Postal Reaching Everybody! sleaders

Friday, Dec. 25, 2020 Volume 25, Issue 26 Est. 1995

Town Crier

Habitat seeks help with snow removal

Central Minnesota Habitat for Humanity needs volunteers to shovel snow on properties that Habitat owns but there is not a homeowner on the property yet. Locations are in the St. Cloud area. Volunteers are asked to adopt a property and shovel as needed throughout the winter. The time is flexible for the volunteer's schedule, but the shoveling needs to be done in a timely manner after a snowfall. For more information, please contact Jess at 320-248-8256 or jdahl@ cmhfh.org.

Share your health, give blood

The American Red Cross needs eligible and healthy blood donors. Patients are counting on lifesaving blood throughout this coronavirus pandemic. If you're healthy and well, please schedule an appointment to give in the days ahead. You are strongly urged to make an appointment to provide lifesaving blood products to patients. Visit www.redcrossblood.org to make your appointment today. Please don't feel discouraged if there isn't an immediate appointment available, patients still need you!

Volunteer with RSVP

The Greater St. Cloud Area RSVP engages men and women ages 55 or better in meaningful volunteer opportunities at more than 175 human-service agencies throughout the community. They are seeking compassionate volunteers in a variety of positions including many roles with flexible and virtual commitments. RSVP staff will work with you to design your volunteer experience to fulfill your needs and create a positive impact on your community. Contact RSVP at 320-255-7295 or rsvp@ci.stcloud.mn.us.

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.

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





(Left) Rodney Austin, at Sartell's Edgewood Senior Living, receives a surprise visit from Santa and Mrs. Claus Dec. 15. (Above) Kay Peterson, also at Edgewood, holds up a photo when Santa asks, "How long has it been since we last saw each other, Kay?" The holiday cheer was a gift of Express Employment Professionals of St. Cloud.

Sartell approves 1-percent tax hike 2021

by Dennis Dalman

news@thenewsleaders.com

A tax-rate increase of 1 percent was approved for 2021 by the Sartell City Council at its Truth in Taxation hearing Dec. 14.

After a lengthy, spirited conversation, council members decided to compromise and approved the tax increase as part of next year's budget and levy. It was approved on a 4-0 vote. in 2021 is \$7,393,045. Council member Brady Andel

was not at the meeting.

Sartell Finance Director Rob Voshell outlined the budget and levy proposal.

The total tax levy, collectible

The long discussion by coun-

cil members focused on efforts to keep any tax increase as low as possible. At one time, earlier this year, the preliminary budget called for a 2.35-percent tax increase. Since that time, city

Tax • page 3

Superintendent announces retirement

news@thenewsleaders.com

The Sartell-St. Stephen school district superintendent told the school board he intends to retire at the end of June.

In a letter to the school board, Jeff Schwiebert, who has led the district for seven years, thanked the community for its support. During his tenure, Schwiebert oversaw the funding and building of a new high school, major remodeling of the former high school and realignment of the district's schools. As communities struggled this past summer with discussions of racism, he researched and the school board approved conducting an equity audit of the district's practices and policies.

Schwiebert said he's most proud of bringing stability to the district and helping to foster trust among the community, staff and school board.

He announced his retirement now, with six months of the school year left, so the board has time to conduct a search.

"There are a lot of things to get done in the next six months," Schwiebert said.

When his time in the Sartell-St. Stephen school district ends, Schwiebert will have served 19 years as a superintendent - seven years in Sartell, five years in Eldridge, Iowa and seven at Mount Vernon, Iowa.

Schwiebert's career started as a teacher in Mount Vernon after graduating in 1981 with bachelor's degrees in history and education from Cornell College in Mount Vernon. He then earned a master's degree in secondary education from the University of Iowa and a superintendent certificate from the University of Northern Iowa.

"Of all those places I've been, my wife and I consider the Sar-

Superintendent • page 3

2020 Year in Review

Compassion, resilience, hope outshine COVID-19

Jan. 10 edition

up to \$100,000 in matching funds, the Sartell-St. Stephen Education Foundation launched a campaign to fund cutting-edge equipment and materials for Riverview Intermediate School. The donor is longtime Sartell resident, foundation supporter and former City Council member Pat Lynch, Granite Logistics.

After a one-week delay waiting for signs and barriers, the new student drop-off traffic plan at Pine Meadow Elementary School began Jan. 9. The change is needed,

school and city officials said, be- Jan. 24 edition Thanks to a donor who pledged cause traffic is backing up on Pinecone Road as far south as City Hall around drop-off time. Officials were worried about traffic congestion and potential rear-end collisions, especially during bad weather.

> It's one of the saddest sights along roadways: crosses, flowers and memorabilia "planted" in a ditch where a loved one died in an accident. However, such memorials are also a cause for public safety. That is why the Sartell City Council passed an ordinance Dec. 9 regarding roadside memorials.

er to reality after a second lead gift to its capital campaign. Sartell Youth Rec Center, owners and operators of Bernick's Arena, announced on Jan. 15 the donation from Regional Diagnostic Radiology. The plans for a second sheet of ice shifted in November from an open-air structure to an enclosed, year-round building including ice/refrigeration system, weight and dry land training area, locker rooms and turf system.

Dog-owning residents in Sartell no longer have to license their dogs

in the city, effective Jan. 13. The A second Sartell ice arena is clos- Sartell City Council, after a Jan. 13 public hearing during the council meeting, voted unanimously to strike the license requirement from the city's animal-control ordinance.

Feb. 7 edition

Recent state data predicts that Sartell's population will grow from about 18,000 residents now to 25,000 people in 2025. The health and medical technology sector is Sartell's niche, and that's where future growth is expected, Degiovanni

YIR • page 5

very end before falling ill

in recent weeks. It gave him

Obituaries gift to help others throughout

his life until the

James Vincent Smith, 70 Sartell Oct. 8, 1950-Dec. 14, 2020

James "Jim" Vincent Smith, 70, of Sartell, died Monday, Dec. 14, 2020 after unexpectedly falling ill and losing his fight to COVID-19.



Smith

There will be no funeral services per his wishes as he had chosen to be cremated and will be buried in the spring at St. Mary's cemetery where family and friends will be invited to celebrate his life.

Myrna L. Pfau, 86 Sauk Rapids

Myrna L. Pfau, 86, died Dec.

Smith was born on Oct. 8, 1950 in Sleepy Eye, to Mildred "Millie" (Sellner) and Vincent Smith. He grew up in St. James and later Sleepy Eye attending and graduating from St. Mary's High School. After graduation, he joined the Marines and soon after married Bonita "Bunny" Haas on Oct. 7, 1972. Smith was retired these past eight years but had worked various jobs throughout his life which included the following: semi driving, security and service type jobs, along with opening his own radiator repair shop. He treasured spending time with his family.

He was a proud and strong man. God blessed him with the gift of strength. He used this

great pleasure to lend a helping hand to so many without being asked. He said this time spent working alone allowed him to reflect back on past memories of family and friends that he loved dearly. He shared many wonderful memories of growing up with his aunts, uncles and cousins.

He was a very loving person who was a good friend to all. He enjoyed telling jokes and reminiscing about the past. He lived his life by

always staying true to himself. He was generous with his time and money. He led a life of serving others and was not materialistic in any way. He knew just how to make others feel important and special. He built many friendships with those he crossed paths with. For more than a year and a half, he volunteered his time to take a dear friend to his chemotherapy treatments where he would sit with him the entire time to help pass the time each week until his passing. His favorite monthly donation charities were St. Jude Children's and Shriners hospitals along with many other charities when a need would arise. It was not uncommon for him to hand mom a \$20 bill so she could extend this to a young family with children that

looked to be in need. He was a

man with a big heart and openly shared his love daily with his wife, kids and grandchildren. His love, service and small acts of kindness is what will be remembered most and continue in his legacy.

Survivors include the following: his loving wife, Bunny, of 48 years; daughters: Robin (Jeff) Rabey of Prior Lake with sons: Beau and Luke, Bobbi Jo Nash of Prior Lake with children: Jackson, Carter and Taylor Nash.

He was preceded in death by the following: his parents, along with stepfather Lyle"Red" Baker; and grandparents: Edward J. and Mathilda (Seidl) Sellner.

16 at Good Shepherd Lutheran Home in Sauk Rapids. A pri-Jan. 26, 1934-Dec. 16, 2020 vate graveside service was held at Oak Hill Cemetery in Sartell.

ed to Williams Dingmann Family Funeral Home, Sauk Arrangements have been entrust-Rapids.





tell) Pitschka. She was born into the family of Joseph B. Sartell, founder of Sartell, Minn. and the Sartell Paper Mill. She would say, "as long as the smoke was coming out of the chimney of the paper mill we knew we would have food on the table." She graduated from Sauk Rapids High School in 1951 and was involved in the marching band, glee club, pep band, debate, class play, editor of the school newspaper

for three years, and Homecoming queen. She married Robert Pfau on Aug. 25, 1954 in Watertown, South Dakota, and they later divorced. Pfau worked as the cafeteria manager and housekeeper at the St. Cloud Hospital, at Tempo department store and at St. Cloud State University. She was a member of St. Michael's Catholic Church. Pfau was a Girl Scout leader and won awards for being an Air Force wife. She loved her faithful companion, Duncan, the tuxedo cat. She enjoyed reading, baking, cooking, watching the Vikings and Twins, sitting in the sun, going to the casino and camping with family. Pfau was caring, strong-minded, hard-working and very proud of her family. She loved celebrating Christmas.

Survivors include the follow-

ing: her children: Richard (Sharon), Michael, Daniel (Vicki), David, Robert and Jennifer (Shawn) Zinken, all of St. Cloud; Joan (Robert) Jaros of Hazelhurst, Wisconsin; Paul (Rebecca) of Hanover, Maryland; John (Jill) of Plymouth, and Carolyn (Mike) Achman of Becker; sisters: Janice (David) Strasser of Avon Park, Florida, and Roberta (Larry) Dodson of Snellville, Georgia; 18 grandchildren; 19 great-grandchildren; and her faithful companion, Duncan, the tuxedo cat.

She was preceded in death by her parents and stepmother, Helen (Novitski) Pitschka.

The family wishes to thank the staff at Good Shepherd Lutheran Home and CentraCare Hospice.

Obituary and guest book available online at williamsdingmann. com.

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Sartell-St. Stephen • St. Joseph

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Little Dukes - Pinecone Quik Stop - Cenex The Newsleaders office Sartell City Hall Sartell Community Center School District Offices Speedway

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Editor Heidi Everett **Assignment Editor** Carolyn Bertsch

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

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www.thenewsleaders.com

Tax

from front page

staff and council managed to cut back on the budget, so a 1.75-percent increase was proposed at the beginning of the Nov. 14 meeting. That amount, however, did not sit well with council members Mike Chisum and Jeff Kolb. In

Superintendent

tell-St. Stephen community as

placement is underway. At its

Dec. 21 meeting, the board hired search firm School Exec Connect.

Two longtime Minnesota educa-

tors and former superintendents,

Bob Ostlund and Ken Dragseth,

will lead the search for the firm.

Ostlund outlined the process for

the board starting with a Jan. 4

meeting to lay out the process

and set a schedule. The firm

will first conduct surveys and

research that will be compiled

into a candidate profile submit-

ted to the board in late January.

Then the firm will recruit and vet

candidates and forward a slate of

five to seven possible hires to the

board in late February or early

March. The board will narrow

the applicants to two or three

finalists for more in-depth, day-

ducted the search that led to

in project management.

School Exec Connect also con-

long interviews.

A search for Schwiebert's re-

from front page

our home," he said.

a pandemic, they said, it is not wise to raise taxes on people who may be in a financial pinch due to difficulties brought about by the COVID-19 virus.

On the other hand, council member Tim Elness and Sartell Mayor Ryan Fitzthum said no tax increase would likely necessitate raising taxes in 2022 and that the city would have to cut back on some city services.

Schwiebert's hiring in 2014.

Schwiebert wrote to the board: "My wife and I have enjoyed our seven years in the district, and we are now planning the next stage of our lives, retirement! We are not sure where we will end up but a major focus will be spending more time at the lake, traveling and spending time with our grandkids."

COVID-19 update

Students will return to classrooms on Monday, Jan. 11, with pre-kindergarten through fifth graders returning to in-person instruction and sixth- through 12-graders moving to a hybrid schedule.

After Christmas break, students will continue distance learning Jan. 4-6. There will be no classes on Jan.7-8 as teachers prepare for a return to the classroom.

There will be no school on Friday, Jan. 22, a previously scheduled professional development day. If COVID-19 cases remain under control, grades six through 12 will tentatively return to in-person learning on Tuesday,

Fitzthum said the tax-rate increase in 2022 would most likely have to be as high as 4.8 percent - a result of "kicking the can down the road."

Kolb, however, said the city should impose a spending freeze, eliminate any proposed projects not already budgeted for and then approve a budget with a flat tax rate or - better yet - a decreased tax rate.

Jan. 26.cIf in-person learning returns, there will be no classes for grades six through 12 on Monday, Jan. 25, as teachers prepare for the switch. The district will confirm plans for the week of Jan. 25 on Thursday, Jan. 14.

"Our kids need to get back to school," said Human Resources Director Krista Durrwachter while outlining the plan for the school board.

Case numbers and absences have been dropping through Dec. 17 and show 22 student cases with 49 absences. Among staff, there have been five cases and 35 absences.

Levy approved

After the Dec. 21 Truth in Taxation, the board gave final approval for taxes to be collected in 2021. The board approved a levy of \$11,701,873.28, a 3.11 percent increase from 2020. On a \$250,000 home, the property tax will go down 2.95 percent from 2020 to \$1,448. With a 7 percent market value increase on the \$250,000 home, the property tax will increase 4.42 percent to \$1,678.

-People -

Thomas Raden, of Sartell, participated in NCAA Division II men's golf for Bemidji State University during the 2020-21 season. He is a junior majoring Four Sartell students recently

graduated Dec. 12 during virtual commencement from Minnesota State University-Mankato. Mckenna Hupf, bachelor's degree in sociology; Bailey Mumm, bachelor's degree in nursing, magna cum laude; Virginia Pilles, bachelor's degree in applied organizational studies, magna cum laude and Kelsi Rostis, bachelor's degree in accounting, magna cum laude. Taylor Buske was among

2,001 students who earned degrees from Iowa State University, Ames. The graduates were recognized in a virtual ceremony. Buske earned a bachelor's degree in statistics, magna cum

Two Sartell students recently graduated during virtual commencement Dec. 17 and 18 from Minnesota State University-Moorhead. They and their degrees are Mikayla Gessell, bachelor's degree in early childhood education and Kristina Kirick, bachelor's degree in finance.

Kaitlyn Widvey of Sartell was among 1,382 graduates who received degrees Dec. 19 during a virtual graduation ceremony from the University of Nebraska-Lincoln. Widvey earned a bachelor's degree from the College of Arts and Sciences.

Five Sartell students were recently awarded with scholarships totaling more than \$1.3 million for the 2020-2021 academic year from St. Cloud State University. They are the following: Anna Lehto was awarded the Charles and Ellora Alliss Scholarship, SCSU Scholarship, the James O'Neill Scholarship for International Study of Spanish, and the Charles and Bonnie Graham Scholarship for International Study. Bryan Mayotte was awarded the Dorothy Barker Scholarship. Taylor Pearson was awarded the Philip Halenbeck Scholarship. **Darrien Prow** was awarded the SME Minnesota Chapter Scholarship. Rachel Taszarek was awarded the Charles and Ellora Alliss Scholarship.

Chloe Swanson, Sartell, will join the Winona State Warriors Soccer team. At Sartell, Swanson served as the Sabres starting goalkeeper. Last season, Swan-

son earned First-Team All-State

honors, recording eight shutouts and a 0.78 goals against average. She was named to the St. Cloud All-Metro girls' soccer team, as well as the Central Lakes All-Conference squad twice in her high school career. This past fall, Swanson and Sartell downed Bemidji on penalty kicks to conclude their 2020 season as MSHSL Section 8A champions. The Warrior head coach Matt Kellogg said, "Chloe is a fearless goalie and does a great job going into crowds. She is also a great basketball player so she has soft hands and holds onto shots very well. Chloe is also very comfortable using her feet so we are going to be able to use her to keep possession and build out of our own end with. She will really help strengthen

Morgan Vosberg, Sartell, will join the North Dakota State College of Science volleyball team. She is three-time All-Conference with 2,699 career assists. ND-SCS head volleyball coach Jane Passa said, "Morgan is a setter with great experience leading her team to tremendous seasons the past few years. She is steady in her role as a setter."

Chisum said the city "outspent" its 2020 budget with projects that included financial help for a new hockey arena - the Scheels Athletic Complex project. Instead, Chisum said the city should have concentrated on public safety and infrastructure needs.

Sartell City Administrator Anna Gruber suggested the proposed 1.75-percent tax increase could be reduced to 1 percent. She said that by reducing the debt-service levy by 14 percent for Pinecone Road improvements (an amount of \$55,000), the city could balance the budget for 2021 with just a 1-percent tax increase.

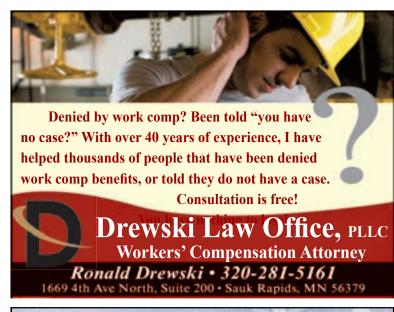
The four council members then agreed to compromise by approving just the 1-percent increase.



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PUBLIC NOTICE -

STATE OF MINNESOTA **COUNTY OF STEARNS**

DISTRICT COURT SEVENTH JUDICIAL DISTRICT Court File No.: 73-PR-20-8025

In Re: Estate of Thomas E. Schoenfelder, Decedent.

NOTICE OF AND ORDER FOR HEARING ON PETITION FOR PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

It is Ordered and Notice is given that on Jan. 8, 2021 at 8:45 a.m ., a hearing will be held in this Court at St. Cloud, Minnesota, on a petition for the formal probate of an instrument purporting to be the decedent's Will dated Nov. 12, 1999 and for the appointment of Julia Simard whose address is 38001 Anchor Point Road, Crosslake, MN 56442 as personal representative of the decedent's estate in an unsupervised administration.

Any objections to the petition must be raised at the hearing or filed with the Court prior to the hearing. If the petition is proper and no objections are filed or raised, the personal representative will be appointed with the full power to administer the decedent's estate, including the power to collect all assets; pay all legal debts, claims, taxes, and expenses; sell real and personal property; and do all necessary acts for the decedent's estate.

Notice i

s further given that, subject to Minn. Stat. § 524.3-801, all creditors having claims against the decedent's estate are required to present the claims to the personal representative or to the Court within four (4) months after the date of this notice or the claims will be barred.

Dated 12/3/20

BY THE COURT

Dated: 12/3/20

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Facsimile: (218) 828-4832 Email: brad@breenandperson.com /s/ William J. Cashman Judge of District Court /s/ Taylor Jude Deputy Court Clerk

Publish: Dec. 11 & 25, 2020

Newsleaders bound for posterity

news@thenewsleaders.com

Ten years of the Newsleaders newspapers have been bound between hard covers for posterity and are now being indexed at the Stearns History Museum in St. Cloud.

That's about 1,000 newspapers - about 500 issues of the St. Joseph Newsleader and 500 of the Sartell-St. Stephen News-

In addition, the museum archival collection contains microfilm versions of the first two decades of the Newsleaders, stemming back to 1989. That was the year the weekly St. Joseph Newsleader was founded by owner-publisher Janelle Von Pinnon. In 1995, she debuted the Sartell-St. Stephen Newsleader. Throughout the last three decades, Von Pinnon also produced at one time or another Newsleader newspapers for Sauk Rapids-Rice and for Waite

"We downsized to a smaller office and were happy to donate past issues, so readers may access historical information as needed" Von Pinnon said. "The bound newspapers will allow future generations to explore and reference the past 30 years of recorded significant happenings in the communities of St. Joseph and Sartell-St. Stephen."

Last summer, Von Pinnon

asked the Stearns History Museum if its staff would like to have copies of the papers that had been stored at the news office. Steve Penick, archivist for the museum, said he would be happy to have them. Shortly afterward, Penick had a bindery bound each year's-worth of papers between hard covers.

For several months, museum employee Heather Hall has spent part of her weekends meticulously indexing all of the papers for ease of access. For example, if a museum visitor is doing research and wants to find, say, a particular obituary or some past newsworthy event, they can consult an alphabetized master index to find the specific issue and information they are seeking.

Penick said all of the bound issues will be indexed in about a year.

The Newsleaders are a welcome addition to the museum, Penick said, along with collections of other area newspapers.

"I'm so glad the Stearns History Museum showed such a genuine interest in preserving the newspapers," Von Pinnon said. "They are a great testimonial to the resilient spirit of each of our cities."

In addition, past issues were donated to the St. Joseph and Sartell historical societies.

Week after week, year after year throughout three de-



Steve Penick, archivist at the Stearns History Museum, peruses a copy of the St. Joseph Newsleader. Ten years of both the St. Joseph Newsleaders and the Sartell-St. Stephen Newsleaders were acquired by the museum, hard-bound and are now being indexed. The bound editions, year by year, can be seen on the filing cabinet in front of Penick.

cades, the Newsleaders were made possible by the support and confidence of readers and advertisers, Von Pinnon noted.

"And we hope to continue providing quality news coverage for years to come," she said.

Newspaper Audit Report

St. Joseph • Sartell-St. Stephen

Reaching Everybody! leaders

Oct. 1, 2019 - Sept. 30, 2020 Free distribution every other Friday

STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION

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St. Cloud, MN 56304

Mailing Address of Headquarters of General Business Offices of the Publisher:

1622 11th Ave. S.E.

St. Cloud, MN 56304

Full Name and Complete Mailing Address of the Editor:

Heidi Everett 1622 11th Ave. S.E. St. Cloud, MN 56304

Full Name and Complete Mailing Address of the Managing Editor:

Janelle Von Pinnon 1622 11th Ave. S.E. St. Cloud, MN 56304

Janelle Von Pinnon

1622 11th Ave. S.E. St. Cloud, MN 56304

Known Bondholders, Mortgagees and Other Security Holders Owning or Holding 1 Percent or more of Total Amount of Bonds, Mortgages or other Securities: None

12-Month Average

Extent and nature of circulation	St. Joseph	Sartell	Both
Total No of copies (Net press run):	3,905	9,154	13,059
Total paid or requested circulation:	0	0	0
Free distribution by mail carrier:	3,598	8,911	12,509
Newsstands	287	223	510
Restock/office copies:	10	10	20
Gross distribution:	3,895	9,144	13,039
Unclaimed/returns:	49	36	85
Net circulation:	3,846	9,108	12,954

(Circulation Verification Council, 12166 Old Big Bend Road, Suite 210, St. Louis, MO 63122

Obituary Carol J. Partch, 83

Sartell March 14, 1937 - Dec. 13, 2020

Carol J. Partch, 83, of Sartell died Dec. 13 at Cherrywood Assisted Living in St. Cloud. Her funeral was Dec. 18 in St. Francis Xavier Catholic Church in Sartell. The Rev. Ronald Weyrens officiated and burial was in the parish cemetery.

Partch was born March 14, 1937 in St. Cloud to Mary (Pelzer) and Roman Krippner. She married Donald E. Partch on Sept. 6, 1958 at Sacred Heart Catholic Church in Sauk Rapids. She graduated from the St. Cloud School of Nursing and

was a registered nurse at the St. Cloud Hospital for more than 30 years. Partch was a member of St. Francis Xavichurch where she



Partch

active was in Christian Women and Fun Singers. She enjoyed reading, baking, dancing, going to the lake and spending quality time with her family. She was very patient, kind and caring.

Survivors include the following: her children, Kevin (Karla) of Fort Ripley, Randy (Mary) of Andover, Doug (Stephanie) of Sartell, Brad (Denise) of Sartell; grandchildren, Risa, Ryan, Brittney, Becky, Brian, Cody, Dillon, Jordan, Matt, Haley and Paige; great-grandchildren, Alexis, Taiya, Claire, Landon, Xavier, Riley, Savannah, Zariya, Jacob, Harrison, Eddie, Harper and Bennett; sister, Betty (Ralph) Johannes of Rockville; brother, James (Sandy) Krippner of St. Cloud.

She was preceded in death by her parents; husband, Don on Oct. 19, 1997; and brother, Marvin (Marv Jane) Krippner.

Obituary, guest book and video tribute available online: www.williamsdingmann.com.



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from front page

said.

Many students need to hop a bus for a chance to learn in a forest or prairie. But students at Riverview Intermediate School will find the forest right outside the door. The outdoor classroom is now possible after wooded land west of the school was designated a School Forest by the Minnesota Department of Natural Resources.

Feb. 21 edition

Sartell's Watab Park will boast a state-of-the-art splash pad now that the City Council has approved a final design and cost for the amenity. The council voted to approve a design by the Vortex company, an international leader in water-related projects for recreation. The splash pad will cost \$173,500, slightly under a previously estimated cost.

Four new Sartell roadway welcome signs will be installed early this spring - three of them on roundabouts - as long as approval is granted where applicable by Benton and/or Stearns counties where city roads connect to county roads.

March 6 edition

Results of a recent survey of Sartell-St. Stephen school district students reveals students are smoking and drinking less but there's increased vaping in high school and more students are struggling with mental and emotional health. School leaders discussed the results with the school board on Feb. 24. Sartell-St. Stephen fifth-, eighth-, ninth- and 11th-graders took the voluntary, anonymous statewide survey.

March 20 edition

The Sartell-St. Stephen school district is making plans for distance learning when students return from spring break on March 30. Sartell-St. Stephen school board members met with community leaders March 15 to begin working out details on implementing the governor's order to shut down schools and plan for the coronavirus epidemic. The Sartell district, along with St. Cloud and Sauk Rapids-Rice and area Catholic schools, closed for two weeks beginning March 16 to develop a distance learning plan.

Sartell High School's graduation rate took a slight dip in 2019, but still remained well above the state average. According to the Minnesota Department of Education, 96.5 percent of students graduated in four years, compared with 83.7 percent statewide. The Sartell score dropped from 98.2 percent in 2018. Compared with other area districts, Sartell ranked behind Holdingford's 97.4 percent and above 92.2 percent in Albany and 90 percent at Sauk Rapids-Rice High School.

April 3 edition

After the first three days of distance learning, Sartell-St. Stephen school leaders evaluated how the

district is handling the pandemic during a school board working session April 1. While technology issues early in the week were a concern, school board members discussed deeper and long-term challenges of continuing education with schools closed. Schoology, the software the district uses to create, manage and share materials, essentially ground to a halt nationwide as usage skyrocketed on March 30. Problems continued through April 1. Schoology usage jumped 400 percent nationwide, according to Kyle Breitkreutz, director of technology.

April 17 edition

These days, the streets, sidewalks and parks of Sartell are sometimes eerily quiet, free of vehicles and pedestrians, said Sartell Police Chief Jim Hughes. It's because of the widespread stay-at-home isolation caused by the coronavirus crisis. But then, at other times, people are on the go, driving here or there, he added. Daytime and afternoon arrests for driving while intoxicated have increased somewhat, Hughes noted, adding some stressed people might drink at home and then decide to go for a drive just to get away for awhile.

Sascha Hansen will be principal of Sartell High School, replacing Brenda Steve who is retiring after 32 years in the district.

May 1 edition

Sartell-St. Stephen school leaders are making plans now on how to end the school year with distance learning in place and accommodate traditional events jeopardized by stay-at-home orders. While administrators consider a number of distance learning-related issues, "graduation is by far the biggest one," Superintendent Jeff Schwiebert said. To come up with a plan on how to replace the traditional ceremony, the district sent surveys to senior students and parents.

Remodeling and renovation projects at Sartell-St. Stephen schools are moving ahead while the district's buildings are shut down, school board members learned at the April 20 board meeting. At the old high school, where workers are remodeling it for middle school students, cleaners are moving through the building as the last work including flooring is being completed.

May 15 edition

Not all lake algae is bad, especially the golden algae discovered recently in Little Rock Lake - an indication the lake-river drawdown last year is now showing promise. The discovery was made in a sample of a phytoplankton colony taken from the lake at the public access just off of Hwy. 10 S. The samples taken were then analyzed at the St. Cloud State University Phytoplankton Laboratory, and that is when the "gold" was discovered. The news was recently announced by the Minnesota Department of Natural Resources.

May 15 edition

Two unique events will take the place of a traditional graduation ceremony to honor Sartell High School seniors this weekend. The plan calls for a Senior Salute parade along Pinecone Road on Friday, May 29, and a drive-in graduation ceremony on Saturday, May 30.

Dave Lumley of Sartell loves to perform music for audiences, but lately he has been doing it for remote listeners via Facebook. Lumley is the Sartell High School band director. On his Facebook page, DaveLumleyMusic, he takes requests for songs like a radio disc jockey. He also sings while playing his guitar and features other performers, such as bass guitar player Micah Barrett of Barrett's Music in St. Joseph. Lumley shares those other musicians' performances on MN Music Livestream Concerts.

June 12 edition

At long last, the Teders family in Sartell enjoyed lunch in public for the first time after many weeks of stay-at-home dining because of the virus pandemic. On Sunday, June 7, the Teders had lunch right outside of Anejos Fine Mexican Cuisine restaurant in Sartell.

Sartell-St. Stephen school board members discussed at a June 3 work session how to plan for what school will look like in fall with so many unknowns about the coronavirus and how public health concerns will change. The school year ended with distance learning for all students but how students return to classes will depend on Minnesota Department of Education guidance, which is not expected until the end of July.

June 26 edition

A motion by the Sartell City Council to move a basketball court in a park of the Wilds neighborhood raised questions of possible racial insensitivity at the June 22 council meeting. The suggestion to move that court to the city's Watab Park came after some residents complained of young black males from St. Cloud playing on that court while listening to loud music and using obscene language. At least one resident said some neighborhood children had been harassed or threatened by the basketball players who began playing ball in that park after the gyms they used to play in were closed due to the pandemic.

Since the killing of George Floyd in Minneapolis and a renewed focus on racial justice, the Sartell-St. Stephen school has taken two actions to address local concerns. The board conducted a listening session June 24 to hear about how schools should address equity issues. On June 15, the district published a statement that emphasized "as a school district, we are committed to ensuring each child is part of a healthy, safe, engaged and supported environment." About two dozen people attended the listening session and shared experiencing racism; insensitive, hurtful comments about religion; and failed attempts to correct the problems.

YIR • page 7





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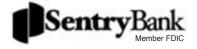
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Snapshots of 2020























While 2020 headlines tell of all we lost due to COV-*ID-19, these snapshots tell* all that we gained. Celebration and connection. Compassion. Resilience. Hope. We truly are in this together.

- 1. A family exercises at the Oak Ridge Elementary School Family Fit event Feb 25. They are (left to right) Ephraim Mabrey, 9; Shannon Laporta and Uriah Laporta, 6, all of Sartell.
- 2. Sartell Sabre Dance Team members show off their steps for an

- audience of family and friends at the Community Center Oct. 6. The team usually performs at home football games but because of the pandemic, performances were canceled.
- 3. Families pick up instructional packets for pre-K through fourth grade students April 23 at Pine Meadow Elementary School for distance learning through the end of the school year.
- 4. & 5. Sartell High School seniors graduated with a unique drive-in-

movie style ceremony and fireworks in the high school parking lot May 30.

- 6. A St. Stephen firetruck and classic cars pass in front of Frank Slivnik's St. Stephen farm while more than 30 cars waited near by to celebrate Slivnik's 80th birthday April 20.
- 7. The first of more than 100 boats makes their way down the Mississippi River in Sartell Sept. 5 during a Trump Patriotic Boat Parade.



- 8. Sartell varsity football players practice Tackle Wheel drills Sept. 29 on the SHS field.
- 9. Gru and his Minions collect candy at the Sartell Community Center Oct. 24. They are (left to right) Carsyn Kowalski, 10; Ryan Kowalski, 14; Tate Olson, 3; Tina Kowalski; and Taylor OIson, all of Sartell.
- 10. The Country Lights Festival shined bright even without extra activities this year.
- 11. Paige Rademacher of Sartell, with help from her dad Eric and her brother Ethan, built these appropriately spaced snowmen.

YIR

from page 5 July 10 edition

Sartell-St. Stephen school board members offered somber and serious reactions to the June 24 listening session on education equity during a work session July 8. "When I left that night, I was embarrassed this was going on in our district," said board member Lesa Kramer. "Our community does not deserve excuses why something hasn't been done. I want to make sure we're committed to move forward."

City budgets will be boosted by its share of CARES Act funding to be distributed by the state of Minnesota. Minnesota counties, cities and towns will receive \$841 million to support coronavirus relief efforts. The funds can be used to support local government services as well as grants to businesses, hospitals and individuals who have been affected by COVID-19. Local governments will receive a direct payment based on the per-capita formula developed by the Legislature during the special session. Cities with more than 200 people will receive \$75.34 per person, which works out to \$1,412,931 for Sartell. For St. Stephen, \$66,375 is available and Le Sauk Township's amount totals \$45,875, according to the Minnesota Department of Revenue.

July 24 edition

As a first step toward addressing education equity, the Sartell-St. Stephen school board heard a proposal from Equity Alliance MN. The Woodbury-based consultants work with schools to research and develop plans to provide equitable education for all students. Sebastian Witherspoon, the Equity Alliance MN executive director, outlined how an equity audit would work.

An ambitious expansion next to Bernick's Arena will be paid for via a city-backed financing method known as a "conduit bond lease." The name of the project is Scheels Athletic Complex, so-named because of a major corporate donor. At its July 13 meeting, the council voted 4-1, with member Mike Chisum voting no, to approve the financing plan, in which the city will back the bond sale to acquire the \$5 million for the project. Because of Sartell's excellent bond rating, the loan acquired will have a low interest rate, saving as much as \$50,000 per year in payback costs.

The outdoor basketball court in The Wilds neighborhood of Sartell will stay where it is. At its July 13 meeting, the Sartell City Council voted unanimously to keep the court as is rather than moving it to Watab Park as once proposed. The council's action apparently put an end to controversy that raised the question of whether racial bias had caused the proposal to move the court.

Aug. 7 edition

Gov. Tim Walz visited Sartell

Aug. 4 to highlight the availability of nearly 400,000 masks for Minnesotans, including older adults. The council has about 7,500 masks to distribute in coordination with Catholic Charities and 16 other partner agencies. Some masks will be distributed with meal deliveries or seniors can call the Senior LinkAge Line and a mask will be mailed. Making sure seniors have masks is one way they can safely step out of isolation, Walz said.

Few people get a chance to save the life of another human being, but Marena Kouba, a 2017 Sartell High School graduate, saved not just one life but three all at once. It happened July 19, while she and her boyfriend, Dayton Nash of St. Cloud, were visiting Presque Isle in Michigan's Upper Peninsula on the Lake Superior side.

Aug. 21 edition

Sartell-St. Stephen schools will open the year with a mix of in-person and hybrid learning, unless updated numbers available on Aug. 27 show a drop in COVID-19 cases. As of now, pre-kindergarten through fifth grade will open the year with in-person education while sixththrough 12th-graders will follow a hybrid schedule.

Six people spoke during the open forum of the Aug. 17 Sartell-St. Stephen school board meeting criticizing the board's failure to support an equity audit.

Sept. 4 edition

Sartell police officers and firefighters are finding more space, new technology and a design for the future in their new home on Pinecone Road.

A groundbreaking ceremony took place Aug. 26 in Sartell for a new sports arena, just south of the Bernick's Arena in Pinecone Regional Park.

Sept. 18 edition

A former plan to secure a loan with the city's help to build a sports complex in Sartell has been abandoned, and funds have been secured by the Sartell Youth Hockey Association via private financing. Even though the City Council voted 4-1 to approve the city-private loan application (known as the "conduit" method) concerns had been raised that a financial agreement with the city's help could make the city and taxpayers financially liable if the \$5-million loan went into default.

Residents of the Huntington neighborhood in Sartell spoke up to share concerns about a new zoning plan at the Sept. 14 City Council meeting. Among their concerns are big apartment buildings in their neighborhood causing an increase in traffic volume, crimes of theft and feelings of boxed-in density.

Oct. 30 edition

When Sartell High School senior Alice Colatrella learned she earned the highest possible score on her ACT test, she thought the rating was wrong. "I had no clue," Colatrella said. "I definitely wasn't expecting it." Alice, 18, is the daughter of Nicholas Colatrella and Stacy Hinkemeyer-Colatrella Of PineCone Vision Center. Her composite score of 36 places her in the top 1 percent of students taking the college entrance exam. In 2020, only 5,579 out of 1.67 million students earned the top score.

Nov. 13 edition

All Sartell-St. Stephen schools will switch to distance learning Nov. 16. Distance learning will continue until at least Dec. 4. When classes move to distance learning, high school activities and athletics will continue in person. Spectators will not be allowed beginning Nov. 16. In-person Middle School activities will stop. Increased spread of COVID-19 forced the move.

Used to be that several people vied to be mayor of St. Stephen. In 2020, not so. Long-time resident Lisa Marvin won an election in which nobody even put their name on the ballot. Marvin received 48 of the 185 write-in votes that were cast on election day. The second largest number of write-in votes for one candidate was 17. "We had more than 100 ballots with 100 different names on them," said Julie Jacobs, St. Stephen city clerk and election

Nov. 27 edition

Gov. Tim Walz announced a four-week dial back to control the spread of COVID-19. This new guidance, which took effect Nov. 20, pauses all adult and youth sporting events, in-person social gatherings, dining, sports and fitness centers. The new restrictions come as COVID-19 skyrockets across the state and hospitals voice concern about the ability to treat those who fall ill.

Dec. 11 edition

With more than 18,000 residents in Sartell, one might think it's hard to stand out. The Sartell Chamber of Commerce's annual Choice Awards proved otherwise Nov. 12 when Citizen of the Year, and Education Professional of the Year, among others, were honored. Jessica Lundsetter was honored for her work with the CLC Free Community Store. Founded in March, the store is a place where people who have lost their jobs or are facing tough times due to COVID can get needed essential items. Rosie Warzecha was named Sartell's Education Professional of the Year. She is head custodian at Pine Meadow Primary School, where she has worked for 21 years.

The Sartell-St. Stephen school district's long-planned equity audit launched Dec. 7 with an online survey for students in grades three through 12, parents and community members. The survey is one component of an equity audit conducted by consultants Equity Alliance

A more comprehensive version of the Year in Review may be read on our website at thenewsleaders.com.



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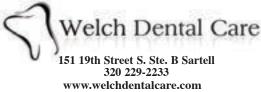
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YEARS IN **BUSINESS**



Bouquets of praise for Augustin keep blooming

by Dennis Dalman news@thenewsleaders.com

Everyone who knew John Augustin has a fun story to tell about him - or two or three.

Augustin, a beloved Sartell teacher, died Nov. 19 at the age of 78. His funeral took place Dec. 4 at his long-time church, St. Mary's Cathedral in St. Cloud, and many attendees, even the officiating priest, shared their fun "John stories."

The bouquets of praise for Augustin keep blooming.

From one of his students, Andrea Hasan:

"Mr. Augustin was my sixthgrade teacher. Thank you for being such a fun part of my childhood! You were a great teacher and a wonderful person. You touched so many lives over the years. You will be remembered fondly. Rest in Peace."

From former teaching colleague, Jan Sorell:

"From 1967 to 1970, John and I both taught at the old Sartell elementary school in the building that now houses the district office. I taught fourth grade; John taught sixth grade. He enjoyed the kids so much and had such fun with them. He was a really good teacher who made learning fun. Over the years, our paths crossed many times, and each time was a delight."

From another student, Amanda McCarty: "Mr. Augustin was an amazing teacher and coach. He always encouraged us to explore new topics and enjoy learning. I will always have a fondness for rats, thanks to him having them as classroom pets."

In recent years, Augustin suffered many health setbacks and moved to the Country Manor nursing home in Sartell. Sadly, just a few months ago, he lost his twin brother, David. His

only living relatives are some and his multitude of other intelcousins, but he is survived by many, many friends.

Augustin was not only a teacher. He was a stage actor, mainly in productions of the St. Cloud-based "GREAT Theater" organization; an impersonator of historical legends; a hardto-beat contestant in games of Trivial Pursuit; a Knowledge Bowl coach; a Spelling Bee judge; a member of the Knights of Columbus; an avid player and teacher of cribbage, and an intrepid volunteer for Meals on Wheels, Whitney Senior Center and the Kiwanis club.

Many in the greater St. Cloud area might well remember Augustin for his frequent one-man performances at various venues in which, via dramatic monologues, he would "channel" local history legends, such as Father Xavier Pierz and Samuel Pandolfo.

Fr. Pierz was a Slovenian immigrant, who became an influential and much-loved missionary to Native American tribes in the central Minnesota area in the 100s. He is known as the "Father of the Catholic Diocese of St. Cloud."

Pandolfo, born in Mississippi, founded the Pan Motor Co. in west St. Cloud in the early years of the 20th Century. The company caused international admiration by producing more than 700 top-quality "Pan" model cars in its brief heyday.

Besides being a history sleuth, Augustin was also a knowledgeable, passionate movie buff and something of an expert on the history of the annual Academy Awards' "Oscar" ceremonies.

Born and raised in Springfield, Augustin moved with his family (parents Sylvester and Eleanor) to St. Cloud in 1958 and graduated from Cathedral High School in 1961 after which he pursued his teaching career lectual, cultural and community pursuits.

Laura Hood, former aging-services director for St. Cloud's Whitney Senior Center, knew and admired Augustin for many years.

"That's where I met him," said Hood, who is now employed as director of social services for Country Manor in Sartell. "He was a gentleman so invested in the community and active in so many organizations. He had a passion for the arts and performance and loved to intertwine history with performance."

At Whitney Center, Augustin began a weekly summer foreign-film festival for senior visitors to Whitney. He chose the movies (old classics and contemporary ones), did enormous amounts of research on them and showed the movies. After each one, viewers would discuss what they'd just seen/experienced, and Augustin would lead the discussions, pointing out interesting fun facts and details about the movie, its director, actors and production.

"He did such a great job of exposing us to movie talents from around the globe," said Hood, adding that his movie-appreciation was just one example of how Augustin could make education and cultural appreciation so interesting and often entertaining.

"We called him our very own film critic," Hood said.

And every year he would host a "Red-Carpet Oscar Party" at Whitney during which he would discuss the Academy Award nominees for that particular vear.

"John made education so much fun for children and so many others in the community," she said. "He was one of the most enthusiastic, optimistic people I've ever met. He



In a just-for-fun ceremony, teacher and Oscar buff John Augustin, who died recently, presented Oscars at the Sartell Senior Connection seven years ago. The recipients of the awards are Sartell residents - retired teacher Jan Sorell and retired professor and historian Bill Morgan. The Academy Awards in the photo are actual Oscars Augustin managed to acquire throughout the years.

loved his family and his many friends so much."

Her praise continued:

"He had that chuckle, those twinkling blue eyes. He was like a packaged party - all that magic dust, a way of making everybody happy. His cup wasn't just full; it was overflowing. And he always was determined to go on, to put one foot in front of the other, even when he was ailing."

His "spark" of inspiration will remain alive in so many people, Hood said.

"People like John remind us of how to find joy in these tough times," she explained. "I call it the Augustin challenge that legacy, of love, of gratitude. We should ask ourselves: How can we be more like that?"

Sandra Cordie of Sartell also sang praises for Augustin, whom she valued for years for his work in education when Cordie, now retired, was director of educational programs for Resource Training & Solutions, based in Sartell.

"John was involved in Knowledge Bowl for well over 30 years," she said. "He loved

it and working with the kids."

One time, she recalled, Augustin took some teams on a school bus to a meet in Cold Spring. After the meet, he became so enraptured in talking to people, the bus driver forgot about him and the bus, filled with students, went back to Sartell without Augustin. Oops! It probably was funny, though not to the principal, Cordie said, and then it happened a second time in the same sea-

Augustin also loved the "Young Authors Young Artists" student conferences.

"I always chose a theme for them," Cordie said, "and John loved to put on costumes to fit the themes - a pirate, a cowboy, Paul Bunyan, a voyageur. Every year he looked forward to greeting the arriving buses with kids dressed as a character."

Augustin also loved reading, the Oscars, Trivial Pursuit, deviled eggs and "just being with people," she said.

"He was ever the optimist, and I consider him a wonderful friend. The world lost a good one."

-Blotter

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

Nov. 25

11:15 a.m. 14th Avenue E. Crash. An officer was dispatched to the parking lot of a business for a crash with no injuries. The officer arrived on scene, confirmed there were no injuries and assisted the individuals in exchanging information. Cars were drivable. No further action was needed.

Nov. 26

4:30 a.m. 13th Avenue N. Verbal. A complainant stated they were concerned about their friend after receiving a call and hearing screaming – no conversation was had. The caller also stated their friend's ex-boyfriend has a history of being violent. An officer went to the address and made contact with the individuals. Both parties admitted to a verbal dispute. The female did not appear to be in distress or report feeling afraid. Information for Anna Marie's Alliance was provided. No further action was needed.

Nov. 28

10 a.m. Mockingbird Loop. Assist agency. An officer from a Valley City Police Department in North Dakota reached out to Sartell Police regarding a "no pay" for gas in their city. A Sartell officer went to the registered owner's address and found nobody was home. Sartell contacted Valley

City to relay the information. The "no pay" was not believed to be intentional. Contact was still being attempted.

Dec. 4

4:30 p.m. 2-1/2 Street N. Hazard. A complainant called concerned about children playing ice hockey on a nearby pond and if ice was thick enough. An officer arrived on scene, walked out on the pond, spoke with the kids, and contacted the parents, who were fine with the kids being on the ice. No further action needed.

Dec. 5

9:20 p.m. Cheval Drive. Intoxicated disorderly. Officers were dispatched to a residence for an intoxicated female who was being disorderly. A female on scene said the mother was out of control. and there was a baby present. Officers arrived on scene and met with the family. The intoxicated female left the scene with another family member. Nothing criminal occurred. No further action was

Dec. 6

7 a.m. First Street NE. Medical. An elderly female fell and hit her head, hematoma present. Mayo Ambulance requested first response from Sartell. By the time an officer was able to get to the location, Mayo had already gotten to the patient. No officer assistance was needed.

Dec. 8

6:30 a.m. Overdose. Officers were dispatched to a potential overdose. The complainants believed the individual overdosed on Xanax. The individual was unresponsive but still breathing. Mayo medics arrived and administered Narcan. It was found the individual took Heroin, not Xanax. Mayo ambulance service transported the individual to the hospital for further treatment.

Dec. 11

3:15 p.m. 2nd Street S., Waite Park. Agency assist. An officer on patrol assisted surrounding agencies with finding fleeing shoplift-

Dec. 13

3:45 p.m. First Street S. Verbal. A complainant called requesting officer assistance while they gathered a few items from their old residence. The complainant stated they lived with their ex and things had gotten verbal in the past. An officer stood by. No

-Community Calendar —

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

Friday, Dec. 25, 2020

Check with each organization for COVID-19 related adjustments.

Monday, Dec. 28

Sartell City Council, 6 p.m., City Hall, 125 Pinecone Road N.

Tuesday, Dec. 29

National Alliance on Mental Health, 7-8:30 p.m., Calvary Community Church, 1200 Roosevelt Road, St. Cloud. The group helps parents raising a child with mental illness learn coping skills and develop problem-solving skills. 320-654-1259.

Le Sauk Township Board, 7 p.m., Township Hall, 220 Fourth Ave. S., Sartell.

Saturday, Jan. 2

Holiday Tree Drop-Off, 9 a.m.-3 p.m. Free with a food shelf donation. Sartell Compost Site. 520 30th Ave. N. Sartell.

Monday, Jan. 4

Sartell Lions Club, 6:30 p.m., upstairs of Blue Line Sports Bar and Grill, 1101 Second St. S., Sartell. 320-267-2591

Benton County Museum, 10 a.m.-4 p.m., 218 First St. N., Sauk Rapids. 320-253-9614. mnbentonhis-

Tuesday, Jan. 5

Memory Writers group develops topics and turns in stories, 10 a.m., Stearns History Museum, 235 33rd Ave. S, St Cloud.

Wednesday, Jan. 6

Advocates for Independence, 2-4 p.m., Independent Lifestyles, 215 Benton Drive N., Sauk Rapids. 320-

St. Stephen City Council, 6:30 p.m., St. Stephen City Hall, 2 Sixth Ave SE.

Thursday, Jan. 7

Coffee and Conversation, a senior discussion group, 9 a.m., Sartell Community Center, 850 19th St. S.

Friday, Jan. 8

Benton County Museum, 10 a.m.-4 p.m., 218 First St. N., Sauk Rapids. 320-253-9614. mnbentonhistorv.org.

Clarification: ConneX Services

In our Dec. 11 story, "Busing among business rereouted by pandemic," our reporting of ConneX services was unclear. The Sartell service does provide access to the downtown St. Cloud transit hub; however, the service is not a direct route. ConneX provides access to the downtown transit hub via a connecting route at Walmart.

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AT&T TV - The Best of Live & On-Demand On All Your Favorite Screens.CHOICE Package, \$64.99/ mo plus taxes for 12 months. Premium Channels at No Charge for One Year! Anytime, anywhere. Some restrictions apply. W/ 24-mo. agmt TV price higher in 2nd year. Regional Sports Fee up to \$8.49/mo. is extra & applies. Call IVS 1-866-387-0621. (MCN)

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FINANCIAL

The COVID crisis has cost us all something. Many have lost jobs and financial security. Have \$10K In Debt? Credit Cards. Medical Bills. Car Loans. Call NATIONAL DEBT RELIEF! We can help! Get a FREE debt relief quote: Call 1-866-552-0649.(MCN)

FOR SALE

Trailer Sale: Just in, DUMP TRAILERS, 5 sizes. Steel & Aluminum utility trailers (Single & Tandem axle), Car Dollies, Skidloader trailers 16,000# & 20,000# bumper pull. For prices & information:www. FortDodgeTrailerWorld.com or 515-972-4554. (MCN)

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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)

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INCOME OPPORTUNITIES

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MISCELLANEOUS

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-577-1268. Promo Code 285. (MCN)

Two great new offers from AT&T Wireless!Ask how to get the new iPhone 11 or Next Generation Samsung Galaxy S10e ON US with AT&T's Buy one, Give One offer. While supplies last! CALL 1-844-290-8275. (MCN)

VACATION/TRAVEL

DO WARM WINTERS SOUND GOOD?? Bring your RV down to the warm Rio Grande Valley. J-5 RV Park in Mission Tx. will welcome you with a country setting and friendly people. We have a special for 1st time visitors. We are following guidelines to keep everyone healthy and taking precautions to protect our community. Phone us at 956-682-7495 or 515-418-3214. Email info@ j5rvparktexas.com Tom and Donna Tuttle, Managers. (MCN)

Thank You

Riverview Intermediate Campaign & 2020 Supporters

Granite Logistics & Pat Lynch

\$10,000

DeZURIK Mahowald Insurance Agency

\$5,000

Walmart

\$2,500-\$4,999

Centrasota Oral Surgeons -Ryan Morris District 748 Staff Mark Traut Fund of CMCF Riverside Dental - Dr. Ellen Morris Spanier, Mike and Kathy Trombley, Amy and Matt Wiger, Nick and Shannon

\$1,000-\$2,499

Anonymous Durrwachter, Krista and Kurt Fitzthum, Ryan and Cindy Heathcote, Adam and Tiffany Helgeson, Don and Sue Shepard Jurgens, Donald and Angie Kenning, Scott and Jennifer Marushin, Patrick and Robin McDowall Company McGrew, Andrea and Chris RBC Wealth Management

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Advantage I Insurance Agency Bernick, Jason and Jen Bierscheid, Bob and Joan Boys & Girls Clubs of Central Minnesota Bremer Bank Burns, Hilary and Bryan Congdon, Robert and Tammi Great River Bowl & Partners Pub JLG Architects Lawson Family Dental Leen, Steve and Penny Mallory, Jason and Maria Mathnasium of St. Cloud MCI Carpet One Nahan, Mike and Connie Nahan, Patrick and Emily Omann, Jake and Leah Rueter, Greg and Teresa Sartell Pediatrics Schreifels, Bryant Schwiebert, Jeff and Deb Snoberger, Jeremy and Nicole Stearns Electric Association Trust Thompson, Chris and Sarah Willardsen, Darin and Katy Williams/INTEGRACARE Clinic

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BankVista Blue Line Sports Bar & Grill Brenny Transportation Central Minnesota Credit Union Central Minnesota Endodontics PA, - Dr. Brock Droll DDS, MS and Catherine Wurm DDS,MS Deerwood Bank Degiovanni, Mary Dick and Mimi Bitzan Family Fund of CMCF Dingmann, Zachary Dixon, Dan and Andi Edeburn, Patrick Gilleland Chevrolet-Cadillac Hanson, Larry and Lynn Jason and Kim Thyen Nies Family Fund of CMCF Kokula, John Miller, Tonya and Jim Moose Lodge #1400 Nelson, Kay and Jim Ojansen, Marc and Sara Pearson, Jon and Tanya RE/MAX Results & Welcome Home MN - John and Wendy Tragiai Rinke Noonan Attorneys at Law

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Steil, Jeff and Amanda Engelking Steve, Brenda and Tom Stutsman, Caroline and Mike Sweeter, Nikki and Jake Tri-County Abstract Wieme, Cathy and Al

Honorable Mention

Amazon Smile Barrett, Denise BohnGettler, Kate Connolly, Lori Degiovanni, Joe and Kristina GiveMN Heckman, Angela Kron, Steve and Kim Mathiasen, Lyle and Barb Nies, Royce and Bonnie Rapids VFW Post 6992 Rowen, Tim and Jessica

In Kind

Anjeo's Blue Line Sports Bar & Grill Gary's Pizza Great River Bowl & Partner's Holiday Station - Pinecone &

7th St - Sartell House of Pizza & Pacific Wok Little Nuggets Bakery Marnanteli's Pizza Sartell Vibe



The mission of the Sartell-St. Stephen Education Foundation is to support leading-edge programming for the students of School District 748. Learn more at ssef.net.

Opinion-

Guest column

Dying with COVID in an ICU

by Daniel Whitlock

I'm considered old even though I don't feel it, and I have a chronic illness as well. These criteria put me at a high risk of dying if I am infected with the COVID-19 virus.

I am also a retired physician and medical administrator, so perhaps I have too much knowledge about medical care, or maybe I'm just a realist who understands the current situation in which our hospital, physicians, nurses and staff find themselves during this pandemic! As I have listened to the news and heard the reality of increasing COVID cases and decreasing availability of hospital beds and resources, I have started to think about the possibility of my own demise. I have decided it's time to take as much control as possible about how I want my days to end if my family and I should find myself in that situation.

Should I become infected with the COVID-19 virus I will most likely be admitted to the ICU. Here I will encounter the most sophisticated technical care available anywhere in the country; ventilators, multiple IV's, infusions, medications, synthetic antibodies, procedures and protocols that caregivers are using to save patients from this heinous disease.

Caring for patients in a pandemic is overwhelming when doctors and nurses experience the trauma of knowing they cannot slow down. Their feelings must remain muffled in order to serve the next patient requiring their attention. The emotional toll they feel when overwhelmed by tight resources, too few staff and very sick patients who often die leads to burnout and can rapidly cascade to PTSD, guilt and chronic anxiety. I know this is true because I have walked in their shoes. This is the reality our hospital staff face, heroically and selflessly, each day. Our caregivers are a scarce resource - a resource we must not squander. Therefore, if the unwanted possibility occurs I would become one of their patients, is it possible for me to relieve a fraction of their emotional burden?

Part of the answer can be found in an "advance directive" or "living will," which I have had for many years. This document lays out the types of care I want, or don't want, at the end of my life. But recently, I have realized this pandemic has put a new spin on my health-care directive. I have begun to discuss with my wife my wariness of the unknown. As death comes to us all, so I want to make sure my health-care directive identifies what is important to me. An advanced directive is not a document to set my choices in stone. Most of all it sets the stage for respectful and non-confrontational discussions between my family and hospital staff regarding my final care.

Therefore, as I review my advance directive relative to COVID-19, I know a couple of things: first, I do want a ventilator, provided the caregiving team thinks it in my best interest. I trust my family will engage them in this dialogue. And secondly, I do not want "heroic" care that may result in a very difficult rehabilitation or taking precious resources from a patient who may have a much better prognosis. My family and caregivers should know many of their choices may be ambiguous ones and be assured I concur, in advance, with their difficult choices. I am going to ask my family and caregivers trust each other explicitly – no arguing, no blaming, no histrionics!

I encourage all of us to face the facts of this pandemic and its possible consequences; death is one of them. Talk to your partner and family about the stark reality; a reality that should not be faced without adequate forethought and planning.

Daniel J. Whitlock, MD, MBA, retired from St. president for medical affairs.

Our view

Wishing you health, happiness, peace

It's beginning to look a lot norah is used during this cellike Christmas, and many other celebrations of faith, culture and blessings.

December truly is a month of holidays.

On Dec. 8, Buddhists celebrated Bodhi Day which commemorates Buddha's attainment of understanding. Celebrations of Bodhi Day are quiet. Celebrants meditate, study the teachings of Buddha, chant and hold services. Some may decorate a Bodhi tree, string up colorful lights to represent the paths to enlightenment or celebrate with a traditional meal of rice and milk.

Hanukkah began at sundown Dec. 10. The festival is observed for eight nights and days and may begin at any time in late November to late December. Typically, a me-

ebration to note the days with lighted candles. The holiday commemorates Jewish victory that ended a three-year period of religious persecution and restored Jewish independence.

Fiesta de Guadalupe Feast, Dec. 12, honored Our Lady of Guadalupe, Mexico's patron saint. The day commemorates the appearance of the Virgin Mary to a Mexican peasant named Juan Diego in 1531. Candles, food and song are part of this celebration.

The shortest day of the year, Dec. 21, is also one of the oldest celebrations in the world. Yule is a Pagan holiday celebrating the Winter Solstice. It begins at sundown and ends on Jan. 1. The holiday itself revolves around thanking gods and goddesses for blessings and the change of seasons.

Of course there is Christmas Dec. 25, which celebrates the birth of Jesus.

Kwanzaa closes the month from Dec. 26 through Jan. 1. This annual celebration of Africa-American culture and tribute to African festivals of harvest has been practiced since the mid-1960s. It celebrates seven different principles of building community, including unity, self-determination, collective work, cooperative economics, purpose, creativity and faith. Families might decorate, light a candle each day and reflect on each principle, enjoy a feast, exchange gifts, reflect and play drums and other music.

However you celebrate this festive time of year, we wish vou and vour family health, happiness and peace.

During troubled times, there's still hope for New Year

As December continues on, the holiday season is upon us, and the prospect of finally leaving 2020 behind draws ever closer. This has been a rough and completely unpredictable year. If someone had told me at this time last year what was all in store, I would not have believed them. A global pandemic that has killed more than 300,000 Americans, an election that has stretched our societal divides to a breaking point and an economic crisis that has inflicted pain on so many businesses and workers. It is tough to see if anything went right this year. While I am most certainly looking forward to the promise of better times ahead, I think there are some events this year that can give us some hope.

COVID-19 has certainly been a catastrophe like no other, affecting every part of our daily lives. But I know that I have been lucky. There have been far too many people who have died, lost a loved one or had serious complications because of this virus.

Through all of this, our healthcare workers show their inspiring dedication and service. As so many people have needed their help, healthcare workers have risen to the challenge, at much personal sacrifice and risk to themselves as well. It is truly inspiring to see the level of drive to assist others that they bring every day, and their work gives me hope that eventually we can overcome this disease.

Connor Kockler

Guest Writer



The election is another topic from which it seems there is no good path ahead. It is sad to see fellow Americans so bitterly divided about the direction of the country and bickering about whose voices should be included in making decisions that will affect us all. While this situation is terrible, an anecdote I have from election day gives me some solace that things might improve.

While serving as an election judge, I was amazed by the level of turnout. Hundreds of people came to the polling site I worked to cast their ballots, and hundreds more had already voted absentee. Applying that throughout all of the precincts in the state brought Minnesota close to setting a new voter turnout record and the highest in the nation. One thing that really impressed me was the number of newly registered voters. It wasn't just young people voting for the first time, either. I registered senior citizens and middle-aged people as well.

For those newly registered who were not just turning 18, this might have been the first time in a long while that they decided to vote, or maybe they had never exercised their right to vote before. It was such an amazing feeling to

be part of people's acts of registering to vote, and it's made me more optimistic that people really care for and are engaged in our democracy. If we can keep up this kind of turnout and interest in politics, maybe we will be able to get more accomplished.

In these troubled times, we should also be mindful of all of our local businesses and workers. Through guidelines and lockdowns people are working every day to keep their businesses going and provide for family and the community. Now more than ever is a time to recognize those in need of assistance and to give them a helping hand. Recently, the CSB/SJU community turned out big to support Sliced on College Avenue, the pizza place in St. Joseph, when that restaurant put out an appeal on social media.

So while 2020 has been a year that has tested and frayed so many of us, we should remember there is some cause for optimism, that people are working hard to improve the situation and to assist their neighbors in the community. While we enjoy the holiday season and look forward to 2021, this past year showed us that in troubled times, there is always hope that can be found. And that's what the holidays are

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

Cloud Hospital CentraCare after 16 years as its vice Have an opinion? Share it: news@thenewsleaders.com

–Public notice

REGULAR SCHOOL BOARD MEETING SARTELL-ST. STEPHEN PUBLIC SCHOOLS INDEPENDENT SCHOOL DISTRICT NO 748 NOV. 16, 2020

Friday, Dec. 25, 2020

DISTRICT SERVICE CENTER VIA TELECONFERENCE

The regular school board meeting of Independent School District 748 was called to order at 6:30 pm by Chair Jeremy Snoberger. Members present: Snoberger, chair; Jason Nies, vice chair; Amanda Byrd, clerk; Patrick Marushin, treasurer; Lesa Kramer, director; Pamela Raden, director; and Kay Nelson, assistant superintendent. Members absent: none.

A motion was made by Nies and seconded by Marushin to APPROVE THE AGENDA AS PRESENTED. On a roll call vote, the following voted in favor: Nies, Marushin, Raden, Kramer, Byrd and Snoberger. The following voted against: none. Motion carried 6-0.

A motion was made by Kramer and seconded by Nies to AP-PROVE CONSENT ITEMS A.4.a – A.4.d AS PRESENTED BELOW. On a roll-call vote, the following voted in favor: Nies, Marushin, Raden, Kramer, Byrd and Snoberger. The following voted against: none. Motion carried 6-0.

A.4.a. Minutes of the regular school board meeting held on Oct. 19, 2020

A.4.b Checks in the amount of \$1,861,203.00 as presented:

General Fund	1,524,511.17
Food Service Fund	78,934.53
Transportation Fund	168,849.19
Community Service Fund	31,491.29
Capital Expenditure Fund	51,187.13
Debt Service Fund	2,000.00
Activity Accounts	3,266.83
Internal Service Fund	962.86
Check numbers 179728 – 179977	

ACHs in the amount of \$5,566.06 as presented:

General Fund	3,292.34
Food Service Fund	110.00
Activity Fund	2,163.72
ACH numbers 202000031-202000052	

Receipts in the amount of \$5,050,302.77 as presented:

General Fund	2,994,626.37
Food Service Fund	101,271.42
Transportation Fund	13,028.42
Community Service Fund	303,121.13
Capital Expenditure Fund	688.79
Building Fund	127.04
Debt Service Fund	1,621,617.79
Activity Accounts	3,367.00
Internal Service Fund	12,454.81
Receipts 48068 - 48190	

Wire transfers in the amount of \$497,767.93 as presented:

General Fund	69,361.06
Food Service Fund	3,571.85
Transportation Fund	84.85
Community Service Fund	1,001.87
Capital Expenditure Fund	53,050.91
Building Fund	17,220.00
Internal Service Fund	353,477.39
Wire transfers 202000191-202000244	

Building Fund Checks in the amount of \$418,564.23 as presented:
Building Fund 418,564.23
Check numbers 601157 to 601186

A.4.c. Accept the following donations:

Affinity Plus Federal Credit Union, Sartell Middle School, \$2,000, cultivator grant; Fairview Northland Hospital, ISD #748, face shields for staff and students safety; Kim A. Thyen and Jason P. Nies, ISD #748, \$1,000, support of Equity Initiative (instructional materials/staff development); SSEF, early childhood, \$2,000, SSEF grant.

A.4.d. Accept the resignation of Julie Diethelm, RIS, para, 11/12/20; David Gerads, ORELC, custodian, 10/22/20; Julia Olson, St. Francis Xavier, Title I, 11/10/20; Mark, Olson, Transportation, bus driver, 11/12/20. release from employment Nicole Nieman, RIS, custodian, 10/26/20.

Student Representative Report: Kate Ellis, student representative Ellis reported on happenings around the district. Oak Ridge staff and students have enjoyed the engagement by using the new iPads for kindergarteners this year. Pine Meadow distance learning has

been going well with the incorporation of Sabre Strong. Head Custodian Rosie Warzecha was nominated, and won the Sartell Area Chamber Education Professional of the Year. Riverview staff members are busy with distance learning and working on professional development for MTSS. Sartell Middle Student Council held its annual Veteran's Day program virtually this year. Veterans submitted recordings that were presented to students along with band, orchestra and choir performances. Sartell High School fall sports went very well with boys' tennis advancing in its section tournament and boys and girls soccer winning their respective sections. Volleyball and football are finishing up their fall seasons as we transition to distance learning. The fall play was presented virtually and Student Council has had quarantine quests to improve school spirit for everyone. Overall, the distance learning transition has been smooth as students and staff members were well prepared.

Audit Report:

Nancy Schulzetenberg from BerganKDV presented the 2019-2020 audit results.

Superintendent Report: Kay Nelson, assistant superintendent Assistant Superintendent Kay Nelson reported fall distance learning started today, with last year's spring distance learning experiences helping the fall transition. Feedback provided from families ranged from relief moving to distance learning, to sadness to see in-person stopping. Administration will continue to monitor feedback and adjust areas as needed. Seesaw was added to the technology suite and is used by students and staff in conjunction with Schoology. The finance committee was briefed on teacher and paraprofessional pay rates and the board will see an action item proposing increased rates to better align with surrounding districts.

District Finance Report:

Director of Business Services Joe Prom provided an update on district finances.

2020-21 District Continuous Improvement Goals Report:

Kay Nelson, assistant superintendent; Marie Pangerl, district assessment coordinator; and Laura Arndt, Zachary Dingmann, Sascha Hansen, Jason Mielke and Sara Nelson, building principals, reported on the District and School Site Continuous Improvement goals for the 2020-21 school year.

Fall 2020 Family Survey Report:

Kay Nelson, assistant superintendent, and Sarah Kleppe, district communications specialist, shared the results from the Fall

2020 Family Survey that requested feedback on student instruction during the first quarter of the school year.

COVID-19 Report:

Assistant Superintendent Kay Nelson and Director of Human Resources Krista Durrwachter provided an update on how the district is moving forward with COVID-19.

Enrollment Report:

Assistant Superintendent Kay Nelson reported on the current enrollment numbers for each school.

School Board Committee Report:

Chair Snoberger reported on the good first Equity Committee meeting he attended. Timelines and the audit process were discussed.

Treasurer Marushin reported on the Special Education Advisory Council meeting hosted by Benton-Stearns he attended and the recent Finance Committee meeting, which included information contained in tonight's audit presentation.

Clerk Byrd reported on the Curriculum, Instruction and Advisory meeting she attended. The committee discussed how the equity audit and MTSS are tied together and "To Kill a Mockingbird" and "Tom Sawyer" are being replaced in language arts classes.

Director Kramer reported on the Substance Free Coalitions first meeting of the year, last Monday, which was held virtu-

A motion was made by Marushin and seconded by Nies to APPROVE #1-15:

New Employees/Changes:

Aaron Athas, SHS, content creator, \$2,205 (10.5 percent), BA, A (\$42,002), new position, 10/8/2020; Bethany Calhoun, RIS, custodian, \$18.95/hour, RIII, S2, 260 days/year, 8 hours/ day, replacing Nicole Nieman, 11/18/2020; Ryan Hiltner, SHS, content creator, \$2,205 (10.5 percent), BA, A (\$42,002), new position, 10/8/2020; Eric Koplitz, SHS, business education, \$21,512, BA, Step B (\$43,024), .5 FTE, replacing Rustie Froemming, 8/31/2020; Mike Lashinski, SHS, custodian, \$22.23/ hour, RIII, S5, 8 hours/day, replacing Paul Rolfzen, 11/2/2020; Catherine Lindstrom, RIS, para, \$16.42/hour, RIV, S1, 7 hours/ day, replacing Stacey Hiltner, 11/10/2020; Julia Olson, St. Francis Xavier, Title I, \$28.85/hour, BA, Step A (\$42,002), corrected wages, 10/21/2020; Paul Rolfzen, SMS, custodian, \$22.23/hour, RIII, S5, 8 hours/day, replacing Amber Coons, 10/26/2020; Stacy Vannurden, ORELC, para, \$16.42/hour, RIV, S1, 6.5 hours/ day, new position, 10/29/2020.

Leaves of Absence:

Dorothy Ferguson, transportation van driver, LOA, extending leave 10/30/20-11/19/20; Elizabeth Inveiss, SMS, para, LOA, 11/23/20-12/31/20; Michael Maurer, SMS, sixth-grade teacher, LOA, extending leave 11/21/20-12/31/20; Joy Patino, RIS, Para, LOA, 11/2/20-11/13/20; Randy Thompson, DSC, custodian, LOA, 11/23/20-12/31/20; Kayla Vadnais, RIS, Para, LOA, 1/4/21-4/24/21.

On a roll-call vote, the following voted in favor: Kramer, Nies, Marushin, Byrd, Raden and Snoberger. The following voted against: none. Motion carried 6-0

A motion was made by Kramer and seconded by Nies to AC-CEPT AND APPROVE THE AUDIT FOR YEAR ENDING JUNE 30, 2020 AS PRESENTED. On a roll-call vote, the following voted in favor: Kramer, Nies, Marushin, Byrd, Raden and Snoberger. The following voted against: none. Motion carried 6-0.

A motion was made by Nies and seconded by Marushin TO APPROVE 2019-2020 WORLD'S BEST WORKFORCE PLAN SUMMARY. On a roll-call vote, the following voted in favor: Kramer, Nies, Marushin, Byrd, Raden and Snoberger. The following voted against: none. Motion carried 6-0.

A motion was made by Raden and seconded by Marushin TO APPROVE INCREASE IN SUBSTITUTE RATES FOR TEACHER AND PARAPROFESSIONAL. On a roll-call vote, the following voted in favor: Kramer, Byrd, Raden, Nies, Marushin and Snoberger. The following voted against: none. Motion carried 6-0.

Schedule Work Session and Committee Meetings:

Future Board Work Session via teleconference – 6:30 p.m . Wednesday, Dec. 2 – District Service Center Boardroom.

Future Board Meeting & Truth in Taxation Hearing via Teleconference – 6 p.m. Monday, Dec. 21 – Sartell High School via teleconference.

Committee Assignments were reviewed.

A motion to ADJOURN THE MEETING AT 9:10 p.m. was made by Nies and seconded by Byrd. On a roll-call vote, the following voted in favor: Kramer, Nies, Marushin, Byrd, Raden and Snoberger. The following voted against: none. Motion carried 6-0.

/s/ Amanda Byrd, clerk

Publish: Dec. 25, 2020

NEW YEAR'S RESOLUTION | MONEY

Create an Emergency Fund

The unexpected COVID-19 pandemic left millions of Americans without their jobs and income they rely on to make ends meet.

Kaiser Health News reports that as of May 2020, more than 39 million Americans had filed for unemployment benefits.



® ADORE STOCK

The sudden shutdown of businesses large and small can teach us the importance of having an emergency fund to help get through tough times. America's Debt Help Organization recommends that people have enough savings to cover at least three months of expenses. An emergency fund that can last up to six months is preferable, as it can protect you and reduce your need to rely on high-interest credit cards or loans.

SLOW GROWTH

Building an emergency fund can

seem like an uphill battle if you find it challenging to add to a savings account after your monthly commitments. Consider these tips that can cause significant growth over time.

- Get a part-time job during your free time. Commit to using the additional funds solely for saving.
- Cut expenses that cause a strain to your budget. Consider avoiding eating out or buying a daily coffee.
- As you spend cash throughout the day, promise to add all the change into a jar. Once the container is full, deposit the accumulated coins into a

savings account.

These simple guidelines will help you gain traction in an emergency fund plan while providing satisfaction as your nest egg grows.

FACE YOUR DEBT

You can find more room in your budget for savings by cutting down high-interest debts and high monthly payments. Analyze your financial responsibilities on paper by jotting down the due dates, costs and interest. Talk to your lenders about more feasible commitments or consider

lumping credit-card debts and loans into one manageable payment. You may find a better interest rate that will save you a significant amount of money that can be included in your emergency fund.

OPEN A SEPARATE ACCOUNT

It's essential to keep emergency funds separate from an easily accessible checking account. Try to monitor your primary account and transfer any surpluses to savings to prepare for an unexpected expense or other financial situation.

