



## Savvy Senior

by Jim Miller

### Choosing a senior community that offers all levels of care

Dear Savvy Senior,  
Can you help me identify some good senior living communities that offers all levels of housing and care from independent living to nursing home care? I am in my late seventies and know I need to downsize from my current house, but I want my next move to be my last.

One Move Mary

Dear Mary,  
If you want your next move to be your last, an all-inclusive retirement community – also known as a continuing-care retirement community (or CCRC) – is a great option to consider. Here's what you should know, along with some tips to help you locate one.

#### What are CCRCs?

CCRCs are different from other types of senior housing because they provide all levels of housing, services and care in one convenient location.

While the appearance and services of CCRCs can vary greatly, most provide apartments or sometimes single-family homes for active independent seniors. In addition, they also offer onsite assisted living for seniors who require help with basic living tasks like bathing, dressing or going to the bathroom, and nursing home care for residents when their health declines.

CCRCs also provide a variety of resort-style amenities and services that include community dining halls, exercise facilities, housekeeping and transportation, as

well as many social and recreational activities.

But be aware that all these services come at a hefty price. Most communities have entry fees that range from less than \$100,000 to more than \$1 million, plus ongoing monthly fees that generally range from \$2,000 to \$5,000 for singles (\$3,000 to \$6,000 for couples) depending on the facility, services and the contract option you choose.

With more than 2,000 CCRCs in operation throughout the U.S., finding a facility that fits your lifestyle, needs and budget will require some legwork. Here are some steps that can help you proceed.

**Make a list:** To find CCRCs in the area you want to live go to MyLifeSite.net and Caring.com, which provide online lists. Once you've located a few, call them to find out if they have any vacancies, what they charge and if they provide the types of services you want.

**Take a tour:** Many CCRCs encourage potential residents to stay overnight and have a few meals in their dining hall. During your visit, notice the upkeep of the facility and talk to the current residents to see how they like living there. Also, check out the assisted living and nursing facilities, and find out how decisions are made to move residents from one level of care to another.

**Do some research:** While on your tour, find out who owns the CCRC and get a

copy of their most recently audited financial statement and review it. Also find out their occupancy rate. Unless it's a newer community filling up, occupancy below 80 percent can be a red flag that the facility is having financial or management problems.

To investigate the CCRC's long-term care services call your state long-term care ombudsman (see LTombudsman.org), who can tell you if the assisted living and nursing care services had any complaints or problems. You can also use Medicare's nursing home compare tool at Medicare.gov/care-compare.

**Understand the contract and fees:** Most CCRCs offer three types of contracts: Life-care, or Type A contracts, which have the highest entry fee but covers all levels of long-term care as needed; Type B, or modified contracts that have lower entry fees but limits long-term care services in the initial fee; and Type C, or fee-for-service contracts, which offer the lowest entrance fees but requires you to pay extra for long-term care if you need it.

You also need to find out what yearly price increases you can expect? How much of your entry fee is refundable to you if you move or die? And what happens if you outlive your financial resources?

To help you sort through all this, consult with your financial advisor or lawyer before committing.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, Okla. 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

## HISTORY OF NEW ROCKFORD

K.C. Gardner, Jr. • Drayton, ND • NRHS Class of 1962



More county results in the Nov. 6, 1906, election: Commissioner, 3rd Dist.: James B. Dafoe, Rep., 142; William G. Milne, Dem., 95; Justices of the Peace: J.J. Anderson, Rep., 508; J.R. Beebe, Rep., 484; J.A. McCrum, Rep., 490; O.O. Wolden, Rep., 488; Constables: Ole Hegna, Rep., 474; J.V.N. Sundberg, Rep., 482; Fred Topp, Rep., 472; Monroe Wilder, Rep., 465.

At noon, November 6, a street parade announced the comedy "A Run-away Tramp." At 8 p.m. Rev. E.W. Burleson held Episcopal services in the Methodist Church. That evening "A Run-away Tramp" with sixty people and a band and orchestra was presented at the Opera House. Election returns were read from the stage between acts.

On November 7, Mrs. Bena Crepps was in shopping. Mark Canning returned to New Rockford after an absence of two years; he had lived in Barlow. J.W. Richter was down from Sheyenne on business; he and his family expected to leave on November 12 for a winter in Lexington, Ky. That evening, the Degree of Honor Lodge met with Grand Chief of Honor Mrs. Zuger of Valley City in attendance.

Sealed bids would be received by the County Auditor until 2 p.m. November 8 for furnishing lignite coal for the courthouse. On that day, Rev. S.F. Beer married William Frazee and Carnie Parker at the home of Mr. and Mrs. H.A. Buffington, with only immediate relatives present. The couple would live in the Tiffany area. Miss Berta Payne began work as an operator at the local telephone exchange. C.A. Parker left on a visit to his childhood home, Sherman, N.Y. J.M. Patch left for his home in Indianapolis, Ind., after looking after his business interests since August 17.

On that day (or November 1), attorney Joseph Cleary and Miss McPherson, both of Langdon, were married in that town. [Cleary was a lawyer in New Rockford from Oct. 1883 to around Aug. 1892.]

The Nov. 9, 1906, "Transcript" stated that Roy Stitzel had opened a barbershop in the basement of the Farmers & Merchants Bank.

Mrs. Katherine Guler and relatives had a Card of Thanks to the friends whose assistance and sympathy helped them through the death of their loved one [Hans Guler].

E.H. Martin's red cow had strayed; she had a chain around her neck. Martin also had Plymouth Rock chickens

for sale. A.C. Swain had fine Missouri apples for sale at the railroad car near the Monarch Elevator (also hickory nuts). Swain had been an Eddy County farmer, but had left for Missouri in October 1897. Swain departed for his Missouri home on November 13. H.T. Kennedy had three nice rooms for rent.

J.J. Rupine of Devils Lake was going to be at the Hotel Davies "every month" to explain the courses and enroll interested people in the International Correspondence Schools of Scranton, Pa.

Principal E.S. Youngdahl announced that the New Rockford High School was offering courses for anyone in Eddy or the adjoining counties intending to become a teacher: the regular high school courses, pedagogy and a senior review of all the "common branches," and physiology. There would be no tuition for anyone already enrolled.

In the contest sponsored by St. John's Academy in Jamestown, Miss Anna Mary Allmaras of New Rockford was in ninth place (out of 18) with 581 pts. The leader from Jamestown had 1587½ pts.

The enrollment at Phillips Academy was 18 "Club Boarders," 11 girls who roomed in the dormitory, and two day students for a total of 31. Mr. Bascom had donated quite a lot of vegetables to the Academy. Miss Hazel Roush spent a day visiting her sister Marie at the Academy. The Phillips Academy basketball team had been practicing. Miss Mildred Keime of Jamestown was rooming at the Academy and taking courses in the Academic Department. Academy student Walter Alair was back in school after a few days of illness. Prof. L.J. Aldrich was in Minneapolis soliciting funds for the Academy; he returned on November 24.

Ben C. Larkin's 50x66 barn was finished; his farm was east of New Rockford.

Silas Hylton had been confined to his bed for a week with bronchitis, but was finally able to be out.

The Eddy County Commission (Dafoe, Dailey, Gunvaldson) met on November 9. They voted to pay the following bills: \$37, George F. Fahrer, board of prisoners; \$3.35, H.W. Wilson, telephone rent; \$12.60, Dr. W.W. Bartley, coroner's fees and mileage, Charles J. Sandquist case; \$45, Mrs. A.G. Gardner, register of deeds clerk, Oct.; \$43.82, John Topp, special grading; \$38 and \$87.60, Dr. Charles MacLachlan, medical attendance, prisoners and county poor.

On the morning of November 9, cashier James E. Hyde was able to be in the First National Bank again after receiving severe burns in the fire of October 20. Mrs. R.U. Austin drove to Carrington and took the Soo Line to Martin, N.D., to visit her daughter Mrs. A.J. Larkin and family; she returned on November 12. Miss Madge Canning returned to Valley City after a visit. Phillips Academy student Miss Effie Dafoe took a temporary position as stenographer in the Nels K. Mattson land office in Sheyenne; she expected to return to school after the holidays. The Phillips Academy Literary Society met that evening; a large audience enjoyed a program of solos, recitations, humorous stories, instrumental music and the weekly school newspaper read by Miss Pearl Goss, who received much applause. The Society had purchased three large hanging lamps for the assembly room. Also that evening Mrs. J.T. Wiltse hosted over 50 of the "younger people" of the community in honor of her son Edwin. There were games, music and refreshments.

On the afternoon of November 10, a trotting horse race was run on the west end track; some of the horses were Roekhmaranda, Jack Pine, and Helen Miller. J.W. Rager accompanied a carload of fat cattle to the South St. Paul market. That evening, Marshal Miller left for his home in Winona, Minn.

On November 10 and 11, Mr. and Mrs. M.A. Liles of Oberon were in town visiting. On both the morning and evening of Sunday, Nov. 11, Missionary Services with Rev. J.W. Bell were held at the Methodist Church. The morning service's subject was "The Church's Great Mission," while the evening one was "Called to the Highest Service." Collections and subscriptions went to the church's missionary work. Rev. Bell preached in Tiffany at 3 p.m. Michael O'Neill, 87, a Sheyenne Valley pioneer since 1888, died at the home of his daughter, Mrs. David Henry, northeast of New Rockford. He had been frail for some time. On Nov. 13, Rev. S.F. Beer conducted the funeral service in the family home and interment took place in the cemetery north of town. [He shares a tombstone with his wife Eliza in Prairie Home Cemetery.] He left six children, 33 grandchildren and three great-grandchildren. J.B. Hylton came up from Carrington and visited with his brother Silas Hylton and family; the next day he left for a winter at his old home in Virginia.

### Answers to last week's (April 8) puzzle

– Weekly Crossword –  
Answers



### New Rockford Dollars for Scholars TUBBY BYMOEN MEMORIAL SCHNITZEL FEED



Chances to win prizes!

50/50 Raffle  
Meat Raffle

donated by  
North American Bison

Wednesday  
April 24, 2024

5 p.m. until gone

New Rockford Eagles

\$15 Adults  
\$8 Children  
(12 and under)

Includes Schnitzel, Fries,  
Coleslaw and Dessert

To Go Orders Available

All proceeds raised will go toward providing scholarships to graduating seniors of New Rockford-Sheyenne High School.



## Thank You!

Thank you to everyone who came out to our 80th and final Fessenden Co-op Annual Meeting this past Tuesday evening!

We first enjoyed a delicious meal prepared by Trails End Catering ~ Cindy Melby and her crew. Fessenden-Bowdon FFA assisted with clean up and were wonderfully polite and attentive - much appreciated! Great group of kids and they have a very accomplished agronomy team!

It was a special bittersweet event honoring six wonderful men who have dedicated over 200 combined years of service to the Co-op - two of whom are entering retirement and four who are continuing on with us!

We thanked two board members, Ethan Markestad and Mike Schaefer, who served on our previous board and heard from our current CenDak GM/CEO Tony Gratton who delivered a great message about the merging of two Co-ops and how his experience has been thus far with the joining of new employees and patrons.

Cameron Zent from Eide Bailey presented the audit report and we heard from Todd Rosvold from CHS as well. Randy Heck, Safety & Compliance Manager, gave a brief introduction of all the employees and their respective locations to the attending patrons.

Attendees also heard a final message from Mark Hovland who referenced the late Lyle Wipf, previous Fessenden Co-op General Manager, and the impact Lyle had on Mark as an employee climbing the ranks throughout the years. This led to Mark eventually becoming General Manager of Fessenden Co-op and leading the team to the successful merger with CenDak Cooperative as he closes out his career! Mark gave us a final send off and a special thanks to the patrons and employees who have been so supportive and instrumental in the success and smooth transition throughout the merger process. He gave one final thank you to his wife, Linda, for always supporting him through the years and showing up for him at one final and arguably the most meaningful annual meeting.



L to R: Jeff O'Neill, Brian Baier, Richard Rau, Kenny Rexine, Doug Ravnaas and Gregg Smith

Thank you again to all who attended the Fessenden Co-op's 80th and final annual meeting. It was one for the memory books!"



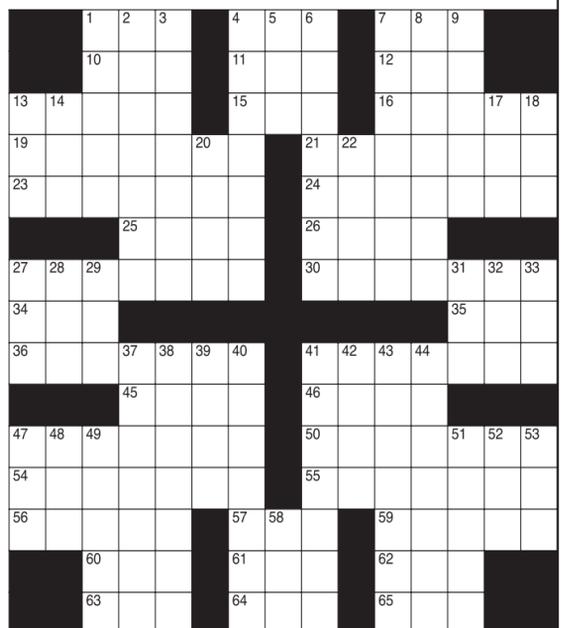
### – Weekly Crossword –

#### CLUES ACROSS

- Midway between south and southeast
- For each
- Airborne (abbr.)
- Photographs
- They —
- It's important in respiration (abbr.)
- Monetary unit
- Cool!
- A son of Jacob
- Cut off
- Devour
- Agent of one's downfall
- Best
- Network of nerves
- Partner to "oohs"
- Origins
- Sewing utensil
- Alias
- Swiss river
- Greek mythological figure
- Type of whiskey
- Lay to rest
- "Rule, Britannia" composer
- Select jury
- Feeling
- Action regarded as morally wrong
- Makes angry
- Act incorrectly
- Defensive nuclear weapon
- Class of escort aircraft carrier
- To what degree
- Buzzing insect
- The human foot
- "The Leftovers" actress Dowd
- A place to stay
- Sun up in New York

#### CLUES DOWN

- An involuntary muscular contraction
- Earnest
- Cuts out surgically
- Can't move



- Baseball stat
- British soldier
- Traditional medicine plants
- Political party controlled by managers
- Hebrew prophet
- Supporter
- Relative biological effectiveness (abbr.)
- Liberty Mutual mascot
- Georgia rockers
- A place where building is done
- Large, deep-bodied fish
- Clothing retailer
- Supplement with difficulty
- Annoy constantly
- Founder of Babism
- Indigenous person in parts of Asia

- Sea eagle
- Leave behind
- Time of day
- Colorless crystalline compound
- They lay out course requirements
- A diamond has three
- Algerian coastal city
- Remove cover
- Rechristened
- Distinctive practice
- Defunct phone company
- Turkish officer of high rank
- Eliminate from the body
- Witness
- Soviet Socialist Republic
- Founding Father Franklin