

Herbal Supplements

Lane Lipetzky, RDN—Valley Senior Services

Herbal remedies have been used in medicine for thousands of years. They can have great health benefits or cause serious health consequences. This day in age, many people consume herbs by taking herbal supplements. Knowing how an herb might affect your health or interact with a medication before taking a supplement is important. Equally important is knowing if the supplement is from a reputable manufacturer and a safe source. Bottom line, herbal supplements can be powerful medicines or dangers to your health, making research a vital step before adding them to your health routine.

Regulations

Luckily, herbal supplements are regulated by the U.S. Food and Drug Administration or the FDA. They unfortunately are not regulated as strictly as prescription and over the counter medications since the FDA considers them a food rather than a medication. In fact, herbal supplement companies don't even need the FDA's approval to sell their supplements. They are, however, required to ensure their products are free of contaminants, have research supporting their product's claim and they must avoid making specific medical claims or promises. The FDA also requires certain information be provided on the supplement label. They must show the name of the supplement, name of the manufacturer or distributor as well as their address, complete list of ingredients and the serving size and amount of the active ingredient each supplement contains. The FDA is also allowed to remove dangerous products from the market.

Side Effects and Medication Interactions

All herbal supplements will affect your health whether it is in a positive or negative way. Most herbal supplements will have an effect on certain prescription or over the counter medications as well. This makes selecting the right supplement in the right dose crucial. Before taking any type of supplement, talk to your doctor or pharmacist to learn how it may affect your health or medications you are already taking.

Common Herbal Supplements and Uses

Herbal Supplement	Uses	Risks
Aloe Vera	Topical for burns and osteoarthritis, oral form used for digestive problems	When taken orally, may lower potassium. Avoid if taking diuretics
Garlic	Lower cholesterol, prevent colds	Excessive bleeding in people taking anticoagulants
Echinacea	Used to fight cold and flu symptoms	May cause nausea and stomach pain
Peppermint Oil	Treat digestive problems	Generally safe, may cause nausea or heartburn
St. John's Wort	Treat depression and anxiety	May weaken effectiveness or interact dangerously with many medications

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If you are qualified, your rights to receive the services provided by this organization without regard to race, color, religion, sex, national origin, age or handicap are protected by Federal Law. If you believe you have been discriminated against

Please contact:

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Southeast Senior Services

520 3rd Avenue South

Wahpeton, ND 58075

642-3033



Don't forget to pay your Membership Dues at your local Senior Center for the 2022 year!

If you take part in the activities at your local Senior Center, be sure and pay your membership dues for the upcoming year. For many local Senior Centers the membership dues help to defray the cost of utilities and the cost of the supplies that are needed to be able to provide the activities that they do offer.

For many Senior Clubs, being a member is a requirement in order to take part in the activities that they do offer!

Foot Care Clinics For Richland County

Foot care will be done at the Wahpeton Senior Center from 11:00 am to 3:00 pm on January 4th & 18th or by appointment at the Richland County Health Department.

Done by: Richland County Health Department
For an appointment call: 642-7735

- Cost: \$25.00

* Foot care is provided to clients who are not able to trim their own toenails due to physical limitations.

* Foot care does not include any treatment for ingrown nails, calluses, and/or infection.



**Southeast Senior Services
Board of Directors**

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Herbal Supplements

Lane Lipetzky, RDN—Valley Senior Services

Continued from page 1

Ginger	Relieve nausea, lower cholesterol and decrease platelet aggregation	May interfere with blood clotting
Ginko	Improve mental function and circulation	Increased risk of excess bleeding when taken with blood thinners. Interferes with diuretics
Hawthorn	Treat congestive heart failure and high blood pressure	Should not be taken by anyone on heart medications without guidance from a doctor

As shown above, herbal supplements may improve health but they may also increase risks especially when paired with other medications. Also keep in mind, herbal supplements are not tested in FDA clinical trials. Effectiveness in treating or managing a medical condition varies. Like any medication, some may see very positive results while others might experience negative side effects. Always talk to your doctor before starting an herbal supplement.

Where to Find Reliable Information

Supplement companies are required to make claims that are backed by science and not misleading to the consumer, however, they are not required to share evidence with the FDA. To find reliable information about an herbal supplement the first place to turn would be to talk to your doctor or pharmacist. They may not know the specific supplement but could at least provide information about how it may affect you and medications you are taking. You can also search the National Center for Complementary and Integrative Health and the Office of Dietary Supplements. Both have websites with valuable information about herbal supplements to help consumers make the right choice. Another great place to look for information is the FDA website. They have a list of herbal supplements under review for causing adverse side effects.

Tips for Taking Herbal Supplements Safely

- Do your research! If you think a supplement might benefit your health, research the brand, studies backing their claim and potential side effects.
- Listen to your body. Keep track of how you feel and note any positive or negative changes. If you're experiencing negative symptoms, stop taking herbal supplement and talk to your doctor.
- Start one new supplement at a time. Starting more than one at a time will not allow you to see which one is working or which one is causing negative side effects.
- Lastly, and most importantly, always talk to your doctor before taking an herbal supplement. As mentioned earlier, they can be powerful medications or dangers to your health. Choose wisely!



ND SMP Scam of the Month January 2022 Veterans Avoid the Benefits Buyout Scam

Scammers are calling unsuspecting Veterans to ask if they would be interested in receiving an immediate lump sum “buyout” of their VA benefits. What the scammer doesn’t say is that there are plenty of strings attached to this offer. Here is the catch: they must sign over their right to FUTURE disability/pension payments from the Department of Veterans Affairs and by agreeing to the buyout, the Veteran is “locked” in to the offer. The scammer may also require the Veteran to buy a costly life insurance policy which guarantees payment in case the Veteran should die.

There may also be tax implications for the Veteran with a buyout of benefits. The lump sum payment may place them in a higher tax bracket; and the temporary boost in income may disqualify the Veteran from other government benefits.

Before considering a buyout, the Veteran should do the following:

- Don’t feel pressured to make an immediate decision. NEVER sign or agree to a benefit buyout contract before you see the offer in writing.
- Ask a trusted person to review the offer before agreeing to the contract.
- Check out the company or individual making the offer, are they licensed in your state to offer financial services?
- Confirm that the person or company making the offer is a VA-accredited representative:
<https://benefits.va.gov/vso/>
- If you need financial assistance, consider taking a loan from a reputable financial institution or lender, such as a credit union or bank, instead of committing to one of these shady offers.

In recent conversation with a ND County Veterans Service Officer, they shared that a ND Veteran received a call saying that it was time for an evaluation for their prostate cancer. The call came from the number 713-255-5655, which was from a company in the United Kingdom called Invesco. **This is surely a scam.** The Veteran took the time to call their VSO to ask about it before agreeing to anything.

While any one of us may feel ashamed for being scammed, don’t let that stop you from reporting it and asking for help.

Reporting Medicare fraud: If you think you have spotted fraud, report it right away. ND SMP will help seniors prevent, detect and report Medicare fraud. If you see anything suspicious, contact the ND SMP at ndsmp@minotstateu.edu or call 1-800-233-1737 or 701-858-3580. For non-Medicare fraud issues, contact the ND Attorney General’s Office at 1-800-472-2600.

The information provided is intended to be a general summary only. Source of information: National Council on Aging (Nov. 9, 2021). How veterans can avoid the benefits buyout scam. Article retrieved from <https://www.ncoa.org/article/how-veterans-can-avoid-the-benefits-buyout-scam>

North Dakota Senior Medicare Patrol Phone: 800-233-1737 or (701) 858-3580

For more information or to locate your SMP, visit www.ndcpd.org/smp

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This New Year, Take a Fresh Look at How Aging Parents are Doing

Adult children who visited with Mom and Dad over the holidays – whether in-person or through video chat or virtual visit – may have noticed a few differences. Changes in health, mood, behavior or wellness in aging parents often become more apparent to children who have not visited with their parents in some time.

Some changes can be due to the regular aging process. Others may be cause for concern, especially if they are impacting health, safety or quality of life, indicating that Mom or Dad may be in need of more help with daily living activities than they think.

Following are signs that may indicate Mom or Dad may be ready for assistance:

- Inadequate meals or poor nutrition
- Weight loss, or decreased energy or physical fitness
- Lack of interest in activities, hobbies or things that were formerly enjoyed
- Changes in mood
- Frequent memory lapses, confusion or forgetfulness, such as missing appointments
- Unkempt personal appearance and poor hygiene
- Abnormally untidy house and clutter
- Forgetting to take medication or taking the wrong doses
- Increasingly unorganized or unable to problem solve
- Frequent falls
- Unopened mail and past-due bills
- Unsafe driving

If the points above are raising questions or concerns, they may signal that changes are needed, such as implementing additional help in the home or considering a move to a senior living community.

As the number of elderly adults has increased, so has the variety of living choices available to seniors. Assistance at home, through an in-home care service provider, helps seniors stay as independent as possible in the familiarity of their own surroundings. “Continuum of care” offerings, such as those provided on one campus at the Benedictine Living Community of Wahpeton, provide a range of services that encourages independence longer and adapts to meet seniors’ changing needs, beginning with independent living and assisted living and transitioning to basic care (Medicaid), and later to short-term care/rehabilitation or long-term skilled nursing care as needed. Residents and their families have better peace of mind knowing that they are receiving the right level of care at the right time, with a plan in place should their needs change over time.

When is it the right time to determine the need?

Aging parents, family members and a personal physician can work together as a team to determine normal aging versus a concerning decline or illness, and implement assistance as needed.

Selected services to help with the activities of daily living, meal services, medication assistance, health and wellness, socialization, and transportation to appointments, for example, can make the difference in Mom or Dad returning to a safe and satisfying lifestyle while reducing the worries of family members.

Make it your New Year’s resolution to talk with aging parents about the options available and the type of living environment that may be best for them later in life. You have a golden opportunity to make their transition, when needed, a positive experience by including your parents in discussions and helping them understand the choices available while listening to any concerns.

Too often, families wait to have such discussions until after a parent has had an unexpected medical or health issue, such as a fall or accident, and is no longer able to take care of themselves. The urgency at this time can cause increased stress and uncertainty when the clock is ticking and significant decisions have to be made quickly.

Considering a major life change, such as moving a parent from their home to a senior community, is an important decision. Individual preferences can vary, so taking time to do the research, asking good questions and understanding all of the options available can help make the process easier. Contacting your local senior care provider is a great place to start in determining the best choice for you, your parents and your family. Here’s to a happy new year for you and your loved ones.

Submitted by Benedictine Living Community of Wahpeton

**Wahpeton
642-5746**

**Southeast Senior Services
January 2022**

**All Meals Served With
1% Milk & Bread**

MONDAY 3	TUESDAY 4	WEDNESDAY 5	THURSDAY 6	FRIDAY 7
Herb Roasted Chicken Scalloped Potato Diced Beets Peaches Bread-1	Pork Chop/Gravy Mashed Potatoes Malibu Vegetables Plums Bread-1	Salisbury Steak Mashed Potato Wax Beans Applesauce Bread-1	Cabbage Roll/Sauce Mashed Potato Green Beans Cherries Croissant	Salsa Chicken Breast Rice Best Black Beans Tropical Fruit Bread-0
MONDAY 10	TUESDAY 11	WEDNESDAY 12	THURSDAY 13	FRIDAY 14
Beef Stroganoff Noodles New Brunswick Vegetables Pears Brownie Bread-0	Creamed Turkey Mashed Potato Corn Apricots Biscuit	BIRTHDAY DINNER Ranch Chicken Breast Baby Baker Potatoes Creamy Cucumbers Fruit Cocktail Birthday Cake Dinner Roll	Tater Tot Hotdish Tater Tots California Blend Vegetables Deluxe Fruit Bread-1	Lasagna Peas & Pearl Onions Lettuce Salad w/ Dressing Banana Garlic Breadstick
MONDAY 17	TUESDAY 18	WEDNESDAY 19	THURSDAY 20	FRIDAY 21
CLOSED	White Chicken Chili Baked Potato w/ S. Cream Mixed Vegetables Mandarin Oranges Bread-1	Pork Loin Au Gratin Potatoes Asparagus Pineapple Tidbits Brownie Dinner Roll	Country Meatballs Mashed Potato/Gravy Capri Vegetables Pears Bread-1	Tuna Noodle Hotdish Peas and Carrots Caesar Salad Grapes Frosted Banana Cake Bread-1
MONDAY 24	TUESDAY 25	WEDNESDAY 26	THURSDAY 27	FRIDAY 28
Lawry's Chicken Breast Boiled Potato Carrots Tropical Fruit Bread-1	BBQ Rib Patties Mashed Sweet Potato Creamed Peas Mixed Berries Cornbread Muffin	Roast Turkey/Gravy Mashed Potato French Style Green Beans Apple Crisp/Topping Dinner Roll	Lutheran Hotdish Prince Edward Vegetables Ramen Noodle Salad Peaches Bread-1	Hamburger on a Bun Lettuce, Tomato, Onion on Macaroni Salad Baked Beans Fruit Cocktail Cookie
MONDAY 31				
Herb Crusted Tilapia Potato Wedges Squash Pears Bread-1				

Richland County Meal Sites Monthly Menu. All Meals Include a Beverage & Bread.

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3 Herb Roasted Chicken Scalloped Potato Diced Beets	4 Pork Chop/Gravy Mashed Potato Malibu Vegetables	5 Salisbury Steak Mashed Potato Wax Beans
10 Beef Stroganoff Noodles New Brunswick Vegetables	11 Ranch Chicken Breast Baby Baker Potatoes Creamy Cucumbers	12 Tater Tot Hotdish Tater tots California Blend Vegetables
18 White Chicken Chili Baked Potato with Sour Cream Mixed Vegetables	19 Pork Loin Au Gratin Potatoes Pineapple Tidbits	20 Tuna Noodle Hotdish Peas and Carrots Caesar Carrots
24 Lutheran Hotdish Prince Edward Vegetables Ramen Noodle Salad	25 Hamburger on a Bun Macaroni Salad Baked Beans	26 Roast Turkey/Gravy Mashed Potato French Style Green Beans
31 Herb Crusted Tilapia Potato Wedges Squash		

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Frozen meals are available to the meal participants of Fairmount. If you would like more info please call Southeast Senior Services at 701-642-3033.

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4 Chicken Kiev Au Gratin Potato Diced Beets	5 Salisbury Steak/Gravy Mashed Potato Wax Beans	7 Cabbage Roll/Sauce Mashed Potato Green Beans
11 Lasagna Peas and Pearl Onions Lettuce Salad with Dressing	12 Creamed Turkey Mashed Potato Corn	14 Beef Stroganoff Noodles New Brunswick Vegetables
18 Hamburger Gravy Mashed Potato Capri Vegetable	19 Pork Loin Mashed Potato/Gravy Asparagus	21 Tuna Noodle Hotdish Peas and Carrots Caesar Salad
25 Chicken Sandwich Potato Wedges Baked Beans	26 Barbecue Rib Patties Mashed Sweet Potato Creamed Peas	28 Roast Turkey/Gravy Mashed Potato Green Bean Casserole

Richland County Meal Sites Monthly Menu. All Meals Include a Beverage & Bread.

LIDGERWOOD

3 Herb Roasted Chicken Scalloped Potato Diced Beets	4 Pork Chop/Gravy Mashed Potatoes Malibu Vegetables	6 Cabbage Roll/Sauce Mashed Potato Green Beans
10 Tater Tot Hotdish Tater Tots California Blend Vegetables	11 Creamed Turkey Mashed Potato Corn	13 Beef Stroganoff Noodles New Brunswick Vegetables
18 White Chicken Chili Baked Potato with Sour Cream Mixed Vegetable	19 Pork Loin Au Gratin Potatoes Asparagus	20 Country Meatballs Mashed Potato/Gravy Capri Vegetables
24 Lawry's Chicken Breast Boiled Potato Carrots	25 Barbecue Rib Patties Mashed Sweet Potato Creamed Peas	27 Lutheran Hotdish Prince Edward Vegetables Ramen Noodle Salad
31 Herb Crusted Tilapia Potato Wedges Squash		

WYNDMERE

3 Herb Roasted Chicken Scalloped Potato Diced Beets	4 Pork Chop/Gravy Mashed Potatoes Malibu Vegetables	6 Cabbage Roll/Sauce Mashed Potato Green Beans
10 Beef Stroganoff Noodles New Brunswick Vegetables	11 Creamed Turkey Mashed Potato Corn	13 Tater Tot Hotdish Tater Tots California Blend Vegetables
18 White Chicken Chili Baked Potato with Sour Cream Mixed Vegetables	19 Pork Loin Au Gratin Potatoes Asparagus	20 Country Meatballs Mashed Potato/Gravy Capri Vegetables
24 Lawry's Chicken Breast Boiled Potato Carrots	25 Barbecue Rib Patties Mashed Sweet Potato Creamed Peas	27 Lutheran Hotdish Prince Edward Vegetables Ramen Noodle Salad
31 Herb Crusted Tilapia Potato Wedges Squash		

All of our meal sites provide congregate and home delivered meals in their towns. Meals are available for a suggested donation of \$4.00. All donations are used to help us keep up with the growing demand for these services.

Abercrombie	Serves	M,T,W	553-8759
Hankinson	Serves	T,W,F	242-7742
Lidgerwood	Serves	M,T,TH	538-4602
Wyndmere	Serves	M,T,TH	439-2907
Wahpeton	Serves	M-F	642-5746



Please let your Meal Site know if you plan on eating with them!

Activities

All activities are held at the Senior Center in your community unless otherwise noted.
Coffee & dessert following all activities in Lidgerwood, Wahpeton, and Wyndmere.

Bingo

Wahpeton—Tuesday at 12:30pm

Coffee & Toast Social

Abercrombie—Monday, Tuesday, and Wednesday

Time: 8am-10am at the location listed above

Exercise

Lidgerwood—Exercise equipment available to use
Wahpeton—Bone Builders—Tuesday & Thursday at 9am
at the Wahpeton Community Center

Pot Luck

Fairmount—2nd & 4th Wednesday of the month at 12pm

Free For All Fridays!

Grab your friends and come on down to the Wahpeton Senior Center From 12:30pm – 4pm for any or all of the following games:

Cribbage	Dice	Mexican Train
Wii Games	Yahtzee	Phase 10

“Roll” into the weekend with us at the Wahpeton Senior Center! Join us anytime between 8:30am—9:30am for a roll and all you can drink coffee! Suggested \$1.00 Donation!

Everyone is welcome!

Bridge

Wahpeton—Thursday at 12:30pm

Hand and Foot

Abercrombie—Wednesday at 1pm

Lidgerwood—Tuesday at 1pm

Wahpeton—Wednesday at 12:15pm

Hankinson—Tuesday, Wednesday & Friday at 12:00pm

Other Card Games & Dominoes

Wyndmere—Monday—Friday at 3pm

Hankinson—Tuesday, Wednesday & Friday at 12:00pm

Pinochle

Wahpeton—Wednesday at 12:30pm

Wyndmere—Monday at 1pm

Puzzles

Wahpeton—Monday — Friday 9am—3pm

Wyndmere—Monday—Friday 10am—6pm

Hankinson—Tuesday, Wednesday & Friday at 12:00pm

Social Hour

Abercrombie—Monday, Tuesday & Wednesday at 1pm

Wyndmere—Monday—Friday at 3pm

Whist

Wahpeton—Monday at 12:30pm

Wyndmere— Thursday at 1pm

Hankinson—Tuesday, Wednesday & Friday at 12:00pm

**Richland County Public Transit Schedules for
January 2022– March 2022**

TRANSIT RIDES TO WAHPETON

Southeast Senior Services offers rides from surrounding towns into Wahpeton monthly. **To schedule a ride call 642-5746 at least 2 days in advance.** Hours spent in Wahpeton will be between 10:00am to 3:00pm unless all riders are done earlier. It is best if you schedule any medical appointments between the hours of 10am and 1:30pm if possible. The cost for these rides is **\$5.00 per person.**

**FAIRMOUNT/HANKINSON/LIDGERWOOD
WYNDMERE/MOORETON**

January 24 & 31 February 7 & 28 March 14 & 28

ESTIMATED PICK UP TIMES FOR RIDES TO WAHPETON

Fairmount	8:40 am	Hankinson	9:00 am	Lidgerwood	9:15 am
Wyndmere	9:30 am			Mooreton	9:45 am

TRANSIT RIDES TO FARGO

Southeast Senior Services provides transportation to Fargo on the 1st, 2nd, 3rd and 4th Tuesdays and Thursdays of most months. **To schedule a ride call 642-5746 at least 2 days in advance.** Hours spent in Fargo will be between 10:00am to 3:00pm unless all riders are done earlier. It is best if you schedule any medical appointments between the hours of 10:00am and 2:00pm. Cost for these rides is **\$8.00 per person.** The routes will be as follows:

<p align="center">Fargo North Run Wahpeton, Abercrombie, Mooreton, Christine, Walcott, Galchutt</p>	<p>Will run on these dates. →</p>	<p>Jan: 6, 27 Feb: 1, 3, 8 Mar: 1, 3, 8, 24</p>
<p align="center">Fargo South Run Wahpeton, Fairmount, Hankinson, Lidgerwood, Wyndmere, Colfax</p>	<p>Will run on these dates. →</p>	<p>Jan: 18, 25 Feb: 10, 22 Mar: 10, 15, 22</p>
<p align="center">Fargo Run Wahpeton, Fairmount, Hankinson, Lidgerwood, Wyndmere, Mooreton, Abercrombie, Colfax, Christine, Walcott, Galchutt</p>	<p>Will run on these dates. →</p>	<p>Jan: 20 Feb: 24 Mar: 17</p>

~ Priceless ~

It was a cold Tuesday morning, in a small town in Richland County, in the southeast corner of the state of North Dakota. This is where a lovely couple, who had been married for 50 years, were getting ready for their day. The days for Edna and Marv have been a bit of a whirlwind lately, full of new and often scary information that they were trying to process. Today though.....help is coming. You see, Edna had been diagnosed with cancer a few weeks prior and today is the day they were going to meet with a Resource Specialist from Southeast Senior Services. Today they will find out about what services are available in their town, that may be useful to them while Edna goes through treatment to fight her illness. Services that will help keep them at home while they travel down this scary, unknown road.

Their appointment with the Resource Specialist will take place in their own home, at 10:00 a.m. and they had a list of questions ready, hoping for some answers. One of their biggest concerns was nutrition. They knew that Edna would not be able to cook like she has done in the past and Marv was not the best cook, so their nutrition during this time was a concern for both. At 10:00 a.m. sharp.....help arrives, with a smile and a wealth of knowledge of the various services that are available to them in Richland County. Edna and Marv learn about services from Southeast Senior Services, that until today, they were not aware of. During this visit, the Resource Specialist was able to connect them with an array of services ranging from: Meals on Wheels, frozen meals, transportation and adaptive equipment, all of which will be needed while they focus on Edna's cancer treatment. By the time the meeting was over, Edna and Marv felt their future was a bit more secure. The meeting ended with them knowing that by having these services set in place to help them, it meant that they would be able to stay home and age in place longer...**together**, and to them, that was priceless!

Southeast Senior Services has been able to provide services to people like Edna and Marv since 1976 and with your help on **Giving Hearts Day** we can continue to do so for years to come. A donation as little as \$25.00 could be the difference between your loved one or yourself, aging in place or having to go to a facility. Can we count on you, on **Giving Hearts Day** to help us reach our goal of \$25,000?

If you would like to help us continue to provide services to the Edna and Marv's of Richland County, you can donate by doing one of the following:

1. Go online January 3rd—8th, 2022 to GivingHeartsDay.org and **schedule** a donation.
2. On February 10th, 2022 go online to GivingHeartsDay.org and make a secure online donation to Southeast Senior Services.

OR

3. Go to the back side of this page and follow the instructions there to donate.



Help someone.

Can We Count On You?



Wahpeton Harmony Senior Citizens Club, Inc
520 3rd Avenue South
Wahpeton, ND 58075

NON-PROFIT ORG.
U.S. POSTAGE PAID
WAHPETON, ND 58075
PERMIT NO. 10

"Return Service Requested"



Help someone.

Giving Hearts Day 2022

**We believe that everyone deserves to stay
in their homes, as long as possible and age in place.**

**Southeast Senior Services provides the services that can do just that!
Meals on Wheels, Transportation and Resource Services are just a few of the services we can provide
to help you stay home and age in place!**

**You can help us continue to make that possible for the people of Richland County by writing a check
today, date it February 10th, 2022 and mail or drop it off at the address below.**

**Yes, I would love to help Southeast Senior Services continue to provide services to
myself, my loved ones, my neighbors!**

Total Donation \$ _____

Cash

Check

Check # _____

Simply cut at the dotted line and mail your donation to: Southeast Senior Services,
Attn: Giving Hearts Day, 520 3rd Ave South, Wahpeton, ND 58075 or drop it off in person at the same address.

Please make checks payable to Southeast Senior Services. All donations are tax deductible.