

# Newsleaders

Reaching Everybody!

Friday, Jan. 8, 2021  
Volume 33, Issue 1  
Est. 1989

## Town Crier

### Healthy blood donors needed

The American Red Cross needs eligible and healthy blood donors. Patients are counting on lifesaving blood through 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](http://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 readers for the blind

The Central Minnesota Audio Newspapers is looking for volunteers to read area newspapers each day. This is a resource for the blind and print disabled. Volunteers can read as frequently as they wish, once a month, every week or whatever works in their schedule. The time commitment is up to two hours between the hours of 4-8 p.m. Volunteers will read at the KVSC studio on the campus of St Cloud State University. If interested and for more information, call Rita at 320-293-2273.

### Cook a meal for victims of domestic abuse

Anna Marie's Alliance works to provide a safe place for victims of domestic abuse and to achieve systems change that reduces violence. They are looking for weekend cooks! This position serves to prepare meals for, and interact with women and children residing at Anna Marie's shelter. This allows their advocates to better assist those experiencing domestic violence within the shelter and their community. Shift times are 9:30 a.m.-12:30 p.m. and 3-6 p.m. Contact Casaundra at 320-253-6900 to learn more about this great opportunity!

### Newsleaders seeks GoFundMe donations

During these turbulent times, advertising support has dwindled. The Newsleaders wants to continue providing up-to-the-minute 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.

## Get your ski on and more at county parks



photo by Heidi L. Everett

**Sonja Gidlow, of Avon, walks her dog, Luna, Dec. 31 at Kraemer Lake-Wildwood County Park in St. Joseph. She visits the park three times a week year round for walking, snow shoeing and skiing.**

by Heidi L. Everett  
[editor@thenewsleaders.com](mailto:editor@thenewsleaders.com)

Stearns County Parks and the Nordic Ski Club of Central Minnesota are challenging you to cross country ski (or hike or snowshoe) this month.

"This year has been a challenge for everybody," said Sarah Weed, parks operations coordinator for Stearns County Parks. "One of our annual events, the Moonlight Ski, usually occurs the first weekend in January with a chili feed and raffle."

Like so many other events, the Moonlight Ski was cancelled due to the pandemic, so the parks department and ski club came up with a new plan.

"We are encouraging people to use all four of our ski parks in January and then register their name in the Moon-

Ski • page 4

## Theaters, restaurants, bars to open

by Heidi L. Everett  
[editor@thenewsleaders.com](mailto:editor@thenewsleaders.com)

Some sense of normalcy will return to Minnesota this month as elementary children prepare to go back in the classroom, sports activities resume and COVID restrictions are loosened in hospitality and fitness.

School children returned to class online this week, and elementary schools are prepared for in-person learning starting the week of Jan. 18.

Youth and adult organized sports also resumed practice this week with games resuming Jan. 14 with spectators.

On Jan. 6, Gov. Tim Walz

announced additional measures that loosen restrictions on other important parts of daily life as COVID-19 numbers improve across Minnesota.

"The situation in Minnesota is undeniably better than it was last month," Walz said in a news release. "We have reasons to be optimistic, and Minnesotans' sacrifices and commitments to their communities helped change the pandemic's trajectory and saved lives. But we need to protect the progress we've made."

Walz's announcement comes as tens of thousands of Minnesotans have received their first dose of the vaccine, COVID-19 cases are down and hospital bed use

is declining.

This latest loosening of restrictions starts Jan. 11 and allows:

- Indoor dining at bars and restaurants to open at 50 percent capacity with a maximum of 150 people. Reservations are required; and establishments must close dine-in service by 10 p.m.

- Indoor events and entertainment – like bowling alleys, movie theaters and museums – to open at 25 percent with no more than 150 people in each area of the venue. Face coverings are required, and food service is not available after 10 p.m.

Gyms, pools, outdoor events and entertainment and places of worship remain capped; however

capacity was increased in the announcement.

As some restrictions loosen, Minnesota faces challenges to protect the recent progress made, including other states seeing the virus surge, public health experts warning of a potential post-holiday case surge and the emergence of a new, more contagious coronavirus variant spreading around the world.

Minnesotans should continue to take precautions to combat the spread of the virus in their community – wear a mask, practice social distancing and stay outside when possible.

## Fourth breakthrough on thin ice occurs

by Heidi L. Everett  
[editor@thenewsleaders.com](mailto:editor@thenewsleaders.com)

For the fourth time in two weeks, Stearns County sheriff deputies have been called to a breakthrough on thin ice.

On Jan. 3, deputies were dispatched to Big Watab Lake in Collegeville Township for a fish house that went through the ice.

When deputies arrived, they found the fish house was being removed from the water. The fish house had gone

Ice • page 3



contributed photo

**A fish house owned by Michael Stang, St. Joseph, is pulled from Big Watab Lake Jan. 3 after it broke through thin ice.**



# 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: Simply Savvy Financing.

2. The stated address of the principal place of business is or will be: 56 33rd Ave. S. #306, St. Cloud, MN 56301

3. The name and street address of all persons conducting business under the above assumed name including any corporations that may be conducting this business: Savvy Maverick LLC, 1622 11th Ave. S.E., St. Cloud, MN 56304.

4. I certify I am authorized to sign this certificate. I further certify that I have completed all required fields, and that the information in this document is true and correct and in compliance with the applicable chapter of Minnesota Statutes. I understand that by signing this document I am subject to the penalties of perjury as set forth in Section 609.48 as if I had signed this document under oath.

Filed: Dec. 16, 2020

Dated: Dec. 16, 2020

/s/ Janelle Schneekloth

Publish: Dec. 25, 2020  
& Jan. 8, 2021

if you would like your business included. Check out the online Business Directory at [thenewsleaders.com](http://thenewsleaders.com) which hyperlinks to each business' website.

Complete details can be found on the county website at <https://www.stearnscountymn.gov/>.

## Dirks

Dirks was initially convicted for actions in May and June 2016 in which he engaged in electronic communication relating or describing sexual conduct with a child. In addition, he was charged with soliciting a child via the internet.

According to the first crim-

**320-590-0890 or  
507-451-8524  
lifestyleinc.net  
tdd: 507-451-0704  
Equal Housing Opportunity**

In Oct. 2020, Dirks was charged with disseminating pornographic work. He pleaded guilty and was sentenced to 140 months in prison with credit for 79 days served.

**Call the Newsleader at 363-7741**

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**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.

1608 11th Ave SE, St. Cloud, MN 56304

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# Ice

## from front page

through a section of thin ice approximately 30-40 yards away from the west shoreline, closest to 30095 Lilac Road. The ice was four to six inches thick in the section it broke through.

According to the sheriff’s report, Michael Stang of St. Joseph said he was pulling his 16-foot fish house with his UTV, when he felt the fish house fall into the snow behind him, stopping his UTV. Stang looked back and saw the wheels of the fish house were submerged under water. He was able to disconnect the fish house from his UTV prior to it sinking farther into the water.

The report noted the fish house sank about three-fourths of the way into the water with the front tongue portion hanging up on the ice.

This is the fourth occurrence of breaking through thin ice on area lakes in two weeks.

On Dec. 26, the Stearns County Sheriff’s Office received the report of a side-by-side ATV that had fallen through the ice on the north end of Two Rivers Lake in Holding Township.

On Dec. 27, a snowmobile was pulled from the water where it fell through the ice



contributed photo

**On Dec. 27, a snowmobile is pulled from the water where it fell through the ice on Little Birch Lake.**

on Little Birch Lake.

On Dec. 31, an ATV broke through ice on Pearl Lake in Maine Prairie Township.

No injuries were reported.

The Minnesota Department of Natural Resources suggests the following ice thickness is generally safe: four inches for walking, five to seven inches for snowmobiles, more than

eight inches for cars and more than 12 inches for trucks.

However, the DNR also warns that ice is never 100-percent safe.

Jon Lentz, patrol captain for the Stearns County Sheriff’s Office, said several factors can weaken ice, including waterfowl use, weather fluctuations, snow cover (which acts

as an insulator), springs in the lake and water flow under the ice.

“As far as what causes the thin ice area, I believe three of these recent cases were related to waterfowl, geese and ducks, being in the area,” Lentz said. “Their using an open-water area moves the water around enough that it

will not freeze until they have gone. Then it takes a while for the thickness to get to a sufficient state to support a variety of traffic.”

Lentz also said when it gets warmer outside that has a negative impact on ice thickness and the creation of more ice.

## People

**Derek Larson**, St. Joseph, joined the Board of Directors at the Stearns History Museum in November. Larson is a history and environmental studies professor at College of St. Benedict and St. John’s University. He will be on a research sabbatical from January through August 2021, exploring the impacts of the 1918 influenza pandemic on Stearns County. Larson will work with a team of students to develop a series of digital maps that illustrate the pandemic’s impact at the township level, incorporating both narrative elements from oral histories and data from public health records and cemetery surveys. He joins the board along with **Christopher Lehman**, an ethnic studies professor and chair



Larson

at St. Cloud State University. Lehman received the 2020 Minnesota Book Award for Minnesota Nonfiction for his literary work, “Slavery’s Reach: Southern Slaveholders in the North Star State.” The Board’s



Lehman

purpose is to govern and advise the Stearns History Museum’s policy and direction and assist with its leadership and general promotion. The Museum connects people through the power of history and culture.

## VIRTUAL CONNECTIONS WITH LSS COMPANION SERVICES

### Trusted Support

- Ongoing, friendly phone or video visits with a trained companion can help in this time of social distancing

### Volunteer Companion opportunities

- Make a difference from home via phone or video chat. Virtual training is provided.

Contact Janel Heinen at 320.241.5173 or email [Janel.Heinen@lssmn.org](mailto:Janel.Heinen@lssmn.org)

[www.lssmn.org](http://www.lssmn.org)



**Wear a mask  
in public spaces.**



**Get tested if you  
have any symptoms.**



**Answer if your health  
department calls.**

# Have any Achievements?

## Grad. from HS/College, Military Honors, Awards

**Submit to [news@thenewsleaders.com](mailto:news@thenewsleaders.com)**  
*For contact purposes only, please include first/last name and phone.*



# Ski

from front page

light Ski Challenge drawing,” Weed said.

People can enter the drawing once for each park visited and earn additional entries for using all four parks or joining the Nordic Ski Club of Central Minnesota.

The drawing, which will take place in February, is for water bottles, Quarry Park annual parking permits, Wildwood Maple Syrup and gift certificates to Revolution Cycle & Ski as well as Fitzharris Ski & Sport.

The annual parking pass and maple syrup give a shout out to two of the county’s parks with ski trails: Quarry Park in Waite Park and Kraemer Lake-Wildwood Park in St. Joseph. The other two parks are Mississippi River Park in St. Cloud and Warner Lake Park in Clearwater.

“Every single park does have its own personality and its own gem,” Weed said. “Minnesota has three different ecosystems. In our parks, you can see all of them.”

Weed likes to ski Warner because of the lake and prairie. “I’m also a little biased for Quarry Park,” she said. “I’m here every day. That’s where our office is. But Mississippi River Park is also beautiful with its tall cathedral pines that you get to ski through.”

Sonja Gidlow of Avon visits Kraemer Lake-Wildwood Park in St. Joseph an average of three times per week all year, she said. Gidlow hikes, cross country skis, snow-shoes and takes her dog, Luna, for walks.

“The trees here are absolutely beautiful,” Gidlow said. “There are woods, and then there are these woods. It’s so peaceful.”

With the holiday snow fall, park crews have been out packing the trails and grooming ski tracks since Dec. 30.

“We pack first, so we have a base layer that keeps the ski track further into the season,” Weed said. “We have (more than) 10 miles of trails, so it does take time.”

Ski tracks were yet to be made Jan. 5. Winter ski trail conditions can be found on the park website. Residents also can sign up to receive an email update on ski trail conditions.

**More than just skiing**

The parks include multi-use trails in addition to ski trails. Trails are clearly marked with large, overhead signs at the trailhead and smaller signs along the trails.

Multi-use trails are perfect for walking, snowshoeing and biking (mountain bikes in summer and fat-tire bikes in winter).

Warner Lake Park has a new two-mile multi-use trail this year.



contributed photo

**Ski trails and multi-use trails are clearly marked in Stearns County Parks. Visitors should use multi-use trails for walking, snow shoeing and biking. Ski trails are only for skiing. Other uses wreck the ski tracks.**

“If you are walking or snowshoeing, please use the multi-use trails,” Weed said. “Walking on ski trails wrecks the tracks.”

**Know before you go**

Parking and access to Mississippi River Park and Warner Lake Park are free.

Quarry Park requires a parking pass. Visitors can purchase a day pass for \$5 or an annual pass for \$20 at the park’s new pay station. Exact cash or cards are accepted.

Kraemer Lake-Wildwood Park requires a DNR ski pass for the ski trail. The pass can be purchased online at the Department of Natural Resources website.

Learn more about the Moonlight Ski Challenge and all Stearns County Parks on the parks website.



photo by Heidi L. Everett

**The trees are a key feature of Kraemer Lake-Wildwood County Park that draws in Sonja Gidlow three times a week.**



photo by Heidi L. Everett

**Sonja Gidlow and Luna rest a moment at one of several Kraemer Lake overlooks Dec. 31 at the county park in St. Joseph.**

**Want to try skiing?**

Revolution Cycle & Ski as well as Fitzharris Ski & Sport are offering discounted rentals each Monday, Tuesday and Wednesday of January.

On Jan. 14, they are offering free ski rentals for the Challenge.

Jan. 14 is also Free Parking Day at Quarry Park.

## Obituary

**Rose Ann Reischl**  
**St. Joseph**  
**April 21, 1937-Dec. 19,**  
**2020**

Rose Ann “Rosie” Reischl, 83, died Dec. 19, eight months to the day, after her late husband, Jerry died, just in time to share Christmas together. In her last days, the house was filled with close family members who made her journey home easier.

Due to ongoing COVID-19 restrictions, Reischl was honored through prayer with her immediate family, followed by a private graveside interment at Minnesota State Veterans Cemetery in Little Falls on Dec. 23, 2020. Donations are preferred to Poor Clares in Sauk Rapids.

Reischl was born on her family’s farm in St. Joseph on April 21, 1937 to Gertrude (Pfannenstien) and Joseph Schulte. She learned hard work and resourcefulness on the farm. Being the youngest of seven surviving children, she was her dad’s sidekick for outside work, from feeding animals to cul-



Reischl

tivating and harvesting crops with horse-drawn equipment. It’s also where she learned to can just about everything, from peaches to pickles, to homemade chili and sweet corn. She lived in St. Joseph her entire life, and it’s where she met and married her husband, Jerry, and raised three children. Married for nearly 64 years, she helped maintain a beautiful home, and neatness and cleanliness were especially important. Even if it meant mowing the lawn and snowblowing, herself, if ever needed. The two always kept their hunting shack and property in the woods neat and tidy.

Reischl was an excellent cook and baker, and no one ever left without a bag of goodies, which usually included a loaf of banana bread, chocolate chip cookies and a jar of horseradish pickles. She even used a spare bedroom as a pantry for stashes of treats, like boxes of Hot Tamales and Mike’s and Ike’s, which she’d give away to visitors. She regularly carried peppermints and rolls of Smarties in her purse and pockets, to share by the fistfuls with nearly everyone she met and wouldn’t take “no” for an answer. Especially when it came to food. Nothing ever went to waste, and she’d always say, “just fin-

ish it up!”

In addition to homemaking, Reischl worked at Andrews and Ace Cleaners, in St. Cloud, for more than 30 years. She also provided daycare for a local family-in-need, and her own grandchildren. She was a skilled seamstress and would often address hemming needs on-the-spot, saying “let’s do it now,” no matter what time it was, because it “wouldn’t take long.” Many relied on her for alterations, including her granddaughters, for their formal and wedding dresses to ensure perfect fits.

Reischl helped make family traditions and holidays memorable. She enjoyed playing cards with close relatives on New Year’s Eve and for other special occasions. Along with Jerry, she hosted annual Easter egg hunts. For the kids who couldn’t attend, she’d have special egg hunts to make sure things were equal, because fairness was important to her. For her favorite holiday, Christmas, Grandma Rosie always made sure the house was well-decorated, and the grandkids added ornaments and blew hands-full of artificial snow onto the Christmas tree as finishing touches. The house was also filled with Christmas music, especially Charlie Pride,

and baking and icing cut-out cookies as a family. She was famous for her coveted date balls.

Reischl was dedicated to serving others and her Catholic faith, and she was a lifelong member of the St. Joseph Parish. She cooked meals for funerals, cleaned the church, volunteered for the parish Fourth of July festival each year, and she and Jerry delivered Meals on Wheels. Reischl was especially dedicated to the Poor Clares and would request special prayers of them, and through the parish prayer line, for those in need. She had strong morals, beliefs and regularly prayed the rosary.

Most of all, Reischl had a big personality, infectious laugh and could strike up a conversation with anyone, from the Schwan’s man to a shopper in the checkout line at the grocery store. She’d bump up against people, nudge them and give a poke of her elbow to lean in and talk. She also used lively, colorful language and made-up her own names and descriptions for things that made everyone laugh. It’s these unique qualities that make Reischl a truly unforgettable, and loved, sister, mother, grandmother and community member.

Survivors include her two

sisters, Lucille Pallow of New Brighton and Helen (Richard) Kuebelbeck of St. Joseph, and children and grandchildren, all great sources of pride: daughter Debi (Tim) Barthelemy of Otsego and their children, Dustin (Ashley) Guggenberger of St. Cloud, Krista Reischl of Otsego, Nicholas (Amanda) Barthelemy of Lake Elmo, Abbie (David) Linder of Buffalo, and Ashley (Jason) Houtman of Mound; son Randy (Sue) Reischl of St. Joseph and their children: Amanda (Scott) Caird of Rice, Nicole (Ryan) Fischer of Rockville, and Adam (fiancé, Ali Schwinghammer) of St. Cloud; and son Rick (Lexann) of St. Augusta and their children: Brienne Reischl of Barcelona, Spain; Owen Reischl of St. Cloud and Sydney Kakuk of St. Augusta; and 12 great-grandchildren.

She was preceded in death by her parents; husband, Jerry; brothers Leroy, George, Bill and infant Jerome; and sister, Betty.

The family is especially grateful for the many nurses from CentraCare Hospice, whose care made it possible for Reischl to spend her final days at home, surrounded by family.



# Does your Pet Need a Diet?

We love our furry, feathered and scaly friends, and want only the best for them. But how do we know when they’re getting maybe a little too much love? Keep reading to find out.

**DOGS**

Dogs are overweight when you can’t feel their ribs without a thick layer of fat over them. Her chest should be wider than her abdomen, with a noticeable upward slant from chest to stomach (waist). You may also notice your dog panting when walking, moving around a little slower and napping a lot.

**CATS**

If you can run your hands over your feline friend and can’t feel their ribs with a thin layer of fat over them, he might be overweight. Next, look at his abdomen for a swinging layer of low hanging fat. He should also have a distinct waist, just like a dog, and you should be able to feel his back bones as well.

**BIRDS**

It may be a little more difficult to tell if your bird buddy is a little tubby. First, run your hands over your bird. If you can feel her pectoral muscles, if the muscles are bulging out on either side of the keel



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bone, she may be overweight. Also feel or look for a fatty layer that’s yellow in color all over the bird. This is a condition called lipomatosis, and means the bird is overweight.

**HAMSTERS**

It can be difficult to know if these pudgy little guys are overweight. Some keys are to see if they feel heavier when you handle them and to look

for fat or loose skin anywhere else but their cheek pouches. But the real tell is when you weigh them. A fully grown golden hamster, for instance, should weigh between 5 and 7 ounces and dwarf hamsters between ¾ to 1 ¾ ounces. To weigh your hamster, put him in a small container with a couple of treats. Weigh the container, then subtract the weight of the empty contain-

er and treats from the total.

**GUINEA PIGS**

Like hamsters, the only real way to tell if a guinea pig is too heavy is to weigh them on a gram scale. Males can weigh from 900 to 1,200 grams and females 700 to 900 grams. A hefty guinea pig will also be slower and more lethargic than he used to be.

If you suspect your pet is

getting too heavy for their good health, consult with your veterinarian for an appropriate diet and weight-loss program. Too much weight can lead to chronic health conditions like lipomas and diabetes in many species. Remember that really loving your pets doesn’t mean showering them in treats. It means giving them a long, happy life.

## Pine Cone Pet Hospital

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





# Kindergarten enrollment opens soon at Kennedy

by Heidi L. Everett  
editor@thenewsleaders.com

Kindergarten enrollment for the St. Cloud School District begins Jan. 25 for students who will be five years old by Sept. 1, 2021.

Continued safety measures during the COVID-19 pandemic

are shifting how enrollment is processed for the 2021-22 academic year.

Families and caregivers will have three ways to enroll.

The first enrollment option is online at the district's website: [isd742.org/enrollment](http://isd742.org/enrollment).

The second enrollment option is through packet drive-up

at each school. In St. Joseph, Kennedy Community School has packet drive-up scheduled Feb. 4 from 5 to 6:30 p.m.

The third enrollment option is through packet pick up at the district Welcome Center in Waite Park, 1201 2nd St S. Appointments must be scheduled for packet pick up. Phone numbers are available on the district website.

The district also has produced virtual video tours of its eight elementary schools, so future kindergartners can become

familiar with their schools.

In the Kennedy Community School video, Principal Anna Wilhite welcomes kindergarten viewers to Kennedy and then walks them through the office, nurse's office, locker area, classrooms, cafeteria and food line, gymnasium, media center, art and music rooms, bus chute and playground.

Thinking of having a child start mastering another language early? The district website includes information regarding the language immersion pro-

grams offered starting in kindergarten. Students can learn Spanish at Clearview Elementary School and Mandarin Chinese at Madison Elementary School. In these programs, teachers communicate only in Spanish or Chinese while teaching students mathematics, science, reading, writing and other curriculum.

Families and caregivers are encouraged to check out the district website for additional information on immunizations, early childhood screening and more.

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contributed photo

Principal Anna Wilhite enjoys a test ride on the slide at Kennedy Community School in the online virtual tour video for kindergartners.



contributed photo

Fun is in full swing for students at Kennedy Community School in the virtual video tour available for kindergarten enrollment.



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\*Advertised rates are available to qualified borrowers on approved credit. APR is Annual Percentage Rate. The rates quoted are our best rates and may be higher based on your credit report. The term of your actual loan may vary. Rates are subject to change at anytime.



## Kindergarten Enrollment 3 Ways to Enroll at Kennedy

**1. ONLINE** (Beginning Jan. 25)  
at [isd742.org/enrollment](http://isd742.org/enrollment)

**2. PACKET PICK-UP** (Beginning Jan. 25)  
Welcome Center  
1201 2nd St S, Waite Park, MN  
Monday - Friday, 7:30 a.m. - 4:30 p.m.

**3. KENNEDY PACKET DRIVE-UP EVENT**  
Thursday, Feb. 4, 2021, 5 - 6:30 p.m.



St. Cloud Area  
School District

Questions?

Kennedy  
320-370-7430  
Welcome Center  
320-370-8116





# Revamp your Routine

When sedentary or unhealthy routines become habitual, your mental and physical health likely suffers the consequences.

Make a change to your life by committing to add more beneficial behaviors. The additions do not have to be drastic to make a significant impact on your health.

Consider adding some healthy habits to your life-style by promising to incorporate these positive actions to your list of New Year’s resolutions.

GET ACTIVE

If your idea of unwinding after a day’s work is shacking up on the couch and binging your favorite shows, you may be inviting dangerous health risks. A study by the Ohio State University Wexner Medical Center reveals that binge-watching television can increase the risk of developing deep-vein thrombosis or a life-threatening blood clot.

Before settling in for the evening, try to add a moderate or intense workout into your routine. A study by the National Institutes of Health shows that mental health can be directly affected by regular exercise. Symptoms and disorders like anxiety, depression and a negative mood are



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proven to be reduced through physical activity while improving your self-esteem and cognitive functions.

According to the American Heart Association, adults should meet these guidelines regarding physical activity.

- At least 150 minutes per week of moderate-intensity aerobic activity or 75 minutes of vigorous activity.
- Add moderate- to high-in-

tensity muscle-strengthening workouts at least twice per week.

- Spend less time sitting — even light activity can offset some risks involved with a sedentary lifestyle.

If you’re new to a physical routine, consider hiring a personal trainer to show you the ropes, or team up with a friend who will hold you accountable.

EAT FRESH

Cut out the junk food that makes its way into your diet. Instead of snacking on foods that are high in sodium or fat content, consider adding superfoods like broccoli, leafy greens and lean proteins. Get creative in the kitchen with new and exciting recipes to avoid falling into old bad eating habits. You can meal plan for the week and use a calo-

rie-tracking app to keep a log of your foods.

BE REALISTIC

Committing to a healthier lifestyle won’t happen overnight just because the calendar year changes. You will need strict determination to alter the behaviors that may already be developed. Remember to take it slow while your body learns its new healthy routine.

DIABETES PREVENTION

LIFESTYLE COACHING

PROGRAM

Group workshops will be offered on Wednesdays - Starting Jan. 27. Times vary between 6 a.m.-6 p.m.

Learn how to eat healthy and become active in this yearlong program. Meets weekly for 16 weeks and then monthly. Goal is to lose 5-7% of your weight with the support of a Lifestyle coach and your group. This program will be offered online through Zoom.

This program is offered through a collaboration of the Whitney Senior Center, Central MN Council on Aging and CSB/SJU Nursing program.

Register by calling: 320-650-3082

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# Canceled wedding provides gifts to others

by Dennis Dalman  
news@thenewsleaders.com

The pandemic put the kibosh on the original wedding plans for Breana Buettner and Jordan Lenz, but it resulted in 300 meals for people in need.

The couple, who now live in St. Joseph, planned a big wedding for Dec. 12 at Blackberry Ridge Golf Course dining hall in Sartell. They paid a \$2,500 deposit for the event. In early November, they sent invitations to about 100 people and then finalized all the details of the marriage ceremony and reception.

Then, in late November, statewide restrictions were placed on large indoor gatherings of people, which included wedding receptions. Buettner and Lenz were of course disappointed when

their weeks of intricate planning came to a halt.

The couple pondered a later wedding date at Blackberry Ridge but decided they wanted to get married in December.

They learned the deposit was non-refundable, which upset them to the point they considered legal action. Then they began to think of the less fortunate in these tough times and came up with an idea. They made a suggestion to Blackberry Ridge: Why not use the deposit amount to cook 300 meals and give the meals to local help agencies?

Blackberry Ridge staff thought it was an excellent idea, and a meal plan was soon adopted: Take-and-bake sausage and beef penne pasta with breadsticks.

The meals were delivered

Dec. 17 and 18 to four agencies: The Salvation Army, Place of Hope, Terebinth Refuge and Anna Marie's Alliance. Lenz volunteered to help deliver the meals; Buettner had to work those two days.

Though the couple was disappointed, they tried to take it all in stride.

"We weren't the only couple that had to change plans because of the virus," he said.

Meanwhile, wedding plans continued, and the couple had a small wedding ceremony at Anton's Restaurant in Waite Park, where Lenz works as a chef/kitchen manager.

Buettner was raised in Cold Spring, Lenz in Rice. Both are members of Snap Fitness in St. Joseph.

More than a year ago, Lenz's fitness trainer suggested he go on a blind date with another Snap Fitness member, Breana Buettner. Lenz agreed and asked Buettner to the action-thriller movie titled "21 Bridges," starring the late Chadwick Boseman, Sienna Miller and J.K. Simmons.

"The movie was OK," Jordan said.

"I don't know because I fell asleep," Breana said, adding quickly that she was tired from a long shift at work that day as a licensed practical nurse for Rejuv Medical in Waite Park.

Their second meeting was a bowling date at Great River Bowl in Sartell.

One day in July 2020, the two of them were at Snap Fitness for a buddy-training session. Breana was doing jumping jacks, and Jordan was doing burpees. On his



contributed photo

**Breana Buettner and Jordan Lenz were married recently at Anton's Restaurant in Waite Park. The big wedding they'd planned was cancelled due to the pandemic, and their non-refundable venue deposit was used to make 300 meals for people in need. The Lenzes -- he a chef, she a nurse -- now live in St. Joseph.**

third series of burpees, Jordan found the courage to spring

the question.

She didn't hear him when he said, "Breana, you know I love you a lot. Will you marry me?" He then presented the ring in its opened box, and that got her attention.

"Well, then I looked and saw the ring, and I quit doing jumping jacks," Breana recalled. "It was a complete surprise and of course I said yes. Yes!"

Now the couple has embarked on married life living in downtown St. Joseph and is loving it. They enjoy working out and cooking together.

As a chef, Jordan's culinary specialties at Anton's are steak and lobster.

Meals for people in need, they've both decided, was a good omen, a good way to start their married life.

"The people who received those meals were happy to get them and really enjoyed them," Jordan said. "We are very happy Blackberry Ridge did that."

"Now," Breana said, "we can just enjoy our marriage and the rest of our lives."



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Cultural Connections:

Moving to a different country

by Bisharo Dadow  
Guest columnist

Moving to a different country and adapting to a new environment has a huge effect on a child. It is hard and distressing to adjust to changes in a new culture. It can be fun exploring new things and getting a head start on a new future. However, no one tells a child how easy it is to forget one's past culture and lose oneself in the new culture. When I was 8 years old, I moved with my family to America. We first landed in Atlanta, Georgia. After a few months, we moved to Minnesota. I remember hearing lots of good comments about America, so I was excited to see those things come into my life.

As I continued learning about America in school, I began to miss learning about the culture and history of my native country. The only time I learned about my Somali culture was when I was home with my family. My culture is something I don't ever want to lose. I want to be able to speak my native language and learn more about my culture. I lost my native language because I was surrounded by people who only spoke English. In order for me to be where I desire to be in the future, I know I must be able to communicate in English. I am sad and disappointed, however, that my mother language is slowly fading away. I am grateful I am getting an education and I can help my mom provide for my family because I can speak English and work in



Bisharo Dadow

America.

It is difficult to have a deep connection with my mom because I have completely immersed myself in English. She speaks Somali and only a little bit of English. I cannot speak Somali without saying "um" after every sentence. I read, write and am enrolled in writing classes, but they do not help me communicate with my mom.

I believe if I grew up in a place where I also spoke my

native language, I would not be in this situation. I would do anything to speak Somali fluently rather than have this disheartening feeling of not being able to speak fluently with my mom.

...

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

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](mailto: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.

Contact each organization directly to learn of any COVID-related adjustments.

- Monday, Jan. 11**  
**St. Joseph Food Shelf**, open 1-3 p.m., 124 First Ave. SE, St. Joseph.
- St. Joseph Planning Commission Meeting**, 6 p.m. via Zoom. Get meeting link on City of St. Joseph website.
- St. Joseph Women of Today**, 6:30 p.m., St. Joseph fire hall. For more information please call Cathy at 320-224-5722.

**Wednesday, Jan. 13**  
**St. Joseph Y2K Lions**, 6:30 p.m., St. Joseph Fire Hall

**Thursday, Jan. 14**  
**St. Joseph Food Shelf**, open 1-3 p.m., 124 First Ave. SE, St. Joseph.

**Rainbow Support Evening**, 7-9 p.m., parents/allies/friends and GLBTQI persons gather to pray, share stories and support each other. Confidentiality is maintained. Free will offering accepted. Registration Link: <https://sbm.osb.org/event/rainbow-support-evening/>

**Monday, Jan. 18**  
**St. Joseph Food Shelf**, open 1-3 p.m., 124 First Ave. SE, St. Joseph.

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

**Tuesday, Jan. 19**  
St. Joseph Lions Club, 7 p.m. Millstream Park

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

**Thursday, Jan. 21**  
St. Joseph Food Shelf, open 1-3 p.m., 124 First Ave. SE, St. Joseph.

**Monday, Jan. 25**  
**St. Joseph Park Board Meeting**, 6:30 p.m., Government Center, 75 Callaway St. E.

**Tuesday, Jan. 26**  
**Holistic Moms Network**, 6-7:30 p.m., For All of Maternity, 2026 8th St. N., St. Cloud, [stcloudhmn@gmail.com](mailto:stcloudhmn@gmail.com).

**Thursday, Feb. 25**  
**American Red Cross Blood Drive**, 1 to 7 p.m., Avon Community Church, 204 Avon Ave. N. Call 320-248-3375 to schedule appointment.

Obituary

**Kathleen "Kay" Vouk, 77**  
**St. Stephen**  
**Feb. 12, 1943-Dec. 22, 2020**

K a t h y (Kay) Vouk, 77, died at home on Dec. 22, with her adoring husband by her side. Her funeral will be held at a later date when all those who loved and cared for her can be together to celebrate her life. Memorials are preferred.

She was born in St. Cloud to John and Martha (Justin) Schumer on Feb. 12, 1943. She completed elementary school in St. Stephen, District 130 and graduated from Cathedral High School in 1961. She lived in St. Stephen for most of her life, moving to St. Joseph with her husband in August of 2019. She worked at Minoco Lens Co. in St. Stephen until September, 1964. She married Jim Vouk in St. Stephen on Oct. 12th, 1963. She was a full-time homemaker, day-care provider, gardener, cake decorator and an amazing cook and baker, being well known for her Christmas and chocolate chip cookies, rhubarb crisp and lemon meringue "angel" pie. She was a wonderful wife and a kind, caring and compassionate mother to her 10 children. She was a member of St. Stephen Catholic Church and past member of the Christian Mothers. She had a strong faith, with a special devotion



Vouk

to our blessed Mother and to St. Therese of Lisieux. She enjoyed playing bingo, 500 card games and trips to the casino. She loved listening to old-time music on KASM and watching Mollie B Polka Party. She enjoyed embroidery, growing her flowers and plants, decorating the front of her house, but, above all, she cherished her time spent with her friends and family, especially her children and grandchildren.

Survivors are her husband of 57 years; loving children: Frank (Lisa), St. Stephen; Jackie Lee, St. Cloud; Andy (Tammy), Boise, Idaho; Gerise (Steve) Thompson, Minneapolis; Jason (Kirsten), Waite Park; Jill (Jeff) Drown, Clearwater; Alison (Luan) Tran, St. Joseph; James, St. Cloud; and Molly of Annandale; 26 grandchildren, and 10 great-grandchildren; brothers Joe and Jim (Marilyn) Schumer; sisters, S. Mary Schumer, OSB; Barbara (Dave) Loehlein, Cinthia Anderson, Ruth (George) Botbyl, and Ramona (Al) Fisher; and many nieces and nephews who will hold her memory dear.

She was preceded in death by her parents; sister, Lucy; son, Michael; son-in-law, Brian Lee; and brothers, John, Terry and Emmett.

The family thanks the staff at Serenity Place on 7th who provided Vouk with loving care and comfort throughout her time living there, especially in the last weeks and months. The family also thanks Moments Hospice for their care.

Ask a trooper:

Cattle on road is hazardous

by Sgt. Jesse Grabow  
Minnesota State Patrol

**Question:** My neighbor's cattle are always out. They don't take care of their fence and they are getting into my yard. I can deal with that, but my real concern is the highway we live along. I'm worried someone is going to hit a cow and get hurt or something worse. There must be a law about this.

**Answer:** This is concerning as this type of activity could lead to a crash resulting in life-changing injuries. In 2019, Minnesota had 1,632 crashes involving animals. While most of those were deer, a significant number of the crashes involved cattle.

Throughout my career, I've responded to several crashes involving cattle, horses, donkeys, mules, sheep, swine, goats and much more. A vehicle running into (and sometimes under) a 1,000 to 2,000 pound animal can quickly turn a sedan into a convertible. Many of these crashes resulted in serious injuries and occasionally something worse.

To answer your question, yes,



Sgt. Jesse Grabow

there is a law. Minnesota State Statute 346.16 addresses livestock "running at large." The law states that civil action can also be taken. The owner of the animal is responsible for keeping it fenced in and safely off public roadways.

*A portion of state statutes were used with permission from the Office of the Revisor of Statutes.*

*If you have any questions concerning traffic-related laws or issues in Minnesota, send your questions to Trp. Jesse Grabow – Minnesota State Patrol at 1000 Hwy. 10 W., Detroit Lakes, MN 56501-2205. (You can follow him on Twitter @MSPPPIO\_NW or reach him at, [jesse.grabow@state.mn.us](mailto:jesse.grabow@state.mn.us)).*



# Opinion

## Do something new this year

**Heidi L. Everett**

*Editor*



Most of us head into a new year with a grand design to become a better version of ourselves.

If you're like me, we're one week in and already blowing it.

A low-carb diet simply can't compete with dark chocolate surrounding melt-in-your-mouth marzipan. If I'm going to log 1,000 miles on my Runkeeper app this year, I'm operating at a deficit. And that swear jar? It will easily finance retirement.

Several years ago, I decided not to sweat it and aimed for being healthy and happy. I got rid of the bathroom scale and figured as long as I can button my jeans, I'm golden. If I eke out three miles through any movement – walk, jog or meander – it's still movement. And I'm always looking for less offensive ways to express myself (shut the front door!).

Instead, I resolve to learn new things every year. These things might not become my new hobby, but these things make me appreciate the skill and creativity that go into them.

For example, one year I learned how to crochet. I made some pretty sad looking potholders and a scarf before retiring my hook. Because of this learning adventure, I'm impressed by the prolific people who create these detailed textiles.

Other years I took tap dancing and hoop dancing classes through community ed. Grace is not my middle name, but the girlfriends who went on these adventures with me had some great laughs and memories.

I have a 10-minute comedy routine about marriage I wrote that may not ever make it to an open mic, but it was fun to write.

A few years ago, I was introduced to the ukulele and have actually fallen in love with it. We now own four of them and have purchased some for the kids as well. This little instrument is a campfire and road trip must-have.

The hubs and I are now negotiating our learning adventures when the masks come off and our world opens again. I have agreed to let him teach me fly fishing if he takes ballroom dance lessons with me. We'll both be wildly uncomfortable, but that is part of the fun.

If you've made the usual resolutions for 2021 about eating better, exercising more and finding balance, that's awesome. Keep at it.

Think about adding "do something new" to the list. Whether you do something once or discover a new hobby, the act of learning something new is its own success, and you're always better for trying.

Our view

## Cultivate common ground, compromise

It's that time of year again. Local school boards and city councils are convening for the first meeting of the year.

The 2021 Minnesota legislative session began Jan. 5. The 117th U.S. Congress is in full swing. And we should expect (no, pray for) a peaceful transfer of power in the White House on Jan. 20.

Elected officials are taking their oath of office. Leadership positions are being filled. Committee assignments are being made.

Some fresh perspectives have been brought in. Some institutional memory held

firm.

Now, it's time to get work done, and there is much work to do.

Businesses are hurting. Families are struggling. Healthcare providers are overwhelmed. Educators are navigating ever-changing conditions. Non-profits are coming up short on much-needed funds.

Everyone who is sworn into office was elected to represent some voice, but the reality is our communities are comprised of many voices with legitimate concerns and values. No single perspective or political party has all the answers all

the time. The key is listening, finding common ground and – when no common ground can be found – compromising so all sides give a little in good faith while making strides for their constituents.

Unfortunately, compromise has become a foul word and stalemate has become the norm.

But, all or nothing gets us nothing. The job is compromise. It has always been compromise, dating back to the founding of our country. It may not be easy, but doing nothing can no longer be the answer.

## Please beware of thin ice, heed warnings

**Dennis Dalman**

*Reporter*



"Watch out! You're on thin ice!"

That stern advice to someone indulging in risky behavior is too often literally true – especially right here in the "Land of 10,000 Lakes."

I wince and cringe every time I see somebody on the ice of lakes and rivers, especially in early winter. As a reporter, I have covered all too many ice break-throughs (thankfully none of them fatal) during the past four decades, especially during my years as a reporter in the Alexandria area, where lakes abound.

One day, my editor there asked me to write a thin-ice warning story for the newspaper. I thought to myself, "Oh, not another ice-warning story. Why write them? Apparently, nobody reads them anyway. People just keep falling through." I did some research, interviewed the county sheriff, wrote the story.

Two days later, I got a call from a woman who wanted to thank me.

"For what?" I asked.

"For the story you wrote on the front page of the Echo Press."

She explained: She and two of her young kids were preparing to go for a lake-ice ride on an ATV. They bundled up. Walking through the kitchen, she saw a copy of the newspaper on the table and its front-page headline practically shouting, "Beware of thin ice!" She read the open-

ing paragraphs. Then she told her disappointed kids, sorry, no ride today. Later that same day, someone (a snowmobiler, if I recall correctly) had caved through the ice on that lake and was thankfully rescued. That's when the woman decided to give me a call.

Suddenly, I was glad I'd written it, happy to know at least one reader – that woman – had read and heeded a thin-ice story. It may well have saved their lives. I told her how I'd been reluctant to write it, figuring it would go unread.

"Well, I did read it," she said. "So keep writing them!"

As of Jan. 1, there were two ice-related fatalities in Minnesota. The latest, on Dec. 28, took the life of a 60-year-old Brooklyn Park woman, Rose Peterson, who was riding on an ATV with her husband and daughter on Kabekona Lake in Hubbard County. They survived. Sadly, she did not.

Most people do manage to survive ice break-throughs, but plunging into a cold lake (or river) is a frantic, terrifying ordeal. Some years ago, I wrote a story about a man who was rescued after caving through the ice on Little Rock Lake near Rice.

There have been two ice break-through fatalities on that

lake, near which I live – a car cave-through in 1980, a snowmobile plunge-through in 1993.

The man who nearly died described to me the flailing panic he'd lived through. After a long struggle and much yelling, he had lost consciousness and slipped way down into ice-cold water. Rescuers pulled him out; he recovered in the hospital.

During the interview, I could hear the chilling fear in his voice as he recalled the incident. He'd thought for sure he was a goner. Several times during our conversation, he emphasized how he'd learned his lesson and never again would he venture onto a lake in winter – not until he first knows for certain how thick and safe the ice is.

According to the DNR, nearly 300 ice-related fatalities have occurred since 1976 in the state's rivers and lakes. People should learn and share with others the following tips: Do not walk onto any body of water unless you know for sure there is at least four inches of new, clear ice on the surface. For ATVs, the thickness should be five inches; for cars and small pickups 8-12 inches and for medium-sized trucks 12-15 inches. Do not venture onto a lake unless you know its characteristics that cause thinner patches of ice. Wear life jackets.

Last but not least, like that wise woman near Alexandria, pay attention to thin-ice warnings in local media. Then *heed* those warnings.

**Have an opinion? Share it: [news@thenewsleaders.com](mailto:news@thenewsleaders.com)**



Letters to the editor

New year, new ways to make a difference

Rebecca Fiedler  
Rural Life Coordinator  
Department of Social Concerns-  
Catholic Charities  
of the Diocese of St. Cloud

The 2020 election has come and gone. More than likely you have a range of emotions about what happened and why. Whether who you voted for made it into office or not, it is important to remember that you can still help make a difference in your community.

As we begin a new year many of us find ourselves making new year’s resolutions and trying to find ways to make improvements in our lives. What if this year instead of just focusing on our own personal goals, we make a commitment to creating positive change in our communities as well? With a new year comes new opportunities and a chance to engage with your local officials to advocate for the needs in your community.

Start by identifying an issue that needs addressing. Take time to do research and figure out what is being done about that issue. Are their groups trying to make a difference or proposals already in place that you can build off of?

Locate other individuals in your community who have the same passion as you and build a team of people who can support your idea.

Engage with your elected officials. This could be your mayor, city council members or local representatives. Engagement can happen through a variety of outlets including email, phone calls, written notes or scheduling an in-person visit. Share how your community can benefit from your idea. If you’re able, include important details in your proposal such as anticipated costs and timelines, the more details the better. Show how truly invested you are in this idea and how it will benefit the lives of others. Try to approach your conversations not as a member of a political party, but rather issue based. The well-being of others is an issue that crosses party lines and matters to all.

Here’s to 2021 being a year of new, uplifting ideas for our central Minnesota communities!

Need help identifying your local officials or assistance with ways to move forward? Please reach out to the Social Concerns department at Catholic Charities of the Diocese of St. Cloud.

Emmer dares not speak ‘Truth to Power’

Jim Graeve  
St. Joseph

One hundred twenty-six Republican Congress people signed off on the Texas attorney general’s lawsuit to overthrow the election of the U.S. Presidential Election in four states: Wisconsin, Georgia, Pennsylvania and Michigan.

Our District 6 Congressman Tom Emmer was one of them! Why?

Fear! Fear of being on President Trump’s “Enemies’ List!” Emmer has one of the safest congressional districts in Minnesota, if not in the nation.

Thank God, the U.S. Supreme Court refused, on a stand of 9-0, to take up the lawsuit. Even President Trump’s three new appointees did NOT side with the Texas attorney general.

President-elect Joseph Biden often says he intends to be president of all the people, even those who did not vote for him. I wish my Congressman Emmer had the same belief. I feel Emmer does not represent me in using his powerful voice to speak “Truth to Power.”

President Trump calls the press “the enemy of the people,” thus weakening our First Amendment right

of free speech. Congressman Emmer says nothing.

President Trump plays down the COVID-19 virus! Emmer is mum.

When White-nationalist racists attacked peaceful protesters in North Carolina, the president talked about “good people on both sides,” and Emmer was silent.

Perhaps Emmer is sending signals this is his last term as a congressman. Otherwise, why would he not recognize, publicly, the election of President-elect Joe Biden, confirming that fact on radio and TV, in newspapers?

You cannot be for “We the People” and remain silent when 70 million-plus voters choose a new president.

If Tom Emmer does not retire in two years, the Republican Party has a choice and responsibility to put up a candidate who is not afraid to speak “Truth to Power” and give us a voice in Congressional District 6!

Resolve to try plant-based alternatives

Serge Nesbitt  
Sartell

With the “year of COVID” barely behind us, we look forward to the New Year and the customary resolutions:

reduce personal weight, reduce time on social media and reduce consumption of animal foods.

Yes, that.

Nearly 40 percent of Americans are already eating more plant-based foods. Hundreds of school, college and corporate cafeterias have embraced Meatless Monday. Even fast-food chains like McDonald’s, Burger King, Carl’s Jr, Chipotle, Denny’s, Dunkin’, Starbucks, Subway, Taco Bell and White Castle offer plant-based options.

Dozens of start-ups, led by Beyond Meat and Impossible Foods, are producing plant-based meats, milks, cheeses and ice creams. Every ice cream manufacturer boasts nut-based flavors. Even meat industry giants Tyson Foods, Perdue, Hormel and Canada’s Maple Leaf Foods have rolled out their own plant-based meat products.

The reasons for the skyrocketing popularity of plant-based meat and milk products are compelling: they are more convenient, healthier, more eco-friendly and more compassionate than their animal-based counterparts.

The resolution to explore plant-based foods requires no sweat or deprivation – just some fun visits to our favorite supermarket and food websites.

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We are following guidelines to keep everyone healthy and taking precautions to protect our community. hone us at 956-682-7495 or 515-418-3214. Email info@j5rvparktexas.com Tom and Donna Tuttle, Managers. (MCN)</p>
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FINANCE GUIDE | MAKE A PLAN

# Set Monthly Goals: Part One

Maintaining and improving your financial situation can require time and patience. However, by setting small goals throughout the year, hitting milestones can be more manageable.

Follow this monthly schedule from the Smart About Money Campaign, from the National Endowment for Financial Education.

**JANUARY**

Start the year by updating your budget to find ways for more money savings. Try not to make your spending limits too strict and hard to stick with. With your new plan clearly stated, you should also request a free copy of your credit report. Analyze it for false statements and contest them if you feel that they are inaccurate.

**FEBRUARY**

During the second month of the year, begin planning for tax time in April. Work with an accountant to find out if you will be receiving a refund or if you need to set aside extra cash to pay off a balance. If you owe more than you expected, you may consider adjusting the withholdings on your W-4 to lessen the amount owed at the end of the year.

**MARCH**

Use a 401(k) contribution calculator to review your retirement progress. Think of how much you will need to retire comfortably, and plan to increase or decrease your subsidies.

**APRIL**

If your summers include a

vacation, you should begin setting aside money to pay for the trip. Check your calendar to view any upcoming weddings, child-care commitments if the kids require out-of-school care and travel plans.

**MAY**

Financial experts suggest searching for new auto insur-

ance at least once a year. As your driving record changes, so can your premium. Ask for quotes from a few providers to find the best deal. May is also a great month to obtain another credit report. Analyze the progress you have made since the beginning of the year and check to see if inaccuracies were resolved.

**JUNE**

While the summer sun is blazing, spend a weekend indoors to do a home inventory. Document the makes, models and serial numbers of your appliances and valuables. Try to take pictures of your equipment to check how they are holding up in the months to come.



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