

# Valley Senior Services helping seniors maintain independence Silver Quilley Control Control

#### JUNE 2025 | VOLUME 43 NO. 6

# Never Miss Our Newsletter!

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Want to save postage and paper? Let us know if we should remove you from the print list as well.



2801 32nd Ave S Fargo, ND 58103



701-293-1440



Monday - Friday 8:00 AM to 4:30 PM



COMMUNIT NEWSLETTE valleyseniorservices.org

#### WHAT'S INSIDE



#### STAFF LISTING

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Kvlee L.

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: Paul Grindeland, Valley Senior Services, P.O. Box 2217, Fargo, ND 58108. (701) 293-1440.

#### SENIOR CENTER HIGHLIGHTS

#### **ED CLAPP PARK CENTER 2801 32ND AVE S, FARGO** EDEN 298-3976

June 2 - 12:30 Birthday cupcakes

June 4 - 10:00 - 1:00 Foot care

June 11 - 10:00 - 1:00 Foot Care

June 12 - 12:30 AARP Safe Driving Course

June 18- 10:00 - 1:00 Foot care

June 25 - 10:00 - 1:00 Foot Care

Every Monday - 12:30 Pinochle, cards Every Tuesday - 9:30 Free exercise;

12:30 Pinochle, cards

Every Wednesday - 10:00-1:00 Foot care; 12:30 Cards & Mahjong; 12:30

Root beer floats

Every Thursday - 9:30 Free exercise;

1:00 Bingo & Mahjong

Every Friday - 12:30 Cards

Meals served daily at 12:00 pm. reserve meals, please call 298-3976 by 12:00 pm the day before.

#### **WEST FARGO HIGH RISE** 230 8TH AVE W. **WEST FARGO**

June 3 - 12:30 Bingo

June 17 - 12:30 Bingo

<u>Every Wednesday</u> - 12:30 Cards/Whist <u>EveEvery Friday</u> - 12:30 Pinochle

Meals served daily at WFHR and Monterey at 11:30 am. To reserve meals, please call 356-2047 at least one day in advance.

#### TROLLWOOD VILLAGE 3105 BROADWAY, FARGO **DONNA 298-3975**

June 4 - 9:00 - 2:00 Foot care: 1:00 Birthday cupcakes

June 5 - 9:00-2:00 Foot care

June 10 - 11:00 Fargo Public Library

June 24 - 11:00 Fargo Public Library

Every Monday - 9:30 Exercise

(Theatre room); 12:30 Bingo Every Tuesday - 12:30 Pinochle; 1:00

Grocery bus; 2:00 Bible study in

Library

Every Wednesday - 9:30 Exercise (Theatre Rm); 12:30 Dominos;

Every Thursday - 12:30 Bingo

Meals served daily at 11:30 am. To reserve meals, please call 298-3975 by 12:00 pm the day before.

#### **BROADWAY STATION** 1461 BROADWAY, FARGO EM 232-7936

Every Monday - 10:15 Balance Builders; 1:00 Open activities Every Tuesday - 12:00 \$1 Root beer floats; 1:15 Whist & 31 Every Wednesday - 12:30 Pinochle Every Thursday - 10:15 Balance Builders/Chair Yoga; 11:30-3:30 Sewing/Crafts; 1:00 Open activities Every Friday - 1:15 Bingo

Meals served daily at 11:30 am. To reserve meals, please call 232-7936 by 12:00 pm the day before.

Cool down and treat yourself. \$1 root beer floats are making their return this June at both the Broadway Station and Ed Clapp Park Senior Center! Join us for a sweet, nostalgic treat and a chance to connect with friends.



- Broadway Station: Tuesdays at Noon
- Ed Clapp Park Senior Center: Wednesdays at 12:30 pm

Come early, grab a seat and enjoy this refreshing summer favorite. We can't wait to see you there!

> Statement of Identification - Silver Quill Published Monthly by: Valley Senior Services, Inc. 2801 32nd Ave. S, P.O. Box 2217, Fargo, ND 58108 To receive the Silver Quill call 293-1440 or toll free 1-877-827-1916 or e-mail: info@valleyseniors.org

#### THE IMPORTANCE OF FOOT CARE FOR OLDER ADULTS

Consistent care of the feet is fundamental to mobility, comfort, and independence especially in the elderly. Routine foot care is recommended for individuals living with underlying conditions such as diabetes, arterial insufficiency, gout and arthritis and those annoying corns and callouses.

Sanford Home Care will provide a nurse to cut and file your toenails at Ed Clapp Senior Center every Wednesday from 10:00 am to 1:00 pm:

#### **ED CLAPP PARK CENTER**

**2801 32ND AVE S, FARGO** 

10:00 am - 1:00 pm on

Wednesday, June 4

Wednesday, June 11

Wednesday, June 18 Wednesday, June 25

,

Call **701-234-3204** for an appointment. Please leave a message, someone will get back to you. The fee for foot care is \$30 (cash or check).

All Embracing Home Care is now providing foot care at All Embracing Office in the Trollwood Village Business Center on the first Wednesday and Thursday of each month from 9:00 am to 2:00 pm:

#### **TROLLWOOD**

3105 BROADWAY, FARGO

9:00 am - 2:00 pm

on

Wednesday, June 4 Thursday, June 5

Call or text **701-330-8373** for an appointment. Please mention you are calling for foot care in Trollwood. The fee for foot care is \$35 (cash or check).

You can also visit valleyseniorservices.org/foot-care-clinic to learn more about foot care clinics in your area.





## JUNE SCHEDULE OF EVENTS:

#### June 3

8:00 am - 4:30 pm Memory Café's Redefining Memory Loss Conference

Holiday Inn, Fargo

#### June 11

1:00 pm

Implementing Content and Takeaways from Redefining Memory Loss Conference -Maggie Ness & Abby Husar

> Hjemkomst Center, Moorhead

#### **June 18**

1:00 pm

Musi with Dakota Brass Band

Hope Lutheran Church South Campus, Fargo

#### June 25

9:30 am Moving Ahead: Life After Loss Support Group 1122 1st Ave N, Fargo

1:00 pm Caregiver Cafe, 1122 1st Ave N, Fargo

For more information call Memory Cafe at 701-404-6712 or email:

hello@memorycaferrv.org





WEDNESDAY, JUNE 25

1P-3P

VALLEY SENIOR SERVICES
1461 N BROADWAY; FARGO

Join us for a discussion on Alzheimer's and memory loss, including programming at Memory Cafe and how they support a patient with cognitive changes SAVE THE DATE FOR 2025 EVENTS: September 11 9a - 1:30p Senior Safety Academy

Hjemkomst Center, Moorhead

October 29 - 1p - 3p West Fargo Fire Dept

## WEST FARGO POLICE DEPARTMENT COFFEE WITH A COP



Wednesday, June 18 from 10:00 - 11:00 am 601 26th Ave E, West Fargo

## RECEIVE THE SILVER QUILL BY EMAIL!

You now have the option to receive our Cass County version of the Silver Quill by email! Just send a note to aellison@fargoparks.com that you want the newsletter emailed and if you want to be taken off the print list and we will get you added to the appropriate lists.



This month we are featuring Meals on Wheels volunteer, Angie, who has been delivering Meals on Wheels since spring of 2022. Here's what she has to say about volunteering:

#### Tell us a little bit about yourself:

I am a mom of 3 daughters, Liana, Lucy & Lanie, and they are the lights of my life. They keep me busy and fill me with gratitude daily! I am a paralegal at The Title Company and my husband and I love to golf and go on walks in our free time. My favorite hobby is spending time at home as a family - playing games, doing crafts or watching movies. We have 2 cats, Macaroni & Jimbo, who complete our fun-loving family.

#### How did you become interested in volunteering?

One day when I was driving a kid to or from an activity, a thought popped into my head that I should be doing more in our community. At that moment, a Valley Senior Services/Meals on Wheels vehicle drove by and I took it as a sign!

#### What is your favorite part about delivering Meals on Wheels?

My favorite part is being able to deliver smiles to my senior friends! Even though the interaction is always brief, I look forward to giving a loving smile and receiving a grateful smile in return.



#### THANK YOU, ANGIE, FOR YOUR DEDICATION TO MEALS ON WHEELS!

#### **Prairie Ridge Apartments**

Rental Criteria: 55 years of age or older and meet income criteria.

Contact: Stephanie

TO APPLY VISIT US IN PERSON

OR EMAIL US AT stephanie@lcdgroup.org

3361 Westrac Drive So • Fargo, ND 58103

lcpropertymanagement.org/property/prairie-ridge-apartments







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#### **ADVANCING DIET FROM CLEAR LIQUIDS TO HIGH FIBER**

BY LANE LIPETZKY SWENSON, RD, LD, CGN

In last month's article, we discussed diverticular disease risk factors and preventing flares with a high fiber diet. In this article, we will review how to advance from a clear liquid diet during a diverticulitis flare to a normal high fiber diet to help prevent reoccurrence.

#### **Clear Liquid Diet**

During a diverticulitis flare, you will likely be instructed to follow a clear liquid diet. Your doctor will let you know when to start advancing your diet to solids. A clear liquid diet means no solid foods and liquids that you can see through. At this time, you may consume:

- Broth
- Water, clear juices such as apple, cranberry and grape (Avoid orange juice and pulp), sports drinks, coffee and tea without milk or creamer
- Jell-O without added fruit, popsicles

#### **Advancing Diet**

When your doctor has given you the green light to start eating solid foods, it is best to eat soft foods and a low fiber diet while healing. A low fiber diet generally refers to a diet with less than 8 grams of fiber per day. Low fiber foods include:

- Canned or cooked fruit without seeds or skin, such as applesauce and melon
- Canned or well-cooked vegetables without seeds and skin, vegetable juice
- Dairy products such as cheese, milk and yogurt
- Hot or cold low-fiber cereal like cream of wheat (less than 2 grams per serving)
- Meat that is ground or tender and well cooked, eggs or fish
- White pasta, bread and rice

After symptoms improve, (usually within four days) you may start to slowly add fiber back into your diet. Increasing fiber intake too quickly can cause negative side effects like gas and bloating. Aim to increase your fiber by about 5 grams every couple of days until you've reached your normal full fiber diet. Move slower if you start to experience discomfort.

#### **Full Fiber Diet with Adequate Fluids**

Once you have healed from a diverticulitis flare, the recommendation is to follow a high fiber diet to help limit your risk of developing future flares. Fiber recommendations for men over the age of 50 is 30 grams a day and 28 grams a day for men over the age of 70. For women over the age of 50, the recommendation is 21 grams a day. In addition to meeting your fiber needs, drink at least 8 cups of fluids and be physically active to help with regular bowel movements.

#### Sample Menus to Advance Fiber Intake

#### 11 Grams of Fiber

Breakfast	Fiber
½ cup instant cream of wheat	1 gram
½ banana	1.5 grams
1 cup milk	0 grams
2 hard-boiled eggs	0 grams
Lunch	
Turkey & cheese sandwich on 2	2 grams
pieces of white bread	
1/2 cup cooked carrots	2.5 grams
1/2 cup applesauce	1 grams
1 cup milk	0 grams
Supper	
3 oz baked cod	0 grams
1/2 cup mashed potatoes (no skins)	1 gram
1/2 cup cooked green beans	2 grams
1 cup milk	0 grams

#### 15 Grams of Fiber

Breakfast	Fiber		
Egg, ham & cheese omelet	0 grams		
1 cup strawberries	3 grams		
1 cup milk	0 grams		
1 piece white toast	1 gram		
Lunch			
3 oz chicken breast	0 grams		
1/2 cup sweet potatoes	3 grams		
1/2 cup cooked broccoli	2.5 grams		
1 cup milk	0 grams		
Supper			
1 cup tomato soup	1.5 grams		
Grilled cheese sandwich on white bread	2 grams		
1 cup side salad	1 gram		
1/2 cup grapes	1 gram		

(Continued on page 9)

#### **JUNE 2025 MENU**

FARGO MEALS ON WHEELS & TAKE OUT MEALS AT CENTERS - TO MAKE A RESERVATION AT YOUR LOCAL MEAL SITE PLEASE CALL BEFORE 12:00 NOON ONE DAY IN ADVANCE

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>2</b> Tator Tot Hotdish California Blend Vegetables Pears Whole Wheat Bread x2	3 Chicken Veronique Baked Sweet Potato Diced Beets Fresh Fruit Whole Wheat Bread	4 Seasoned Pork Roast w/Gravy Smashed Potatoes Confetti Coleslaw Cinnamon Applesauce Whole Wheat Bread x2	5 Chicken Ala King Noodles Steamed Baby Carrots Seasoned Green Beans Fresh Fruit Whole Wheat Breadstick	6 Cheesy Egg Bake Steamed Peas Steamed Cauliflower Fresh Fruit Whole Wheat Bread x2
9 Ranch Chicken Thigh Baked Potato Mixed Vegetables Peaches Sour Cream Whole Wheat Bread x2	10 Cabbage Rolls Parsley Buttered Potatoes Seasoned Broccoli Fresh Fruit Whole Wheat Bread	Taco Filling & Cheese Whole Grain Tortilla x2 Black Beans Shredded Lettuce Fresh Fruit	Chicken Kiev Scalloped Potatoes Peas & Carrots Mandarin Oranges Whole Wheat Bread x2	Pulled Pork Sandwich Whole Wheat Bun Potato Salad Steamed Corn Apple Crisp
16 Herb Baked Fish Brown Rice Parslied Carrots Steamed Broccoli Tropical Fruit	17 Beef Stroganoff Noodles Crinkle Cut Carrots Mixed Vegetables Fresh Fruit Whole Wheat Bread	18 Braised Pork Chop Baked Sweet Potatoes Tossed Salad Pineapple Tidbits Whole Wheat Bread x2	Rosemary Orange Chicken Parmesan Garlic Whipped Potatoes Steamed Brussels Sprouts Blushing Pears Whole Wheat Bread x2	20 Swedish Meatballs Whole Wheat Breadstick Mashed Potatoes Stewed Tomatoes Fresh Fruit
23 Dijon Chicken Smashed Potatoes California Blend Vegetables Apricots Whole Wheat Bread x2	24 Hamburger Whole Wheat Bun Baked Beans Steamed Corn Pears	25 Lemon Pepper Fish Vegetable Rice Pilaf Creamed Peas Steamed Baby Carrots Fresh Fruit Whole Wheat Bread	26 Smothered Pork Chop Baked Potato Hawaiian Coleslaw Fresh Fruit Whole Wheat Bread x2	27 Spaghetti W/ Meatsauce Noodles Steamed Cauliflower Crinkle Cut Carrots Pineapple Tidbits Whole Wheat Bread
30 Baked Chicken Thigh Rosemary Roasted Potatoes Diced Beats Peaches Whole Wheat Bread x2				©LPi

FOR MEALS ON WHEELS CONTACT THE MAIN OFFICE AT 701-293-1440 ALL MEALS INCLUDE 8 oz 1% MILK MENU SUBJECT TO CHANGE WEST FARGO and CASSELTON MEALS ON WHEELS, CONGREGATE & TAKE OUT MEALS WFACP - West Fargo High Rise 230 8th Ave. West

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>2</b> Tator Tot Hotdish California Blend Vegetables Pears Whole Wheat Bread	Chicken Veronique Mashed Potatoes Diced Beets Fresh Fruit Whole Wheat Bread	4 Cheesy Egg Bake Steamed Peas Steamed Cauliflower Confetti Coleslaw Fresh Fruit Whole Wheat Bread	5 Chicken Ala King Noodles Steamed Baby Carrots Seasoned Green Beans Fresh Fruit Whole Wheat Breadstick	6 Seasoned Pork Roast W/ Gravy Baked Sweet Potato Coleslaw Cinnamon Applesauce Whole Wheat Bread
9 Salsa Chicken Baked Potato Mixed Vegetables Peaches Sour Cream Whole Wheat Bread	10 Cabbage Rolls Parsley Buttered Potatoes Seasoned Broccoli Fresh Fruit Whole Wheat Bread	11 Taco Filling & Cheese Whole Grain Tortilla x2 Black Beans House Salad Fresh Fruit	12 Chicken Kiev Scalloped Potatoes Peas & Carrots Mandarin Oranges Whole Wheat Bread	Pulled Pork Sandwich Whole Wheat Bun Potato Salad Steamed Corn Fruited Father's Day Dessert
16 Herb Baked Fish Brown Rice Parslied Carrots Steamed Broccoli Tropical Fruit	17 Swedish Meatballs Mashed Potatoes Stewed Tomatoes Mixed Vegetables Fresh Fruit Whole Wheat Breadstick	18 Braised Pork Chop Baked Sweet Potatoes Tossed Salad Pineapple Tidbits Whole Wheat Bread	Rosemary Orange Chicken Parmesan Garlic Whipped Potatoes Steamed Brussels Sprouts Blushing Pears Whole Wheat Bread	20 Beef Stroganoff Noodles Crinkle Cut Carrots Mixed Vegetables Fresh Fruit
Dijon Chicken Mashed Potatoes California Blend Vegetables Apricots Whole Wheat Bread	24 Pasta W/ Meatsauce Steamed Cauliflower Crinkle Cut Carrots Pineapple Tidbits Whole Wheat Bread	25 Lemon Pepper Fish Vegetable Rice Pilaf Creamed Peas Steamed Baby Carrots Fresh Fruit Whole Wheat Bread	26 Smothered Pork Chop Baked Potato Hawaiian Coleslaw Fresh Fruit Whole Wheat Bread	27 Hamburger Whole Wheat Bun Baked Beans Steamed Corn Pear
30 BBQ Chicken Rosemary Roasted Potatoes Diced Beats Peaches Whole Wheat Bread				sun

FOR MEALS ON WHEELS CONTACT THE MAIN OFFICE AT 701-293-1440 ALL MEALS INCLUDE 8 oz 1% MILK MENU SUBJECT TO CHANGE To reserve a congregate or take out meal, call before noon at least one day in advance

West Fargo .......356-2047 Casselton ......347-8219 Meals on Wheels ......293-1440

## ADVANCING DIET FROM CLEAR LIQUIDS TO HIGH FIBER

(Continued from page 9)

#### 21 Grams of Fiber

Breakfast	Fiber
1 cup cooked oatmeal	4 grams
1/2 banana	1.5 grams
1/4 cup pecans	2.5 grams
1 cup milk	0 grams
Lunch	
4 oz salmon	0 grams
1/2 cup peas	4 grams
1/2 cup cooked brown rice	1.5 grams
1/2 cup cooked cauliflower	2.5 grams
1 cup milk	0 grams
Supper	
Hamburger with bun	1 gram
1 oz baked potato chips	1 gram
1 cup raw baby carrots	3.5 grams
1 cup milk	0 grams

## Volunteer in Your Community

Lutheran Social Service of MN is seeking volunteers age 55 and over to provide companionship to older adults. Volunteers commit to regular weekly hours for a tax-free stipend and mileage reimbursement.

Please contact us at 888.205.3770 or AmericorpsSeniors@lssmn.org for more information to make an impact in your community.





#### **30 Grams of Fiber**

Breakfast	Fiber
1/2 cup Greek yogurt	0 grams
1/2 cup raspberries	4 grams
1/2 cup blueberries	2 grams
1/2 cup muesli	4 grams
Lunch	
4 oz pork chop	0 grams
1 corn on the cob	2 grams
1 cup roasted Brussels sprouts	6 grams
1 cup milk	0 grams
Supper	
1.5 cups chili	10 grams
1 piece whole wheat bread	2 grams
1 peach	2 grams
1 cup milk	0 grams

All above menus are an estimation, there will be variability of fiber content in different products and brands. To check the fiber content on a food label, look at the section that reads "Dietary Fiber." For a list of fiber containing foods visit:

https://www.dietaryguidelines.gov/sites/default/files/2024-08/Food-Sources-Fiber-Standard-508C.pdf



5012 53RD ST S, FARGO, ND 58104

-BOUNCY HOUSE -ICE CREAM TRUCK





#### **VENDOR TABLES:**

BETTER TOGETHER ND
CORNERSTONE CAREGIVING
NDAD
MARV BOSSART FOUNDATION
ARKOS HEALTH

TOTAL BALANCE PHYSICAL THERAPY & FITNESS

LETTUCE

Wha	t's	s I	n '	You	r	Gard	der	1						
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#### **RURAL CASS NEWS**

#### **CONGREGATE DINING & TAKE OUT**

Page Café, Page ND (668-2254): Monday-Friday at 11:30-12:30. Please call ahead to order meals. The Café, Hunter ND (874-2100): Tuesday-Friday at 11:00-12:00. Please call ahead to order meals. Martin's Lutheran Church, Casselton ND (347-8219): Tues-Thurs-Fri at 11:30-12:30. Please call ahead to order meals.

#### **CASS COUNTY COUNCIL ON AGING MEETING:**

June 16 at 10:00 am in Horace

#### **CASS COUNTY RURAL BUS SCHEDULE:**

Routes:	North Cass County	South Cass County
	Hunter .	Leonard .
	Arthur	Kindred
	Casselton	Horace
	Fargo	Fargo

North route runs Tuesdays - June 3, 10, 17 & 24. South route runs Wednesdays - June 4, 11, 18 & 25. Express van runs Mondays and Thursdays. Please call 356-7433 for more information or to schedule your ride. Please call 1-800-845-1715 for pick-up information and to reserve a ride.



Jill Kent, RN of Just For You Foot Care will be providing foot care services at:

Casselton City Hall
June 11

Call Jill at 218-242-1379 for an appointment



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#### THANK YOU TO OUR **CONTRIBUTORS!**

We appreciate the many donations we have received and thank each and every one of you for your support. All contributions can be sent to:

Vallev Senior Services

P.O. Box 2217

Fargo, ND 58108

Anonymous



#### \$100.00 and Above

The Patricia Skognes Fund/ FM Area Foundation - \$1,903

The Pinochle Players in memory of Ruth Boland - \$138

Richard & Kathy Swanson in memory of Georgia Grinaker - \$100

#### LEAVE A LASTING LEGACY BENEFITTING SENIOR CITIZENS IN NEED

Valley Senior Services Inc. has an Endowment Fund that allows for gifts to support the current needs of the organization and provides the opportunity for substantial tax benefits for the giver. Whether you choose to make a gift now or one in the future through your estate planning process, the gift can be designated to this fund.

Many of us do not have the resources presently available to support the organizations that are near and dear to our heart. However, support can be given in the future through the use of a properly worded beguest in your will or the designation of Valley Senior Services as a beneficiary of life insurance or retirement funds such as 401K or an IRA. Valley Senior Services will work with you and your attorney to properly word a bequest or beneficiary designation to be a part of your will or trust document.

The Director of Valley Senior Services is ready to answer your gift planning questions; he can be reached at:

#### Paul W. Grindeland

Valley Senior Services 2801 32nd Ave So. PO Box 2217 Fargo, ND 58108

valleyseniorservices.org 701-293-1440 1-877-827-1916 (toll free)



#### STAY ACTIVE & INDEPENDENT **FOR LIFE**

Ever dreamed of learning to SAIL the mighty Red River of the North? Ope, not that kind of SAIL! Instead, we invite you to join Stay Active and Independent for Life (SAIL), a free fitness program designed specifically for adults 55 and older.

This evidence-based class meets at the Fargo Parks Sports Center on Mondays, Wednesdays, and Fridays from 9:00-10:00 am, and focuses on building strength, improving balance and reducing the risk of falls.

No registration is required! Just wear comfortable clothing, bring a water bottle and get ready to move. It's a great way to stay active, healthy and independent, no boat required.

## ARTIFICIAL INTELLIGENCE IN FINANCIAL SCAMS AGAINST OLDER ADULTS



Artificial intelligence (AI) perpetrators are evolving new and nefarious ways to obtain the trust, and

eventually money or resources, of people of all backgrounds. With the rise in use and development of generative AI, scammers are profiting far more from scam calls than ever before.

#### How do scammers use AI?

Some Al software can be used to generate new audio content based on existing recordings. Notoriously, these existing recordings are often taken from recorded calls, or audio/video content posted to social media or other online platforms. The new, cloned audio is intended to mimic an individual's voice as closely as possible, to present the content as if it was an original statement made by that person. Audio and video versions of this phenomenon are known as "deepfakes."

Using Al voice cloning, perpetrators can impersonate celebrities, authority figures, and sometimes even loved ones or relatives of the target, and convince them to offer financial assistance or resources. Through the cloned voice, they can present themselves more deceptively than ever, to be in danger, in need, or exceptionally persuasively, to earn whatever they need from their target.

## How vulnerable are older adults to AI voice cloning scams?

While older adults may be especially vulnerable to deepfake audio scams, it is important to remember that the technology is so new, and thus people of all ages and backgrounds are susceptible to being harmed by their use in financial scams. It can be difficult for anyone to decipher whether a call is genuine, especially when it may sound like someone you love feeling scared, threatened or in desperate need for your

help. Notable examples of older adults being specifically harmed by deepfake audio scams include:

- In 2023, two grandparents in Saskatchewan received a call from someone presenting themselves as their "grandson" telling them that he needed cash for bail money after landing in jail. When they attempted to withdraw thousands of dollars from their bank to rescue him, their bank manager pulled them aside to inform them that it was likely to be a scam, given that another client had received a similar call and later discovered it had been a deepfaked clone of their relative's voice.
- In 2023, a grandparent in Newfoundland, Canada reported that their "grandson" had been arrested following a car accidentand needed over \$50,000 for bail. Unfortunately, she and many others were not able to evade the scam, with older adults in Newfoundland reportedly losing a combined US\$200,000 to Al voice cloning scams.
- ♦ In 2020, a well-established Philadelphia attorney with over 40 years of experience in legal practice was steps away from providing several thousands of dollars in bail money, to scammers using AI to impersonate three individuals – their "son," their son's "public defender," and an "official" of the Montgomery County Court.

#### What can older adults do to avoid such scams?

There are small steps that individuals can take to further protect themselves if they ever receive a scam call:

⇒ Take a step back and think before acting – consider trying to call your relative or loved one back on their known contact number, or call another family member or close friend to

## ARTIFICIAL INTELLIGENCE SCAMS

(Continued from page 13)

- let them know what has happened and ask for their support.
- ⇒ Report any scams to your financial services provider and to your Congressperson – this can spreading with awareness of the issue, and address any scams that particularly have targeted vour local community.
- ⇒ Establish a "code word" or secret phrase with your close family, friends or community - an Al voice clone might be able to impersonate your loved one, but might not know something specific to your life or the relationships vou have. You could establish а secret question, phrase or word, such as knowing the correct answer to "what street did I grow up on" or a specific word you can ask them for if they're really in danger.

Dinesh Napal, LL.M American Bar Association at americanbar.org

Find out how scammers are using AI for Medicare scams in the

North Dakota Senior Medicare Patrol's Scam of the Month Article on the right

## ND SMP SCAM OF THE MONTH - AI SCAMS & MEDICARE

What is AI? It is the study and creation of computer systems that can do things people usually do, like seeing, understanding speech, making decisions. and translating languages. Some scammers use Al to trick people with Medicare. These scams can lead to money stealing personal information, and problems with healthcare. Examples of scams include fake bills, stealing medical records, and charging for treatments that aren't needed or never happened.

### This is an example of an Al scam:

An Al robot tells you about "new Medicare laws" that make you "eligible for a flex card, a food card, lower medical bills, and \$180 cash back every month—all for free!" Does that sound too good to be true? That's because it is, and it's a scam.

The AI robot then says, "Since you have Medicare Parts A and B, I will now transfer you to our Senior Medical Supervisor to process this change." The robot sends the call to a scam call center, often located in other countries. There, a person on the phone tells you they need to verify your information for the program that will give you all those benefits. They ask for your name, address, and Medicare number, while pretending they are calling from Medicare.

If you encounter this, HANG UP! Remember:

- Medicare, or any other government agency like Social Security, will never call and ask for your Medicare or Social Security number.
- Medicare is not offering flex cards, food cards, or any \$180 cash back benefits.
- If you feel unsure about a call, hang up right away. If you can, write down the caller's name and/or organization to report it.
- Never give out your Medicare number, Social Security number, or personal information to anyone who calls, texts, or emails.

If you come across suspected Medicare phone scams or other healthcare fraud, report it.

#### **Reporting Medicare fraud:**

Contact the ND SMP at ndsmp@minotstateu.edu or call 1-833-818-0029. For non-Medicare fraud issues, contact the ND Attorney General's Office at 1-800-472-2600. ND SMP will help Medicare beneficiaries prevent, detect, and report fraud.

The information provided is intended to be a general summary only. Source of information: NCOA. (2024, October 31). What are AI scams? A guide for older adults. Scam and fraud prevention. National Council on Aging.

North Dakota Senior Medicare Patrol Phone: 833-818-0029 or (701)858-3580

#### **GET READY TO GO FOR THE GOLD!**



Learn more and register at NDSeniorGames.com

Registration for the North Dakota Senior Games is open now through August 1, and this is your chance to compete, connect and celebrate the athlete in you! If you're 50 or better and love sports like golf, pickleball, swimming, track & field, power walking or even a 5K run and more, this is your time to shine. Join us in Fargo from August 13-15 for an unforgettable competition filled with energy, camaraderie and fun.



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