

At My Age, I've Learned Scams Don't Discriminate - And North Dakotans Can Fight Back

By Nancy Guy, State Volunteer President, AARP North Dakota

By the time you reach my age, you've seen a lot of new technology, new ways to do business, and unfortunately, new ways for criminals to steal from honest people. As AARP North Dakota's volunteer state president, I hear from neighbors in every corner of our state who have gotten a suspicious call, text or email, or who are trying to help a friend or family member recover after a scam.

That's why April, Fraud Prevention Month, is a useful reminder to slow down, compare notes, and talk openly about scams. Fraud thrives in silence and embarrassment. Fraud shrinks when we share warnings, report scams without embarrassment, and use trusted resources to get help.

Fraud by the numbers - and why it matters here at home

The scale of financial fraud is staggering. The Federal Trade Commission estimates that, when accounting for underreporting, as much as \$195.9 billion was stolen from Americans through financial fraud in 2024 - and as much as \$81.5 billion of that was taken from older adults.

North Dakota is not immune. In 2024, total reported fraud losses in our state reached \$14.4 million, and 5,425 fraud reports were filed with law enforcement. Imposter scams and identity theft topped reports, but many losses remain unreported.

And the damage isn't only financial. AARP research shows nearly four in ten U.S. adults (about 103 million people) have experienced fraud, and an estimated 159 million are worried about becoming victims. People tell us their biggest fears are being targeted themselves, losing money with no way to recover it, or seeing a loved one victimized.

If you've felt that worry, you're not alone, and you're not overreacting. The good news is that a few practical habits, plus a community that looks out for each other, can prevent a lot of heartache.

What AARP and North Dakota leaders are doing

AARP North Dakota has worked for years to protect consumers and to help people recognize scams before money leaves their hands. During the 2025 ND Legislative Session, we helped our state become only the second in the nation to pass legislation regulating cryptocurrency kiosks - machines that criminals often direct victims to use because payments can be difficult to trace or recover.

We also bring fraud prevention information directly to communities. AARP North Dakota hosts fraud prevention events and presentations (find them at aarp.org/local). If you're interested in arranging a presentation on frauds and scams for your community group, our Speakers Bureau offers sessions statewide. Visit www.aarp.org/NDspeakers for more information.

Erase the shame
One of the hardest parts of fraud is the shame criminals try to leave behind. I want readers to know this clearly: if you've been targeted, you deserve support, not blame.

Scams are carried out by criminals who are skilled at manipulation, and they target smart, capable people every day. When we shift from blame and toward reporting, we give law enforcement and consumer advocates a better chance to stop repeat offenders - and we help our neighbors avoid the same trap.

Remember: this can happen to anyone, and speaking up can protect the next person.

Learn how to protect yourself and your loved ones

The AARP Fraud Watch Network is a free resource that can help you spot scams earlier and get guidance from trained fraud specialists. You can reach the AARP Fraud Watch Network™ Helpline at 877-908-3360, Monday-Friday, 7 a.m.-7 p.m. (CT).

Prairie Fare: Celebrate Smart With Budget-Friendly Party Ideas

By Julie Garden-Robinson, Food and Nutrition Specialist, NDSU Extension

I thought I'd have so much time this spring compared to last year. A year ago, I was helping plan two national conferences and preparing for our first family wedding.

I made more than 200 decorated cupcakes for the wedding. What was I thinking?

My bank account was on my mind, because those fancy cupcakes would have cost more than \$1,000.

We had successful events, but I was pretty tired by the time summer arrived. I was ready for a break. The year looked calmer, at least on paper.

Spring is a time of celebrations, from weddings to graduations to anniversaries. Whether you are a guest or the head planner, being a little creative can save you money if you do some of the work yourself.

Remember: safety first. Plan ahead and remember the temperature rules.

- Keep hot foods hot and cold foods cold. Refrigerate or freeze perishable foods in shallow containers within two hours. High-protein, high-moisture foods that are temperature-abused are most likely to be linked with foodborne illness.

- Keep cut fruit cold. Nest bowls of cut fruit and salad in larger bowls of ice. The food should maintain an internal temperature of 40 degrees Fahrenheit.

- Invest in temperature-maintaining equipment such as slow cookers for high-protein meats and warm dips. The food should maintain an internal temperature of 140 degrees F, according to U.S. Department of Agriculture recommendations.

- Prepare smaller trays or bowls of food and replenish regularly. Keep the remaining food in the oven or refrigerator.

Let's get creative. How about making your own charcuterie boards? A few years ago, charcuterie boards were not mainstream. Technically, "charcuterie" refers to cooked meats such as salami and prosciutto. A quick search online will inspire you with images of artistic spreads.

- Select a board or platter and some small bowls. Be sure the board is large enough to hold the amount of food you will need for your guests.

- Choose meats or other protein sources, such as deviled eggs.

- Pick out crackers or bread. If you have guests with intolerances or allergies, have some allergen-free options.

- Select cheeses. Go for a variety of soft or hard cheeses to vary the texture.

- Add a variety of fruits and vegetables for pops of color and nutrition. Arrange some red, green, orange and/or yellow bell pepper strips, along with carrot sticks, cucumber slices and other veggies.

- In the small bowls, include a dip or spread such as hummus, jam, mustard or cream cheese-based dip.

- Add nuts, seeds or pickled or sweet treats in other bowls.

- Provide forks, spoons, tongs and small plates for guests to select their food.

For more ideas, see "7 Steps to

Creating a Charcuterie Board" from North Dakota State University Extension.

How about a "meal in a bowl" buffet? Keep cooked food hot in slow cookers.

- Choose a grain such as cooked brown rice, wild rice, couscous (durum-wheat product), pasta or other grain.

- Provide vegetables for flavor, fiber and nutrition. Chopped peppers, onions, tomatoes, spinach, carrots and zucchini are good choices.

- For sweeter bowls, such as breakfast bowls with oatmeal, provide berries or slices of apple or banana. Dip fruit slices in orange juice to prevent browning.

- Include protein, such as cooked ground beef, poultry or lean ham. Black beans provide fiber.



PUBLIC NOTICE

The Mountrail County Planning & Zoning Board will hold a Public Hearing on **Monday, April 27th, 2026 at 8:35 A.M.** via GOTOMEETING or in the Commissioners room in the Mountrail County Courthouse located at 101 North Main Street, Stanley, North Dakota, for the purpose of receiving comments on a zoning/conditional use request filed by Gravel Products Inc-Applciant in concurrence with Last Round Up Ranch LLLP-Landowner to use agricultural land to mine gravel on a tract of land 80.00 acres, more or less, located in the Original Townsite of the City of Palermo, tract of land in the SW1/4 South of State Highway Right of Way except road to Palermo & less Outlot 1 of the SW1/4SW1/4 in Section 15 & NW1/4 of Section 22, Township 156 North, Range 90 West (**Palermo Township**).

The provision regarding a zoning/conditional use is contained within the Mountrail County Land Development Code. The Land Development Code may be viewed at the Mountrail County Planner's Office during office hours or online at www.co.mountrail.nd.us under the Planning & Zoning section.

If you are unable to attend the public hearing, written comments can be mailed to Mountrail County Planning & Zoning, PO Box 248, Stanley ND 58784-0248 and will be accepted until **Noon** on Friday, April 17th, 2026. Phone: 701-628-2909 or Email: melissav@co.mountrail.nd.us.

Mountrail County complies with Title VI Nondiscrimination Standards and the Americans with Disabilities Act. These policies can be viewed at the Mountrail County Human Resources Office. If any special accommodations are required, please contact: Mountrail County Title VI Compliance & ADA Coordinator, Randi Schumaier, P.O. Box 69, Stanley, ND 58784-0069, phone: 701-628-8980, Fax: 701-628-2276, email: rschumaier@co.mountrail.nd.us.

April 27th, 2026 P&Z meeting
Monday, April 27th, 2026 8:30 AM - 11:00 AM (America/Chicago)
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You can also dial in using your phone.
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Dated at Stanley, North Dakota this 1st day of April, 2026.
Charlie Sorenson, Chairman
Planning & Zoning Commission

ATTEST:
Melissa Vachal
Planning & Zoning Administrator
Apr. 8, 15, 2026

• Provide sauce or seasoning. For Asian-inspired bowls, use teriyaki or sweet and sour sauce. For Mexican bowls, provide salsa or taco sauce. For an Italian bowl, provide marinara or alfredo sauce.

For more ideas, see "5 Steps to Making Your Own Meal in a Bowl" from NDSU Extension.

If you'd like more ideas for healthful food buffets that won't break the bank, see the entire "Pinchin' Pennie\$ in the Kitchen" series under "Cooking on a Budget" with the Food Preparation resources at NDSU Extension.

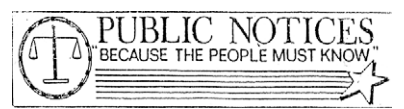
If you're planning a dessert spread, consider adding a simple, protein-packed option like this one. Then relax and enjoy the party.

Dessert Hummus

- 1 (15-ounce) can chickpeas, drained and rinsed
- ¼ cup creamy peanut butter
- ¼ cup maple syrup
- ½ tablespoons vanilla extract
- ¼ cup mini semisweet chocolate chips

Blend together the chickpeas, peanut butter, maple syrup and vanilla extract by hand or in a blender. Stir chocolate chips into mixture. Serve with fruit or graham crackers.

Makes six servings. Each serving has 190 calories, 8 grams (g) fat, 6 g protein, 27 g carbohydrate, 5 g fiber and 75 milligrams sodium.



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The Mountrail County Planning & Zoning Board will hold a Public Hearing on **Monday, April 27th, 2026 at 8:44 A.M.** via GOTOMEETING or in the Commissioners room in the Mountrail County Courthouse located at 101 North Main Street, Stanley, North Dakota, for the purpose of discussing a variance request filed by Basin Electric Power Cooperative-Applciant/Landowner, due to communications tower 190' exceeding the maximum height allowable on a tract of land 40.86 acres, more or less, described as Outlot 1 of the W½SW¼ of Section 26, Township 153 North, Range 91 West (**Crane Creek Township**).

The provision regarding a variance is contained within the Mountrail County Zoning Land Development Code. The Land Development Code may be viewed at the Mountrail County Planner's Office during office hours or online at www.co.mountrail.nd.us under the Planning & Zoning section.

If you are unable to attend the public hearing, written comments can be mailed to Mountrail County Planning & Zoning, PO Box 248, Stanley ND 58784-0248 and will be accepted until **Noon** on Friday, April 17th, 2026. Phone: 701-628-2909 or Email: melissav@co.mountrail.nd.us.

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The Mountrail County Planning & Zoning Board will hold a Public Hearing on **Monday, April 27th, 2026 at 8:41 A.M.** via GOTOMEETING or in the Commissioners room in the Mountrail County Courthouse located at 101 North Main Street, Stanley, North Dakota, for the purpose of receiving comments on a conditional use request filed by Basin Electric Power Cooperative for a conditional use permit on land zoned agricultural, to allow for placement of a new 230-kilovolt electric transmission line beginning at Outlot 4 of the E½NE¼ NE¼ of Section 29, Township 157 North, Range 94 West (**White Earth Township**), traveling north through Sections 29, 20, 17, 8 & 5, Township 157 North, Range 94 West & Sections 31, 30, 20, 19, 17, 8 & 5, Township 158 North, Range 94 West (**Bicker Township**), for a distance of 10.9 miles, more or less.

The provision regarding a conditional use is contained within the Mountrail County Zoning Land Development Code. The Land Development Code may be viewed at the Mountrail County Planner's Office during office hours or online at www.co.mountrail.nd.us under the Planning & Zoning section.

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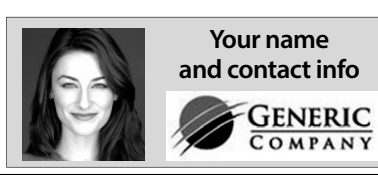
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Austin Township Equalization Meeting

The Tax Equalization Meeting of Austin Township will be held on **Wednesday, April 22, 2026 at 4:30 p.m.** at the home of the Austin Township Clerk, 7791 54th St. NW, Palermo, ND 58769. Other township business to be discussed after the Tax Equalization meeting.
Heather Nelson, Township Clerk

Big Bend Township Equalization Meeting

The Big Bend Township Tax Equalization Meeting will be held on **Tuesday, April 21, 2026 at 10:30 a.m.** in the New Town City Council room in New Town. Any other business to come before the board will be handled at this time as well.
Matt Bangen, Township Clerk

Brookbank Township Equalization Meeting

The Tax Equalization Meeting of Brookbank Township will be held on **Monday, April 20, 2026 at 9:00 a.m.** in the EOC Room at the Mountrail County Courthouse.
Nixie Anderson, Township Clerk

Clearwater Township Annual and Equalization Meeting

The Clearwater Township Annual and Tax Equalization meetings will be held on **Tuesday, April 21, 2026 at 7:00 p.m.** at the home of the Clerk, 7430 66th St. NW. The meeting will include election of officers and any other business to come before the Board.
Warren Bogert, Township Clerk

Crane Creek Township Equalization Meeting

The Crane Creek Township Tax Equalization Meeting will be held on **Wednesday, April 22, 2026 at 6:00 p.m.** at the Fladeland shop on 43rd St.
Brooks Annala, Township Clerk

Fertile Township Equalization Meeting

The Fertile Township Tax Equalization Meeting will be held on **Wednesday, April 15, 2026 at 2:00 p.m.** at the Parshall Ambulance Building.
Jim Waldock, Township Clerk

Howie Township Equalization Meeting

The Tax Equalization Meeting of Howie Township will be held on **Tuesday, April 21, 2026 from 6:00 to 6:30 p.m.** at Steven Pennington's farm, followed by the regular Planning and Zoning meeting and Board of Supervisors meeting.
Shelly Ventsch, Township Clerk/Treasurer

Knife River Township Equalization Meeting

The Knife River Township Tax Equalization Meeting will be held on **Tuesday, April 28, 2026 at 2:00 p.m.** at the home of the Clerk.
Elaine Uran, Township Clerk

Lowland Township Equalization Meeting

The Lowland Township Tax Equalization Meeting will be held on **Monday, April 20, 2026 at 4:00 p.m.** at the Loni Coons residence, 6056 74th St. NW, Donnybrook, ND.
Miles Gustavson, Township Clerk