



# Reaching Everybody! Newsleaders

Friday, March 20, 2020  
Volume 25, Issue 6  
Est. 1995

## Town Crier

### SYHA Raffle:

**\$41,00 in prizes**

Sartell Youth Hockey is now conducting its annual Scheels raffle with a grand prize of \$1,499.99; 100 prizes in total; 1:20 odds.

Winners can choose the awarded firearm, with proper credentials, or a gift card for the awarded value. The gift card is redeemable for any merchandise in the St. Cloud store. Tickets may be purchased at both Blue Line Bar & Grill locations, the Firing Line Indoor Range & Gun Shop, during varsity hockey games at Bernick's Arena or from SYHA members.

For more information, visit [sartellhockeyaffle.com](http://sartellhockeyaffle.com).

### Free meal drive-up set March 21 at FUMC

The FREE community fellowship meal, originally a dine-in event held every third Saturday, will be conducted as a drive-up only from 11:30 a.m. to 12:45 p.m. Saturday, March 21, at First United Methodist Church of the St. Cloud Region, 1107 Pinecone Road S., Sartell.

### Event canceled due to Covid-19

"Building a Welcoming Community: Models of Hospitality," originally scheduled at 6:30 p.m. Sunday, March 22 at First United Methodist Church of the St. Cloud Region in Sartell, has been canceled.

### Sartell Summer Baseball registration now open

The 2020 Summer Sartell Baseball Registration is open. Please go to [SartellBaseball.com](http://SartellBaseball.com) to register. Find more information by following us on Facebook.

### Sartell Swarm seeks participants

The Sartell Swarm 2020 summer season registration is open now through May 15 (6U and 8U). Fastpitch softball teams for girls ages preK-18 will be formed by grade for school year 2019-2020. For more information or to register, visit [sartellfastpitch.com](http://sartellfastpitch.com) or contact Greg Gack at [greg@sartellfastpitch.com](mailto:greg@sartellfastpitch.com).

**INSERT:**  
City of St. Stephen  
newsletter

## Schools gear up for distance learning

by Mike Knaak  
[editor@thenewsleaders.com](mailto:editor@thenewsleaders.com)

The Sartell-St. Stephen school district is making plans for distance learning when students return from spring break on March 30.

Sartell-St. Stephen school board members met with community leaders March 15 to begin working out details on implementing the governor's order to shut down schools and plan for the coronavirus epidemic.

The Sartell district, along with St. Cloud and Sauk Rapids-Rice and area Catholic schools, closed for two weeks beginning March 16 to develop a distance learning plan.

While many of the details were worked out during the week, the board settled on sev-

eral first steps. The actions take on more urgency, because unlike surrounding districts, Sartell-St. Stephen's spring break begins March 23 and a plan needs to be ready when break ends March 30.

During spring break, the district has worked with area businesses to provide pickup lunches for students who need them. Brandon Testa, House of Pizza/Pacific Wok, organized the effort. Starting March 23, lunches can be picked up from 11 a.m.-12:30 p.m., at Door 20, Sartell Middle School. Other businesses supporting the lunch effort are Bernick's Beverage, Performance Food Service, Mahowald Insurance, Laraway Financial and Sartell Pediatrics.

Charter is offering free access to Spectrum broadband internet

**Schools • page 2**



photo by Carolyn Bertsch

**Sartell middle school lunch staff deliver smiles, breakfast and lunch to families waiting in their vehicles March 18. They are (left to right) Carol Williamson, Kim Mitchell and Shelby Rachel, all of Sartell. About 120 bagged meals were served on March 17, with an increase expected.**



photo by Mike Knaak

### A face in the Showcase crowd

Tenley Goenner, 6, of Sartell checks her look in a mirror after her face was painted by Liz Brylski at the Sartell Community Showcase on March 7.

## Mayor asks for community support

by Ryan Fitzthum  
Sartell mayor

As businesses and residents are reeling from the effects of Covid-19, the city of Sartell is taking a stance on support and encouragement.

Sartell mayor Ryan Fitzthum has asked the community to join together and

use #Sartell-Support to show community connectedness and support during this time.

"I have spent the past few



Fitzthum

days connecting with our local business leaders, school leaders and community members. We are trying to wrap our heads around how we, as a community, can help lessen the impact for residents and small businesses alike.

How can we help students, who will be forced

into a new way of learning while our school staff does their best to bring a sense of normalcy to them?

How can we help keep our high-risk community members healthy?

How can we keep our police and firefighters safe and healthy to ensure they

**Mayor • page 4**



# Schools

## from front page

for 60 days for families that don't have high-speed internet. Details are available here: <https://corporate.charter.com/newsroom/charter-to-offer-free-access-to-spectrum-broadband-and-wifi-for-60-days-for-new-K12-and-college-student-households-and-more>.

Superintendent Jeff Schwiebert said the district has a "robust" technology backbone and that past surveys indicated about 90 percent of students have access to the internet at home.

The district offered this guid-

ance:

- Families will be asked about access to technology devices and internet access via a confidential survey. Arrangements will be made to support families needing access. Each building will utilize the school district's Schoology platform for instruction and communication with students.

- Instruction will generally follow regular daily schedules including specialized instruction for special education students and English Learners.

- Instruction will be provided for all learning areas including the arts, physical education and other elective courses.

- Instruction will be delivered via instructional videos,

video conferencing, email and voicemail in addition to physical materials being sent home.

- Each child's school supplies and access to textbooks and other resources are being provided.

- The school district will utilize district transportation for delivery and pick up of instructional materials and assignments.

- The school district will utilize district transportation for delivery of meals where needed.

- Schools are focused on supporting both academic and social-emotional learning. In addition to classroom teachers, school counselors and social workers will be interacting with students.

## Preschool

- Preschool teachers will be creating learning activities for children to complete at home with their parents and will have an online presence to read stories, teach learning songs, and demonstrate how to do a learning activity at home.

- Students will also receive materials and lessons that are paper/pencil, activity-based, at home.

- Additionally, Early Childhood Family Education will be sharing parenting resources on the Sartell-St. Stephen Early Childhood webpage and the Community Education webpage.

## Elementary schools

K-2 teachers will distribute materials via physical packets for each child. The district is working with families who do not have a device at home (computer, iPad, cell phone) to provide access.

- In addition to physical materials, grades three and four students will have an assigned iPad for use at home.

## Middle school

- Grades five to eight: students have an assigned iPad as part of their regular instruction so this will be the primary means of accessing instruction.

- Students will generally follow their regular schedule including engaging with their advisor or homeroom teacher daily.

## High school

- Students will attend each virtual class during their regularly scheduled meeting time.

- Teachers will video con-

ference every day with all of their classes to check in with students, provide feedback on their progress and to see how they are doing academically and emotionally.

- Our counseling staff is developing community-building activities (Sabre Strong Challenges) for each day to help us build community.

## Special education students

- Students who receive special education services will receive instruction according to their individualized educational plan.

- Each child has a case manager who will be supporting students and families to ensure specialized service delivery.

## English Language Learner Students

- Students receiving English Language services will continue to receive appropriate instruction outlined in individual learning plans.

- English as a Second Language teachers will work with students and families directly to ensure a continuation of programming.

The district is asking that if anyone wants to visit a district building, including the District Service Center, to call ahead.

The school board is planning to use distance learning for board meetings and those details will be announced when the process is finalized.

In an email on March 18, distance leaders thank the community for support. "From The Waters providing childcare for ISD 748 staff this week to the Boys & Girls Club for providing emergency childcare services for emergency and health care workers to the encouraging messages to our staff and families – and everyone else who has been supportive," the statement said.

"We are very proud of our teachers and staff for working creatively and collaboratively to rethink our teaching and learning," Superintendent Jeff Schwiebert said. "Each building is working on age-appropriate lessons, using technology, and preserving our teacher/student relationships."

"We are lucky that kids don't get the worst part of this but they might be carriers," Schwiebert said at the March

15 board meeting. "When we actually have people sick there will be another level of panic and we need to provide a level of calm."

Stearns County Commissioner and former teacher Joe Perske said at the special school board meeting "We have never seen an emergency like this except 9/11. That was something we saw on TV. It's uncharted territory. The best we can do is work cooperatively."

# Graduation rates dip, still high

by Mike Knaak

editor@thenewsleaders.com

Sartell High School's graduation rate took a slight dip in 2019, but still remained well above the state average.

According to the Minnesota Department of Education, 96.5 percent of students graduated in four years, compared with 83.7 percent statewide.

The Sartell score dropped from 98.2 percent in 2018.

Compared with other area districts, Sartell ranked behind Holdingford's 97.4 percent and above 92.2 percent in Albany and 90 percent at Sauk Rapids-Rice High School.

St. Cloud's two public high schools, Apollo and Tech, posted increases from the previous year but still scored below the statewide average.

At Apollo, 79.4 percent of students graduated in four years and at Tech 81.4 percent graduated in four years.

Both schools recorded a significant gap between white and black students.

The gap between white students and black students at Apollo was 26 percentage points, with the white student rate at 90.4 percent and the black student rate at 64.1 percent.

At Tech, the graduation gap between white and black students was 20.6 percentage points with white students graduating at a rate of 90 percent and black students graduating at a rate of 69.8 percent.

Complete graduation data and other details about school performance are available on the Minnesota Department of Education website at <https://rc.education.mn.gov>. The Minnesota Report Card presents easy to read, mobile-friendly charts and graphs that illustrate trends for all student groups.

**Weekly Lenten *Fish Fry***

Feb. 28, March 6, 13, 20 & 27 and April 3

Fish fry serving:

- Deep fried fish
- Baked potato
- Coleslaw
- Baked beans
- Dinner rolls
- Coffee & milk

**5-7:30 p.m.**

Adults: \$9  
12 & under: \$5 • Under 4: free

Takeouts available, please order ahead call 320-393-3560. (Between 4:30-7 p.m.).

**Immaculate Conception Church**  
145 Second Ave. NE • Rice • 320-393-2725



**ACCURATE HEARING SERVICES**

*"Life is better with Accurate Hearing."*

- Free Hearing Screenings • Hearing Aid Sales & Service
- Clean & Check All Hearing Aid Brands

320-258-4494 or 1-888-407-4327  
161 19th St. S. • Ste. 111 • Sartell  
[www.accuratehearing.com](http://www.accuratehearing.com)



**NOW HIRING**

Forklift Operators • Production Workers  
Various shifts available

*Apply in our St. Cloud office today!*  
266 33rd Ave S, Suite 1, St. Cloud • 320-253-3850

**BUSINESS DIRECTORY**

**AUTO BODY REPAIR**

**Auto Body 2000**  
(behind Coborn's in the Industrial Park)  
St. Joseph • 320-363-1116

**TRUCKING**

**Brenny Transportation, Inc.**  
Global Transportation Service  
St. Joseph • 320-363-6999  
[www.brennytransportation.com](http://www.brennytransportation.com)

**Call the Sartell-St. Stephen Newsleaders at 320-363-7741 if you would like to be in the business directory.**

Sartell-St. Stephen • St. Joseph

*Reaching Everybody!*

**Newsleaders**

**Newsstands**

Coborn's - Riverside

Country Manor

Country Store & Pharmacy

Hardee's

Holiday on 7th

Holiday - Riverside

House of Pizza

Kwik Trip

Little Dukes - Pinecone

The Newsleaders office

Sartell City Hall

School District Offices

SuperAmerica

Walgreens

**www.thenewsleaders.com**

**Published each Friday by Von Meyer Publishing Inc.**

The Sartell-St. Stephen Newsleaders is the legal newspaper for the Sartell-St. Stephen school district and city of St. Stephen

Publisher/Owner	Designer	Editor	Assignment Editor
Janelle Von Pinnon	Nina Henne	Mike Knaak	Carolyn Bertsch

*Newsleader staff members have the responsibility to report news fairly and accurately and are accountable to the public. Readers who feel we've fallen short of these standards are urged to call the Newsleader office at 320-363-7741. If matters cannot be resolved locally, readers are encouraged to take complaints to the Minnesota News Council, an independent agency designed to improve relationships between the public and the media and resolve conflicts. The council office may be reached at 612-341-9357.*

1608 11th Ave SE, St. Cloud, MN 56304  
mailing address: 1622 11th Ave SE, St. Cloud, MN 56304  
Phone: (320) 363-7741 • E-mail: [news@thenewsleaders.com](mailto:news@thenewsleaders.com)

POSTMASTER: Send address changes to ST. JOSEPH NEWSLEADER, 1622 11th Ave SE, St. Cloud, MN 56304.



# Residents urge fixes for dangerous Grizzly Lane

by Dennis Dalman  
news@thenewsleaders.com

Grizzly Lane used to be a pleasant road winding through the Celebration neighborhood in southwest Sartell, but in recent years it has morphed into a virtual speedway, making that route a potential death zone.

At the March 9 City Council meeting, two Celebration residents spoke about their deep concerns during the Open Forum portion of the council meeting. And council members agreed something has to be done – and quickly.

Darin Morrison was the first resident who addressed the council. He has lived in the Celebration neighborhood for four years. The danger began on Grizzly Lane, he said, when the city opened Pinecone Central Park some years ago. At that time, Grizzly Lane became a thoroughfare that many Sartell residents began using as a quicker way to get from west to east, east to west. Some motorists speed along Grizzly, far in excess of its 30 mph speed limit, he noted.

Morrison said he has seen the dangers along that road time and again, including people having to jump quickly onto lawns to avoid being hit by vehicles. There are no sidewalks along Grizzly Lane, which forces pedestrians to walk on the



photo by Mike Knaak

**Pylons reminding drivers to slow down have been placed along Grizzly Lane.**

edges of the road. Vehicles have even been seen smashing into garbage cans, Morrison added.

"I have two small children," he told the council, adding at the very least there should be two stop signs along Grizzly – at Eighth and 15th to remind people to slow down or to discourage them from using it as a thoroughfare speedway.

The second resident to speak, Steve Flynn, has lived in Sartell for 21 years. Flynn made much the same points that Morrison did. He has contacted other residents and the city council members about the safety concerns along that road.

"Somebody's going to die," he said, noting he has seen quite a few motorists texting while driving on Grizzly, along

with other reckless behaviors. "If somebody dies you will never forgive yourselves."

The city, Flynn said, must do something, or a combination of solutions, to make the Celebration neighborhood safe again.

There are four or five curves along Grizzly. Many times, Flynn said, he was backing out of his driveway when he had to come to a screeching halt because a motorist was speeding recklessly around the curve near his driveway.

The council all agreed the road traffic is dangerous.

"We've got to take some action," said council member Mike Chisum, who lives in that area and drives the road often. He said he personally experienced the dangers: motorists behind his car who are impa-

tient, tailgating and honking to get past him; people texting while driving; lots of "rolling stops" on side roads at Grizzly; kids playing on the edges of the road and spilling into the street; potholes here and there; the bright sun rising in the morning and making it almost impossible to see.

City Engineer Jon Halter said traffic volume is definitely a problem on Grizzly, based on four speed studies undertaken in the past six or seven years.

The city can install stop signs if it chooses without having to do a speed study, Halter noted. Trouble with stop signs, he added, is some motorists stop for them, then just speed up even more after stopping.

Some possible solutions,

Halter suggested, could include striping in the middle, a center island, radar-feedback signage, speed bumps and adding sidewalks. But, he added, some residents want one solution or another while other residents don't want that same solution.

An ultimate solution, he noted, is the future construction of an east-west connector road people could use instead of Grizzly Lane.

Mayor Ryan Fitzthum said Grizzly must be fixed but in a way or ways that can be done in other neighborhoods because many other neighborhoods, he said, have the same traffic concerns.

"I traveled on Grizzly last weekend, and it was horrendous," Fitzthum said.

Council member Kolb said this is not the time for more studies.

"Let's get some stop signs out there right away," he said. "At least that might get the message across that this (Grizzly Lane) is no thoroughfare. And maybe put in sidewalks later."

The council agreed to put the subject on the agenda for the April 13 council meeting so all options for safety can be explored and then, shortly after, the options could be implemented.

## Council votes to appoint Gruber as city administrator

by Dennis Dalman  
news@thenewsleaders.com

Anna Gruber has been offered the job as the new Sartell city administrator after the City Council voted unanimously at its March 9 meeting to appoint her.

Council members interviewed Gruber March 5, and all members said they are very impressed by Gruber's credentials.

"I think she will do an outstanding job," said council member Mike Chisum at the March 9 meeting. The other council members concurred with Chisum's enthusiasm.

Since 2014, Gruber has been manager of community solutions for the Sourcewell company. Based in Staples, that company provides consultation and other services for school districts, nonprofits, counties and cities, including Sartell, which contracted with Sourcewell starting last year to help with city planning. In her work with Sourcewell, Gruber has been helping on Sartell's goals process, including the major revision of the city's comprehensive plan.

Gruber was the city administrator for Pierz for five years.

She has served on the Sartell Planning Commission and is currently a member of the Sartell Economic Development Commission.

"She has been a resource for us that whole time as her love of all



Gruber

things Sartell, her professional and educational background and her willingness to donate her time and talent made her a go-to call for help when we needed it," said current Sartell City Administrator Mary Degiovanni, who recently announced her plans to retire.

The council agreed to appoint Degiovanni as assistant administrator on the day Gruber starts the job, with De-

giovanni staying on for some time to help Gruber with the transition.

Gruber has a bachelor's degree in public administration and a master's degree in business administration.

She is active in many volunteer duties. Last year, Gov. Tim Walz appointed her to a commission for Early Childhood Education. In 2018, she was the recipient of the Local

Government Innovator Award from the University of Minnesota's Humphrey Institute, one of many honors and awards she has received.

"Her (Gruber's) years of working with Sartell in various roles made her a strong internal candidate to consider," Degiovanni said. "But she would clearly stand out in any competitive field had she never worked with Sartell before."

**Home for sale by owner**  
**703 CR 2 S. • St. Stephen**  
**Home on 4+ acres**  
**\$250,000**  
**James & Kathleen Vouk**  
**320-290-9160**

A drunk driver ruined something precious. Amber Apodaca.  
Friends Don't Let Friends Drive Drunk.

Ad Council

**CARLSON CROSSING TOWNHOMES**

We are accepting applications for two-bedroom and three-bedroom townhomes in St. Joseph, a multi-family development with close amenities and entertainment, nestled in a quiet residential area. Rent based on income.

FOR RENTAL INFO CALL 320-557-0195 or email ccrossing@brutgerequities.com

Professionally managed by

**BRUTGER** EQUITIES, INC.

Income guidelines apply.

**Dance your Dance with Studio B.**  
Be moved.

Located across from Sartell Middle School  
• 101 7th St. N. Suite #1

**Jazz • Tap • Ballet • Hip-Hop**

**\*Competition Teams\***  
**Private Lessons**  
**Ages 3 to Adult**

Call Catie: 320-761-6062  
Website: www.studiobmoved.com



## PUBLIC NOTICE

CITY OF ST. STEPHEN  
ADVERTISEMENT OF BIDS: PARKS LAWN MOWING

The City of St. Stephen is now accepting bids for the mowing of its parks for the year 2020. The City will accept bids from today until 5:30 p.m. Tuesday, March 31, 2020.

The following information should be included in the bid: Company name, address, phone number and proof of insurance.

Mowing, trimming and blowing of grass is required at all sites. Mowing will be timed so the length of the grass is maintained at a height of approximately 2-1/2 inches to 5 inches, but under no circumstances will mowing occur more than six (6) times in a calendar month, unless prior authorization is granted by the Mayor or a designated Council member. In addition to mowing, please include pricing for fertilizing the Smoley ball fields along with spraying the fence lines of the ball fields.

The following properties are to be maintained:

Ponds Edge Park: Fifth Avenue SE  
Hlebain Park: 504 First St. SE  
Parkway Park: 606 First St. NE  
Smoley Fields (Upper & Lower): 25 Fifth St. NE  
City Hall: 2 Sixth Ave. SE  
City Garage: 14th Avenue SE

Please provide a per cut amount for each property listed above.

The City Garage property is NOT to be mowed weekly. A monthly/bi-monthly per cut amount can be prepared.

Please submit a bid sheet to: City of St. Stephen, 2 Sixth Ave. SE, St. Stephen, MN 56375. Please mark your envelope: Lawn Mowing Bid 2020.

Bids will be opened during the April City Council Meeting at 7 p.m. Wednesday, April 1, 2020.

/s/ Cris M Drais, City Clerk

Dated: March 16, 2020

Publish: March 20, 2020



Auto, Truck, RV & Trailer Repair

**320-363-1433**

8805 Ridgewood Court, St. Joseph  
beelineservice.com

Decide what's  
right for you.

Senior  
LinkAge Line®  
1-800-333-2433  
MINNESOTA'S LINK TO A LOCAL EXPERT

- Talk with an expert
- Get objective help
- Explore housing choices
- Learn about your options
- Connect to services

BROUGHT TO YOU BY MINNESOTA BOARD ON AGING  
Celebrating 60 Years of Service  
Funded in part by MN Board on Aging and the local United Way.

# Mayor

from front page

remain ready to respond to emergency needs within our community?

How can we help our friends and neighbors who are unable to work due to state or federal orders forcing their businesses to close?

Through all of this, I have fallen back on what makes Sartell such an amazing

community: our PEOPLE!

Our people are who make Sartell one of the most sought-after communities in the state. Our people make our school district a top 10 school district. Our people make our business community thrive.

We know the Sartell community is amazing and supportive. So, we ask each person to find ways of supporting their neighbors and local businesses during this time.

- Order takeout from one

of our local restaurants.

- Pay it forward when you can.
- Check on your high-risk friend or neighbor.
- Purchase gift cards from businesses now to use later.

As you support our community like we know you will, share it on social media and use #SartellSupport. We all need to see the amazing things that happen within our community and be reminded how awesome our people truly are during this time of need!"

# Virus utterly changes the world – at least for a while

by Dennis Dalman  
news@thenewsleaders.com

By mid-March, the world had utterly changed – at least for the time being – with the closings of schools, churches, nursing homes, hospitals, community events and some work places, as well as unprecedented changes in how and where people meet.

There are candidates debating without audiences, sports teams playing without spectators, students at home instead of in classrooms. And there has been widespread panic-buying of stock-up items such as toilet paper and hand sanitizer.

And all because of a bug, invisible to the naked eye, the Covid-19 virus, which has infected people all over the world, virtually shutting down whole countries and causing roller-coaster commotion on stock markets.

It is the worst worldwide pandemic since the so-called Spanish flu pandemic in 1918, when 500 million people were infected and up to an estimated 50 million to as many as 100 million people died, most of them younger people. Among the dead were 675,000 Americans. Thanks to modern methods and research, however, most disease experts think the current outbreak will be infinitely less severe than the

1918 catastrophe.

The following are just some of the major changes in life for people living in the nation, the state and here in Central Minnesota:

On March 15, Gov. Tim Walz announced a temporary shutdown of all public schools in the state, at least until late March. The closings are expected to give school officials and medical experts time to plan protective strategies. As of March 16, there were 54 cases of known CV infections in the state, and one man in his 30s in critical condition in the Twin Cities area. Three infections were reported in Stearns County, and one person known later to be infected had visited with students and staff at Foley schools in Benton County. That news caused officials to cancel all school functions.

By March 15, area churches either canceled all church services and events or advised people most vulnerable to the virus not to attend church. Such people include those with immuno-deficiency factors (diabetes, heart or lung troubles, for example).

On March 16, city offices in Sartell, St. Joseph and St. Cloud were closed to the public until further notice.

St. John's University and the

College of St. Benedict told students to leave the campuses and prepare to participate in lectures by professors and do course work via Internet.

Senior centers, including the one in the Sartell Community Center, were closed, as was Whitney Senior Center in St. Cloud.

The perennially popular family birdhouse-building night in St. Joseph was canceled, along with many activities and events in Central Minnesota, and beyond.

Some businesses, like Walmart, cut back their open hours in order to have more time to do thorough disinfection tasks.

The St. Joseph Chamber of Commerce canceled the annual Community Showcase. It was scheduled for Saturday, April 18.

A statewide advisory was released urging people (especially those older than 60) not to attend gatherings of more than 10 people. To be extra safe, people in the vulnerable categories should not attend any gatherings at all and stay home.

Senior-care facilities, including Country Manor in Sartell and Arlington Place in St. Joseph, are virtually closed to visitors, with rare exceptions. That is also true of all of CentraCare sites, including the St. Cloud Hospital.

# St. Stephen City Hall closes

The city of St. Stephen has closed public access to City Hall effective March 16. This includes the Council Chamber of City Hall. This will be in ef-

fect until further notice.

Essential public safety services will continue and public safety personnel will follow their own set of protocol for

responses. City Hall employees will continue to serve the public via phone or email.

"It is our goal to react to the Covid-19 events with responsibility but not panic," Mayor Jeff Blenkush said in a statement. "Operations will continue and we are simply looking for effective ways to protect our employees and the community while still providing the best service possible."

Additional updates will be posted on the city website, www.cityofststephen.com, and Facebook page.

# Avoid Savings Mistakes

It may surprise you that there are several wrong ways to save money. If you're not taking advantage of high interest returns or acquiring penalties for ignoring certain debts, it may hurt you in the long run.

One common misstep many Americans take is by participating in a "spending fast." The general idea is people will avoid making purchases for anything other than necessities. Sure, if done properly, there will undoubtedly be more money for savings. However, many end up feeling deprived, leading them to make impulse purchases without learning to better manage their funds.

A good way to avoid this from happening is to change spending habits gradually. Rather than going out on the town or eating at expensive restaurants, plan an evening at home with friends and prepare a meal. Put the money you saved in an account, you'll be rewarded as you watch your nest egg grow.

SAVING TOO MUCH

Focusing on savings over everything else can do more harm than good. If you have debts that are accruing high interest rates, don't settle for minimum payments so more can go towards savings. Instead, determine how much you can put into savings at the end of each month and put some of the funds towards getting out of debt. Once you knock down these expensive debts with your surplus, then you can begin increasing your contribution to savings.

NO EMERGENCY FUND

Sure, having money in the bank is great but what happens if a life-changing event like losing a job, needing a new vehicle or an unexpected medical expense occurs? The professionals at the Financial Industry Regulatory Authority recommend having enough cash to cover three to six months of regular income. Make sure to keep these funds in a separate account to not blur the lines between savings and emergencies.

NOT EARNING ON SAVINGS

Don't be afraid to shop around at banks. Talk with their experts about opening a savings account and discuss earning potential. Many organizations offer competitive point systems or high interest rewards. Help your money grow.



## Successful saving starts here.

At Stearns Bank, we want to part of your vision of success, which likely includes an element of saving.

An **Above the Norm™ market savings account** is our way of helping you get there. Rely on personal service matched with customizable features that make it easier to stay on track for your one-of-a-kind goals.

Grow your \$	1.00% APY* <small>on balances up to \$99,999.99</small>	1.76% APY <small>on balances of \$100,000.00 or more</small>
--------------	--	---

Visit [StearnsBank.com](https://StearnsBank.com)  
or call 320-253-6607  
to start saving today.



STEARNS  
BANK N.A.

 | [StearnsBank.com](https://StearnsBank.com) | Member FDIC

\*APY is annual percentage yield. Rates are accurate as of 02/03/2020 and subject to change at any time. Fees may reduce earnings.



# Opinion

## Our View

### Accurate census headcount vital for Minnesota

This count really counts.

In the past 10 days, most people received a letter from the U.S. Census Bureau asking for participation in the 2020 Census.

While public health stories dominate the daily news, the census deserves some attention too.

Every 10 years, the federal government counts how many people live here.

Governments use that data to fund and plan a variety of social, educational and public safety expenses. The count is used to direct billions of federal funds for schools, roads and other public services. Census data also drives planning for transportation needs and emergency readiness.

Most importantly, the count is used to draw political boundaries and determine our representatives at all levels of government.

The Supreme Court struck down the Trump Administration's effort to ask a citizenship question that would presumably depress the accuracy of a headcount. We need to emphasize the census counts the number of people as stated in the Constitution, not citizens.

Getting an accurate count is always important, but this year, an accurate count carries significant implications for Minnesota's 5.6 million people.

Latest population estimates show slower growth in Minnesota that could mean the state will lose a seat in the House of Representatives and one of its 10 Electoral College votes.

The census this spring will determine how the country's 435 congressional seats are divided up. Minnesota barely hung onto its eight seats after the last census in 2010, but its growth hasn't kept pace with states such as Florida and Texas that are poised to gain seats. Minnesota's projected population could fall between 21,000 and 25,000 people short of keeping the seat.

The census letter includes a website and a unique ID so you can complete the survey online. The questions are simple: names, ages, gender and race of people who live at your address. The process takes less than 10 minutes.

If you don't respond online, the Census Bureau will send you a paper questionnaire to complete and mail back.

Your response is required by law and your answers are confidential. If you don't respond online or by mail, the Census Bureau will send an interviewer to your home to collect your answers in person.

The new population estimates illustrate the importance of an accurate census count this spring and summer.

Growth is driven by births, deaths and migration. The number of births has remained low since the recession and there has been slower international immigration for several years, according to the consulting firm Election Data Services. The biggest swing in 2019 was a steep dive in the number of people arriving in Minnesota from other states, dropping from 6,500 to nearly zero.

Minnesota's population grew by about 0.6 percent last year, or about 33,000 people. That was down slightly from 0.7 percent the prior year. Annual growth rates have generally hovered in that range since 2011, though they nearly reached 0.8 percent in 2017. Texas, by comparison, grew by about 1.3 percent last year.

Do your part to make sure every person that's here gets counted. Fill out your form. Remind your friends and family to do the same. Encourage members of the community who may be new U.S. residents and who may be skeptical about the government asking personal details. Offer to help those who need assistance online or with the paper form.

During these stressful days, it's understandable we focus on immediate fears and concerns. But take a few minutes to complete the census form that will shape the country for years ahead.

## Do your part to keep voting efficient, secure

Based on the number of citizens who turned out, Minnesota's March 3 Presidential Nominating Primary was a success.

This year's primary was the first since 1956 that binds the parties to the election results. For years, Minnesota's political parties chose their candidates at precinct caucuses where participants literally stood up for their candidates. Parties conducted caucuses this year but the business focused on issues and selecting candidates for other offices.

For the second election year, I was honored to be an election judge, helping voters exercise a basic right of citizenship.

As election judges, we didn't know what to expect on election day with this new process. We predicted election day turnout would be lower than a general election. And with a 46-day no-excuses absentee voting period, turnout on the actual election day was even harder to predict.

While turnout was below Minnesota's typically nation-leading 70 percent in general elections, participation did top the caucus system.

According to Secretary of State Steve Simon, more than 885,000 Minnesotans voted, a statewide turnout of 21.7 percent. That's a 177 percent increase in turnout above participation in the 2016 precinct caucuses.

Not surprisingly, Democrats cast 84 percent of the votes statewide because only Donald Trump's name appeared on the Republican ballot.

Those separate ballots for each party was a new experience for Minnesotans because we don't register with a party preference. As usual, who we voted for is secret...individual ballots have no identifying information. Election judges did their best to shield which ballot a person

**Mike Knaak**  
Editor



requested by among other measures never mentioning party names.

But for the presidential primary, a list of who selected which party would be provided to party leaders. The voters who questioned this change were more concerned about getting a blizzard of mail for political parties or candidates than about secrecy.

I think most voters would be more comfortable with one ballot for all parties.

We still have two more elections ahead: an Aug. 11 primary to select candidates for nonpresidential offices and the general election on Nov. 3.

Those elections will go smoother for you and speed your way through the polling place if you prepare now.

If you've moved, make sure you've updated your registration. That can be done on election day but it slows down the process. And you'll need to bring a photo ID such as a driver's license and a document with your new address. If your license has your new, correct address you're all set. Otherwise you'll need a bank statement, utility bill or lease to prove where you live. To avoid delays, update your registration now at the Minnesota Secretary of State's website: [www.sos.state.mn.us/elections-voting/](http://www.sos.state.mn.us/elections-voting/)

You need to vote where you live. I've helped one or two people in each election who think they can vote at any polling place.

Make sure you know your polling place location. Just because you've vot-

ed at the same location for years, don't assume it hasn't been changed. The Secretary of State's website has a convenient poll finder and much more information such as information about early voting at [www.sos.state.mn.us/elections-voting/](http://www.sos.state.mn.us/elections-voting/).

I've seen voters go to the wrong polling place because they've asked their neighbors where to vote. Sometimes that works and sometimes it doesn't. Streets determine precinct boundaries so your neighbor across the street may vote elsewhere.

When you arrive at the polling place, you'll find a sample ballot listing all the candidates. If you haven't done your homework, this is your last chance to check on candidates. I've seen voters scan the sample ballot and be surprised by all the candidates and offices they can vote for. We're all focused on president and Congress, but there are many more local offices on the ballot.

During the 2018 election, I watched one young woman spend a good deal of time in front of the sample ballot with her smartphone researching all the candidates. I salute her diligence, but a little planning would have simplified her visit to the polls.

In the past three years, there's been lots of talk about the security of our voting system. At least on the state and local level, our system is pretty secure. Minnesota uses paper ballots and there's a documented paper trail of results. State and county election officials go to great lengths to make sure every voter who is eligible to vote gets to vote. We polling place workers take our oath seriously. We protect the integrity of the voting process and the security of the polls.

For years, Minnesota's turnout is the highest in the nation. Let's keep the streak going.

## Northstar great option for Twin Cities travel

**Connor Kockler**  
Guest Writer



in downtown Minneapolis by 8:15 a.m., not a bad amount of time, even with the train making stops at several places like Elk River on the route to downtown.

Along with the convenience, I also couldn't beat the cost. Going round trip from St. Cloud to Minneapolis and back again was \$11 per day. Driving down more than 70 miles to the Cities, parking in a ramp and then driving back again would cost much more than that. For the amount of money I would have had to spend on gas and parking over three days of driving to Minneapolis, the Northstar Link was an easy choice.

Overall, it was a good experience and I was glad I had the Northstar as an option to use. It made getting to and from the Twin Cities very convenient and cheap compared with my alternatives. It was also great for getting some extra sleep or working on some reading for my classes. This was really helpful because it was time I wouldn't have had to work if I was driving and needing to pay attention to the road.

This leads into recent discussion about whether Northstar could be extended to St. Cloud. While the debate

about the cost continues to be an issue, I think the concept itself could be a good investment for the St. Cloud area and provide an alternative to the long and costly drive to the Twin Cities. I think with the right kind of promotion and awareness, a significant rider base could be built. It could essentially "pay for itself," serving commuters and day trippers and reducing congestion on I-94. On the three days I rode, the train was about three-fourths full so there is already a large amount of people who use it. I especially think of the benefit a St. Cloud-to-Minneapolis train could have for students, especially for out-of-state students in Central Minnesota who can't otherwise make it to the Twin Cities and the airport.

Northstar was a great option for me to travel down to the Twin Cities and I would highly recommend it as an option for commuting. It is extremely economical as well, saving a lot of money versus driving. It also creates extra time in your day to work and get stuff done while riding the train. I would encourage people to give Northstar another look; I'm glad I did.

*Connor Kockler is a student at St. John's University. He enjoys writing, politics and news, among other interests.*



# Emmer votes against virus legislation passed by House

by Mike Knaak  
editor@thenewsleaders.com

Rep. Tom Emmer was one of 40 Republicans who voted against a bill to address the coronavirus pandemic. The measure passed the House late March 13 by a vote of 363-40 and awaits Senate

action. Donald Trump supports the bill. The legislation guarantees free coronavirus testing, establishes paid leave, enhances unemployment insurance, expands food security initiatives and increases federal Medicaid funding. The Senate passed the bill,

with technical modifications, March 18. In a statement, Emmer criticized how fast the vote moved forward and that the House “operated in the middle of the night.” Emmer’s statement continued, “Perhaps worst of all, in a time where spending is out of

control, nobody even bothered to calculate the costs of these measures.” Two years ago, Emmer voted for Trump’s tax cut, which mostly aided businesses and those with high incomes and added \$1.9 trillion to the deficit over 10 years, according to the Congressional Budget Office.



Emmer

*If you have a tip concerning a crime, call the Sartell Police Department at 320-251-8186 or Tri-County Crime Stoppers at 320-255-1301, or access its tip site at tricountycrimestoppers.org. Crime Stoppers offers rewards up to \$1,000 for information leading to the arrest and conviction of those responsible for a crime.*

**March 5**  
4:20 p.m. Marijuana. 800 block of 10th Avenue N. A marijuana smell was reported in an apartment hall. Officers were able to locate the apartment where the smell originated but no one answered the door. Management was provid-

ed with officer’s findings per Crime Free status.  
**March 6**  
12:45 p.m. Failure to stop. CR 1 and Hwy. 15. A driver was given  
**March 7**  
7 p.m. Speeding. Second Street S. and Fourth Avenue S. An officer stopped a driver heading east over the bridge at 41 mph and issued a citation for speeding.  
**March 8**  
3 a.m. Car vs. deer crash. Heritage Drive and Huntington Dr- Crash. The officer found no injuries and minor damage. The deer’s shock wore off and it was seen leaving the area.  
**March 9**

3 p.m. Trespass. 1725 Pinecone Road N. Loss prevention reported they had individuals formally trespassed, and identified on camera, recently in their store. Officer handling the call found one individual and notified them that a citation would be mailed for the unwelcome shopping visit.  
**March 10**  
11:30 p.m. Hwy. 15 and 12th Street N. A driver was stopped and warned about a headlight out.  
**March 12**  
11:20 a.m. Disturbance. Hi Vue Drive. Officers were called to a domestic in progress. Parties had separated when the officer arrived but tension was

still high. Minor injuries were reported but ambulance services were declined. Although the caller stated no alcohol or drugs were involved in the incident, officers did seize paraphernalia relating to marijuana use. The man was arrested and could be charged with domestic assault.  
**March 13**  
4:15 p.m. Truck/pedestrian crash. Hwy. 15 and CR 1. Sartell and Sauk Rapids officers assisted State Patrol with directing traffic and gathering statements after a pedestrian was struck by a truck. The pedestrian died later.  
**March 15**  
2 p.m. Traffic stop. First Av-

enue E. A driver was stopped and given verbal warning for failure to display front license plate.  
**March 15**  
3:30 p.m. Suspicious vehicle. 800 block of 20th Avenue N. An unfamiliar vehicle was parked randomly on the road in the neighborhood. The caller stated driver exited the vehicle and walked down the block. Officers called the driver of the vehicle and it was revealed his plan was to surprise his son with a car, so he was trying to hide it until the son arrived home.

## Community Calendar

**Is your event listed?** Send your information to: Newsleader Calendar, 1622 11th Ave. SE., St. Cloud, MN 56304., e-mail it to news@thenewsleaders.com. Most events are listed at no cost. Those events are typically free or of minimal charge for people to attend. Some events, which have paid advertising in the Newsleaders, are also listed in the calendar and may

charge more.  
**Friday, March 20**  
**Fish fry**, 5-7:30 p.m., Immaculate Conception Church, 145 Second Ave. NE., Rice.  
**St. Cloud Singles Club Dance**, 8:30 p.m.-12:30 a.m., American Legion, 17 Second Ave. S., Waite Park. 320-339-4533. stcloudsingles.net.

**Saturday, March 21**  
**Community Meal**, 11:30 a.m.-12:45 p.m., First United Methodist Church, 1107 Pinecone Road S., Sartell. Free. **Pick-up service only.**  
**Tuesday, March 24**  
**Le Sauk Township Board**, 7 p.m., Township Hall, 220 Fourth Ave. S., Sartell.

**Friday, March 27**  
**Fish fry**, 5-7:30 p.m., Immaculate Conception Church, 145 Second Ave. NE., Rice.  
**Wednesday, April 1**  
**St. Stephen City Council**, 6:30 p.m., City Hall, 2 Sixth Ave. E.  
**Sartell-St. Stephen school board work session**, 6:30 p.m.,

District Service Center, 212 Third Ave. N., Sartell.  
**Thursday, April 2**  
**Great River Regional Coin Club**, 6:30 p.m., Miller Auto Marine Sports Plaza, 2930 Second St. S., St. Cloud.  
**Friday, April 3**  
**Fish fry**, 5-7:30 p.m., Immaculate Conception Church, 145 Second Ave. NE., Rice.

**AUTOMOBILES**  
DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax  
  
Deductible, Free Towing, All Paperwork Taken Care Of. CALL 1-855-977-7030 (MCN)  
  
CASH FOR CARS: We Buy Any Condition Vehicle, 2002 and Newer. Competitive Offer! Nationwide FREE Pick Up! Call Now For a Free Quote! 888-366-5659(MCN)  
  
**BUSINESS OPPORTUNITIES**  
\$1,380 WEEKLY or more mailing our sales letters from home. FT/PT No experience needed. All supplies provided. Genuine Opportunity! Free Information 1-888-989-8588. (MCN)  
  
TRAIN ONLINE TO DO MEDICAL BILLING! Become a Medical Office Professional online at CTI! Get Trained, Certified & ready to work in months! Call 855-960-0997. (M-F 8am-6pm ET) (MCN)  
  
**CABLE/INTERNET**  
BEST SATELLITE TV with 2 Year Price Guarantee! \$59.99/mo with 190 channels and 3 months free premium movie channels! Free next day installation! Call 855-824-1258. (MCN)  
  
Get NFL Sunday Ticket FREE w/ DIRECTV Choice All-Included Package. \$59.99/month for 12 months. 185 Channels PLUS Thousands of Shows/Movies On Demand. FREE Genie HD DVR Upgrade. Call 1-844-245-2232 or satellitedealnow.com/MFCP. (MCN)  
  
Earthlink High Speed Internet. As

Low As \$14.95/month (for the first 3 months.) Reliable High Speed. Fiber Optic Technology. Stream Videos, Music and More! Call Earthlink Today 1-855-679-7096 (MCN)  
  
DISH TV \$59.99 For 190 Channels + \$14.95 High Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply. 1-844-316-8876. (MCN)  
  
**COMPUTERS & SUPPLIES**  
COMPUTER ISSUES? FREE DIAGNOSIS by GEEKS ON SITE! Virus Removal, Data Recovery! 24/7 EMERGENCY \$20 OFF ANY SERVICE with coupon 42522! Restrictions apply. 1-844-938-0797. (MCN)  
  
**FINANCIAL**  
Over \$10K in Debt? Be debt free in 24 to 48 months. No upfront fees to enroll. A+ BBB rated. Call National Debt Relief 855-995-1557. (MCN)  
  
ARE YOU BEHIND \$10k OR MORE ON YOUR TAXES? Stop wage & bank levies, liens & audits, unfiled tax returns, payroll issues, & resolve tax debt FAST. Call 855-211-8684 (MCN)  
  
Struggling With Your Private Student Loan Payment? New relief programs can reduce your payments. Learn your options. Good credit not necessary. Call the Helpline 855-238-4594 (Mon-Fri 9am-5pm Eastern) (MCN)  
  
**FOR SALE**  
  
New FORD 3 , 21,000lb. adjustable height ball mount TRAILER Hitch. Tow Dollies; 15 different models of DUMP

Trailers; Steel & Aluminum Utility trailers (mower, UTV, ATV, Golfcart), Aluminum 3 horse slant; Skidloader & Equipment trailers. For Prices & information: www.FortDodgeTrailerWorld.com or 515-972-4554. (MCN)  
  
**HEALTH & MEDICAL**  
Are you or a loved one suffering from Depression, Anxiety, PTSD, OCD, Bipolar Disorder, Addictions or other mental or behavioral disorders? Our inpatient treatment services can help you reclaim your life and get back on track. We work with most PPO insurances. Please call 319-900-6879 (MCN)  
  
Stay in your home longer with an American Standard Walk-In Bathtub. Receive up to \$1,500 off, including a free toilet, and a lifetime warranty on the tub and installation! Call us at 1-855-372-3080 or visit www.walkintubquote.com/midwest (MCN)  
  
\*\*STOP STRUGGLING ON THE STAIRS\*\* Give your life a lift with an ACORN STAIRLIFT! Call now for \$250 OFF your stairlift purchase and FREE DVD & brochure! 1-877-358-0034 (MCN)  
  
DENTAL INSURANCE from Physicians Mutual Insurance Company. NOT just a discount plan, REAL coverage for 350 procedures. Call 1-855-973-9175 for details. www.dental50plus.com/midwest 6118-0219. (MCN)  
  
Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information

kit! Call 844-716-2411. (MCN)  
  
Lung Cancer? Asbestos exposure in industrial, construction, manufacturing jobs, or military may be the cause. Family in the home were also exposed. Call 1-866-795-3684 or email cancer@breakinginjurynews. com. \$30 billion is set aside for asbestos victims with cancer. Valuable settlement moneys may not require filing a lawsuit. (MCN)  
  
**INCOME OPPORTUNITIES**  
NEW AUTHORS WANTED! Page Publishing will help you self-publish your own book. FREE author submission kit! Limited offer! Why wait? Call now: 855-623-8796 (MCN)  
  
Become a published author! Publications sold at all major secular & specialty Christian bookstores. CALL Christian Faith Publishing for your FREE author submission kit. 1-888-981-5761. (MCN)  
  
**MISCELLANEOUS**  
DONATE YOUR CAR TO CHARITY. Receive maximum value of write off for your taxes. Running or not! All conditions accepted. Free pickup. Call for details. 855-752-6680 (MCN)  
  
FREE AUTO INSURANCE QUOTES for uninsured and insured drivers. Let us show you how much you can save! Call 855-648-7642. (MCN)  
  
A PLACE FOR MOM has helped over a million families find senior living. Our trusted, local advisors help find solutions to your unique needs at no cost to you. Call 1-888-894-7038 (MCN)

SAVE BIG on HOME INSURANCE! Compare 20 A-rated insurances companies. Let us do the shopping & save you time & money. Get a quote within minutes. Average savings of \$444/year! Call 855-697-1892. (M-F 8am-8pm Central). (MCN)  
  
Unable to work? Denied benefits? We Can Help! Strong recent work history needed. Call to start your application or appeal today! 1-866-276-3845 -Steppacher Law Offices LLC Principal Office: 224 Adams Ave Scranton PA 18503. (MCN)  
  
Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-577-1268. (MCN)  
  
FREE CASH That's right! WE will send you \$10 by cash app free right now! Text the words MID CASH to 706-761-1745. (MCN)  
  
**PERSONALS**  
Meet singles right now! No paid operators, just real people like you. Browse greetings, exchange messages and connect live. Try it free. Call now: 855-651-0114. (MCN)  
  
**VACATION/TRAVEL**  
SPRING TRAVEL SPECIAL! 7 Day / 6 Night Orlando + Daytona Beach Vacation with Hertz Rental Car Included. Only \$398.00. Call 844-277-5137 to Reserve. 12 Months to use. (MCN)



# High school transition to middle school nears completion

by Mike Knaak  
editor@thenewsleaders.com

The last big project in the Sartell-St. Stephen school district's multi-year building and reconfiguration plan is nearing completion on Seventh Street N.

Remodeling and construction work converting the 1993 high school that served grades nine through 12 to a middle school for sixth- through eight-graders is more than 75 percent complete.

"There's more open access for kids to use technology, a much easier way for them to flow from one spot to another," Superintendent Jeff Schwiebert said.

When middle school students arrive this fall, they will find an enlarged media center with full views of the woods outside the school. Years ago, the library at the current middle school was converted to four classrooms.

The current middle school serves four grades – fifth through eighth – with about 1,300 students. The remodeled former high school building will serve three grades with an enrollment of about 930.

"We're so packed at the current middle school, it will be so nice for those kids to have some space," Schwiebert said.

There's new paint and carpeting throughout the building with the omnipresent mauve replaced with a bright blue.

Outside the science rooms, a student work space is decorated with geometric shapes to give the room an "ice cave" feel.

Above the entrance and caf-

eteria, workers are replacing the energy inefficient skylight with new energy efficient materials. Down below in the cafeteria, classroom furniture is piled high.

In the southeast wing, spacious music rooms for band, choir and orchestra replaced the industrial technology labs. What were once garage doors have been converted to large windows in the orchestra room.

Outside, major work is underway repairing the metal roof and the wood underneath, which had been damaged by ice dams.

John Waletzko, superintendent for contractor Bradbury Stamm said there are 40 to 50 workers on the site each day. The work should wrap up in early May.

"When students come back in, they will see it as a middle school building rather than as a high school. That's one of the big intents...to make it fit for a grades 6-8 student body rather than a high school student body."

The district's youngest students will see major shifts next fall. Oak Ridge will become Oak Ridge Early Learning Center, serving students PreK and kindergarten. Pine Meadow will be renamed Pine Meadow Primary School for first- and second-graders. The current middle school (and 1969 high school) will be renamed Riverview Intermediate School for grades three through five. The district's new high school on Pinecone Road opened last fall.



photo by Mike Knaak

John Waletzko, superintendent for contractor Bradbury Stamm, holds one of the pyramid-shaped acoustic tiles that will decorate the ice cave.



photo by Mike Knaak

Superintendent Jeff Schwiebert shows the work underway in what will be the media center.

## Realife Cooperative at Mueller Gardens

55+ Senior Housing Community  
**Find your new home here!**

Independent Living • Ownership w/Tax Benefits  
Secure Community • Maintenance Free  
Enjoy Friendship and Social Activities

**320-258-3094**

6670 Northwood Lane, St. Cloud  
[realifecoopmuellergardens.org](http://realifecoopmuellergardens.org)

**EASTER**  
RIVER OF LIFE CHURCH

SATURDAY, APRIL 11TH AT 6PM  
SUNDAY, APRIL 12TH AT 8AM, 9:30AM, 11AM

RIVER OF LIFE CHURCH - 22801 78TH AVE, COLD SPRING, MN 56320 - [RIVEROFLIFEAG.ORG/EASTER](http://RIVEROFLIFEAG.ORG/EASTER)

Member of American Association of Orthodontists

**Schneider**  
Orthodontics

**Alan F Schneider DDS**  
[SchneiderOrtho.com](http://SchneiderOrtho.com)  
(320)251-0455 (855)251-0455

- Quality care for children and adults
- Free initial exams
- Appointments available Monday-Friday

325 19th St. S., #102 • Sartell (Near the Orthopedic Center)

## Open for businesses.

### One-stop shop for banking.

We simplify your life by providing you with all your business financial solutions and the convenience of one.

One dedicated Commercial Banking Officer

One login to access all your banking accounts

One local stop when you need to meet

[MYCMCU.ORG](http://MYCMCU.ORG)



INSURED BY NCUA