

Golden Roundup

October 2012

Bountiful Harvest

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PO Box 1207

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1-406-433-3306

info@roundupweb.com

Montana Endowment Tax Credit



Staci Miller

Reprinted from Montana Non Profit Association and Montana Community Foundation

**Submitted by Staci Miller
Foundation for Community Care**

Established in 1997 to encourage individuals, businesses and organizations to make lasting investments in their communities, the Montana Endowment Tax Credit creates an incentive for residents to give to endowments. If you would like to see a personalized, no cost or obligation example of how the MT Endowment Tax Credit can deliver immediate tax benefits, and make a dramatic philanthropic statement, please call or write the Foundation for Community Care, Attention Staci Miller, 221 2nd Street NW, Sidney, MT 59270, 406-488-2273 or send us an email at smiller@foundationforcommunitycare.org.

1. The tax credit makes it possible for people to give more than they might otherwise. By offsetting a portion of Montana income tax, the tax credit means that every \$5,000 gift really only costs \$3,000. (That's before the benefits of the federal deduction.)

2. The tax credit works. The Montana Department of Revenue estimates that at least \$123 million in gifts to charitable endowments have been used to claim the charitable endowment credit since its inception in 1997. Assuming a standard endowment distribution rate of 5%, these gifts create at least \$6 million in distributions to Montana nonprofits every year.

3. In a state where the economy is defined by the extraction and exportation of natural resources from the earliest days of fur trappers, Silver Barons and Copper Kings, to today's mining, coal, and oil industries the Endowment Tax Credit provides an vehicle for Montanans to leave part of their wealth to their hometowns in perpetuity and be rewarded for that good behavior. It encourages Montana-made wealth to stay in our state.

4. The Montana Endowment Tax Credit is an effective public-private partnership that promotes philanthropy without endorsing a specific cause. It's a tool that incentivizes giving but allows donors and local communities to decide how to invest their donations and how the earnings should be used.

5. The tax credit is an important tool for building permanent endowments. Endowments make nonprofit operations

sustainable. A recent study showed that demand for "life-line services" provided by nonprofit health centers, homeless shelters, and food banks has increased for the third year in a row. Nonprofits across the nation are being asked to do more with less. Endowment distributions take pressure off of nonprofit staff trying to find new sources of income by providing a predictable stream of revenue each year.

6. Endowments perpetuate the values and priorities of donors. An endowment created and restricted for a specific purpose can ensure that vital programs outlast changes in staffing, board and mission that all nonprofits undergo over time. Through endowment giving, donors can make sure that what they care about will last.

7. Endowments create legacies. Because an endowment gift is invested permanently, it acts as a permanent tribute for a donor's loved ones. Endowment gifts given to memorialize a loved one keep giving in their name—forever.

8. Endowment gifts afford donors the option to perpetuate their annual gifts. Montana's population is aging. At retirement annual donors may feel the need to cut back. With fewer young people to step into the shoes of long-time supporters it might become more challenging to raise annual operating support. Donors who add \$2,500 to the permanent endowment of their favorite charities will forever continue to give their \$100 annual gift.

9. Montana faces a lack of philanthropic wealth. Although Montanans are generous in many ways, among the fifty states, Montana ranks at or near the bottom with regard to per capita charitable giving, number of foundations, size of foundations, and value of foundation gifts granted and received. Montana is home to less than three-hundredths of one percent of all U.S. foundations. It ranks 48th in the nation in foundation assets and 47th in foundation giving.

10. Endowments provide independence from economic, governmental and political forces for nonprofits, creating programs that stand the test of time. Many nonprofits rely on yearly grants from government and private foundation to fund operations, but this type of income is not guaranteed. An endowment distribution is.

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Making Medicare Make Sense

Answers To Some of The Most Commonly Asked Medicare Questions

Q: What is the Medicare Competitive Bidding Program and How Will it Affect Me?

A: The Centers for Medicare & Medicaid Services' (CMS') Competitive Bidding Program for Durable Medical Equipment, Prosthetics, Orthotics and Supplies (DMEPOS) is an important step towards the Medicare program paying appropriately for medical items and services. The program *has* and will reduce out-of-pocket expenses for Medicare beneficiaries and *has* and will save the Medicare Program money while ensuring beneficiaries continue to receive quality products from accredited suppliers.

Medicare generally pays 80% of the fee schedule payment amount for DMEPOS items used in the home, such as oxygen equipment, walkers, wheelchairs, devices used to treat sleep disorders and hospital beds, under Original Medicare Part B and beneficiaries pay the remaining 20%. For most of these items, the fee schedule payment amounts are based on historical charges, adjusted for inflation at times, and not on current market prices. The Office of the Inspector General and the Government Accountability Office conducted numerous studies and found that the prices paid by Medicare for certain DMEPOS items were excessive, sometimes three to four times that of retail prices and the amounts paid by commercial insurers. Clearly, Medicare needs a better way to pay for DMEPOS items.

In 2011, Medicare began the Competitive Bidding Program for certain categories of medical equipment and supplies in nine markets. Suppliers seeking to provide these products must submit bids to do so, as well as be certified for their financial stability, ability to provide quality products, and capability to serve the areas where they want to operate. In 2013, the program will expand from nine to 100 markets or Metropolitan Statistical Areas, (MSAs). In addition, the program will include a mail-order program for diabetic supplies, like test strips, that will be in effect everywhere in the country.

What this means is that, if you live in, or travel to, an area where the program is in operation and you need equipment or supplies included in the program, you will have to get them from a Medicare contracted supplier. Otherwise, Medicare will not pay for them, and you will likely have to pay the full cost out of pocket. The list of suppliers will be available on line, at www.medicare.gov or you can call Medicare to get the information, at 1-800-MEDICARE, which is,

1-800-633-4227.

So, for example, when the national mail order program for diabetic supplies goes into effect, on July 1, 2013, Medicare beneficiaries receiving these supplies through the mail will have to obtain the diabetic supplies from one of the Medicare contracted suppliers, or pay for the cost of the supplies out of their own pocket.

Medicare will be doing extensive outreach and education on the expansion of this program before it goes into effect in July 2013.

Q: What are the Results of the First Year of This Program?

A: Medicare is adopting competitive bidding to save you money, as a beneficiary, a taxpayer, or both. In the first year of operation, in just the nine original markets, Medicare saved over \$200 million on this equipment. Beneficiaries save money, too, because your co-payment on the cost of the equipment, usually 20%, goes down when the cost that Medicare pays is reduced. The savings in 2011 in the nine metropolitan statistical areas of the first round of this program amounted to more than \$100 per person who purchased hospital beds from contracted suppliers, up to \$168 on oxygen concentrators, and \$140 on diabetic test strips. In addition, because fraudulent suppliers have been attracted to the durable medical equipment business due to historically excessive Medicare payment rates, the program has also reduced unnecessary purchases. We estimate that Medicare beneficiaries will save over \$17 billion over the next ten years, and the taxpayers will save another \$25 billion, because of the lower prices paid under the new program – so far, an average of 42% reduction from the old system. Best of all, the change to the new program has not had any negative effects on the health of people on Medicare, or their access to the quality supplies and products they need.

If you have any question about Medicare, call 1-800-MEDICARE, which is, 1-800-633-4227. Medicare's national toll-free helpline is available 24 hours a day, seven days a week, or visit www.medicare.gov or log onto www.healthcare.gov to read more about the Affordable Care Act. To learn more about the DMEPOS Competitive Bidding Program, visit the DMEPOS Competitive Bidding web page at www.cms.gov/DMEPOSCompetitiveBid/.

AARP Senior Safe Drive Course Honors Veterans For Free

This is a news release that is promoted across the United States to Honor Military Veterans and their families for a FREE Senior Safe Driving 4 hour Course for the month of November only. You only need to send or bring a copy of your Drivers License and if an AARP member a copy of your membership card to register by Nov. 9, 2012 at 1:00 p.m. at the Wolf Point Senior Citizens Center in Wolf Point, MT.

Also anybody who is over 55 years of age that needs or wants to take the class can also join with a payment of \$12.00 for AARP members and \$14.00 for non-members. They also have to bring a copy of their driver's license and, if an AARP member, a copy of their member card and a check payable to AARP.

In order to complete the Certificates that qualify for a vehicle insurance discount, the registration of up to 25 people has to be completed by Friday Nov. 9, 2012.

This is a national advertised program and if some other town wants to host or sponsor a program in November they need to contact Allen H. Peterson, DC/ Instructor by phone 406-787-5373, e-mail ahp4emp2@yahoo.com or mail PO Box 263 Culbertson, MT. 59218.

To set up a class, 3 weeks notice is needed to get the materials.

Call Betty at 406-653-2221 at the Wolf Point Senior Center to get information on the registration process.

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Montana Farm Bureau: Estate Tax Hurts Farmers and Ranchers

The Montana Farm Bureau has expressed strong dismay that S. 3412, the Middle Class Tax Cut Act, passed in a 51-48 vote. The state's largest agricultural organization noted that if anything, the legislation isn't going to help, but harm, family business and especially family farms and ranches. The bill did not include any extension for the estate tax rate, meaning in 2013, the death tax will increase from 35 percent to 55 percent, and the estate tax deduction will decrease from \$5 million to \$1 million with no spousal transfer.

"Montana Farm Bureau was extremely dismayed at this vote, especially when both of our senators, who come from farm families, voted yea," said MFBF President Bob Hanson. "We've been saying over and over again that raising the rate of the death tax and decreasing the deduction could be the death knell for transferring family farms, ranchers or other businesses to the next generation."

Hanson explains that non-liquid assets, such as machinery, buildings and land, are continually increasing in value. "According to the report 'Costs and Consequences of the Federal Estate Tax' just released by the bi-partisan Joint Economic Committee, the estate tax is a significant hindrance to entrepreneurial activity since many family businesses lack sufficient liquid assets to pay estate tax liabilities. In 2010, liquid assets in agriculture comprised only 12 percent of total assets whereas hard assets (including land and buildings) comprised 88 percent of total assets. Alone, real estate accounted for approximately 85 percent of farm assets in 2010."

He says farmers or ranchers who have to sell land and equipment to generate enough cash to pay a hefty

federal estate tax often don't have enough money left to keep their business viable. "If you sell most of your grazing land, or several expensive pieces of farm equipment to pay the death tax, you won't have what you need to keep producing food," Hanson said. "It's a real travesty."

According to the report, there are extensive costs associated with the estate tax in terms of the dissolution of family businesses, slower growth of capital stock and a loss of output and income over time. This can be particularly hard on farm families, who own 98 percent of the nation's 2.2 million farms.

The report found that estate tax impedes economic growth because it discourages savings and capital accumulation. Gaining access to capital is vital to farms and rural economies. Currently, in some parts of the country including Montana, land values have increased over \$10,000 per acre. Further, land values from 2010 to 2011 increased on average 25 percent and have greatly expanded the number of farms and ranches that now top the estate tax \$5 million exemption which is easily reached when the bulk of your asset value is the land you farm.

"The estate tax creates a steep barrier for young people trying to get into farming and ranching," notes Hanson. "With 58 being the average age of a farmer, we should be trying to make things easier for young people instead of making it almost impossible to get into ag because of these outrageous tax laws. If a farmer's or rancher's heirs have to pay the rate of 55 percent of the estate with an exemption of \$1 million, it will put Montana agriculture out of business in one generation."

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People's 150th Celebration to Feature Displays, Historian Hal Stearns

Submitted by Julie Goss & Beth Redlin

In the midst of the Civil War, President Abraham Lincoln signed into law three landmark pieces of legislation creating a new "people's department" (the US Department of Agriculture); establishing land grant colleges in every state and opening the west to homesteading. To commemorate the 150th anniversary of those historic signings, a "People's Celebration" is planned for Thursday afternoon and evening, Nov. 8, at the Richland County Fairgrounds' Event Center in Sidney.

A number of USDA agencies (Agricultural Research Service, Farm Service Agency, Natural Resources Conservation Service, Forest Service, etc.) and land grant college and historical organizations (Eastern Ag Research Center, Richland County Extension and the MonDak Heritage Center) have joined together for the celebration which will feature booths highlighting the history and current activities of the various groups, along with an overview of homesteading in the region from the MonDak Heritage Center. In addition, the Richland County Conservation District is incorporating the homesteading theme in their annual awards dinner which will follow the afternoon's activities.

The afternoon begins with an Open House for the public from 1-5 pm, including the display booths, speakers, and more. The first hour of the afternoon session is also being reserved for school tours with each booth offering short demonstrations/presentations designed specifically for the youngsters. Other plans for the day include photo displays, birthday cake, a kids' art exhibit, a visit from "Abraham Lincoln," and more.

The celebration concludes with a social at 5 pm and the Richland County Conservation District awards dinner at 6 pm. The District has also arranged to have Montana Historian Hal Stearns speak at 7 pm on "Homestead Dreams: From High Hopes to Lingering Legacy." While there will be a charge for those attending the meal (\$12 per person), anyone can come to hear Mr. Stearns' presentation for free.

Mr. Stearns appearance is made possible by the Humanities Montana Speakers Bureau Program. Partial funding for the Speakers Bureau program is provided by a legislative grant from Montana's Cultural Trust and from the National Endowment for the Humanities.

We hope you can join us for this fun commemoration. Watch for more details in local media.

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Winter Survival Kit



The photos above show the two winter survival kits that we carry in our government vehicles. I personally feel that our huge plastic tote is too big. Most people don't want something that takes up the entire back end of the SUV or trunk of the car. The smaller backpack on the right is much more manageable, and it's already put together for you. We found ours online by searching "survival kits" and the costs were generally in the \$25 to \$75 range.

Submitted by Tanja Fransen

Warning Coordination Meteorologist
NOAA/National Weather Service Glasgow

No one "plans" to get stuck in the winter when traveling, but I'm willing to bet you either have, or know someone who has gotten stuck in a drift for a few hours, maybe even overnight! It takes just a few minutes to put together a winter survival kit to carry in your vehicle, and you'll never regret having it if you do become stuck, or just can't drive any farther because of blizzard conditions. Here are a few ideas, and in the end, we know you will put together what works best for your car size, and the materials you have on hand.

One of the first things to do is make sure your vehicle is winterized. Know where your block heater cord is (have one installed if you don't have one!), get your extension cord ready for the block heater, have the heating and cooling systems checked out, replace bad windshield wipers, have filters replaced, make sure your lights work, have the exhaust system checked for CO2 leaks, make sure you have good tread on your tires (or have winter tires put on), and consider carrying a sandbag or two in the back of a rear wheel drive vehicle for better traction.

A vehicle preparedness kit at a minimum should include the following items:

Cell phone and charger, water bottles or container, First-aid kit, high-calorie, non-perishable foods, Extra clothing (hats, gloves, snow pants), moist towelettes/paper towels

Ice Scraper, flares/whistle to signal for help, spare tire, tool kit – leatherman.

Additional items you may want to consider including are:

Blankets/sleeping bags, battery booster cables or a battery booster, flashlights with extra batteries, compass/Road Maps, extra clothing, small can and waterproof matches to melt snow, shovel - portable ones, small garbage bags and ties, tow rope (chains are dangerous), small bag of cat litter or sand.

When traveling the northern plains or northern Rockies in wintertime, run through this checklist:

- Fuel up and stay above a half tank.
 - Check the road conditions: <http://www.mdt.mt.gov/travinfo/> or call 511
 - Check the Travel Forecast Page. Sometimes the roads are good in the location you are leaving from, but conditions may worsen as you get closer to your destination. <http://www.wrh.noaa.gov/byz/state/transportation/index.php?wfo=ggw>
 - Tell someone where you are going, what time you leave, and the route you take to get there. Use the better traveled roads. Then call them when you arrive safely. Otherwise, they can alert officials that you are late and perhaps there is a problem.
 - Don't use cruise control on icy roads!
- If you run into problems, keep the following items in mind:
- Use a tow rope, not a chain to pull a vehicle that is stuck. Make sure it is no longer than 6 feet. Chains can backlash, and cause serious injuries or death.
 - If a chain is the only available item, throw a heavy jacket or blanket over it before attempting to tow a vehicle out.
 - If you do get stuck, and it looks like you may be in the vehicle for a while,
 - o Stay with the vehicle, unless you can clearly see sturdier/warmer shelter



Portable Survival Kits: I came across the portable survival kits shown below at an ag show in Sidney, MT. The Richland County 4-H kids put them together as a project. You can see they are small, and the red one could easily fit in your jacket pocket.



The photo above shows the gear we have in our large tote, including: a NOAA Weather Radio with hand crank power option, a tire repair kit, a safety triangle and flares, first aid kit, power bars, paper towels, flashlights and batteries, a cord, small thermal blankets in a package a sleeping bag, and many other smaller items in the backpack.

- o Run the engine 10 minutes each hour for heat, and crack the window just a bit
- o Keep the tailpipe clear
- o A hubcap or visor can be used as a shovel
- o Burning oil in a hubcap may allow rescuers to find you if conditions have improved
- o Distress Signal is: Honk your horn for three long blasts, 10 seconds apart. Repeat every 30 seconds.

For further information on being prepared for winter in Montana, download the Montana Survival Guide from the Montana Department of Transportation and Disaster and Emergency Services, or contact your local Disaster and Emergency Services Coordinator to receive a copy of it. http://www.mdt.mt.gov/publications/docs/brochures/winter_maint/winter_survival.pdf



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Boomers: Shifting Household Needs Create Home Design Opportunities

(ARA) - Boomers expect to stay in their homes and live independently into their later years, but in the midst of change that is occurring in their households, it's easy for them to lose focus on planning for their own future housing needs.

New research by The Hartford shows that 40 percent of boomers have experienced or anticipate experiencing family member changes in and out of the home, mostly related to their children. However, 70 percent of boomers have not made design changes to their living space, perhaps due to the fact that they don't know if their children will move back home, notes Jodi Olshevski, gerontologist at The Hartford. Changes that increase your home's livability allow you to stay in your home longer and make living easy for people of all ages, sizes and abilities.

"Most of us want to stay in our homes as we age, which often requires making the design choices to help us do that," says Olshevski. Moving, remodeling or simply redecorating, all present opportunities to incorporate design factors that make your home comfortable and safe for everyone you care about, from small children to older individuals. While a life transition might cause you to halt your plans for improvements, Olshevski recommends taking the opposite approach and using it as an opportunity to incorporate more accessible design into the home.

By following the principles of universal design - what's good for people of all ages, sizes and abilities - you can make sure your home is more livable across your lifetime, and can stand up to any life changes that come your way.

Olshevski recommends concentrating on three design elements in order to accommodate changing needs over a lifetime:

* **Adaptability.** Is your home flexible and functional for family and friends now and in the future? For example, if you're installing a new bathroom sink, you might consider storage space in the cabinet underneath. You may also want to make sure the cabinet opening is at least 36 inches wide, which allows a wheel chair to slide in between the doors when open and makes the sink accessible to all. Or, if you're



installing new kitchen countertops, think about choosing a design with multiple heights to increase flexibility and comfort for things such as standing for food preparation or sitting to check for recipes on the computer.

* **Ease.** Any components you add to your home should be easy to use. For example, improvements like pull-out drawers for easy access in kitchens and bathrooms can help make reaching for items easier. If you're replacing door handles or faucets, opt for lever style handles that are easier to turn.

* **Openness.** Open floor plans are becoming more the trend, but it's not just for style reasons. More open space means additional room to maneuver, eliminating obstacles for those who have mobility challenges. Improvements like rounding edges on countertops can also help eliminate sharp objects that could cause injury.

Recognizing both that people are living longer and wish to remain in their homes, and seeing the types of transitions that families have gone through over the past few years, The Hartford has dedicated a section of its website to helping people make their homes more livable across a lifetime, meeting the needs of every age and everyone. More resources for getting your home ready for the rest of your life can be found at www.thehartford.com/lifetime.

Fairview Memories

The Fairview News

THURSDAY, JUNE 10, 1954

AN INDEPENDENT NEWS PAPER

A Place to Hang His Hat, No Cows to Milk, Appeal to J. Benson

"I wasn't too big a kid back in the late 80's but I got my belly full of milking cows and decided to come west," Johnny Benson, oldtimer of the Fairview community, related to the News reporter recently.

Johnny has kept his record pretty good. He has tried never to have a milk cow on the place and has been quite successful in this respect. Living a bachelor's life is a tincan proposition and there is little need for a milk cow, he believes.

When young Benson went into Dakota territory with his folks, it was 1882. He had been born at Ludington, Michigan March 31, 1875. His father wore a blue uniform for three years of the Civil War and decided to try his fortune father west. The parents homesteaded 32 miles northwest of Jamestown and it was three days by ox team to reach town. However, the father was given credit for his years as a soldier and soon moved his family to Jamestown where the children attended school. Johnny herded cows and helped milk at a dairy near town. When he decided to go farther west his family returned to their original home in Michigan.

"When I landed at Glendive in July of 1891, I found a man by the name of Amos Sandcock who was looking for hay hands," he said. Sandcock was a foreman at the Merrill ranch and they had a contract to put up hay for the cavalry at old Ft. Buford. Benson worked for them all summer.

Not too long after that Johnny went to work for Girard Whistler and continued with him for five years. "I remember General Joseph Whistler his father, signed the checks. He was the last General, I believe to be in charge at Ft. Buford. I bought nine mares from Whistler and worked a year free to get them."

I was at the Whistlers when Girard and Ira Alling came back from Glendive with a big stallion they called Cicero and a black French coach horse, and gee whiz, goodbye, they were some horse flesh," he spoke and nodded. "When Whistler's left the country for their original home in Virginia they shipped out carload of saddle horses and catch colts."

In 1893 Benson got his brand, Y Five, and he has kept it registered ever since. Al Oberfell ran Benson's mares three years for half the colts and then Johnny put his horses with those Shorty Otis had gotten from Alling in 1901. That year, Benson filed on his

homestead 15 miles west of Fairview and has lived there ever since. He has continued to this day to keep a few horses along with his farming and some cattle.

The quiet little pioneer well remembers the early days and remarked about Charles Smith and Owens Lovering. He also told about working for Joe Pratt, Sr., and on the Bob Newlon threshing outfit.

Mr. Benson has acquired land adjacent to his homestead and altogether has 1272 acres in one tract. Over these years he has been able to keep himself on somewhat of an even keel in spite of a bachelor's table. An occasional

good feed at some neighbors has helped out. He is in sound health for his 79 years and over.

His philosophy is satisfying. "I stayed on the original place and am doggoned tickled I've got a place to hang my hat," he concluded to the writer.



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The Lottery Scam

Think You've Won the Lottery? Think Again.

(ARA) - You've probably dreamed about what you'd do if you won the lottery - quit your job, build your dream home or even donate a large sum of money to your favorite charity. The allure of a huge amount of money falling into your lap cannot be denied. Scammers know these dreams and feelings well, and prey on them, making lottery and sweepstakes scams one of the most prevalent types of scams out there, according to the Better Business Bureau.

While your chances of winning the actual lottery may already be slim, you not only won't win with scammers - you'll likely lose money. These types of scams work in a number of ways, and all of them end with an unsuspecting victim losing. Here are three common ways scammers use the promise of big winnings to their advantage:

- * A scammer claiming to be associated with a government agency, a well-known celebrity or someone associated with a sweepstakes or lottery tells a victim he or she has won a large sum of money. The victim is told to send money to cover processing fees or taxes before receiving the prize. The victim then pays these "fees," and never hears from the scammer again.

- * A scammer sends a victim a check or money order and claims it's a prize. The victim is asked to deposit this money and send a smaller portion of money back to cover fees or taxes. The problem occurs when the victim deposits the check or money order and sends the scammer the money as directed before the check clears which can take weeks. Banks don't always immediately identify the "winning" check as fake until it's too late and the money has already been sent to the scammer. The victim is responsible to the bank for any used funds from the check.

- * A scammer emails or sends a victim information about a foreign lottery, or another alternative lottery or sweepstakes that offers better odds of winning than a traditional lottery. The victim sends money to the scammer for a chance at winning, but the lottery or sweepstakes doesn't actually exist.

The common thread in all of these scams is they require victims to send money in advance to claim a prize, which is never the case with a legitimate lottery or sweepstakes. "The No. 1 rule consumers need to remember to protect themselves from falling victim to this scam is to never, ever send money to claim a prize," says Shelley Bernhardt, director of consumer protection at Western Union, a leader in global payment services.

Bernhardt offers these additional tips to avoid becoming a victim in a lottery or sweepstakes scam:

- * Never send money to pay for taxes or fees on lottery or prize winnings. Legitimate sweepstakes don't require you to pay or buy something to enter or improve your chances of winning or to pay taxes or processing fees to get your prize.

- * Never play anything claiming to be a foreign lottery. And this is not just because it might be a scam - it's actually illegal to play a foreign lottery.

- * Only send money to people you have met personally, know and trust.

- * Never provide your banking or any other sensitive personal information to an individual or business you don't know, especially if they claim they need it in exchange for a prize.

- * Always wait to withdraw funds from your account until after a check or money order clears, which can take weeks.

- * If you suspect a scam, check out the company or individual who contacted you with law enforcement, the Better Business Bureau, the Federal Trade Commission (www.ftc.gov) or another trusted source.

As a trusted method for sending money to family members and friends, Western Union encourages users of their services to be vigilant about scams and fraud. To learn about more ways you can protect yourself from fraud, visit www.westernunion.com/stopfraud. For more information and videos on how some of the most common check fraud scams work, visit www.consumerfed.org.



Bountiful Harvest

Bernice Volk, Watford City, displays some of her large carrots and potatoes that she harvested from her garden this season. Three carrots, Chadney Longs, weighed 1 pound together. Three potatoes, Vikings, weighed 2 pounds together. Volk has planted every year for the last 34 years. She has lived in Watford City since 1978. In addition to carrots and potatoes, Volk's garden produces broccoli, cauliflower, yellow tomatoes, red tomatoes, radishes and onions. She also cans beets and tomatoes. (Photo by Kathy Taylor)



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Social Insecurity



Mike Mohl

**Submitted by Mike Mohl
Ameriprise Financial**

All of us who work feel the bite that Social Security taxes take out of our paycheck. Most of us take comfort in the hope that when we retire, Social Security will be there, giving back all the money that we paid into the system over the course of our careers. Isn't that how it works?

Well, the short answer is no, it doesn't work that way. The Social Security taxes deducted from your paycheck are not sitting in a special account someplace, earmarked to be returned to you upon your retirement. Instead, the taxes you pay today are used to pay benefits to today's beneficiaries, just as when you retire, the benefits you receive will come from the taxes paid by people who are still working. This arrangement works as long as there are enough people sending in taxes; it doesn't work so well if the number of current workers per retiree is decreasing.

The baby boomer generation (those born between 1946 and 1964) have started to retire in 2010. This large group's retiring, coupled with increasing life expectancies and decreasing birth rates, means that the number of retirees will grow faster than the number of workers. According to the Social Security Administration, the number of workers sending in Social Security taxes to pay each retiree's benefits has plummeted from 42 workers per beneficiary in 1945 to 2.9 in 2011. What is more is that this number is projected to go down even further to 2.1 workers per beneficiary in the near future. Since the ratio of workers to retirees is expected to continue declining, a shortfall in future Social Security funding is likely.

Annual cost for the Social Security program is projected to exceed non-interest income in 2011 and remain higher throughout the remainder of the long-range period. Social Security funds are projected to increase through 2022, and then to decline and become exhausted and unable to pay scheduled benefits in full on a timely basis in 2036.

What does all this mean for you? Well, that depends on how old you are and what changes the United States government decides to implement. If you are nearing retirement, it is unlikely that your Social Security benefits will change dramatically. Younger workers, however, are more likely to see sweeping changes in the way Social Security works in the form of higher taxes, lower benefits, or combination of the two.

Bear in mind that Social Security was never intended to provide Americans with all the income they would need in retirement. Social Security is only one leg of the three-legged stool that also includes pension plans and personal savings. With concerns mounting over the stability of one leg of the stool, you need to take control of your retirement by investing in personal savings plans such as IRAs and 401(k)s.

Pam Haugan to Speak to Young at Heart Seniors

Submitted by Gen Hutmacher

Young at Heart Seniors invites you to an afternoon of music and Alaska adventure presented by Pam Haugan, Thursday, October 25, 2012 from 2:30 to 4:30 pm at Watford City Hillside Senior Center. Bars and coffee will be served.

See you on the 25th!

Golden Roundup INFORMATION

Mail or email your comments about the Golden Roundup publication or any of the stories we carry.

We ask our readers to submit stories, photos and advertising for publication. Photos are always welcome.

The address is P.O. Box 1207, Sidney, MT 59270 and the email is info@roundupweb.com or any of the other emails we have listed. The phone number is 1-406-433-3306 or toll free 1-800-749-3306. We also appreciate your advertising.

The Golden Roundup is distributed the Wednesday closest to the middle of each month. The November news and ad deadline is November 7.

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Dianne Swanson, Marketing Director

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