



Savvy Senior

by Jim Miller

What to do when medical bills pile up

Dear Savvy Senior,
I'm 63 and recently had a hospital stay that left me with bills I can't afford to pay. I had Affordable Care Act health insurance, but after my premiums went up in January, I had to drop my coverage. Now I'm overwhelmed by medical bills. What can I do?
Struggling Patient

cially nonprofit ones, are required to offer financial assistance programs, often called charity care. Depending on your income, you may qualify to have part or even all of your bill forgiven.

Call the hospital billing office and ask specifically about financial assistance. You can also visit DollarFor.org, a nonprofit that helps patients apply for charity care programs at no cost.

Negotiate costs

If you do not qualify for assistance, you still have options. Many hospitals and doctors are willing to work with patients, especially if you reach out early.

Ask if they can lower the bill or offer a discount if you can pay something upfront. You can also request a no interest payment plan to spread the cost out over time. If this feels overwhelming, a medical billing advocate can help. The Alliance of Professional Health Advocates, at aphadvocates.org, can connect you with professionals who review bills and negotiate on your behalf.

Find programs

Since you recently lost coverage, it is also worth checking whether you qualify for Medicaid, especially if your income has dropped. You can apply through Healthcare.gov or your state Medicaid office.

Another helpful tool is BenefitsCheckUp.org, from the National Council on Aging, which can point you to programs that help lower health care and prescription costs.

Get support

You do not have to handle this on your own. There are several trusted organizations that offer free or low-cost help. The Patient Advocate Foundation (patientadvocate.org) provides case management services and can help you find financial assistance. The National Foundation for Credit Counseling (nfcc.org) offers nonprofit credit counseling and guidance on managing debt. You can also visit NeedyMeds.org to locate programs that can help lower the cost of prescriptions and other medical expenses.

The most important thing is to act sooner rather than later. Ignoring medical bills can lead to collections and added stress, but many providers are willing to work with you if you reach out.

Start by reviewing your bills, then explore assistance programs and payment options. With some persistence, you can often lower what you owe and set up a plan that fits your budget. Medical debt is common, even among people who had insurance, but it is often negotiable, and there are real resources available to help you through it.

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

HISTORY OF NEW ROCKFORD

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



On March 27, 1909, Roger and Evalyn Mattson and Lawrence Fisher all came in from UND for the Easter vacation; Fisher returned on April 5. After receiving a telegram that his mother was not expected to live, Charles Logan left for Detroit, Mich.; he returned on April 6. His mother passed away a few hours before his arrival. Fred Wilson, assisted by his brother-in-law Howard Kennedy, took a carload of household goods to Deerskin, Alberta, where Wilson was going to live. "Transcript" editor A.C. Olsen and his family moved into their new home. At 8 p.m., Rev. S.F. Beer gave a talk in the Methodist Church to some men and boys on "Social Purity." That evening, some friends of Mr. and Mrs. Charles Wilson gathered at the home of Mr. and Mrs. Martin Sands for a farewell party, complete with dancing and "a tasty luncheon."

On the morning of Sunday, March 28, a 10-pound son was born to Mr. and Mrs. James Casey near Tiffany, and a 9-pound daughter was born to Mr. and Mrs. Sam Rich. At 8 p.m., Bishop Cameron Mann held Episcopal services in the Baptist Church.

On March 30, G.W. Egbert began moving his barber shop from the basement of the J.W. Rager harness shop on Villard Avenue to the better-lighted and roomier J.M. Patch Block basement, where he would operate a four-chair shop; W.T. Buck had just closed his barber shop there and vacated the room. Dennis Aultman and family returned from two years in Missouri.

On March 30 at 10 a.m., J.R. Craig had a public sale at his farm 1 1/2 miles northeast of New Rockford, F.C. Davies, auctioneer: seven work horses, two mares in foal, four colts, three Shorthorn milch cows, one heifer, two calves, two fat hogs, three wagons (two with grain boxes), one Deering binder, one McCormick mower, two hay rakes, one John Deere gang plow, one Flying Dutchman gang plow, one sulky, one drill, four harrows, one spring wagon, two sets of bob sleighs, one cutter, six harness sets, four turkeys, one gobbler, two Guinea Fowl, around 75 White Wyandotte chickens, a few tons of hay and household goods.

On March 31, U.A. Fautch [Fautsch?] and his new wife came in from Dwellington [Wellington], Ill., where the couple got married the previous week; they would live on the Fautch farm southeast of town. Ben Mullenberg, assistant at the Starks' feed mill, left for a funeral in Wisconsin. Mr. and Mrs. James E. Hyde left for their new home in Fargo. [Mr. Hyde had come to New Rockford in July 1902 as the cashier of the First National Bank; Mrs. Hyde joined him on August 22.]

On the morning of April 1, Helen, the 2-year-old daughter of Mr. and Mrs. O.G. Cooling, passed away after a brief illness of five hours. [Her tall, white tombstone in Prairie Home Cemetery reads "HELEN MAE BORN JAN. 18, 1907 DIED APR. 1, 1909." An inscription reads, "A little flower of love that blossomed but in heaven." "COOLING" is carved on the limestone base which rests on a larger, darker base.] The funeral was held in the Congregational Church at 2 p.m. Sunday, April 4, with interment in the cemetery north of town. W.E. Biggs began work as the new postmaster; his son Mont became the new delivery clerk. J.A. Wren moved his household goods in from his farm southeast of town, and he and his family started occupying the McLean property recently vacated by Mr. and Mrs. A.C. Olsen. That evening, the Methodist Ladies' Aid gave a picnic supper in the basement of the Congregational Church. There was a short program, and ice cream and other refreshments were sold.

The April 2, 1909, "Transcript" contained an announcement from Carlson & McBride (Charles Carlson/Elmer McBride) informing the public that they had purchased the bakery stock, fixtures and "Good Will" of Mrs. M.E. Holliday and would reopen the business on April 2 [sic, 5] with Mr. McBride, who managed the Home Bakery for Mrs. Holliday, in charge. They would also carry a fine line of confectionary, fruit and cigars. [The business was probably located in the Wiemals' building next to Hays & Adams Hardware, Lots 1 and 2, Block 17, North Chicago St., where Rockin' Fitness is today, 2026.] Olof Lundquist had a card

of thanks to his friends and especially his neighbors for their aid and sympathy during the illness of his "beloved wife"; he also had special thanks to the Eastern Star Lodge and the Masonic Lodge for their assistance at the funeral.

Alfred Patchett had sold his interest in the Independent Dray Line to his partner Went Magee. Miss Anna Haas was a new saleslady in the dry goods department of Prader & Baeder's general store.

The following businesses would close at 7:30 p.m. every day from April 1 to August 15, except on Saturdays: H. Peoples & Co., Rodenberg & Schwoebel, Prader & Baeder, John Wenz, J.N. Kunkel [sold out to George Dunham, late April 1909], Elias Saad, T.R. Quam, Hayes & Adams, George Fahrner, J.M. Mulvey, C. Lund, D.H. Fowler and John Rager.

In "School Notes" by Verne H. Radke: Rev. James L. Asher of Carrington visited the first grade on March 20; Rev. J.R. Beebe visited the grades the previous week; on March 29, Miss Camilla Wennerlund spoke to the fifth and sixth grades about her trip to Norway and Sweden; Billy Perkins of the second grade had left school to return to his home at McHenry; Howard Kennedy had left the fifth grade and would accompany his parents to their new home in Canada; second-grader Gladys Olson had gone to see an eye specialist; high school student Lynn Radke went to Fargo on March 31 (to see a specialist); also, on March 31 Mr. Maxwell gave a talk on Nature Study to the grades; that morning County Superintendent Ellen Mattson visited the sixth grade; third-graders Cecil Medved and Mable Logan had missed all week with illness; fifth-grader Lester Hudson had missed the entire week due to the grippie; the second grade had a scrapbook and each student could use up to three pages; the third-graders had a Dutch corner in their room, and they had purchased a clock for their room with the money they had made the previous year selling flowers; and about 80% of the seventh graders passed the State exams in Physiology and Geography.

Peter Jensen had gone to Almena, Wisc., to see Dr. Till about "a plaster"



What is a blue raspberry?

by Tom Kalb, NDSU Extension Horticulturist

Blue raspberry is one of the most popular flavors in America. You can find blue raspberry slushies, drinks and candy everywhere.

It would be fun to grow blue raspberries in our gardens, but no blue raspberry plants are sold at garden centers. That's because blue raspberries are produced in factories, not on farms. The fruit is completely artificial.

The blue raspberry originated when makers of slushies and other frozen treats had more red flavors than shades of red dye. Fifty years ago, when you saw a purple popsicle, you knew it was going to taste like a grape. When you saw an orange popsicle, you knew it was going to taste like an orange. But when you saw a red popsicle, you didn't know if it would taste like a cherry, strawberry, raspberry or watermelon. Kids were confused and sometimes disappointed.

Raspberry treats often used a burgundy-red dye (FD&C Red No. 2). This dye was banned in 1976 by the Food and Drug Administration as a possible carcinogen. Scientists needed to find a new dye for raspberry.

The ICEE frozen treat company found brilliant blue dye (FD&C Blue No. 1) sitting on the laboratory shelves, and the blue raspberry was invented.

Blue raspberry treats are brightly colored and dis-



Blue raspberry is a popular flavor of popsicles and other treats. Pixabay photo.

tinctive. There is no other fruit (or food) that has its electric blue color. When a kid sees a blue popsicle, they think the color is cool, and they know it is going to taste like blue raspberry.

Since blue raspberry is artificial, the scientists could make its flavor anything they wanted. The flavor of a blue raspberry varies slightly from company to company, but it does not taste like a natural raspberry.

Natural raspberries have a delicate zest and floral aroma. Blue raspberries typically have a sharp, tangy, sweet-tart flavor. It has been reported that the chemicals used to create blue raspberry may be similar to the aromas found in apples, cherries and pineapples.

With added sugar, blue raspberry tastes more like candy than fruit. It's no

wonder blue raspberry has become a popular flavor for kids.

You can find blue raspberry juices with natural flavors. But if you look at the list of ingredients, you will find it probably does not contain any raspberry juice. It more likely contains less expensive juices such as apple and orange.

Blue raspberry snacks are everywhere this summer. They are colorful and fun to eat, but they are unreal and not especially healthy. Eating a blue raspberry snack will bring a smile to your face, but it will turn your tongue blue.

Go ahead and enjoy a blue raspberry snack, but don't forget to eat some real raspberries, too.

For more information about gardening, contact your local NDSU Extension agent.



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Public Notice

MEETING NOTICE

TWO RIVERS RURAL AMBULANCE DISTRICT, situated in the North Dakota counties of Eddy, Foster, and Wells, will hold a board meeting on July 15, 2026 at 6:00 p.m. This will be held at the Community Ambulance Service of New Rockford, located at 818 1st Avenue North, New Rockford, ND.

Board meeting agenda items include treasurer's report, minutes, reports from the board members, adoption of bylaws and adoption of budget and tax levy. Also any new business will be discussed.

Published July 6, 2026

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