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Friday, Jan. 22, 2021 Volume 33, Issue 2 Est. 1989

Town Crier

VITA program seeks volunteers

Tri-CAP's Volunteer Income Tax Assistance Program offers free tax preparation and e-filing services to low and moderate income households. No experience needed. Volunteers receive free training to become IRS Certified and prepare basic tax returns in local communities, which is also a great asset on a resume. For CPAs, the volunteer time also provides continuing professional education credits from the IRS. The Tri-CAP VITA sites are located in St. Cloud and Waite Park Training begins mid-January and the season ends in April 15.

Volunteer Positions Available:

- Tax Site Assistant:
- Tax Preparer:
- •Tax Reviewer:

For more information, call 320-251-1612 or visit www.tricap. org to submit an application.

Habitat for Humanity needs 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 through the winter. The time is flexible for the volunteer's schedule, but the shovel 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.

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.

List your event in our calendar

If your group or organization is active again after being idle because of coronavirus, send us your event information for our calendar. Send information including time, date, place and a short explanation to news@thenewsleaders.com.

For additional criers, visit www.thenewsleaders.com and click on Criers.

St. Joseph Food Shelf finds new home

by Heidi L. Everett editor@thenewsleaders.com

After weeks of uncertainty, the St. Joseph Food Shelf will

open its doors in a new location

Feb. 8.

"This community has been unbelievable for us in the 11th hour," said Julie Gravgaard, co-coordinator of the St. Joseph Food Shelf, as she shared the

new address at 18 Birch Street E. With the sale of the former Kennedy building in December, the St. Joseph Food Shelf needed to find a new home.

"The city had been exploring options to relocate for several weeks," said Therese Haffner, St. Joseph city administrator. "Some options were viable; however, the food shelf was also looking on their own as well."

Finding new space had its

challenges.

"The most unique challenge we have would probably be money," Gravgaard said. "Every dollar we have to put out for rent or heat or electricity is money that could be used to feed a family."

The City of St. Joseph had been providing rent-free space in the former Kennedy building as well as free utilities.

Location also was problematic. "Many of our people walk to our building, many with walkers. Staying downtown was best rather than having people try and cross over 75 to get to us," Gravgaard said.

Thanks to Brian Posch, owner of the building on Birch Street, and other community members, the food shelf is able to overcome both challenges. Posch

Food shelf • page 2



photo by Carolyn Bertsch

Making memories at Memorial Park

Evelyn Warnert, 5, of St. Joseph, zooms down a hill Jan. 18 at Memorial Park in St. Joseph.

City council member Buckvold resigns

by Heidi L. Everett

editor@thenewsleaders.com

St. Joseph City Council member Anne Buckvold announced her resignation following the Jan. 19 meeting.

The resignation will be effective the week of Jan. 25 following two committee work

sessions.

Buckvold was appointed to the council in May 2018. She filled the seat of another council member who resigned that April because he was moving. She was then elected to the council in November 2018.

Mayor Rick Schultz said the council plans to follow the same appointment process from three previous resignations. Interested parties may submit an application and resume. They then will be invited to be interviewed by the council during a city council meeting. Finally, the council will make an appointment to the open seat.

The appointment will be for

the remaining two years of a four-year council term.

At the time this issue of the Newsleader went to press, the city council had not yet met to outline the dates for applications, interviews and appointment. These will be posted on our website and Facebook page as soon as they are available.

Building history for today's progress

by Heidi L. Everett editor@thenewsleaders.com

As a little girl, Shannon Wiger wanted to be an archaeologist.

She grew up on a farm in Marshall, and every summer a team of archaeology students from the University of Minnesota would journey to the farm fields to dig. They would uncover arrowheads and other artifacts that helped tell the history of the area, she said.

Wiger herself is uncovering artifacts these days. She has a tin of chewing tobacco from 1888 with tobacco still in it, a war bond poster from World War 1, handwritten notes and tools dating back more than 130 years.

She found them dropped in the floor and tucked in the walls of the Bank of St. Cloud build-



ontributed photo

The building currently under renovation at the corner of Minnesota Street and College Avenue in St. Joseph got its start in 1900 as Frank X. Timmer's Saloon and General Store.

ing in downtown St. Cloud. The structure, originally built in 1888, is one of seven historic renovation projects Wiger has been a part of in the St. Cloud area.

"Nearly every day that we were demoing, we found some-

thing hidden beneath years of renovations," she said.

Wiger works full time as director of business development for the law firm of Moss and Barnett where she splits her time between the St. Cloud and Minneapolis offices.

Saving old buildings is both a hobby and a passion for this Sartell resident.

Salvage, showcase the past

"I have found that my work on these historic projects brings together three things that I love, history, creativity and doing something for my community," she said. "I know if these forgotten spaces are not saved now, they will be gone forever – and along with it, the history and stories of that time."

She started in historic renovation nearly a decade ago

Building • page 4

- PUBLIC NOTICE -

SAUK RIVER WATERSHED ONE WATERSHED ONE PLAN PLANNING PARTNERSHIP

NOTICE OF PUBLIC HEARING

PLEASE TAKE NOTICE that the Policy Committee of the Sauk River Watershed One Watershed One Plan Planning Partnership (Douglas County, Douglas Soil and Water Conservation District/SWCD, Pope County, Pope SWCD, Sauk River Watershed District, Stearns County, Stearns SWCD, Todd County and Todd SWCD) will hold a public hearing at 6:30 p.m. Thursday, Jan. 28, 2021. Due to the COVID-19 Pandemic and current Emergency Executive Orders, the hearing will be held remotely by telephone and video teleconference. The purpose of the hearing is to consider and take comments on the Sauk River Comprehensive Watershed Management Plan, a 10-year plan to address water quality and quantity, soil conservation, project and program implementation and funding for such activities within the Sauk River watershed.

This 10-year plan proposes to replace the existing management plans for each of the partner organizations. The plan summarizes existing scientific data about the water resources within the watershed, and proposes implementation projects, potential regulatory actions, data collection needs and the creation of a watershed-wide citizenship and targeted civic engagement and outreach program. The plan states quantifiable goals for the partners, with a vision statement of, "A resilient landscape that balances a healthy ecosystem with a vibrant economy for generations to come." This planning effort was completed through the Board of Water and Soil Resources (BWSR) One Watershed One Plan

program. The plan will provide the partners with Watershed Based Funding through BWSR, while also allowing the partners to apply for additional state and federal grant and loan funds

The Sauk River Comprehensive Watershed Management Plan, public comments received and responses to those public comments are available for review on the Sauk River Watershed District website: www.srwdmn.org in the Announcements section.

To attend and participate in the public hearing, you may join by computer:

https://us02web.zoom.us/ j/89478224502?pwd=QzF6ajFKUVJjYjZxVGliQ3FsTTl-

or by phone:

1.312.626.6799

Upon joining the meeting, you will be asked to enter the Meeting ID and passcode listed below. Once that information has been entered, you will be placed in a waiting room until the meeting starts.

Meeting ID: 894 7822 4502

Passcode: 546857

For additional information, please contact Sarah Boser, plan coordinator, at 320-352-2231 or sarah@ srwdmn.org.

Chuck Uphoff, policy committee

Publish: Jan. 8 & 22, 2021

from front page

offered the building at a reduced rent, and another community member agreed to pay the rent for two years, Gravgaard said.

The building, which has been home to Complete Electronics, also is located on the downtown side of CR 75 for easier access.

"Brian has been a savior for us, and the community has been wonderful," she said.

The food shelf serves 100 families on a monthly basis, Gravgaard said.

"We occasionally have individuals too, like senior citizens who might be struggling the week before their checks come or someone whose car is broken and they can't get to the store. They need something to get by until their car is fixed," she said.

The change of venue will need to be seamless.

"We'll be open Thursday, Feb. 4, shut down Friday, move over the weekend and open back up on Monday, Feb. 8," Gravgaard said.

The food shelf will continue its regular hours, Mondays and Thursdays from 1 to 3 p.m., but Gravgaard is quick to point out service often extends beyond those hours.

"While it seems we are only open on Mondays and Thursdays, people aren't just hungry on Mondays and Thursdays. We get calls at all times of day and night and throughout the week for help," Gravgaard said.

The St. Joseph Food Shelf can be reached at (478) 213-2700.

Food shelf Free online tutoring for St. Cloud students

by Heidi L. Everett editor@thenewsleaders.com

A free, online tutoring service is here to help students make the grade as distance learning has exacerbated trying to understand daily lessons and homework.

Around Cloud Tutors, which launched Jan. 11, is an online service to provide tutoring to St. Cloud area students at no charge. Tutoring is available in three languages - English, Somali and Spanish - including for students with special needs or those needing post-secondary advising.

"A lot of people were asking, 'how can we ensure St. Cloud area students don't fall behind in their schooling due to the challenges of COVID-19?" said Gail Cruikshank, talent director at Greater St. Cloud Development Corp. "We learned that a College of St. Benedict student had begun an online

tutoring program in Monticello, so we contacted her and other area organizations to explore creation of an expanded version of that program for our region."

Around Cloud Tutors is an initiative of the St. Cloud United Way in partnership with the GSDC, Boys & Girls Clubs of Central Minnesota, College of St. Benedict and St. John's University, St. Cloud State University, St. Cloud Technical and Community College and AmeriCorps Seniors.

K-12 students and their parents can sign up at www. AroundCloudTutors.org one-on-one sessions covering reading, math, social studies, English/language arts and Spanish.

Tutors are available Monday through Friday for 30-minute sessions. Students may register for as many sessions as they wish based on tutor availabil-

Council approves land split for community center

by Heidi L. Everett editor@thenewsleaders.com

St. Joseph City Council approved preliminary and final plats for the St. Joseph City Hall addition Jan. 19.

The resolutions approved splitting existing parcels adjacent to the former Kennedy building and city hall into

three separate parcels. City Hall will have 1.3 acres, Little Saints Academy, the new owner of the Kennedy building, will have a 4.3-acre parcel. The remaining 8.3 acres are reserved for a park and community center.

Access to these parcels is currently serviced through Baker Street East and Callaway Street East.

Existing accesses will be maintained. No new accesses are proposed.

No new trails or sidewalks are needed as a result of the proposal. No new infrastructure is needed.

The City plans to reconvene a community center planning group within the next month.





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Tapping creativity during COVID-19 shutdowns

by Heidi L. Everett editor@thenewsleaders.com

When hospitality establishments were given the green light to reopen Jan. 10, local craft beverage companies had something to showcase.

Bad Habit Brewing Co. and Milk & Honey Ciders in St. Joseph both tapped into their creative sides to connect with customers and keep business afloat during restrictions on indoor dining that derailed bars and restaurants in November and December 2020.

"During the first shutdown last spring, we shifted gears and switched everything to our off-sale crowlers," said Aaron Rieland, owner of Bad Habit Brewery.

What's a crowler? A 32-ounce aluminum vessel meant to keep beer fresh until it's cracked open like a regular beer can and enjoyed.

"We had a good following with those, and that floated us by," Rieland said.

The business was strictly offsale for that shutdown, and employees were called in to help label cans, he said. When outdoor service was allowed in the summer, it was a welcome change.

"Having the patio open this summer was awesome," Rieland said. "We stretched that season out as long as we could, almost to the end of October."

When rumors of another

shutdown became reality, they got creative brewing.

"We definitely stepped up our game with our beers," Rieland said. "We wanted to keep customers coming back, getting beers out the door and keeping income coming in."

During the second shutdown in November and December, off-sale at Bad Habit Brewing was doing good enough to encourage support of other local businesses. In partnership with Pantown Brewing Co. in St. Cloud, the two brew houses did a promotion. Anyone who brought in a receipt from a local restaurant got a crowler discount.

"We saw the outpouring of cries for help. This is usually their busy time of year," Rieland said. "Fortunately, we were still able to do off-sale."

Bad Habit welcomed patrons back in the tap room Jan. 13 with a capacity of 75 people, socially distanced on a firstcome, first-served basis.

Fan favorites are on tap, including Peanut Butter Dark Addiction, an intensely dark, silky smooth chocolatey stout with heaps of creamy peanut butter deliciousness. And there's Billy Club, an authentically brewed English pub ale with English hops, English maris otter malt and an English ale yeast strain.

Bad Habit is also serving up their Beach Party beers: Changes in Latitude, a lime lager; Boat Drinks, a pina colada IPA; Tres Pepper, a spicy pepper beer and Flip Flops and Drop Tops, a tropical sour. Since they can't hold their annual Beers and Beaches party this year, they've even unveiled a Beers and Beaches Spotify playlist to go along with the brews wherever they are enjoyed. Grab the link off Bad Habit Brewing's Facebook page @badhabitbeer.

Just outside of town at Milk & Honey Ciders, they've introduced some new flavors, too.

Pommeau is crafted in a traditional French style. It blends the juice of Newtown Pippins, Golden Russets and Chestnut crab apples with apple brandy distilled with bourbon and barrel-aged.

Estate was produced using fruit harvested in 2019 from Milk & Honey Ciders' orchard in Cold Spring. Estate is naturally fermented by the native yeasts found in the orchard.

"We got a chance to go into the cellar to get creative," said Peter Gillitzer, one of the co-founders.

The shutdowns also caused them to think creatively about their business.

"We were forced to try new things. Some that worked and some that didn't," he said.

Offering small tours was a winner.

"It turns out we have a lot of fun talking about cider, not just slinging drinks," Gillitzer said.

"We also had raging oak campfires," he said. "Our pa-



contributed phot

Pommeau is the latest flavor unveiled at Milk & Honey Ciders in St. Joseph.

trons are just great. They came out whenever they could."

Offering gift baskets for the holidays was a hit. So was packaging bags of cider.

"It's like buying a box of wine, but it's cider," Gillitzer said. "We've learned when we have to hibernate, we buy bulk food and bulk beverage."

Milk & Honey Ciders reopened its indoor service Jan. 14 with social distancing on a first-come, first-served basis. Check out current hours at milkandhoneyciders.com.

-People -

Jonathan "JD" Weaver, of St. Joseph, was named one of Minnesota Connections Academy's Students of the Month in recognition of his achievements and leadership in the virtual classroom. Weaver, a freshman at the public, online school, was nominated in recognition of his hard work

and determination to succeed in the virtual classroom. As a student of the month, Weaver will be presented with a certificate of achievement and profiled in the Minnesota Connections Academy student newsletter and on the school's social media pages.

Jackson Poepping, of St. Joseph, was recently named to the fall dean's list at Minnesota State University Moorhead. Students must maintain a 3.25 or higher grade-point average and carry 12 graded credits to qualify for the honor. He is a social studies major.

Caitlyn Alderink, an elementary education major from St. Joseph, was recently named to the fall dean's list for earning a 3.5 or better grade-point average at the University of Wisconsin-River

Nathaniel Roelike, of St. Joseph, was recently named to the fall dean's list for academic achievement, earning a grade-point average of 3.5 or higher at Alexandria Technical & Community College.

Ask a Trooper:

Which driver's license to carry

by Sgt. Jesse Grabow Minnesota State Patrol

Question: I know we are supposed to have our driver's license with us whenever driving. My wife uses two purses. In one she has the original driver's license and in the other one she has a copy. Is the copy accepted or should she have the original license?

Answer: Minnesota law requires that every licensee shall have the license (driver's license, instruction permit or provisional license) in immediate possession at all times when operating a motor vehicle. The license is the document issued under the laws of the state.

A copy of the license would

not be a sufficient document and the driver must have the current valid document. I see a number of motorists who carry their expired driver's license (sometimes multiple expired licenses) along with their current one. Not only are those documents invalid, if they fell into the wrong hands (i.e. lost, stolen, etc.) they could be used in criminal activity. I would recommend properly securing or destroying unneeded documents to help prevent this. Shredding would be the smartest and safest choice.

If a license is lost, destroyed or becomes illegible, a person must obtain a new one. If it was stolen, it may be wise to report it to your local law



Sgt. Jesse Grabow

enforcement agency (police department or sheriff's office) to have it documented.

A portion of state statutes was used with permission from the Office of the Revisor of Statutes. For questions concerning traffic-related laws or issues in Minnesota, send your questions to Trp. Jesse Grabow at jesse. grabow@state.mn.us.



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Building

from front page

on the former Davidson Opera House, St. Cloud, by helping a colleague identify historic tax credits and better understand how those tax credits can make historic renovation projects feasible

"It is often less expensive, and certainly less risky, to build a new building," she said. "When you dig into an old building, you don't know what you are going to find. Along with uncovering beautiful historic features, we also often find significant problems and challenges."

Wiger noted you often just cross your fingers and do it, knowing you will have to solve problems as you go. But the risk is worth it for several reasons.

"The amount of waste that goes into tearing down buildings is terrible for the environment," she said. "And beyond that, many of them, with some care and investment, can see another 100 years of life. For me, it is so rewarding to see these buildings that were so foundational to our community's history be restored and once again be home to a great business."

The Bank of St. Cloud building, now home to the Greater St. Cloud Development Corp., Kensington Bank, Initiative Foundation and MC's Dugout Bar & Grill in downtown St. Cloud, was the first building she co-owned and was a leader in the renovation from start to finish. It's also her favorite project, so far.

"The Bank of St. Cloud building is roughly 19,000 square feet and was built as the first bank in central Minnesota. When we acquired it, it was in a state of disrepair on the edge of being saved. It needed a lot of work," Wiger said.

The historical significance of the building demanded it be

"That's the building where so much of St. Cloud began," she explained. "It was a bank. People came here from all over the world with dreams of starting a new and better life. Business loans were provided. It was a place of great excitement and hope. Today, nearly all of the vaults, original walls and pillars still remain. The signature of the bank founder is still on the stained glass window, likely from the day it was delivered in 1889. You can stand in that space and feel the energy, hope and sacrifice of everything that went on in those early

The building also was a place of stress and sadness, especially when it failed during the Great Depression, Wiger said.

A woman who stopped by the construction site one day told Wiger of how the bank used to serve chocolate milk to the kids.

"And she remembers distinctly the day the bank failed and what a shock it was to everyone," Wiger said. "Nobody thought it was possible."

When the bank failed, the Whitney Building next door, which Wiger renovated this past year, was a place of hope. The founder of the Whitney Lands Co., A.G. Whitney, made countless loans to local farmers in an effort to help them save their farms from foreclosure during the depression.

"We've found thank-you letters from families who kept their farms because of A.G. Whitney," Wiger noted.

When Wiger takes on a renovation, her goal is to salvage and showcase what made the building great in the first place.

"I think some of the most beautiful spaces are 100 years old," she said. "Great design does not go out of style, like hardwood floors, white trim and high ceilings."

Every time she looks at a building, she tries to determine which features were original and historically significant. Maybe it's the floors. Maybe the ceiling height. Maybe there's an exterior window that was boarded up.

"You've got to figure out what was there first and then piece the building's story back together," she said.

She leans on local museums, the community and social media to share the renovation story and encourage people to share their memories and photos of the space.

"The collection of stories, photos and memories is a treasure when complete," Wiger said. "I feel a responsibility to document that and share it."

The goal, then, is to return the building as close to the original design as possible. Character and colors are key features to consider.

"Ugly paint and terrible design choices often cost the same as timeless design choices," Wiger said.

Sights in St. Joseph

Today, Wiger is gutting and restoring at the corner of Minnesota Street and College Avenue in St. Joseph.

"Historical records say this building was built in 1900 and was Frank X. Timmer's Saloon and General Store," Wiger said. But she's quick to note that during demo in December, she found a brick with 1898 carved in it

Based on photos, Wiger believes the upper floors were added much later.

St. Joseph is dear to Wiger. Her family visited often while she was growing up. They attended church in the chapel and had a special relationship with one of the Sisters from St. Benedict's Monastery, Cathan Culhane. Wiger also graduated from the College of St. Benedict with a Spanish degree and economics minor.

"I love St. Joseph," she said.
"When I'm there, I feel like I'm
stepping back in time. Everyone
says hello and waves. We play
in the parks, go for bike rides
and get ice cream."

Wiger had been looking for a project in St. Joseph for many years. One day she was in the park with her kids and noticed the business on the corner was closing. She ran across the street to get in touch with the current owner, and talked about her passion for historic renovation and love of St. Joseph

"Initially, he didn't want to sell the building, but he changed his mind," she said "It was fate and meant to happen. I just happened to be

Building • page 9



contributed photo

The Whitney Building in downtown St. Cloud is one of seven building renovations completed by Shannon Wiger of Sartell. (Above) Demolition of the facade and interior space. (Below) The new exterior.





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ESTATE AND PRE-PLANNING GUIDE | MONEY MANAGEMENT

Organize your Finances

Your debts don't disappear at the time of death. In many cases, your family may be held responsible for any outstanding obligations. When planning your estate, spend time organizing your finances to ensure an executor knows what you owe and how to make the payments.

A life insurance policy means more than leaving something behind for your loved ones, it should also cover funeral expenses and fund your financial responsibilities. Determine the amount you owe and adjust your plan with an insurance agent.

Your family members will be dealing with grief at the time of your death, what you do to ease the stress before the fact, can make it easier for them to adjust.

IMPORTANT DOCUMENTS

You should print out clear documentation of life insurance policies and retirement plans, including pensions and annuities. Keep them in a safe place and disclose the location with loved ones. At the time of death, they will require these forms to ensure your contribution is dispersed to the right person, rather than going unclaimed and ending up with the state.

It's a good idea to give copies to your estate planner, attorney or even in a safe-deposit box. These documents should be easily accessible when they are needed.

GATHERING DEBTS

Another set of documents you will need to disclose with your estate executor is a list of your financial responsibilities. These include mortgages, vehi-

cle commitments and credit card debts. Keep your account information in a secure and organized portfolio to make payments easier.

Don't forget to update balances regularly to keep numbers accurate.

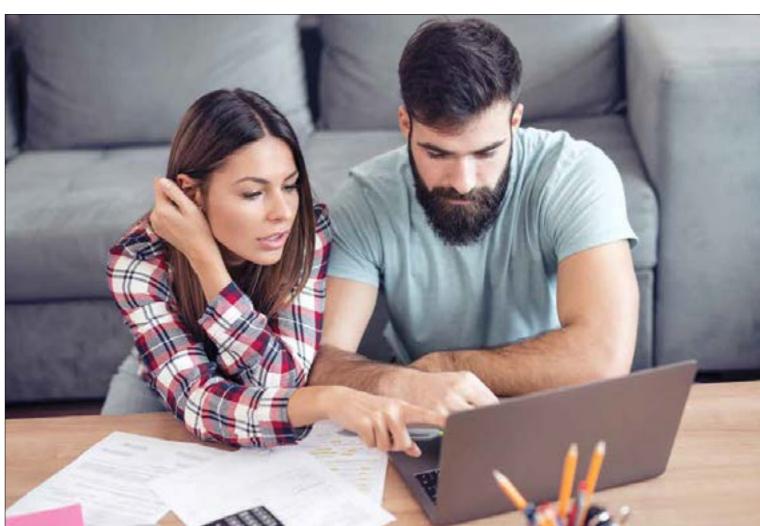
A great expert to have when gathering your debts is a financial advisor. Together, you can set up beneficiaries for retirement plans, allow family to access accounts and even create savings strategies for your surviving family and finances.

LEAVE CLEAR INSTRUCTIONS

Modern technology makes bill paying easy with services like autopay. Make sure your loved ones know how and what comes out of your bank account.

It's easy to forget small charges like subscriptions and utilities.

They should know how to opt out of these fees as every dollar can be crucial when meeting final financial obligations.





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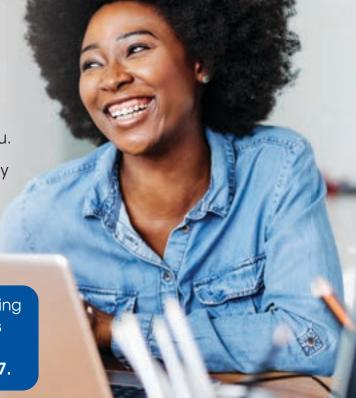
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ESTATE AND PRE-PLANNING GUIDE LEAVING A LEGACY

Donating to Charity

When preparing your will with your attorney, stress your interest in making a lasting impression on a charity in which you believe.

Leaving behind a gift to a cause is a way to show thanks and remind people of something that was important to you. It also is a great example for your loved ones of how important supporting charitable organizations is to the future of our country and citi-

Don't be afraid to share your intentions for a donation with your family members involved in your estate planning.

They may choose to become volunteers or find they share the same passion as you. Bonding over charitable causes is a great way to build a stronger relationship.

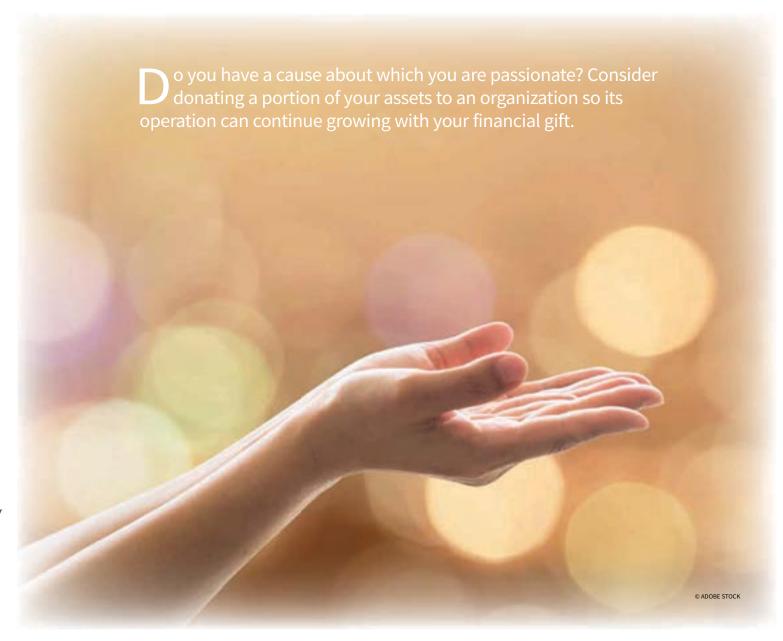
GETTING STARTED?

If you are taking the first steps in creating your estate plan and will, the process of adding a charity as a beneficiary is simple. A qualified attorney can help find the necessary information required to include them in your plan.

According to the Protective Life Insurance Company, here are a few facts about the charity you will need to know.

- The official name of the charity;
- Its current address; and
- The organization's registered charity number.

These requisites are important to ensure your donation will find its way into the right hands.



UPDATING AN EXISTING WILL

Making changes to your will is easy with the help of a professional. Some experts recommend creating a new will to

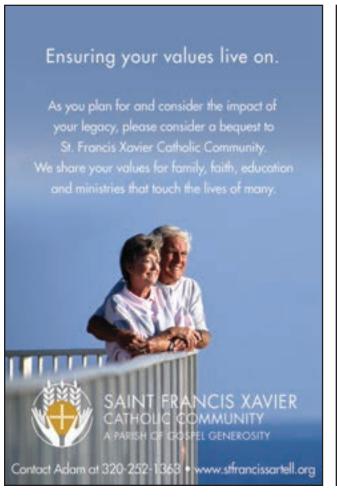
include your chosen charity.

When a new document is developed, a previous will becomes null and void.

A codicil is a legal instrument made to modify an earlier will. Adding a charity by utilizing a codicil is typically a simple process.

However, when you make major adjustments such as altering a power of attorney or

renaming a living trust, it can be more economical to simply redraft a will with the new information. Your legal advisor will guide you toward the best move for your changes.







ESTATE AND PRE-PLANNING GUIDE | FINANCIAL PRODUCTS

Buying Funeral Insurance

__ nsuring the cost of a funeral is covered before the time of death will guarantee your family is not left with the financial burden. If your life insurance policy doesn't cover the service expenses, it's refreshing to find a third party who does. Check with your insurance agent.

According to the National Funeral Directors Association, the average cost of a funeral with viewing and burial services was \$7,360 in 2017. Consider the burden loved ones face if there is no policy in place to cover the cost. This expense can cripple the financial security of family members, especially if they are responsible for other unresolved debts.

BURIAL INSURANCE

This important type of insurance can sometimes be offered by licensed funeral homes in your area. However, the **Insurance Information** Institute says that under most state laws, a policy must be acquired through a broker or agent at an insurance agency. Be sure to shop around for the best policy available based on your age, health conditions and coverages.

Burial life insurance immediately pays your beneficiary at the time of death. They are free to disperse the money as they wish. Most find peace of mind by covering funeral expenses, medical bills or outstanding debts which may be owed.

PRE-NEED FUNERAL INSURANCE

Much like burial insurance, this policy is in place to prepay for foreseen costs like burial or cremation services, funeral



arrangements and church donations. The main difference in pre-need insurance is that the available funds are given to the funeral service provider you choose. Understanding the finances are directly going

toward the right outlets is an important aid for family members who are grieving. When shopping for policies, look for services who offer a locked in price. This protects you against the rising costs of expenses by

guaranteeing your service will be priced at today's standards.

DISCUSSING WITH FAMILY

Talking about death with loved ones is never easy.

However, being honest about your final service expectations helps everyone be prepared when the time comes.

Be open to their questions, advice and listen to their feelings during the conversation.

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Meet Sister Kim Tuyen Nguyen

by Sister Renee Domeier, OSB guest columnist

In keeping with the purpose of Cultural Connections, this week's story gives some reflections on the culture of Vietnam by a Vietnamese sister who lives at St. Benedict's Monastery.

When asked what two aspects of her country she loved most, S. Kim told me: "The life styles of the Vietnamese are very focused on hospitality and community sharing. Just by opening the door or window, we can talk and share food with each other, anytime. Secondly, our house is considered a blessed and sharing place. It is our home where we were raised, grew up, are



Sister Renee Domeier interviews Sister Kim Tuyen Nguyen.

waked when we die. I truly love the traditions and culture of my homeland."

When I asked if she believes there is need for changes, she said, "Children should be encouraged to go to school for a better future. It seems girls,

especially, succumb to a prevailing norm of not having to study since they will marry and remain in their homes as mothers, homemakers and housekeepers."

She wants to see changes.

Sister Kim • page 11





• Oversee client information systems within the depart-

ment to track client outcomes & to meet all reporting

• Develop program planning, departmental systems,

tainability for the department, etc.

to empower staff to be successful.

staffing structures, program compliance, financial sus-

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direct reports & provides timely, accurate feedback. En-

gage in team building and staff development strategies

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- Embrace, advocate & carry out the agency mission and vision; serve as an active community leader.
- Develop, implement & oversee workforce development, housing stability & asset development programs.

Qualities & Qualifications

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- Strong leadership & managerial skills to motivate lead
- Excellent organizational, process, analytical & prob-
- lem-solving skills.

requirements.

- Strong reasoning skills, ability to understand regulations, funder mandates to present proposals.
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Shannon Wiger and her twin sons, Owen and Jack, bust through drywall during demolition at the corner of College Avenue and Minnesota Street in St. Joseph in December.

Building

from page 4

there at the right time."

In fact, the previous owner of the building is completing the electrical upgrades, and his brother is leading the construction.

Her kids are excited about the project too. Twins Jack and Owen, 9, and little Anne, 4, have been hard at work with the demolition since December.

"It is important to me that my whole family is involved. I want my children to feel the reward of hard work, and also value the people and places that came before them," she said. "My kids go to town with sledgehammers, pulling through five layers of past renovations. Anne makes piles and then carts her little pieces out to the dumpster. They love St. Jo(seph), too."

A few weeks ago, Wiger and her family were digging into the tear-down of the front awning and found elements of the original storefront. The discovery was ex-

"It was unexpected. Some of the glass was still in place," Wiger said.

Wiger plans to remove layers of stucco and brick and finish the building exterior with wood siding and windows more typical of the era.

"This really is the corner of Main and Main, and this building sets the tone as you turn downtown. I want it to be perfect," Wiger said. "Most people would've just bulldozed this building, and there were days when I wondered if we would have to do that. But we're going to take it back and make it stunning.



Restoring history is a family affair for Shannon Wiger of Sartell and her family: Anne, 4, twins Owen and Jack, 9, and husband, Nick. After days of demo, they found windows from the original facade on their downtown St. Joseph renovation.

The uglier the building, the more I want to tackle it. And this one is really ugly."

In addition to breathing new life into old buildings, Wiger appreciates meeting other people who are equally enthusiastic about historic renovation, like Stearns History Museum employees who help her track down information about the buildings or craftspeople who specialize in plaster restoration or tuck-pointing brick.

"These are the true artists," she said.

Wiger also is grateful for a shared love of St. Joseph.

"I can't even describe how great working with the city of St. Jo(seph) has been,"

she said. "It's so easy, and

they are all focused on doing things right and finding creative solutions that drive economic development, yet preserve the charm of St. Jo(seph). "They've all been so enthusiastic."

Wiger has had a lot of interest in the corner building and plans to announce a new business there soon that will bring new jobs to St. Joseph.

"It's a really special time to join in with the momentum to make St. Jo(seph) grow," Wiger said. "I hope that in 100 years someone values this work, our collective history and continues this work to care for these important spaces and the history that goes along with them."

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Please apply at the Sartell-St. Stephen ISD 748 School District website: www.sartell.k12.mn.us.





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Our view

We couldn't do this without you. Thanks.

On Jan. 8, the Newsleaders team received humbling results of our annual audit. Bottom line: our performance is well above national averages, and that bodes well for the communities we serve.

The audit, which we've been doing since 1999, looks at our circulation, print and digital reach, readership, audience profile, advertising impact and opportunities to be better. It's funded through Midwest Free Community Papers, an organization with the mission to improve publications through education, exchanging of ideas and information.

As you know, the Newsleaders are mailed free to every mailbox and P.O. Box in Sartell, St. Joseph and St. Stephen. We also distribute them to local businesses. Our circulation is just shy of 13,000 every other week.

While that is a lot of papers, what really matters is how many people actually read those papers. That's where numbers get impressive.

More than 7 out of 10 households that receive the paper read it. That compares to the national average of daily newspapers, which is 2 or 3 households out of 10, and weekly newspapers, with a national average of 1 or 2 households reading out of 10. In a competitive market such as ours – with larger daily papers and the Twin Cities metro media market reach – people are reading our paper.

This strong readership has held true every year since we started measuring in 1999.

In addition to print, the Newsleaders has an average 5,917 unique web visitors monthly and an average of 1,355 monthly Facebook likes. As people find new ways to get news and stories, they are seeking out all of our platforms.

How do we sustain such high readership? We believe we have several things in our favor. First, we're local and focused on the communities we serve. Second, we have a nice balance of news, local happenings and inspiring stories about our neighbors. Finally, we think it's because each issue is 8 to 16 pages. Think of our paper like a short story about our community rather than an epic novel. It's easily enjoyed in one sitting with a nice cup of coffee.

Finally, if you are a local business, we have even more great news. The research shows 69 percent of our readers have purchased products based on ads in our paper. Nationally, 50 percent is considered solid. Again, the Newsleader performs well above the average which means our local businesses can realize a strong return on advertising investment.

Like so many businesses, ours was hit hard in 2020. We are entirely funded through advertising dollars. When our local businesses are hurting, we hurt too.

As we come out of COVID-related closures and start to reopen and re-energize our communities, the Newsleaders is here to help. We have a trusted, affordable community resource that is widely distributed and well read.

In fact, we started a GoFundMe campaign to help get through the pandemic and are grateful to the 45 individuals who reached out with financial support. That helped us hold on. When larger media companies are struggling, free community papers are stable and growing. They are valued in the communities they serve.

And, we are stewards of the precious dollars we receive from donors and advertisers.

Our audit showed we do not have wasteful spending. Our freelance reporters and columnists? They earn 10 cents a word. Our four staffers are part-time, making the paper happen in addition to working their full-time jobs.

All of us at the Newsleaders are in this business because we love it. We love bringing you the local news. We love telling local stories. And, we love having local readers who appreciate the Newsleaders as much as we do.

-Opinion-

After Capitol riot, truth is essential

On Jan. 6, I was shocked by images of rioters breaking through police cordons and ransacking the United States Capitol. I never thought I would see something this heinous take place in our country.

The Capitol is more than just a monumental building; it embodies our democracy and what we believe as Americans. Rather than resolving differences through violence, we elect lawmakers who do the people's work through constructive debate, voting and lawmaking. While we are still processing those events and making strides to unify the wounds of division in our country, we must also consider how we got here in the first place.

The stated goal of many of these rioters was to disrupt the certification of electoral votes that confirmed Joe Biden's victory in November's election. This is usually a dry, ceremonial process where certificates from each state are examined by Congress and quickly accepted. Usually it takes less than an hour. However, purposely irresponsible and undemocratic political rhetoric by President Trump, Republican politicians and media commentators created a false narrative that the 2020 election was "stolen" from Trump. Based on this false narrative, millions of Americans believe electoral fraud took place in November. Some took this belief to a violent extreme.

Connor Kockler

Guest Writer



To be clear, no evidence of widespread voter fraud that could have altered the results of the 2020 presidential election exists. The Trump campaign and its allies brought dozens of election lawsuits in many states, more than 60 of which have already been dismissed for lack of evidence or lack of standing. In fact, many lawsuits have been dismissed by judges nominated by Republican presidents. The Supreme Court, which includes three justices nominated by President Trump, unanimously denied election lawsuits brought to it. Christopher Krebs, the top Homeland Security election protection official, and Attorney General William Barr, both appointed by Trump, refuted claims of election fraud.

Even more telling, this narrative appeared long before the election. Months before the first results came in Nov. 3, Trump was claiming the election would be fraudulent, and he might not accept the results if he did not win. This is un-American on every level. If we are going to have fair elections and a peaceful transfer of power, all participants must accept veri-

fied and confirmed results. If those who lose an election do not accept the winner's legitimacy, we cannot function as a democracy.

Trump and his allies had every chance to legitimately challenge election results, and they exhausted them. Following defeat in the courts, and numerous recounts confirming Biden's victory in key battleground states, the proper thing to do would have been for Trump to concede. He refused, instead playing up more lies and conspiracies. This kind of rhetoric has consequences. Emboldened by Trump's falsehoods, thousands traveled to Washington to storm the Capitol. As a result, five people, including a police officer, died.

Falsehoods have real-life repercussions. People have died because of those who refuse to recognize one of the basic tenets of American democracy. In order to prevent such tragedy from occurring again, we need to demand truth and accountability from those in power. The only way to ensure our democracy continues to function is to have an engaged and informed citizenry, aware of the truth and ready to stand up for it against those who would twist reality to benefit themselves.

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

We are supposed to empathize with lunatics?!

Disinformation peddlers are at it again – big-time. And, make no mistake, it's the kind of toxic disinformation that led to the vile acts of domestic terrorism Jan. 6 at our nation's Capitol.

The conspiracy crackpots keep repackaging more crazy theories. First, it was anti-maskers during the so-called virus hoax, then it was (still is) election-fraud howlers and now – wouldn't you know? – it's anti-vaxxers.

More than 3,500,000 Americans have died of the COVID-19 virus as these dangerous fools keep spouting nonsense. We all have a patriotic duty to speak up against it. So many good people are anxious, worried to death, hungry and even homeless as these loud liars peddle their nasty deceptions, making our national crises even worse.

Here's the latest outlandish stupidity: Dallas lawyer Sidney Powell, who is slightly left of Attila the Hun, is claiming far and wide that vaccinations contain a microchip or bar code to let the "Deep State" (whatever that is) to "keep track" of people.

What's more, those who are vaccinated will receive a reminder card to get a second dose. But – shhh! – those "reminder cards" are really ways to keep tabs on people, to spy on them and "to limit their activities."

Dennis Dalman

Reporter



So go the paranoid fancies of Ms. Powell. Her toxic concoctions are posted and re-posted on social-media and gobbled up by gullibles who figure the loonier the postings, the more they must be true. Such shocking "truths" are never acknowledged by the mainstream media, so that certifies they must, in fact, be true.

Powell blabs her fool head off that the rigged-election plot hatched in Venezuela somehow involved leftist billionaire George Soros and the anti-fascist movement. Georgia's governor and secretary of state, both Republicans, were in on the plot. Better believe it, folks! Besides millions of dead people voting (ghosts and zombies stumbling to the polls?), the dastardly scheme included rigged voting machines. But wait, there's more! The plot ready for this one? – also involved a "secret algorithm." Horrors!

Not one shred of evidence is offered for these nightmare notions. But who needs evidence? Who needs facts?

Lunatic theories grow like mold these days, promulgated by socialmedia devotees.

Did you hear about how prominent Democrats and movie actors are sex-trafficking children, killing them and eating their bodies because their blood contains aging-retardant chemicals? Communists, child-killers, cannibals! And it must be true because the mainstream media claims it's NOT true – the media that is controlled by a "Satanic Deep State" squirreled away in some secret building.

We hear pleas constantly to "listen to the other side," to try to understand them, to empathize for the sake of national unity. It's sad so many fellow Americans are so easily misled, so willingly misinformed, so eagerly gullible and, in some cases, so dangerous. In fact, I have indeed listened to them closely, including white-supremacist militia hate groups, and I remain appalled and disgusted by what I've heard and still hear.

On Jan. 6, whipped up by Trump's incendiary pep talk, a mob of terrorists disguised as flagdraped patriots invaded the National Capitol, causing death and destruction. So we are supposed to "understand" and "empathize" with those spreaders of lunatic lies, those perpetrators of violence? Well, speaking for many good Americans: Ain't gonna happen any time soon.

Have an opinion? Share it: news@thenewsleaders.com

Sister Kim

from page 8

"Men remain separate from anything their wives customarily do," she said. "If husbands were willing to share housework with their wives, life would be lighter, happier and more meaningful, and their children would

begin to see the benefit of their sharing."

Because S. Kim has been in the United States for more than six years working toward a degree in liturgical music, I asked the same questions of her experience here.

As an immigrant, she, like most immigrants, thought of America as a kind of promised land where people live well,

down from this role that I have

worked so hard to earn, and

that many of you encouraged

me to take on. Thankfully, I

tend to take on any challenge

with a certain degree of opti-

mism. I know that when one

door closes, sometimes a big-

ger, more incredible door is

waiting, and standing open. I

ask that you have faith in me,

that I will find that door. Rest

assured, if I do not find it, I will

Yours in community.

When scientists

Denis Grossen

destroy the Earth

create it.

where there's room for everybody, where one can find help and work to solve problems. Why would the Statue of Liberty indicate: "Give me your tired, your poor, your huddled masses yearning to breathe free. . .?"

She told me of her sadness, however, about other things experienced here.

"This is a free country but in reality, what about freedom

if people possess guns which cause fear, death and carelessness? And if this is a developed country, why are so many people hungry, homeless and unemployed?," she asked. "Before I came, I heard this is a very clean country, but I am sad when I see the level of pollution and trash. Is it because of unequal distribution? Are people too lazy to work? Or is there

something else I do not know?" Many of us ask the same questions, dear friend!

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

Buckvold resigns from city council

Anne Buckvold St. Joseph

Dear residents of the city of St. Joseph.

For the past two and a half years I have served as your city council member. Thank you. I care about this community and will continue to.

When I was first appointed and elected to city council in 2018, I had supports in place that made me feel as though I could serve this community and serve it well. Sadly, those supports have changed.

With this letter, I announce my resignation from city coun-

It is hard for me to step

Letters to the editor

refuses to accept that it is not completely in charge of the Earth and that we are not eternal but rather the most dangerous species on this planet.

The Pfizer vaccine against COVID-19 is shipping around the world in containers filled with dry ice. Dry ice is frozen CO2 and as it provides the necessary cooling effect to maintain a required temperature, it converts back into gaseous CO2. According to available information, Pfizer has taken no measures at any stage of the distribution process to eliminate or minimize emissions of CO2, one of the principal culprits of climate change. The CO2 gas required to manufacture the dry ice is not removed from the atmosphere either to create a carbon neutral process.

We, as a species, are respon-

sible for the most destruction of other species and our environment. Above all, we have demonstrated our unwillingness and incapacity to control our population growth. In 2000, the world population was 6.115 billion and today it is 7.8 billion. A deadly virus is but one of the very few defenses available to Mother Nature to bring our unruly species back to reality. Homo sapiens are not immortal, and we will not escape to Mars or any other planet despite the fantasy of some billionaires.

Even 100 million deaths from this virus worldwide would not make a dent in our population.

Accepting our mortality and embracing natural selection as the way Mother Earth can equitably defend Herself against our abuses is the only way to

ensure our long-term survival together with the survival of our planet. It is our last chance to abandon our arrogant attitude that we master life and death because of the progress of western medicine. Humility and responsibility toward all other species and our environment are the only way forward.

Our desperate quest for a vaccine against COVID-19 has only added to our alarming incompetence. To extend the life of millions of people by a few years, we are prepared to inflict terminal damage to the Earth.

Viruses and bacteria populated the world long before homo sapiens emerged to become the dominant species, and viruses and bacteria will survive us all. Accepting our limitations would be a good start in ensuring our survival.

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

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

Monday, Jan. 25 St. Joseph Food Shelf, 1-3 p.m., 124 First Ave. SE

An ecological catastrophe is

being created right now just

because the human race still

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

Tuesday, Jan. 26

St. Cloud School Board Development, Policy and Governance Committee, 8 a.m., 1201 S. 2nd St., Waite Park.

National Alliance on Mental Illness Family Support Group. 7-8:30 p.m., currently meeting via Zoom on the second and

fourth Tuesday of each month. Visit www.namistcloud.com for registration details. This group is for family and friends of a person dealing with a mental illness, any diagnosis, any age. Learn coping and problem-solving skills. Questions, call 320-654-1259, or email fsnamistcloud@gmail.com.

Thursday, Jan. 28 St. Joseph Food Shelf, 1-3 p.m., 124 First Ave. SE

Monday, Feb. 1

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

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

Tuesday, Feb. 2

St. Joseph Lions Club, 7 p.m., Millstream Park Pavilion 101 Fifth Ave. NW, St Joseph.

Thursday, Feb. 4 St. Joseph Food Shelf, 1-3 p.m., 124 First Ave. SE

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Kennedy Kindergarten **Enrollment Packet Drive-Up** Event, 5-6:30 p.m. Kennedy Community School, 1300 Jade

Thursday, Feb. 25

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

ANNOUNCEMENTS

INVESTIGATE BEFORE YOU INVEST! Midwest Free Community Paper Association does not knowingly accept fraudulent or deceptive advertising. Readers are cautioned to thoroughly investigate all classifieds and other ads which require an investment. (MCN)

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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 NATION-AL DEBT RELIEF! We can help! Get a FREE debt relief quote: Call 1-866-552-0649. (MCN)

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REAL ESTATE GUIDE | BUYING TIPS

Hiring an Agent: A Solid Choice

To hire or not to hire an agent? That is the question. Many homeowners face that decision when it comes time to put their home on the market.

And while there is certainly a cost associated with using a Realtor to help you sell your home, you may just find that their commission is more than fair compensation given the amount of work they put into your home sale.

A good agent simplifies the process for you by interacting with potential buyers and by engaging only with serious potential buyers, saving you tons of time in the process.

Also, if any issues pop up during the process of trying to sell your home, a quality Realtor will be there to handle them for you. These issues can include contractual or financial challenges that become critical to the sale, especially late in the transaction.

Read on for a few more reasons that experts in the realty industry strongly recommend home sellers enlist the help of a licensed local agent.

COST-BENEFITS ANALYSIS

Agents generally command up to 6% of the sale price of your home. Considering how much work they will put into



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showing the home, facilitating negotiations, structuring contracts and being at your beck and call throughout the process, many experts consider this percentage to be well worth the cost.

One of the most helpful

is setting the actual price of your home. Agents have access to critical home market data from across your region, which should be taken into consideration when determining your asking price.

Realtors are trained to help

as possible while also fighting for your fair rights as the seller.

GOING DIY

Although tempting, experts urge it's probably not a great idea to try to sell your home on your own, especially if you haven't done it before.

If you choose to go down this route, you may consider hiring a real estate attorney to help you with the finer points of the transaction and the escrow process. The last thing you want to happen is a legal issue halting the progress of your sale.







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