 1st at 1:00pm at Ed Clapp Senior Center

Friday, November 8th at 1:00pm at Broadway Station

Free desserts will be provided

This presentation will:

- ✓ Provide information about how vaccines work
- ✓ Inform you about the side effects and benefits of vaccinations recommended for older adults
- ✓ Empower you to make informed decisions

This educational seminar is part of an NDSU research project, and attendees will be asked to participate in this study by completing a confidential, brief survey both before and after this 40 minute educational session.



Questions? Call/email Dr. Andrea Huseth-Zosel at (701) 231-8681 or andrea.husethzosel@ndsu.edu or call/email Dr. Heather Fuller at 701-231-5621 or heather.fuller@ndsu.edu

Study Approved by the NDSU Institutional Review Board: IRB0005207

ATTENTION: SNOWBIRDS!

Please call us at 701-293-1440 or email info@valleyseniors.org to put a hold on the Silver Quill while you are gone for the winter. It will help us save on paper and postage.

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

This month we are featuring Meals on Wheels volunteers, Jim, who has been delivering meals since June this year. Here's what he has to say about volunteering:

Tell us a little bit about yourself:

I am retired and have a daughter and 3 sons in that order!

How did you become interested in volunteering?

I give to several charities and wanted to do something more than just write a check.

What is your favorite part about delivering Meals on Wheels?

Its kind of like a treasure hunt except I am dropping off the prizes



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

We are looking for more volunteers!
 Go to www.valleyseniorservices.org/volunteer/ for more information.

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CONTACT ME
Bill Clough

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



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NUTRITION TO REDUCE THE RISK OF OSTEOPOROSIS **BY LANE LIPETZKY SWENSON, RD, LD, CGN**

Did you know, approximately 10 million Americans over the age of 50 have osteoporosis? Another 44 million have low bone density (osteopenia), increasing their risk of developing the disease. Osteoporosis is a disease where your bones become weak and more likely to break. In fact, 1 in 2 women and about 1 out of every 4 men will fracture a bone due to osteoporosis. In this month's article we will look at how nutrition and lifestyle affect bone health.

Nutrition for Bone Health

According to the Bone Health and Osteoporosis Foundation (BHO), nutrition and lifestyle are key to preventing and managing osteoporosis. The two nutrients most associated with bone health are calcium and vitamin D. As you will see in the table below, calcium needs actually increase with age.

Recommended calcium intake:

Women under the age of 50	1,000 mg calcium per day
Women over the age of 50	1,200 mg calcium per day
Men under the age of 71	1,000 mg calcium per day
Men over the age of 71	1,200 mg calcium per day

How do you know if you are eating or drinking enough calcium? The table below can help you calculate the amount you're consuming in your diet. First, determine the amount of dairy you eat daily and multiply the servings by 300 mg. Then, if you eat or drink any calcium fortified products, read the label for calcium per serving. Multiply the amount of calcium by the number of servings you have daily. Lastly, add 250 mg to your total to account for the various sources of calcium coming from your balanced diet. If you are falling short of your calcium needs you can choose to eat more calcium containing foods or talk to your dietitian about calcium supplementation.

Example: You drink 3 servings of milk daily and eat a variety of fruits and vegetables




3 X 300 mg + 250 mg = 1,150 mg of daily calcium intake

Food	Serving Size	Amount of Calcium
Milk	8 oz cup	300 mg
Yogurt	6 oz serving	300 mg
Cheese	1.5 oz	300 mg
Fortified juices, soy milk, almond milk and cereals	Check the food label	Calcium amounts vary, read the food label
Fruits, Vegetables, soy, bone in fish and other Calcium Sources	Most people eat about 250 mg of calcium a day through various sources	250 mg

To absorb calcium, your body needs vitamin D. Adults over the age of 50 need around 800-1000 IUs every day. Several lifestyle factors can increase your needs such as being home bound, if you are older than 60, spending little time outside, living in a northern altitude, if you have very dark skin, are obese or if you have a medical condition that affects your vitamin D levels. Sun exposure can help your body make vitamin D, however, too much sun has its own risks. Additionally, there are several food sources that contain the vitamin in small amounts like egg yolks, fortified dairy, fatty fish and mushrooms, but it likely will not be enough to meet your needs. Be sure to talk to your dietitian or doctor about vitamin D supplements.

NOVEMBER 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
				1 Chicken Kiev Scalloped Potatoes Peas & Carrots Orange Jello w/ Mandarin Oranges Whole Wheat Bread x2
4 Herb Baked Fish Brown Rice Parslied Carrots Steamed Broccoli Tropical Fruit Whole Wheat Bread	5 Beef Stroganoff Noodles Crinkle Cut Carrots Mixed Vegetables Fresh Fruit Whole Wheat Bread	6 Braised Pork Chop Baked Sweet Potato Tossed Salad Pineapple Tidbits Whole Wheat Bread x2	7 Rosemary Orange Chicken Parmesan Garlic Whipped Potatoes Steamed Brussels Sprouts Blushing Pears Whole Wheat Bread x2	8 Swedish Meatballs Whole Wheat Breadstick Mashed Potatoes Stewed Tomatoes Fresh Fruit
11 CENTER CLOSED 	12 BBQ Beef Patty Whole Wheat Bun Baked Beans Steamed Corn Pears	13 Baked Chicken Thigh Rosemary Roasted Potatoes Diced Beets Fresh Fruit Whole Wheat Bread x2	14 Smothered Pork Chop Baked Potato Hawaiian Coleslaw Fresh Fruit Whole Wheat Bread x2	15 Spaghetti w/ Meatsauce Noodles Steamed Cauliflower Crinkle Cut Carrots Pineapple Tidbits
18 Bronze Pork Loin Baked Sweet Potato Seasoned Brussels Sprouts Peaches Whole Wheat Bread x2	19 Chicken & Noodles Tossed Salad Mixed Vegetables Fresh Fruit Whole Wheat Bread	20 Roast Turkey Rosemary Sage Dressing Mashed Potatoes & Gravy Glazed Carrots Cranberries Pumpkin Bar	21 Lemon Pepper Fish Vegetable Rice Pilaf Creamed Peas Steamed Broccoli Fresh Fruit Whole Wheat Bread	22 Salisbury Steak w/ Mushroom Gravy Baked Potato Stewed Tomatoes Lime Jell-O w/ Pears Whole Wheat Bread x2
25 Potato Chip Fish Whole Wheat Bun Scalloped Potatoes Green Beans Almondine Mandarin Oranges	26 Lutheran Hotdish Steamed Peas Winter Blend Vegetables Fresh Fruit Whole Wheat Bread	27 Tarragon Roasted Chicken Parsley Buttered Potatoes Crinkle Cut Carrots Cinnamon Applesauce Whole Wheat Bread x2	28 CENTER CLOSED 	29 CENTER CLOSED

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

NOVEMBER 2024 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
				1 Chicken Kiev Scalloped Potatoes Peas & Carrots Orange Jello w/ Mandarin Oranges Whole Wheat Bread x2
4 Herb Baked Fish Brown Rice Parslied Carrots Steamed Broccoli Tropical Fruit Whole Wheat Bread	5 Beef Stroganoff Noodles Crinkle Cut Carrots Mixed Vegetables Fresh Fruit Whole Wheat Bread	6 Braised Pork Chop Baked Sweet Potato Tossed Salad Pineapple Tidbits Whole Wheat Bread x2	7 Rosemary Orange Chicken Parmesan Garlic Whipped Potatoes Steamed Brussels Sprouts Blushing Pears Whole Wheat Bread x2	8 BBQ Beef Sandwich Whole Wheat Bun Baked Beans Steamed Corn Pears
11 CENTER CLOSED 	12 Swedish Meatballs Mashed Potatoes Stewed Tomatoes Fresh Fruit Whole Wheat Bread	13 Spaghetti w/Meatsauce Noodles Steamed Cauliflower Crinkle Cut Carrots Pineapple Tidbits Whole Wheat Breadstick	14 Smothered Pork Chop Baked Potato Hawaiian Cranberry Coleslaw Fresh Fruit Whole Wheat Bread x2	15 Baked Chicken Thigh Rosemary Potatoes Diced Beets Fresh Fruit Whole Wheat Bread x2
18 Tarragon Chicken Parsley Buttered Potatoes Crinkle Cut Carrots Cinnamon Applesauce Whole Wheat Bread x2	19 Chicken & Noodles Tossed Salad Mixed Vegetables Fresh Fruit Whole Wheat Bread	20 Roast Turkey Rosemary Sage Dressing Mashed Potatoes & Gravy Glazed Carrots Cranberries Pumpkin Bar	21 Lemon Pepper Fish Vegetable Rice Pilaf Creamed Peas Steamed Broccoli Fresh Fruit Whole Wheat Bread	22 Salisbury Steak w/ Mushroom Gravy Baked Potato Stewed Tomatoes Lime Jell-O w/ Pears Whole Wheat Bread x2
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FOR MEALS ON WHEELS CONTACT
 THE MAIN OFFICE AT 701-293-1440
 ALL MEALS INCLUDE 8 oz 1% MILK
 MENU SUBJECT TO CHANGE

**To reserve a congregate or take out meal,
 call before noon at least one day in advance**

West Fargo356-2047
Casselton TBD
Meals on Wheels 293-1440



MEDICARE OPEN ENROLLMENT PERIOD IS OCTOBER 15-DECEMBER 7

The Medicare Open Enrollment Period (OEP) is the time when Medicare beneficiaries can review their Medicare plan and make changes to their current coverage, enroll, or unenroll from Part D or Part C plans. Plans affected during OEP are prescription drug plans also known as Part D, and Medicare Advantage Plans also known as Part C. Changes in coverage begin January 1st. Even if you are happy with your current coverage, plans change each year, so it is a good idea to review your plan for the upcoming year.

- This is also the time of the year to be on the lookout for uninvited callers that try to switch you to plans that may not be the best fit to meet your needs.

BEWARE OF MEDICARE OPEN ENROLLMENT SCAMS

Even though Medicare fraud is a year-round concern, scammers use the open enrollment time to step up their game. Medicare beneficiaries should be on fraud alert during open enrollment. Avoid being a victim of identity theft or Medicare fraud by guarding your Medicare number and other personal information. Tips to avoid being scammed:

- Shop and compare plans to ensure you are getting the plan that best meets your needs.
- Don't fall for high-pressure sales pitches.
- Never give your Medicare number or other personal information to callers.
- Be suspicious of calls claiming to be from Medicare.
 - Medicare will never call to ask you to verify your Medicare number.
- Don't trust caller ID. Scammers use technology that spoofs the telephone number to look like a call coming from the government.
- If anyone claims to be an "official Medicare agent" and tries to sell you Medicare insurance, this is a scam.
 - There are NO Medicare representatives.
- Don't take calls from anyone saying you MUST join their prescription plan, or you will lose your Medicare coverage. Prescription plan coverage is voluntary.
- Be aware of advertisements that look like they are from the government but are really from private companies selling plans.

OPTIONS FOR MAKING A PART D PLAN COMPARISON

- ⇒ You can complete a plan comparison on the Medicare website at: www.medicare.gov/plan-compare or by calling 800-MEDICARE (800-633-4227)
- ⇒ North Dakota Insurance Department will be available by telephone for enrollment assistance. They can be contacted at 1-888-575-6611.
- ⇒ Valley Senior Services Resource Specialists will conduct Part D comparison sessions for 2025 Medicare Part D Prescription Drug Plans during the open enrollment period. **Please call our office at 701-293-1440 or toll-free at 877-827-1916 for an appointment. Appointments available based on staff availability.**

Valley Senior Services Resource Specialists are acting in good faith to provide independent, impartial information. We do not sell, recommend, or endorse any specific insurance product. We will provide Part D plan comparison information provided by the Medicare Plan Finder website. Plan comparison information provided by the Medicare Plan Finder website is an estimate of costs.

NUTRITION TO REDUCE THE RISK OF OSTEOPOROSIS

(Continued from page 6)

In addition to calcium and vitamin D, other nutrients such as protein, potassium, magnesium, vitamin K as well as vitamin C can help strengthen bones. Limiting excess intake of sodium can also be beneficial. To help support your bone health, eat 1.5 cups of fruit and 2 cups of vegetables daily. You can also try to limit your daily sodium intake to 2,300 mg or less. Because of their recommended high intake fruits and vegetables while limiting sodium, both the DASH diet and Mediterranean diet can decrease your risk for osteoporosis.

Lifestyle Factors Contributing to Bone Health

Lifestyle factors like participating in weight bearing physical activity can help improve your bone health. Other lifestyle factors like drinking alcohol, excess caffeine intake and smoking can damage your bones and contribute to bone loss. Lifestyle tips to improve your bone health include:

- Participate in weight bearing exercise like walking, dancing, pickleball, hiking or gardening at least 3 times a week.
- Try strength training exercises, stretching and balance exercises several times a week.
- Limit alcohol consumption to no more than 2-3 drinks a day.
- Stop smoking.
- If you drink caffeine, drink it in moderation. Studies show having more than 3 cups of coffee a day can interfere with calcium absorption. High intake of soft drinks is also associated with bone loss.



*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

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 (phone number TBD): Tues-Thurs-Fri at 11:30-12:30. Please call ahead to order meals. (More info on page 12)

CASS COUNTY COUNCIL ON AGING MEETING:

Monday, December 16 at 10:00 am in Harwood.

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

Jill Kent, RN of Just For You Foot Care will be providing foot care services at:
Casselton City Hall
 November 27
 Call Jill at 218-242-1379 for an appointment

North route runs November 5, 12, 19 & 26. South route runs November 6, 13, 20 & 27. 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 November 22. Please call 1-800-845-1715 for pick-up information and to reserve a ride.

All Inclusive Care
AT HOME AT YOUR PACE

Our goal is to assist those 55 and over to remain living independently in their homes and communities for as long as safety possible.

NORTHLANDPACE
 northlandpace.com

Fieldstone Village
Senior Apartments

701-235-4138

Affordable Senior Living
 Features include: Elevator, Guest Suite, Community Room, Fitness Center, On-Site Management.

1 Bdrms \$585 | 2 Bdrms \$685
 4574 44th Ave S, Fargo ND 58104



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- On-site managers
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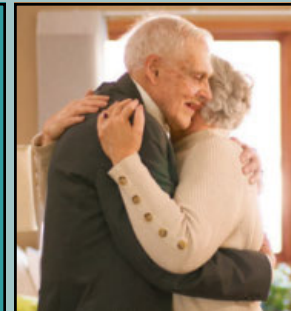
Bethany
retirement living

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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 questions@hrrv.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 amount of benefits you may be eligible for depends on the type and size of your home and the type of fuel used to heat your home.

The program also covers:

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

Written proof or verification of your income, your heating bill, and medical expenses that can be deducted from your income is needed to be sure your eligibility and benefits are calculated correctly.

You can apply online by going to hhs.nd.gov/applyforhelp/liheap or in person at your local Human Service Zone office:

Cass County Human Service Zone
1010 2nd Ave S
Fargo, ND 58103
701-241-5761

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



MEAL SITE OPENING IN CASSELTON

Please join us for a noon meal on Tuesdays, Thursdays and Fridays at the new meal site in Casselton, located in Martin's Lutheran Church.

Meals are served from 11:30 - 12:30 and can be dine-in or taken to-go. Menu is located on page 8.

Phone number for sign-up is undetermined at the time of print. Please check back for more info!

WEST FARGO POLICE DEPARTMENT COFFEE WITH A COP



Wednesday,
November 20
from 10:00 - 11:00 am
601 26th Ave E,
West Fargo

The West Fargo Police Department's Coffee with Cop Program is designed to increase understanding between citizens and the police. Come to ask questions, visit with an officer, or just list and have a cup of coffee.

Is Medicare Advantage right for you?



powered by
SANFORD HEALTH PLAN

Join during
open enrollment
Oct. 15–Dec. 7

Whether you're new to Medicare or currently enrolled in a plan, we're here to help you explore your options to find the best plan for your needs. Our Medicare Advantage plans care for the whole you with Medicare Parts A and B, prescription coverage and extra benefits in one complete plan.

\$0 • Monthly premiums
• Primary care copays
• Medical deductibles

\$2,000 annual allowance for dental, vision and hearing expenses

Additional benefits:



Health navigator services



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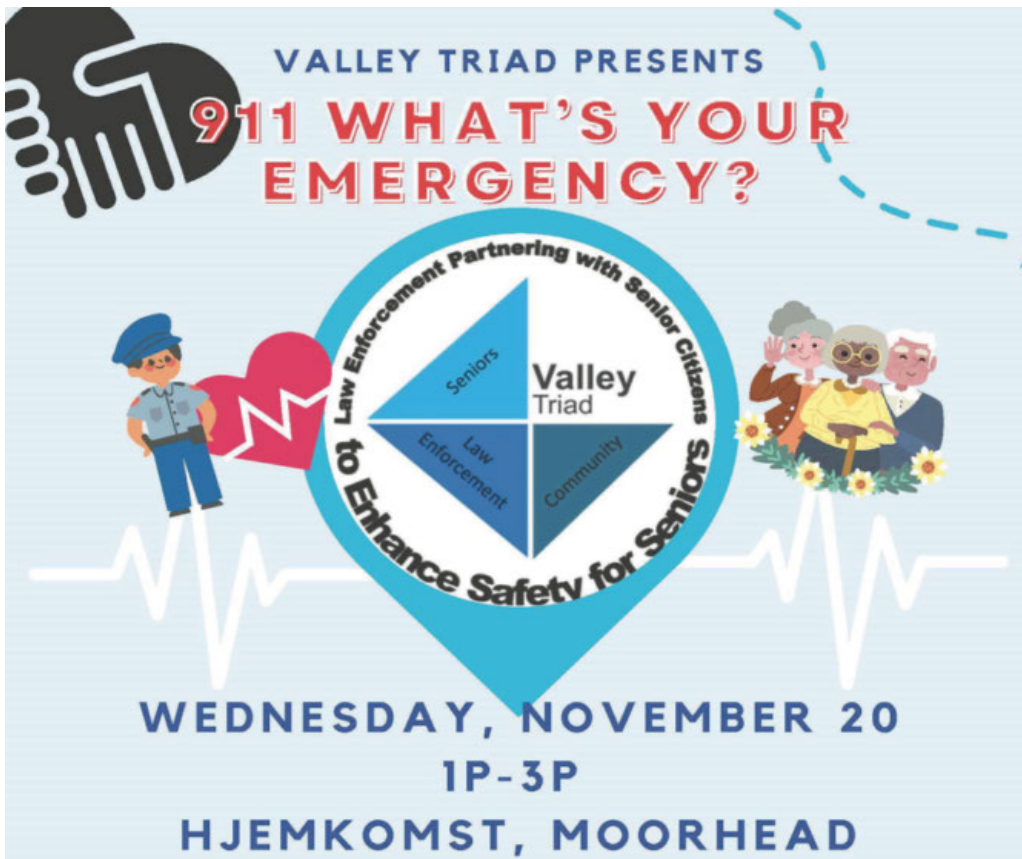
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VALLEY TRIAD PRESENTS
911 WHAT'S YOUR EMERGENCY?

Law Enforcement Partnering with Senior Citizens
 to Enhance Safety for Seniors

Seniors Law Enforcement Valley Triad Community

WEDNESDAY, NOVEMBER 20
 1P-3P
 HJEMKOMST, MOORHEAD

TRAVIS OLSON, WEST FARGO FIRE
 MIKE MILLER, MOORHEAD FIRE
 COMMUNITY HEALTH ALLIANCE PRESENTS:

Learn about the Community Health Alliance. Hear about how this new initiative is helping connect seniors with the right solutions at the right time to support their immediate medical needs.

RED RIVER REGIONAL DISPATCH CENTER PRESENTS:

Calling 911 can be intimidating. Red River Regional Dispatch Center will ease your mind by sharing what to expect when you call. They will explain the process and what goes on behind the scenes to get you the help you need.

SAVE THE DATE FOR
 2025 EVENTS
 (LOCATIONS TBD):

March 26 - 1p-3p

June 25 - 1p-3p

September 11

9a - 1:30p

Senior Safety
 Academy

October 29 - 1p - 3p

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We hope to see you there!

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Enigma cryptograms are created from quotations and proverbs from around the world. Each letter stands for another letter. *Hint: "N" = "A"*

“ZFBFM GK NZEQVCZY CZ VNRQF
 QVNQ WNZ ZFBFM SF XZGKZF.”

— ENDZNBNUJEN GNRN

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



A heartfelt thank you to the Mari Berggren Agency - A Farmers Union Agency in Moorhead for their generous donation of \$200 to Valley Senior Services through their referral program! These funds are truly making a difference, helping us continue vital programs like Meals on Wheels, transportation services, community dining, and providing resources to seniors across southeastern North Dakota.

We are beyond grateful to the Mari, Johnna and team for their commitment to our mission and their dedication to improving the lives of seniors in our community. Together, we're making an impact!

Page 14 Enigma
Answer:

“Never do anything in haste that can never be undone.”
 — Yajnavalkya Dasa

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