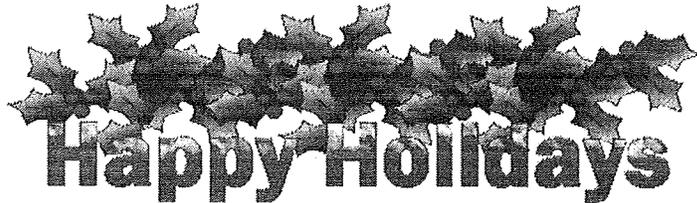


*A special
thanks to the
**Schmidt
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Highlites!*

Harwood Highlites

December 2015



Holiday Happenings Saturday, December 5 Noon—3pm

At the Harwood Community Center
Silent Auction, Bake Sale &
Visit with Santa!

Concessions Available

\$5.00 Activity Fee for

Several Games and Crafts

All proceeds go towards

Harwood Community Days 2016

Sponsored by Harwood Helpers 4-H club,
Harwood American Legion
& the Harwood Park Board



HARWOOD CITY COUNCIL MINUTES

Pledge of Allegiance: Recited.

Call to Order/Roll Call: Mayor Bill Rohrich called the regular meeting to order on Nov. 2nd @ 7:00 p.m.

Council present: Ed Ployhart, Richard Sundberg, Jennifer Spiesz and Lori Peyerl. Also present Stan Hanson, Orville & Jo Ann Spiesz, Pat Samson, Nathan Keller, David Gust, Troy Feeken, Patti Preston, Mark Hayes, Shana Wilson, Jason Olheiser, Auditor Sherry Morris and Deputy Auditor Cayla Mosser.

Agenda: Mayor Rohrich asked for last minute Agenda additions. Residents wanted to add conversation regarding the view of the city shop area from resident backyards along west Park Drive, repair of Prairie Drive street lights, and; the status of obtaining LOMR-F's for Dakota Prairie Estates properties.

Motion by Spiesz to approve November Agenda with above mentioned additions, *second* Sundberg. Upon roll call vote with all in favor, *motion* carried.

Consent Agenda: **Motion** by Spiesz to approved October meeting minutes and payment of November Bills/electronic transfers, *seconded* Peyerl. Upon roll call vote with all in favor, *motion* carried. September & October Financial Reports reviewed. Tabled to December.

Law Enforcement Report: October report reviewed by Deputy Heather Hames with 17 calls as follows:

DISTURBANCE:	1	IMPAIRED PERSON:	1
TRAFFIC COMPLAINT:	4	DOMESTIC:	1
IMPAIRED DRIVER:	2	LOUD PARTY:	1
SUSPICIOUS ACTIVITY:	2	ANIMAL CALLS:	1
PARKING COMPLAINT:	2	THEFT:	1
WELFARE CHECK:	1		

EXPLANATION OF CALLS FOR SERVICE:

Date	Incident	Location	Date	Incident	Location
10/02	HUNTING PRIVATE LAND	Rural	10/22	TRAFFIC COMPLAINT	City
10/02	TRAFFIC COMPLAINT	Rural	10/22	DOMESTIC	City
10/02	IMPAIRED DRIVER	City	10/24	SUSPICIOUS VEH	Rural
10/04	SUSPICIOUS PEOPLE	City	10/24	LOUD PARTY	Rural
10/05	SPEEDING SEMI'S	Rural	10/25	TRAFFIC COMPLAINT	Rural
10/09	WELFARE CHECK	City	10/26	TRAFFIC COMPLAINT	City
10/17	IMPAIRED DRIVER	City	10/27	FOUND CAT	Rural
10/17	IMPAIRED PERSON	City	10/28	THEFT FROM VEH	
10/17	PARKING COMPLAINT	City			

Jen Spiesz showed Deputy Hames a printout of what the Sheriff's Department used to provide to the City Council that showed more detail and asked Deputy Hames to see if she could still provide this type report. She will check with her supervisor and let us know.

Resident Open Forum:

E1.) Patti Peterson asked if a plan was decided on how to somehow block their backyard view of the shop and waterplant area after the water project is complete, understanding the city can't do anything about it now. A survey showed trees needing removal along backside of properties were found to be on homeowners' property. The City did have workers clean up some of the trees/branches on city property to run waterline to plant. Bernie noted there is no place to keep all city equipment indoors. Mayor Rohrich stated he wants to wait until final numbers are known at end of project to see if any remaining funds are available. Bernie will meet with Patti to go over property their lines and verify what trees are whose responsibilities.

E2.) Troy Feeken was present speaking on behalf of Prairie Drive residents. He reported Prairie Drive street lights do not work again and haven't worked for about 2 months. Bernie knows about the outage and the job it is on Moorhead Electric's work list and expect them to be repaired anytime soon.

3.) Chad Iwen stated he is due to pay flood insurance again this year and wants to know where we are at with submitting the LOMR-F. Stan Hansen, City Engineer, is following up with Curt Skarphol with the FEMA question. All LOMR-F's applications have been put on hold until FEMA corrects/amends the map for that area. It is Stan understands it is close to being resolved. Chad asked if they will be reimbursed once their home is proven high enough. Sherry said it's her understanding reimbursement is made if a LOMR-F is approved during a calendar year, but she was not sure if going into new year they'd back up that far. Sherry said she'd look into it.

Review Assessed Farmland – Water Improvement #2015-1. The City received a call from David Gust regarding his 20ft strip of land that runs parallel to Co. Rd 81. Gust was assessed .5 of an average assessment for the Water Improvement Project #2015-1. This was an oversight and Council agreed his land is not buildable and should not have been assessed.

Motion by Ployhart to pay all of the agricultural farm land assessments in an amount of \$50,000.00 out of project funds. *Motion* died due to lack of a second.

Motion by Spiesz to pay from project funds David Gust's full assessment on Parcel No. 75-0500-00301-000 in the amount of \$1,978.02, *second* Sundberg. Upon roll call vote with all in favor, *motion* carried.

Engineer Report: Mr. Hanson reviewed progress of water/flood protection project reporting completion in the next couple of weeks. At the December meeting we will have a better understanding of where we stand financially.

Motion by Ployhart to approve Pay Request #4 to H&S Construction for \$116,069.40, *second* Sundberg. Upon roll call vote with all in favor, *motion* carried.

Attorney Report: Harwood finally received the check from the City of Fargo in payment for sale of the lagoon. The \$250,000.00 check was issued by the City of Fargo to the City of Harwood, deposited into HSB and a check in the amount of \$79,962.52 was then issued to the City of Reiles Acres for its one-third share.

Cass County Report: Bernie and Sherry met with County Engineer Jason Benson about multiple issues/concerns on city roadways. An agreement was reached to keep the speed limit along Co. Hwy #22 running through Harwood at 25 mph from Co. Hwy #81 to the west side of the I-29 bridge, primarily for school safety, and to increase the speed limit from that point west of the I-29 bridge to 30 mph until the western city limits, just past the homes on Riverwood Drive. The speed limit will then increase to 45 mph around the curve then increase to 55 mph going south on Co. Rd. #17. Mr. Benson also agreed to illuminate the Sheyenne River Bridge by installing lights to the north on each side of the river. An agreement was also made to install flashing stop lights on the corners of Co. Hwy. #81 and Co. Hwy #22 by the Fire Hall. Also, the speed-limit going North on Co. Hwy #81 from the intersection of Co. Hwy #81 and Chapin Drive will be 30 mph until you reach Ted Ave. then increase to 45 mph after the turn-in to Dakota Estates on Nelson Drive, after which increasing to 55 mph. Bernie reminded Jason of the condition of the school crossing device. Installation of a new school light and improving the crosswalk to the school is included in a County 2017 project; however Jason agreed to watch for other funding to possibly do sooner.

Waste Management: Garbage day was changed from Wednesdays to Tuesdays. Notification was made to residents by letters from WM and the city. Nothing with the recycling schedule has changed at this time, but Waste Management is still looking into increasing recycling pickup to twice a month sometime next year.

Reevaluate Water Charge Rates: Sherry brought up the city is losing revenue on utility bills due to the current billing method charging water a flat rate per gallon. Some households are paying less than \$5/mo. for water and the Council was asked to look into a minimum water charge that would be more reasonable. Minor discussion. Tabled to next month.

Building Permits.

Motion by Ployhart to approve Christ Construction/Hendrude Building Permit #703 for new home & garage, *second* Sundberg. **Motion** carried.

Motion by Ployhart to approve Schmit Bros. Construction/Albrecht Building Permit #704 for new deck, *seconded* Sundberg. **Motion** carried.

State Bonding Application. **Motion** by Spiesz to approve submission of the 2016 State Bonding Application to North Dakota Insurance Department, *second* Peyerl. **Motion** carried.

Approved Signators. **Motion** by Spiesz, *seconded* by Peyerl to remove Toni Maki and add Cayla Mosser to the City Harwood State Bank Signature Card.

Consider Fundraiser. Sherry looked to the Council for approval of providing for purchase Harwood sweatshirts to sell for the holidays and as a way to promote the community. Local artist Lisa Palmer is putting together a quote. Council suggested orders are taken ahead of time and then order in bulk.

Motion by Spiesz to do fundraiser for up to \$1000, *seconded* by Peyerl.

Other Business.

- A.) Pictures were taken of the damage the leaks at Community Center caused. Insurance notified. Caulking on outside of building helped keep out the rain.
- B.) Clean up debris/branches at City Shop – Ed stated he had some stuff to take to Fargo and he can come and help Bernie do some cleanup.
- C.) Uses for Community Center. Cayla Mosser sent out a survey on Survey Monkey to compile a list of what residents would use the community center for. This information will be shared at the Park Board Meeting on November 10th, 2015 at 7 pm at City Hall. It will also be in the Park Board November minutes.

Reviewed Correspondence.

Assistant Public Works Superintendent: Todd Lang reconsidered acceptance of the position of *Assistant Public Works Superintendent*. Mayor Rohrich looked to the council for approval to extend an offer to Todd Lang for employment.

Motion by Spiesz to offer the position to Todd Lang for \$21/hr. \$43,680 annually, plus benefits (same as previously offered), *seconded* by Sundberg. Upon roll call vote, **Motion** carried.

Portfolio Reports:

- Public Works Portfolio: Jason Olheiser was present to explain the situation of having a fire hydrant in his yard alongside his driveway that is not high enough and requested the city move it so his driveway can be made wider to better access his garage. Spiesz offered to talk with Fire Chief Marc Mosser regarding the hydrant as a courtesy and see if would affect the ISO Insurance rating at all. Tabled.
- Deputy Auditor: Cayla Mosser reported there was one resident with a delinquent bill over 90 days and six with bills 60 days delinquent. 6 of the 7 residents have paid their delinquent portion of the utility bill and are now current. 15 residents received meter reading reminders as well.

Adjournment: **Motion** by Spiesz to adjourn at 8:57 p.m. to the next regular meeting on December 7th, *second* Sundberg.

Bill Rohrich, Mayor
Cayla Mosser, Deputy Auditor

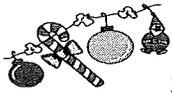


WASTE PICKUP OVER THE HOLIDAYS

Waste Management will be on schedule both holiday weeks. December recycle day: Tuesday, December 9th.



CHRISTMAS TREES. Christmas trees will be picked up through Wednesday, January 6th. Please remove bags and stands and place out by street.



CHRISTMAS LIGHTING CONTEST. Judging for the annual Christmas Lighting Contest will take place on Sunday, December 20th. Chances of winning in two categories: Most Original & Most Creative and Colorful. 1st Place (\$75), 2nd Place (\$50) & 3rd Place (\$25). Light up the town for the holidays and compete for a chance to win!

Winter parking reminder:

Ordinance 13-1606: WINTER PARKING. Parking is prohibited on all public streets within the city limits of the City of Harwood between the hours of 12:00 midnight through 9:00 a.m. August 15 and May 31. Further, subject to the provisions of Section 13-1625 of these ordinances, vehicles which have not been removed within 24-hours of issuance of a notice of violation may be impounded. This ordinance was put in place due to the narrow city streets for the purposes of snow removal and because school buses have a difficult time making corners if any vehicle is in the way. Your cooperation is appreciated.

*There is no overnight parking any time of the year on any city street for semis.



CITY & PARK BOARD ELECTIONS: Elections will be held in conjunction with the state primary on Tuesday, June 14, 2016. On the ballot you will be asked to vote for two city council members, the position of Mayor, and three seats on the Park Board, all four-year terms. There will also be a question on the ballot as to whether residents would want city council minutes published in its official newspaper (The Forum).

Anyone wishing to run for any of these offices should contact the City Auditor to obtain the necessary forms. Candidates are required to collect signatures and mailing addresses of 10% of the electors who voted in the last city election (approx. 40 signatures). Candidates are also required to have on file at the city office a Statement of Interest, a form that identifies a candidate's principal source of income, names of business interests, associations or institutions with close association, and all business offices held in the preceding calendar year. This form is designed to make sure holding a city position would not be a conflict of interest. The deadline for filing nominating petitions to get your name on the ballot is 4:00 p.m. on Monday, April 11, 2016.

Qualifications of All Elected Officers: Qualified elector of the city, resident of the city for at least nine months, not in default to the city.

Qualifications of Council Members: Qualified elector of and resident within the ward, no convictions of malfeasance, bribery or other corrupt practice.

Restrictions on all Council and Commission Members: Not eligible to hold any other office under city government or any other office or employment the salary of which is payable out of the city treasury.

Qualifications of Park Board Members: Qualified elector of the city.

Absentee Ballot: At any time in this election year, before Election Day, any qualified elector expecting to be absent on Election Day may obtain an Absentee Ballot available at the County Auditor's Office at the County Courthouse in Fargo.

Anyone interested in running for an open seat or that knows of someone that may be interest is encouraged to contact the city office for further information.

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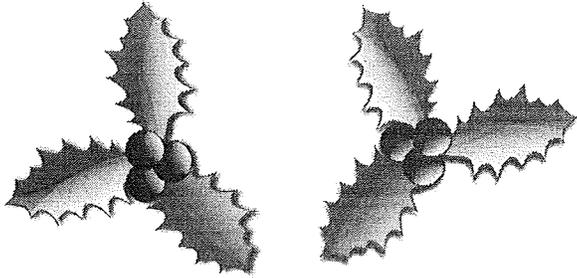
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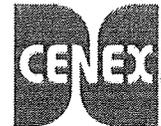
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Harwood State Bank

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HARWOOD BLOOD DRIVE

Sponsored by: Harwood Area Fire & Rescue

Monday, December 28

1:15pm - 6:00pm

~ Bloodmobile-located at the Harwood Fire Hall ~

For an appointment contact:

Brian Giere @ 219-0600 or go to:

www.bloodhero.com, sponsor code: harwood



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www.UnitedBloodServices.org

Please bring your photo ID and donor
card. Free cholesterol testing with
every donation!

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hero
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Harwood American

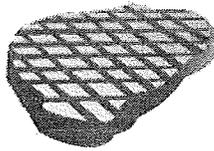
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Post 297

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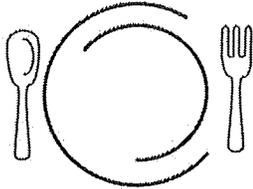
Open for Lunch
Wednesday—Friday
11:30am—1:30pm
Saturday
Noon—3:30pm



Steak Fry

Saturday, Dec. 19

5pm—8:30pm



Friday Night Specials

**Dec. 4— Rib Dinner
Dec. 11—Meatball Dinner
Dec.18—Fry Bread Taco**

Served 5—7 pm

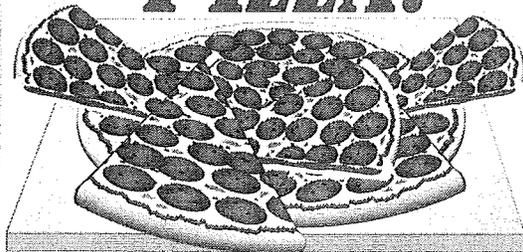


Thursday Night

2 for 1

**Build Your Own
Hamburgers**

PIZZA!



Single Meat Pizza

\$9.00

Peppers, Onions, Black Olives,
Green Olives, Pineapple
or Mushrooms added for
Free!!!

3-Meat Pizza

\$11.00

New Years Eve



Walleye Dinner

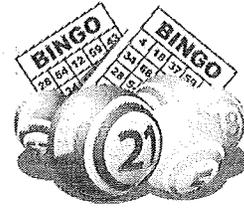
\$9.00

**Includes: Walleye,
Baked Potato Bar,
Salad, Dinner Roll
& Desert**

Served 5 -8 pm

**Music by
Sundown**

**Starting
At 8:30pm**



Saturdays

**Dec. 5, 12, &
19**

Extra

Bingo

Christmas

Present

Game

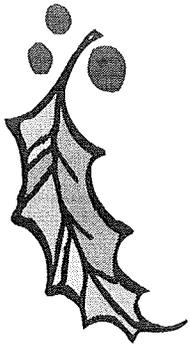
Christmas Eve

Open 12-4pm

Free Tom & Jerrys

Closed

Christmas Day



ZION LUTHERAN Christmas Cookie Walk, Irish Auction & Chili & Hot Dog Sunday

SUNDAY

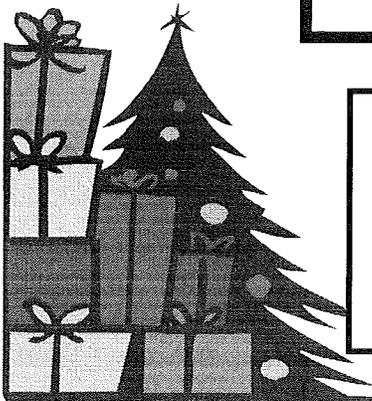
**DECEMBER 13
11am-12:30 pm**

WHERE:

**ZION
LUTHERAN,
HARWOOD**

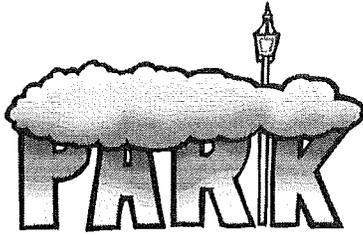


**Featuring—
Christmas Cookies,
and Irish Auction
(Sponsored by Zion WELCA)**



**Chili & Hot Dogs will
also be served.
(Piano Expense Fundraiser)**





Roll Call: Members present were as follows: Sara Hilde, Dan Newland, Pete Meyer, and Katy Koehn. Attending the meeting via phone was and Jennifer (JJ) Johnson. Cayla Mosser was also present. In the audience we had Bernadette Raguse, Curtis Klomstad & Dave Klomstad.

Agenda: Motion to approve October Agenda with changes made by Dan and seconded by Katy.

Holiday Happenings: Bernadette Raguse was in attendance to discuss what was needed from the Park Board. She asked if Park Board members were willing to help in the kitchen that day. It was decided and agreed upon that Sara, Katy & Pete were going to help and need to be there by 11:30am at the latest.

Horseshoe Pits: Curtis Klomstad was in attendance and he informed us he was able to look up prices online and he was just waiting on Park Board Approval. Sara is going to talk to the Harwood American Legion about a design and if they want to have any input about how it will be constructed and if they would like to contribute to this project. Park Board will be in charge of dirt removal/excavation of the site. Park Board roll call - all in favor of this project. Tabling Harwood American Legion questions/answers until December Meeting. Again, this project is for Curtis to obtain his Eagle Scout Badge.

Meeting Minutes: Motion to approve October Minutes by Sara and seconded by Dan

Financial Report: Motion to approve the October Financial Report by Dan, seconded by Katy.

Bills: Motion to approve October and November Bills by Katy and seconded by Dan.

Movie Night: The movie that will be shown on November 20th will be Inside Out. Dan is going to send Cayla the flyers to get them ready to be delivered to the schools. The December Movie on 12/18 will be Minions. Doors open at 6 and the movie starts at 6:30pm. See you there!

Survey Monkey: Cayla compiled all of the results for the Park Board members. There were A TON of great ideas that came thru. Park Board is taking this time to review everything and will discuss more possible ideas at the December Meeting. Also, Tae-Kwon-Do is still on the table so be on the look-out for more information.

Mounting Equipment at CC: It was discussed that Park Board is using GABCO for the electrical work. Also, the size of screen that should be purchased, a 16' or 20' screen. Dan was going to quote one out and do some research – Tabled until December Meeting. Cayla is going to bring up at the City Council Meeting to ask if it is ok if the Park Board go ahead with this project and to make it clear they are not asking for funds to complete the project.

Reviewed Correspondence: None to report this month.

Other Business: Sara signed the 2014 Audit Report for the In-House copy at City Hall.

Adjournment: Motion made by Sara to adjourn at 8:07pm and seconded by Katy.

Sara Hilde, President

Katy Koehn, Secretary

Cayla Mosser, Clerk

A HUGE Thank you to the Harwood American Legion's generous donation, volunteers were able to purchase the materials needed to build a ramp for Marge & Paul Fee. Sherry Morris saw how difficult it was for the Fee's to get into their house and sought help from the Community. The volunteers spent a total of 12 hours building the ramp. A huge thanks to all who helped make this ramp possible!

HARWOOD GRILL & SALOON

Dec. 12—Uptown Funk Karaoke, Sound and Light Show

Dec. 19—Ugly Sweater Party winner gets \$100

Music by Silverado, 9pm—1am

Dec. 26—Uptown Funk Karaoke, Sound and Light Show

New Years Eve

12 oz. Clubhouse Rib Eye & 3 Shrimp (fried or grilled),

Choice of Baked Potato, Lattice Chips or French Fries,

Steamed Vegetables and a Dinner Roll—\$15.00

Music by Wise Guys - 9pm—1am

Daily Specials:

Happy Hour (M-F) 3:30 to 6:30p - \$2.25 Domes/Wells

MONDAY'S

Hotdish, 2 Dinner Rolls & a Pickle Spear—\$6.00

5pm until gone

TUESDAY'S

Cheeseburger Basket & 16oz Tap Beer—\$8

THURSDAY'S

6 oz. Steak, Choice of Potato, Vegetable & Roll—\$8.75,

5pm—9pm

FISH FRY FRIDAY'S

3 pc. Dinner—\$7.95, 2 pc. Dinner—\$6.95

Fish Fillet Sandwich & Lattice Chips—\$4.95

SUNDAY FUNDAY:

1/2 price Pizza

Dine in only

Families welcome for lunch or supper until 8pm

Open 7 days a week

Guaranteed to be open noon until Midnight



Fish Fry
Friday Night



Local Church Information

Zion Lutheran Church of Harwood

9am - Sunday School

10am - Worship

11am— Fellowship

Email Church Secretary - Stanna: zionlutheranharwood@hotmail.com

Pastor Natalie Carlson email - pastornataliecarlson@gmail.com

Herby Lutheran Church

16205 27th St

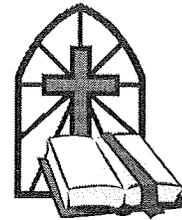
Argusville, ND 58005

701-484-5239

Sunday Service: 9:30AM

Pastor Chuck Belzer

701-266-3264



Maple Sheyenne Church of Harwood

8711 40th Ave N

Harwood, ND 58042 All are welcome!

First Worship 8:30

Sunday School and Fellowship at 9:30

Second Worship 10:30

Pastor Nichole Johnson

maplesheyenne@gmail.com

St. William's Catholic Church of Argusville

Mass Schedule for November—10:00 am

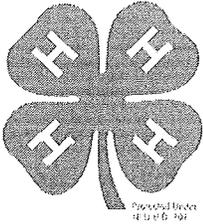
FR. Casey

Church Number 484-5211

SUBMITTING TO THE HIGHLITES

Just a reminder that any ads, articles, minutes, etc. need to be submitted by the 25th of each month in order to be included in the next month's issue.

Everything should be sent to “harwoodnews1@gmail.com”. We really appreciate your assistance with this.



Harwood Helpers Minutes

November 8th 2015

The regular meeting of the Harwood Helpers 4-H Club was held November 8th, 2015 at Harwood Community Center. Vice President Emily called the meeting to order at 1:30 PM. There were 18 members present. The flag pledges were led by Emily S. Secretary, Jana read the minutes of our last meeting. They were approved as read.

The Treasurer's report was given and received as read. Our balance as of November 3rd was \$398.72.

Old Business discussed was a reminder that the Fraser Festive of trees will be November 11th, at 5:30 at the Fargo Dome. Families are to bring an item to put on the tree to donate. Mystery Holiday Workshop will be November 14th at 12:30 to 3 PM at the Hartl Ag Building on the Fair Grounds. Our project was changed to making tile magnets and a reminder to sing up to help was given. Holiday Happenings will be December 5th from 12 PM to 3 PM at the Harwood Community Center. This is a big event for our club and everyone was encouraged to help and be on a committee. Everyone is to bring a silent auction item and bake an item for the bake sale.

New Business discussed was if we should have a gift exchange for next meeting. It was voted to have a \$5-10 gift exchange.

Our next meeting will be December 5th, 2015 at the HCC. We will have leftovers from Holiday Happenings for our snack and Trinity G. will be doing a demonstration. A motion to adjourn the meeting was made by Elizabeth, seconded and passed unanimously. The meeting was adjourned at 2:10.

The Wodrich family served refreshments and gave demonstrations. A lesson of a verity of crafts was given by Stephanie.

Doug Madsen
Realtor

Office: 701.499.5300
Direct: 701.232.7406
Cell: 701.238.3037

Email: doug@themetroteam.net
www.themetroteam.net

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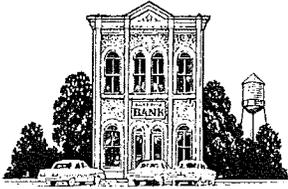
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End-of-Year Charitable Giving



As both the holidays and end of year get closer, it always seems that requests for charitable donations increase. Be it the Salvation Army Santa outside of the grocery store or a call from your favorite charity that you give to annually, there is a push for giving in the last few weeks of the year. This is most likely attributed to the fact that we are more inclined to help those less fortunate and causes we care about during the holiday season.

In addition to feeling good about helping others, this year-end generosity can pay off months later at tax time if you follow Internal Revenue Service rules on tax deductions. Below are a few tips to help turn these donations into tax savings:

Itemizing is Required

No matter the amount you give, your charitable gifts will not help your tax situation if you claim the standard deduction amount on your tax return. You must itemize expenses on Schedule A to deduct charitable donations. However, in most cases, there is no limit on how much you can deduct.

Timing is Everything

Donations must be made by the end of the tax year for which you want to claim the deduction. For example, if you put a check dated December 31, 2015 in the mail on that day, it will count toward your 2015 taxes. Mail containing a donation must be postmarked by the last day of the year to count for that year, regardless of when it is received. The same applies to donations made on a credit card. As long as it is charged by the last day of the year, it doesn't matter that you might not pay it until the following month.

Know the Tax Status

Research your charity of choice to ensure it is a tax-exempt organization. Only contributions to IRS-qualified charities—those with 501(c)(3) status—are deductible. Feel free to ask the charity that you plan to give to for its tax status. Any reputable organization will be happy to share this information and offer proof. Another option is to use the searchable database of exempt organizations found on the IRS website.

Now that you know the guidelines to deduct your donation for tax purposes, here comes the fun part—picking your charity. With all of the charitable organizations that exist today, you need to be smart to ensure your hard-earned money will make an impact. Below are tips to help you select and feel good about where your money is going and how it will be spent.

Narrow Your Focus

Experts advise that it's more impactful to donate what you can to one or two organizations, instead of spreading it among 20 organizations. Think about the cause that most touches you and research related charities to help find the right one for you. Keep in mind that you can switch it up every year, or every few months, depending on what your budget allows.

Give to Reputable Groups You Know

If you have volunteered at an organization or are otherwise familiar with the work it does, that's always a safe bet. Particularly if the mission is important to you, you'll be able to donate with confidence. While you may give to an organization you know this year, take time before next year-end to learn about other organizations that interest you. Being reluctant to give to strangers is natural. Wherever you give, be educated about it first.

Let the Internet Help

There are a handful of websites that provide in-depth information about charities. Using these is a good place to start your research. Try www.charitynavigator.org, www.charitywatch.org or www.give.org (the Better Business Bureaus' Wise Giving Alliance). While religious organizations aren't typically required to publicly disclose how they spend donated money, many do reveal this information to the Evangelical Council for Financial Accountability—www.ecfa.org—so check this site as well.

Don't be Fooled

Often times, a fake charity will have a name very similar to a well-known one so make sure you're donating to the correct organization.

Protect Yourself

Lastly, remember to protect your identify. Scam artists will also take advantage of the season of goodwill to steal your money or worse, your identity. Never give out credit card or personal information in response to phone, email or door-to-door solicitations. Ask for the charity's website so you can donate that way or a mailing address where you can send a check. Also, don't ever give anyone cash. There's no way to guarantee where it will end up.

Happy giving!

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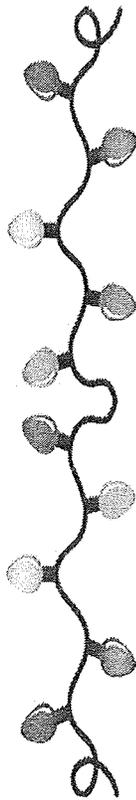
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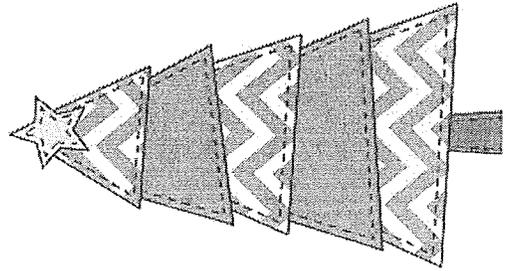
Harwood State Bank

Christmas Open House

Friday December 4th



A light lunch will be served 11 AM - 1 PM



Help us fill the

hat, scarf and mitten tree!

Donations go to the Fargo YWCA

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