



Savvy Senior

by Jim Miller

Navigating Social Security as it downsizes

Dear Savvy Senior,

My local Social Security office was recently shut down because of staff layoffs and large-scale downsizing by the Department of Government Efficiency. All this disruption makes me very nervous, as I'll be applying for my Social Security retirement benefits later this year. My question is, how are we supposed to get help with our Social Security questions or problems now that our office is permanently closed? What can you tell me?

Anxious Aaron

Dear Aaron,

I've been getting a lot of questions on this very topic. The Social Security Administration (SSA) is facing massive budget cuts and layoffs under President Donald Trump's administration, which is leading to dozens of office closures and a lot of angst across the country.

Led by Elon Musk and the Department of Government Efficiency (DOGE), many Social Security experts believe these deep staff cuts could cause interruptions in monthly benefit payments, an increase in improper payments, delays in the processing of new benefit applications and disability claims, and longer wait times for Social Security help.

There are 73 million Americans who currently receive Social Security benefits, including seniors, children and people with disabilities. Many rely on these benefits for the bulk of their income, so any disruption or errors in payments or other

service delays could cause a lot of problems for beneficiaries.

Advocacy groups are urging concerned Americans to contact their members of Congress and demand protections for the program. To find your elected members contact information, go to [Congress.gov/members/find-your-member](https://www.congress.gov/members/find-your-member).

With that said, here's how you can best navigate the SSA as they downsize.

Use SSA.gov

Most Social Security business today can be conducted online. To get started, just go to [SSA.gov/onlineservices](https://www.ssa.gov/onlineservices) where you can create a personal online "my Social Security" account so you can view your latest statement and earnings history, apply for retirement, disability and Medicare benefits, check the status of an application or appeal, request a replacement Social Security card (in most areas), print a benefit verification letter and much more.

Their website also has a wealth of information and answers to frequently asked questions that you can access at [SSA.gov/faqs](https://www.ssa.gov/faqs).

Phone assistance

If you can't conduct your Social Security business online or you need some extra help, you can also get phone assistance by calling your nearby field office (see [SSA.gov/locator](https://www.ssa.gov/locator) for contact information) or by calling the SSA national number at 800-772-1213 (TTY 800-325-0778) between 8 a.m.-7 p.m. local time, Monday through Friday.

This number has many automated service options

you can use without waiting, but if you do need to speak to a representative, wait times are typically shorter early in the morning (between 8 and 10 a.m. or later in the afternoon (between 4 and 7 p.m.). You may also experience shorter wait times later in the week (Wednesday to Friday) and later in the month.

If you need to visit your nearby SSA office, it's best to call and make an appointment first as walk-ins have much longer wait times. To make an appointment call 800-772-1213 or contact your local SSA office.

Be patient

Also remember to practice patience and plan ahead. With all the SSA staff cuts, delays and longer wait time will be inevitable. And if you're planning to start drawing your Social Security benefits in the near future, it's best to apply as early as possible as the SSA recently announced that new applicants who cannot properly verify their identity over the agency's "my Social Security" online service will be required to visit an SSA field office in person to complete the verification process. And that could take some additional time.

This change will also apply to unverified existing recipients who want to change their direct deposit information.

You can apply for benefits up to four months before you expect to receive them. Applying as early as possible can help ensure they're available when needed.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](https://www.SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

HISTORY OF NEW ROCKFORD

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



On Sept. 24, 1907, the fall term of school opened at Phillips Academy. Average expenses for a full year were \$160. The Departments were College Preparatory, Stenographic, Business, Music, Telegraphy and Art. Chris Jensen came in on business and to visit from his claim near Burkey in Golden Valley County.

On September 24, Mr. and Mrs. C.J. Maddux came in from Minneapolis; she returned on September 27. Miss Lydia Reutenik went to Carrington to visit.

On September 25, Miss Florence Riden of Pingree arrived to enter Phillips Academy. After two weeks of visiting, Mrs. J.A. McAuley's grandmother of Medina, N.D., and her mother from Sparta, Wisc., left for their homes.

That evening, 20 ladies drove across the bridge to the farm home of Mr. and Mrs. A.N. Tomlinson, where Mrs. Tomlinson, assisted by Mrs. George A. Brown, entertained in honor of their sister Mrs. John Dunker of Michigan; the evening was passed with progressive pedro, music and "an elegant supper." Mrs. William Bucklin won the head prize, while Mrs. John Anderson, Mrs. H.G. Hudson, and Mrs. C.J. Maddux tied for the consolation prize, which went to Mrs. Maddux "in the final decision."

On September 26, between trains C.R. Meredith of the Meredith Wholesale Drug Co. of Fargo called on the New Rockford druggists. Mrs. R.P. Allison returned from the annual WCTU meeting in Fargo, where she was elected as a delegate to the National WCTU Convention in Nashville, Tennessee. Mr. and Mrs. Goodyear returned to Bloomington, Ill., after two weeks visiting her brother H.C. Tarbell and family. After a month checking the harvesting and threshing of the crops on his half-section farm southeast of New Rockford, O.C. Passmore went home to Boulder, Colo. The Ladies' Aid Society of Tiffany met at Mrs. S.H. Bailey's; the proceeds were \$8, making a total of \$450 towards the building of a church and the construction of sheds to protect the horses. That evening, Alice (Mrs. J.W.) Rager and Mrs. B.W. Rantz entertained around 50 ladies at the Rager home on Villard Ave. West in honor of Mrs. C.J. Maddux.

The Sept. 27, 1907, "Transcript" listed the following as having been issued hunting permits: John Abraham, E.R. Adams, Alfred Anderson, Julius Anderson, Alex Austin, R.U. Austin, C.H. Babcock, Paul Baeder, W.O. Baird, Rev. J.R. Beebe, Ralph Beebe, Mont Biggs, George Blaha, Everett Buck, William Bucklin, J.T. Campbell, R.F. Campbell, Clifford Carroll, James Carroll, William Cassin, A.J. Clure, Claude Comer, O.G. Cooling, L.G. Corvie, O.E. Couch, W. Christ, E.C. Davies, John Dodds, W.C. Dresser, F.H. [E.S.?] Dunham, G.W. Egbert, W.R. Erwin, John Fahrer, Pat Farley, Val Fertig, H. Finglum, M.R. Fritz, J.J. Graham, Paul Graham, Fred Hanson, C.J. Hays, F. Hayes, A.W. Healy, George D. Healy, J.W. Hedges, William Hotchkiss, J.E. Hyde; Fred Jensen, A.H. Johnson, E.H. Johnson, Harvey Johnson, D. Jones, F.G. [T.G.?] Kellington, E.J. Kendricks, R.M. Kennedy, Joe Latree, Jacob Leonard, Dr. Charles MacLachlan, C.J. Maddux, J.A. Manly, P.M. Mattson, Roger Mattson, J.A. McAuley, H.E. McDonald, J.L. McKee, Roy McKenzie; Marshall Miller, H.J. Mitchell, George Morrison, Jay Mulvey, J.M. Mulvey, Michael Murphy, Swen Myhre, Axel Nelson, F.D. Norton, George N. Norton, L.C. Oefstedahl, A.C. Olsen, John Olsen, Ole Olsen; Anton Pertson, Oscar Pierson, Merrill Pike, O.R. Pomranke, L.E. Quam, O.S. Quam, J.W. Rager, B.W. Rantz, Leo Reddinger, F.E. Reed, H.F. Rodenberg, Emil Rosenberg, A.A. Ryan, C.C. Schwenk, J.C. Shoop, J.L. Shroyer, Len Smith, J.C. Smith, Frank Speck, Ralph Spereck [Spreck?], E. Starks, Roy Stitzel, G.W. Streeter, H.C. Tarbell, M.F. Thompson, A.N. Tomlinson, Fred Von Almen, John Von Almen, L.E. Weaver, Clemens Wiemals, Albert West, Charles Williams, M.E. Wilson, W.W. Wilson, and Urban A. Wilsite, with non-resident licenses issued to Dr. J.W. Madden and Judge L.B. McFarland, both of Tennessee.

E.R. Davidson had a Garland hard coal stove for sale. H. Peoples & Co. had a Closing Out sale on all furniture and bedding until November 1 [it went beyond that date].

William A. Coleman was promoting a new railroad to run from Carrington northeast to the new "town" of Dallas, then east to Grand Forks. Coleman had platted a square, nine-block town site in Eddy County in the NE quarter, section 25, T148, R65 [Pleasant Prairie] in 1906. The railroad was never built and the Dallas post office closed Oct. 15, 1907. (Douglas A. Wick, "North Dakota Place Names")

Former residents Mr. and Mrs. H.L. Litcher had moved from Minneapolis to Visalia, Calif. [The Litchers had moved from New Rockford to Minneapolis on March 22, 1902.]

The whole week produced ideal threshing weather. The recent meeting of the Congregational Ladies' Social Union was hosted by Mrs. J.C. Smith and Mrs. R.P. Allison at the latter's home.

In "School Notes": total enrollment was 235; high school enrollment was 28;

basketball was being played; after a month's quarantine Clifford Gardner had entered the high school as a freshman; on September 26 the monthly examinations and the high school tests were given; two literary societies had been organized: one for the high school and one for the Grammar grades.

In "Academy Notes": on the evening of September 20, the literary and musical society was organized; Miss Elizabeth K. Chapman had organized a girls' basketball team and Prof. Michael E. Beebe was getting the boys ready for football practice; among the new students were Mamie Stanton and Mildred Carter of New Rockford; Harley Jones, McClusky; Forest Newbre, Crary; Edward Eckhoff, Buda, Ill.; and Florence Riden, Pingree; the following classes were doing daily recitations: Latin (Caesar, Virgil, Cicero), English (King Lear), Rhetoric, Algebra, Geometry, History, Bible, Civics, two classes of Shorthand, two classes of Bookkeeping, Business Arithmetic, Typewriting, Penmanship, plus reviews in "common branches"; Music classes had begun in piano, violin and cornet.

Hans Jensen had left Eddy County and was a grain buyer at Beach, N.D.

Recent Barlow visitors in New Rockford included Sumner Engberg, E.J. Fredericson [Frederickson?], Dr. Charles McNamara, Mrs. John Walters and children (to visit her sister Mrs. Gus Lauch); recent visits to Barlow were made by Joseph Maxwell and Mrs. A.R. Johns.

Early in the week, Segar Christianson of Hillsboro was in town for the J.I. Case Co.; he also visited his old friend R.U. Austin.

The previous week, Mrs. John T. West arrived for a visit from Seattle; she would remain for the fall. [The Wests had moved from Eddy County to Seattle in late 1905 or early 1906.] Also the previous week twin sons were born to Mr. and Mrs. John Paulson northeast of New Rockford.

On September 27, Will Young was brought in from his farm east of town with a severe case of appendicitis. Former New Rockford resident Dr. J.A. Carter came over from Warwick on business and to visit. Mrs. John Neutzel went to Fargo to consult a medical specialist.

On September 28, a specialist in Fargo performed an operation on Ralph Beebe's nose. Archie Brownlee and Lee Violet came in from their farms.

Public Notice

**Notice of Public Hearing
WSI Premium Rates and
Rate Classification Manual**
Notice is hereby given that Workforce Safety & Insurance (WSI) will conduct a public hearing on Monday, April 7, 2025, at the WSI Board Room, Century Center, 1600 East Century Avenue, Bismarck, North Dakota, at 11:00 AM at which time and place all persons will be heard regarding the proposed changes to premium rates and rate classification manual in accordance with NDCC §65-04-01.
These changes will be on file

and may be reviewed or copied on any working day between 8:00 a.m. and 5:00 p.m., at WSI in Bismarck. A copy may be requested by phone by calling (701) 328-3812 or by writing to:
Workforce Safety & Insurance
Attn Marguerite Rath
1600 East Century Avenue
Ste 1
PO Box 5585
Bismarck ND 58506-5585
(701) 328-3812
Written data, views, or arguments concerning the proposed changes or adoptions may be sent to WSI at the above address.

The closing date for receipt and consideration of all written or oral submissions is close of business Monday, April 14, 2025.
If you plan to attend the public hearing and will need special facilities or assistance relating to a disability, please contact WSI at the above telephone number or address at least five days prior to the public hearing.
Dated this 17th day of March 2025.

Sarah Feist
Chief of Employer Services
Published March 31, 2025

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Nominate a nurse by mailing
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Nominations received by
April 1, 2025 will be
considered for the DAISY
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FOR EXTRAORDINARY NURSES
HONORING NURSES INTERNATIONALLY
IN MEMORY OF J. PATRICK BARNES