

You can save more for retirement in 2024

As an investor, one way you can enhance your long-term retirement security is to fully leverage the potential of tax-advantaged retirement savings vehicles. Each year, the IRS releases new guidelines on the amount of money you can contribute to these accounts. New contribution limits in 2024 allow you to save even more this year through plans such as 401(k)s, 403(b)s and IRAs.

**Changes to workplace savings limits**

Contribution limits for workplace retirement accounts have been raised by \$500 for the year 2024. In 2024, the IRS allows pre-tax employee contributions to 401(k) or 403(b) plans of:

- \$23,000 for those under age 50
- \$30,500 for those age 50 and older (includes a \$7,500 “catch up” contribution).

When combined with employer contributions, a maximum of \$69,000 can be directed to your workplace retirement plans in 2024 (plus the \$7,500 catch-up contribution for those age 50 and older). Note that total contributions can’t exceed your annual compensation at the company that houses your plan.

If offered by your employer, you may be able to make after-tax contributions to a Roth 401(k). Note that any after-tax contributions are counted toward the \$69,000 total maximum limit for employee and employer contributions to workplace plans. Save an amount that makes sense for you, but it can be beneficial to take full advantage of any matching contribution offered by your employer. For example, if an employer offers to match up to 5% of your income into a 401(k) if you make a similar contribution, it, in effect, means you’re doubling your contribution for your retirement savings, before investment earnings are taken into account. This is a great way for your savings to make a big impact.

**New IRA contribution limits**

IRA contribution limits move up periodically to reflect cost-of-living changes. 2024 is one of those years. The new limits are:

- \$7,000 for those under age 50
- \$8,000 for those age 50 and older.

Note that contributions can’t exceed 100% of your earned income if you earn less than the limits stated above. Also, these limits apply to total IRA contributions for the year. This is applicable even if you hold multiple IRAs or make contributions to both Roth IRAs (which feature the potential for tax-free earnings growth) and traditional IRAs.

To make fully tax-deductible (pre-tax) traditional IRA contributions in 2024, your modified adjusted gross income cannot exceed:

- \$77,000 for single or head-of-household tax filers
- \$123,000 for married couples filing a joint return.

Not everyone can make maximum Roth IRA contributions. In 2024, full Roth IRA contributions can only occur if your modified adjusted gross income is less than:

- \$146,000 for single or head-of-household tax filers

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701  
Rundown

by Nathan Price

Here’s your weekly rundown of some of the most interesting headlines from newspapers across North Dakota.

Reeling in a big catch

Mike Koenig of Carrington started his taxidermy career as a hobby, and said of the intervening years since, “[It’s] grown into much more than that.”

Twenty-three years into that first plunge into the art of trophy wildlife presentation, one outstanding entry of Koenig’s work has been honored as the best of its kind in the state.

At the North Dakota Taxidermists Association’s (NDTA) 39th annual competition held March 7-10 in Bismarck, his reproduction perch took home the state championship plaques and ribbons in the masters division for that category.

He also won the award last year for a different reproduction fish.

“Competing at the master level is for the advanced taxidermist, where the highest level of excellence is expected,” Koenig explained. “This category is for those who aim to be the most technically correct, artistically oriented, and at a very high creative level.”

He started his taxidermy pursuits back in 2001, and he has been competing in the highest skill classification for at least 11 years now, by his estimation.

Koenig plans to compete in the masters division of the World Taxidermy and Fish Carving Championships, which will be held August 6-10 in Coralville, Iowa.

Koenig’s mount, along with his other competition winners, will be on display at his personal business showroom. He is married to his wife, Shaunette, who owns and operates Central City Concepts. They have two children, Gracie and Tyson.

Koenig has been a member of the NDTA since 2008, and served 10 years on the board of directors. Four of those years were spent as the state association’s president.

(Story by Erik Gjovik, *The Foster County Independent*)

Woman injured in Valley City pedestrian crash

An 83-year-old Valley City woman was sent to the hospital with life-threatening injuries after being struck by a vehicle driven by an 85-year-old man from Page, N.D.

The pedestrian crash happened around 3 p.m. on Sunday, March 10 in Valley City. The names of the involved parties have not been released.

According to a report from the N.D. Highway Patrol, the Page man was driving a 2021 Ford Expedition at the time of the crash.

He was reportedly parked facing south along the roadway and reversed northbound in a counter-clockwise direction, striking two parked and unattended vehicles before continuing onto a sidewalk north of the roadway.

In the wrong place at the wrong time on that sidewalk was the 83-year-old woman.

The Expedition continued its trajectory even after striking the pedestrian, hitting another parked and unattended vehicle before finally coming to rest after striking an office/apartment building.

The pedestrian was transported from the scene to Mercy hospital and later flown to Fargo by Sanford AirMed. No occupants inside the office building were injured.

(Story by Angela Kolden, *Cass County Reporter*)

**Democrats choose familiar faces to run in new District 9**

Democrats in the newly-redrawn District 9 gathered via the internet due to hazardous weather to select candidates for the N.D. House of Representatives.

Former Rep. Marvin Nelson, who made the trek to Leeds despite the storm, said 95 delegates attended the convention and several guests also tuned in to the inaugural session.

District 9 is the first in the state to encompass two Native American Reservations, Turtle Mountain and Spirit Lake. It was created when a federal judge ruled that District 9A and 9B, which were shaped for the 2022 election, were not acceptable.

The culmination of the convention led to the nomination of five people for two seats in the N.D. House of Representatives.

Incumbents Jayme Davis and Craig Poitra were chosen. Other candidates included Marvin Nelson, Ron Peltier and Collette Brown.

(Story from the *Turtle Mountain Star*)

Dakota College at Bottineau’s spring enrollment numbers up

Dakota College at Bottineau’s (DCB) enrollment numbers for the spring semester of 2024 show an increase from last year and the largest percentage growth throughout the university system within the state of North Dakota.

According to the N.D. University System, DCB has 1,134 students enrolled with a full-time equivalency of 521 students.

When compared to the spring semester of 2023, there were 1,007 students enrolled with 504 full-time equivalency students.

The N.D. University System added that DCB also has the largest percent growth in headcount at 14 percent for the spring semester of 2024.

“We continue to grow,” said Carmen Simone, Ph.D., CEO and dean of Dakota College at Bottineau. “We are gratified that our spring enrollment at DCB continues to be strong. I’m proud of the work that our faculty and staff do to recruit and serve students.

“The nursing program attracts quite a few students to DCB across our three sites of Bottineau, Minot and Valley City. Many of our student-athletes are working on transfer degrees and we also offer online programs like medical assisting that are sought out by students.”

Simone added that DCB will offer medical assisting on campus starting in the fall.

(Story by Scott Wagar, *Bottineau Courier*)

Senior Meals

March 25 - 29

**Monday:** Meatloaf and gravy, onion mashed potatoes, vegetable blend, bread and fruit sauce.

**Tuesday:** Roast turkey, dressing, vegetable blend, a dinner roll and fruit salad.

**Wednesday:** Pork loin, mac and cheese, low sodium vegetable, a dinner roll and fruit sauce.

**Thursday:** Lasagna, low sodium vegetable, house salad with dressing, a bread-stick and fruit sauce.

**Friday:** No Senior Meals or Devils Lake Transit due to Good Friday.

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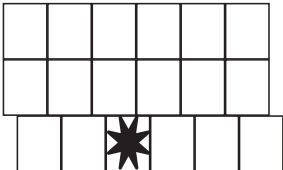
by Charlotte Koepplin

Last Wednesday, visitors bringing dinner to the Charlotte Koepplin home were Karen Koepplin and Kenna.

Last Friday, Jimmy Indergaard enjoyed a dinner out with his sister Sharon Laxdal and friend Keith.

Margie Anderson enjoyed a visit from Dennis Swanson one day.

Sunday afternoon visitors at the Charlotte Koepplin home were Janelle Koepplin



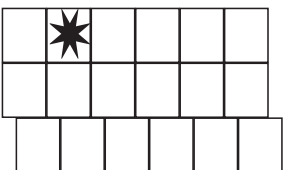
Sheyenne

by Patti Clifton

On Tuesday March 12, Patti Larson, Bill Smith, Brenda Rue, Shirley Myhre and several others on the Extension Advisory Council met to go over spring and summer programming and planning for Eddy County. Parents and kids may be interested in the many 4-H camps scheduled for this summer. Different camps are STEM, adventure, woodworking, horse, wild-life, chef and more! Youth do not have to be 4-H members to participate. Scholarships are available if cost is a burden. Registrations are filling up fast. Go to <https://www.ndsu.edu/agriculture/extension/extension-topics/4-h-youth-development/camps>.

Last Wednesday, Jan Loe and Patti Clifton had lunch in New Rockford before doing a few errands. Later, they made a quick trip to Devils Lake.

First Lutheran Church Council met before the Lenten Service and all board members were present: Chairperson Patti Larson, Secretary Irene Cudworth, Treasurer Denise Labrenz, Bob and Dianne Hanson, Dave and Dianne Karlsbraaten. The council is seeking bids for the parish hall roof. Easter services for SOAM were discussed. Maundy Thursday is at Grandfield Lutheran at 7 p.m. Good Friday is at Calvary Lutheran in Oberon at 7 p.m. Sunrise Easter Sunday service will include First Communion at Grace Lutheran at 7 a.m. with breakfast served. The council also looked ahead to summer and planned for the July 4 weekend. The Warsing Dam church picnic potluck will



be the Sunday after Independence Day, July 7. This is in part because June 29 is Scott Westby’s wedding in Fargo and the Sheyenne Rodeo is on Sunday, June 30.

Grace Lutheran Church was full on Friday to celebrate the life of community member Marian Lewis. Family members shared lighthearted memories of Marian during the service. Afterwards, Peter Larson recalled a memory of his neighbors Marian and Clayton and the Corner Café that they operated for 20 years from 1971-91. After winning the semi-final Region 4 boys basketball game in New Rockford in 1975, the Sheyenne Phantoms were sitting one win away from the Class B State Tournament. Someone offered to pay the tab for everyone to eat at the Corner Café. Marian opened the doors and the till and the place filled up. For some young guys it became a burger-eating contest that only Darrel Bergrud could win. Soon the entire stock of buns and french fries was depleted. Good times!

Patti Clifton attended the funeral service for Marian Lewis Friday afternoon.

Sheyenne Civic volunteers worked bingo on March 16. Patti Larson and Randy Keller worked in the bingo hall. Dianne Hanson called and Darlene Kolstad worked in the kitchen. There is no bingo March 30, Easter weekend.

Notable wildlife sightings just south of Sheyenne last week included three moose, seven bald eagles and two swans.

Public Notice

**CORRECTION**  
**NOTICE OF FILING DEADLINE**  
Notice is hereby given that the deadline for filing to have a candidate’s name printed on the ballot for the City of New Rockford is April 8, 2024, at 4:00 p.m. The following city offices are up for election:

**City Commission President (4-year term)**  
**City Commission Member (2 positions) (4-year terms)**  
**City Commission Member (1 position) (2-year unexpired term)**  
**City Park Board Member (2 positions) (4-year terms)**

A candidate for a city office must turn in a completed SFN 2704 Petition/Certificate of Nomination and a completed SFN 10172 Statement of Interest to their City Auditor by the above deadline date and time. All forms are available from either your City Auditor or can be obtained online at <https://vote.nd.gov>

**Published March 25, 2024**

**ADVERTISEMENT FOR BIDS**  
Notice is hereby given that sealed bids for roof replacement of approximately 8,400 square feet will be received in the New Rockford-Sheyenne District Office, 437 1st Ave N, New Rock-

ford, ND 58356 until April 8th 2024 at 10:00 am. All bids received after the scheduled time will be returned to the bidder unopened.

A copy of the bid document including specifications can be requested by emailing [dave.skogen@k12.nd.us](mailto:dave.skogen@k12.nd.us), or by calling Dave at (701) 947-5036.

Each bid shall be enclosed in a sealed envelope upon which there is disclosed and necessary information as required by the Bid Document. Please mark “BID Roof Replacement” on the envelope.

The Owner reserves the right to hold all legitimate bids for a period of thirty (30) days after the date fixed for the opening there of. The Owner further reserves the right to reject any and all bids and waive irregularities. The Owner shall incur no legal liability for the payment of monies until the contract is awarded and approved by the proper authorities.

Dated this 13th day of March, 2024.

Dave Skogen  
Business Manager  
New Rockford-Sheyenne  
School District #2  
437 1st Ave N  
New Rockford, ND 58356  
**Published March 18, 25 & April 1, 2024**

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