Health Care coverage through private insurance is difficult to understand, but if you are receiving Medicare coverage you enter another world. For a Medicare recipient, an explanation of benefit (EOB) form is an important aid to understanding Medicare coverage. This article specifically addresses medication and outpatient hospital stays. In this circumstance there is no clear EOB.

Have you ever received a bill from the hospital you were admitted to on an outpatient stay? The first thought that goes through your mind is “how can that be, I have Medicare Part A, B and D and a supplemental insurance policy to take care of my medical expenses?” The key word to look for here is “outpatient.” The other detail would be to find out if the charges were for self-administered drugs.

Medicare Part A covers care when you are a patient in the hospital. Medicare Part B only covers care you receive in a hospital outpatient setting, like an emergency department, observation unit, surgery center, or pain clinic. Part B only covers certain drugs in these settings, like drugs given through an IV. If you are receiving medications in an outpatient setting, and the medications are ones you would normally take on your own, they will be deemed “self-administered drugs” and are drugs that will not be covered under Medicare Part B. Since these drugs are not covered by Medicare Part B, they will not be covered by your supplemental insurance policy.

If you are enrolled in Medicare Part D, your prescription drug plan would more than likely pay for the self-administered medications you receive in the hospital when your stay is an outpatient hospital stay. The problem exists when the hospital pharmacy does not participate in Medicare Part D and consequently does not file Medicare Part D claims. This circumstance requires the patient or Medicare Part D recipient to submit a claim for the self-administered drug on their own.

(continued on page 3)
A View From the Top
By: Jim Fitzsimmons, Executive Director

“One the farmer is the only man in our economy who buys everything at retail, sells everything at wholesale, and pays the freight both ways. “ ~ John F. Kennedy

One of the difficult things about my job is having to replace good staff when they leave for other opportunities. I’ve been at this for over eight years now and fortunately staff turnover has been pretty low. It is more than just having to hire and train new people. You develop a trust with good staff. You know you can put them in a difficult situation and they will handle it well.

Over the years, I admit there have been a few staff we had to kick down the road and a few more where resignation was for the best. But 2012 has been really difficult; we are losing four damn good employees. I’d like to blame it on budget cuts, like I do everything else these days, but it is more than just that. Change is a constant reality in both our personal and professional lives. I think it was my dad who told me years ago that change becomes more difficult to deal with as you get older. Back then I had no clue what he meant; now I do.

In February, long time LSND staff attorney Bob Will went into private practice in Minot on a full-time basis. Bob had worked half-time for LSND in our New Town office for 15 years. Over the years he developed into a very good family law attorney and was a class act to work with.

Halloween will mark the end of the trail for three more LSND employees. Fargo Attorney Kelsee MacIntosh-Elig will be relocating full-time to work in Fergus Falls, MN and spend more time with her new daughter and her husband Joe Elig. A great deal of Kelsee’s work in the 6 years with LSND was devoted to providing access to the legal system to victims of domestic violence.

Stacey Fetzer started with our Bismarck office in 2005 and has filled many roles: community education coordinator, intake worker, paralegal, newsletter editor, public relations person and my alter ego at so many public functions, I could not begin to count them. Multitasking is one of the demands of a small statewide non profit organization and Stacey did it well. We wish her well as she joins her husband Farrell at Fetzer Electric.

And last, but certainly not least, is Tom Masa. A Navy, Vietnam Vet, Tom has worked in our Minot office since 1974, going back to the early LAND days. I had just started law school back then. Tom has worked for quite a cast of characters (attorneys) over the nearly 40 years he has been with legal aid in North Dakota. John Van Grinsven, Duane Houdek and Rich LeMay are the best of the bunch and some top notch lawyers. I’m sure Tom can tell a few stories about some of the others, but we’ll leave that for another day. Unlike Bob, Kelsee and Stacey, Tom will not be changing jobs; he will actually be retiring.

I learned an awful lot from all four of these folks and wish them all the best in their future endeavors.

VIA CON DIOS!
To enable a patient to submit the charges on their own, they would need a list of the medications received while in the hospital, what dosage was given, the cost of the medication and the name of the ordering physician, along with the dates of services and reason for the visit. The claim would need to be submitted to the patient’s Medicare Part D plan according to the plan’s procedure for submitting out-of-network claims. If the claim is approved, the reimbursement would be sent directly to the patient. The patient, in turn, would need to pay the amount owed to the hospital. The Medicare Part D plan will not send the reimbursement amount directly to the hospital.

For information on how to appeal a decision by your Medicare Part D prescription drug plan, check your plan’s enrollment materials or call your plan. For free health insurance information, every state has a State Health Insurance Assistance Program with counselors who can help. In North Dakota call SHIP at 1-888-575-6611 or a Senior Health Insurance Counselor at 1-800-247-0560.

Often related to fuel assistance applications, at this time of year many people receiving Social Security or Supplemental Security Income (SSI) need verification of their benefit amount. This can easily be requested online at no cost.

To do so, the person should go to the “Top Services” section of www.socialsecurity.gov. Click on the “services for People Currently Receiving Benefits” link to request a free proof of income letter. The proof of income letter will arrive in about ten days.

When requesting the letter, there is a screen asking what information should be included. A letter showing all available benefit information is available, but including only the minimal information actually needed is suggested for privacy reasons.

Choices can include one or more of the following:
- The amount of your most recent monthly Social Security benefit and when you began to receive that amount;
- The amount of your prior monthly Social Security benefit and the dates you received it;
- The amount of your current monthly Supplemental Security Income payment and when you began to receive that amount;
- The type of Social Security benefits you receive (disability, retirement, survivor);
- The type of SSI payments you receive (aged, blind, disability);
- The dates you were entitled to receive Medicare benefits; and
- Your date of birth.

The proof of income letter is mailed to the address shown on Social Security records. If a person recently moved, and has not yet reported the new address change, they should contact Social Security instead of using this online process. They can request a proof of income letter, and update their address at the same time, by calling the national SSA toll-free number, 800-772-1213 (TTY 800-325-0778) or the local office.

Even with benefits going electronically to a financial institution, people should always report a mailing address change to Social Security. Mail about benefits is sent during the year.

(Medication, etc., continued from page 1)
If you die without a will, every state has laws that say who inherits your property. The people who inherit are basically your spouse and relatives. If there aren’t any relatives, then the state eventually gets your property.

If you are an Indian who has trust land, and you die without a will, the American Indian Probate Reform Act says who inherits your trust land. The Probate Reform Act distributes trust land to your relatives, like the state does. However, the Probate Reform Act stops looking for relatives to inherit your land, and gives it to the tribe, much sooner than the state does.

**HOW DOES THAT WORK?**

Under North Dakota law, if you die without a will, and have a spouse, the spouse inherits a share of your property. If you have children, the spouse and children may divide your property. (How much your spouse gets and how much your kids get depends on how much property you have and whether you have kids from someone besides your spouse, and, to a lesser extent, whether your parents are still alive.)

If there’s no spouse, in North Dakota, your property goes to your descendants, which means children, grandchildren, and so forth. If you don’t have any kids, then your property goes to your parents. If your parents aren’t around, then your property goes to descendants of your parents, which basically means your brothers and sisters, nieces and nephews, or children of your nieces and nephews.

If your parents have no descendants, then your property goes to your grandparents or their descendants, which are your aunts or uncles, cousins or their kids.

If your grandparents have no descendants, and you have a deceased spouse who has descendants who are still alive, then your property goes to the deceased spouse’s descendants. If you’ve got more than one deceased spouse, and each spouse has descendants who are still alive, the descendants of those spouses get your property. This basically means that if you have no spouse and no blood relatives, your property goes to your stepchildren or their children or grandchildren.

If, after all that, there’s still nobody to inherit your property, then the State of North Dakota gets your property. What the state does is sell your property and use the money for the public schools.

The American Indian Probate Reform Act doesn’t go to the same lengths as the State of North Dakota. Under the Probate Reform Act, spouses don’t inherit trust land directly - all a spouse gets is a life estate. (A life estate means the spouse owns the trust land for his or her life, but cannot write a will saying who inherits the land after the spouse dies.)

After the spouse, trust land goes to surviving children, if none then surviving grandchildren and if none finally great grandchildren.

(continued on page 5)
Unlike North Dakota law, great-great grandchildren do not inherit under the American Indian Probate Reform Act absent a will.

If there are no children, grandchildren, or great-grandchildren, the Probate Reform Act next looks for parents. If there are no parents, then the property goes to surviving siblings. With siblings, the Probate Reform Act does not include descendants of siblings like state law does. (In the Probate Reform Act, a parent or a sibling must be an “eligible heir” to inherit. That generally means they have to be Indian, or if they’re not Indian, they at least have to be a grandchild of an Indian, or they have to own an interest in trust land.)

If there are no parents or siblings, then under the Indian Probate Reform Act, the trust land goes to the Indian tribe with jurisdiction over the land.

In short, people inherit in this order in North Dakota: (1) spouse, (2) children (and their descendants), (3) parents (and their descendants), (4) grandparents (and their descendants), (5) stepchildren (and their descendants) and (6) the State of North Dakota.

Under the American Indian Probate Reform Act, Indian people inherit in this order: (1) spouse (sort of), (2) children (and grandchildren and great-grandchildren), (3) parents (and their children, which are siblings), and (4) the Tribe.

The Probate Reform Act basically cuts off inheritance at siblings, which are brothers and sisters. State law is worded more broadly, so that descendants are included.

For example, descendants of your parents include not just your brothers and sisters, but also nieces and nephews, and grand-nieces and grand-nephews. Descendants of your grandparents include your aunts and uncles, cousins, your first cousin once removed, and your first cousin twice removed.

State law looks real hard for someone who can inherit your property, rather than have the state take it.

If you have kids, the Indian Probate Reform Act cuts off inheritance with your great-grandchildren. North Dakota law lets inheritance keep going to great-great, or great-great-great grandchildren, or beyond. If you don’t have kids, the Indian Probate Reform Act cuts off inheritance at your brothers and sisters. North Dakota allows nieces and nephews, aunts and uncles and cousins to inherit from you.

The Indian Probate Reform Act allows Indian tribes to enact their own probate codes. These probate codes can say who gets your property if you die without a will. The Department of the Interior has to approve tribal probate codes enacted under the Probate Reform Act. If your tribe has enacted its own probate code under the Probate Reform Act, that code is what controls, not what’s in the Probate Reform Act.

The way to avoid the Indian Probate Reform Act’s not-so-great inheritance rules is to make a will. If you make a valid will, you can avoid these rules that end inheritance with your brothers and sisters. This article is a summary of state law and the American Indian Probate Reform Act. For more detailed information, or to find out how the Indian Probate Reform Act applies to your particular situation, you should contact an attorney who is familiar with the American Indian Probate Reform Act.
Program to help low-income North Dakotans with heating costs is accepting applications beginning October 1

BISMARCK, N.D. – The North Dakota Department of Human Services is reminding low-income individuals and families concerned about winter heating costs that help is available, and they can apply beginning Monday, October 1.

The federally-funded Low Income Home Energy Assistance Program (LIHEAP) pays for part of the heating costs of qualifying households, as well as furnace repairs and weatherization services.

To qualify, people must meet program income and asset limits. This ensures that help goes to those most in need. To qualify, a household can earn up to 60 percent of the state median income, which for a family of three equals about $39,461 per year. Nearly two-thirds of the participating households include people who are elderly, have disabilities, or include children age five and younger.

People can apply at their local county social service office through May 2013. The application is also available online at www.nd.gov/eforms/Doc/sfn00529.pdf and should be completed and returned to county social services.

Last year, the state LIHEAP program paid an average of $873 in heating energy costs for just over 13,700 North Dakota households. The program pays fuel vendors, such as utility and fuel oil companies, directly.

Because saving money on heating also involves conservation, the North Dakota Department of Human Services contracts with the Commerce Department for weatherization and furnace repair and replacement services. The direct work is often carried out by community action agencies.

For more information contact:
LuWanna Lawrence, Public Information Officer, 701-328-1892
North Dakota Department of Human Services
600 E Boulevard Avenue, Bismarck ND 58505-0250
1-888-328-2662
BISMARCK, ND – Attorney General Wayne Stenehjem is reminding North Dakotans not to give out personal or financial information over the telephone in response to unsolicited calls.

The Consumer Protection Division has received several reports recently from senior citizens who received telephone calls regarding supposed updates to their medical discount plan cards. The scam artist then asks for the consumer's bank account or routing number in order to process the “update.” Some reports indicate that the scam artists claimed to represent a familiar organization or government program, perhaps in an effort to appear legitimate.

“North Dakotans should be aware that these are not legitimate phone calls,” said Stenehjem. “No legitimate organization or program will telephone you to obtain your bank account information because they already have the information from when you opened the account or started receiving the service.”

These types of unsolicited phone calls are "phishing" scams, designed to trick unsuspecting victims into giving the conman access to bank or credit card accounts. The scam artist may already have some personal information about their victims (name, address, etc.), often gleaned from public sources such as telephone books. Once the crook has the bank account or credit card number, he can steal money directly from the victim’s account.

Parrell Grossman, director of the Consumer Protection Division, offers the following tips to avoid falling prey to phishing scams:

- Don't answer the phone if the number is unavailable, originates from an unknown or private party or if you otherwise do not recognize the phone number. If the call is important, they'll leave a message.
- NEVER respond to an email from someone seeking your personal information. No matter how authentic it may look or sound, promptly hit "delete."
- Do not click on links embedded in an email from someone you don't know. These links may contain viruses or malware designed to steal your personal information.

For information about legitimate discount medical plans, contact the federal government’s Senior Medicare Patrol toll-free at 800-233-1737. For information about health insurance plans in North Dakota, contact Insurance Commissioner Adam Hamm’s office toll-free at 888-575-6611.

Office of Attorney General, Consumer Protection Division
4205 State Street, Bismarck ND 58503
Website: www.ag.nd.gov

Happy Halloween
Each year, one in every three adults age 65 and older falls. Falls can cause moderate to severe injuries, such as hip fractures and head traumas, and can increase the risk of early death.

What outcomes are linked to falls?

- Twenty to thirty percent of people who fall suffer moderate to severe injuries such as lacerations, hip fractures, or head traumas. These injuries can make it hard to get around or live independently, and increase the risk of early death.
- Falls are the most common cause of traumatic brain injuries (TBI).
- Most fractures among older adults are caused by falls. The most common are fractures of the spine, hip, forearm, leg, ankle, pelvis, upper arm, and hand.
- Many people who fall, even if they are not injured, develop a fear of falling. This fear may cause them to limit their activities leading to reduced mobility and loss of physical fitness, which in turn increases their actual risk of falling.

Cost of Falls Among Older Adults

In 2000, falls among older adults cost the U.S. health care system over $19 billion dollars or $28.2 billion in 2010 dollars. With the population aging, both the number of falls and the costs to treat fall injuries are likely to increase.

How are costs calculated?
The costs of fall-related injuries are often shown in terms of direct costs.

- Direct costs are what patients and insurance companies pay for treating fall-related injuries. These costs include fees for hospital and nursing home care, doctors and other professional services, rehabilitation, community-based services, use of medical equipment, prescription drugs, changes made to the home, and insurance processing.
- Direct costs do not account for the long-term effects of these injuries such as disability, dependence on others, lost time from work and household duties, and reduced quality of life.

Falls at Home

Each year, thousands of older Americans fall at home. Fortunately, falls are a public health problem that is largely preventable. Falls are often due to hazards that are easy to overlook but easy to fix. The CDC has created a checklist that is available from their website - cdcinfo@cdc.gov. This checklist will help you find and fix those hazards in your home.

How can older adults prevent falls?

Older adults can remain independent and reduce their chances of falling.

(continued on page 9)
Exercise regularly. It is important that the exercises focus on increasing leg strength and improving balance, and that they get more challenging over time. Tai Chi programs are especially good.

Ask their doctor or pharmacist to review their medicines—both prescription and over-the-counter—to identify medicines that may cause side effects or interactions such as dizziness or drowsiness.

Have their eyes checked by an eye doctor at least once a year and update their eyeglasses to maximize their vision. Consider getting a pair with single vision distance lenses for some activities such as walking outside.

Make their homes safer by reducing tripping hazards, adding grab bars inside and outside the tub or shower and next to the toilet, adding stair railings and improving the lighting in their homes.

To lower their hip fracture risk:
- Get adequate calcium and vitamin D—from food and/or from supplements.
- Do weight bearing exercise.
- Get screened and treated for osteoporosis.

Other Safety Tips
- Keep emergency numbers in large print near each phone.
- Put a phone near the floor in case you fall and can’t get up.
- Think about wearing an alarm device that will bring help in case you fall and can’t get up.

What is CDC doing to prevent falls among older adults?

- CDC supports research and dissemination on ways to help prevent falls among older adults. To read about these activities, see CDC’s Fall Prevention Activities.

Content source: Centers for Disease Control and Prevention, National Center for Injury Prevention and Control, Division of Unintentional Injury Prevention. References available on-line or from the CDC:

Centers for Disease Control and Prevention
1600 Clifton Rd. Atlanta, GA 30333, USA
800-CDC-INFO (800-232-4636)
TTY: (888) 232-6348 - cdcinfo@cdc.gov
With Medicare open enrollment beginning earlier than usual this year, AARP is helping to spread the word about enrollment events in North Dakota.

Open enrollment runs Oct. 15-Dec. 7 for the newly eligible, and for those already participating in Part D drug plans, that period is the only yearly opportunity to switch plans.

The North Dakota State Health Insurance Counseling Program (SHIC) will conduct information and enrollment sessions in seven North Dakota cities beginning Oct. 17. You should compare your prescription drug plan annually during this time.

Here is the schedule for the enrollment events, all of which begin at 9 a.m. and end at 4 p.m.:

- Bismarck, Oct. 17, Doublewood Inn Heritage Ballroom, 1400 E. Interchange Ave.
- Grand Forks, Oct. 25, Guest House, Parlors B and C, 710 1st Ave. N
- Fargo, Oct. 26, Doublewood Inn, Woodland North and South, 3333 13th Ave. S
- Valley City, Nov. 1, Eagles Club, 345 12th Ave. NE
- Jamestown, Nov. 2, James River Senior Center, 502 10th Ave. SE
- Minot, Nov. 8, Sleep Inn Convention Center, 2400 10th St. SW
- Dickinson, Nov. 10, Dickinson State University, Badlands Activity Center, 291 Campus Dr.

Bring a list of your medications, including dosages and frequency, your Medicare card, and the full name of your current plan. If you are attending an enrollment event and have a yellow retrieval card from the Insurance Department, bring it along to expedite assistance.

If you are not able to attend an enrollment session, you can begin a Part D plan comparison over the phone by calling 211 from anywhere within North Dakota.

The 211 operator will ask you a few questions, and the N.D. Insurance Department will complete the comparison and mail it to you. This free service is available from Sept. 12 until Nov. 23.

You can also compare plans using Medicare’s online Drug Plan Finder.

For more information, contact the State Health Insurance Counseling Program at 1-888-575-6611.
Telephone Numbers EVERY Senior Should Know

Regional Aging Services Program Administrators
Region I: Karen Quick 1-800-231-7724
Region II: Mari Don Sorum 1-888-470-6968
Region III: Mary Weltz 1-888-607-8610
Region IV: Patricia Soli 1-888-256-6742
Region V: Sandy Arends 1-888-342-4900
Region VI: Carrie Thompson Widmer 1-800-260-1310
Region VII: Mary Weltz 1-888-328-2662
Region VIII: Mark Jesser 1-888-227-7525

Aging & Disability Resource LINK (ADRL)
Aging Services Division and Resource Link: www.carechoice.nd.gov 1-855-GO2LINK (1-855-462-5465)

ND Family Caregiver Coordinators
Region I: Karen Quick 1-800-231-7724
Region II: Mari Don Sorum 1-888-470-6968
(local 857-8546)
Region III: Mary Weltz 1-888-607-8610
Region IV: RaeAnn Johnson 1-888-256-6742
Region V: Laura Fischer 1-888-342-4900
Region VI: Danelle Van Zinderen 1-800-260-1310
(local: 253-6396)
Region VII: Tammie Johnson 1-888-328-2662
Region VIII: Rene Schmidt 1-888-227-7525

Long-Term Care Ombudsman Services
State Ombudsman: Joan Ehrhardt 1-855-462-5465
Region I & II: Deb Kraft 1-888-470-6968
Region III & IV: Kim Helten 1-888-607-8610
Grand Forks: RaeAnn Johnson 1-888-256-6742
Region V & VI: Bryan Fredrickson 1-888-342-4900
Region VII: Shannon Nieuwsma 1-701-391-0563
or Joan Ehrhardt 1-855-462-5465
Region VIII: Mark Jesser 1-888-227-7525

Vulnerable Adult Protective Services
Region I & II: Deb Kraft 1-888-470-6968
Region III: Kim Helten 1-888-607-8610
(local: 665-2200)
Region IV: Bernie Hopman (VAT) 1-888-256-6742
1-701-795-3000
Region V: Sandy Arends 1-888-342-4900
Direct referral may be made to Cass County Adult Protective Services unit: 1-701-241-5747
Region VI: Danelle Van Zinderen 1-701-253-6396
or Carrie Thompson Widmer 1-701-253-6395
Region VII: Katie Halloran 1-888-328-2662
(local: 328-8787)
Region VIII: Rene Schmidt or Mark Jesser 1-888-227-7525

Other
AARP: 1-866-554-5383
Mental Health America of ND: 1-701-255-3692
IPAT (Assistive Technology): 1-800-895-4728
Legal Services of North Dakota: 1-800-634-5263
or (age 60+): 1-866-621-9886
ND Attorney General’s Office 1-701-328-3404
Consumer Protection: 1-800-472-2600
Social Security Administration: 1-800-772-1213
Medicare: 1-800-633-4227
State Health Insurance Counseling (SHIC) ND Insurance Department: 1-701-328-2440 or 1-888-575-6611
Prescription Connection: 1-888-575-6611
Alzheimer’s Association: 1-701-258-4933
1-800-272-3900
ND Senior Medicare Patrol: 1-800-233-1737
ND ADRL Options Counseling: 1-855-GO2LINK 1-855-462-5465
There is a constitutional crisis rapidly approaching if the Indigent Defense Commission is not given adequate resources to provide constitutionally-mandated representation for indigents charged with criminal offenses.

- SBAND will make obtaining additional funding for the Indigent Defense Commission a legislative priority during the 2013 legislative session.

- SBAND will support the Indigent Defense Commission’s request for five new full-time employees during the next legislative session, to include legal assistants in Williston, Minot, and Dickinson, an administrative assistant in Bismarck, and an additional attorney position.

- SBAND will support the Indigent Defense Commission in seeking $1.5 million in general fund dollars during the next legislative session and will support a request to increase spending authority from the Commission’s special fund by $500,000 more than authorized in the 2011 biennium.

Additional judicial system resources are required in energy-impacted areas.

- SBAND will support legislation providing for additional judicial positions and clerk positions in energy-impacted areas.

⇒ A minimum of two judgeships are desperately needed in the North-West Judicial District. Those judges should be chambered to most efficiently provide judicial services in Williams, McKenzie, and Mountrail Counties.

⇒ There is a critical need for four additional clerk positions in Williams County.

⇒ There is a chronic need, impacted by energy development, for additional clerk positions in Stark County, Ward County, Morton County and Burleigh County.

- SBAND will support requests for additional staffing and space needed by State’s Attorneys offices in energy-impacted counties. To the extent county funding is unavailable, SBAND will support requests for State funding to temporarily assist energy-impacted counties in obtaining legal services necessary to alleviate immediate need for services.

- SBAND will assist in developing security standards for county courthouses and will support funding requests to provide necessary security.

Additional funding is needed to provide civil legal services for low-income people so they are not denied access to justice.

- SBAND will reactivate the Pro Bono Task Force to consider the needs related to the energy-impacted areas of the state.

(continued on page 13)
SBAND will actively support legislation at both the national and state level to increase funding for Legal Services of North Dakota.

SBAND will partner with Legal Services of North Dakota in seeking private funding sources so low-income individuals have meaningful access to the courts.

There is a shortage of attorneys in western North Dakota, which impacts the ability of people to have meaningful access to the court system.

SBAND will partner with the University of North Dakota School of Law to raise awareness of opportunities for attorneys in western North Dakota.

SBAND will work with the Law School as it develops a curriculum which will result in graduates being prepared to practice law in solo or small practices.

SBAND will support efforts to provide housing and other infrastructure necessary to allow attorneys, staff, and other professionals who provide resources necessary for the practice of law to live in energy-impacted areas.

The justice system cannot operate fairly if not supported by law enforcement and mental health resources.

SBAND will support requests for funding for additional law enforcement officers, personnel at the State Crime Laboratory, process servers working with Sheriff’s Departments, mental health treatment professionals, and domestic violence victim advocates.

State Bar Association of North Dakota
504 N. Washington St. Bismarck, ND 58501
Tel: 701-255-1404 | Toll: 800-472-2685

You can donate to Legal Services of North Dakota

As a nonprofit organization, Legal Services of North Dakota (LSND) relies on contributions to continue providing free legal services to low-income persons and our many advocacy projects. Any donation, large or small, supports the vital role we play in the struggle for equal justice.

LSND is a 501 (c)(3) organization, meaning that all contributions are fully tax deductible. You can make checks payable to Legal Services of North Dakota which can be sent to us at:

Legal Services of North Dakota
PO Box 1893
Bismarck, ND 58502

Your support will help LSND promote dignity, self-sufficiency and justice through civil legal aid for those with no place else to turn. Legal assistance stabilizes families and communities, saves taxpayers money, helps prevent legal problems that would otherwise further clog the courts, and helps people become self-sufficient and participate effectively in society. LSND works with other providers to remove the barriers that may prevent people from participation in programs designed to assist them. If you have any questions regarding donations, please contact Kim Kramer at kkramer@legalassist.org or call (701)222-2110.
LSND’s 8th Christmas CLE

Friday, December 7, 2012
(4 hrs CLE credits, includes 1 hr ethics)
(and “free” lunch)

8:15 - 8:45 Registration (pick up materials)

8:45 - 9:45 “Trusts 101”
Timothy D. Lervick, Esq.,
Crowley Fleck, P.L.L.P.
Bismarck, ND

9:45-10:00 Break
10:00-12:00 “Unemployment Law in ND”
Dave Clinton, Esq.,
Bismarck, ND

12:00 - 1:00 “Oil Boom Impact and Realities” (1 hr ethics)
Jack McDonald, Esq,
Wheeler Wolf, Bismarck
Breezy Schmidt, Staff Attorney
LSND, Minot

1:00 - 2:00 Lunch (free to attendees)

THE CHRISTMAS CLE IS FREE FOR THE FOLLOWING:

LSND Staff and Board Members, LSND Contract Attorneys, Indigent Defense Contract Attorneys, ND and Tribal Public Defenders, Office of Attorney General, SBAND Pro Bono and Reduced Fee Attorneys, All State Court Judges, States Attorneys and Assistants, Tribal Court Judges and Prosecutors.

If you do not fall into one of the above categories, you are still welcome and the charge is only $95.00. (payable to LSND)

Questions regarding the seminar should be directed to: Willa Rhoads, LSND PAI Coordinator, at 701-222-2110 or E-mail: wrhoads@legalassist.org
 Listed below are the cities and locations where Legal Services of ND conducts legal outreach. The dates and times vary; however, if you check our web site at www.legalassist.org, under the Legal Outreach Calendar you will find a current schedule complete with dates and times. 

*Outreach involves our attorneys and paralegals going into the rural areas of our state to provide needed legal help and community education.

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<td>Golden Age Services Senior Center</td>
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<td>Burleigh County Senior Center</td>
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<td>Valley City</td>
<td>South Central Senior Services</td>
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<td>Fargo</td>
<td>YWCA Shelter</td>
<td>Wahpeton</td>
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<td>Cankdeska Cikana Community Clg</td>
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<td>White Shield</td>
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<td>Red River Community Action</td>
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<td>Williston</td>
<td>Heritage Center</td>
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