



Savvy Senior

by Jim Miller

How to get help with your Medicare costs

Dear Savvy Senior,

Does Medicare offer any financial assistance for struggling seniors? My mom lives primarily on her Social Security survivor benefit and is having a hard time paying her Medicare costs.

Need Assistance

Dear Need,

There are actually several different financial assistance programs that can help Medicare beneficiaries who are having a difficult time paying their out-of-pocket health care costs. Here's what's available, along with the eligibility requirements and how to apply.

Medicare savings programs

Let's start with a program that helps pay premiums and out-of-pocket costs for Medicare Parts A and B. It's called the "Medicare Savings Program," and it has several different benefit levels for people based on their income and asset level. At its most generous the program will pay your Part A and B premiums and pretty much all your Medicare deductibles, coinsurance and copayments. At its least generous the program will pay just your Part B premium.

To qualify for a Medicare Savings Program, the minimum standard set by Medicare is an income under 135 percent of the federal poverty level, which at the moment works out to around \$1,715 a month for individuals (or \$2,320 for married couples). Everything counts toward income, including payouts from 401(k) plans, pensions, Social Security and help from family

members.

Medicare also allows states to impose an asset test, which can be as little as \$9,430 per individual (\$14,130 for married couples), not counting your house, car or personal belongings, but counting retirement savings and bank accounts.

But some states have made their Medicare Savings Programs a lot more generous, with much higher income limits and in some cases no asset tests at all. And the program may be called something else in your state. To find out if you qualify or to apply, contact your state Medicaid program. Visit Medicaid.gov or call all 800-633-4227 for contact information.

Medication assistance

For help with Medicare (Part D) prescription drug plan costs, there is another completely separate low-income subsidy program she may be eligible for called "Extra Help." To get it, your mom will need to apply through her Social Security office.

Depending on your mother's income level, this program will pay part or all of her Part D prescription drug plan's monthly premiums, annual deductibles and prescription co-payments. In 2025, individuals with a yearly income below \$23,475 (\$31,725 for a married couple), and assets under \$17,600 (\$35,130 for a married couple) can qualify for Extra Help.

If she's eligible to be in a Medicare Savings Program, she will automatically qualify for Extra Help. But because the requirements are slightly different, even if she doesn't qualify for a Medicare Savings Program for Part B, she might

be able to get Extra Help for Part D. For more information or to apply, visit SSA.gov/medicare/part-d-extra-help or call Social Security at 800-772-1213.

Other programs

Depending on your mom's income level, needs and location, there are many other financial assistance programs that can help like Medicaid, SSI (Supplemental Security Income), PACE (Program of All-inclusive Care for the Elderly), SNAP (Supplemental Nutrition Assistance Program), (LIHEAP) Low Income Home Energy Assistance Program and many others.

To help you find out what types of assistance programs she may be eligible for, and learn how to apply for them, go to BenefitsCheckUp.org. This is a free, confidential website designed for people age 55 and older that contains more than 2,500 programs.

It's also possible to get help in person at one of the 87 Benefits Enrollment Centers scattered across 38 states. Visit NCOA.org/article/meet-our-benefits-enrollment-centers locate a center in your area. Or call their helpline at 800-794-6559.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.

Weekly
Crossword Answers
September 8, 2025

H	A	T				S	T	P		
A	R	A				H	E	A	R	S
P	R	I	G			O	A	K	E	N
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						M	O	O	S	A
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Public Notice

ADVERTISEMENT FOR BIDS

Notice is hereby given that sealed bids for approximately 8,000 square feet liner steel and trims to finish the interior of the bus barn will be received in the New Rockford-Sheyenne District Office, 437 1st Ave N, New Rockford, ND 58356 until October 1st, 2025 at 10:00 am. All bids received after the scheduled time will be returned to the bidder unopened.

A copy of the bid document including specifications can be requested by emailing dave.skogen@k12.nd.us, or by calling Dave at (701) 947-5036.

Each bid shall be enclosed in a sealed envelope upon which there is disclosed and necessary information as required by the Bid Document. Please mark "BID Bus Barn Interior" on the envelope.

The Owner reserves the right to hold all legitimate bids for a period of thirty (30) days after the date fixed for the opening there of. The Owner further reserves the right to reject any and all bids and waive irregularities. The Owner shall incur no legal liability for the payment of monies until the contract is awarded and approved by the proper authorities.

Dated this 10th day of September, 2025

Dave Skogen
Business Manager
New Rockford-Sheyenne School
District #2
437 1st Ave N
New Rockford, ND 58356
Published September 15,
22 & 29, 2025

SPECIAL MEETING/ HEARING MINUTES OF EDDY COUNTY COMMISSIONERS

Eddy County Courtroom
August 29, 2025 8:00 A.M.

The Eddy County Special Commission Meeting/Hearing was called to order at 8:00 by Chairperson Glenda Collier. Roll Call: James F. Allmaras, Dave Gehrtz, Becki Schumacher, County Auditor present, as was State's Attorney, Ashley Lies. Nathan Price was also present representing the New Rockford Transcript.

There was discussion on two additional grievances submitted after the deadline for Larry Danduran with a request for them to be allowed. Glenda Collier made a motion to accept these grievances. There was not a second, therefore motion died.

State's Attorney, Ashley Lies reviewed how the hearing would proceed. No changes were made, allowing 5 minutes per filed grievance, directing comments to the Eddy County Commissioners, to remain respectful and refrain from inappropriate language.

David Fite addressed his grievance including but not limited to: impacts on wind rights and wake effects, blade clearance, conflicts of interest and procedural deficiencies.

David Schnaidt addressed his grievance including but not limited to: setback measurement from residences, potential conflict of interest, and landowner rights.

Jesse & Michelle Schuster were not present at hearing.

Larry Danduran addressed his grievance including but not limited to: citing violation with North Dakota Century Code 11-33-08 and Eddy County Zoning Ordinances 7.3.3

State's Attorney addressed conflicts of interest and advised that she is requested a formal opinion from the Attorney General's Office on this matter.

The Eddy County Commission discussed the action on appeals. Commissioner Allmaras stated he planned on affirming his decision to amend the Eddy County Zoning Ordinances as voted on at the July 9, 2025 Special Meeting. Vice Chairperson Commissioner Gehrtz stated he planned on affirming his decision to amend Eddy County Zoning Ordinances, as voted on at the July 9, 2025 Special Meeting. Chairperson Collier stated that it would be a 2 to 1 vote on the affirmation of amendments. This will result in 2 commissioners affirming the Eddy County Zoning Ordinance changes as voted on, on July 9th, 2025 and 1 vote against affirming the changes. A formal vote will take place at the next regular Eddy County Commission Meeting on Tuesday, September 2, 2025.

Glenda Collier adjourned the meeting at 8:31 A.M.

Glenda Collier,
Chairperson
Becki Schumacher,
Auditor
Published September 15, 2025

ADVERTISEMENT FOR BIDS

Notice is hereby given that sealed bids for interior and exterior electrical work for the bus barn will be received in the New Rockford-Sheyenne District Office, 437 1st Ave N, New Rockford, ND 58356 until October 1st, 2025, at 10:00 am. All bids received after the scheduled time will be returned to the bidder unopened.

A copy of the bid document including specifications can be requested by emailing dave.skogen@k12.nd.us, or by calling Dave at (701) 947-5036.

Each bid shall be enclosed in a sealed envelope upon which there is disclosed and necessary information as required by the Bid Document. Please mark "Bid Bus Barn Electrical" on the envelope.

The Owner reserves the right to hold all legitimate bids for a period of thirty (30) days after the date fixed for the opening there of. The Owner further reserves the right to reject any and all bids and waive irregularities. The Owner shall incur no legal liability for the payment of monies until the contract is awarded and approved by the proper authorities.

Dated this 10th day of September, 2025

Dave Skogen
Business Manager
New Rockford-Sheyenne School
District #2
437 1st Ave N
New Rockford, ND 58356
Published September 15,
22 & 29, 2025

SPECIAL MEETING MINUTES OF EDDY COUNTY COMMISSIONERS

Eddy County Commission
Meeting Room
August 11, 2025 8:00 A.M.

The Eddy County Special Commission Meeting was called to order at 8:00 by Chairperson Glenda Collier. Roll Call: James F. Allmaras, Dave Gehrtz, Becki Schumacher, County Auditor present, as was State's Attorney, Ashley Lies. Amy Wobbema was also present representing the New Rockford Transcript.

Dave Gehrtz made a motion to approve the agenda as presented. James F. Allmaras seconded the motion. All were in favor, motion approved.

The preliminary budget was reviewed as was each department budget. Dave Gehrtz made a motion to approve the Eddy County Preliminary Budget for 2026 as presented. James F. Allmaras seconded the motion. All were in favor. Motion carried.

The Eddy County Budget Hearing was scheduled for October 7th, 2025 at 9:00 AM in the Eddy County Commission Meeting Room.

Glenda Collier adjourned the meeting at 8:33 A.M.

Glenda Collier,
Chairperson
Becki Schumacher,
Auditor
Published September 15, 2025

NOTICE

The North Dakota Health and Human Services is requesting public comments on the Federal Fiscal Year (FFY) 2022 Temporary Assistance for Needy Families (TANF) State Plan Amendment. The amendment proposes a 5% increase in the standard of need, which will result in a 5% increase in possible benefit rates for TANF recipients. The current draft plan can be viewed online at www.hhs.nd.gov/applyforhelp/tanf.

A public hearing on this proposed plan amendment will be held by a virtual Teams meeting on Thursday, Sept. 18, 2025, at 2:30 p.m. CT. Individuals can join the meeting using the following information:

- Join the meeting now
Meeting ID: 210 365 643
502 5
Passcode: Dz2Sf34w

- Dial in by phone
+1 701-328-0950,,
895832497# United
States, Bismarck
Phone conference ID: 895
832 497#

- Join on a video
conferencing device
Tenant key: teams@join.
nd.gov
Video ID: 113 435 712 2

Comments can also be submitted in writing and must be received by the conclusion of the public hearing on Sept. 18, 2025. Written comments may be submitted by email to applyforhelp@nd.gov.

Published September 15, 2025

HISTORY OF NEW ROCKFORD

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



On March 21, 1908, Rev. J.R. Beebe, characterized as the "president" of Phillips Academy, left on a trip to raise interest in the Academy. Len J. Olsen, brother of the "Transcript" editor, left for Wheatland, where he would become the editor of the "Wheatland Eagle." Thomas Quam of Sheyenne passed through New Rockford on his way to Chicago, where he would obtain a stock of gentlemen's furnishings for the store he would open in New Rockford in the new Frank Allmaras building. Newlyweds Mr. and Mrs. Charles Wilson left New Rockford; she went to her old home in Milwaukee, Wisc., to visit, while he went to his claim near Williston, where they would live.

At 2 p.m. on March 21, a mass convention of Democratic voters in Eddy County was held in the court house. F.D. Norton called the meeting to order. George F. Fahrer was elected chairman and Peter Prader secretary. Mrs. James R. Craig, 54, died at her home 12 miles northeast of New Rockford. The immediate cause of death was given as mastoiditis, from which she had suffered for some time. The funeral was held in the family home on March 24, Rev. J.J. Graham, with interment in the cemetery north of town. She was survived by her husband, three daughters, two sons, a brother and sister in California and a sister in Scotland. The Craig family had come to Eddy County in 1885. [Her tall, gray tombstone in Prairie Home Cemetery reads, "MARY J.B. CRAIG DIED MAR. 21, 1908 AGED 54 YEARS AND TWO INFANT CHILDREN." It rests on a gray base with "CRAIG" carved on it, which, in turn, rests on a light brown base. Next to it is a granite grave-stone with "CRAIG" carved in the top center, "FATHER JAMES R. 1849-1933" on one side and "MOTHER MARY J. 1854-1908" on the other side.] That evening friends of Mrs. Burton Hulbert gave her a surprise birthday party. Also that evening, a large group of neighbors went to the home of Mr. and Mrs. W.J. Morris southeast of town, presented the surprised couple with a leather upholstered chair, and stayed for a social time.

On Sunday, March 22, druggist Mark Williams and hardware man Earl Adams drove to Carrington to view the remains caused by the fire of March 20. At 3 p.m., the Junior League met in the Methodist Church; the topic was "Watches and Clocks." On March 23, Timothy O'Connor returned from his visit to the old country, Ireland. Mr. and Mrs. Charles Richter and family left for their new home in Missouri. That evening, Mr. and Mrs. O.E. Couch entertained some friends in their home on Stimson Avenue West; progressive whist was played, with honors going to Mrs. James MacLachlan and Mrs. J.N. Kunkel; refreshments were served at midnight. On March 24, there was a light snow flurry, followed by warm weather. L.D. Richardson, general manager, and F. Sexton, superintendent of construction, of the North Dakota Independent Telephone Co., were in town, looking over their line; the company was planning on making the line to Carrington a metallic one and to extend a line from Barlow to McHenry, thus giving New Rockford direct access to McHenry. Miss Pearl Goss returned from a meeting of the State YWCA in Fargo. G.W. Griffin, a millwright from Sleepy Eye, Minn., his wife and young son arrived in town; he would supervise the installation of the machinery in the new mill. Miss Vera Keime left to begin her duties as the teacher at the Dutee School. James O'Connell and Ed Overton left to live on their homesteads in Bowman County. At 12:30 p.m., Lawrence Prader had a public sale at the old Prader farm 1 1/2 miles south of town, with many young horses and good farm machinery. At 8 p.m., Rev. E.W. Burleson held Episcopal services at the Mr. and Mrs. J.C. Smith residence. On the evening of March 24 (or March 31), Frank Sroufe, a farmer from eastern Foster County, and Josephine Babcock, formerly an operator at the telephone exchange in New Rockford [circa 1905], were married in Carrington. On March 25, Frank Reed went to Fargo for treatment by an ear specialist. Peter Prader, Axtle Johnson, H.J. Mitchell, C.C. Campbell, A.R. Johnson, G.J. Schwoebel, George Fahrer and Fred Allmaras represented Eddy County at the State Democratic Convention in Grand Forks; Iver Vick, F.D. Norton, Martin Walsh and J.L. Prader had been elected, but Campbell, Johnson and Allmaras replaced them. Mr. Schwoebel was elected as a delegate to the National Con-

vention in Denver. The Methodist Ladies' Aid met at the home of Mrs. F.S. Dunham; nearly 40 members drove out to the Dunham farm. That day, former resident C.H. Babcock graduated from McKilly's Veterinary College in Chicago. That evening, members of the Baptist Church gave Walter Priest a surprise birthday party; he received "a handsome rocker." That night, a daughter was born to Mr. and Mrs. William Frazer of Sheyenne.

On that day, George W. Johnston had a sale at his home in New Rockford. At 10 a.m. on March 25, F.P. Roush sold at public auction (F.C. Davies, auctioneer) on his farm 16 miles southeast of New Rockford and four miles south of Tiffany the following: four mares, two mares with foals, six horses, three colts, seven cows, two cows with calves, six yearling calves, one fresh cow, one Shorthorn Durham Bull, one Poland China Boar, 30 brood sows, one sow with piglets, 30 shoats, 100 Plymouth Rock chickens, six Bronze Turkeys, six Drylander Geese, six sets of harness, three wagons, one buggy, one carriage, two pairs of bobsleds, some oats and barley, farm equipment and some household goods.

On March 26, Mrs. B.W. Rantz went to Valley City to represent the local Minerva Club at the district meeting. At 10 a.m., in a special meeting of the Eddy County Commissioners, they voted to organize congressional townships 148, 65 [Pleasant Prairie] and 149, 67 [Munster] as civil townships, with township elections on April 7.

The March 27, 1908, "Transcript" had the following "School Notes": Milo Zehrfeld had left school because of spring work; on March 23 school board member W.C. Dresser visited the school; electric gongs were being installed in Miss Buck's room and in the gymnasium for signaling purposes; a spring vacation was scheduled for the next week, the first one in several years; two original poems were printed: "Try Again" by Hazel E. Henry and "The Moon" by William Noack.

Mrs. A.J. Ford had purebred M.B. turkey hens for sale. J.R. Craig and children had a Card of Thanks to the many friends and neighbors for their sympathy and aid "during the illness and death of our loved one."

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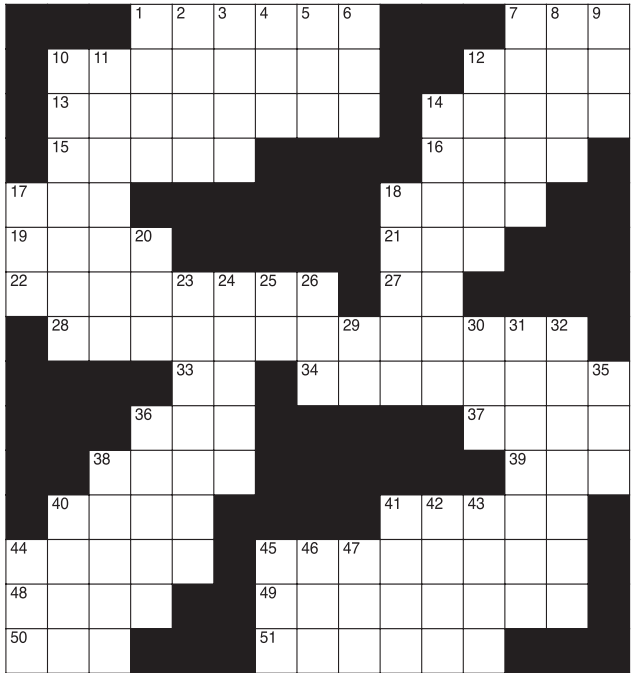
- Weekly Crossword -

CLUES ACROSS

- Carved into
- ___ Rogers, cowboy
- Unruly locale
- Edible mushroom
- Influential nobleman
- Rattling breaths
- David ___ George, Brit. P.M.
- Musician Clapton
- Small Eurasian deer
- Invests in little enterprises
- Perimeter
- Chicago ballplayer
- Animal body part
- It's everywhere these days
- Fictional ad exec
- Mr. T character Baracus
- Against the current
- Subway rodent
- Armor plate
- Hair on the head
- Strong insect
- Swollen lymph node
- A way to lessen
- Walter White poison
- Sleeveless garment
- Long accompanied song
- Without features
- Yankee great
- Mattingly
- Removes from record

CLUES DOWN

- Root of taro plant
- Those ones
- Appliances have one
- A way to sing
- Midway between east



- and southeast
- Animal dwelling
 - An object that as survived from the past
 - Oil cartel
 - Affirmative
 - Foul smell
 - Brisk tempo
 - S. American indigenous person
 - Restored
 - Official
 - Skin lesions
 - Electroencephalograph
 - Middle Eastern country
 - Extremely angry
 - Title used before a woman's name
 - British thermal unit

- By the way (abbr.)
- Anger
- Nullifies
- Ones who acquire
- Time zone
- Arabic name
- Protein in mucus
- Ballpoint pen
- Mimics
- Humans have a lot of it
- Expressions of good wishes
- Cool!
- One point east of due south
- City of Angels football team (abbr.)
- A way to save for retirement