

GUEST

Property tax credit delivering meaningful relief, now let's grow it

BY GOVERNOR KELLY ARMSTRONG

What a difference a year –and a bold policy change – makes.

Across North Dakota, property tax statements are arriving in mailboxes ahead of a Dec. 26 deadline for counties to mail them to homeowners.

And while it's not a Christmas miracle, it's certainly a welcome change to see property tax bills going down significantly, thanks to a major relief and reform package we approved with the Legislature last spring.

In 2024, North Dakota's \$500 Primary Residence Credit left about 16,000 households, or 10% of those eligible for the credit, owing no residual property tax.

Since we more than tripled the credit to \$1,600, the number of households paying no property taxes in 2025 has increased to 50,000, or nearly 30% of those eligible.

That's an increase of 34,000 households not paying property taxes – roughly the same number of households as the entire city of Bismarck.

This is meaningful, tangible tax relief. It's working, and we can build on it to provide even more relief and get property taxes to zero for the vast majority of North Dakota homeowners.

In addition to the 50,000 households whose property taxes were zeroed out, another 95,000 applicants are seeing significant relief with the full \$1,600 credit being applied to their bill.

A random sampling of 50 property tax statements by the North Dakota Association of Counties and our own Office of Management and Budget showed an average reduction in property taxes of 46%. Even if you remove the four homes whose property taxes were eliminated, the average reduction is still 41%.

But this relief isn't just meaningful. It's also sustainable.

A dedicated stream of earnings from our state's \$13 billion Legacy Fund is funding the Primary Residence Credit, which is estimated to save homeowners over \$400 million in 2025 and 2026.

As the Legacy Fund continues to grow from oil and gas tax revenues and investment returns, the earnings stream also will grow, allowing us to increase the tax credit in future sessions, starting in 2027. This will offset the cost of inflation and eliminate property taxes for even more households, which on average spend one-third of their household budget on housing-related expenses.

In addition to the bigger tax credit, we approved a 3% cap on increases in local property tax budgets, which was the reform piece of the package passed last spring and remains a key ingredient in its success.

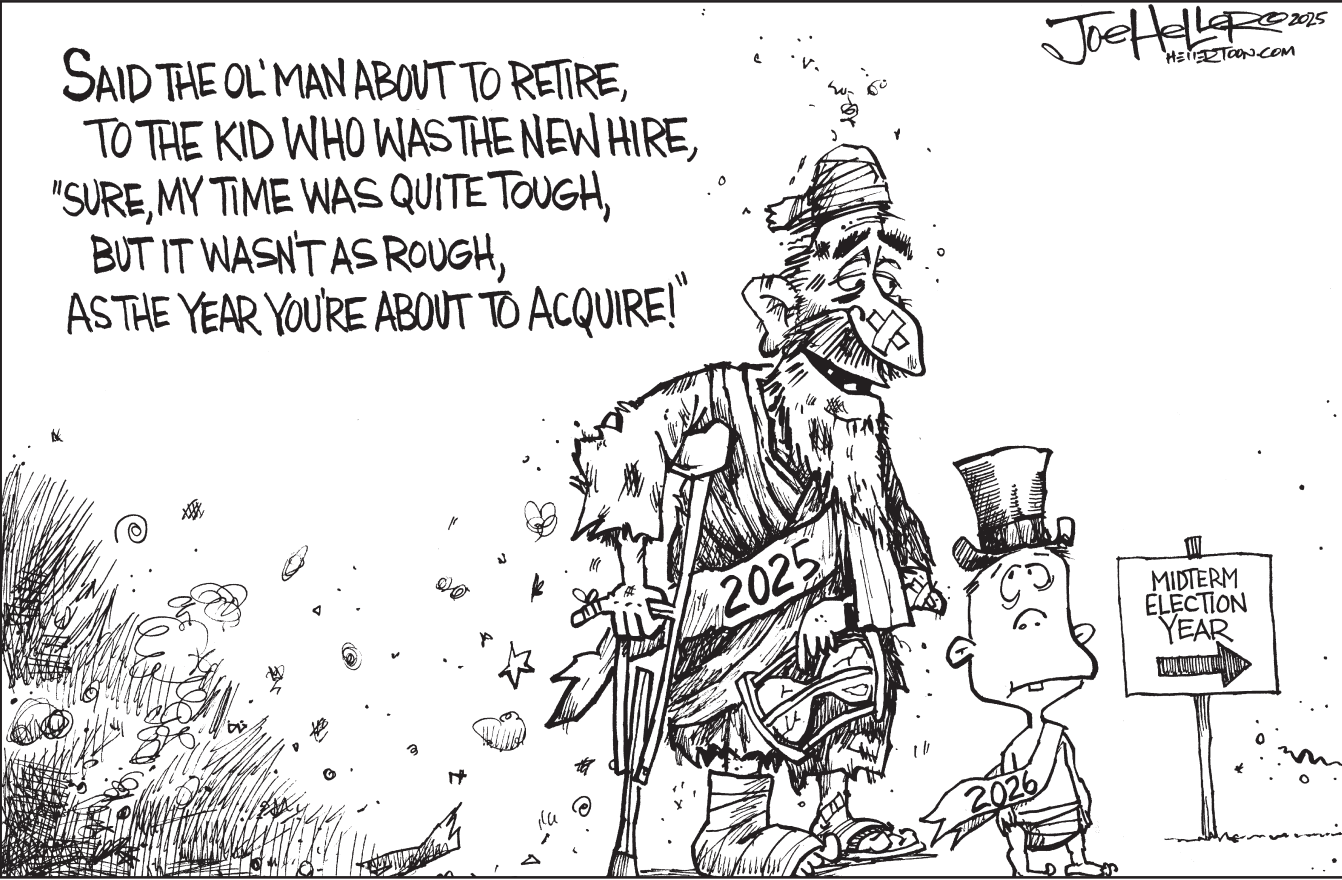
The benefit to taxpayers is unmistakable, and our state legislators deserve a lot of credit for making it happen.

Now we need everyone who's eligible to apply for the credit. Tax Commissioner Brian Kroshus and his team have worked hard to increase the participation rate to 95%, but that means 5% of homeowners still aren't taking advantage of the credit. We want to see that rate at 100%.

The Primary Residence Credit application period for the 2026 tax year runs from January 1 through April 1. To apply, visit tax.nd.gov/prc or call the Tax Commissioner's Office at 701-328-7988 or toll-free at 1-877-649-0112 to connect with a property tax specialist.

And we'll keep working to expand the credit and make North Dakota the best place to live, work and raise a family, year after year.

Gov. Kelly Armstrong is the 34th governor of North Dakota.



UPSIDE DOWN UNDER

Now this is a pioneer woman

BY MARVIN BAKER

Several weeks ago, we brought you a story about the first newspaper in Dakota Territory, the Frontier Scout, which was published at Fort Union and later Fort Rice.

And, as mentioned in that previous article, most of the news was about the fort, the soldiers or the Army. Some of it was indirectly related to Fort Rice, such as an article about Elizabeth Cardwell.

Pvt. Patrick Cardwell was a soldier stationed at Fort Rice, but Cardwell was no ordinary soldier and his wife was no ordinary spouse.

Patrick Cardwell had been a Confederate Soldier and was in a Union prison camp when the Army offered him a unique opportunity. If he agreed to join the Union Army, swear an oath and serve a deployment at Fort Rice, Dakota Territory, he would immediately be released. He took the offer and became what was known as a galvanized Yankee.

Elizabeth, who grew up in Virginia, refused to stay behind on the Virginia farm and followed her husband throughout the war.

By 1864, Elizabeth Cardwell and her husband traveled to St. Louis and boarded a riverboat for the final 600-mile trip to Fort Rice. But, a huge problem

occurred. Low water levels on the Missouri River forced the soldiers to abandon the boat, approximately 300 miles short of its destination.

They walked the rest of the way. And, as the only woman traveling with the 1st U.S. Volunteers, she could have ridden in one of the wagons, knowing she was pregnant with child, but she insisted the Army let her walk beside Patrick. Her determination was an inspiration for the foot-sore troops.

When they finally got to Fort Rice, Elizabeth and Patrick lived typically as most Army couples live. They had private quarters and Elizabeth, 22 years old at the time, easily made friends with the five officers' wives also living on post.

On July 2, 1865, Elizabeth gave birth to a daughter, the first service member's child born at Fort Rice. And for the men who had endured extreme cold, disease and numerous deaths, the birth was a glorious beginning to 4th of July activities.

Unfortunately, on July 9, affects of malnutrition from the previous winter claimed the life of Elizabeth Cardwell, followed by her unnamed

daughter several hours later.

The entire post was grief stricken. Both officers and enlisted honored Elizabeth with a solemn procession as if she was a member of the regiment. The mood at the post was subdued for days.

After her death, there was an entry made in the Frontier Scout: "Thus passed away a young mother and infant like a dream in the morning... We shall never forget how heroically she endured the fatigue of the march to Fort Rice.

Elizabeth and her infant daughter were buried in the Fort Rice Cemetery, but after Fort Rice was abandoned in 1895, the remains of Cardwell, her infant daughter and most of the deceased soldiers were exhumed and moved to "new" Fort Sully, which is about 30 miles northwest of present-day Pierre, S.D.

There are, no doubt, many stories just like this that get put on a shelf someplace and are forgotten, yet they have biographies that are sometimes as important as the Army itself, or in many other cases, the pioneer immigrant women who came to Dakota Territory to homestead.

This is history. It actually happened, in our back yard. Yes, it was long before our time, but people like Elizabeth Cardwell helped shape what was to become North Dakota some 24 years after her death.

What's even more interesting about this story is although there are numerous references of Elizabeth Cardwell in historical archives, we don't know what happened to Patrick Cardwell, following the death of his wife, nor is his death or burial confirmed.



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– Weekly Crossword –

CLUES ACROSS

- 1. Lakes
- 6. Electromotive force
- 9. Invests in little enterprises
- 13. Longtime Utah Jazz coach
- 14. Small sailboat
- 15. Actor Idris
- 16. Mild yellow Dutch cheese made in balls
- 17. System that detects objects under water
- 18. Harsh, grating noise
- 19. Steward
- 21. A fencing sword
- 22. Infections
- 23. Actress Ryan
- 24. Sodium
- 25. Swedish castle
- 28. A lump of slime
- 29. African antelope
- 31. Insurance providers
- 33. Choosy
- 36. Ringworm
- 38. Unpolished
- 39. Drenches
- 41. Pant style
- 44. Son of Noah
- 45. Spiritual being
- 46. Upton Sinclair novel
- 48. Journalist Tarbell
- 49. Popular sports highlight show

- 51. Born of
- 52. Rich tapestry
- 54. S. China seaport
- 56. State of being unclothed
- 60. Surrounded by
- 61. Residue
- 62. Away from wind
- 63. Dried-up
- 64. Visionary
- 65. A very large body of water
- 66. Garden tools
- 67. Screen type
- 68. Ancient Scandinavian poet

CLUES DOWN

- 1. Millisecond
- 2. Spanish city
- 3. A sudden very loud sound
- 4. "The Indiana Jones of beer"
- 5. Tin
- 6. Sea eagles
- 7. Volcanic crater
- 8. Type of coat
- 9. Women's apartments in Ottoman palace
- 10. Divulge a secret
- 11. Norwegian playwright
- 12. "It's a Wonderful Life" director
- 14. Poisonous perennial plant
- 17. 18-year astronomical period
- 20. Clothes

- 21. Places to sit
- 23. Family of regulator genes
- 25. New York ballplayer
- 26. Impressive in size or scope
- 27. Jacques __, French biologist
- 29. One from the Big Apple
- 30. Genus of woolly lemurs
- 32. Songs to one's beloved
- 34. Indigenous person of N.E. Thailand
- 35. Supplemented with difficulty
- 37. Farewell
- 40. Investment account (abbr.)
- 42. One from Utah
- 43. Begets
- 47. A male child
- 49. Break apart
- 50. Brief appearance
- 52. Partner to "oohed"
- 53. A light informal meal
- 55. Fabric with smooth, shiny surface
- 56. One billionth of a second
- 57. Ancient Italian-Greek colony
- 58. Close tightly
- 59. Mail out
- 61. Language
- 65. Computer characteristic

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