## Nostalgia.



George Anderson was six years old in 1912, when he was stowed away on a ship in Denmark bound for America. He became a citizen and fought on the front lines in WWI. He bought his blacksmith shop in Willow City in 1936. During WWII, he welded in shipyards on the west coast. His wife, Linda, managed the Blue Diamond Café in the 1950s. Today their great-grandson, Chris, owns Anderson Welding, LLC, in

## The Savvy Senior with Jim Miller

Dear Savvy Senior,

I am very concerned about Elon Musk and the so-called DOGE team getting access to my Social Security number and personal financial information through their government office raids. What can I personally do to help protect myself from this identity theft mess?

**Worried Senior** 

#### Dear Worried,

It's a great question. I've been hearing from many older readers around the country that are deeply troubled by the news that the Elon Musk-led Department of Government Efficiency (DOGE) has been granted access to millions of Americans' Social Security records that include highly sensitive personal information.

The major concern among data privacy experts is what could happen if your Social Security number, bank account information or tax records somehow get leaked or breeched in all the data shuffling. If your information gets in the wrong hands it could lead to identity theft, which means scammers could use your personal information to open credit card accounts, bank accounts, telephone service accounts, and make major purchases - all in your name.

If you're concerned about the privacy of your personal information, the best way to protect yourself is to put a fraud alert, or

better yet a credit freeze on your credit file.

A fraud alert is a notification placed on your credit report that signals to potential creditors to take extra steps to verify your identity before extending credit in your name. While a credit freeze completely restricts access to your credit report, essentially preventing anyone from opening new accounts in your name without your explicit authorization.

A credit freeze provides much stronger protection than a fraud alert, but there is a drawback. When you freeze your credit, you won't be able to open new credit cards or get a new loan while the freeze in place. It does not, however, prevent you from using the credit cards you already have open.

If you do need to get a new credit card or some type of loan, you can always lift the freeze on your account until you get the card or loan approved, and then refreeze it.

You'll also be happy to know that a credit freeze is completely free to put in place and lift, as are fraud alerts. And neither action will affect your credit score.

#### FRAUD ALERT SET-UP

To set up a fraud alert, you'll need to contact one of the three major credit reporting bureaus - Equifax, Experian and TransUnion – either by phone, online or by mail. You only need to contact one of these agencies, and they will notify the other two. Here's the phone and website contact information for each of the three bureaus.

Equifax: 800-685-1111 or Equifax.com/ personal/credit-report-services

**Experian:** 888-397-3742 or Experian. com/help

TransUnion: 888-909-8872 or TransUnion.com/credit-help

If you haven't been a victim of identity theft, you'll need to set up an initial fraud alert, which lasts for one year, although you can renew it for additional one-year periods.

#### **CREDIT FREEZE SET-UP**

To set up a credit freeze you'll need to contact each of the three previously listed credit reporting bureaus - Equifax, Experian and TransUnion. A credit freeze lasts until you unfreeze it.

But remember, before you apply for new credit card or loan, you'll need to temporarily lift the security freeze by following the procedures from each of the credit reporting bureaus where you placed the freeze.

If, however, you don't want to set up a fraud alert or credit freeze, you can still keep an eye on your credit file by reviewing your credit report regularly. You can get a free credit report each week from Equifax, Experian and TransUnion by going to AnnualCreditReport.com.

# N.D. newspapers thankful for legislative votes on bills

By Cecile Wehrman, executive director

N.D. Newspaper Association



On the whole, North Dakota legislators understand the importance of newspapers, and their actions during the 2025 legislative session show it.

Legislators protected the publication of county minutes in newspapers, voting down a bill that would have given the option to post them only on county websites; voted to keep highway bid notices in newspapers rather than only posting them on trade or government agency websites; restored the historic practice of spreading publication of

insurance abstracts across all newspapers in the state instead of just eight; passed a postal resolution asking for better delivery service for newspapers and consumers alike; and on Wednesday passed a bill that gives legal weight to www.ndpublicnotices.com, a website maintained by the North Dakota Newspaper Association.

SB 2069 was the first bill I testified on back on Jan. 9, and the last of the five bills passed among those we were most concerned about. The bill provides two backstops for legal notices in the rare instance a newspaper fails to publish a notice, counting a notice at ndpublicnotices.com as well as a notice on a state agency website, as fulfilling legal notice -- while leaving requirements for publication of print notices in place.

Because I wrote on this topic earlier in the session, it's important to let people know what is NOT happening.

The state will NOT be developing a public notice website capable of cutting newspapers out of public notice placements at some future point. It was, however, a discussion among some legislators who saw this bill as a way to take a step toward eliminating the costs of publishing notices in newspapers.

When you know there are people in government who feel notices in newspapers have no value, it can seem like your house is on fire. But the votes on some of the bills I mentioned above show that,

by and large, legislators support upholding newspapers as the vehicle for delivering public notices.

Just look at some of these tallies: HB 1380, the county minutes on the web bill, failed in the House 80-13; HB 1398, restoring the historical abstract publication process, passed in the House 86-6; and SB 2069, though it had a closer vote in the Senate -- possibly due to some confusion since we opposed it originally -- passed in the House 72-17; SB 2062, taking highway bids out of newspapers failed 89-4.

That feels, to me, like an incredible showing of support for the importance of public notices in newspapers.

Now, 73 privately owned businesses operating newspapers can breathe a sigh of relief, along with voters.

We know citizens give overwhelming support to the concept of a trusted third party like newspapers having oversight of public

SB 2069 as passed will now solve the issue of a public hearing needing to be rescheduled because one out of a dozen or more papers required to publish it had a miss.

I wish I could say newspapers are perfect, but every business occasionally has a hiccup due to illness, death, employee turnover -- heck, even a cyber attack -- which can cause highly consequential notices to be missed.

You'll still never convince me that a website alone is where public notices should be placed, because the mechanism for people to see them is much different than for people sitting down with a newspaper delivering news about their community along with notices about the government actions that may impact them.

However, in the end, SB 2069 is a good compromise -- providing an alternate avenue for people to learn of a pending hearing when unforeseen disruptions impact newspapers, while leaving alone the printed newspapers' supremacy as the trusted place to access public notices in North Dakota.

#### LOOKING BACK

#### **10** years ago (2015)

Dr. Michael and Dr. Jadian Mack have purchased Chiropractic Arts in Bottineau and will be offering a full-service chiropractic office. The Macks, who are mar-

ried, come to Bottineau from Minot, where the couple owned HealthSource chiropractic clinic. The Macks recently pur-

chased Dr. Mark Pewe's chiropractic business and will be offering many different services within the clinic.

Jadian and Michael stated that they are pleased to be in Bottineau.

"We are excited to be back to a rural area, and look forward to making Bottineau a place to call home," Jadian said.

**Note:** What was previously known as the Health-Soucre chiropractic office in Bottineau is now, in 2025, known as True North Chiropractic.

COURANT

### **25** years ago (2000)

If you are looking for a couple of men to play at your next celebration, you should consider Gideon Brandt and Marvin Helgeson.

Between the two men, they have been playing music for 105 years. Brandt and Helgeson have been playing together for only a year, but they enjoy playing music together and entertaining crowds with their banjo and accordion music.

In 1925, Kramer native Gideon Brandt, purchased a banjo at the age of 12 for two \$2. Brandt didn't know how to play the instrument, but it didn't stop him from teaching himself on how to play; and, 75 years later he is still playing and entertaining large crowds.

Helgeson, who is 75, was born and raised in Maxbass. He is a retired farmer but continues to ranch. When he is not tending to his cattle he is playing his accordion and violin.

#### **50** years ago (1975)

Governor Arthur A. Link said Thursday at the International Conservation Festival at Bottineau, "That North Dakota's young people should not overlook job opportunities in the state. If this means encouraging more industry to move into the state, we may do so, but not at the expense of adequate environmental considerations, and we must not overlook the job opportunities that do exist in our state.

"A great deal of the decision of young people, or persons of any age, to stay in North Dakota is based upon an individual's priorities in life. If your priorities are a healthful environment, or a reasonably uncomplicated lifestyle compared to an urban setting, then you are in the right place.

"Our air here is still fresh and clear. We have earned our slogan: 'Cleaner and Greener," he said. "North Dakota is comparatively unexploited and we want to keep it that way."

#### **75** years ago (1950)

The Department of Agriculture has announced that the wool support price for the 1950 program will average 45.2 cents per pound on a national basis. This is 90 percent of the March 15 parity price of 50.2 cents per pound for wool.

Funds provided for conservation work under the Agriculture Conservation Program are meant to assist farmers in carrying out essential conservation practices that they would not otherwise carry out, the Production and Marketing Administration emphasizes.

Prices in 1950 of most items purchased by farmers for use in production are expected to average 3-4 percent lower than in 1949, the Bureau of Agriculture Economics reports.

Much of the food served under the National School Lunch Program was produced and purchased in the localities where it was used, according to the Department of Agriculture.

### **Contact our District 6 officials:** Representative Daniel R. Vollmer dvollmer@ndlegis.gov • 701-550-0593 **Representative Dick Anderson** dickanderson@ndlegis.gov • 701-228-4782 Representative Paul J. Thomas paulthomas@ndlegis.gov • 701-626-2777 OR CALL: 1-888-635-3447 or 701-328-3373

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Phone: (202) 225-2611

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The Bottineau Courant wants to encourage members of the surrounding area to submit letters to the editor. Letters must include the author's signature, address and phone number for verification of author. **NOTE:** The Bottineau Courant reserves

the right to shorten or edit letters and determine if letters are fit to be published. Members of the surrounding areas are also encouraged to submit news tips.

Letters/tips can be mailed to:

Bottineau Courant Letter to the Editor 419 Main Street Bottineau, ND 58318. Tipsters can call (701) 228-2605 or email courant@utma.com.

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