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On the cover:



Novak Grain and Feed in Lankin, ND.



Protect Yourself

How to Spot and Avoid Gift Card Scams

Gift card scams start with a call, text, email, or social media message. Scammers will say almost anything to get you to buy gift cards — like Google Play, Apple, or Amazon cards — and hand over the card number and PIN codes.

Here are some common tactics scammers use in gift card scams:

Scammers will say it's urgent. They will say to pay them right away or something terrible will happen. They don't want you to have time to think about what they're saying or talk to someone you trust. Slow down. Don't pay. It's a scam.

Scammers will tell you which gift card to buy (and where). They might say to put money on an eBay, Google Play, Target, or Apple gift card. They might send you to a specific store — often Walmart, Target, CVS, or Walgreens. Sometimes, they'll tell you to buy cards at several stores, so cashiers won't get suspicious. The scammer also might stay on the phone with you while you go to the store and load money onto the card. If this happens to you, hang up. It's a scam.

Scammers will ask you for the gift card number and PIN.

The card number and PIN on the back of the card let the scammer get the money you loaded onto the card — even if you still have the card itself. Slow down. Don't give them those numbers or send them a photo of the card. It's a scam.

Common Gift Card Scams

Scammers tell different stories to get you to buy gift cards so they can steal your money. Here are some common gift card scams:

- Scammers say they're from the **government**. They say they're from the IRS, the Social Security Administration, or even the FTC. They say you have to pay taxes or a fine. But government agencies won't contact you to demand immediate payment, and they never demand payment by gift card. It's a scam.
- Scammers say they're from **tech support**. They say they're from Microsoft or Apple, and there's something wrong with your computer. They ask for remote access and say to pay them to get it fixed. Don't give them access to your computer. It's a scam.
- Scammers say they're a friend or family member with an **emergency**. If the scammer uses voice cloning, they may even sound just like your loved one. They ask you to send money right away — but not tell anyone. It's a scam. If you're worried, contact the friend or relative to check that everything is all right.
- Scammers say you've **won a prize**. But first, they tell you to pay fees or other charges with a gift card. It's a scam. No honest business or agency will ever make you buy a gift card to pay them for a prize. And did you even enter to win that prize?
- Scammers say they're from your **utility company**. They threaten to cut off your service if you don't pay immediately. But utility companies don't work that way. It's a scam.
- Scammers ask for money after they chat you up on a **dating website**. Romance scammers will make up any story to trick you into buying a gift card to send them money. Slow down. Never send money or gifts to anyone you haven't met in person — even if they send you money first.
- Scammers **send a check** for way more than you expected. They tell you to deposit the check and give them the difference on a gift card. Don't do it. It's a scam. That check will be fake and you'll be out all that money.

Protecting yourself from gift card scams starts with awareness. Remember, no legitimate business or government agency will ever ask you to make payments with gift cards. If you receive a call, email, or message demanding gift card payments, it's a red flag—stop, think, and verify before taking action. By staying informed and cautious, you can keep your finances and personal information secure. Together, we can outsmart the scammers and protect our community.

Source: <https://consumer.ftc.gov/articles/avoiding-and-reporting-gift-card-scams>

What To Do If You Gave a Gift Card to a Scammer

If you bought a gift card and gave someone the numbers off the back of the card, that's a scam. Use your gift card and gift card store receipt for these next steps:

- Report the gift card scam to the gift card company right away. No matter how long ago the scam happened, report it. For contact information, use the list at consumer.ftc.gov/articles/avoiding-and-reporting-gift-card-scams#contact
- Ask for your money back. Some companies are helping stop gift card scams and might give your money back. It's worth asking.
- Tell the FTC at ReportFraud.ftc.gov. Every report makes a difference.



Camera System Powers Efficiency

Lankin, North Dakota, with a population of 100, has been home to Terry and Yolanda Novak all their lives. In 2005, when the grain elevator was disbanded, they saw an opportunity to purchase it for personal farm use. Soon, neighbors started requesting seed cleaning and feed services. After making some renovations and securing inspections from the North Dakota Seed Department, they opened Novak Grain and Feed, LLP. Their business specializes in cleaning crop commodities and selling high-quality feed and mineral products for multi-species livestock.

Seed Cleaning and Crop Preparation

Seeds directly from the fields are rarely clean and often contain unwanted materials such as leaves, weeds, other crop seeds, and bugs. Seed cleaning is performed to remove these impurities in preparation for storage and spring



Terry is able to check his cameras via the convenient phone app.

planting. The byproduct, known as chaff, is returned to local elevators or sold as screenings. Depending on the crop and the year, they can clean between 250 and 350 bushels per hour and handle 60,000 to 100,000 bushels of various commodities annually. They also provide custom seed storage for customers upon request. Their clientele spans a 60-mile radius, but they welcome business from anyone. Additionally, they are dealers for Ritchie water parts and SweetPro lick tubs. They offer high-quality feeds, including specialty dog food, which is also distributed through local vet clinics and kennels.

Organization and Efficiency in Operations

Upon entering, one of the first things that catches your eye is the pristine and organized state of the office and elevator area, especially considering the dust and dirt common in this industry. Their love of antiques is evident, featuring items ranging from old weapons and saddles to crank-type wooden phones. While Yolanda is essential to managing the grain slips, billing, and accounting in the office, Terry operates the cleaning machinery on his own. To keep track of the numerous moving parts, he worked with Polar Technician Justin Loftsgard to develop a reliable system for wiring and installing cameras in optimal locations throughout the building. "Terry has been great to work with," Justin stated. "I appreciate how accommodating, friendly, and patient he is." With a camera positioned over the unloading zone, Terry can slowly maneuver the vehicle to the exact spot he needs using an app on his phone. Once the vehicle is in place and the cleaning process begins, a large monitor in the office displays all the camera feeds simultaneously, making it easy for Terry to ensure everything is functioning properly and to make quick adjustments if necessary. "Camera systems aren't only for security; we don't have to worry much about crime here in Lankin," Terry remarked. "They help me run my business efficiently and safely."

Diversified Services for the Community

In addition to their seed cleaning business, the Novaks also offer excavation and septic services, including demolition, clean-up, tree removal, and septic tank installation and cleaning. They maintain campsites with 32 full-service hookups,

and Terry is a licensed asbestos inspector and septic inspector for lending institutions and Realtors. Soon, Yolanda plans to offer long-arm quilting services out of their home.

Dedication to Community Growth

The Novaks take pride in their community. They actively participate in cleaning up older lots for new growth, organizing and hosting an annual tractor drive, and serving on the local board and volunteer fire department. Polar is happy to provide the services they need to keep calling Lankin home.

Empower Your Business

We provide tailored services to meet your business needs, from security systems and surveillance cameras to paging and phone solutions. Visit polarcomm.com/business to learn more and request a free quote.



Novak's septic cleaning service has grown to serve over 300 customers.



Yolanda proudly displays her long-arm quilting machine and will offer her services soon.

Director Election

Applications and petitions for the Polar Communications Board of Directors are now being accepted

Three director positions will be elected at the annual meeting on June 5, 2025.

District 1 – Incumbent Amber Meyer from St. Thomas is seeking re-election

District 2 – Incumbent Dan Johnson from Hoople is seeking re-election

District 3 – Incumbent Cindy Hejl from Arthur is vacating the position

Nomination Information:

- Detailed information can be found in the member by-laws in your telephone directory or at polarcomm.com/legal.
- Any qualified member may submit an application and a petition by 4 p.m. on March 21, 2025. The forms are available on Polar's website at polarcomm.com/annual-meeting.
- Members may submit a completed application and petition by:
 - online submission (application only) or
 - mail: Polar Communications, PO Box 270, Park River, ND 58270 or
 - e-mail: directorapp@polartel.com
- All nominations are subject to verification. Once verification is complete, the candidate will be notified, and their name will appear on the ballot.
- Eligible election exchanges in 2025 are:
 - District 1–St. Thomas, Drayton, and Pembina
 - District 2–Hoople, Crystal, Nekoma, Fairdale, Fordville, Adams, and Edmore
 - District 3–Hunter, Arthur, and Galesburg



2025 Annual Meeting
June 5 | American Legion Coliseum
355 Prospect Ave., Park River

Do not call

The National Do Not Call Registry is designed to stop unwanted sales calls from real companies that follow the law. The Do-Not-Call Registry prohibits sales calls. You may still receive political, charitable, debt collection, informational, and telephone survey calls. In addition, companies may still call if you've recently done business with them or if you've given them written permission to call you. However, if you ask a company not to call you again, it must honor your request.

It's free to register your home or cell phone number. For detailed information go to donotcall.gov or call 1.888.382.1222 from the number you wish to register.

Call manager

Polar's call manager service intercepts calls that are delivered or appear as "unknown" or "out of area" on your phone line. The caller will hear an announcement stating, "You have called a number which does not accept calls from telemarketers; all other callers may press one if they wish to complete the call." Telemarketers are legally bound to hang up, but all other callers may press 1 to connect the call.

Call manager can be added to your Polar landline number for \$1.95/month. Contact us at 284.7221 or customerservice@polartel.com.



A better *internet* experience starts here!

At Polar, we prioritize you and manage your Internet service to deliver a fantastic experience today and in the future.

With our Ultimate Wi-Fi, you can say goodbye to DIY headaches and spotty connectivity. The Polar experience is built to unlock the full potential of our fiber Internet service in more places and on more devices throughout your entire home with Polar GigaSpire BLAST Wi-Fi 6.

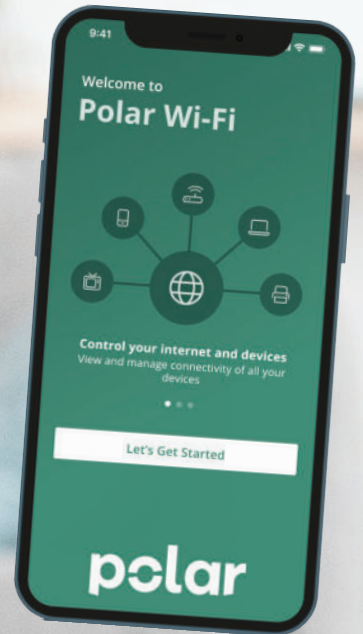
Enjoy peace of mind knowing your service includes ProtectIQ built-in cybersecurity and advanced parental controls to keep you safe from online threats. We are committed to delivering an exceptional experience that goes above and beyond.



Your Wi-Fi Remote Control

The Polar Wi-Fi app gives you the power to control every device within your home network. This FREE and easy-to-use app is the connectivity command center for your Wi-Fi, allowing you to create the ultimate Internet experience for you and your family.

- ✓ See who and what is connected to your Wi-Fi network
- ✓ Quickly create and share a guest network for visitors
- ✓ Run bandwidth tests
- ✓ Create individual profiles for the users in your home
- ✓ Change your Wi-Fi password
- ✓ Monitor usage and schedule offline times for healthy screen time habits



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Proud Supporter of Esports

The ND Esports season officially began on January 13. Esports provide a community-driven experience that propels students into the future of digital competition and STEM education. Students forge a community and bonds that will last a lifetime through competition.

Local broadband providers like Polar power Esports through reliable high-speed Internet connections. Fiber Internet ensures low latency, fast upload and download speeds, and stable connections, which are essential for competitive gaming, live streaming, and seamless communication between players. By delivering robust network infrastructure, local broadband companies enable players, fans, and organizers to participate in and enjoy Esports events, creating thriving gaming communities.

Polar is a proud supporter of the Esports teams for Cavalier, Park River/Fordville, Dakota Prairie, Grafton, Mayville, and Northern Cass schools. Follow Fenworks to stay updated on every match and moment!



Winners from the 2024 Esports state tournament held at UND.



coming soon!

Men's and Women's March Mania Pick-It Challenge

Score fabulous prizes and compete with friends and fellow Polar customers in our Pick-It March Mania. It's free and fun to play, and basketball fans and non-fans are welcome!

Sign-ups will open soon at polar.pickitchallenge.com

Directory Listing Updates

Bezuidenhout Ashley	107 Maple St Park River	701-284-7155
Gebeke Zachary.....	15 2nd Ave Arthur	701-967-8303
Cedar Inn.....	502 Division Ave S Cavalier	701-265-8341
Grimson Eunice	14566 17th St NE Hatton	701-543-3727
Klabo Clarence & Carol.....	14843 5 St NE Portland	701-786-6144
Mark Frovarp.....	1053 Robin Rd NE Grand Forks	701-775-3119
Mendez Joyce	608 4th Ave SW Lakota	701-247-2131
Napa Auto Parts	515 South St W Michigan	701-259-2107
Teegarden Robert E.....	108 1st Ave E Hunter	701-874-2140
Uglem Troy.....	148 45th St NE Northwood	701-326-4236



join
our
team!

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At Polar, we value our employees and demonstrate this through our excellent benefits, including health, dental, life insurance, short—and long-term disability, a retirement plan with an employer contribution, and a discount on company-provided services.

We're a friendly, dedicated team that values innovation, teamwork, and continuous learning. If you're looking for a role where you can grow and have a real impact, we'd love to hear from you! Visit polarcomm.com/careers to see our current openings.





PO Box 270 | 110 4th St E
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Attention Students!

Scholarship
applications
are due soon!

Apply online at
www.polarcomm.com
or ask your high school guidance
counselor for information.

