

Golden Roundup

April 2012

**Spring
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Sprung!**

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Roundup**

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Eating Smarter

Can Lower Cholesterol



Judy Johnson

Medical and nutrition experts agree that lifestyle changes, including heart-smart eating, is the place to start if you want to lower your blood cholesterol levels. The Montana Cardiovascular Health Program provides the following tips for a heart-smart diet.

How do I eat heart-smart?

Choose nutrient-rich food first. Whole, minimally processed foods with lots of nutrition packed into them are great choices. Enjoy lower-fat or fat-free foods when possible. Naturally lean proteins, like skinless chicken, lean cuts of beef and lower-fat dairy products and dressings fit the bill. Go for high-fiber foods often. Fruits, veggies, seeds, nuts, dried beans and whole grain are good sources of fiber. Many of these foods offer heart-protective vitamins, minerals and phytonutrients. Make lower-sodium foods a habit. Most whole, unprocessed foods have minimal amounts of sodium while fast foods, restaurants meals, and processed foods are often high in sodium.

Do I have to give up my favorite foods to lower my cholesterol?

No. A critical concept in heart-smart eating is smart-sizing your portions. Many food portions in the U.S. today are two to three times the size of a healthy serving. First, start small. Order the small size when eating out or use a slightly smaller plate when eating at home. Share appetizers, entrees or desserts with friends and family when eating out. Enjoy half, save half. Take time savor favorite foods and save half for tomorrow!

Why is it important to eat less fat, saturated fat, and trans fat?

All fats are very concentrated in calories. Eating less fat and eating fewer calories can help you maintain your weight. Both saturated fat and trans fat tend to raise blood cholesterol levels. They are found in meat, poultry, dairy and processed foods. High-fat, high-sugar diets also tend to raise your triglyceride levels. Healthy fat replacements for saturated fat and trans fat are liquid oils such as olive oil, canola oil and sunflower oil.

Do I have to strictly limit my daily cholesterol intake?

The new research shows adults can eat an egg a day with no effect on their cholesterol. Moderate amounts of liver, shrimp, and lobster are usually fine. If you have questions about eating foods with cholesterol in your diet, ask your medical care provider for a referral to a registered dietitian.

Smart substitutions for Recipes from the American Heart Association.

When recipe calls for . . . Use this instead . . .

Whole milk (1 cup) 1 cup fat-free or low-fat milk, plus one tablespoon of liquid vegetable oil

Heavy cream (1 cup) 1 cup evaporated skim milk or 1/2 cup low-fat yogurt and 1/2 cup plain low-fat unsalted cottage cheese

Sour cream Low-fat unsalted cottage cheese plus low-fat or fat-free yogurt; or just use fat-free sour cream

Cream cheese 4 tablespoons soft margarine (low in saturated fat and 0 grams *trans* fat) blended with 1 cup dry, unsalted low-fat cottage cheese; add a small amount of fat-free milk if needed

Butter (1 tablespoon) 1 tablespoon soft margarine (low in saturated fat and 0 grams *trans* fat) or 3/4 tablespoon liquid vegetable oil

Egg (1) 2 egg whites; or choose a commercially made, cholesterol-free egg substitute (1/4 cup)

Unsweetened baking chocolate (1 ounce) 3 tablespoons unsweetened cocoa powder or carob powder plus 1 tablespoon vegetable oil or soft margarine; since carob is sweeter than cocoa, reduce the sugar in the recipe by 25%

Healthy Ranch Dressing

1/2 c. buttermilk

1/4 c. reduced-fat mayonnaise


2 Tbsp. white-wine vinegar

1/2 tsp. granulated garlic


1/2 tsp. salt

1/2 tsp. pepper

Mix ingredients together, add fresh or dried herbs for added flavor if desired.

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Observations On The Aging Process From A Front Line Participant



Lois Kerr

Age and Experience

By Lois Kerr

A former colleague made a comment a few months ago that brought to mind this joke: An old dog got lost in the African wilds. As he searched for his way home, he spied a young lion creeping up on him. Knowing he was no match for the lion, the dog thought furiously, spied some bones on the ground, and got an idea. The dog nonchalantly turned his back on the lion and began munching vigorously on the bones. At the moment the lion was poised to pounce, the old dog licked his chops and loudly proclaimed, "That was the best lion I ever ate."

The young lion decided this dog was more ferocious than he looked, so he slunk away. A young monkey sitting in the trees observed this performance and decided that he could make a pact with the lion – in exchange for protection the monkey would tell the lion how the dog had tricked him. The monkey sprinted after the lion, asked for a pact, and explained the situation. The lion, totally incensed, told the monkey, "Jump on my back and I'll show you what happens to animals that make a fool of me."

The old dog saw the lion with the monkey on his back racing towards him at high speed. Guessing what had happened, the dog immediately turned his back on the charging lion and looked unconcernedly into the distance. As soon as the lion got within earshot, the dog announced loudly, "Where is that dratted monkey? I sent him out an hour ago to bring me another lion."

The moral of the story? Age and experience (or should we perhaps say 'age and treachery') will win out over youth and enthusiasm any time.

I don't consider myself particularly treacherous (notice I mention nothing about age...) but I do know that as I rack up the years, I have learned from experience how to circumvent idiots, silly rules, and for the most part get my own way as far as it is possible to do so. The comment that my former colleague, a young woman, had made was something to the effect that she had learned a lot of necessary work skills from me through observation, such as how to say 'no' politely but firmly and how not to get trampled underfoot in the office whirlwinds.

At first I was horrified by this comment, but upon reflection, I was pleased. My motto for the past few years has been 'it is better to ask forgiveness than to ask permission'. Asking permission gives away my personal power and it boxes me into a corner if I don't get the answer I want. Just forging ahead, making decisions on my own, and doing as I see fit always provides more satisfaction, and nine times out of ten, no one notices or cares, or if they do, they appreciate the fact that someone can think and act without constant supervision. Unlike asking permission, which hands power to someone else who usually doesn't deserve that power, acting on my own initiative allows me to retain the power of choice and of decision making.

Age has given me the confidence to trust my own instincts and to act according to my own lights, not someone else's. For that I must say I am grateful for the aging process. I also suspect this is one reason why age discrimination has become the biggest discriminatory factor in the U.S. Gender and race come in a distant second to age discrimination.

Youngsters might bring a lot of enthusiasm to a job, but they seldom bring much experience with them. We older people, on the other hand, have gained a lot of experience through the years and we have learned a few things on our several trips around the block. We no longer need wild enthusiasm to get the job done correctly. When someone tells us to jump, we explain respectfully that we will certainly see it gets put on the agenda and in all likelihood we can probably oblige by sometime next week. We don't feel the need or the desire to jump immediately. We test the waters first.

Experience truly is a very valuable asset, and we can only gain this experience through time, trial, and error. We know how to work, we know how to get the job done, but we also require a little respect. Youngsters work very hard when they decide to work, but they often lack the required experience to properly complete a job on their own. Older people work hard as well, but through experience we have learned how to work smarter, not harder.



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Gifts of Mineral Interests



Staci Miller

Submitted by Staci Miller

Reprinted from Crescendo Interactive, Inc.

Ownership of Mineral Interests

New technology has made the Bakken shale in North Dakota/Montana very valuable mineral interests. Many donors with new-found wealth now have a greater interest in charitable giving. But how should they give? What are the rules? Should the gift be outright or in trust? Who is a qualified appraiser?

The owner of a mineral interest has the right to exploit, mine and/or produce any or all of the minerals lying below the surface of the property. The varying degrees of ownership make gifts of oil and gas interests to charity complex. Some donors own land with oil or gas deposits while others own only the mineral rights. Both types of owners may lease their mineral interests to an energy company that will extract the minerals in exchange for royalty payments. Oil and gas interests are transferred to charity by deed or, in the case of a testamentary transfer, by will.

Donor Owns Land with Minerals

If the donor owns the land with oil or gas under the surface, the donor cannot contribute less than the donor's entire interest. Contributions of partial interests in property are not deductible. However, under an exception to the partial interest rule, a deduction is permitted for a gift of an undivided portion of a donor's entire interest in the property. The donor must gift the land together with the minerals (oil or gas) to permit a charitable deduction.

The donor must own the interest for more than one year to take a deduction based on fair market value. If the fair market value of the interest is \$500 or more, Form 8283 must be included with the donor's tax return to permit a charitable deduction. The gift of an interest over \$5,000 in value will require a qualified appraisal, otherwise the charitable deduction may be denied.

The gift of land with oil or gas under the surface may be made outright to charity or to fund a life income arrangement, such as a charitable remainder trust (CRT) or charitable gift annuity (CGA).

Donor Owns Only Mineral Interest

If the donor only owns the mineral interest, the donor can gift the minerals alone to charity or to a charitable trust. Because the donor is gifting his or her entire ownership interest, the partial interest rule is not implicated.

The deduction is based on fair market value if the interest is held for more than one year. The general rule of thumb in the oil and gas industry is that the value of a mineral interest equals the annual income produced by the interest multiplied times four. The filing of Form 8283 and a qualified appraisal will be required if the property exceeds the thresholds noted above. There may be additional issues for life income gifts.

Donor Leases Mineral Interest for Royalties

Even if the donor has leased the mineral interest, he or she may assign the royalty stream to charity. There is no issue of income avoidance because a royalty is not earned income. Since the royalty payment is assigned, the donor avoids income tax on the payment.

The Foundation for Community Care can answer questions on how you can leave a gift of mineral interest. We invite you to contact us at 406-488-2273, go to our website www.foundationforcommunitycare.org, or stop by our office at 221 2nd St. NW, Sidney. Of course, there is never any cost or obligation for the information and service we provide and it is in no way designed to replace the counsel of your personal advisors.

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Cooks On Main

A Downtown Williston Leader

By Theresa Yockim

Cooks on Main, Williston, is a store full of culinary candy! The tools are fun and vibrantly toned; jam-packed with implements designed to enhance the cooking experience. Enthusiastic displays brighten the interior and delight the visual palate! The inventory is broad and enchanting; employing all the major brands a cultured chef expects and enticing the whimsy of the home cook who may be experienced and

pepper ware. It's also possible to decorate your kitchen with items purchased within. Her store's list of items is extensive and broad. Capable of solving problems, the staff often improves the oil worker's limited kitchen space in a unique way, helping to outfit smaller kitchens contained in their RVs. The team has helped them find unique cookware and appliances appropriate for motel rooms. When an item isn't available on the shelves, they will order it in, making it available within days.



Owner, Angela DeMars, looks forward to helping you design your kitchen.

those who are just beginning. If you are looking for the latest and greatest, this market is right on the money. With so many gift options, it's a great place to find the perfect Mother's Day Gift; complimentary gift wrapping is always offered.

One of the major brand lines presented is KitchenAid; their Artisan Design mixer comes in every complimentary color a kitchen scheme could demand. Gadgets are offered by makers such as Norpro, Kuhn Rikon and Joseph Joseph to name a few. She carries a fabulous and chic line of enamel bake-ware by Le Creuset that come in all your favorite colors. There are artful table dressings such as cloths, napkins, placemats, and salt and

preneurial spirit has also been an inspiration since she grew up in his business, Walt's Market. Having had a close friendship with the previous shop owner, Judy Kohlman, Judy's Cupboard, who owned the present location for 20 plus years, it was only natural for her to re-open the space in the same genre.

Another vital offering of Cooks on Main is a Bridal Registry. New couples can enter their wishes and their friends and family can then have those items delivered to their wedding venue. Since Wedding Season is certainly upon us, Angela certainly fills that niche very well.

In the current economy boom, many business owners

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struggle with employee staffing. Luckily, Angela has been able to draw on her close friends and family and has built in a very knowledgeable, trusted staff that helps her provide excellent customer service.

As she visited with other downtown retailers, a common theme emerged. Together, they visit an almost age old quandary; big box retailers and malls that have stolen the downtown experience. More and more, local businesses were forced to fold due to a lack of walk-in business. Soon, they were talking about starting their own project to save the old buildings and their integrity as well as revamping their own economic

progress and health. "I think there is something about downtowns that are really iconic," she says. A group of concerned building owners and proprietors convene once a month with a plan to impede that loss.

Long time business owner, Chuck Wilder of Books on Broadway, has offered his coffee shop as a meeting space for the group. He feels Angela is a driving member who is vitally responsible for their current progress. "We all add strength to each other," she answers to that as she speaks excitedly about their endeavor to re-engage the walking customer who appreciates front door businesses. "With the street-scapes coming up, with new stores coming in, with old establishments thriving, it's just really an exciting time to be here. I wanted that historical feeling."

Cooks on Main is located at 224 Main St, Williston, and is open Monday-Saturday 9 a.m.-6 p.m. 701-572-2665.



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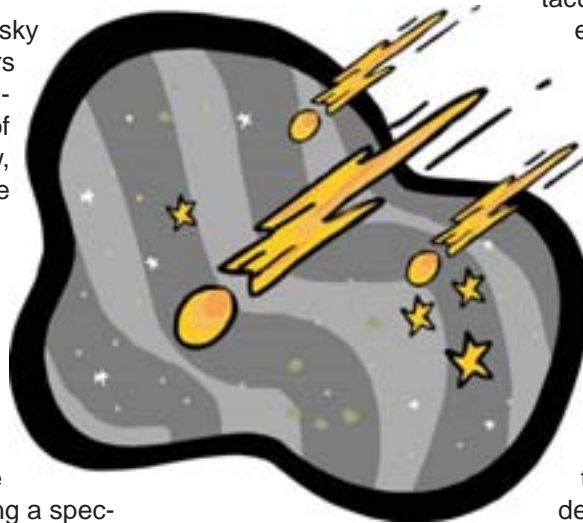
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April Offers Meteor Shower Display

By Lois Kerr

For those who enjoy viewing the night sky in all its splendor, April offers sky watchers the chance to catch sight of the Lyrids meteor showers, with best viewing the night of April 21. The moon will cooperate in the show, as on that date it will be at new moon phase so will not illuminate the sky.

Meteors, what we often refer to as shooting stars, consist of bits of interplanetary ice or rock that usually burn to nothing when they hit Earth's upper atmosphere. These rocks travel at thousands of miles an hour, so the friction produced upon entry to the atmosphere produces heat that causes them to ignite. Meteors generally vaporize anywhere from 30-80 miles above the ground, creating a spec-



tacular light show for observers on earth. The very few meteors that survive the entry to the earth's atmosphere hit the ground. We call these chunks of rock meteorites.

Meteor showers are displays of meteors that streak across the sky at the rate of a few dozen to hundreds each hour. Our Earth regularly passes through streams of comet debris in orbit around the sun, and some of this debris falls into the Earth's atmosphere. This produces meteor showers.

Although the April Lyrids are not the most spectacular meteor showers (you need to view the Perseids in August and the Leonids in November to see a true light show), the Lyrids will still provide good viewing and a great excuse to sit outside after dark gazing at the sky. April's mild temperatures also will allow you to watch in relative comfort.

Our annual meteor showers get their names from the places they seem to originate. The Perseids for example get their name because the meteors seem to be falling from a point within the constellation Perseus.

The Lyrids, named for the constellation Lyra the Harp, will produce between 10 and 15 meteors per hour, a far cry from the 60 per hour that the Perseids and the Geminids usually produce. However, with no moon, the Lyrids should provide a good show this year. Meteors will appear anywhere unexpectedly and in any part of the night sky, so you don't have to face any particular direction. You will have to find a dark spot with a good view of the horizon, and remember that meteor sightings tend to increase as the night wears on, so the viewing becomes better after midnight. Meteors instantly get your attention when they streak across the sky, and watching multiple meteors as they crash and burn in our atmosphere provides a great evening of viewing.

Take a blanket to keep warm, remember to pack something to drink, and perhaps have some bug spray handy while you settle yourself in to watch the light show.

For those interested in other meteor showers, the Perseids will be at their height on Aug. 13, the Orionids make an appearance the night of Oct. 21, the Leonids give us a show on Nov. 17, and the Geminids herald Christmas by arriving on Dec. 13.

An advertisement for the Verizon DROID BIONIC smartphone. The background is a light grey with a circuit board pattern. At the top left, it says "INTRODUCING" in white. Below that, "DROID BIONIC" is written in large, bold, black letters with a red outline. To the right of the phone, there is a "4G LTE" logo. The phone itself is shown at an angle, displaying a red and black abstract graphic on its screen. Below the phone, the text reads "Dual-core power at 4G LTE speed" and "\$99.99". Further down, it says "NEW! DROID BIONIC by MOTOROLA. \$149.99 2-yr price - \$50.00 mail-in rebate debit card with new 2-yr activation & data pak." At the bottom left, there are logos for "EVERETT" and "verizon". At the bottom right, there are two addresses: "120 East Main, Sidney, MT 59120 • 406-433-4170" and "101 S. Merrill Ave., Glendive, MT 59130 • 406-377-3645". At the very bottom, there is a small line of text: "Activation fee/line: \$35. IMPORTANT CONSUMER INFORMATION: Subject to Cost Agmt, Calling Plan, rebate form & credit approval. Up to \$175 early termination fee (\$350 for advanced devices) & add'l charges apply to device capabilities. Offers & coverage, varying by svc, not available everywhere; see vzw.com. While supplies last. Limited time offer. Rebate debit card takes up to 6 wks & expires in 12 months. DROID is a trademark of Lucasfilm Ltd. and its related companies. Used under license. 4G LTE is available in 202 cities in the U. S. LTE is a trademark of ETSI © 2012 Verizon Wireless."

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Fairview Memories

The Fairview News

THURSDAY, APRIL 19, 1979

AN INDEPENDENT NEWS PAPER

Chamber slates annual clean-up day for May

With fifteen members present for Monday evening's meeting of the Fairview Chamber of Commerce, the annual clean up of the highways and biways outside the city limits was scheduled for May and a newspaper survey of needed health facilities was approved.

Chamber President Owen Garrick presided over Monday evening's meeting held in the Fairview Schools Board room. Reports were heard from Clarence Homstad, Paul Torres, Mary Barr, George Hunter, June Sullivan, and Larry Davidsen concerning the activities of their respective committees.

Under direction of Spring Promotions Chairman Davidsen, the annual clean up of the highways was set for Thursday, May 10 beginning at 12:30 p.m. The city police will be requested to take charge of traffic safety during the clean up project with the students from Fairview High School participating in the actual clean up. Chamber members furnishing pickups for the project will be Bob Dobias, Glen Veil, Paul Torres, Jerry Sundheim, Irvin Noyes, Arnold Huether, George Hunter and Betty Garrick.

Members authorized the Chamber Health Committee to proceed with a questionnaire survey in the News concerning health and/or medical facilities in Fairview. If interest warrants, a public meeting will follow.

Reports concerning the 33rd annual Old Timers Reunion and Summer Festival were heard. President Garrick noted that under the general chairmanship of the Chamber the following committee heads have been appointed: Buttons, Gordon Gumke; Registration, Leona LaBonte; Noon Lunch, St. John's Lutheran Church; Lunch Line, Stage and Seating, Fairview Jaycees; Afternoon Program, Fairview Jaycees; Parade, Fairview Lions Club; Coffee, Jim Deming; Publicity, Mary Barr.

It was noted that the host for the Old Timers Welcome Wagon is needed and Garrick will make that appointment in the near future. Garrick announced that Bud Starr will donate the necessary beef for the noon lunch.

Following further discussion on the annual festival and setting the next meeting for May 21, adjournment was at 9:30 p.m.

Fairview wrestlers take two state championships

Fairview brings home two State Champion Wrestlers from Bozeman.

Donnie Davidsen and Robbies Lovegren both earned Gold medals at the State AAU Wrestling meet held in Bozeman April 6-7. The two day competition involved wrestlers from throughout Montana. Taking place in the MSU fieldhouse the meet involved nearly 1000 boys.

Davidsen's winning the Championship was accomplished in the 65 pound Midget

weight class with seven straight wins over: Robert Dolverton-Arbe Dec. 14-0; Kevin Donaven, Dillon-pin 2:41; Mike Hennelly, Huntly Project-pin :41; Kip Hennelly, Huntly Project-pin 1:38; Jody Mann, Malta-pin :56; Rich Wilson, Libby-dec. 16-6; Championship Jyson Pallister, Helena-dec. 4-0.

Seventeen wreslers competed in Donnie's weight class.

Lovegren's feat in the 160 pound Intermediate Class was accomplished by disposing of the following wrestlers: Rusel Howard, Townsend, pin :32; Kevin O'Brian, Lone Rock-pin 4:45; Championship John Carlsen, Nashua-pin 1:15;

Seven wrestlers competed in Robbie weight class. This is Robbies fifth state championship.

Three other boys from Fairview earned berths to the Western Zone Tournament that will be held in Butte this June.

Monte Shaide place 5th in the 105 pounds midget class, Scot Garrick was 6th in the 85 pound intermediate, and Mick Lovegren was 6th in the 165 pound Elite Class.

The the teams that make up the Eastern Division in Montana, Sidney wrestlers brought home three Gold Medals, Miles City had one, Fairview two, and Glendive had one.

Bank sale disclosed

The Montana Bank of Fairview has been purchased by the Associated

Bankers Corporation located at Wayzata, Minnesota. This corporation owns 10 banks in Montana at this time, The Directors of the bank are Don Fraley, Walter Shires, Arnold Huether and Marlin Norby.

There will be no change in Officers or Employees of the bank. The bank is in the process of changing the name of the Montana Bank of Fairview to the Fairview Bank.

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Fairview wins raft race

Pre-race festivities included a River Raft dance at the Jaycee Clubroom in Fairview.

Eleven entries from Fairview, Sidney, Glendive, Williston, Tri-Community (Zahl, Alamo and Grenora, North Dakota), Plentywood and Kellogg, Idaho got underway about 12:40 p.m. Sunday afternoon at a point 8 miles north of Fairview. Two hours and twenty minutes later, the Fairview raft manned by Mike Stordahl, Don Knels, Jody Heinle, and Ken Knels crossed under the old railroad bridge at Sundheim Park to take first place honors. Coming in shortly after was another Fairview raft with Bob Hunter, Ron Buxbaum, and Bryan Cummins on board to take second place. Poling in third was yet another Fairview raft; this one

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The Golden Roundup is distributed the Wednesday closest to the middle of each month. The May news and ad deadline is May 11.

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