

Public & Legal Notices are also free to view on our website at farmersindependent.com

Bagley Senior Center Menu

February 16 - 20

Monday: Polish sausage, French fries, creamed corn and pudding

Tuesday: Pepper steak, mashed potatoes with gravy, green beans and fruit cup

Wednesday: Corn chowder, egg salad sandwich, confetti coleslaw and cookie

Thursday: Baked chicken, Alfredo with noodles, carrots and Mandarin oranges

Friday: Fish, au gratin potatoes, baked squash and lemon bar

- Low fat milk, margarine and Bread included with meals.
- Meals are subject to change.
- Reservations by 10 am
- Meals Served at 11:30 am
- Call Kay 9:30-1:00 Mon-Fri 218-694-6873
- Suggested Donation for Seniors is \$6.00. Under 60 is \$10.00

Clearbrook Senior Center Menu

February 16 - 20

Monday: Polish sausage, oven fried potatoes, creamed corn and pudding with topping

Tuesday: Country fried steak, mashed potatoes with gravy, beets and ice cream

Wednesday: Corn chowder, egg salad sandwich, confetti coleslaw and cookie

Thursday: Pepper steak, mashed potatoes with gravy, green beans and fruit crisp (Will be Closed on Friday, so will send out Friday's meal today. Baked fish, au gratin potatoes, baked squash and lemon bar)

Friday: Closed

- Reservations by 9 am the day of 218-776-3154
- Low fat milk, margarine and Bread included with meals.
- Meals are subject to change.

Senior Transportation Service

Clearwater County residents who are 60 & over. Rides are scheduled Monday-Friday. 48-hour notice required. Call 218-888-2320 to schedule.
**This project is made possible in part under the Federal Older Americans Act through an award from the Land of the Dancing Sky Area Agency on Aging under an Area Plan approved by the Minnesota Board on Aging.

Clearwater County Food Shelf Hours

Clearwater County Food Shelf is open every Wednesday from 10 a.m.-2.00 p.m. in the basement of the Bagley American Legion (go to the back door).
Monetary contributions can be mailed to Clearwater County Food Shelf, PO Box 578, Bagley, MN 56621.
Food donations can be dropped off at the Food Shelf on Wednesdays. tf-psa

RIDER ALERT
Clearwater County Service on T.H.E. Bus

- * Countywide: 7:30 am - 4:30 pm - Mon - Fri 10 am - 4 pm - 2nd, 4th - Sat
- * Bemidji: 2nd, 4th - Friday

Ride reservations to Bemidji must be scheduled by 3 pm the day prior to the trip.

800-201-3432

the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Dated: January 20, 2026
Foreclosure Commissioner
Adam Soczynski,
#0264805
LIEBO, WEINGARDEN,
DOBIE & BARBEE, P.L.L.P.
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
Email: adam@uwllaw.com

**STATE OF MINNESOTA
SS
COUNTY OF HENNEPIN**

This instrument was acknowledged before me on January 20, 2026, by Adam Soczynski, Foreclosure Commissioner.

Signed Notary Public
Leo Randall Foy

This Instrument was drafted by:
LIEBO, WEINGARDEN,
DOBIE & BARBEE, P.L.L.P.
4500 Park Glen Road #300
Minneapolis, MN 55416

period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$ N/A as of N/A, plus all other amounts that would be due under the mortgage agreement if payments under

purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$11,839.72 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$11,839.72 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required

is hereby given that on March 2, 2026, at 1:00 p.m. local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

Commonly known as:
24507 430th Street, Leonard, Minnesota, legally described as:

Real property in Clearwater County, Minnesota, described as follows:

A non-inclusive appurtenant easement for roadway purposes over and across the North 375 feet of the East 20 feet of the West 16 rods of the East 32 rods of the Northeast Quarter of the Northwest Quarter of Northwest Quarter (NE1/4 of NW1/4 of NW1/4) and the Northwest Quarter of the Southeast Quarter of Northwest Quarter of the Northwest Quarter (NW1/4 of SE1/4 of NW1/4 of NW1/4), Section Twenty-one (21), Township One Hundred Forty-eight (148), Range Thirty-six (36), for ingress to and egress from the East 16 rods of the Northeast Quarter of the Northwest Quarter of the Northwest Quarter (NE1/4 of NW1/4 of NW1/4), Section Twenty-one (21), Township One Hundred Forty-eight (148), Range Thirty-six (36).

The sale will be held at Clearwater County Sheriff's Office at Clearwater County Courthouse, 213 Main Avenue N, Dept 102, Bagley, Minnesota 56621.

The Secretary of Housing and Urban Development will bid \$118,397.15.

There will be no proration of taxes, rents or other income or liabilities, except that the

debt secured by said mortgage, or any part thereof;

PURSUANT to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: April 23, 2025 at 10:00 AM

PLACE OF SALE: Sheriff's Office, 213 North Main Avenue Bagley, MN to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' fees allowed by law subject to redemption within six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.

TIME AND DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, single-family dwelling, unless otherwise provided by law, the date on or before which the mortgagor(s) must vacate the property if the mortgage is not reinstated under section 580.30 or the property is not redeemed under section 580.23 is 11:59 p.m. on October 23, 2025, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

"THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES, SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED."

Dated: February 20, 2025
PennyMac Loan Services, LLC
Mortgagee/Assignee of Mortgagee

LIEBO, WEINGARDEN,
DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/
Assignee of Mortgagee

4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
131 - 25-001809 FC

IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

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NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until July 2, 2025, at 10:00 AM at the Sheriff's Office, 213 North Main Avenue Bagley, MN. in said county and state.

Dated: April 24, 2025
PennyMac Loan Services, LLC
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN,
DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/
Assignee of Mortgagee
4500 Park Glen Road #300
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NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until September 17, 2025, at 10:00 AM at the Sheriff's Office, 213 North Main Avenue Bagley, MN. in said county and state.

Dated: July 2, 2025
PennyMac Loan Services, LLC
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN,
DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/
Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
131 - 25-001809 FC

IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until November 26, 2025, at 10:00 AM at the Sheriff's Office, 213 North Main Avenue Bagley, MN. in said county and state.

Dated: September 26, 2025
PennyMac Loan Services, LLC
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN,
DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/
Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
131 - 25-001809 FC

IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until February 4, 2026, at 10:00 AM at the Sheriff's Office, 213 North Main Avenue Bagley, MN. in said county and state.

Dated: December 4, 2025
PennyMac Loan Services, LLC
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN,
DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/
Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
131 - 25-001809 FC

IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until April 15, 2026, at 10:00 AM at the Sheriff's Office, 213 North Main Avenue Bagley, MN. in said county and state.

Dated: February 5, 2026
PennyMac Loan Services, LLC
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN,
DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/
Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
131 - 25-001809 FC

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Open Hours Bagley Public Library

Tuesday: 1-7
Wednesday: 9-5
Thursday: 1-7
Friday: 9-5
Saturday: 9-1
Closed Sunday-Monday

tf-psa

Veterans

Are welcome to join their peers at the D&R Café in Bagley on Wednesday mornings at 9 a.m. for coffee and a chat.

Bemidji DAV Van

The Bemidji DAV Van runs through Shevlin, Bagley, Fosston, Clearbrook, and Leonard at no cost to Veterans 5 days a week except on holidays.

Call **855-277-9787** for your free ride: Clearwater CVSO has our schedules with names and numbers.

PSA

STATE OF MINNESOTA COUNTY OF CLEARWATER IN NINTH JUDICIAL DISTRICT

DISTRICT COURT INFORMAL PROBATE
Court File No.: 15-PR-26-9
In Re the Estate of Vicki Nadine Moen, Decedent

NOTICE OF INFORMAL APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

TO ALL INTERESTED PERSONS AND CREDITORS: Notice is given that an application for informal appointment of personal representative has been filed with the Probate Registrar. No will has been presented for probate. The application has been granted.

Notice is also given that the Probate Registrar has informally appointed Sherry L Levenseller 1740 165th Ave. NE, Reynolds, ND 58275, as personal representative of the Estate of the Decedent. Any heir, devisee or other interested person may be entitled to appointment as personal representative, or may object to the appointment of the personal representative. Unless objections are filed pursuant to Minn. Stat. § 524.3-607, and the Court otherwise orders, the personal representative has full power to administer the Estate including, after 30 days from the date of issuance of letters, the power to sell, encumber, lease or distribute real estate.

Notice is also given that, subject to Minn. Stat. § 524.3-801, all creditors having claims against the Estate are required to present the claims to the Personal Representative or to the Court Administrator within four (4) months after the date of this Notice, or the claims will be barred.

Dated: January 30, 2026.
Kaitlyn Engelmeyer
Probate Registrar
Dated: January 30, 2026.
Carissa Scholz
Court Administrator

NOTICE OF MORTGAGE FORECLOSURE SALE

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME PROVIDED BY LAW IS NOT AFFECTED BY THIS ACTION.

NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: November 6, 2023

MORTGAGOR: Kevin G. Morrison, single man.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for American Pacific Mortgage Corporation its successors and assigns.

DATE AND PLACE OF RECORDING: Recorded November 13, 2023, Clearwater County Recorder, Document No. A183156.

ASSIGNMENTS OF MORTGAGE: Assigned to: Pennymac Loan Services, LLC. Dated February 14, 2025, Recorded February 14, 2025, as Document No. A185558.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 1002793-0006947673-3

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: American Pacific Mortgage Corporation

RESIDENTIAL MORTGAGE SERVICER: PennyMac Loan Services, LLC

MORTGAGE PROPERTY ADDRESS: 40395 201st Avenue, Bagley, MN 56621

TAX PARCEL I.D. #: 09.033.0900

LEGAL DESCRIPTION OF PROPERTY: The East 250 feet of the North 400 feet of the North Half of the Northeast Quarter of the Southeast Quarter (N½ of NE¼ of SE¼), Section Thirty-three (33), Township One Hundred Forty-eight (148) North, Range Thirty-seven (37) West. Clearwater County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Clearwater

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$250,871.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$258,696.04

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; That no action or proceeding has been instituted at law or otherwise to recover the

Public Notice

In accordance with Minnesota Statutes 331A.12, the Clearwater County Highway Department will publish transportation project advertisements for bid on the official Clearwater County website at www.co.clearwater.mn.us, then go to Government, Bids and RFPs, and then Current Advertised Projects.

Expected projects to be advertised in 2026 include:

- Pavement Markings.
- Regravel on North half of County.
- Bituminous Overlay & Bituminous Milling on CSAH 37, CSAH 39 & CSAH 42.
- Bridge Replacement on CSAH 12 over Ruffy Brook.
- Bituminous Overlay & Bituminous Milling on CSAH 48.



By Janet Schafer

2020: A large crowd gathered last week for the "Give a Veteran a Lift" musical event. The free will donation for this concert yielded an amazing \$2,538.

Maria Melbo and Tristan McCoy were crowned Snow Queen and King last week at the Bagley High School 2020 Coronation.

Garden Valley Technologies donated \$5,000 to each robotics program at eight area schools, including Bagley.

On February 5, Gov. Tim Walz declared



2020 Maria Melbo & Tristan McCoy

Clearwater County as one of seven counties declared as disaster areas due to multiple disasters in August and November of 2019, including a tornado, high winds, excessive rain, and flooding.

Former Bagley resident, Leah (Erickson) Carpenter recently retired as a Minnesota State Trooper after 25 years on the job.

2016: Dave Quam of the Bemidji area recently made

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Notice of Annual Meeting LONG LOST LAKE TOWNSHIP

Notice is hereby given to the qualified voters of Long Lost Lake Township, County of Clearwater, State of Minnesota that the Annual Election of Town Officers and Annual Town Meeting will be held on Tuesday, March 10, 2026. In case of inclement weather, the meeting and election may be postponed until the third Tuesday in March (March 17) and if inclement weather also postpones the meeting on the third Tuesday they shall be held on Tuesday, March 24. The Annual Meeting will commence at 5:00 PM to conduct all necessary business prescribed by law.

The Annual Meeting will be held at the following location:
Hoot Owl Resort
10449 Hoot Owl Lake Road, Waubun, Minnesota

Town Clerk, Town of Long Lost Lake, Feb 5, 2026
Daniel Goldstein-Clerk

NOTICE OF MINERVA TOWNSHIP ELECTION AND ANNUAL MEETING

Notice is hereby given to the qualified voters of Minerva Township, County of Clearwater, State of Minnesota that the Annual Election of Town Officers and Annual Town Meeting will be held on Tuesday, March 10, 2026. In case of inclement weather, the meeting and election may be postponed until the third Tuesday, March 17. The Election poll hours will be open from 5:00 PM to 8:00 PM, at which time the voters will elect:

- 1-Supervisor (3 yr. term)
- 1-Clerk (2 yr. term)

The Board of Canvass will meet March 10, 2026, at 8:01 PM to certify the official election results.

The Annual Meeting will commence at 8:15 PM to conduct all necessary business prescribed by law. The Annual Election and Meeting will be held at Minerva Town Hall located at 19716 Upper Rice Lake Road.
Susan Sunderland,
Clerk of Minerva Township
February 9, 2026

NOTICE OF GREENWOOD TOWNSHIP

The Greenwood Town Board will meet at the home of the clerk on February 17th, 2026, at 7:00 p.m.

Sheila Horn, Clerk

videos of local World War II veterans. You can see these stories on YouTube. The veterans are Ken Foldoe, Norman Norby, Robert Shellum and Norris Strandlien.

The Bagley High School drama group's One Act Play "Radium Girls" placed first in the Section 8A competition and earned a trip to the State One Act Play Festival in St. Paul this week. Director Marilyn Hood stated, "when we perform at the state level, we are no longer ranked but

still receive written and oral critiques on our performance." Carly Paulson and Ben Anderson were crowned Snow Week Queen and King last week.

A Bagley resident, Tina Swenson, won \$50,000 on the Powerball drawing on Jan. 20th.

The Gray Rink - Paige Jourdain, Valerie Holzer, Alyssa Wagner and Shannon Gray won the Clearwater County Women's Curling Bonspiel.

Linda and Connie Tikkala will celebrate their 40th wedding anniversary on Feb. 14th.

2001: Tina Amiot and Josh LaFerriere were crowned as Snow Week Queen and King on Feb. 12th. The other candidates were Brandon Berg, Laurel Iron Cloud, Lindsay Loiland, Derek Knutson, Brady Fredrickson and Shannon Olson.

Staff and students throughout Bagley Elementary School spent the week emphasizing kind deeds and non-violence during "Celebrate Kindness Week". Some of the week's activities included school projects such as collecting Pennies for People and a Necessities Box, designed for toiletry donations, to the Clearwater County Battered Women's Shelter.

The Bagley Flyers boys' basketball team had three games in five days last week. They defeated Win-E-Mac by a score of 74-60; they beat Mahnomen 63-50 but lost to Warroad 50-38. Matt Hoie was the lead scorer for the Flyers in all three games.

1962: Bagley Art Departments exhibit in the basement of the First National Bank drew a record crowd of 250 people

according to Herman Meier, art department head. Oil paintings were exhibited by: Earl Fox, Janet Brichnac, Morris Jacobson, Ron Ludwig, Karen Osbourne, Sydney St. George, Martin Gardner and Dennis Strand.

The "A" Honor Roll students are as follows: Grade 12 - Kahleen Fischer, Tom Hadley, Mary Helfinstine, Dave Larson, Clark Stave, Myrna Halvorson and Ken Neujahr; 11th grade - Sherry Lundmark, Iris Nelson, Leona Nelson and JoAnne Pattison; 10th grade - Mary Dexter, Randi Jones and Iris A. Nelson; 9th grade - Wendy Amundson, Christine Hanson, Leaetta Hough, Paul Torgerson and Shirley Traaseth; 8th grade - Donna Bakke, Bella Ellis and Vicky Lanners; 7th grade - Dennis Amundson, Rorry Berg and Dwight Olson.

Lou Ann Bakke, 7th grader in District 336B, was the winner of the spelling contest held at Clearbrook last Saturday. She will represent Clearwater County in the regionals at Crookston.

Mr. and Mrs. Virgil Prestby of Bemidji announce the birth of a son born Feb. 7th. He has been named Douglas. Mrs. Almer Olson is the baby's aunt.

Mrs. Bennie Bestul entertained at a party last Thursday in honor of daughter Cindy's 9th birthday. Fifteen of her friends were the guests.

1947: Falling snow driven by high winds halted traffic almost completely in the northwest Thursday night and Friday, in the season's worst storm. Train service in the area was halted at terminal points and Bagley didn't have any trains Thursday and Friday night.

Climaxing over a year's committee work. a

THE SAVVY SENIOR
What Medicare Won't Pay For in 2026

By Jim Miller

Dear Savvy Senior,
To avoid any future health care surprises, can you tell me what original Medicare doesn't cover in 2026?

New Beneficiary

Dear Beneficiary,

It's a great question. While original Medicare (Part A and B) covers a wide array of health care services after you turn 65, it doesn't cover everything.

If you need or want certain services that aren't covered, you'll have to pay for them yourself unless you have other insurance, or you enroll in a Medicare Advantage health plan, which may provide some additional benefits.

Here's a look at some commonly needed medical services that original Medicare doesn't pick up the tab for.

Most dental care: Routine dental care including checkups, cleanings, x-rays, fillings, root canals, tooth extractions and dentures are not covered by original Medicare.

Routine vision care: Medicare does not cover routine eye exams, eyeglasses and contact lenses (except following cataract surgery), but tests, treatments and surgeries for medical eye diseases like cataracts, glaucoma and macular

degeneration are covered.

Hearing aids: Original Medicare will not pay for hearing exams or hearing aids but may cover a hearing and balance exam if your doctor determines it's necessary.

Prescription drugs: Medicare (Part A and B) doesn't provide coverage for outpatient prescription drugs, but you can buy a separate Part D prescription-drug policy that does.

Alternative medicine: Acupuncture (except to treat low back pain), chiropractic services (except to correct a vertebral subluxation of the spine), and other types of alternative or complementary care are not covered by Medicare.

Cosmetic surgery: Most cosmetic procedures are not covered, however, if the surgery is due to an injury or deformity, it might pay. For example, Medicare will cover a breast prosthesis for breast cancer survivors.

Foot care: Medicare does not cover most routine foot care, like the cutting or removing of corns, calluses and toenails. But they do cover medically necessary podiatrist services for foot problems like hammertoes, bunion and heel spurs, along with exams, treatments and therapeutic shoes or inserts if you have diabetic foot problems.

Long-term care: Nursing home care and assisted living facilities are not covered by Medicare. But Medicare will help pay up to 100 days of skilled nursing or rehabilitation care immediately following a hospital stay of three or more days.

Personal home care: If you need to hire help for

bathing, dressing or getting out of bed, Medicare typically won't cover these costs either, unless you are homebound and are also receiving skilled nursing care. Housekeeping services, such as shopping, meal preparation and cleaning are not covered either unless you are receiving hospice care.

Adult diapers: Medicare does not cover the cost of adult diapers or other incontinence supplies. These items are considered to be for personal hygiene rather than medical treatment.

Overseas coverage: In most cases, health care outside of the United States is not covered by Medicare except for very limited circumstances - such as on a cruise ship within six hours of a U.S. port.

The best way to find out what original Medicare covers is to talk to your health care provider, visit Medicare.gov/coverage and type in your test, item or service, or download the Medicare "What's covered" app on the App Store or Google Play.

Also keep in mind that even if Medicare covers a service or item, they don't pay 100 percent of the cost. You will have to pay a monthly Part B premium (which is \$202.90 for most beneficiaries in 2026) and unless you have supplemental insurance, you'll have to pay your annual deductibles and copayments too. However, most preventive services are covered 100 percent by Medicare with no copays or deductibles.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.

Trades and Services

More Than A Carpenter LLC
Sean Murray
(920) 604-1474
Bagley, MN
Insured
20+ Years Handyman Experience

JAG Body Shop, LLC
JOHN A. GERBRACHT
Hwy. 2 West, Bagley • Phone: (218) 694-6095
Fax: (218) 694-6096

- Collision Repair
- Frame Straightening
- Fast & Free Computerized Estimates
- Glass Replacement & Repair
- Towing Service • Call Anytime

NEW! Vinyl Graphics, Banners, Semi Accessories, Equipment Rental

ASE & DOT CERTIFIED ANDERSON
Truck & Diesel, Inc.
HWY 2 WEST OF BAGLEY
(218) 694-6872

HEAVY & MEDIUM DUTY TRUCK & TRAILER PARTS & SERVICE
Large, Diverse Inventory!
USED TRUCKS & EQUIPMENT
• Day Cab & Sleeper Trucks & Trailers
AUTOMOTIVE, TRUCK & TRACTOR TIRE SERVICE
NEW & USED!
INTERSTATE BATTERY DISTRIBUTOR
Truck Alterations
CUSTOM HYDRAULIC HOSES

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Phone | IT Services
RETAIL STORE LOCATIONS: Bagley | Erskine | Thief River Falls
800-448-8260 | www.gvtel.com

For all your auto body needs, call us!

- Collision work
- Glass replacement
- We work with all insurance companies

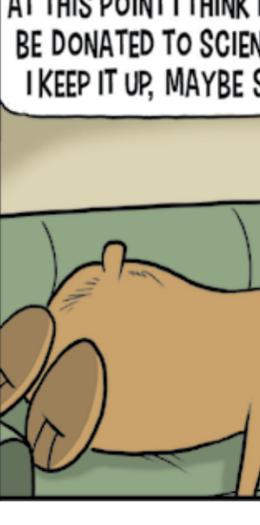
Open 8-5:30 M-F
423 Central St. West, Bagley
-- Formerly Willberg's Auto Body --
218-694-2886 & 218-368-3136

STRANDBERG'S AUTO BODY

Amber Waves



Just Like Cats & Dogs



GRIN and BEAR IT



The Spats



by Jeff Pickering



by Jeff Pickering



by Jeff Pickering

