St. Joseph

by Mike Knaak

day, Sept. 19.

editor@thenewsleaders.com

St. Joseph City Council mem-

bers focused on three outdoor

recreation and entertainment

issues at the July 6 meeting.

The council approved two ven-

June 27, St. Joseph resident

Carl Berg asked the council to

approve two more craft vendor

events - one for Saturday, Aug.

1, and a "bigger" one for Satur-

will feature food trucks, arts

and crafts vendors and perhaps

a car show at the September

Berg said the two events

After a successful event on

tures and tabled a third idea.



Volume 32, Issue 14 Est. 1989

mer

Virtual mentors needed Big Brothers Big Sisters needs volunteers to be virtual mentors to children. Volunteers can attend an information session, be interviewed and meet children through Zoom. This is a oneon-one volunteer opportunity to provide friendship and guidance to a child three to four times a month for a year. Sign up for a Zoom session at www.BigDefenders.org and click on 'Be a Big' or call Brenda at 320-258-4534

Drive mobile food shelf

Volunteers are needed to drive the mobile food shelf to and from distribution sites in St. Cloud and provide general assistance at the mobile food shelf distributions. Work may also include helping load and unload the mobile food shelf before and after distributions, provide assistance as clients come through and help with food choices. Volunteers must have a current driver's license and the ability to lift and carry 50 pounds. Contact Catholic Charities Emergency Services at 320-229-4560.

Short-term homeless funding needed

Homeless Helping Homeless needs donations to support 25 homeless people with coronavirus who are living in a hotel until a federal grant gets approved. Donations can be sent to Homeless Helping Homeless, P.O. Box 475, St. Cloud 56302 or call 612-868-0465 or 320-309-2952.

Mask drop-off sites

The need for masks will continue for a while. Make and donate cloth masks for at-risk community members. The link below from the CDC-Centers for Disease Control and Prevention indicates how masks are used and also shows patterns for making masks. Completed masks can be dropped off at Coborn's, 900 Cooper Ave. S, St. Cloud, behind the service counter during store hours and at Whitney Senior Center west door, 1527 Northway Drive, St. Cloud, in the covered bin marked MASKS. A pattern is available at https://bit. ly/2ZStuEW.

Newsleaders seeks **GoFundMe donations**

During these turbulent times, advertising support has dwindled. The Newsleaders wants to continue providing up-to-theminute local coverage both on our website and in print. Please help support the Newsleaders by viewing/contributing to our GoFundMe page on Facebook. Thank you to our recent contributors! Any amount is greatly appreciated.

session.

Mayor Rick Schultz asked Berg to define "big" and he said there could be up to 100 vendors and 10 food trucks. Berg said about 600 people attended the June event.

After assurances that Centers for Disease Control guidelines will be followed, the council approved the plan for the events that will take place east of the Community Center.

Last month, the council postponed action on creating a parklet in downtown St. Joseph. A parklet repurposes parking spaces into a public space with amenities such as seating, plantings, bike parking

and public art. Students in an urban studies class at the College of St. Bendict/St. John's University proposed the plan.

The council approved on a 4-1 vote applying for a \$1,000 grant. Public Works staff would water plants, empty trash and install and remove the structure. Council member Bob Loso voted no.

The council viewed the plan as a one-year pilot to see how the parklet is used and if successful, develop a policy for the future. The parklet will take up two parking spaces in front of the Minnesota Street Market. It will be removed at the end of October.

At the June 15 meeting, council members asked staff to research other cites with parklets and sidewalk seating areas. Duluth has allowed private parklets for about seven years through a temporary-zoning permit process. Duluth also allows sidewalk seating through a sidewalk-use permit process.

Joseph Ne

In Minneapolis, some parklets are private and funded and maintained by neighboring businesses, residents or community organizations. Three are owned by the city of Minneapolis, which are hosted by various businesses each year.

To help businesses meet Council • page 2

Family's July Fourth parade marches on



photo by Mike Knaak

"Candidate" Evan Acheson tosses out candy to well-wishers while Shelly Acheson plays the Statue of Liberty in the Zimmer family's Fourth of July parade.

Time to go jump in Kraemer Lake

by Cori Hilsgen news@thenewsleaders.com

A good way to cool off on a hot and humid summer day in Central Minnesota is to "go jump in a lake."

During an 87-degree day on June 25 several St. Joseph Rod and Gun Club members took advantage of the club's beach at Kraemer Lake.

While their mothers visited in the shade, three children, brother and sister Khloe Junglen, 9, and Parker Junglen, 7, swam with Tryg Hansen, 8. They also enjoyed floating on a large inflatable.

"I like jumping in the water on a hot day," Khloe said.

"I like coming here to fish, swim and jump off

Fun • page 2



Parker Junglen, Khloe Junglen and Tryg Hansen enjoy swimming at the St. Joseph Rod and Gun Club Kraemer Lake beach on June 25.

by Mike Knaak editor@thenewsleaders.com

For Roger Zimmer, it's just not the Fourth of July without a parade. So when this year's St. Joseph parade was canceled because of the coronavirus, Zimmer, 84, was devastated to hear he would miss a Fourth of July parade probably for the first time in his life, according to one of his daughters, Sherrie Klein.

So Zimmer's family organized a small parade past his farm home on 270th Street south of St. Joseph. The parade featured a color guard, firetruck, floats and classic cars. Just like all Stearns County parades, a float carried three "dairy princesses" and "politicians" - Cami Zimmer for president and Evan Acheson for mayor of Zimmerville.

Neighbors gathered along the short route before the parade ended with a picnic in Roger and Loretta's farmyard.

Council

from front page

Covid-19 requirements for reopening, the city borrowed 36 picnic tables from the College of St. Benedict and monastery. That equipment needs to be returned. In anticipation of expected requests from businesses for tables next spring and summer, the Public Works Department requested permission to build up to 40 picnic tables at a cost of about \$200 each.

The council tabled the plan and suggested the expense could be covered by CARES Act money the city received. Schultz said a committee of city staff is examining how to spend \$551,340 received from the legislation intended to cover coronavirus-related expenses.

St. Stephen

St. Stephen, MN 56375

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Larry Rudolph, Optician

Optical

(formerly Index 53)

306 Main St. F.

Jessica Stauber of St. Joseph has been named to the spring semester deans's list for achieving at least a 3.7-grade-point average at Gustavus Adolphus College, St. Peter.

Morgan Vouk of St. Joseph has been named to the second semester dean's honor list at Concordia College, Moorhead.

Clare McCarty of St. Joseph has been named to the spring semester dean's list for achieving a grade-point average of at least 3.70 at the University of Wisconsin-Eau Claire.

Adam Price of St. Joseph graduated with a liberal arts and sciences degree from Minnesota State Community and Technical College, Fergus Falls.

–People – Taylor Nordine of St. Joseph was named to the spring semester high honor list for achieving a 4.0 straight A average at Minnesota State University-Mankato.

Two St. Joseph students were recently named to the spring semester dean's list at the College of St. Scholastica, Sartell.

They are the following: **Cody** Neitzke and Courtney Thielen. Dean's list members achieved a 3.75 grade-point average or higher.

Three St. Joseph students were recently named to the spring semester dean's list at the University of Minnesota-Duluth.

They are the following: Nicole Fish, Josh Heinen and Sierrah Skudlarek. Students on the dean's list achieved a gradepoint average of 3.5 or higher.

"I like jumping off the dock,"

This is the first year Khloe

and Parker's parents, Brittany

and John Junglen, have joined

the St. Joseph Rod and Gun

Fun

Parker said.

Club.

from front page

the dock," Tryg said.

contributed phot

Brenny employers (front row, from left) Todd Brenny, Joyce Brenny and Bonnie Supan; (back row) Kelly Klegstad, Jeff Muzik, Scott Simon, Wyatt Ahrens, Karl Penner, Kyle Seamans and Stacev St. Pierre.

Brenny Transportation Inc. has been named one of the Top Workplaces in Minnesota by the Star Tribune. Top Workplaces recognizes the most progressive companies in Minnesota based on employee

opinions measuring engagement, organizational health and satisfaction. The analysis included responses from more than 76,000 employees at Minnesota public, private and nonprofit organizations.

Brittany said they enjoy coming to Kraemer Lake because it is a great spot to fish.

Tryg's parents, Jess and Brian Hansen joined the St. Joseph Rod and Gun Club about four years ago. Jess said they like how clean the Kraemer Lake beach is.

"It's such beautiful weather today and we come here as often as we can," she said.

Jess said Tryg enjoys fish-

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ing and has participated in the annual Kraemer Lake fishing

tournament. One of the many benefits of being a member of the St. Joseph Rod and Gun Club is Club Only access to two, privately stocked and managed lakes, Kraemer Lake and Watab/Rassier Lake. The annual membership fee is \$25 and current memberships are valid April 1, 2020, through March 31, 2021.

must be at least 16 years of age. Salary is \$12/hour. Multiple positions - Open until filled. Apply at: http://www.cityofstjoseph.com/Jobs.aspx

BUSINESS DIRECTORY

Hours: 9 a.m.-5 p.m. Monday, Tuesday & Thursday; 9 a.m.-noon Wednesday; 9 a.m.-4 p.m. Friday

Open Gym Attendant

The City of St. Joseph is accepting applications for part-time

Open Gym Attendants. Position entails monitoring the gym to ensure safety and adherence to open gym rules, tracking attendance,

issuing punch cards, and following City policies and procedures. Must be able to work nights and weekends and

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if you would like your business included. Check out the online Business Directory at thenewsleaders.com which hyperlinks to each business' website.

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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 612-341-935 1608 11th Ave SÉ, St. Cloud, MN 56304

mailing address: 1622 11th Ave SE, St. Cloud, MN 56304

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BUILD WITH US®

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St. Joseph boosted by federal CARES Act funds

by Mike Knaak

editor@thenewsleaders.com

St. Joseph's city budget will be boosted by its share of CARES Act funding distributed by the state of Minnesota.

and towns will receive \$841 million to support local government coronavirus-relief ef-

Minnesota counties, cities can be used to support local nor's office. government services as well as grants to businesses, hospitals and individuals who have been forts. The \$841 million for local affected by Covid-19, according governments across the state to a statement from the gover-

St. Joseph City Administrator Kris Ambuehl said the city is working on a plan to use the monev.

"We want to make sure it

is applied to areas appropriate and most affected by Covid," Ambuehl wrote in an email. "We are also in communication with the county to make sure

CARES • page 4

RATE INCREASE NOTICE NOTICE OF PUBLIC HEARINGS FOR CENTERPOINT ENERGY MINNESOTA CUSTOMERS

CenterPoint Energy has asked the Minnesota Public Utilities Commission (MPUC) for permission to increase its natural gas rates for distribution service. The requested increase is for about 6.8 percent or \$62.0 million per year. The requested increase would add about \$4.79 to a typical residential customer's monthly bill.

The MPUC may either approve or deny the requested changes, in whole or in part, and may approve a lesser or greater increase than was requested for any class or classes of service.

The MPUC will likely make its decision on our rate request in the first guarter of 2021. If final rates are lower than interim (temporary) rates, we will refund customers the difference with interest. If final rates are higher than interim rates, we will not charge customers the difference.

If you move before a refund is issued and we cannot find you, your refund may be treated as abandoned property and sent to the Minnesota Department of Commerce, Unclaimed Property Unit. You can check for unclaimed property at www.missingmoney.com. To make sure we can send you any refund owed, please provide a forwarding address when you stop service.

PUBLIC HEARINGS

Administrative Law Judge Eric L. Lipman is holding public hearings on the company's proposal. Any CenterPoint Energy customer or other person may attend or provide comments at the hearings. You are invited to comment on the adequacy and quality of CenterPoint Energy's service, the level of rates or other related matters. You do not need to be represented by an attorney to provide comments during the public

Date	Time
Tuesday, July 28	1:00 p.m.
Tuesday, July 28	6:00 p.m.
Wednesday, July 29	5:00 p.m.
Thursday, July 30	6:00 p.m.

hearings. To maintain appropriate physical distancing and prevent the spread of the COVID-19 virus, public hearings will be held remotely (over the telephone for audio and over the internet for video). The hearings will begin at their scheduled time and adjourn after everyone has had an opportunity to share comments.

Bad weather? Find out if a hearing is canceled - call (toll free) 855-731-6208 or 651-201-2213 or visit mn.gov/puc.

You can participate in the hearing over the telephone. Or you can watch the hearing (without sound) over the internet. To see the public hearing panelists, and hear what they are saying, you must join the public hearing using both the telephone connection and the internet link. The video on the internet does not include sound from the public hearing.

To listen to the hearing and to be able to provide your verbal comments, follow the directions below to access the hearing over the telephone.

If you are interested in providing verbal comments on the proposed rate increase during the public hearing, you must join the hearing by telephone.

JOIN BY TELEPHONE

	Date	lime	Call Information	
An operator will assist you. To watch the hearing over	July 28, 2020	1 pm	Phone: (866) 609-6127	Conference ID: 9995165
the internet on a computer	July 28, 2020	6 pm	Phone: (866) 609-6127	Conference ID: 1145418
or smartphone, follow the	July 29, 2020	5 pm	Phone: (866) 609-6127	Conference ID: 8248824
directions below (video only – no audio).	July 30, 2020	6 pm	Phone: (866) 609-6127	Conference ID: 6867206

JOIN BY INTERNET (video only – no audio)

Date	Time	Event Information	
July 28, 2020	1 pm	Event Number: 146 794 5570	Event Password, if needed: RPeYSppt428
July 28, 2020	6 pm	Event Number: 146 887 5134	Event Password, if needed: eqHKA33BTN5
July 29, 2020	5 pm	Event Number: 146 550 7231	Event Password, if needed: fhQSC4e3uW6
July 30, 2020	6 pm	Event Number: 146 900 0371	Event Password, if needed: mtGbCcCF425

Navigate on your computer to: https://minnesota.webex.com

If you wish to watch the video stream with audio, you will need to join by both phone and internet. Written comments may also be submitted during the comment period after the hearing. Follow the instructions below in this notice.

Please contact Charley Bruce at 651-201-2251 or charley.bruce@state.mn.us if you have questions on how to participate or have trouble accessing the public hearing using telephone or internet.

YOU CAN SUBMIT WRITTEN COMMENTS TO THE MINNESOTA PUBLIC UTILITIES COMMISSION **Comment Period**

Comments accepted through August 21, 2020, at 4:30 p.m.

• Comments must be received by 4:30 p.m. on the close date.

• Comments received after the comment period closes may not be considered.

Online Comments

Visit mn.gov/puc and select the Comments icon on the top menu to go to the Public Comment page, where you will find a list of ways to comment.

U.S. Mail Minnesota Public Utilities Commission, 121 7th Place East, Ste. 350, St. Paul, MN 55101 For assistance in submitting comments, or if you have questions, contact the Commission's Consumer Affairs Office at: Phone: 651-296-0406 or 800-657-3782 Email: consumer.puc@state.mn.us Be sure to reference Docket Number 19-524

Important: Comments can be reviewed by the public on the MPUC's website, except in limited circumstances consistent with the Minnesota Government Data Practices Act. The MPUC does not edit or delete personally identifying information or any other information from comments received.

The table below shows the effect of both the interim and proposed rate changes on monthly bills for residential, commercial and industrial customers with average natural gas use.

Customer Type (usage in therms)	Avg monthly usage in therms	Avg monthly bill: current rates	Avg monthly bill: interim rates	Avg monthly bill: proposed rates				
Residential								
	75	\$55	\$59	\$60				
Commercial/Industrial								
- up to 1,500/year	69	\$57	\$61	\$63				
- 1,500 to 5,000/year	249	\$164	\$172	\$174				
- 5,000 or more/year	1,519	\$891	\$929	\$919				
Small Volume Dual Fuel Sales Service								
- up to 120,000/year	3,896	\$1,709	\$1,783	\$1,752				
- 120,000 or more/year	13,901	\$5,861	\$6,092	\$6,092				
Large Volume Dual Fuel Sales Service								
	38,836	\$15,298	\$15,796	\$15,968				
Large General Firm Sales Service								
	53,808	\$24,796	\$25,644	\$25,804				
Demand charge (per Peak Day)								
	3,490							

Note: Figures above are rounded (to the nearest whole number).

EVIDENTIARY HEARINGS

Formal evidentiary hearings on CenterPoint Energy's proposal start on September 9, 2020, and will be held online. The purpose of the evidentiary hearings is to allow CenterPoint Energy, the Minnesota Department of Commerce - Division of Energy Resources, the Minnesota Office of Attorney General - Residential Utilities and Antitrust Division, and parties who have formally joined the contested case to present testimony and to cross-examine each other's witnesses on the proposed rate increase. If you wish to formally intervene in this case, as a party to the litigation, please contact Administrative Law Judge Eric L. Lipman, P.O. Box 64620, St. Paul, MN 55164-0620.

TO LEARN MORE

CenterPoint Energy's current and proposed rate schedules are available at:

CenterPoint Energy

505 Nicollet Mall, Minneapolis, MN 55402 Phone: 612-372-4727 or 800-245-2377

Web: http://www.CenterPointEnergy.com/RateCase **Minnesota Department of Commerce**

85 7th Place East, Suite 500, St. Paul, MN 55101 Phone: 651-539-1534

Web: https://www.edockets.state.mn.us/EFiling/search.jsp Select (19) in the year field, type (524) in the number field, select Search, and the list of documents will appear on the next page.

Questions about the Minnesota Public Utilities Commission's review process?

Minnesota Public Utilities Commission

121 7th Place East, Suite 350, St. Paul, MN 55101 Phone: 651-296-0406 or 800-657-3782 Email: consumer.puc@state.mn.us

Anyone with hearing or speech disabilities may call through their preferred Telecommunications Relay Service.



New visit guidelines begin at Country Manor facilities

by Cori Hilsgen news@thenewsleaders.com

For people who live in assisted living and long-term care facilities, visits from friends and loved ones are very important and help add excitement to their days.

After having been restricted from these visitations because of the Covid-19 pandemic, Country Manor/Woodcrest of Country Manor residents, patients and tenants are happy they are now able to visit outdoors with loved ones after restrictions for long-term care facilities were lifted June 18 by the Minnesota Department of Health.

Emily Frericks, the director of Marketing and Public Relations of Country Manor/Woodcrest of Country Manor, said the facilities began supporting outdoor family visits on June 22

Country Manor has created a visitation scheduling system and assigned individuals to take reservations for family visits. This helps ensure they can maintain a controlled environment, with safe social distancing for everyone.

Designated areas have been created on campus that offer sun protection, convenient access to staff, level ground and enough space.

Staff will be screening visitors when they arrive at the designated visitation areas. Residents, tenants and patients will also be screened.

There are different guidelines set by the Centers for Disease Control and Prevention for Country Manor's long-term care facilities and its senior housing. The Country Manor Health Care and Rehabilitation Center and Rapid Recovery and Aquatic Center both fall under the facility's long-term care license.

Staff will be monitoring designated areas and will be available to assist residents, tenants and patients to and from visits, as is necessary. To accommodate everyone, Country Manor is requesting families call at least 24 hours before planning a visit.

Country Manor continues to offer video calls for families that are unable to visit their loved one(s), or who may not feel comfortable doing so yet.

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Apartments



Anna Mae Lease (back, center) visits recently with family outside of Woodcrest of Country Manor after new visitation policies began June 22. Pictured are (left to right) Debbie and Tom Lease, and David and Susan Curtis.

first and foremost, express our sincere thanks to our residents. tenants, patients and families for their cooperation and understanding during this incredibly difficult time," Frericks said. "We know the last few months have been challenging and we recognize the sacrifices that have been made."

She said while it was difficult, the facility wants to let residents, family, friends and the area know Country Manor's early implementation and adherence to a strict "No Admittance Policy" wasn't done in vain.

"While our area has seen many positive Covid-19 cases, and many facilities have experienced significant outbreaks. we have not had any positive Covid-19 cases in any of our communities," Frericks said. "This incredible feat is a direct result of the extraordinary diligence and dedication of our team, in collaboration with the support of our residents, tenants, patients and their loved ones. This was certainly a team effort and we are so grateful."

She said Country Manor is often described as a "large family" and staff develop special bonds with residents, patients and their families.

"We have missed them all dearly," Frericks said. "We were ecstatic when MDH granted clearance for us to begin allowing outdoor visits. While we strongly agree with MDH's ruling to permit family visits,

we also recognize the people we serve are still high-risk."

She said while staff is proceeding with great caution, keeping the safety of all those they serve as their priority, they are also taking time to celebrate.

"We cannot wait to see loved ones reunite with one another," Frericks said. "It will be special for all involved."

During the facility's first official family visit outside the Health Care and Rehabilitation Center on June 20, Frericks said staff cried tears of joy seeing resident Ansie Sperl engaged in a sing-along with his grandchildren, and are looking forward to many more shared moments like this.

When Sperl was asked what it meant to him to have his family visit again, he replied, "Wonderful. I can't say enough good things about them. I love them very, very much - 100 percent."

Woodcrest resident Mary Ann Krebsbach recently visited with her grandson Connor May.

"Seeing my grandson again was wonderful," Krebsbach said. "I used to babysit him at my house when he was younger and got to see him all the time. It felt good and was a nice surprise."

Tom and Dorothy Surma, Woodcrest husband and wife residents, recently visited with their daughter Peggy Fischer.

"It was very nice to be able to see our children again," Tom said. "It's wonderful that they opened it up. I'm glad we didn't



from page 3

our efforts align."

Local governments will receive a direct payment based on the per-capita formula developed by the Legislature get the virus and it's also wonderful nobody at Woodcrest got this virus. I can put up with not getting a haircut, but to not see my family was hard."

Because Country Manor recognizes the people it serves are still high-risk, the facility is following and enforcing Minnesota Department of Health, Centers for Medicare and Medicaid Services and Centers for Disease Control and Prevention direction with restricted visitations.

Visit policy

The following outdoor visitation policy for visitors of Country Manor Senior Housing also began June 22. (This includes the Sartell location and Woodcrest of St. Joseph).

Outdoor visits must be scheduled in advance by calling 320-253-8450 or 320-253-3343.

(A visitation schedule has been created that will allow for proper social distancing and staffing, per Centers for Medicare and Medicaid Service and Centers for Disease Control and Prevention guidelines)

Visiting hours will be during office hours.

Visitors should plan to meet loved ones outside Door #3. A staff member will be available to assist tenants as necessary.

All parties must remain masked at all times, as tolerated.

To avoid the risk of exposure, holding hands, hugging, kissing or other physical contact will not be allowed.

Groups must be four people

during the special session. Cities with more than 200 people will receive \$75.34 per person, which works out to \$551,340 for St. Joseph.

The CARES Act requires payments may only be used to cover costs that are necessary expenditures incurred because of the public health emergency,

reschedule your visit. The facilities will set up

tents to offer protection from the sun, but encourage all to wear sunscreen/sun hats.

If you are experiencing any

Visitor guidelines

Visitors must wear a mask, or other face covering during the entire visit unless medically contraindicated.

Visitors must be screened for signs and symptoms of COVID-19 at the designated screening table near Door #3 before greeting loved ones.

Visitors should use the sanitization stations to sanitize hands upon entering and exiting the visitation area.

Visitors will not be permitted in the building and must remain outside.

Visitors must sign-in and provide contact information when making reservations.

Visitors must refrain from physical contact with tenants.

Visitors under the age of 12 years old must be in the control of an adult who brings them. They must comply with social distancing requirements and will be counted in the "party size." (Limit four)

Pets must be leashed, and under control of the visitor bringing them in.

All persons must maintain six feet social distance.

Visitors must stay in designated visitation locations.

Tenant guidelines

Tenants must be screened before meeting with loved ones.

Any persons with respiratory, flu or Covid-19 symptoms will not be permitted for visits.

Any persons on isolation or room restrictions will not be permitted for visits.

Tenants must wear a mask, or other face covering, as tolerated.

Weather

Visits may only be held on days when there are no weather warnings that would put either the visitor or resident/patient at risk.

For Country Manor Health Care and Rehabilitation Center and Rapid Recovery and Aquatic Center guidelines, go to www.countrymanorcampus. org/covid-update.

were not accounted for in the most recent city budget and were incurred during the period that began on March 1, 2020, and ends on Dec. 30, 2020. Congress passed the legislation in March and it was signed by President Trump.

American Finances: By the Numbers

According to a 2018 Financial Capability Study from FINRA Investor Education Foundation, a nonprofit dedicated to financial education and empowerment, only 31% of Americans are very satisfied with their money situations. Here are some additional statistics from the FINRA study to help shed light on the average American family and their earning and spending habits.

• One in 5 Americans experienced an income drop in the last year, and half can comfortably meet their monthly obligations.

• Asked if they could come up with \$2,000 in emergency savings in a month, 43% of Americans were certain they could, while another 22% said they probably could.

• Only 58% of Americans have a retirement account; half worry they may run out of money while retired.

• Even though Americans can make ends meet, the percentage spending less than their income has stayed nearly unchanged over the decade. Almost half haven't set aside money to cover expenses for three months.

• 37% of Americans surveyed say they have too much debt.

Here are a few more statistics from various sources underscoring the need for stronger personal finance education for American citizens.

• Twenty percent of Americans don't save any of their annual income at all (CNBC), with the average American saving less than 5% of his or her disposable income (Los Angeles Times).

• More than 40% of Americans have less than \$10,000 saved for when they retire (GoBanking Rates).

• 56% of millennials don't have any money saved in a retirement account (PurePoint Financial).

• Only 24% of millennials demonstrate basic financial literacy, according to a study from the National Endowment for Financial Education.

• A recent report found that half of American households live paycheck to paycheck (MarketWatch).



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5

<u>Our View</u> Monumental decisions

Removing statues of slave traders or traitorous generals who took up arms against the United States is an easy call. These men can be remembered in museums, not honored in town squares.

Likewise, forts Bragg, Hood, Benning and other military installations named for Confederate generals should be renamed. Government facilities should not honor those who betrayed it.

Taking down statues, while an important symbolic move, is only a first step to seriously confronting racism in society.

We're being distracted by a debate about what other statues should be removed. We usually place on pedestals people to honor and emulate. Now what is the new standard?

Protestors tried to drag down President Andrew Jackson's statue in Washington's Lafayette Park because he signed the Indian Removal Act. Others seek to remove statues of George Washington and Thomas Jefferson because they were slaveholders.

Donald Trump's rally at Mount Rushmore last week focused attention on the other two presidents memorialized there – Abraham Lincoln and Theodore Roosevelt. Lincoln ordered the hanging of 38 Native Americans in Mankato but commuted the sentences of 265 others. Roosevelt's racist quote about Native Americans tarnishes his reputation.

Some Minnesotans are reviving a debate about how the city of Albert Lea was named. In 1835, Albert Miller Lea surveyed southern Minnesota and northern Iowa including what is now Albert Lea. Years later, during the Civil War, Lea was an engineering officer in the Confederate Army. Should we seriously consider a new name for that city?

At the Capitol grounds in St. Paul, Christopher Columbus left in June and former Twins owner Cal Griffith's statue is gone from Target Field because of his history of racist remarks.

Remaining Capitol statues include Leif Erikson, declared to have "discovered" America, and famed aviator and Little Falls native son Charles Lindbergh, whose America First views are still troubling to many, including the Jewish community.

There is also the towering bronze likeness of Knute Nelson of Alexandria, a "brave son of Norway," who served Minnesota as a legislator, congressman, governor and eventually U.S. senator. The Nelson Act of 1889 relocated Indigenous Minnesotans to the White Earth Reservation and sold their land to European settlers.

New York Times conservative columnist Brett Stephens last week offered a standard of which statues to do away with and which to keep. The issue, he writes, comes down to four words – a more perfect union.

"Did Jefferson Davis or Robert E. Lee fight for a more perfect union? No. They fought for disunion. Outside of museums, grave sites or private collections, there should be no statues of either man or of their senior confederates," Stephens wrote.

We should be able to decide between who made our union more perfect and those who made it less so.

Most of the Confederate monuments were built in periods of racial conflict, such as when Jim Crow laws were being introduced in the late 19th century and at the start of the 20th century.

The peak in construction of Civil War monuments occurred between the late 1890s up to 1920. The purpose of the monuments was not to celebrate the past but rather to promote a white supremacist future – the right of white men to rule and exclude black people.

Yes, let's topple or remove statues of traitors and racists. But the larger cause is to topple the systemic racism that is widespread in government, education and business.

Opinion Sidelining scientists costs lives we have a science problem.

A vocal minority of Americans, egged on by political leaders at the highest levels, continue to ignore basic science and long-standing public health practices to deal with the pandemic.

Face coverings, social distancing and frequent hand-washing slow the virus's spread. Instead, the non-science types talk about a hoax, a miracle drug (that doesn't work) and are happy to breathe all over each other at bars and rallies.

Contempt for science is not new. Some of these same folks deny climate change and argue there are two sides to the issue despite one side based in scientific evidence and math and the other "side" based on magic. In the classroom, the vocal conservative minority places evolution on the same level as creationism.

Defying science and math drives many public policy decisions – past and present. How long did it take to convince people that smoking caused cancer? That seat belts and airbags reduced traffic deaths? That citizens in counties with universal health care live longer, healthier lives? That laws banning battlefield weapons and requiring background checks actually result in fewer gun deaths?

Now we hear Covid-19 cases are not really increasing...it's just that we're testing more – ignoring that hospitalizations and percent of positive tests are rising instead of dropping.

By that logic, the best way to cut down on undocumented immigrants isn't to build a wall. Instead tell Immi-

We have made it another year to the

Fourth of July. But this year, the situation

is much different. Our country, and the

world, is engulfed in fighting a deadly

pandemic that has already infected more

than two million Americans, and killed

more than 130,000. Horrific shootings of

Black Americans have sparked a massive

movement to finally confront the injus-

tices and racial inequality that is endemic

in our society. Now, more than ever, we

should recognize the common bond and

responsibility we have as Americans to

care for each other's wellbeing, no matter

race, gender or background. As long as

we do not, we cannot hope to live up to

the values of liberty and justice for all we

this country declared independence from

England across the sea and set out to

create a new nation, a republic where

there would be no nobility or autocracy,

but where the people would be able to

choose their leaders and where all people

were created equal. This is what we cel-

ebrate every Fourth of July with fireworks

and barbecues, a document that laid out

what we as Americans claim adherence

pendence is a stunning document, that

is all that it is, a document. Words on

paper mean nothing if they are not put

into action. The Declaration was just the

beginning. Many died during the Revo-

lutionary War so those words could be

implemented. The Founders then created

a Constitution to enshrine those words

And while the Declaration of Inde-

Some 244 years ago, the founders of

proudly profess.

to today.

Mike Knaak Editor

gration and Customs Enforcement to quit checking papers.

We are lacking a unified message and serious national strategy to control the pandemic. Instead, Donald Trump punted the problem to governors and mayors. As a result, we have a garbled message and patchwork policies.

While a graph shows Europe's cases dropping dramatically from a peak in April, the U.S. graph shows a slight drop and then a sharp increase. Most of the rest of the world has controlled Covid-19 spread but in the United States, the bodies keep piling up.

Trump blocks the real scientists and public health experts from speaking to the public about facts and instead rolls out Peter Navarro, a conservative economist whose previous experience includes peddling fringe economic analysis on cable TV.

In addition to ignoring science for public policy, we have another science problem. Recently released data from international math and science assessments indicate U.S. students continue to rank around the middle of the pack and behind many other advanced industrial nations on standardized tests. Our 15-year-olds rank 24th in science and 38th in math. Our competitors in innovation and commerce – Singapore, Japan, South Korea and most of Europe – beat us. In math, we're behind Malta, Lithuania, Hungary and Slovakia.

Economists and educators observe students in the United States tend to be less motivated to perform well on the tests compared with teens in other countries. There's mounting evidence the gap in scores between countries reflects a gap in effort as much as it does a gap in achievement.

Do our students perform poorly on science and math tests because a vocal minority of adults don't care about science? Or is it the other way around? Do our leaders ignore science and math because they failed to master the basics when they were students?

Either way, the world has voted.

National Hockey League Commissioner Gary Bettman will probably move the rest of his season to Toronto and Edmonton because Canada believes science is real. The European Union banned most travelers from the United States because this world's wealthiest country, rich in expertise and resources, bungled bringing the pandemic under control. Countries who made the safe list were judged on a mix of scientific criteria that include infection rates and the credibility of public health data. Meanwhile, we're lumped in with Russia and Brazil, whose responses were hampered by their own leaderships' disdain for scientific advice and empirical evidence of the threat.

The last few months should stick a fork in the absurd notion the United States enjoys a monopoly on brilliance.

This Fourth, let's live up to our values

Connor Kockler Guest Writer

into a system of government, and General Washington became the first president of a newly independent United States of America.

This is where the story of Independence Day usually ends. However, one war and one group of brave Americans weren't wholly responsible for where America is today. There was much more work to be done. Decades after the Revolution was fought, the Civil War broke out, and finally brought a legal end to the horrific practice of slavery that continued to be a stain on our country. There too, words needed to be backed up with action. President Lincoln declared the Emancipation Proclamation on Jan. 1. 1863, to declare people held in slavery were to be freed. It wasn't until June 19, 1865, the original Juneteenth that many enslaved people in Texas were actually able to gain their freedom.

This process continued with the 19th Amendment to finally allow women to vote. It continued with the Civil Rights Movement where Black Americans fought to end Jim Crow laws and advocate for equal treatment under the law. Throughout the years, there have been brave Americans willing to fight to move us ever closer to truly living up to the words our nation was founded on. And if 2020 has shown us anything, we aren't done. The story of America is a continuous struggle for independence and justice, for fellow Americans to finally be accorded the rights and respect they deserve.

At this moment we are living through another two tremendous moments in history, where we can decide whether to live up to our founding values or not. The Covid-19 pandemic has killed thousands of Americans from all walks of life and sickened millions. We can choose whether to band together and take appropriate safety measures, like wearing masks in public, in order to keep our fellow Americans safe, or being inconsiderate and potentially infecting vulnerable neighbors. We should also heed the calls for reform and justice from Black Americans and fellow Americans of color demanding an end to racism and biased institutional practices. Doing nothing would confirm our founding ideals don't actually apply to everyone. It is long past time we took concrete steps to confront this.

So while I enjoy the festivities this Fourth of July, I also remember the ideals and beliefs we celebrate each Fourth of July aren't accomplished yet. Our country should be constantly working toward making progress to step by step live up to those famous words from 200 years ago. We owe it to our fellow Americans to make liberty and justice for all a reality.

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

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- Letter to the editor -

ing space for Melissa Dick's

article in Refugee/immigrant

news. As a member of Cultural

Bridges and the point person

for this column, I urge all

community members to read

it. It is meant for all of us, not

just the refugee population. It

is one of the best ways to get

Newsleader columns give reader hope

Juliana Howard, St. Joseph

In these hard times, I was stirred with hope after reading the June 26 issue of The Newsby Mike Knaak and Dennis Dalman should go viral. I am proud of you both for calling us to take action too... separate fact from fiction.... keep expressing our collective outrage.

leaders. Both Opinion columns

I also appreciated your giv-

Monday, July 13

1-3 p.m., 124 First Ave. SE, St.

mission, 6 p.m., Government

meeting, 7 p.m., 935 College

Center, 75 Callaway St. E.

Joseph.

St. Joseph Food Shelf, open

St. Joseph Planning Com-

St. Joseph Township board

- Community Calendar

Thursday, July 16

St. Joseph Food Shelf, open 1-3 p.m., 124 First Ave. SE, St. Joseph.

Friday, July 17

Burger and brat sale, sponsored by Knights of Columbus, 10 a.m.-5 p.m., St. Joseph Meat Market, 26 First Ave. NW.

St. Joseph Farmers' Market, 3-6 p.m., Resurrection Lutheran Church, 610 CR 2, St. Joseph.

Saturday, July 18 Burger and brat sale, sponsored by Knights of Columbus,

10 a.m.-4 p.m., St. Joseph Meat Market, 26 First Ave. NW.

to know each other, especially

columns planned for future

issues, so don't miss out! We

are always looking for time-

ly topics that will increase

understanding and apprecia-

tion for our refugee/immigrant

We have some interesting

now with social distancing.

Community meal, 11:30-12:45 p.m., First United Methodist Church, 1107 Pinecone Road S., Sartell.

Monday, July 20

St. Joseph Food Shelf, open 1-3 p.m., 124 First Ave. SE, St. Joseph.

Fare for All, 3:30-5:30 p.m., Resurrection Lutheran Church, 610 CR 2, St. Joseph.

St. Joseph City Council, 6 p.m., Government Center, 75

St. Joseph Rod and Gun Club, 7 p.m., American Legion, 101 W Minnesota St., St. Joseph.

neighbors, so if you have any

suggestions or would be will-

ing to write something, or

if you are interested in be-

coming a member of Cultural

Bridges, let us know. My num-

ber is always at the end of the

column.

Thursday, July 23

St. Joseph Food Shelf, open 1-3 p.m., 124 First Ave. SE, St. Joseph.

Friday, July 24

St. Joseph Farmers' Market, 3-6 p.m., Resurrection Lutheran Church, 610 CR 2, St. Joseph.

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, July 10 St. Joseph Farmers' Market,

3-6 p.m., Resurrection Lutheran Church, 610 CR 2, St. Joseph.

Ave. S., St Joseph. Wednesday, July 15 St. Cloud school board, 6:30 p.m., City Council chambers, 400 Second St. S.

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Pursuant to Chapter 333, Minnesota Statutes, the undersigned, who is or will be conducting or transacting a commercial business in the State of Minnesota under an assumed name, hereby certifies:

1. The assumed name under which the business is or will be conducted is: SLP and Me.

2. The stated address of the principal place of business is or will be: 22500 State Highway 15, St. Augusta, MN 56301.

3. The name and street address of all persons conducting business under the above assumed name including any corporations that may be conducting this business: Megan Nicole Honer, 22500 State Highway 15, St. Augusta, MN 56301.

4. I, the undersigned, certify I am authorized to sign this document. I further certify the information in this document is true and correct. I understand by signing this document, I am subject to the penalties of perjury as set forth in Minnesota Statutes section 609.48 as if I had signed this certificate under oath.

Dated: June 9, 2020

Filed: June 9, 2020

/s/ Megan N. Honer

Publish: June 26 and July 10, 2020

CERTIFICATE **OF ASSUMED NAME** STATE OF MINNESOTA

Pursuant to Chapter 333, Minnesota Statutes, the undersigned, who is or will be conducting or transacting a commercial business in the State of Minnesota under an assumed name, hereby certifies:

1. The assumed name under which the business is or will be conducted is: Short Fuse Designs.

2. The stated address of the principal place of business is or will be: 1501 Seventh Ave. S., #101, St. Cloud, MN 56301.

3. The name and street address of all persons conducting business under the above assumed name including any corporations that may be conducting this business: Denita Sole, 1501 Seventh Ave. S., #101, St. Cloud, MN 56301.

4. I, the undersigned, certify I am authorized to sign this document. I further certify the information in this document is true and correct. I understand by signing this document, I am subject to the penalties of perjury as set forth in Minnesota Statutes section 609.48 as if I had signed this certificate under oath.

Dated: June 20, 2020 Filed: June 20, 2020

/s/ Denita Sole

Publish: July 10 & 24, 2020

Cultural Connections: Family from India finds a home in St. Joseph

Tani waa kuu muhiim adiga. Fadlan aqri.

Ogeysiis! Importante para Usted, por favor léalo. Please read!

Announcements brought to you by Cultural Bridges of St. Joseph, a committee of Central Minnesota Community Empowerment Organization. We are dedicated to ease your transition into our community.

...

by Martina Talic

Mike Shah, the owner of Rodeway Inn, arrived in the United States with his family 25 years ago. They spent the first couple of years in Chicago and then decided to join their relatives in Minneapolis.

Mike and his wife, Bindu, have been residents of St. Joseph since 2012 when he was offered a job at Rodeway Inn. They were looking for a small, safe and quiet town and they found it here! Mike was in his early forties when he left India. One thing he regrets is not having made that move earlier.

In fact, he decided to stay in India and take care of his elderly parents whom he loved dearly. When they passed away, it was the right time to make a change in his life.

Mike says other than a few friends, he does not miss anything from India. He is a family guy and says his wife cooks the most delicious Indian food



Bindu and Mike Shah

with the ingredients they get in the Twin Cities. Together with friends and family, they celebrate traditional Indian festivals like Divali and Holi at the Hindu Temple in Maple Grove.

Mike absolutely loves his job. He likes communicating with people from all ends of the world and he loves they come to him rather than the other way around. The pandemic may have slowed down the business a bit. Nevertheless, since mid-May, Mike has offered accommodation to those who need shelter through a Stearns County nonprofit organization, Homeless Helping Homeless.

two of his favorite memories are the day he married his beautiful wife, Bindu, and the day he became a father. When I asked him about his future plans and retirement, there was a moment of silence.

Mike is planning on working as long as he can move around. Down the road, the family may move to Washington, D.C., to be around their grandchildren.

Mike says "America is a very beautiful country and one can find here what they need."

If you have any questions, contact Juliana Howard at 715-791-8976 or Jamal Elmi at 320-310-2351.

When he reflects on his past,

Primary absentee voting begins

Absentee voting for the Aug. 11 primary election is underway. Because of the current pandemic, residents who wish to vote by absentee are encouraged to request an absentee ballot online at mnvotes.org.

To vote absentee by mail, voters should apply for an absentee ballot online at mnvotes. org or contact the Auditor-Treasurer's office and an application will be mailed or faxed.

The ballot will be mailed with instructions on how to complete the process and return it to the Stearns County Election Office. Voters will have the option to track their ballot online at mnvotes.org.

For voting in person, masks are not required but encouraged. Residents of Stearns County may vote in-person at two locations.

• Stearns County Administration Center, Auditor's Office, 705 Courthouse Square, St. Cloud. Hours are 8 a.m. to 4:30 p.m. Monday through Friday,

and Saturday, Aug. 8, from 10 a.m. to 3 p.m.

• Stearns County Service Center, Election Office, 3301 CR 138, Waite Park. Hours are 8 a.m. to 4:30 p.m. Monday through Friday, and Saturday, Aug. 8, from 10 a.m. to 3 p.m.

Any questions should be directed to the Stearns County Auditor-Treasurer's Office at 320.656.3920 or email elections@co.stearns.mn.us.

Stearns sheriff lobby reopens

On Monday, July 6, the Stearns County Sheriff's Office returns to normal lobby hours – 8 a.m.-4:30 p.m.

Fingerprinting will resume with a modified process. Those wishing to obtain fingerprints will need to call 320-259-3760 Monday through Friday between 8 a.m.-4:30 p.m. to schedule an appointment. Appointments will be scheduled for Tuesday and Thursday mornings between 8-11:30 a.m. Masks are required for fingerprinting appointments.

If you'd like to request a police report, Sheriff Records is at Window 2 or can be reached by phone at 320-259-3700.

Gun permits are at Window 3. Permit to purchase applications can be submitted via U.S. mail. Visit the sheriff's depart-

ment website https://co.stearns.mn.us/LawPublicSafety/ SheriffServices/PublicSafety/ GunPermits for instructions on what to include when mailing in the purchase permit application.

Permit to carry applications must be submitted in person. Follow social distancing guidelines while using the Law Enforcement Center lobby.



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