

# NEWSLETTER

M A R C H 2 O 2 4

# DON'T MISS UPCOMING EVENTS

Every Friday - Caramel Rolls and Coffee - 7:30am to 10am - Suggested donation of \$2

February 28th - Board Meeting 6pm

March 5th - Bingo at Branding Iron - Doors open at 6pm - Balls spin at 7pm

March 15th & 16th - Bake Sale at Belle Silver Lining - 8am to 5pm both days

March 16th - Fundraising Breakfast

March 19th - Estate Planning Seminar by First Interstate Bank

March 27th - Board Meeting 6pm

March 30th - Daddy Daughter Dance - 6pm

MARCH 5th - Doors open 6pm



Thank you to our sponsors of the Daddy Daughter Dance. See them on page 4.









In this newsletter you can expect:

Volunteer Spotlight - Pg. 2

Money Matters - Pg. 5

March Activity Calendar - Pg. 6

March Lunch Menu - Pg. 7

Puzzles - Pg. 2, 4, 9, 10, 11 Select Answers - Pg. 13



Have you ever wondered who makes the caramel rolls each week at Belle Silver Lining? Let's get to know her - Jeanette Hoff! Jeanette has dedicated her Thursdays to preparing the caramel rolls for the last 4 years! Jeanette grew up in Glad Valley, and while she doesn't have any children of her own she is the "other mother" to her sisters three children. She has been coming to Belle Silver Lining before it was even Belle Silver Lining for meals, and she continues to come as "we are like family" - coworkers but she isn't afraid to say she loves them.

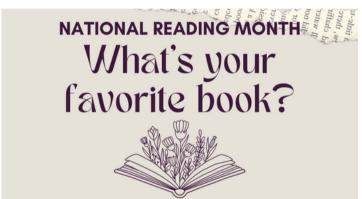
You may find her snacking on her favorite flavor of ice cream - Vanilla while playing Chinese Checkers. Her favorite kind of music is country, and she is currently reading Nora Roberts books. One item she can't live without is her rosary.

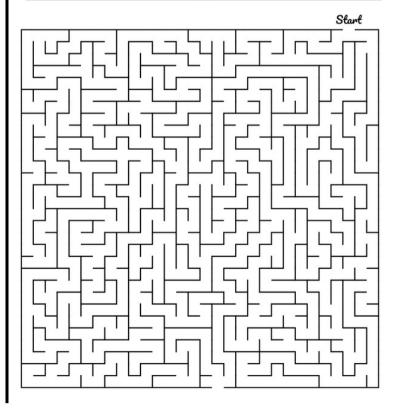
If you like to travel and haven't had a chance to visit Alaska - find Jeanette, as she has been twice, she may be able to pursuade you to book that trip!

Thank you Jeanette for sharing a little bit about yourself and for sharing your talents each week so everyone can enjoy the amazing caramel rolls!











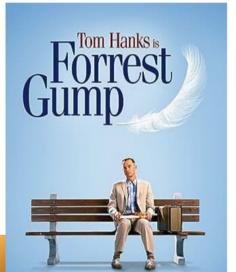


FRIDAY MARCH 22ND STARTS AT 6PM

FREE ADMISSION FOR MEMBERS
\$2 NON-MEMBERS

JOIN YOUR FRIENDS FOR POPCORN, FLOATS & A MOVIE

join these gals for movie night!



IF YOU NEED A
RIDE GIVE THE
CENTER A
CALL BY
THURSDAY
21ST AT 12PM







## **Estate Planning Basics**

with Clint Duprel
First
Interstate Bank



828 Kingsbury - Belle Fourche







892-6285



### **Money Matters: Top 10 Budgeting Tips for Older Adults**

This article is from National Council on Aging (link at end of article to see full article and links)



Living on a fixed income is hard when prices rise but your monthly budget doesn't. If you're worried about the impact of inflation, you're not alone. Being educated on how money management works is one of several important steps you can take to better ensure financial stability in uncertain times. Learn how you can save more money, leverage your assets, and stretch the dollars you have with these 10 practical money budgeting tips for seniors.

#### Top 10 budgeting tips for all seniors to consider

- 1. Your out-of-pocket coverage and policies Why: Circumstances change, and your plans and coverage may no longer be relevant. It's easy to forget about your choices once you've made them, but that means you could be leaving money on the table. How: ⊙ Gather together your spending commitments: supplemental health insurance; prescription drug coverage; and life insurance and long-term care policies. ⊙ Determine whether you're getting the best rates or have the most cost-effective plan(s). ⊙ Enlist help from a knowledgeable friend, family member, or professional to evaluate alternatives before you make any changes.
- 2. Your Medicare health insurance. Why: You may be eligible to put \$100 back into your monthly Social Security check. You could also save money on your premiums and co-pays. How: ⊘ Look into Medicare Savings Programs and learn whether you qualify. ⊘ Connect with an NCOA-endorsed licensed Medicare broker who will provide expert advice on finding the right program, at no cost to you.
- 3. Your Medicare prescription drug coverage. Why: Depending on your income, you could save money on your Part D premiums, deductibles, and co-pays. How: ⊘ Learn about Extra Help and see if you're eligible. ⊘ Visit NCOA's BenefitsCheckUp to apply for Extra Help online.
- 4. Your property taxes. Why: Home values are rising across the country—and updated assessments can be a shock to your wallet. Many states offer a senior property tax exemption for residents who are 65 or older, which means you could save hundreds of dollars a year. How: ⊘ Visit NCOA's BenefitsCheckUp to learn whether this program is available in your state and how to apply.
- 5. Your phone service. Why: You could be paying more than you need. Depending on your income, you may be eligible for monthly discounts on your basic wireless or home telephone service through the government. How: ⊘ Read about the FCC's Lifeline program. ⊘ Learn about the FCC's Affordable Connectivity Program. ⊘ Visit NCOA's BenefitsCheckUp to see how you can apply.
- 6. Your desire and ability to give back. Why: Do you have extra time on your hands? Your life and career experiences could potentially provide an extra source of income. How: ⊘ Check into AmeriCorps Seniors RSVP opportunities in your area. ⊘ See if you can participate in the U.S. Department of Labor's Senior Community Service Employment Program (SCSEP). Created in 1965, SCSEP is the nation's oldest program to help low-income, unemployed individuals aged 55+ find work.
- 7. Your home. Why: Your house, if you own one, likely represents your greatest financial asset. Even though its value isn't liquid, there may be ways for you to leverage equity so you can continue to live independently. How: 

  Read about how you can use your home to stay at home. NCOA's guide walks you through different options on how to tap your home equity, including reverse mortgages and home equity lines of credit. 

  Talk to a trusted financial professional to decide whether any of these options are right for you.

Article continues on Page 10

















# MARACTIVITES

1:30 pm Tai Chi	1:00 pm Pinochle Party 1:30 pm Tai Chi	1:30 pm Tai Chi	1:30 pm Tai Chi	1:30 pm Tai Chi
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9:30 am Grief Support 10:00 am Pinochle	9:30 am Grief Support 10:00 am Pinochle 1:30 pm Estate Planning Seminar	9:30 am Grief Support 10:00 am Pinochle 1:00 pm - 3:00 pm Toenail Clinic	9:30 am Grief Support 10:00 am Pinochle 7:00 pm Progressive Bingo (@ Branding Iron)	9:30 am Grief Support 10:00 am Pinochle
1:00 pm Cribbage 2:00 pm Ladies Social 6:00 pm	1:00 pm Cribbage 2:00 pm Ladies Social	13 10:00 am Game Time 1:00 pm Cribbage 2:00 pm Ladies Social	1:00 pm Cribbage 2:00 pm Ladies Social	28 1:00 pm Cribbage 2:00 pm Ladies Social
1:00 p Bingo				
1:00 pm Bingo	21 1:00 pm Bingo	14 1:00 pm Bingo	07 1:00 pm Bingo	29 1:00 pm Bingo
7:30 a Caram Coffee				
7:30 am - 10:00 am 1:00 PM Caramel Rolls & Pinochle Coffee 6:00 PM Daddy D Dance @	7:30 am - 10:00 am Caramel Rolls & Coffee 6:00 pm Movie Night	7:30 am - 10:00 am Caramel Rolls & Coffee 8:00 am - 5:00 pm Bake Sale	08 7:30 am - 10:00 am Caramel Rolls & Coffee	7:30 am - 10:00 am 1:00 PM Caramel Rolls & Pinochle Coffee
n 1:00 PM Pinochle Party 6:00 PM Daddy Daughter Dance @		n 7:30 am - 10:00. Fundraiser Breakfast 8:00 am - 5:00 p Bake Sale		Party
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NEW ACTIVITY - Game Time Wednesday 13th at 10am

			MA	ARCH 2	024
31 Lasagna, Veggie medley, Garlic Bread, Mixed Fruit	24 Pork Loin, Roasted Reds, Veggie Medley, Fruity Jello	Swiss Steak, Rice, Roasted Carrots, Pineapple, Dinner	Hot Beef Sandwich, Mashed potatoes & Gravy, Roasted Carrots, Peaches	3 Chefs Choice	Look What's Cooking at Menus are subject to change without notice.
*****	Chicken Deluxe, Macaroni Salad, Brussel Sprouts, Peaches	18 Chicken Pot Pie, Cucumber Salad, Green Beans, Peaches	Sausage & Peppers, White Rice, Mixed Veggie, Mixed Fruit	Pulled pork, Macaroni salad, Veggie Medley, Peaches, Dinner Rols	MON I's It
ASTED.	26 Chili, Garden Salad, Com Bread, Banana Pudding	Taco Salad, Tortilla Chips, Refried Beans, Mandarin Oranges	Chicken Fried Steak, Mashed Potatoes, Country Gravy, Green Beans, Pears	Meatloaf, Baked Potato, Green Beans, Mixed Veggies, Pears	Belle *
Come Join us Every Day 11 828 Kingsbury Street, Belle   For Home Delivered Meals, Plec All Meals served with Milk Note: We will have "Fish Fridays" ed	Glazed Ham, Sweet Potato, Broccoli, Dinner Roll, Cranberry	Pork Loin, Roasted Red Potato, Creamed Spinach, Spiced Apples	Chicken ala King, Noodles, Veggie Medley, Mixed Fruit, Chocolate Chip	Pork Chops, Sweet Potatoes, Mixed Vegetables, Pineapple	WED  28  Chicken Pot Pie, Garden Salad, Dinner Roll, Tropical Fruit
very Day 11am - 1pm freet, Belle Fourche, S d Meals, Please contact h Milk. Fish Fridays" each week in	28 Swiss Steak, White Rice, Green Beans, Pears	Paprika Chicken, Parsley Noodles, Veggie Medley, Garden Salad, Tropical Fruit	14  Pork Cutlets, Wild Rice, Peas & Carrots,  Cranberry Sauce	7  Baked Chicken, Scalloped Potato, Roasted Carrots, Mandarin Oranges	29 Ham & Potato Casserole, Veggie Medley, Garden Salad, Peaches
Come Join us Every Day 11am - 1pm 828 Kingsbury Street, Belle Fourche, SD For Home Delivered Meals, Please contact Karen or Tiny at (605) 892-6285. All Meals served with Milk. Note: We will have "Fish Fridays" each week in addition to scheduled meal.	Smothered Pork Chops, Noodles, Mixed Vegetables, Pineapple	Salmon Patty, Scalloped Potato, Green Beans, Peaches	Spaghetti, Broccoli, Garlic Toast, Salad, Sliced apples	Roast Turkey, Pressing w/ gravy, Mashed Potato, Broccoli, Cranberries	Tator tot casserole, Green beans, Applesauce, Molasses cookies
at (605) 892-6285.	Roasted Turkey, Sweet Potato, Scalloped com, Cranberies, Dinner Rolls	Sweet & Sour Pork, Rice, Asian Noodles, Egg Roll, Pineapple, Fortune Cookie	16  BBQ Chicken, Potato Salad, Brussel sprouts, Pineapple	9 Cheeseburger Steak, Fries, Peas & Carrots, Pears, Snickerdoodles	2  Tuna salad or chicken salad on lettuce, Tomato soup, Pineapple

Don't miss our activities this month!



## OPEN 6 DAYS PER WEEK

Monday - Thursday 10 am to 5 pm Friday 8 am to 5 pm • Saturday 10 am to 4 pm



Belle Silver Lining Members
Receive 20% Discount Everyday!
So... Become a member and enjoy your discount!

\*20% off regular price. Not good with any other offers.

#### **HOURS:**

Mon-Thur: 10 am-5 pm Frl: 8 am-5 pm Sat: 10 am-4 pm



828 Kingsbury St. • 605-892-6285

# WE INVITE DO NATE



March 13th at 10:00am

Questions? Krisi - 925-382-3853







Did you know?

Belle Silver Lining
Members get 20% off in
the Thrift Store??

Bingo at Belle
Silver Lining
Senior Center

Every
Monday &
Thursday 1:00

pm

#### **BELLE SILVER LINING - MARCH 2024** WINTER SPORTS ACROSS 1 Female parent Whining speech 10 Attorney (abbr.) 14 Breaking sound 15 Foot joint 16 Loafer 17 Tumbling and vaulting 19 Hawkeye State 20 Time period 21 Award 23 Old board sound 26 Center 28 Environmental Protection Agency (abbr.) 31 Snake-like fish 32 Ballroom dance 33 Relief 34 Religious sect 37 Slimy pests 39 Веер 40 Gets older 42 Ancient Indian 45 Gliding on snow 49 Legume 50 BB player \_\_ Abdul-Jabbar DOWN 53 Vitality

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- Spaceship builders
- Colony insect Winter sport
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- 13 Affirmative
- Noah's boat
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- 23 Executive
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- diethylamide
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- 43 School of Buddhism
- Rags
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- Ceremony
- 56 Cry softly
- 57 Agricultural
- Buying alternative
- 60 Type of tea
- National police
- 62 Jog
- 64 Bind
- Compass point 66 Wrath
- 67 Pay
- 68 Fuel





Pinochle Tuesday 10am Pinochle Party 1st Sat. & 3rd Sun. 1:00pm Cribbage Mon 10:00am & Wed 1:00pm





54 Trinitrotoluene

56 Burial chamber

63 Beating in sports

72 Institution (abbr.)

55 Blue pencil's

60 Note of debt

61 No charge

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70 Cultivate

73 Lose blood

71 Region

74 Allows

58 Meeting

## **Popcorn Lovers** Day March 9th



Available to members at no charge including Briefs for Men and Women

Adult protection with Tabs

Feminine Pads Shields for Men Sanitary Wipes Wheelchairs Canes Walkers

Shower Chairs



## YOU HAVE THE POWER TO HELP

No amount is too small to give.

Take a moment to donate to Belle Silver Lining and support the seniors in the community.



## What is your favorite Pie??



- 8. Your senior discounts. Why: Why not? From national parks to locally owned stores, public transportation agencies to private entertainment venues, a variety of entities gratefully recognize your wisdom and contributions through reduced rates and prices. How: ⊙ In most cases, simply ask whether there's a senior citizen discount. You may be pleasantly surprised!
- 9. Your estate. Why: Managing your money extends to how you'd like it distributed among your heirs, if you have them, or to charities you support. If you're in a position to leave a financial legacy in any amount, it's a good practice to communicate your wishes ahead of time. How:  $\bigcirc$  Make a will.  $\bigcirc$  Appoint a health care agent.  $\bigcirc$  Designate a durable power of attorney.  $\bigcirc$  Use NCOA's partnership with FreeWill to get started.  $\bigcirc$  Always consult an attorney.
- 10. Your other benefits options. Why: Millions of older adults miss out on saving money through public and private benefits programs simply because they don't know about them, don't believe they're eligible, or aren't sure how to apply. How: ⊙ Visit NCOA's BenefitsCheckUp to see what's available in your area and how you can apply for money-saving benefits.

When it comes to money and budgeting, you're not alone. NCOA's Age Well Planner connects you to the resources, tools, and experts you need to help manage your financial well-being.

https://www.ncoa.org/article/money-matters-top-10-budgeting-tips-for-older-adults



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Puzzle 75







EVERY TIME YOU SHOP AT LYNN'S DAKOTAMART SAVE YOUR RECEIPTS AND DROP THEM OFF AT THE CENTER. IT'S AN EASY WAY TO SUPPORT OUR COMMUNITY WITHOUT ANY ADDITIONAL COST TO YOU. ENCOURAGE YOUR FRIENDS, FAMILY AND NEIGHBORS TO JOIN TOO!

### TUESDAY - APRIL 2nd



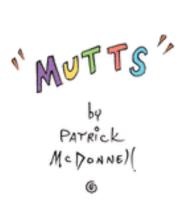


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APRIL BLOOM BUNNY BUTTERFLY FLOWERS



GARDEN KITE MAY NEST RAIN SEEDS SPRING SUNSHINE WARM WINDY





#### SPACE FOR RENT

Having a Family Reunion, Wedding Reception, Birthday Bash, or even just a meeting? Belle Silver Lining is available to rent for your special occasion. You do not need to be a member to rent our space, but we do have reduced rates for members! Give us a call to check availability and rates.













Flu and Cold Season is here!
If you are experiencing cold and flu
symptoms, or are just feeling under the
weather: PLEASE consider the well being
of your fellow members and stay home
until you are feeling better.

Do you want to share your praise for a Belle Silver Lining employee, volunteer or member who has made a difference in your life or the lives of others? Would you like to nominate someone to be featured in our newsletter?

Call or text Krisi at 925-382-3853 or email at krisilee0616@gmail.com with your story and nomination.



SATURDAY - MARCH 30, 2024

COMMUNITY HALL | 508 6th AVENUE | BELLE FOURCHE



6 PM - PHOTOS/SOCIAL/GAMES

**2 PM - DINNER** Lasagna, Garlic Bread, Salad & Rootbeer Floats

8 PM - DANCING (ENDS AT JOPM)

Formal attire / live music / door prizes

Tickets - \$30 each

purchase tickets ticket sales end March 20th The Olive Branch | The Emporium Belle Fourche Chamber of Commerce Online at bellesilverlining.com



## Thank you to our volunteers in January

Janelle Austin Rita Bollwitt Tiny Brindley Lois Burghduff **Brent Cohn Donna Coppess** Marilyn Engle

Shirley Hatcher Mae Jewett Charles Lawless Krisi Lee Patsy Livingston Jeri Olson

Michele Post Mary Riley Leslee Shields Connie Silva Kay Trainor Mavis Ude

Don't see your name on the list? Please make sure that you're signing in each day or turning in your volunteer hours to Rita or Tiny by the end of each month.

Note this will be a month behind as newsletters come out before the month is over.





SUGGESTED **DONATION \$5** 





#### WINTER SPORTS

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During this time of transition the Board of Directors will be handling administrative duties, with the assistance of staff and volunteers.



TAX DAY IS COMING SOON...

**TAX DAY: APRIL 15** 

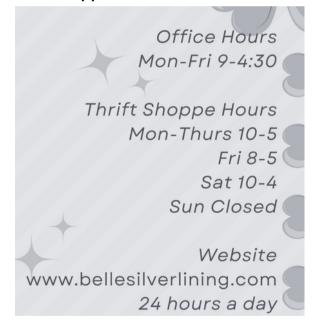
Check AARP site for free tax assistance for senior citizens.



Beware of snow and ice on the sidewalk and parking area. We will do our best to keep the sidewalk clear but ice in the parking lot happens even with our best attempts to keep it clear.

#### Please use extreme caution!!

SHINE Medicare Insurance Counseling You can receive FREE and confidential information about your Health Insurance options from a SHINE counselor at The Senior Center. If you are new to Medicare, you should plan to enroll 3 months in advance of your 65th birthday. Call us at 642-5123 to schedule a SHINE appointment.



NEW MAILING ADDRESS:
Belle Silver Lining
PO BOX 544
Belle Fourche, SD 57717

Please contact Krisi Lee 925-382-3853 - KrisiLee 0616@gmail.com if you'd like to contribute something to a future newsletter.

Monthly newsletters will be available digitally via Facebook, www.bellesilverlining.com, and via email. Printed copies are available to pick up at Belle Silver Lining. Those who receive meals delivered will have a copy placed with their meals the first day they are available.