

RESOURCE DIRECTORY FOR MID-LIFE AND OLDER WOMEN IN
THE FARGO – MOORHEAD – WEST FARGO – DILWORTH METRO

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RESOURCE DIRECTORY FOR MID-LIFE AND OLDER WOMEN IN THE
FARGO-MOORHEAD-WEST FARGO-DILWORTH METRO AREA

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ABSTRACT

The purpose of this project is to identify and compile information on public/private resources, services, and supports that will assist a vulnerable population of women, aged 50 years and older, living in the Fargo/Moorhead metropolitan area. The goal of the project is to compile information into a user-friendly resource directory, which supports these women by addressing the difficulties threatening their security and ability to live healthy and productive lives. Dissemination of the resource directory will begin with availability in the Institutional Repository, under collections on the North Dakota State University library home page. Eventually, a website/blog will be created so the resource directory is accessible to an older population as they gravitate towards the digital world. Links to the directory will be made available to the NDSU Extension Service, and women's organizations that support this population.

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INTRODUCTION

According to an October 2014 Bloomberg article, the Fargo – Moorhead - West Fargo - Dilworth region, in Cass and Clay Counties, is the fourth fastest growing metro in the United States with a population of approximately 223,500 people (Oldham, 2014). Cass County expects the number of those 65 and older to jump 88 percent from 15,076 to 28,291 by 2025 (Springer, 2015). The 2014 American Fact Finder estimates that approximately 15,864 women aged 50 years and older live in Fargo, North Dakota (U.S. Census Bureau, 2014).

In this population of women 50 years of age and older, some in the metro area are facing difficulties that threaten their security and their ability to live long, healthy, and independent lives. These women are more likely to be underpaid, or underemployed, and to have taken time out of the workforce to care for family members, which results in lower Social Security benefits. This population is also less likely to have employer sponsored pensions, and more likely to have difficulty raising capital and to live longer on less than men (Holmes & Corley, 2016).

The focus of this project will be these vulnerable women in North Dakota, aged 50 years and older, living in the Fargo/Moorhead/West Fargo/Dilworth metro. The goal of this project is to create a resource directory for this population by identifying and compiling public and private resources, services, and supports that are available to help assist women 50 years of age and older, by providing resources to deal with the following special challenges: (1) economic and retirement security, (2) comprehensive healthcare and long-term care, (3) advocacy, government, and legal policies, (4) continuing education, and entrepreneurship, and (5) reducing discriminatory stereotypes. Information was collected from each participating resource and includes, name, physical location, website, phone number, contact person and their information.

A synopsis was also created and contains history, purpose, and/or mission statement of the resource. The resource directory is divided into the following five categories:

- 1) Economic security
- 2) Healthcare and long-term care
- 3) Advocacy, government, and legal
- 4) Continuing education and entrepreneurship
- 5) Improving the image and status of women

These five categories contain services, supports, and resources that include medical, transportation, legal, housing, education, employment, nutrition, political, and financial information.

The project will begin by reviewing scientific literature and websites (e.g., Government Accountability Office, Journal of Women, Politics and Policy, Gerontologist, American Association of Retired People (AARP), Social Security Administration (SSA), American Association of University Women (AAUW), Wider Opportunities for Women (WOW), Older Women's League (OWL), etc.) that address the social conditions, which necessitate restructuring to improve the quality of life for women, aged 50 years and older, living in the Fargo/Moorhead/West Fargo/ Dilworth metro. In addition, resources available through the North Dakota State University library will be reviewed.

The North Dakota Association of Nonprofit Organizations (NDANO) reports that there are 1,174 charitable nonprofits granted tax-exempt status as 501(c) (3) organizations by the Internal Revenue Service (IRS) in North Dakota. The IRS uses the National Taxonomy of Exempt Entities-Core Codes (NTEE-CC), a classification system used for categorizing the activities and purposes of nonprofit organizations. The "R" NTEE-CC is used by non-profits

involved in civil rights, social action, and advocacy [(National Center for Charitable Statistics, 2014)]. Therefore, the rights of approximately 239,644 women in North Dakota, (or 49.5 percent of adults, ages 18 and older) (U.S. Census Bureau, 2014) are notably advocated by approximately 15 nonprofits.

A database will be created on current information compiled from resources, services, and supports from non-profit organizations (e.g., The League of Women Voters in the Red River Valley, American Association of University Women, etc.), for profit organizations (e.g., Sanford Medical Group, etc.), federal and state funded organizations (e.g., Experience Works, etc.) and local advocacy groups (e.g., Second Saturday and North Dakota Women's Network, etc.) located in the community. Upon completion, the database will be converted into a resource directory, which will be available, accessible to women 50 years in age, and older to assist them to enhance the quality of their lives. The directory will also assist students, researchers and professionals by providing resources that are relevant to their studies and professions.

LITERATURE REVIEW

Improving the quality of life of midlife and older adult women can be accomplished by addressing the following: (1) economic and retirement security, (2) comprehensive healthcare and long-term care, (3) advocacy, government, and legal policies, (4) continuing education, and entrepreneurship, and (5) reducing discriminatory stereotypes.

Economic and Retirement Security

Nearly 21% of women, between the ages of 55 to 61, who do have a job, are underemployed, compared with only 7 percent of underemployed men the same age (OWL's Mother's Day Report, 2013, p.24). Women face the following challenges during their lives and careers that affect their economic and retirement security including: 1) Discrimination, 2) Gender wage gap, and 3) Caring for family members. Age discrimination is based on stereotypes and myths about the limitations of older workers. Despite federal legislation, complaints of age-based-discrimination have increased in the past twenty years, and only 1% of cases resulted in successful conciliation (OWL's Mother's Day Report, 2012, p.8).

The gender wage gap is the difference between women's and men's earnings. According to the Joint Economic Committee (JEC) (2014), "Women earn less than men, with the national average being between 77 cents to 82 cents for every dollar men earn; they have the right to an adequate and equitable wage" (p.1). The JEC also revealed "In North Dakota, the ratio is 76.6 cents to every man's dollar" (p.4). Although women have the right to equal pay, due to the Equal Pay Act of 1963, the pay disparity between men and women only increases with age and grows over time. Based on Bureau of the Census data, Table PINC-05. Work Experience in 2014—People 15 Years Old and Over by Total Money Earnings in 2014, Age, Race, Hispanic Origin, and Sex, Holmes and Corley (2014), calculated and found "Women, ages 15 to 24, working full

time and year round, have a wage gap of \$4,373 per year. By the time women reach age 45 to 64, they earn \$15,404 less than men per year” (The gender wage gap, para. 5). Surprisingly, although women now earn the majority of college degrees, Holmes & Corley (2016) reported, “The American Association of University Women (AAUW) found that one year out of college women were paid just 82 percent of what their similarly educated male peers were paid in 2016. The AAUW found that the gap widens over time: 10 years after graduating from college, women were paid only 69 percent of what their male counterparts were paid” (Despite the fact, para. 4). Recent research has also shown that as women enter an occupation previously dominated by men, pay decreases in that occupation (Miller, 2016). Holmes & Corley (2016), also found “Over a 40-year career, the average lifetime earning losses for women based on today’s gender wage gap total \$430,480 (The wage gap results, para. 6). Glynn & Powers (2012), stated” The gender wage gap for a woman who did not finish high school is \$300,000, while the lifetime wage gap for a woman with at least a bachelor’s degree is \$723,000 (Wage gap accumulates, para. 6).

According to the National Alliance for Caregiving (2015), “The cost impact of caregiving on the individual female caregivers in terms of lost wages and Social Security benefits equals \$324,044 for time off from paid work to serve as caregivers for family members. This results in smaller contributions to Social Security and private retirement funds that result in smaller benefits than men (Women, Work and Caregiving, para. 5). The consequences of spending a life of economic disadvantage becomes clear in lost wages, reduced pension and Social Security benefits. It is necessary to advocate for policy changes that reflect the true value of women’s work by administering fairness for women in the Social Security system through more equitable and adequate Social Security and Supplement Security Income (SSI) benefits. Holmes & Corley (2016), confirmed:

The Paycheck Fairness Act has been introduced in every Congress since 1997 and is crucial in closing the gender wage gap by prohibiting gender-based pay discrepancies and banning workplace policies that penalize employees for sharing wage information. However, Congress has yet to pass the Paycheck Fairness Act into law, thus contributing to the loss of hard-earned wages for millions of workers and families (Women, work, and caregiving, para. 5).

Healthcare and Long-term Care

Healthcare

In July 2012, the Center for Social Research at North Dakota State University released the results of a generalized survey of residents in Cass County, North Dakota and Clay County, Minnesota. The survey assessed the health needs of residents of the Fargo-Moorhead community. Findings in order of importance revealed:

Respondents are most concerned about the aging population (i.e., availability/cost of long-term care, availability of resources to help elderly stay in their homes, and availability of resources for family and friends caring for elders). Respondents had similar levels of concern with safety issues (i.e., presence and influence of drug dealers, domestic violence, property crimes, and child abuse and neglect) as they did with economic issues (i.e., employment opportunities, economic disparities between higher and lower classes, and cost of living) (p. 6).

The survey (2012) also revealed that the highest levels of health and wellness concerns were for cost and access issues related to health insurance, the adequacy of health insurance coverage (e.g., amount of copays, prescription drugs, and deductibles) and the access to health insurance coverage. Furthermore, Medicare will not cover preventative medical services for older adults who without early screening may suffer health complications that can go unnoticed, necessitating expensive treatment that could have been avoided. Examples of preventive services include:

1. Routine dental cleanings, fillings and dentures.
2. Hearing tests and device fittings.
3. Vision tests for glasses and contact lenses.
4. Routine foot care such as the removal of corns and calluses, nail maintenance and foot cleaning.
5. Acupuncture treatments.

Medicare will pay for a short-term stay at a nursing facility if it follows a hospital stay of three or more days. While there is no cost-sharing requirements for the first 20 days of care, a person will owe \$161.00 per day for 21 through 100 days. Medicare will not pay out benefits on stays that exceed 100 days.

Long-Term Care

Long-term care is provided through a complex network of services and support that is tailored to meet the needs of the individual with functional limitations. The Older Women's League (OWL) (2014) believe long-term care should be called "long-term services and supports" (LTSS), a term that comprises an array of services and supports that change over time as the needs of the individual change (p.7). Medicare, health insurance, and disability insurance do not

cover long-term care and family and friends are the primary providers of LTSS. Thompson (2013) commented on recent findings of a survey of Americans 40 years of age or older, who commented:

They were concerned about their own aging, but had not taken steps to plan for their own old age or long-term care needs. A majority of the respondent's support public policy options for financing long-term care, including tax incentives to encourage savings for long-term care expenses (p. 2).

OWL (2014), contemplates the following recommendations (still awaiting policy-level action) are necessary to improve the quality of and access to long-term care supports and services:

- 1) Enact tax credits for all family caregivers;
- 2) Provide Social Security credits for family caregivers who have missed years of work because of caregiving responsibilities;
- 3) Increased funding levels for home and community based services;
- 4) Require direct care workers in assisted living facilities to complete state-approved comprehensive training;
- 5) Provide adequate funding and staffing for programs tasked with protecting the rights and well-being of nursing home residents;
- 6) Eliminate institutional bias in Medicaid long-term care policy;
- 7) Increase funding for assisted living facilities to expand the availability of this important resource;
- 8) Provide paid family and medical leave benefits on a national level (p. 5).

A single payer healthcare system is needed to provide quality physical and mental healthcare that is publicly administered, financed, affordable, and accessible. The present information suggests

it is advisable to promote women's healthcare by advocating, and preserving Medicare, demanding solutions for long-term care, and supporting and fine-tuning the Affordable Care Act.

Advocacy, Government, and Legal Resources

Personal growth and managing personal change can be achieved by addressing and advocating for the elimination of exploitation and abuse of women, the right of women to remain in control of decisions throughout their lives, improving the image of midlife and older women and the availability of legal and financial services. The elimination of abuse of older women is a growing concern. Elder abuse occurs when an older adult experiences physical, sexual, emotional or psychological abuse, neglect, or financial exploitation. Seventy percent of the wealth is owned by individual's age 65 years of age and older. One-fifth of individuals over the age of 65 are victims of financial exploitation. Female elders are abused at a higher rate than males. In two-thirds of reports to Adult Protective Services, the victim is an older or disabled woman. Elder abuse is not just a health issue. It also often is a federal, state or local crime or a civil offense, albeit one that was rarely recognized or prosecuted. With the inclusion of the Elder Justice Act in the Affordable Care Act, older Americans will now have federal protection against abuse (emotional, physical and sexual), neglect, abandonment, and financial exploitation (The Elder Justice Coalition, 2009).

In 2009, a \$290,000 grant was awarded to Clay County, Minnesota from October 2009 through December 2012. Partners included in the Abuse in Later Life grant included the Rape and Abuse Crisis Center of Fargo/Moorhead and Sanford Hospital. The partners wanted to apply for the grant and replicate the program in Cass County. In 2012, a \$340,000 grant was awarded to the Rape & Abuse Crisis Center in Fargo/Moorhead from October 2012 through September 2015 (Carlson, 2015). Results of these efforts are explored below.

Shelley Carlson, Abuse in Later Life Project Coordinator, reported that, in 2012, the Rape & Abuse Crisis Center (RACC), in both Cass and Clay counties, reported 155 new clients of Domestic Violence (DV) and/or Sexual Assault (SA), over the age of 50 years old. The first year of the Cass County Abuse in Later Life Grant saw the development of Coordinated Community Response (CCR), Train-the-Trainer events involving law enforcement and direct services, outreach and services strategic planning, and a needs assessment. The second year of the grant involved prosecutorial training, local law enforcement and direct services training, and implementation of the Outreach and Direct Services Strategic Plan, that involved advocacy, counseling, emergency guardianship, emergency housing, and transportation. Carlson commented that, in 2014, Cass County Adult Protection Services reported 405 cases of abuse (not all substantiated for abuse). The rise in new clients was due to the August 2013 Mandatory Reporting Law, a provision of the Elder Justice Act (EJA) that requires facilities receiving federal funding to adhere to a strict reporting requirement. (The third year of the grant saw the joining of Cass County and Clay County CCR, judicial training, direct services training, and determining the sustainability of the program (Carlson, 2015).

It is important to plan for one's retirement, and to educate women regarding the public and private opportunities available to them. It is also necessary to alert women to fraud that may jeopardize retirement savings and the availability of legal and financial resources women deserve. Women also deserve an environment where they can pursue justice through groundbreaking litigation, legislative, policy advocacy, and educational tools to help them understand their rights and the legal system and enjoy economic, social, and political equality with men.

Continuing Education and Entrepreneurship

Continuing Education

Pizzo (2015) founder of the Stanford Distinguished Careers Institute, suggests that given the increased length of life and improvements in health and wellness, including the recent awareness that minimal chronic decline occurs between age 65 and 74 –what happens to individuals when they reach conventional societal norms for retirement has enormous individual, economic and public health implications. Pizzo (2015), found:

If individuals sustain a sense of purpose, maintain intra- and intergenerational communities, and preserve or renew health and wellness, chronic declines in health and function associated with aging might be delayed or attenuated. As a consequence, the need for medical and social services could be reduced (Evolving role for colleges, para. 5).

Institutions of higher learning have the opportunity to create programs for individuals in midlife (generally defined as 50 plus years in age) seeking personal transformation, reinvention and redirection. Pizzo (2015), stated that, "...whether the institutions will seek a broader role in preparing individuals for multiple phases of their work-life journey...it is time for the institutions to step up and develop programs for midlife renewal, so they can serve the needs of individuals..." According to data compiled by the Social Security Administration, a man reaching age 65 today can expect to live, on average, until age 84.3, and a woman until age 86.6. About one out of every four 65-year-olds will live past age 90, and one out of ten will live past age 95 (Social Security Administration, 2016). With the increase in longevity, and the improvements in health and wellness, the retirement norm of 65 years is being challenged. We are no longer living in an era of a single career that leads to retirement at 65 years. The new

narrative for the 21st Century allows people to live two or three professional lives. Most people keep working because they need the money, and/or because they want intellectual stimulation, involvement with their community, and a sense of purpose. Individuals sense a new purpose in life and seek transformation, reinvention and redirection.

Colleges and universities have an opportunity to seek a broader role in preparing individuals for multiple phases of their professional journey. Dr. Philip Pizzo (2015) suggested:

Universities, colleges and community colleges have the marvelous opportunity to create programs for individuals in midlife seeking reinvention, redirection, and personal transformation. In addition to transforming midlife, novel programs could have a transformative impact on higher education overall, by fostering informal and formal paths for intergenerational learning, teaching and sharing. The question now is whether colleges and universities will seek a broader role in preparing individuals for second or even multiple phase(s) of their work-life journey (Pizzo, 2015).

In regards to re-education, Andrew Ng, also a Stanford professor and co-founder of Coursera, a Massive Open Online Course (MOOCs), has stated that, “You need to keep learning your entire life--that’s been obvious for a long time. What you learn in college isn’t enough to keep you going for the next 40 years.” Joel Mokyr of Northwestern University points out, “As knowledge quickly becomes obsolete, the most important thing will be learning to relearn, rather than learning how to do one thing very well” (“Re-educating Rita”, 2016).

The 20th century was the beginning ingenuity for universities to present two key additions in the scope of learning accessibility. First, the concept of continuing education was presented, a concept that embraced programs for sustaining knowledge and expertise through recertification

not tied to a certain degree. Secondly, in the 21st century, universities incorporated web-based computer technology to offer globally accessible online courses. Although these are two important additions to learning, they do not provide an opportunity for midlife and older adults, to experience university life as a community-building cohort. Now there are programs emerging that explore opportunities for continuing education for midlife and older adults.

The major focus of colleges and universities remains the education, training, and development of individuals who are beginning their adult life and entering the workplace. Universities need to support that learning experience for non-traditional, mid-life students. The metro area has three universities that offer non-traditional programs for residents of their state, North Dakota State University (NDSU), Minnesota State University Moorhead (MSUM), and Concordia College.

NDSU, in Fargo, created the program, Project 65, for older adults. The program allows residents of North Dakota, aged 65 years and older, to audit one course, per semester, free of tuition and related fees, with the exception of a one-time \$35 application fee. The audit class will not count as credit towards a degree, but it fulfills the idea of lifelong learning.

MSUM offers residents of Minnesota, age 62 and older, the opportunity to either: (a) attend a class free without credit or (b) receive credit by payment of an administrative fee of \$20.00 per credit, only if space is available after all tuition paying students are enrolled.

Concordia College, a private institution in Moorhead, Minnesota, offers a program for non-traditional students to audit a class for a \$50 fee. Students are responsible for course identification and selection, and they need to obtain a class permit with the audit authorization from the department/instructor. The class will not count as credit towards a degree, and the person can only attend if space is available after all tuition-paying students are enrolled. Aside

from continuing education, entrepreneurship also plays an important factor in people's lives as they prepare for multiple phases in their long term professional careers.

Entrepreneurship

Nationwide, in the last five years, entrepreneurs 50-59 years old started 20% of all new businesses, and 15% were started by entrepreneurs 60 years and older. Regionally, entrepreneurship is supported by various government agencies, including the Small Business Administration (SBA). The forerunner to the SBA were:

Government programs and agencies that alleviated financial crisis beginning with the Reconstruction Finance Corporation (RFC) to assist businesses hurt by the Great Depression. Later, during World War II and the Korean War, congress would also create programs to help small businesses participate in war production and give them financial viability. In 1952, President Dwight Eisenhower recommended the creation of a new small business agency. The following year, Congress passed the Small Business Act of 1953, which created the Small Business Administration. In the beginning, the purpose of the SBA was to aid, counsel and safeguard the interests of small business concerns and to guarantee they received a fair proportion of government contracts and sales of surplus property. Eventually, the SBA created programs that were tailored to include financial and federal contract procurement assistance, management assistance, and specialized outreach to armed forces veterans, minorities, and women (U.S. Small Business Administration, 2016)

The SBA works with federal agencies to increase contracting opportunities and achieve the government's 5 percent contracting goal for women-owned small businesses. There are three

programs that are available to the metro area that counsel, assist, and protect the interests of women entrepreneurs: 1) North Dakota Women's Business Center (ND WBC), which is partially funded by a grant from the SBA with North Dakota Department of Commerce providing state matching funds 2) SBA's Office of Women's Business Ownership (OWBO), which provides programs to support women entrepreneurs from business start-up to expansion through a variety of services and resources 3) Small Business Innovation Research (SBIR) program, a highly competitive venture, that encourages domestic small businesses to engage in Federal Research/Research and Development (R/R&D) that has the potential for commercialization (Small Business Innovation Research, 2016). In association with SBA programs to support women entrepreneurs are resource partners to support women entrepreneurs.

One influential resource partner affiliated with the SBA is the Service Corps of Retired Executives (SCORE). SCORE is a nonprofit association, founded in 1964, and has been mentoring small business owners for more than fifty years. Allan Anderson, a SCORE counselor mentioned the Metro has 15 mentors, who are dedicated to educating entrepreneurs and helping small businesses launch, advance, and succeed nationwide (Anderson, personal communication, August 5, 2016). SCORE mentors are veteran business owners who can talk to potential business owners about your day-to-day activities and long-term goals (Service Corps of Retired Executives, 2016). They can bring a fresh perspective based on their own experience and reduce the risk of exhausting resources towards things that may not make sense for a small business. SCORE and continuing education programs adapt new techniques to assure that midlife to older adults have the resources to expand their knowledge and skills in order to, not just survive, but also prosper in the business world. Entrepreneurship contributes by creating

potential opportunities to prosper for these adults as well. Midlife and older men and women face the challenges of adaption in the workforce. Women that are in the age group of 50 and above face tougher challenges in dealing with discriminatory stereotyping.

Reducing Discriminatory Stereotypes

Half a century ago, a suburban homemaker, named Betty Friedan wrote *The Feminine Mystique* (1963), a book that is still changing lives today. The publication redefined the roles of men and women in the home, the workplace, society, and our lives. Three decades later the author wrote, “The Fountain of Age” (1993), an exploration into the way our society regards both men and women who are growing older. Just as most women were considered invisible in our society decades ago, so are older adult women today.

In 1969, Robert Butler, the first director of the National Institute of Aging (NIA), defined ageism as discrimination against people because they are old (Saucier, 2004). Research confirms that ageism is dominant in our western culture and the women are more negatively influenced by it than men are. Women perceive aging in terms of physical and mental functioning and are concerned with maintaining a youthful appearance. While observing a cohort of women in their sixty something decade, Covan (2005) reported, “Most avoid identifying themselves as old as they are actively engaged in the roles of midlife. They see age as something to be controlled and avoided with cosmetics, physical activity or lifestyle” (p. 10).

It is difficult for women to realize that they are aging and can no longer fit the feminine stereotype in our young and beautiful culture. Saucier (2004) reported, women begin their fear with body image early in life with physical beauty being ranked at the top of the average female’s concerns and weight as the second most important concern, followed by memory loss. A previous study by Bedford & Johnson (2006) stated that, approximately three-quarters of

women, both young (19-23 years) and old (65-76 years), reported a negative body image with no differences between age groups in the level of dissatisfaction, suggesting no age-related differences in Body Image Dissatisfaction (BID). Furthermore, these results add to the growing body of evidence suggesting that the majority of women of all ages feel dissatisfaction with their bodies and that BID remains stable across age groups. The researchers surmised that those women who self-described their weight as ‘normal’ reported dissatisfaction with their bodies, adding support to previous evidence that suggests that the desire to lose weight is common for women of all ages despite normal weight status.

Society that designates beauty and sexiness as the measure of success for women and that defines success for men in terms of productivity and accomplishment set women up to fail. Women’s rights activist, Susan Sontag (1979), echoes this view in the following statement:

Society is much more permissive about aging in men, as it is more tolerant of sexual infidelities of husbands. In addition, most positive traits associated with masculinity actually increase with age (e.g., competence, autonomy, self-control, and power), whereas feminine characteristics such as sweetness, passivity, no competitiveness, and gentleness usually remain stable as women age. Because women’s wisdom is considered to be age-old, intuitive knowledge about the emotions, aging adds nothing to “feminine” knowledge. Men, on the other hand, valued for their rational, intellectual minds, actually benefit from aging because experience tends to increase this type of knowledge. Also, because the business of men in our culture is about being and doing, rather than appearing, the standards for appearance weigh less heavily on men than on women. (p. 31)

Sontag's beliefs are further justified by novelist and screenwriter Ayelet Waldman's comment: "As soon as I got to be a 50-year-old woman... not only are you incompetent as a woman, but you're incompetent because you've reached your senescence... I'm used to being taken seriously professionally... suddenly... I just vanished from the room" (Copakin, 2015).

Mclean (2015) offers further support that summarizes the idea:

Aging disproportionately affects women because they are taught to strongly associate their self-worth with their physical appearance. American culture pressures women to meet impossible beauty standards, with the ideal woman being thin, young, and wrinkle-free. Since youth is associated with attractiveness, looking young is an important part of a woman's role in American society. Maintaining an attractive physical appearance is believed to be related to life satisfaction, financial security, and success in relationships and other areas of life. Therefore, older women who do not meet cultural beauty standards may be susceptible to low self-esteem, diminished self-worth, anxiety, and depression. (p. 4)

It is difficult for women to realize that they are aging and can thus no longer fit the feminine stereotype in our culture – young and beautiful. Saucier (2015) mentions:

The implication seems to be that because women are held to higher standards of physical attractiveness throughout their lives, they are more negatively affected by ageism and the aging process. This affects many aspects of women's lives including their self-concept and general mental health. (p.424)

Women need to start exploring their feelings and fulfilling their true needs. If women can create for themselves a sense of inner beauty, they will gradually require less and less approval from a

society obsessed with youthful outer beauty. Niemela & Lento (1993) suggested a solution to this dilemma:

But when we cannot any longer aspire to be what we feel others expect us to be, what can we do? We can start by thinking about who we really are, by getting more in touch with our real feelings and thoughts, our needs and wishes, and our role in fulfilling them. Through abandoning the possibilities of realizing others' expectations of how we should be, we can get in touch with ourselves (p.125).

Women need to find ways to combat the feelings of oppression and self-criticism so they can function as valuable and contributing members of our society. They need to become more autonomous by accepting the variations in bodies of women of different ages as acceptable and beautiful rather than conforming to the unrealistic ideals of society. Saucier (2015), reported “By doing so women will learn to value themselves for their inner selves, rather than for their outer shells” (p. 424).

One way to help improve the quality of life of women, aged 50 years and older, living in the Fargo/Moorhead/West Fargo/Dilworth metro is to create a resource directory on current information compiled from resources, services, and supports from non-profit organizations, profit organizations, federal and state funded organizations, and local advocacy groups located in the community. The information from the resource directory will help women, aged 50 years and older, address the following: (1) economic and retirement security, (2) comprehensive healthcare and long-term care, (3) advocacy, government, and legal policies, (4) continuing education, and entrepreneurship, and (5) reducing discriminatory stereotypes.

METHODS

This project will focus on the population of women, 50 years of age and older, living in the Fargo-Moorhead-West Fargo-Dilworth metro. Some of the women in this group are facing difficulties that threaten their security and their ability to live long, healthy and independent lives. The goal of this project was to create a resource directory for this vulnerable population by identifying and compiling public and private resources, services, and supports that are available to help assist women 50 years of age and older, deal with special challenges. These challenges involved: (1) economic and retirement security, (2) comprehensive healthcare and long-term care, (3) advocacy, government, and legal policies, (4) continuing education, and entrepreneurship, and (5) reducing discriminatory stereotypes.

Current information was compiled from non-profit organizations (e.g., The League of Women Voters in the Red River Valley, American Association of University Women, etc.), for profit organizations (e.g., Sanford Medical Group, etc.), federal and state funded organizations (e.g., Experience Works, etc.) and local advocacy groups (e.g., Second Saturday and North Dakota Women's Network, etc.). The information will address the social conditions, which necessitate restructuring to improve the quality of life for women, aged 50 years and older, living in the Fargo/Moorhead/West Fargo/Dilworth metro.

Over a three-year period, information was collected through monthly memberships meetings in local organizations, annual conferences and summits, individuals working or affiliated with local organizations, and networking. Information was collected from each participating resource and includes, name, physical location, website, phone number, contact person and a synopsis containing history, purpose, and/or mission statement.

The resource directory is divided into the following five categories:

- 1) Economic security
- 2) Healthcare and long-term care
- 3) Advocacy, government, and legal
- 4) Continuing education and entrepreneurship
- 5) Improving the image and status of women

These five categories contain services, supports, and resources that include medical, transportation, legal, housing, education, employment, nutrition, political, and financial information.

A behavior model of predisposing, enabling, and need factors can predict who will use the services in the resource directory (Cherry, 2002), suggested:

Predisposing factors that influence individuals to use the resource directory are age, gender, education, ethnic/minority status, and service attitudes.

Enabling factors that influence individuals are individual/family incomes, transportation, and insurance. An individual's medical and service needs are the most influential factors that predict physician and hospital use and caregivers of older adults are also in this category for they need to search and apply for services on behalf of someone else." I hope that the resource directory will make women aware of the resources available in the metro and assist them in obtaining the necessary services they need to enhance and balance the quality of their lives (p. 550).

The resource directory will also assist students, researchers, caregivers, and professionals by providing information on services and resources that are relevant to their studies, and

professions. Due to funding constraints, a limited number of copies of the resource directory will be made available to medical clinics, libraries, The NDSU Extension Service, and local agencies relevant to seniors and women, local women's groups and institutions of higher learning. When funding is available, copies of the resource directory will be available to interested parties. Dissemination of the resource directory will continue by asking local women's groups and aging agencies, who may be interested in the directory, and asking them to feature an article or information on their websites, in their newsletters or other publications, thus allowing information to be distributed to a larger audience. In addition, attending seminars, conferences, summits and the NDSU Extension Service will be another way to inform interested parties about the resource directory. Eventually the resource directory could be available on a website/blog. This will allow women 50 years of age and older an opportunity to review resources, services, and supports, that will be updated monthly, assisting them in living a more productive life. The resource directory is also available in the appendix section of this paper. The directory will also be available in the Institutional Repository, under collections on the North Dakota State University library home page or by contacting Jenny Grasto, architecture and visual arts librarian.

RESULTS

This project, a resource directory, targeted the age range of 50 and older adult women and will eventually be comprehensive enough to embrace individuals who need services either for themselves or for someone such as a partner or an older parent. This is the age at which an individual is also considered eligible to participate in many social services programs and use the resource directory to obtain information on the wide range of public and private resources, services, and supports that are available to help assist women 50 years of age and older in the Fargo – Moorhead metro. The resource directory is divided into five categories, which are listed in the appendix:

- 1) Economic security
- 2) Healthcare and long-term care
- 3) Advocacy, government, and legal
- 4) Continuing education and entrepreneurship
- 5) Improving the image and status of women

This resource directory contains public and private resources, government services, and social supports in the following categories that include medical, home health, recreation, transportation, support, legal, housing, education, employment, nutrition, political, and financial information. This information can be difficult to understand and acted upon, even for the most capable person. According to research, three provisions determine the effectiveness of distributing printed information to older adults: the individuals reading level and subject knowledge, the organization and clarity of the text, and how well the reader can remember and/or follow instructions. To address these issues the information in the resource directory is short, precise, and easy to understand. After collecting the information, the text was converted

into a reader friendly design to meet the needs of the older adult readers. The following paragraph lists techniques that accomplished this objective.

Upon the recommendation of The National Institute of Aging (NIA) the text is printed in the serif typeface, Times New Roman that has tails on the end of its letters creating an illusionary line that guides the eye across the text. The font is either 12, 13, or 14-point type size, which helps alleviate straining the eyes and causing headaches. There is an allowance for a minimum of white space/empty space, which provides natural spaces for the eyes to relax and help older adults focus their attention. The NIA also recommends that the text be aligned to the left margin (left justified) and keep normal spacing between letters, with limitations on line length (50 to 65 characters). Italics, underlining, and bold for emphasis were also limited in an effort to make the text more readable. The goal for the design of the resource directory is to make it user friendly by keeping the layout simple, building in breaks for the eyes, and using an easy to read font (National Institute of Aging, 2016).

DISCUSSION

The internet plays an important part in connecting people of all ages to information concerning public and private health resources, government services, and social supports that are essentially important to senior organizations, individual caregivers serving older adults and older adult women. Older adults have a history of being slow in accepting the world of technology compared to the younger generations, although they are increasingly progressive when it comes to the digital world. According to a report released from the Pew Research Center, the author, Smith (2014), found:

When it comes to technology use, two distinct groups emerge from the senior population. The first group is younger, highly educated and more affluent with a positive view towards the benefits of online use. The second group is older, less affluent, faced with health and disability challenges and disconnected from the digital world both physically and psychologically. The released data confirmed that certain factors including age, education, and income affect their internet use and broadband use. The center reported that 74% of seniors 65-69 years old go online and 65% have broadband at home. By contrast, internet use begins to decline as seniors approach their seventies. Within the same group of elders as seniors age, 75-79 year olds, internet use falls to 47% and broadband falls to 34% (Younger, higher-income, para. 1&2).

In addition, seniors with an annual household income of \$75,000 or more, 90% use the internet and 82% have broadband at home. Among seniors with an annual household income less than \$30,000, 39% use the internet and 25% have broadband at home. Educational attainment also has a substantial effect on internet use and broadband use. For seniors with a college degree, 87%

use the internet and 76% have broadband at home. Among seniors who did not attend college, 40% use the internet and 27% have broadband at home.

Although education, age, and income play an important part in internet use and broadband use, a number of seniors face additional challenges in adopting technologies patterns. Aaron (2014), found seniors facing the following challenges, in adopting technology patterns:

- 1) Physical conditions or health issues that make it difficult to use technologies.
- 2) Skeptical attitudes about the benefits of technology.
- 3) Difficulties learning to use new technologies.
- 4) Seniors differ from the general population on their ownership habits.
- 5) Few older adults have a smartphone.
- 6) Among older adults, tablets and e-book readers are as popular as smartphones.

Social networking sites (SNS) such as Facebook are used by 27% of the total older adult population (Older adults face, para. 1-10).

Although age, education, income/job type differences contribute to the digital division of two groups in the senior population when discussing internet and broadband use, we must distinguish between the different stages of older age. Wicks (2004) commented that "...as the young-old of today become the old-old and oldest-old of tomorrow and the baby-boomers become the young-old and old-old, this divide, between the two groups, will become less pronounced than it is now" (p. 20). Transgenerational Design Matters (20160), reported:

the number of people reaching age 65, combined with their increased life expectancy, has elevated the classification of older adults aged 65 and older,

commonly referred to as the "young old," the "old," and the "old-old" sub-population. The young-old is now 65-74 years old, the old is 75-84 years old and the old-old is 85 plus years resulting in 19 million in this group by 2050 (Elderly sub-population, para. 1-4).

As the senior population, moves deeper into the technology world it seems that a resource directory would be more beneficial if a website/blog became the preferred dissemination method. The website/blog would connect a larger number of people of all ages to information concerning public and private health resources, government services, and social supports. These resources are important to senior organizations, individual caregivers serving older adults, and older adult women, giving them an opportunity to improve their daily lives. A Webmaster/Developer, aside from making the site user-friendly for older adults, and inexpensive to update, could create and modify appearance and setting of site, regulate and manage access rights of different users on the website/blog, and bring up-to-date the information on a weekly or monthly basis.

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**APPENDIX. RESOURCE DIRECTORY FOR MID-LIFE AND OLDER WOMEN IN
THE FARGO – MOORHEAD – WEST FARGO – DILWORTH METRO**

RESOURCE DIRECTORY FOR MID-LIFE
AND OLDER WOMEN IN THE
FARGO – MOORHEAD – WEST FARGO – DILWORTH METRO
(resources – services – supports)

Susan Anne Feist
NDSU Graduate Student
November 2016

INTRODUCTION

According to an October 2014 Bloomberg article, the Fargo – Moorhead - West Fargo - Dilworth region, in Cass and Clay Counties, is the fourth fastest growing metro in the United States with a population of approximately 223,500 people (Oldham, 2014). Cass County expects the number of those 65 and older to jump 88 percent from 15,076 to 28,291 by 2025 (Springer, 2015). The 2014 American Fact Finder estimates that approximately 15,864 women aged 50 years and older live in Fargo, North Dakota (U.S. Census Bureau, 2014).

In this population of women 50 years of age and older, some in the metro area are facing difficulties that threaten their security and their ability to live long, healthy, and independent lives. These women are more likely to be underpaid, or underemployed, and to have taken time out of the workforce to care for family members, which results in lower Social Security benefits. This population is also less likely to have employer sponsored pensions, and more likely to have difficulty raising capital and to live longer on less than men (Holmes & Corley, 2016).

The focus of this project are these vulnerable women in North Dakota, age 50 years and older, living in the Fargo/Moorhead/West Fargo/Dilworth metro. The goal of this project was to create a resource directory for this population by identifying and compiling public and private resources, services, and supports that are available to help assist women 50 years of age and older, by providing resources to deal with special challenges: (1) economic and retirement security, (2) comprehensive healthcare and long-term care, (3) advocacy, government, and legal policies, (4) continuing education, and entrepreneurship, and (5) reducing discriminatory stereotypes. Information was collected from each participating resource and includes, name, physical location, website, phone number, contact person and their information. A synopsis was also created and contains history, purpose, and/or mission statement of the resource. The resource directory is divided into the following five categories:

- 1) Economic security
- 2) Healthcare and long-term care
- 3) Advocacy, government, and legal
- 4) Continuing education and entrepreneurship
- 5) Improving the image and status of women

These five categories contain services, supports, and resources that include medical, transportation, legal, housing, education, employment, nutrition, political, and financial information.

ECONOMIC SECURITY

Good-Hearted Golden Girls LLC.

Debra J. Dewitz LIC SW, has created a new alternative living environment in the Fargo-Moorhead metro. Dewitz, a single female baby boomer, opens her large home to others, thus forming the Good-Hearted Golden Girls LLC and generating the concept of “sharegiving.” “Sharegiving” for older adults is growing nationwide, according to the Golden Girls Network, an organization that helps connect people who want to share their homes with those who are looking for a home to share through a nationwide electronic database that launched in June 2014. Roommates share costs, share chores, experience less isolation and share intergenerational wisdom. Dewitz believes that there is no way, will there be sufficient nursing home care for all of us. Even if there were, there would not be sufficient staff to take care of everyone. The burden will fall to the family members and “sharegiving” would help alleviate the burden. (Dewitz, September 2015).

Debra J. Dewitz LIC SW – Owner

4109 – 2nd Street South

Moorhead, Minnesota 56560

Phone: 701 720 9277

Email: debra.dewitz@gmail.com

Website: <https://www.facebook.com/GoodHeartedGoldenGirl>

Great Plains Food Bank

About Us: The Great Plains Food Bank's mission is to end hunger in North Dakota and western Minnesota through community partnerships. We are the largest hunger-relief organization in North Dakota and serve as its only food bank. Each year, we touch the lives of one in 9 individuals who seek emergency food assistance.

What We Do: We strive to end hunger effectively and efficiently - where waste is unacceptable. This means working with a wide array of individuals and organizations on a daily basis, carefully guiding all donated surplus food and grocery products to our network of food pantries, soup kitchens, emergency shelters and other charitable feeding programs serving those who are hungry and homeless. As stewards of community support, we direct 97% of every charitable dollar received toward programs and services, ensuring food for four meals gets into the hands of those who are hungry.

How We Do It: Community partners are imperative to our work in ending hunger. We are one of 18 programs of Lutheran Social Services of North Dakota, and a member of Feeding America, the nation's food bank network. We work with hundreds of food industry donors and charitable feeding programs, and thousands of volunteers and financial supporters. Together we are creating hunger-free communities. Operations are based out of our 36,000 square foot statewide distribution facility and supported by a fleet of refrigerated trucks that travel half a million miles each year criss crossing the state picking up and delivering shelf-stable and perishable food donations to those in need. Our team consists of 30 staff and more than 5,300 volunteers. We believe ending hunger is a shared responsibility, and the right thing to do. We invite you to join us. (Great Plains Food Bank, 2016, "Ending Hunger," para. 1-3).

1720 3rd Avenue North
Fargo, North Dakota 58102
Email: www.greatplainsfoodbank.org
Phone: 701 232 6219

Steve Sellent: Program Director
Email: ssellent@greatplainsfoodbank.org

Melissa Sobolik: *Director of Hunger Free North Dakota*
Email: msobolik@greatplainsfoodbank.org

Jenae Meske, Program Coordinator of Senior Food Pack Program (CSFP)
Email: jmeske@lssnd.org
Phone: 701 476 9113

Great Rides Bike Share

Bike sharing makes it economical and convenient to use bikes for trips that are too far to walk but too short to drive. Presently, the Fargo metro has eleven active bike stations. Bikes are specially designed for both you and the city: they fit people of all sizes, thanks to an easy-to-use adjustable seat post. Fenders, skirt guards and chain guards keep your clothes clean. Automatic lights help keep you safe at all times of day. Three speeds are perfect for your short commutes. The program is working on increasing the number of bike stations and expanding operations into Moorhead, in 2017 (Great Rides Bike Share, 2016, "What is Bike Sharing," para.1-2).

Great Rides Bike Share
425 Broadway North
Fargo, North Dakota 58102
Website: <https://greatrides.bicycle.com/>

Contact: Sara Watson Curry
Email: sara@greatridesfargo.com
Phone: 701 280 1202

Social Security Insurance/Rehab Services Incorporated (RSI)

Rehab Services Incorporated has employment programs for individuals with disabilities and offers benefits planning help. Mark Melhoff, community work incentives counselor (CWIC) is the representative for RSI that works with residents of eastern North Dakota. (M. Melhoff, personal communication, summer 2016)

Mark Melhoff
Email: ndbenefits@hotmail.com
Website: <http://www.minotrehabservices.com/default.as>
Phone: 701 793 5238
Toll free: 866 912 9122

Social Security (S.S) & Social Security Insurance (S.S.I.)

Howard I. Kossover began working for the Social Security Administration in 1973. He has worked in New York, Colorado, Montana and multiple locations in North Dakota. Since 2003, Kossover has been the Social Security public affairs specialist for all of North Dakota, and Minnesota. Prior to his current position, Kossover was district manager in Grand Forks for more than 18 years, with total responsibility for Social Security administration programs in portions of North Dakota, Minnesota and Manitoba, Canada. Kossover writes weekly newspaper articles on Social Security across a four state region and blogs at <http://socialsecurityinfo.areavoices.com/> (Kossover, October 2015).

Howard I. Kossover
Social Security Public Affairs Specialist for North Dakota and W. Minnesota
Email: howard.i.kossover@ssa.gov

Mike Zimney – Urban Designer and Planner

Mike Zimney is an urban planner passionate about designing communities, neighborhoods, and streets for people. Zimney has worked both in the public sector as a county planner, was a planning consultant at an engineering firm and currently works for a real estate developer focusing on historic renovation and infill development in downtown Fargo. He has extensively investigated the key principles required to make communities walkable and pedestrian friendly. He believes that communities should have a mixed-used design – a blend of residential, commercial, and cultural uses – combined with pedestrian friendly, safe, and inviting streets, which allows people of all ages to be more active, healthy, and happy (M. Zimney, personal communication, November 2015).

The Kilbourne Group
210 Broadway, Suite 300
Fargo, North Dakota 58102
Phone: 701 237 2279
Website: KILBOURNEGROU.COM

Project Manager: Mike Zimney
Phone: 701 306 6684
Email: ZIMNEY@KILBOURNEGROU.COM
Email: mizimney@hotmail.com

HEALTHCARE AND LONG-TERM CARE

Alzheimer's Association Minnesota-North Dakota

The Alzheimer's Association Minnesota-North Dakota has been providing services, information, and advocacy for more than 30 years to people with dementia, their families and health care providers. This Chapter is one of seven founding chapters of the National Alzheimer's Association, headquartered in Chicago. It was started by family caregivers, led by Hilda Pridgeon, who came together around a common need of getting support and help for their loved ones with dementia. Since 1979, our donor-supported, nonprofit Alzheimer's Association has provided reliable information and care consultation; created supportive services for families; increased funding for dementia research; and influenced public policy changes.

Our mission is to eliminate Alzheimer's disease through the advancement of research; to provide and enhance care and support for all affected; and to reduce the risk of dementia through the promotion of brain health (Alzheimer's Association, 2016, "Minnesota-North Dakota: About our chapter About Our Chapter," para. 1-3).

Alzheimer's Association Minnesota-North Dakota
2631 12th Avenue South, Suite A
Fargo, North Dakota 58103
24/7 Helpline: 800 272 3900
Website: www.alz.org/mn
Phone: 701 277 9757

Program Manager: Kendra Binger
Phone: 701 277 9757
Email: kbinger@alz.org

Essentia Health

Essentia Health is an integrated health system serving patients in Minnesota, North Dakota, Wisconsin and Idaho. In the summer of 2010, Essentia Health brought together the operations of SMDC Health System, Brainerd Lakes Health, Innovis Health, Essentia Community Hospitals and Clinics, and the Essentia Institute of Rural Health. Essentia Health was originally formed in January 2004 through a partnership of the Benedictine Health System and SMDC Health System. In January 2008, Innovis Health joined Essentia Health and all of the hospitals and clinics owned by the Benedictine Health System were transferred to Essentia Community Hospitals and Clinics.

Today, Essentia Health continues to seek opportunities to grow its network of physicians, healthcare providers, hospitals and clinics. By combining resources, we bring economies of scale and depth of experience to healthcare delivery in the rural communities we serve (Essentia Health, 2016. "History of Essentia Health," para. 1-2).

Essentia Health
3000 32nd Avenue South
Fargo, ND 58103
Phone: 701 364 8900
Phone: 800 437 4054 Ex. 8900
Website: www.essentiahealth.org

Family Health Care (FHC)

Our historic main facility has been immaculately renovated and now contains 33 medical exam rooms, 7 dental chairs, an automated pharmacy, on-site lab, x-rays, and offices for counseling, optometry, refugee health, interpreters, behavioral health, physical therapy, and health education. Vitally importantly for our patients, is that this wide-array of medical services is conveniently provided all under one roof.

As a testament to the growing community need for our services, we provide care to over 15,000 patients and more than 60,000 patient visits. This continual growth is a reflection of our commitment to providing unrestricted access to affordable, quality care. (Family Health Care, 2016, "Our Growth in the Community," para. 1-2).

Family Health Care Clinic
301 NP Avenue
Fargo, ND 58102
Phone: 701 271 3344
Website: <http://www.famhealthcare.org>

Lori Kinn
Enrollment Specialist Team Lead
North Dakota Navigator Project Director
MN Navigator
Phone: 701 271 3333
Website: <http://www.enrollment@familyhealthcare.org>

Healthcare Equipment Recycling Organization (HERO)

HERO collects and redistributes donated healthcare materials to benefit those in need. HERO maintains two local storefronts to help those in the metro area in need of medical supplies. No one is ever turned away at HERO if unable to cover the suggested handling fee on an item (HERO, 2015, “About,”).

HERO Fargo
5012 53rd Street South, Ste. C
Fargo, North Dakota 58104
Email: www.HEROFargo.org
Phone: 701 212 1921

HERO Moorhead
510 Center Ave, Unit 25, Ste. 25
Moorhead, Minnesota 56560
Email: www.HEROMoorhead.org
Phone: 218 477 1924

Executive Director: Ty Hegland
Email: Ty@HEROFargo.org

Hospice of the Red River Valley

Hospice of the Red River Valley is an independent, not-for-profit, community-owned hospice that has been serving patients and families since 1981. We exist for one purpose—to bring dignity and comfort at the end of life.

Our focus in providing compassionate and highly skilled comfort care to people nearing the ends of their lives is vitally important and is reflected in the tears, fears, relief, bittersweet joys and gratitude of terminally ill people and their loved ones.

Individuals are protected from discrimination in health care on the basis of: race, color, national origin, age, disability and sex, including discrimination based on pregnancy, gender identity and sex stereotyping.

Hospice of the Red River Valley complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (Hospice of the Red River Valley, 2016, “About,” para. 1-4).

1701 38th Street South, Ste. 101
Fargo, North Dakota 58103
Website: www.hrrv.org
Email: questions@hrrv.org
Phone: 701 356 1500

Livestrong at the YMCA

Livestrong at the YMCA is a free 12-week wellness program designed for cancer survivors who have become de-conditioned or chronically fatigued from their disease and/or treatment. The focus is on cardiorespiratory fitness and strength training with the outcome of the class being overall wellness and confidence. This program fulfills the important need of supporting the increasing number of cancer survivors who find themselves in the transitional period between completing their cancer treatment and the shift to feeling physically and emotionally strong (K.J. Anderson, personal communication, May-July 2013).

YMCA of Cass and Clay Counties

Phone: 701 281 0126

Website: www.ymcacassclay.org

Healthy Living Coordinator: Katelyn J. Anderson

Website: www.ymcacassclay.org/livestrong

Email: Katelyn.Anderson@ymcacassclay.org

Phone: 701 293 1448

Prescription Assistance Program

Prescription Assistance Program's mission is to promote healthier living through advocacy, comprehensive resources and managed care by helping individuals in need obtain prescription medication (T. Collins, personal communications, September, 2016).

Prescription Assistance Program

624 Main Avenue, Suite #5

Fargo, North Dakota 58103

Director: Travis Collins

Phone: 701 364 0398

Email: travis@southcentralseniors.org

Red River Health

Red River Health is a clinic with unique and exclusive expertise in acupuncture and Chinese herbal therapy. Robert Angotti, Lic. Ac., Herbalist, Diplomate of Oriental Medicine, is the owner of Red River Health. In his effort to provide high quality complimentary care, Robert uses acupuncture, massage, cupping, herbal therapy, exercise recommendations and nutritional counseling in order to facilitate the healing process. Robert is trained in traditional Chinese medicine and balances his understanding of this rich 2500-year-old tradition with an appreciation of modern methods of healing. He began his study under Dr. Angela Wu when he was an undergraduate student at San Francisco State University. While apprenticing with Dr. Wu at her San Francisco clinic he earned a bachelor's degree in Anthropology. At the same time he was completing seven years of study in an Aikido teacher training program. He then went on to earn a master's degree at the Acupuncture and Integrative Medicine College of Berkeley, CA. Unlike chiropractors or physical therapists or others who need only 100 hours of training in acupuncture to add it to their practice Robert earned over 3000 hours of extensive, specialized training in acupuncture and Chinese herbal therapy when acquiring his master's degree. He is an authority in acupuncture therapy and herbal treatment for all kinds of pain, and all kinds of internal disorders.

In 2001 Robert moved to Moorhead after his wife took a teaching position at Concordia College. Robert opened Red River Health soon after his arrival and has been developing his practice and his school for Aikido ever since. Robert brings a one of a kind level of experience, expertise and specialization in this field to the Fargo-Moorhead area (Red River Health, 2016, "Robert A. Angotti Lic. Ac., Herbalist," para. 1-3)

Robert A. Angotti Lic. Ac., Herbalist
824 Main Avenue
Fargo, North Dakota 58103
Website: <http://redriverhealth.com>
Email: officeaid@redriverhealth.com
Phone: 701 232 2785

SAGE (Minnesota Cancer Screening Program)

The Minnesota Department of Health (MDH) manages the Sage Screening Program (Sage). It is a cooperative effort among health professionals, the Minnesota Department of Human Services, the Minnesota affiliate of the Susan G. Komen Breast Cancer Foundation and the Centers for Disease Control to increase the availability of screening for breast and cervical cancer. The purpose of the screening is to detect cancer in its earliest stages so it can be treated or cured. Sage patients receive the following services free of charge: a breast and pelvic exam every year; a mammogram every year, for women over the age of 40; a pap test every three years unless a recent pap was abnormal; and follow up office visits and/or tests whenever there is an abnormal breast or cervical screening result. Sage does not cover treatment, but uninsured Sage patients may be eligible for Minnesota's Breast and Cervical Cancer Treatment Program (MABC) that will cover all the costs for medical treatment for as long as needed (SAGE & Minnesota Department of Health. (n.d.).

Minnesota Cancer Screening Program
810 Fourth Avenue South, Suite 101
Moorhead, Minnesota 56560
Phone: 218 236 6502
Website: www.chsiclinics.org

Contact person: June Nelson RN

Sanford Health

At Sanford Health, we are dedicated to the work of health and healing. Every day, we show that commitment by delivering the highest quality of care to the communities we serve. We are leaders in health care and strive to provide patients across the region with convenient access to expert medical care, leading-edge technologies and world-class facilities.

In addition to strong clinical care, we are also committed to research, education and community growth. We engage in medical research to not only discover innovative ways to provide care, but also cures for common diseases. We continuously seek new ways to achieve our vision of improving the human condition here in your community, across the region and around the world.

The entire team at Sanford Health recognizes the value of healthy families and communities. We continue to gain momentum and expand our reach. Together, we can make a positive difference now, and in the future (Sanford Health, 2016," Welcome to Sanford Health," para. 1-3).

Sanford Health
Phone: 701 234 2000 (General Information)
Phone: 800 437 4010 (General Information)
Website: www.sanfordhealth.org

Vulnerable Adult Protection Service Aging Services Division

The North Dakota Legislature passed the Vulnerable Adult Protective Service Law in 1989. The law authorized the Department of Human Services to develop, administer, and implement a program of protective services for vulnerable adults. The program addresses the safety of vulnerable adults who are at-risk of harm due to the presence or threat of abuse, neglect, or exploitation. The program is offered statewide through the North Dakota Department of Human Services' regional human service centers or through local partner agencies. The program is offered to vulnerable adults age 18 and older or to minors emancipated by marriage with substantial mental or functional impairments affecting their health, safety, or independence (A. Ingersoll-Johnson, personal communication, April 29, 2016).

1237 West Divide Avenue, Ste. 6
Bismarck, North Dakota 58501

Website: <http://www.carechoice@nd.gov>

Phone: 701 328 8939

Fax: 701 328 8744

Website: <http://www.carechoice.nd.assistguide.net/carechoice@nd.gov>

Aging and Disability Resource LINK Coordinator: Amy Ingersoll-Johnson

Email: aingersolljohnson@nd.gov

Phone: 855 462 5465

Women's Way

The mission of Women's Way is to promote early detection of breast and cervical cancer through the provision of screening services including: clinical breast exams, mammograms, pelvic exams, Pap tests, and patient navigation. Women who might be eligible for these services: live in North Dakota; are 40 thru 64 years of age; do not have insurance or have insurance that does not cover Pap tests and/or mammograms; are not enrolled in Medicaid or Medicare Part B; or are 21 thru 39 years of age, and have breast symptoms (lump) or are due for a Pap test or need breast or cervical diagnostic procedures (K. Lee-Weyrauch, personal communication, January 26, 2016).

Women's Way

1240 – 25th Street South

Fargo, North Dakota 58103

Website: <http://www.FargoCassPublicHealth.com>

Website: <http://www.ndhealth.gov/womensway/>

Women's Way Coordinator: Kristi Lee-Weyrauch, BSN, RN

Email: Klee-Weyrauch@cithotfargo.com

Phone: 701 298 6918

ADVOCACY, GOVERNMENT, & LEGAL

Cass County Democratic-NPL of North Dakota

The Cass County Democratic-NPL is part of the North Dakota Democratic-Nonpartisan League Party. The Democratic-NPL has roots in the Progressive Era of American history. For more than 200 years, Democrats have represented the interests of working families, fighting for equal opportunities and justice for all Americans.

Our party was founded on the conviction that wealth and privilege should not be an entitlement to rule and the belief that the values of hardworking families are the values that should guide us. We did not become the most prosperous country in the world by rewarding greed and recklessness or by letting those with the most influence write their own rules. We got here by rewarding hard work and responsibility, by investing in people, and by growing our country from the bottom up (Cass County Democratic-NPL of North Dakota, 2016,” About the Cass County Democratic –NPL,” para. 1, 3).

Cass County Dem NPL Headquarters
3003 – 32nd Avenue South, Suite #6
Fargo, North Dakota 58103
Website: <http://ccdemnpl.com/>
Phone: 701 235 9000

Chair: Barry Nelson
Email: [chair@ http://ccdemnpl.com/ccdemnpl.com](mailto:chair@http://ccdemnpl.com/ccdemnpl.com)
Phone: 701 388 6156

Field Director: Ross Heptervig
Email: ross@demnpl.com
Phone: 701 235 9000

Cass County Democratic Women Plus (DWP)

Cass County Democratic Women Plus (DWP) is an organization of local democrats that was established almost fifty years ago. In the 1970's, Fargo mayor Herschel Lashkowitz became the first man to join the Cass County Dem-NPL Women organization resulting in the Plus being added to the name, meaning the membership now consisted of men and women. Current membership consists of nearly 50% men members and volunteers. Meetings are held in September, October, December, April, and May to listen to speakers and discuss political and social issues. The DWP does not do fundraising but does hold two annual events every year. The first being the Annual Holiday Dinner and Bake Sale that is held on the second Monday in December, and the second is the Annual Potluck Dinner that is held on the second Monday in May. The winter newsletter comes out in November and announces the Holiday Dinner/Bake Sale and the membership drive. Dues are \$10.00 a year (\$5.00 for individuals 65 years plus) which along with other revenue make it possible for the DWP to financially contribute to political candidates and the Cass County Democratic headquarters (B. Quamme, personal communication, October 12, 2016).

President: Mary C Tintes
Email: mctintes@msn.com
Phone: 701 238 0714

Membership: Bev Quamme
Phone: 701 235 4678

Valley Triad

Valley Triad is a three-way commitment among Chiefs of Police, the Sheriff and older or retired leaders. They have agreed to work together to reduce the criminal victimization of the elderly and enhance the delivery of law enforcement services to older persons. The TRIAD relationship was formed when these three national organizations – American Association of Retired Persons (AARP), International Association of Chiefs of Police (IACP) and National Sheriff's Association (NSA) – signed a cooperative agreement. These three well-respected national organizations agreed that the crime-related needs of the elderly could best be met by a cooperative effort (Deb. Bond, personal communication, October, 2016).

Valley Triad
P.O. Box 488
Fargo, North Dakota 58107 0488
Phone: 701 241 5800

Contact: Deb Bond
Phone: 701 241 5885

Legal Services of North Dakota

Legal Services of North Dakota (LSND) was formed in 2004 following the consolidation of two long time North Dakota legal aid programs; Legal Assistance of North Dakota, Inc., better known as LAND, and North Dakota Legal Services based out of New Town, North Dakota. LSND's mission is to provide high quality legal advice, education and representation to low-income North Dakotans as well as disadvantaged elderly in areas of civil law. LSND is governed by a twelve-member Board of Directors from throughout North Dakota. Board members include eight North Dakota attorneys. LSND has offices located in Bismarck, Fargo, Minot, New Town and Belcourt with staff numbering twenty-four including eight attorneys (Legal Services of North Dakota, 2016," About Legal Services of North Dakota," para. 1-3).

Legal Services of North Dakota
1025 North Third Street
PO Box 1893
Bismarck, North Dakota 58502-1893
Website: www.legalassist.org
Phone: 800 634 5363

Education Coordinator: Paula Messner
Email: pmessmer@legalassist.org
Phone: 701 258 2521
Toll Free: 877 258 5263
Fax: 701 258 0043

Minot Law Office/Central Intake Unit
20 - 1st St SW Suite 201
Minot, North Dakota 58701
Hours of operation are:
Phone: 866 621 9886 (Age 60+ yrs.)
Monday - Thursday between 8 a.m. – 5 p.m. CST.
Friday between 8 a.m. - 2 p.m. CST.
Phone: 800 634 5273 (Under age 60 yrs.)
Monday, Tuesday, Thursday between 9 a.m. - 3p.m.CST.

Fargo Law Office
112 N University Suite 220
PO Box 1327
Fargo, North Dakota 58107
Hours of operation are:
Monday through Thursday between 8:30 a.m. – 4:30 p.m.
Friday between 8:30 a.m. – 12:00 p.m.

Legal Services of Northwest Minnesota

LSNM is a private non-profit corporation which receives federal, state, and private funding to serve the legal needs of low income or elderly residents of 22 counties. It is not a government agency, nor is it a politically based program. LSNM uses a combination of staff attorneys and private attorneys to deliver legal services.

Legal assistance to LSNM's clients may be provided by a staff attorney or paralegal, or by contract private attorneys. Staff cases generally involve more unique or specialized "poverty law" issues, such as public benefits appeal and subsidized housing problems. Certain family law matters are also handled by staff. Private attorneys handle family law and a broad range of other issues. Attorneys who have agreed to participate are partially reimbursed by LSNM for time spent on a case, according to an established fee schedule. This method of delivering free legal services through private attorneys is referred to as "Judicare." The combination of Judicare and staff representation results in an effective and efficient delivery of legal services.

LSNM is governed by a local Board of Directors interested in the delivery of legal services to the elderly and poor, composed of attorneys, client representatives, and a community organization representative. LSNM also has an Advisory Committee of community organization representatives knowledgeable about the needs of low income and elderly (Legal Services of Northwest Minnesota, 2016, "What is LSNM's History," para. 1-7).

Legal Services of Northwest Minnesota
Legal Services of Northwest Minnesota Administration Office
1015 7th Avenue North
P.O. Box 838
Moorhead, Minnesota 56560-0838
Website: www.legalaid@lsnmlaw.org
Phone: 218 233 8585
Phone: 800 450 8585

North Dakota Republican Party

The North Dakota Republican Party adopted the following platform in April 2016:

- **INDIVIDUAL LIBERTY**—The rights of American citizens proceed from The Creator, not from government. Government authority proceeds only from the consent of the People. Individuals, including the unborn, have the intrinsic right to life, liberty and the pursuit of happiness.
- **PERSONAL RESPONSIBILITY**—Individuals and families are responsible for their behavior. Public policy should encourage and empower their efforts to provide for their own health, safety, education, moral fortitude and personal wealth.
- **LIMITED GOVERNMENT**—Federal, state and local governments should be transparent and limited to their respective roles, in accordance with the Tenth Amendment. The size of government, government regulations, and entitlement and transfer programs, should be limited to essential, inherently governmental functions.
- **PEACE THROUGH STRENGTH AND THE RULE OF LAW**—National security, national sovereignty, public safety, the right of self-defense, the rule of constitutional and statutory law, and civil justice should be preserved without excessive burdens to civil liberty.
- **LOWER TAXES**—Individuals, families and the government should be responsible in their spending. Taxpayers expect the government to be efficient and avoid waste with their money. The State should only collect taxes to fund legitimate government functions. Government taxes and fees should be limited to essential, inherently governmental functions and not for the forced redistribution of wealth, or disproportionate advantages for targeted interest groups.
- **RIGHT TO BEAR ARMS**—we uphold the right of individuals to keep and bear arms, a right, which antedated the Constitution and was solemnly confirmed by the Second Amendment.
- **FAMILY INTEGRITY AND THE AMERICAN MORAL TRADITION**—Traditional American families should be encouraged and supported by policies to nurture strong marriages consisting of one man and one woman, to support moral values, and to create, control and maintain their individual wealth with minimal interference from government.
- **QUALITY EDUCATION**—Parents, should have the right to rear and educate their children according to high standards of character and quality, with minimal government interference. Parents are ultimately responsible for their family’s education and should be able to choose among traditional, charter, home school, on-line, private, or other alternative schools. School children should not be restricted in their rights to voluntary prayer, religious expression, and acknowledgement of God, the American flag, the Pledge of Allegiance, the Declaration of Independence and the United States Constitution.
- **LEGISLATIVE INTEGRITY**—Legislators should lead through personal moral integrity, and should consider this Platform responsibly before supporting or opposing legislation. (North Dakota Republican Party, 2016, “What is LSNM’s History,” para. 1-10).

NDGOP

3310 Fiechtner Drive, Suite 104

Fargo, ND 58104

Phone: 701 639 7204

Rape and Abuse Crisis Center (RACC)

The Rape and Abuse Crisis Center of Fargo-Moorhead (RACC) provides crisis Intervention, counseling, advocacy, and education to male and female, child, adolescent, adult and elder victims of domestic violence, sexual assault, and child sexual abuse. All victim services are free and confidential and distributed on a nondiscriminatory basis. In addition to direct services to victims and families the organization seeks to educate and inform the community on the prevalence of sexual and domestic violence in the area, the impact it has, and what can be done to make the community a safe place to work, play, live, and free of abuse. (Rape and Abuse Crisis Center, 2015, "About Us," para. 1).

Rape and Abuse Crisis Center of Fargo-Moorhead
317 8th Street North
Fargo, North Dakota 58102
Phone: 701 293 7273
Phone: 800 344 7273
Website: <http://www.raccfm.com>

Abuse in Later Life Project Coordinator: Shelley Carlson
Phone: 701 293 7273
Email: scarlson@raccfm.com

Abuse in Later Life Advocate: Samantha Schmidt
Phone: 701 293 7273

State Bar Association of North Dakota (SBAND)

Article 1 and Article 2 in the constitution of the State Bar Association of North Dakota states that the name of this Association is State Bar Association of North Dakota and the mission of the Association is to serve the lawyers and the people of North Dakota, to improve professional competence, promote the administration of justice, uphold the honor of the profession of law, and encourage cordial relations among members of the State Bar. (State Bar Association of North Dakota, 2009, "Constitution of the State Bar Association of N.D.," para. 1-2).

State Bar Association of North Dakota
1661 Capitol Way, Suite 104LL
Bismarck, ND 58501

Mailing Address:

State Bar Association of North Dakota
PO Box 2136
Bismarck, ND 58502-2136
Phone: 701 255 1404
Phone: 800 472 2685
Website: www.sband.org

Lawyer Referral Service:

866 450 9579
866 450 8586

CONTINUING EDUCATION AND ENTREPRENEURSHIP

Concordia College

Concordia has a program for special students that allows an individual to audit a class for a fee of \$50.00 per course (non-refundable). Courses with space available may be audited by obtaining the written consent of the instructor. Courses completed on an audit basis are reflected on the academic transcript with a grade of AU. Audited courses neither apply toward the 126 semester credits needed for graduation nor toward the course load needed for financial aid awards. Audit Limits are eight semester credits per term; Twenty semester credits total all terms. Once completed, audited courses cannot be changed to credit but can be repeated for course credit at a later date. Refunds for changes from credit to audit will be prorated on the same basis as refunds for withdrawal from courses taken for credit. Auditors should contact the instructor to determine expectations for class participation, assignments, and exams. If lack of attendance is reported by the instructor, registration for the audit course will be voided as of that date. (Concordia College, 2016, "Registration for course audit form," para. 1).

Concordia College
901 5th Street South
Moorhead, Minnesota 56562
Phone: 218 299 4100
Phone: 218 299 4077
Website: <https://www.concordiacollege.edu>

Experience Works Inc. (was originally Green Thumb)

Helps low-income seniors, with multiple barriers to employment: get the training they need to find good jobs in their local communities. The Senior Community Service Employment Program (SCSEP) is a community service and work-based job-training program for older Americans. Authorized by the Older Americans Act, the program provides training for low-income, unemployed seniors. Participants also have access to employment assistance through American Job Centers (C. Aldrich, personal communication, October 10, 2016).

Experience works Inc.
118 Broadway North
Suite 212
Fargo, North Dakota 58102 – 4946
Phone: 701 232 2489

Contact: Craig Aldrich – Employment and Training Coordinator
Phone: 701 232 2489
Email: craig_aldrich@experienceworks.org

Job Service North Dakota

Job Service North Dakota has its roots in the Social Security Act of 1935, when Congress established unemployment insurance as part of an employment security system designed to provide an economic safety net during the height of the Depression. Since then, Job Service North Dakota has broadened its mission to involve all areas of the workforce development including individuals, businesses and community leaders. Job Service North Dakota provides customer-focused services to meet the current and emerging workforce needs of the state. Job Service North Dakota strengthens the economy of North Dakota as a strategic partner in the delivery of workforce services (Job Service, 2016, “Find jobs on jobsnd.com.” [Brochure]).

Job Service North Dakota
1350 32nd Street South
Fargo, North Dakota 58103
Phone: 701 239 7300
Website: www.jobsnd.com

Contact: Carey Fry, Customer Service Manager

Minnesota State University Moorhead (MSUM)

Minnesota State University Moorhead is a student-centered University that treats students as individuals with different experiences and aspirations, whether they are first generation college students, full-time working adults or a variety of traditional and nontraditional students. Our tuition, which is among the most affordable in the region, and our instructional quality combine to create an outstanding higher education value. We help students succeed by providing strong academic experiences as well as a full range of support services and social and community opportunities (A. Blackhurst, personal communication, June 15, 2015).

Minnesota State University Moorhead
Office of Admissions
MSUM Box 67
1104 7th Avenue South
Moorhead, Minnesota 56563
Phone: 800 593 7246
Phone: 218 477 2161
Website: mnstate.edu
Website: admissions@mnstate.edu

North Dakota State University (NDSU)

North Dakota State University (NDSU) offers students, aged 65 or over, the opportunity to audit classes through a program titled Project 65. Students may audit one course per semester, free of tuition and related fees with the exception of a one-time \$35 application fee. Courses not eligible for Project 65 include those offered through NDSU's Division of Distance and Continuing Education. Project 65 students are encouraged to purchase the textbooks for their courses. The transcript of a student auditing a course will show a grade of 'Audit' for the course, which will not count as credit toward a degree. By definition, an auditor may attend class only as a listener. Students wishing to earn credit toward a degree must be admitted and pay all tuition and fees and complete all assignments and tests. Students are responsible for course identification and selection and need to obtain a class permit with the audit authorization from the department/instructor. Students should identify themselves as participants in the Project 65 program at the time of registration (North Dakota State University, 2016, "Project 65," para. 1).

NDSU

1301 12th Ave North

Fargo, ND 58108

Website: <https://www.ndsu.edu>

Phone: 701 231 7989

Contact: Jackie Schluchter

Phone: 701 231 8011

Email: jackie.schluchter@ndsu.edu

U. S. Small Business Administration (SBA).

The U. S. Small Business Administration (SBA) is the smallest federal independent agency in the country. The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States. The U.S. Small Business Administration and its nationwide network of resource partners provide answers, resources, and support to small businesses and entrepreneurs so they can start up, succeed, and grow their small businesses (M.J. Gahllagher, personal communication, October 26, 2016).

North Dakota District Office:
657 2nd Ave N, Room 360
P.O. Box 3086
Fargo, North Dakota 58108
Phone: 701.239.5131
Website: www.sba.gov/nd
Email: north.dakota@sba.gov

District Director: Michael J. Gallagher
Phone: 701 239 5434 (Ext. 212)
Email: michael.gallagher@sba.gov

Program: North Dakota Women's Business Center (ND WBC)

The Small Business Administration (SBA) has recognized the need to assist and promote women-owned small businesses through its Women's Business Centers, a national network of nearly 100 educational centers designed to assist women in starting and growing small businesses. The mission of the WBC Program is to act as the catalyst for providing in-depth, substantive, outcome-oriented business services to women entrepreneurs, both nascent and established businesses, a representative number of which are socially and economically disadvantaged. A new SBA contracting program allows federal agencies to set aside certain contracts for competition only among small businesses owned and controlled by women.

The Center for Technology & Business Women's Business Center
2720 East Broadway Avenue
Bismarck, ND 58501

Senior Management: Dale Van Eckhout,
Phone: 701 250 4303
Email: dale.vaneckhout@sba.gov.

Executive Director: Deidre Hillman
Phone: 701 223 0707
Email: dhillman@trainingnd.com

Program: Office of Women's Business Ownership (OWBO)

The Office of Women's Business Ownership's mission is to enable and empower women entrepreneurs through advocacy, outreach, education and support. SBA's Office of Women's Business Ownership (OWBO) oversees the WBC network, which provides entrepreneurs (especially women who are economically or socially disadvantaged) comprehensive training and counseling on a variety of topics in several languages. Through the management and technical assistance provided by the WBCs, entrepreneurs, especially women who are economically or socially disadvantaged, are offered comprehensive training and counseling on a vast array of topics in many languages to help them start and grow their own businesses.

Senior Management: Dale Van Eckhout,
Phone: 701 250 4303
Email: dale.vaneckhout@sba.gov.

Program: Service Corps Of Retired Executives (SCORE)

Funded by a grant from the U.S. Small Business Administration, SCORE counseling and workshops are offered by volunteers who are experienced business owners or managers that offer confidential business counseling to small businesses, face-to-face, by email, and phone. North Dakota had four chapters located in Fargo, Grand Forks, Bismarck, and Minot and approximately 100 volunteers.

SCORE
657 Second Ave North, Room 360
Fargo, ND 58102
Phone: (701) 239-5677
Website: fargoscore@scorevolunteer.org

Economic Development Specialist: Brittany Sickler
Phone: 701 239 5657 (Ext. 208)
Email: brittany.sickler@sba.gov

Program: Small Business Development Centers (SBDC)

Mission is to build, sustain, and grow small businesses; promote small business development; and enhance local economies by creating businesses and fulfilling its mission of creating jobs.

Small Business Development Centers
Fargo Regional Center
NDSU Research and Technology Park
1854 NDSU Research Cir. N, Ste. #7
Fargo, ND 58102
Phone: 701 499 5273
Website: fargo@sbdc.org

Program: Small Business Innovation Research (SBIR)

The SBIR program is a highly competitive awards based program that encourages domestic small businesses to engage in Federal Research/Research and Development (R/R&D) that has the potential for commercialization. Only small United States businesses are eligible to participate in the SBIR program. SBIR enables small businesses to explore their technological potential and provides the incentive to profit from its commercialization.

The Center for Innovation Ina Mae Rude Entrepreneur Center
University of North Dakota
4200 James Ray Dr. Grand Forks, ND 58203
Phone: 701 777 3132
Websites: www.innovators.net
Websites: sbir@innovators.net

IMPROVING THE IMAGE AND STATUS OF WOMEN

AARP

AARP is a nonprofit, nonpartisan, social welfare organization with a nationwide membership of nearly 38 million that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families — such as health care, employment and income security, and protection from financial abuse.

AARP

107 West Main Avenue, Suite 125

Bismarck, North Dakota 58105

Website: www.aarpnd@aarp.org

Phone: 866 554 5383 (toll-free)

Josh Askvig

State Director

Email: jaskvig@aarp.org

Phone: 701 355 3652

Doreen Riedman

Associate State Director (Community Outreach)

Email: driedman@aarp.org

Phone: 701 355 3642

Mike Chaussee

Associate State Director (Advocacy)

Email: mchaussee@aarp.org

Phone: 701 355 3641

Lyle Halvorson

Associate State Director (Communications)

Email: lhalvorson@aarp.org

Phone: 701 355 3653

Debbie Best

Senior Operations Associate

Email: dbest@aarp.org

Phone: 701 355 3648

Fargo-Moorhead American Association of University Women (F-M AAUW)

The mission of AAUW is to advance equity for women and girls through advocacy, education, philanthropy, and research. The National AAUW is located in Washington DC. The infrastructure includes the national organization, state organizations and affiliate organizations. The National organization is a 501©3 entity and has a national convention in Washington DC that provides opportunities for meeting with state US Congressional members as well as other educational activities.

The membership includes men and women who have completed some form of higher education. The Fargo Moorhead Affiliate of AAUW enjoys a variety of activities and opportunities for education and growth. One of our activities is fund raising to support local scholarships for two women. The event is our annual Used Book Sale that has been going on in the Fargo-Moorhead Community for over 40 years.

Other activities include a monthly book club and several program offerings. Some of the program topics related to the Mission and AAUW National Priorities are Pay Equity with a speaker from one of our largest employers, Sanford Medical Health and, other topics include Title IX, Constitutional Measures, historical perspective on women's history, etc. Prepared by Susan Rae Helgeland, MS. (S.R. Helgeland, personal communication, 10.20.2016).

Affiliate President: Susan R. Helgeland
Email: srhelgeland@gmail.com
Phone:

Feminist First Friday in Fargo

Feminist First Friday is a monthly gathering of North Dakota Women's Network members and friends all across the state organized for leisurely discussion of mutual interests regarding social, political, and economic issues (A.M. Stinson, personal communication, 10.27.2016).

Feminist First Friday in Fargo
Meeting: Fargo Billiards & Gastropub
3234-43rd St. South
Fargo, North Dakota
fargofirstfeministfriday@gmail.com

Contact: Anna Marie Stenson
Phone: 701 866 7011
Email: astenson@midco.net
Email: fargofirstfeministfriday@gmail.com

Contact: Brandi Malarkey
Phone: 701 429 4849
Email: vainandbossy@gmail.com

Freedom Resource Center for Independent Living

Helping people with disabilities live more independently for 25 years.

The purpose of Independent Living (IL) services is to eliminate barriers and assist individuals with disabilities so they can live and work more independently in their homes and communities. IL Principles include Consumer Control, Consumer Needs-Based, Individualized Services, Community Based Services and Equal Opportunity (Freedom Resource Center for Independent Living, 2016).

Freedom Resource Center
2701 9th Avenue South, Suite. H
Fargo, North Dakota, 58103
Website: <http://www.freedomrc.org>
Phone: 701 478 0459
Fax: 701 478 0510

Program: Living Well Series

The intention of the living well series is to provide information, activities, and group discussions that increases confidence and improves problem solving, decision making, and communication skills; so that individuals with disabilities can become more independent and self-sufficient.

- LW 101: Independence – 2 hours per week for 11 weeks
 - LW 102: Self-sufficiency – 2 hours per week for 10 weeks
 - LW 103: Vocation – 2 hours per week for 8 weeks
 - LW 104: The Deep Dive (Working with our life and ourselves) – 2 hours per week for 9 weeks
- (m.bourdon, personal communication, October 28, 2016)

Program Director: Mark Bourdon
Email: markb@freedomrc.org
Phone: 701 478 0459

Independent Living Advocate: Cindy Gabbert
Email: cindyg@freedomrc.org
Phone: 701 478 0459

League of Women Voters of the Red River Valley (LWVRRV)

The League of Women Voters of the Red River Valley remains both a strong advocate and educator on issues of voting and women's rights. Serving West Fargo, Fargo, Moorhead, and Dilworth, the League of Women Voters of the Red River Valley, a nonpartisan political organization, encourages informed and active participation in government, works to increase understanding of major public policy issues, and influences public policy through education and advocacy (LWVRRV, 2016, "The League's Mission," para. 1).

LWVRRV

PO Box 295

Fargo, North Dakota 58107

Phone: 701 484 1920

Website: <http://www.lwvnd.org/rrv.html>

North Dakota Women's Network (NDWN)

The vision of the North Dakota Women's Network (NDWN) is to see that women and families are guaranteed equitable rights and opportunities in North Dakota. In all that we do, NDWN addresses our core mission of improving women's lives through communication, legislation and increased public activism. As the only statewide, multi-issue, women's advocacy organization we serve the entire state of North Dakota. NDWN works diligently to ensure we are engaging women from all walks of life including rural, urban and tribal women. NDWN's priority areas include violence against women, economic justice, women's health and well-being, political participation, and education. Since formation in 2006, we have built the organization to be on the forefront in ensuring the voices of women are prominent in public policy and community development (R. Stromme, personal communication, October 12, 2016).

North Dakota Women's Network

1120 College Drive, Suite 100

Bismarck, North Dakota 58501

Email: network@ndwomen.org

Website: www.ndwomen.org

Executive Director: Renee Stromme

Phone: 701 226 1116

Email: renee@ndwomen.org

Program Assistant: Caitlin McDonald

Phone: 701 425 2913

Email: caitlin@ndwomen.org

Programs: Ready To Run: North Dakota

Women Empowered: Rise

Feminist First Friday

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