# St. Joseph

f @thenewsleaders 🔰 @newsleadersmn Joseph Ne St. Joseph, MN 56374 Permit No. 21 ECRWSS Reaching Everybody! Postal Patron Postal Postal Patron Postal Postal Postal Postal Patron Postal Patron Postal Patron Postal Patron Postal Patron Postal Postal Postal Patron Postal Posta

Friday, Aug. 21, 2020 Volume 32, Issue 17 Est. 1989

## **Town Crier**

## **United Way Days** of Caring are Sept. 14-17

United Way of Central Minnesota will host Days of Caring on Sept. 14-17. Days of Caring brings people together to volunteer on community projects and to increase awareness of community needs. Projects include in-person and remote opportunities such as painting, packaging food, fall clean up, building projects and collection drives. Volunteers will receive a free T-shirt and a Coborn's food voucher. Visit unitedwayhelps.org or contact Mary Krippner at 320-223-7991 or mkrippner@unitedwayhelps.org.

## School supplies needed

During August, help United Way collect the most-needed school supplies. There are three ways to help. Run a school supply drive, purchase school kits through United Way's partnership with Impacks or make an online donation to be used to purchase bulk school supplies. Items needed are the following: pencils, notebooks, folders, pencil boxes, crayons, color pencils, markers, glue sticks, scissors, rulers, pencil sharpeners, dice, decks of cards, loose-leaf paper, youth/ adult masks and hand sanitizer. Visit www.unitedwayhelps. org for more information or contact Mary Krippner, director of Volunteer Engagement, at 320-223-7991 mkrippner@ unitedwayhelps.org.

## **Emergency Services** food donations needed

Nonperishable food items needed include the following: peanut butter, canned meat, canned fruit/vegetables, dried fruit, juice, oil, flour, sugar, spices/seasonings, dressing, rice, pasta, whole-grain cereal, and formula, baby food and baby cereal. Toiletries needed are toothpaste and brushes, razors, shampoo, feminine-hygiene products, deodorant, bar soap, combs, toilet paper, dish and laundry detergent. Drop off donations on Mondays, Wednesdays and Fridays between 12:30-1:30 p.m. at the loading area, 157 Roosevelt Road, St. Cloud, Door D. Outside of this time, contact info@ccstcloud.org or 320-229-4560 to coordinate another drop-off time.

## City plans public hearing for sale proposal by Dennis Dalman news@thenewsleaders.com

A proposal to take bids for the sale of city property will be the subject of a public hearing before the St. Joseph City Council at one of its September meetings. The date will be announced soon.

The council has been considering selling the St. Joseph Community Center building (formerly Kennedy Elementary School). The city is now in the process of accepting proposals from any individual or company interested in purchasing that facility or any other city-owned property on that particular four-

acre parcel of land. Such a sale proposal would also be open for public bidding.

Any money realized from a sale or sales would be dedicated solely to paying off a city bond that was used to develop that property. The four-acre area is part

of a 16.9-acre parcel and is

also the site of the St. Joseph Government Center and other buildings.

If the community center is sold, the purchaser(s) could conceivably use it for another purpose or keep it as a community center and rent its spaces for recreational uses. In the Hearing • page 2



Women of Today rock

Ideas are shared by artists at the Aug. 17 Women of Today rock painting event at Melody Park in St. Joseph. They are (left to right) Leah Symanietz, of Eden Valley; Alexis Hunter, 9, of St. Joseph; and Marlys Pennertz of St. Joseph.



## Movie night

Families gather at dusk for a movie night behind the St. Joseph Government Center on Aug. 6. The event featured "Frozen II."

## www.thenewsleaders.com

## **Buckvold**, Schultz file for mayor

by Mike Knaak editor@thenewsleaders.com

Rick Schultz will be challenged by current City Council membei Anne Buckvold in the contest for St. Joseph mayor.





people Buckvold Six have filed for two City Coun-

cil seats. Incumbents Troy Goracke and Bob Loso will be joined on the ballot by Kelly Beniek, Carmie Mick, Paul Orvis and Mike Osterman.

## - PUBLIC NOTICE — 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: Farmer Bob's Fertilizer.

2. The stated address of the principal place of business is or will be: 2085 Sixth St. S., Sartell, MN 56377.

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: Curt Smallbrock, 2085 Sixth St. S., Sartell, MN 56377 and Brandy Smallbrock, 2085 Sixth St. S., Sartell, MN 56377.

4. I certify I am authorized to sign this certificate and I further certify I understand by signing this certificate, 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: May 15, 2020

Filed: May 15, 2020

/s/ Curt Smallbrock

Publish: Aug. 21 & Sept. 4, 2020

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



**AUTO BODY REPAIR** 

Auto Body 2000

(behind Coborn's in the Industrial Park)

St. Joseph • 320-363-1116

**DENTISTRY** 

Laser Dentistry

26 2nd Ave. NW

St. Joseph • 320-363-4468

**ELECTRICAL** 

HI-TEC Electric • St. Joseph

Residential • Commercial

Remodeling • General Services

320-363-8808 • 320-980-0514

# Hearing

## from front page

meantime, St. Joseph still hopes to build what will be called the Jacob Wetterling Community Center on a field not far from the current community center (the Kennedy school building). That center and a proposed East Park along the Sauk River near the new Kennedy Community School south of St. Joseph would be paid for at least partly by a state bonding bill. However, the City Council and other St. Joseph residents are still waiting for the legislature to approve a bonding bill with those two projects in it.

The current community center, the one that could be purchased, contains a daycare service and church, a food shelf, open gymnasium, pickleball and rooms for other activities.

The area subject to possible purchase proposals is zoned as "educational/ecclesiastical." Permitted uses on it could include churches, convents, novitiates, a college, a prep school, grade school, high school, vocational school or college-owned student housing.

A proposal for sale, to be accepted by the city council, must be an offer of a minimum of \$600,000. Proposals can be sent to St. Joseph City Clerk Kayla Klein, 75 Callaway St. E., St. Joseph, MN 56374; or sent via email to kklein@cityofstjoseph. com

The St. Joseph community development director and the city administrator will review and evaluate all proposals and possibly make a recommendation to the city council.

## Mayor

## from front page

The mayor serves a fouryear term and council members are elected for two years.

"I love this place," Schultz wrote in a statement. "I love being St. Joseph's mayor. It

is profoundly enjoyable and resigned. She was elected to a engaging, while at the same time, one of the most difficult and sometimes frustrating positions I have ever held. I have done my best to listen, engage and prioritize the needs and wants of our community."

Buckvold was appointed to the council in May 2018 to fill a vacancy after Matt Killam full four-year term in November 2018, receiving the most votes in a three-way race for two seats.

Schultz was first elected mayor in 2010. He was re-elected in 2018 without opposition.

Janelle Von Pinnon for pub-

writing for the Newsleaders

were to spread some cheer

and good news, as well as

help share news about people

in need and new businesses

opening in the area. It has

been exciting pursuing these

I am positive I will still

meet many of you around

town and will be delighted to

goals.

My goals when I began

lishing all of the stories.

# Thank you for sharing your stories

### by Cori Hilsgren

news@thenewsleaders.com

Thank you for sharing your stories

After having had the honor of writing and sharing your stories for the St. Joseph and Sartell Newsleaders for more than 10 years, it is time for me to say goodbye to my consistent stories.

Perhaps, in the future, I will write an occasional story.

I want to thank everyone who has given me the chance to help share their stories. It has been a genuine pleasure I would "be good at it" and to to do so.

Through these stories, I have met many wonderful people who have humbled me by their exceptional talents and commitments. I am grateful to have had the chance to help you share your stories.

I would also like to thank the writers and photographers who I have enjoyed working and collaborating with. A special "thank you" to Dennis Dalman for convincing me in the very beginning to write for the papers because he thought

-People –

Redefining the Road magazine, the official magazine of the Women In Trucking Association, named Brenny Transportation and Joyce Brennv, CEO and founder, a Top Woman-Owned Businesses in Transportation. The list was created to recognize women in leadership and encourage more women to become proactive leaders in their organizations.

Samantha Laudenbach of St. Joseph graduated with a bachelor of arts and a bach-

Publisher/Owner

Janelle Von Pinnon

elor of science degree, with cum laude honors, from the University of North Dakota, Grand Forks.

Mitchell Alvord and Jaren Martin of St. Joseph were named to the dean's list for achieving a grade-point at least 3.80 spring semester at St. John's University.

Nicholas Thell of St. Joseph graduated spring semester with a doctor of physical therapy degree from the College of St. Scholastica.

once again visit with you.

Joel Roske of St. Joseph earned a certificate in teaching from the College of St. Scholastica.

Fourteen St. Joseph students were named to the spring semester dean's list and president's list at St. Cloud Technical and Community College. Students on the president's list maintain a grade-point average of 4.0 and dean's list students maintain a grade-point average from 3.5 to 3.99. President's list students are Bisharo Dadow, Peter Drake, Kevin Huichapa, Lauren Kappes, Mykaela Kappes and Charles Reber. Dean's list students are Jose Barajas, Austin Battig, Andrea Fischer, Rachel Fischer, Matthew Hellmann, Peyton Joos, Mitchell Lowell and Austin Saatzer.

Three St. Joseph students were named to the spring semester dean's list for achieving at least a 3.80 grade-point average at the College of St. Benedict. The students are Elizabeth Botz, Amber Klein and Taylor Notsch.

**Assignment Editor** 

Carolyn Bertsch

Sartell-St. Stephen Community Ed is Now Hiring: School-Age Child TRUCKING Care Staff NOW Leads & Assistants HIRING \$11-\$13/hour Riverview Intermediate School-EdVenture Club YOUR INDUSTRY Monday-Friday starting Aug. 31, 2020-June 3, 2021 To apply visit: https://www.applitrack.com/sartell/onlineapp/default. aspx?Category=Community+Education

**EYECARE** 

**Russell Eyecare & Associates** 15 E. Minnesota St., Ste. 107 St. Joseph • 320-433-4326

**Brenny Transportation, Inc. Global Transportation Service** St. Joseph • 320-363-6999

www.brennytransportation.com

Your Business Address City • Phone • Website

Call the St. Joseph Newsleader at 320-363-7741 if you would like your business included. Check out the online Business Directory at thenewsleaders.com which hyperlinks to each business' website.

**BUSINESS DIRECTORY** 



Newsstands Arlington Place Casey's General Store Coborn's Holiday Kay's Kitchen Kwik Trip

Local Blend St. Joseph Meat Market St. Joseph Newsleader Office Sliced on College Ave. Sisters of the Order of St. Benedict SuperAmerica

www.thenewsleaders.com

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

Published each Friday by Von Meyer Publishing Inc.

Designer

Nina Henne

**Editor** 

Mike Knaak

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

Phone: (320) 363-7741 • E-mail: news@thenewsleaders.com

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

## **City Council approves** new Park Board members

by Mike Knaak editor@thenewsleaders.com

For months, the St. Joseph Park Board lacked members but now residents have stepped up to serve.

The City Council at its Aug. 3 meeting appointed members nominated by Mayor Rick Schultz.

The appointees are Elijah Stenman, Abby Lyon, Andy Rennecke, Mary Stommes and Tim Rocky. In addition, Keith Schleper will be the St.

Joseph Lions liaison, John Anderson will be the city staff liaison and City Council member Anne Buckvold will represent the City Council and will be a voting member of the board.

In voting to approve the appointees, City Council member Bob Loso asked the new people receive training on their statutory roles and responsibilities.

The board meets at 6 p.m. the fourth Monday of the month at City Hall.

## Kennedy opens with new schedule

### by Julianne O'Connell news@thenewsleaders.com

St, Joseph's Kennedy Community School is preparing to open the 2020-2021 school year. To avoid the spread of Covid-19 the school is following the No. 1 aim of Minnesota's Safe Learning Plan: Prioritize the safety of students and staff.

When Kennedy opens its doors on Sept. 9, the new norm will have pre-kindergarten through second grade attending Monday through Thursday while attending classes via internet on Fridav.

Students, in grades three to eight, will be divided, into Group A, which will attend classes Monday and Wednesday while Group B will attend Tuesday and Thursday. On Fridays both groups attend online classes as well. Kennedy is going the extra step in contacting each student's household to review and explain how the plan will go forward.

The district has set up a Distant Learning Acade-

> CARLSON CROSSING

my for students who would like to not physically attend school. The Academy is open to any St. Cloud school district student and registration can be done through the school district website, www.isd742.org.

Families are encouraged to take temperatures each morning before school. Anyone with a temperature of 100.4 or higher should not go to school.

adults Students and should screen for respiratory symptoms such as cough, shortness of breath prior to coming to school each day. Anyone exhibiting these symptoms should not go to school.

Adults and students will be required to wear protective masks. Students will be required to wear masks before entering the bus.

The state's learning plan was written by the Minnesota Department of Health and the Minnesota Department of Education for use in all public schools. The plan can be found at education.mn.gov/ MDE/dse/health/covid19/.

Hollow Park Apts

St. Joseph

Maintenance &

lifestyleinc.net 507-451-8524

**Equal Housing Opportunity** 



St. Stephen, MN Monday, Sept. 7, 2020 Online Grand Raffle Drawing at 5:30 p.m. Website: churchofststephen.org Facebook: St. Stephen Church

## Grand Raffle Tickets

\$5.00 a ticket/10 tickets per book

✓ Grand Prize – \$1600 Cash ✓ 2<sup>nd</sup> Prize – \$1500 Cash

✓ 3<sup>rd</sup> Prize – \$1000 Cash

✓ 4<sup>th</sup> Prize – \$500 Cash

Over \$14,000 in Cash and Prizes

## Quilt Raffle Tickets

\$1 per ticket

Chance to win one of three guilts

Pictures of Quilts are on the above website and Facebook addresses

	Order Form—Clip here an	
	State	
Number of tic		
Grand R	affle Ticketsx \$5 = \$	(Amount enclosed)
Quilt Ra	affle Ticketsx \$1 = \$	(Amount enclosed)
N	umber of Tickets for Quilt #1	#2 #3
Return to:	St. Stephen Church Grand Raffle	
	103 Central Ave.S.	
	St. Stephen, MN 56375	
Deadline for	tickets-by-mail: Aug. 31,2020	
Gambling Permit: )	(-73024-20-012	
Tickets/Books avai	ilable at St. Stephen Sentry Bank	



Wear a mask in public spaces.



Get tested if you have any symptoms.



## Answer if your health department calls.

TOWNHOMES **Hollow Park Apartments** in St. Joseph is accepting applications We are accepting applications for an on-site manager tor two-bedroom and threeteam. bedroom townhomes in St. Joseph, a multi-family administrative skills development with close necessary. amenities and entertainment, • MUST live on-site. • Flexible hours with nestled in a quiet residential area. rent reduction & hourly Rent based on income. wage. FOR RENTAL INFO CALL **Employment application** 320-557-0195 or email required and found on: ccrossing@brutgerequities.com Professionally managed by 🥢 BRUTGER tdd: 507-451-0704

Income guidelines apply. 💷

**MINNESOTA** 



## PET CARE | RESPONSIBLE OWNERSHIP

# **Spaying and Neutering**

A pet that has been spayed or neutered will gain many medical and behavioral benefits. It also is a way to do your part in lowering the pet homelessness crisis. The American Society for the Prevention of Cruelty to Animals reports there are millions of healthy cats and dogs euthanized each year due to not finding homes.

It is recommended to spay or neuter your pet at an early age, before potentially negative behavioral habits can be established.

It may seem overwhelming to put your pet through a major surgery at such a young age, but you actually will be providing it with a path to live a longer, healthier life.

## BENEFITS

Spaying or neutering can lessen risks of common diseases in your pet. According to the ASPCA, cases of breast tumors are cancerous in 50 percent of female dogs and 90 percent of female cats. Spaying before your pet's first round of heat occurs provides a huge advantage in protection of these diseases.

A neutered male pet will be less likely to feel the need to mark his territory than a non-neutered male. This will lessen the risk of messes on your furniture and other household items.

Additionally, your male pet also will be less likely to try to wander off from his home. If your male pet has not been neutered, he will likely try all he can to find a mate. This puts him at risk of traffic injuries and fights with other animals.



## MYTHS

There are a lot of misconceptions around about spaying or neutering your pet. Here are some of the most common myths: Your pet will become overweight. The truth is your pet will become overweight by overfeeding and lack of exercise, not neutering.
Surgery is risky. Of course,

anytime anesthesia is required, there is a slight chance of things going the wrong way. However, neutering is one of the most common procedures performed by veterinarians. • It's too expensive. While the initial procedure may seem expensive, there are many lowor no-cost spay or neuter clinics. Visit the ASPCA's website to locate clinics in your area.

# **Pine Cone Pet Hospital**

Drop-off appointments, extended evening & emergency appointments are available

**BACK TO SCHOOL** | STRUCTURE

# Create a Routine

The routine your children had during school slowly faded during the summer break. Now that physically attending school is questionable due to COVID-19 your children must spend time to create and get into a school routine that will allow them to get work done while learning from home.

## DAILY SCHEDULE

Attending school from home can feel like an extended vacation for your children. It's easy to be distracted by television, being at home and siblings. It's important that your student does well while attending online school from home so that they are not behind when school and life return to normal.

Time management when attending online school from home is crucial. Create a schedule for your kids to follow that will allow them to wake up at an appropriate time, attend online school and complete homework.

Plan lunch breaks and breaks for your children to relax a bit during school hours. It's important to make sure your kids stay in a school mindset.



Remember that it is OK to be flexible with the hours. Giving your children a little more time to relax or sleep is OK as long as they are getting their work done.

### THE IMPORTANCE **OF HOMEWORK**

Creating a time at home to get work done can help your children stay on track during this difficult period. The U.S. Department of Education says homework can help children develop strong study habits and positive attitudes. According to ed.gov, homework helps students: Review and practice what

they have covered in class. Prepare for class the next

day. Learn to use resources, such as libraries, reference materials and websites. • Explore subjects more

fully than classroom time permits.

• Extend learning by applying skills they already have to new situations.

• Integrate their learning by applying different skills to a single task, such as book reports or science projects.

• Learn to manage time and meet deadlines.

### **HELP WITH HOMEWORK**

Parents can help their children with homework by setting a regular time and place for it that removes distractions that may interfere with their progress. The U.S. **Department of Education** advises parents to provide supplies, identify resources and show interest in what your child is learning.

Remember that communication with teachers and counselors at their school is very important for helping

your child with homework. If your student is struggling at home, contact his teacher about online tutoring or work that can help your child sharpen their weaknesses.

### **SLEEPING BETTER**

The U.S. Department of Health and Human Services advises children to get plentiful sleep each night. Sleeping is not only about the number of hours you sleep, but more about the quality of sleep that is gained each night.

Placing yourself and your children on a sleep schedule will make it easier for your body to get good quality sleep. Here is a list of the recommended hours of sleep various age groups should get each night, according to the HHS:

 Most adults need seven to eight hours of good quality sleep on a regular schedule each night.

• Preschoolers need to sleep between 10 and 13 hours a day, including naps.

 School-aged children need nine to 12 hours of sleep each night.

• Teens need eight to 10 hours of sleep each night.

Staying on a consistent sleeping schedule can benefit the body in a variety of ways. Good quality sleep reduces stress, can help you maintain a healthy weight, think more clearly and do better in school and at work. Sleep can also lower your risk for serious health problems such as diabetes and heart disease.





**CHERYL BOUNDS-SPELLACY PSYCHOLOGIST** 



**DR. KIM CHRISTENSEN** PSYCHOLOGIST



**MINDY HEINEN** MARRIAGE & FAMILY THERAPIST



ANNA MARTYNA **CLINICAL COUNSELOR** 



**BACK TO SCHOOL** | SOCIAL SKILLS

# Making New Friends

Making friends in school is every bit as important as getting good grades but can be a nerve-racking experience for some children. Here are some tips and ways that you can build your child's confidence to make friends.

## WATCHING YOUR KIDS

Watching how your child socializes will help you find the root of what is keeping him from making friends. Your child may have anxiety in large groups of people or have a tough time thinking of how to initiate a conversation with other children.

Take your child to a park, a school activity or sport and watch how your child interacts with other children. Being a "fly on the wall" can help you see what skills your child lacks and what he may be doing wrong. This could be the best way to diagnose the problem and know what skills your child will need help building.

#### **ROLE PLAY AT HOME**

Your child might find it difficult starting a conversation with other children. They may be overthinking how to start the conversation. Role playing at home can help your child with initiating conversations. Sit down with your child



and discuss topics that interest them and would like to start a conversation with. Practice initiating the conversation and discussing the topics until your child feels comfortable.

Play dates are another way your child can get practice socializing. Set up play dates with children your child is comfortable around to practice the conversation topics you role played at home. Watch how your child socializes and focus on whether the other child is having fun with your child. Discuss what you saw with your child after the play date and how they felt discussing the topics he created.

#### **BE A SOCIAL COACH**

When an athlete in a sport finds a task, position or skill difficult, they don't push the problem to the side or avoid it. The athlete continues to practice the skill until they get it right and it comes naturally. Help your child see socializing the same way an athlete sees that skill, and help your child build and strengthen that skill.

Do not avoid the problem because your child is having a difficult time. Help them understand that it is important to know how to build relationships. Learning to build friendships when they are young will help them down the road.

#### BE SUPPORTIVE AND OFFER PRAISE

Your child may find making friends to be scary and nerve-racking. Making friends is not easy for everyone. Do not compare your child to siblings that may find making friends and socializing easy. Your child may be looking for a couple of really good friendships rather than having many casual friends. Everyone is different. Remember that your child may have different social limits than their siblings.

© ADOBE STOCH

Their happiness is what's most important. Praise and support your child for every accomplishment they make and make sure they know that you are there to help them.



## BACK TO SCHOOL | THE DISEASE

# Identifying COVID-19

With the uncertainty during the global COVID-19 pandemic comes the possibility for children to catch the disease from people they encounter, even if they are taking classes at home.

COVID-19 can spread quickly if you do not know how to identify the symptoms, when to seek help and how to care for others if they have contracted the disease. It is important to teach your family how to identify the symptoms for the novel coronavirus.

COVID-19 has a wide variety of symptoms ranging from mild to severe illness. It is important to know that anyone can have symptoms or can carry COVID-19 without even realizing they have it. Symptoms may appear two to 14 days after exposure.

Here are symptoms people with COVID-19 may have, according to the Centers for Disease Control and Prevention: cough, shortness of breath or difficulty breathing, fever, chills, muscle pain, sore throat, and new loss of taste or smell.

The CDC reports that these are not all the possible symptoms. Other less common symptoms have been reported, including gastrointestinal



effects such as nausea, vomiting or diarrhea. Older adults and people who have severe underlying medical conditions such as heart disease, lung disease or diabetes are at higher risk for developing more serious complications.

## WHEN TO SEEK HELP

If you suspect that you, your child or another family member has COVID-19, the CDC encourages you keep track of the symptoms and look for emergency signs. If someone is showing emergency signs, seek emergency medical care. Here are those emergency signs, according to the CDC: trouble breathing, persistent pain or pressure in the chest, new confusion, inability to wake or stay awake, and bluish lips or face.

If you or your child shows any emergency signs or symptoms, call 911 or call your local emergency facility immediately.

## STAY HOME IF YOU'RE SICK

If someone in your family has contracted COVID-19, there are precautions you will need to take to protect your family and others from the spread of germs. The CDC shares a list of precautionary steps to take:

• Continue to practice everyday preventive actions.

• Keep the ill person in a room away from the rest of the household members, follow recommended precautions and monitor your own health.

Keep surfaces disinfected.
Avoid sharing personal items with the ill person.

• If you become sick, stay in contact with others by phone or email.

• Stay informed about the local outbreak situation.

• Contact your child's school to let them know that you or a family member has contracted COVID-19.

These are all preventative, cautionary steps to take that will prevent the spread of germs. If you or your family member contracts COVID-19, all members of the family should enter a quarantine period of 14 days, the CDC recommends.

## Teach Your Teen About Money

Start the year off right — teach your teen about money by encouraging them to open an account at your local community bank.

All the technology with the added trust of Your Hometown Bank.





## Flexible hours. Extra income. Meaningful work.

Learn more about our seasonal positions.

Now Hiring:

- Experienced Tax Pros
- First-Year Tax ProsTeam Leaders

Call us at 320-259-1559

Receptionists

DIVISION PLACE, 2810 W DIVISION ST SAINT CLOUD 320-259-1559

H&R BLOCK

> Best Employers for Women
>  Best Companies for Work-Life Balance
>
>
>  2018-2019, Forbes
>  2019, Comparably

Best Employers for Diversity 2018-2020, Forbes 7

BACK TO SCHOOL | FIRST DAY

# Starting the New Year Right

Back to school after a summer away can be a nerve-racking experience for some students.

For some it may be a new school, a new grade or new state altogether. There are ways, despite uncertainty, to make back to school a positive and exciting experience.

### A FIRST DAY OUTFIT

Looking and feeling your best can also help you do your best. Taking your student to the store and allowing him or her to pick out their first day outfit can help them look forward to their first day of the new school year. It's important that you allow your students to buy the clothes they feel help express themselves the best.

Many stores have back-toschool specials that would make picking out the first-day look easy and affordable. There are other ways your child can express themselves and make a great first impression on the first day of school such as a new haircut, new shoes or a new backpack.

#### MAKE A SCHOOL RESOLUTION

Although people mostly make resolutions at the beginning of each calendar year, it can be a good idea to create a resolution before each school semester or school year.

Knowing your goal is half the battle of achieving your goal. Creating school resolutions can become a family tradition in your household. Here are a few ideas for school resolutions you can talk to your children about:

Eat healthier.

• Make 5 new friends.

• Smile more and say hello more often.

- Create better study habits.
- Stop procrastinating.Complete assignments on
- time. • Create a daily planner and

keep up with the planner.

### PREPPING FOR CLASSES

Most students know what classes they will have on the first day of school. Have your children look into their classes ahead of time.

They will walk in prepared and more confident after knowing what to expect. Getting to know their teachers or professors is also a good way to prepare for the class.

Contacting their teacher or professor to talk about the class and what his expectations are will help your children be prepared for what is to come once school starts again.

## FIRST-DAY PICTURE

An inexpensive and fun way to celebrate the school year starting again with the whole family is to create picture frames for first-day pictures. Picture frame crafts can be purchased at any store that sells arts and crafts items. Your children can create different themes for the frames each year and frames that express who they are.

Creating picture frames with your family can create many memories year in and year out. Creating frames together also shows your children that you support them and enjoy creating memories and fun.

Welch Dental Care

**Providing Great Family Dental Care** 



## Specialized dentistry for infants, children and teens New patients and emergencies welcome

PEDIATRIC DENTISTS CARING FOR KIDS



Sarah Welch, D.D.S.

Board Certified. American Board of

Pediatric Dentistry Member, American

**Pediatric Dentist** 



- Digital x-rays to keep smiles healthy
- Movies and video games to make dental visits more fun for kids



Ashley Turrittin, D.D.S. Pediatric Dentist Board Certified, American Board of Pediatric Dentistry Member, American Academy of Pediatric Dentistry



- Relaxed Setting
- Emergency Care
- Extractions
- Root Canal Therapy
- Whitening
- Cleanings
- Cosmetic Dentistry
- Fillings
- Dentures
- Crowns and Bridges

Ashley Turrittin, D.D.S. Pediatric Dentist

320-229-2223 • welchdentalcare.com • 151 19th St. S., Suite B • Sartell, Minn 56377 • Discover the difference on Facebook or at SartellKids.com • 320-229-2222

Friday, Aug. 21, 2020

## **Cultural Connections:** From South Korea to south St. Joseph

Tani waa kuu muhiim adi- by Martina Talic ga. 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.

Recently I had the honor of meeting Pok Hughes, a South Korean woman who lives in our community. Her journey from Asia to St. Joseph is an interesting one. It started one rainy day when she decided to follow her two high school brothers who had previously moved to the United States to pursue their education. Pok's parents died when she was only 21, leaving five children behind. As eldest, she was now in charge of the

family.

American education was better than Korean, so she found a way to send her siblings to Texas. When Pok arrived in America, her mission was to parent and care for her brothers. She indeed did a great job! Both brothers are successful and living in Florida and Georgia. They keep in touch on a regular basis. Her other brother and sister remained in South Korea and Pok visits them every few years.

**Connections** • page 11



**Enjoy Friendship and Social Activities** 320-258-3094 6670 Northwood Lane, St. Cloud

Auto, Truck, RV & Trailer Repair

realifecoopmuellergardens.org 💷

Jump into the New Season, Celebrating 15 years! Dreams Begin With a Dance ... Offering classes to all abilities from ages 2 t Recreational and competitive levels Offering Classes in person and Hybrid options **Open Houses** Aug. 26, 27 Sept. 1 & 2 3-7 p.m. 454 Great Oak Drive • Waite Park, MN 56387 • (320) 257-TOES (8637) Visit us on our website at www.msmelindas.com

# **EMERALD ASH BORER**

## **Emerald Ash Borer (EAB)**

EAB is an invasive pest from Asia and threatens the ash tree population in the United States. In Michigan alone it has killed over 20 million trees since its discovery in 2002. Through a combination of natural spread and human activity it is now found in Ohio, Maryland, Illinois, Indiana, New Hampsire, Massachusetts, Conneticut, New York, Pennsylvania, New Jersey, Virginia, West Virginia, North Carolina, Georgia, Tennesse, Arizona, Kentucky, Kansas, Colorado, Missouri, Minnesota, Wisconsin, placing millions of additional ash trees at risk. It will continue to spread and is probably a permanent member of our insect population.



320-363-1433 8805 Ridgewood Court, St. Joseph beelineservice.com **EMERALD ASH BORER:** It has killed MILLIONS of ash trees in North America. It's now present in

central Minnesota, and when your ash tree becomes infected IT WILL DIE! Schwegel's Landscap-ing and Tree Service has a **GUARNTEED** method for treating emerald ash borer. They can help you save your mature ash trees. But the treatment period for 2020 has nearly ended. If you have ash trees on your property CALL **TODAY! Schwegel's Landscaping** and Tree Service. 320-293-4438 is a LOCAL licensed and bonded company.



Your EAB treatment specialist!

**Opinion** 

## Our View Prepare now for Nov. 3 vote In last week's primary election, Minnesota voters

in last week's primary election, Minnesota voters and election officials experienced what voting looks like amid a pandemic.

The primary was a good trial run to prepare for the Nov. 3 general election. Voters can act now to ensure everyone votes and every vote counts in November.

Just like stores and restaurants, polling places instituted health and safety measures. Voting required wearing a mask, election judges worked behind plastic barriers and voters were asked to socially distance. Workers constantly disinfected surfaces such as voting booths and door handles and sanitized pens. These practices slowed things down a bit. In the primary, about 27 percent of registered voters voted with a higher percentage than usual using early and absentee voting. More about those options later. Minnesotans usually lead the nation in voter turnout with more than 70 percent participation so a few easy steps will make voting easier and faster for the much larger turnout expected on Nov. 3.

First, make sure you are registered. Go to MNvotes. org and click on the Register to Vote link. On the website, you can check to see if you are registered as well as view a sample ballot. You can register at the polls, but that takes more time than if you are already registered. Also take time to check your polling place. Because of Covid-19 restrictions in schools and other typical polling locations, your polling place may have moved.

You don't have to wait until election day to vote. There are several options for early voting. Beginning on Friday, Sept. 18, you can vote early in person at the county election office. That option continues through Monday, Nov. 2. Absentee voting locations must be open during normal business hours and must be open the last Saturday before the election from 10 a.m. to 3 p.m.

The last week before the election, in-person early voting also takes place at your local city hall or at the Stearns County License Center or Courthouse.

Donald Trump has created much confusion and conflict about the safety and security of voting by mail. However, assertions of widespread voter fraud can't be backed up by facts. In data collected in three voteby-mail states, the Electronic Registration Information Center found officials identified just 372 possible cases of double voting or voting on behalf of deceased people out of about 14.6 million votes cast by mail in the 2016 and 2018 general elections, or 0.0025 percent.

Voting by mail is not a new idea. Oregonians have voted by mail for more than 20 years. Colorado, Hawaii, Utah and Washington conduct all elections entirely by mail. Right here in Stearns County, 12 small cities and 19 township precincts conduct their elections by mail.

For these elections, all registered voters receive a ballot in the mail. The voter marks the ballot, puts it in a secrecy envelope or sleeve and then into a separate mailing envelope, signs an affidavit on the exterior of the mailing envelope and returns the package via mail or by dropping it off.

Trump has wrongly confused absentee voting with voting by mail, not surprising because he and his family vote absentee. In Minnesota, the process to handle the ballots and count the votes is the same for voting early in person or requesting an absentee ballot and returning it by mail. Any voter in Minnesota can vote early by absentee ballot, regardless of whether they will be home on Election Day.

To request a ballot so you can vote early by mail, go to MNvotes.org and click on the Other Ways to Vote.

With rising concern about the Postal Service's ability to deliver the mail in a timely manner, you can return your completed ballot in person to the county election offices. You may not drop off your ballot at your polling place on election day.

If you decide to return your ballot by mail, it must be postmarked on or before Election Day (Nov. 3) and received by your county within the next seven calendar days (Nov. 10). You may also send your ballot via a package delivery service such as FedEx or UPS.

You can track the progress of your ballot at MNvotes.org as well.

Laws passed by the Minnesota Legislature and procedures set up by the Minnesota Secretary of State assure voting is easy and secure for every eligible Minnesotan to vote, even during a public health crisis.

# Will we elect an 'angry, nasty' woman?

In late summer, the Democratic nominee for president selected a woman, who was a member of Congress, as the party's vice-presidential candidate. The presidential candidate, himself a former vice president, knew exactly what type of person he wanted for his running mate in an election to unseat a Republican incumbent. His own service as vice president set the standard for the modern relationship between the president and vice president.

The year was 1984. Walter Mondale, Jimmy Carter's vice president and a former Minnesota senator, asked Rep. Geraldine Ferraro of New York City to join him and make history by being the first woman on a major party ticket. Mondale introduced Ferraro in the House chamber in the Minnesota Capitol in St. Paul. Ferraro served three terms in the U.S. House representing Queens, a district that served as the location of the popular television show of that era, "All in the Family." The district was known for its ethnic composition and conservative views. During the campaign, opponents attacked Ferraro's family finances.

The Mondale/Ferraro team lost to Reagan/Bush, 60-40 percent.

Twenty-four years later in St. Paul, another presidential candidate introduced a woman as his running mate. During the 2008 Republican National Convention, Sen. John McCain choose Alaska Gov. Sarah Palin in his contest against Barack Obama and Joe Biden. McCain's choice was intended to energize his campaign and broaden the party's apMike Knaak Editor



The ticket, with a female vice president lost again, with 46 percent of the vote.

Democrats picked Hillary Clinton to run in 2016 and we know how that turned out. Clinton, on paper the most prepared and qualified candidate since George H.W. Bush, lost to Donald Trump, who was and is totally unprepared and unfit for any elective office.

Were American voters ready to vote for women in those three races? Would a man have done better? Probably not. Reagan's job approval rating was 62 percent by election day, after climbing through the 50s all summer. McCain and Palin faced a once-in-a-generation candidate whose words promised hope and change and whose election would be historic.

Clinton lost for a number of reasons. Voters didn't much like her or Trump and took a chance on the new guy. Too many Democrats stayed home. If 37,000 votes would have flipped in three states, we'd only be seeing Trump on FOX's late-night Saturday lineup.

Now Biden has made history again after serving two terms as vice president to the country's first Black president. Sen. Kamala Harris would be the nation's first Black vice president and first woman elected to that post.

Are voters ready for a woman this time? Is she too ambitious? Please make a list of the vice presidents who have not been ambitious. Start with the most recent VPs: Pence, Biden, Cheney, Gore, even Quayle, Bush 41, Mondale, Rockefeller, Ford, Agnew (ambitious and a crook). Can you claim any of them were not ambitious? OK time to move on.

Harris faces not only sexist but also racist attacks from Trump and his crew. He's rolled out the "nasty" label again that he reserves for any woman – politician or journalist – who gets under his skin. Because she's not white, there's also room for racism casting her as an "angry Black woman." It's not surprising conservatives also question whether Harris, born in Oakland, California, is really an American and eligible to be vice president. Where have we seen this movie before?

While Trump is appealing to "suburban housewives" with racist messages, will 2020, the 100th anniversary of women gaining the vote, be the year when a candidate is judged by her ability, ideas and character?

## It's time to Make America Sane Again

Why are so many people surprised by President Donald Trump's abysmal lack of leadership during this Covid-19 crisis?

Even some of his worshippers are souring on his utter lack of coherent leadership.

No one should be surprised. Not at all. If they'd paid attention during the past three years, they would know by now that Trump's mishandling of the virus crisis was just another page – the bleakest page – torn from his ragged playbook.

From the get-go, anything Trump did not like, did not agree with or that proved him wrong he merely dismissed with a snort and a sneer as fake news. After 20,000-plus lies, he is still lying. His inauguration ceremony drew the biggest crowds in history. His trilliondollar-plus tax cut was going to help the little guy the most. Intelligence agencies, spurred on by vicious Democrats, spied on him, invented the Russia collusion story and caused innocent chums to be charged with cooked-up crimes and Trump's impeachment. When it was revealed that Russia was paying the Taliban to kill American troops in Afghanistan, Trump scoffed: fake news. Later, he said, the issue did not cross his desk in an intelligence briefing. How would he know? He is notorious for not reading those briefings, for not reading anything.

From the very start, Trump has played denial ostrich, concocting lies and dismissing all facts, science and other pesky information as fake. Then,



whistling Dixie, he skips on to his own deluded version of reality. When he's caught in his own trap, he distracts attention and blames anybody and anything – Obama, Hillary, China, leftwing radicals, anarchists, the weather. Anything at all.

When the virus appeared, Trump opened his tattered playbook. The virus, he promised, will disappear, like a miracle. When warm April arrives, the virus will die. Maybe injecting bleach will stop the infection? But wait, there's more! What about hydroxychloroquine? Oh yeah, that'll do the job. Order before midnight, folks! Very often, after bragging and/or telling a lie, Trump asks, "Can you believe it?" The answer is no.

And what's this mask nonsense? Masks are for sissies and alarmists who think the virus is just a hoax. As the death toll rose by thousands upon thousands, Trump's obsessive focus was to re-open businesses. Those deaths are almost all caused by the plain old flu bug or by old age. The Democrats and the media are playing up death to win the next election. Schools better reopen – or there'll be hell to pay. And enough testing! Testing causes more infections; if we stop testing, the virus will vanish. As Trump sinks in the polls, as he digs his hole deeper, a flailing panic is setting in, causing him to become even more unstable, more paranoid, even more narcissistic.

"I alone can fix it!" he has often crowed. But can he fix himself, even with the help of his hand-picked fixer, Attorney General William Barr?

Like Humpty Dumpty who fell off his wall, Trump is broken, and all of his horses and all of his men can't put Trumpty together again. Meantime, before the defeat he senses with quivering dread, he is already predicting a rigged election. He ought to know; he's doing it by sabotaging the Postal Service. Remember how it was voting fraud that gave Hillary Clinton three million more popular votes? Hey, why have an election at all? Call it off. Aw shucks, just let King Donald reign for four more years.

So, again, why be surprised? For the last three-and-a-half years, it's always been about Himself and his Gigantic Ego, about him keeping power in his just-pretend presidency, about the pomp and pageantry befitting a king. What is so ironic, perhaps so "fitting," is he did it all to himself, and boomerang justice just might soon hit him right over the head.

How the mighty fall. Many kings throughout history have ended up as blustering, sputtering has-beens wringing their hands during self-pity trips in the wee lonely hours.

Time to pay attention: Make America *Sane Again.* 

## **Connections**

## from page 9

After living in Texas for two years, Pok moved to California where she worked in a Japanese restaurant. When she married and had children, the family moved to Princeton and then Sauk Rapids. Pok has two beautiful daughters who live in Arizona and New Jersey.

In my interviews with immigrants, I am always surprised not to hear one single complaint about the Minnesota winters. The good things outweigh the harsh climate!

Pok loves her quiet, safe

**Pok Hughes** neighborhood and natural surroundings. She worked hard in the food industry all her life and now that she is retired, she enjoys traveling. During her free time, Pok likes to play

Letter to the editor.

delayed visit last week to see

the friendly faces at the desk

to be true as always, but I also

found an amazingly efficient

and organized method of quar-

antine safe service. First of all,

several patrons waited patiently

in a line of four or five people

that stretched out to the lobby.

It was long only because every-

one was carefully and safely

"social distancing" several feet

apart, and everyone was wear-

ing the mandated quarantine

I, of course, found the above

and mail some packages.

golf and exercise. She loves to socialize with her friends at the Korean Baptist Church in St. Cloud.

"It is nice to be retired," she says, with a smile on her face. And her face is beautiful! Here's Pok's recipe for beauty: Pick some aloe vera leaves; blend and refrigerate. Apply to your face every night. And of course, remember to smile; that will keep you young and beautiful forever!

mask.

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

While Texas has one of the

highest number of covid cas-

es in the country, we here in

Minnesota have been steadily

rising from our low numbers.

In hopes of staying low, how-

ever, I do encourage everyone

in my adoptive town to wear

your mask with patriotic pride:

wear it for your children, wear

Tuesday, Aug. 25.

Thursday, Aug. 27

p.m., 124 First Ave. SE, St. Joseph.

Friday, Aug. 28

Church, 610 CR 2, St. Joseph.

St. Joseph Food Shelf, open 1-3

Collegeville Township Board, 7

## **Obituary**-Sandra "Sandy" Osbourn

#### Bismarck, N.D. July 27, 1970-Aug. 3, 2020

Sandra (Sandy) Osbourn, 50, died suddenly after a very short illness on Aug. 3 Burial was back home Osbourn



in North Dakota and the family held a private memorial service to celebrate her life at the Church of St. Joseph, which was live streamed for all to see on Aug. 12.

Osbourn was born July 27, 1970, to Patricia and Nathan Osbourn in Bismarck, N.D. She graduated from Bismarck High School in 1989.

Osbourn was an extremely hard worker; at times she worked two jobs. She worked at various jobs throughout her career, but none she enjoyed more than her current position as a client coordinator for Health-Max Home Health Care.

She had several close

Monday, Aug. 31

friends and absolutely adored her parents. She was particularly close to her mom and dad, a devoted daughter, and cared for them deeply. She would see them as often as she could and spoke with them daily. She enjoyed motorcycle riding, crafting projects and always loved a good garage sale.

Sandy was incredibly kind-hearted, loving, and generous. Her friends talk of what a great friend she was, how she was always there for them and would, "give them the shirt off her back." Sandy will be dearly missed by all!

Survivors include the following: her loving parents, St Joseph, MN; her sister, Lisa (Roger Lenahan) Kittleson; nieces Katie and Hailey; nephew Johnathan; and a very large, loving, extended family of aunts, uncles and cousins in North Dakota.

She was preceded in death by grandparents Helen and Matt Dietrich and Helen and Jack Dupey.

For an online memorial, visit https://www.gatheringus.com/memorial/sandy-osbourn/4614.

Thursday, Sept. 3

Church, 610 CR 2, St. Joseph.

## Wear your mask with patriotic pride

Jean Abercrombie, St. Joseph

Since I moved from Amarillo, Texas, I have loved going to the post office here in St. Joseph. Being used to waiting in long, time-consuming lines, I found the line, if one at all, short here in St. Jo(seph) and the employees especially cordial and friendly, and, well, yes, just MINNESOTA NICE!

Due to the Covid Quarantine, I made a long-needed but

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.

ANNOUNCEMENTS

ment. (MCN)

AUCTIONS

tionco.com. (MCN)

AUTOMOBILES

INVESTIGATE BEFORE YOU IN-

VEST! Midwest Free Community Pa-

per Association does not knowingly

accept fraudulent or deceptive ad-

vertising. Readers are cautioned to

thoroughly investigate all classifieds

and other ads which require an invest-

WRIGHTZ AUCTION CO. (PRE-

VIOUSLY GILBERT'S) MACHINERY

CONSIGNMENT SALE, SEPTEMBER

14TH, 9 AM. Consign Early by August

21st for Complete Advertising. No

Small Items, Tires after September

4th. CONSIGN TODAY, 641-398-2218,

Hwy 218, Floyd, IA. www.wrightzauc-

DONATE YOUR CAR TO CHARITY.

Receive maximum value of write off

for your taxes. Running or not! All

conditions accepted. Free pickup. Call

DONATE YOUR CAR, TRUCK TO

HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax Deductible, Free

Towing, All Paperwork Taken Care Of.

Condition Vehicle, 2002 and Newer.

Competitive Offer! Nationwide FREE

Pick Up! Call Now For a Free Quote!

CASH FOR CARS: We Buy Any

for details. 855-752-6680 (MCN)

CALL 1-855-977-7030 (MCN)

888-366-5659(MCN)

- Community Calendar Friday, Aug. 21 St. Joseph Farmers' Market, 3-6 p.m., Resurrection Lutheran p.m., Township Hall, 27724 CR 50. Church, 610 CR 2, St. Joseph.

Sunday, Aug. 23

JoeTown Table, 11:30 a.m.-1 p.m., American Legion, 101 W. Minnesota St. Free community meal.

Monday, Aug. 24

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

**BUSINESS OPPORTUNITIES** COMPUTER & IT TRAINING PRO-GRAM! Train ONLINE to get the skills to become a Computer & Help Desk Professional now! Grants and Scholarships available for certain programs for qualified applicants. Call CTI for details! 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)

DIRECTV - Switch and Save! \$49.99/month. Select All-Included Package. 155 Channels. 1000s of Shows/Movies On Demand. FREE Genie HD DVR Upgrade. Premium movie channels, FREE for 3 mos! Call 1-844-245-2232. (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)

High-Speed Internet. We instantly compare speed, pricing, availability to find the best service for your needs. Starting at \$39.99/month! Quickly compare offers from top providers. Call 1-855-399-9295 (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)

#### 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)

#### FOR SALE

Light Hail-Big Sale on Enclosed Cargo Trailers. Dump Trailers in stock. Just in: ALUMINUM utility trailers. Pull-behind Motorcycle cargo trailers with interior liner, Skidloader, carhauler & equipment trailers. For more information and PRICES go to www.FortDodgeTrailerWorld.com or 515-972-4554. (MCN)

#### **HEALTH & MEDICAL**

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)

DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 350 plus procedures. Real dental insurance- NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-855-973-9175 www.dental50plus.com/midwest #6258. (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)

Now's the time to be sure you have the Medicare Advantage Plan that's right for you. Extra benefits may include prescription drugs, dental, vision, hearing aids, in-home aides, and more. Some plans may have a \$0 monthly premium - regardless of your income! Call an insurance agent to compare! 877-319-0012. (MCN)

FDA-Registered Hearing Aids. 100% Risk-Free! 45-Day Home Trial. decide to keep it, PAY ONLY \$299 per 1268. Promo Code 285. (MCN) aid. FREE Shipping. Call Hearing Help Express 1- 855-548-9854 (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

BATHROOM RENOVATIONS. EASY, ONE DAY updates! We specialize in safe bathing. Grab bars, no slip flooring & seated showers. Call for a free in-home consultation: 855-836-2250 (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)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior Comfort Fit. Crisp Clear Sound. If you & Military Discounts. Call 1-855-577-

#### 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)

#### WANT TO BUY

Need some cash! Sell us your unwanted gold, jewelry, watches & diamonds. Call GOLD GEEK 1-866-274-7898 or visit www.GetGoldGeek. com/midwest BBB A Plus Rated. Request your 100 Percent FREE, no risk, no strings attached appraisal kit. Call today! (MCN)

St. Joseph Food Shelf, open 1-3 St. Joseph Food Shelf, open 1-3 p.m., 124 First Ave. SE, St. Joseph p.m., 124 First Ave. SE, St. Joseph. St. Joseph Township board meeting, 7 p.m. Township meet-Friday, Sept. 4 St. Joseph Farmers' Market, 3-6 p.m., Resurrection Lutheran

St. Cloud school district board meeting, 6:30 p.m., District Administration Office, 1201 Second St. S, Waite Park.

St. Joseph Farmers' Market, 3-6 p.m., Resurrection Lutheran

ings are conducted through teleconference Wednesday, Sept. 2

#### it for your parents, wear it for your grandparents. Wear it for your country: It is the patriotic thing to do. And it is MINNE-SOTA NICE!

St. Joseph Newsleader • www.thenewsleaders.com

## PERSONAL FINANCE GUIDE | FAMILIES

# **Teach Good Money Habits**

oney is a fact of life — one that kids should know about and understand early. According to a KeyBank report, 76 percent of current college students wish they'd had more help to prepare for their financial futures.

This underscores how important a financial education is for your child. Yet seminars, workshops and classes on personal finance are not typically included in primary and secondary education.

This puts the pressure and responsibility on adults outside of schools — parents and other family members — to teach children about the value of a dollar.

Here are just a few ways to educate your kids about money at any age.

**Create a savings jar.** Have your children add in money they earn or receive as gifts. It is best to use a clear vessel, such as a glass jar, so they can see the money grow. Encourage them to take the coins and bills out every day and count them. They will quickly grasp the diligence it takes to save and the excitement of seeing their savings grow.

Show them the value of a



**dollar.** When you take your kids to the store and they point out a toy, show them the price tag. Teach them what the numbers mean and how many dollars something costs. Children are incredibly tactile, so take extra cash with you to the store and count out the money together. If you choose to purchase the item, let your child hand the money to the cashier.

**Teach them about opportunity cost.** Kids, especially older children, tend to pick up this lesson quickly. Essentially opportunity cost is about weighing purchasing decisions. Talk your children through the multiple spending options for their money and let them make the final decision.

**Teach them about investment cost.** Think of the neighborhood lemonade stand. If your children make \$10 selling lemonade during your yard sale, have them pay you for the cost of the lemons and sugar. You could also charge them a small rental fee for using the front yard. This will help them understand profit.

# Together we are... Optimistic.

From the seed of challenge grows opportunity.

Let's get together. StearnsBank.com (320)253-6607



Follow us France | StearnsBank.com | 📷 🔓