St. Joseph

f @thenewsleaders

Triday, Feb. 5, 2021

Friday, Feb. 5, 2021 Volume 33, Issue 3 Est. 1989

Crier

Farmers' Market open this Saturday

The Sartell Farmers' Market is back from 10 a.m.-1 p.m. Saturday, Feb. 6 in the Sartell Community Center, 850 19th St. S. Come support your local vendors. You will find eggs, meat, canned goods, salsa, barbecue sauce, caramel corn, baked goods and handmade jewelry.

Office help sought

Tri-County Humane Society is looking for help in their office. Responsibilities include answering the phone and writing thank you notes. For more information, contact Kate Kompas, TCHS Volunteer/humane education coordinator at (320) 252-0896, ext. 27, or volunteer@tricountyhumanesociety.org.

Pathways 4 Youth needs help

Pathways for Youth continues to provide in-person services even during the COVID crisis. They need volunteers who are eager and willing to help youth at their facility to navigate and access services including laundry, computer access shower, food and hygiene pantry, clothing closet, storage lockers and onsite case management. You'll be a part of a compassionate and caring team that brings hope and sup port to youth that helps them gain the tools and self-confidence needed to start and progress along a "pathway" to independence. Visit www.pathways4youthmn.org and click on Volunteer to submit an inquiry for further details.

American Red Cross seeks healthy blood donors

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 to make your appointment today. Please don't feel discouraged if there isn't an immediate appointment available, patients still need you!

Newsleaders seeks GoFundMe donations

During these turbulent times, advertising support has dwindled. The Newsleaders wants to continue providing upto-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!

2020 police calls up, unclear why

by Heidi L. Everett editor@thenewsleaders

At the Jan. 19 St. Joseph city council meeting, Police Chief Dwight Pfannenstein reported officers were dispatched to 3,826 calls in 2020, an increase of 16 percent from the previous year.

In his report, Pfannenstein noted this was the first time in his 20 years of service that bars and restaurants were shut down, schools were on remote learning and large outdoor events and parades were cancelled due to restrictions to slow the spread of COVID-19.

"While some would think this would result in peace and quiet in the world of the police, **Police • page 3**



A hero remembered never dies

Family, friends and law enforcement were on hand for a remembrance and wreath laying near the intersection of County Roads 75 and 133 where St. Joseph Police Officer Brian Klinefelter was killed in 1996. The color guard stood in honor of Klinefelter for two hours.

City Council seat open for applicants

by Heidi L. Everett editor@thenewsleaders.com

The City of St. Joseph is accepting applications to fill a vacancy on the city council following the resignation of council member Anne Buckvold in January.

The individual appointed will serve the remainder of the term from the date of appoint-

ment until Dec. 31, 2022. The council may appoint

any individual who is eligible for election to the office. To be eligible, a person must be a U.S. citizen, a resident of the City of St. Joseph for at least 30 days prior to appointment and be at least 21 years old by the date of appointment. The council is not obligated to appoint any candidate previously defeated in an election for the office.

Application forms are available in person at City Hall, 75 Callaway St. E. or by contacting the city administrator at 320-229-9424 or thaffner@cityofstjoseph.com.

Application forms are also available online.

Applications are due by 4:30 p.m. Friday, Feb. 12.

Applications will be re-

viewed, and interviews will be conducted beginning at 4 p.m. Thursday, Feb. 18.

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Interviews may carry over to Friday, Feb. 19, pending the size of the applicant pool.

The top candidate will be administered the oath of office at the March 1 city council meeting.

Dates may be subject to change.

Local fire team retires nearly 100 years of service

by Heidi L. Everett

editor@thenewsleaders.com

In January, three St. Joseph firefighters retired after collectively amassing nearly 100 years of service.

Keith Simon retired Jan. 1 after 20 years of service, Jim Marthaler retired Jan. 2 with 43 years of service and Randy Torborg retired Jan. 10 with 32 years of service.

Simon, who serves full time as a deputy with the Stearns County Sheriff's Office, first became a volunteer firefighter in Rockville when he was 18 because he knew others on the force. He joined the St. Joseph team when he moved to the area in 2000 because he loves giving back and helping others. Simon was treasurer and also served as a captain. His two separate jobs – sheriff's deputy and firefighter – sometimes ended up at the same call, but he knew how to focus on whichever role he was in at each incident.

Marthaler knew he wanted to be a firefighter when he was a boy.

"As a kid, I was always impressed with local fire departments," he said. "I saw a fire when I was 6 at our neighbor's house. When they put it out, I thought 'boy, if I could do that!'"

And he did. For 43 years.

"I don't know where the time went to tell you the truth," he said.

He thought of retiring three years ago, so he had an even 20 years at the old fire station and 20 years at the new fire station. "Somehow three years went by," he admits.

Throughout his years with the fire department, Marthaler was a captain and one of the lead members on the fire education program. He made many trips to elementary schools and gave tours of the fire hall, showing equipment to kids in the area.

He also works full time in the City of St. Joseph public works department.

Torborg was active with medical training and serving in various leadership roles, including captain, assistant chief and fire chief during his three decades of service.

"Early on, it was a career goal to do something like this, to serve the community," Torborg said. "It's something I felt I needed to do."



St. Joseph Fire Hall

Like Marthaler, his full-time job is working for the City of St. Joseph public works department.

His daughter was born his first year with the fire department. She is now in her 30s. "Looking back it went by

"Looking back, it went by quickly," he said.

When asked, without hesitation all three men said helping people was what they appreciated most about the job.

"It's rewarding knowing you've made a difference," Retirees • page 2

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from front page

Retirees

Simon said. "Even though you're often called upon on people's worst days, hopefully you've made a positive impact."

Camaraderie also was a shared reward mentioned by all three.

"This is a good group of guys and gals that work together well as a team," Torborg said.

Originally called Hook and Ladder Co. 1, the St. Joseph Volunteer Fire Department has been providing fire protection services since 1855. In 1892, The Hook and Ladder Co. 1 was formally changed to the St. Joseph Fire Department. Today, the department provides services to the City of St. Joseph, St. Joseph Town-



Simon

ship and the southern portion of St. Wendel Township.

In 2020, the department responded to 508 calls ranging from medical attention to car accidents to brush and structural fires, said Fire Chief Jeff Taufen, who has been with the department since 1996.

With the retirement of Simon, Marthaler and Torborg, the department is looking for new firefighters.

Taufen said some require-



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

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Marthaler

tions. For one, applicants need to live within a seven-minute drive of the fire station.

"Everyone is always on call and has to live close enough to make it," he said. "Everyone shows up if they can. On one call maybe only three will go out on the truck, but the next call we could need 20 people. Every call is different."

Expectations are that firefighters will go out on a minimum of 20-percent of the calls each year.

Another potential challenge is if people work nights. Firefighters are required to complete 20 hours of training per year. These are completed usually on the second and last Tuesday nights of the month.

"This can be tough for someone working nights because they can't make those drill hours," Taufen said. "But maybe they are available during the day for calls."

All three retirees noted being a firefighter is a commitment.

"You gotta be responsible and dedicated. It's a lot of training and a lot of work," Marthaler said. "And it's demanding and hard on the family. We go 24 hours a day, every day of the year. Doesn't matter if it's a holiday. If we get the call, we have to go."

Torborg said it was worth it though.

"It's been a ride, but it's time," he said. "I'm not so anxious to run into a burning building anymore."

For those interested in becoming a firefighter, applications are available on the City of St. Joseph website.

Questions about being a part of the St. Joseph Fire Department can be directed to Fire Chief Jeff Taufen at

firechief@cityofstjoseph.com "It ends up being another family," Taufen said.

Assignment Editor

Carolyn Bertsch

Torborg

Police

from front page

we saw quite the opposite," he said.

When asked about the types of incidents that may have led to the increase of 523 more calls, Pfannenstein said he couldn't be sure, but he hopes to know by the end of February, or March at the latest.

The department's current record-keeping system is tedious, he said.

Currently when officers are dispatched, a running log sheet is handwritten. When officers respond to calls, they input a three-sentence synopsis on their laptops that goes into an electronic queue. Then, the department's one data person proofs each entry and uploads each entry into the state's system. "It's easier to pull a specific

report about a specific incident on a specific date than cumulative information," Pfannenstein said.

The data person is currently manually compiling 2020 data. This process is problematic for several reasons.

First, the department has 30 days to comply with data requests. If, for example, a member of the media were to ask for 2020 data the first week in January, that data should be available by the first week in February. At the time of this writing, data had only been compiled up to September 2020.

In addition, the department only has one person authorized to release information. When that individual is out of the office, as was the case for much of

November and December 2020, records are closed and not available.

Finally, data is essential to properly manage department resources.

"The problem we have is while the city grows in size and the calls grow in size, the record system hasn't grown so far," Pfannenstein said. "We have not added anything to our record system since 2003."

Anecdotally, Pfannenstein can point to three populations that demand police response.

One of those is the college student population.

"We know we are unique because we have the two colleges within range that towns of similar size do not have," Pfannenstein said. "That generally does add to our call load."

Pfannenstein said the department didn't see any decrease in student activity even with schools and bars being shut down.

"They still had house parties," he said. "16- to 25-year -olds generally don't immediately feel the threat of COVID like older people do. They carry on their daily activities because they don't feel that same mortality."

St. Joseph also has the addition of two assisted-living facilities, WoodCrest of Country Manor and Serenity Place. With these facilities, medical calls go up, he said.

Community growth also contributes to increased call volume.

"We love growth. Growth is

good for any city," he said. "But anytime our infrastructure grows, there's more car accidents. More housing divisions means more cars on the road."

While these characteristics of St. Joseph likely added to police call volume in 2020, until the data is available it's unclear for the department, city officials and residents how shelter-inplace orders and other aspects of the COVID era may have affected safety in the community. Pfannenstein acknowledges this.

"I can't tell you if we've had more domestic assaults," he said, "but we're not falling in numbers."



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A Guide to Buying Chocolates

Sweets for your sweet is a great Valentine's treat. Make sure that you're buying the very best for your love with these tips for getting the best chocolate that you can. Real Simple magazine lays out these tips for checking the quality of your chocolate.

• Cocoa should be the first ingredient. If cocoa or cocoa butter isn't first on the list, the chocolate is likely high in sugar and lower in quality.

• More than 60% cocoa. The higher the percentage of cocoa, the darker and less sweet the chocolate would be. Snacking chocolates should be around 60 percent. Higher cocoa percentages, such as 80% cocoa chocolate, are better for baking and cooking.

• Look for a dark, wellsealed wrapper. Chocolate should be protected from light and moisture. Store your chocolates in their original wrapper for as long as possible.

• The chocolate should be matte with a slight shine and a uniform color and sheen. Any splotchiness, discoloration or grittiness could be a sign of spoilage. Also give it a



sniff; a sour smell could indicate bad chocolate.

• Good dark chocolate should make a snapping sound when broken and not crumble. Milk chocolate and white chocolate have a higher milk and sugar content, so they bend rather than snap. • Check the best by date.

Don't put much store in the origin of your chocolate, unless you have a sentimental reason to be attached to that locale. Maybe it's where you honeymooned or a brand that's made in the city where you went on your first date. Otherwise, where a chocolate is grown doesn't affect the

taste very much to the average customer.

Also don't think that more expensive chocolate is better chocolate. Look for a price point around \$6-\$7 per pound, though some chocolates can be upward of \$15-\$18. High-quality chocolates can be found at local supermarkets, but for a special treat, look for a local candy maker or chocolatier to make custom treats for your sweet. They can make custom treats that will delight both the eyes and the tastebuds. But order early; these shops are often swamped on holidays like



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PET CARE | THE PROFESSIONALS

How to Find a Pet Groomer

Long-haired breeds of cats and dogs may need special attention from a pet groomer.

Groomers bathe, clip hair and trim the nails of your cats and dogs. They can also brush the teeth or offer other services to keep your pet in the best health. If you think you might want to begin taking your pet to a groomer, here's the way to find the best one in your area.

DO YOUR RESEARCH

Ask friends and family for their recommendations and do online research, but you can also use an online service such as the AKC

GroomerFinder or any other online grooming registry. After you've narrowed your options down, have an in-person conversation with your potential groomer. Their answers and the way you discuss her concerns can tell you a lot about the person and the facility.

ASK QUESTIONS

If you don't have the right questions to ask, try some of these. 1. May I see your facility?

2. Ask about what services

3. Ask if you can stay and

watch while they groom your

4. Do you have any experi-

bad odors.

dog or cat.

they provide.

Look for a clean salon with no ence with my dog's or cat's breed?

> 5. What kind of training do you have? Does the facility require continuing education for its staff? Do the groomers have any kind of certifications? 6. What kind of products do

you use? 7. How will my dog or cat be housed?

8. Does the staff have any medical and first-aid experience? Do you require any proof of vaccination before service? How do you handle pets with external parasites? 9. Do you carry liability

- insurance? 10. What do you do in case
- of an emergency? 11. How much will my
- dog's or cat's grooming cost? Remember no question is

their answers at any time, go with your gut feeling. You can also find services like mobile grooming, which will come to your home, and smaller salons which offer a more private service if you have a reactive dog.

emergency appointments are available

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Our view

Dear Mr. Dalman. We're sorry.

At the Newsleaders, we take pride in our commitment to accurate, unbiased reporting. And although our columnists and letter writers may lean more to one side or the other, historically on the whole we've managed to balance sides and ensure opinions shared are grounded in facts.

That's why we were mortified to discover an egregious error of fact in the column by Dennis Dalman titled, "We're supposed to empathize with lunatics?!" published Jan. 24.

Before we dive into what happened, first let's be clear. The error was not an intentional misrepresentation of fact by the columnist.

Dalman has been a reporter and weekly columnist for almost 40 years, with 16 years at the Alexandria Echo Press and 22 years at the Newsleaders. His commitment to accuracy is topnotch, and his record is impeccable.

For these reasons, and many others, it's beyond unfortunate that in an article about "toxic disinformation," our editing team performed an epic disservice to him.

Dalman correctly stated in his column that, at the time of writing, 350,000 Americans had died from COVID-19. On first review, this fact was verified; however, the number actually included a typo: the addition of a zero. The first reviewer missed it and mentally saw the number as 350,000 rather than 3500,000. The final reviewer noticed the extra zero and thought an additional comma was needed, changing the number from 3500,000 to 3,500,000 rather than performing another fact check.

And, that's what went to press.

The silver lining behind this embarrassing breakdown in our process is the onslaught of emails that followed were fast and furious. Some simply pointed out the error with links to official statistics. Some pointed out the hypocrisy of criticizing toxic disinformation at the same time we are distributing toxic information. Some even pointed out this was "typical fake news."

The error was quickly updated on our website and social media platforms with an editor's note about the error in the print versions of our papers, which had already been mailed.

While it was painful to admit our failure in process when responding to everyone who wrote in, it was also gratifying to be reminded our readership appreciates and demands accurate information in our news, features and columns.

As for Dalman, he was gracious when informed of the error forever tied to his name in the print version. Mr. Dalman, again, we the

Mr. Dalman, again, we are sorry.

OpinionGoodbye January, and good riddance

In his landmark 1922 poem "The Waste Land," T.S. Eliot disparaged April. That poem begins with this line: "April is the cruelest month, breeding lilacs out of the dead land." Eliot was wrong. April is not the cruelest month; here in Minnesota, January is. I'd start my poem like this: "January is the cruelest month, bringing sub-zero blasts out of the polar land."

In his Jan. 29 newsletter, Fargo Forum News Editor Matthew Von Pinnon listed his take on all 12 months of the year, from his least favorite (January) to favorite (May).

He wrote: "I know I should never wish time away, but I always struggle in January, and I usually can't wait for this long, dark, cold month to pass . . . Though my two girls were born this month, their births were the only bright spots."

Of May, he wrote this: "The flowers and trees are blooming, temps are mild and summer is in front of us."

Then, Von Pinnon challenged his readers to make ratings lists of their own. Here's mine:

12. January. My birth month, January is one long cold weary slog when it gets dark too early, and it makes me feel all too often like a prisoner serving solitary confinement while waiting for a pardon from the governor.

11. February. Almost as bad as January, with still more snow, more cold, blizzards, icy-slippery streets

Dennis Dalman Reporter

and more and more shoveling. But, at least, hope for spring begins to flicker like a pale flame.

10. August. Usually, this month is day after sweaty day of unbearable, ungodly, humid, wilting, hellish heat, made even worse by hordes of pests like mosquitoes, flies, gnats. Dog days. Miserable.

9. March. Though it's a month of fickle weather, with slashing cold rain and blustering winds, it can bless us with surprising gifts of pleasant days. That flickering flame of hope for spring grows brighter.

8. November: It's the frigid beckoning of Old Man Winter, but it's tolerable, sort of, even helpful in a way, because neglected indoor chores, projects and hobbies can finally get done.

7. July. This month can be filled with wonderful sunshine-warm days and bright summer green as emeralds, but too often, at least in recent years, it's as bad or even worse than hellish-hot August.

6. The first falling snows of December can be beautiful, especially if viewed from a large window in a warm room, and the Christmas season is always bright, fun and festive, but the threat of January soon bangs and barges in.

5. April. In the decades of yore, I always loved and welcomed this month, but in recent years it is too much like the butt-end of winter, too often cold, wet, windy. Still, April does have its charms, now and then.

4. May. At long last, lots of sunshine. The outdoor world starts to turn pale yellow-green. There is the smell of the good ancient earth warming up for the planting vegetables, flowers, herbs.

3. June. Summer in its glory when it's not too hot. The perfect month to enjoy the great outdoors after a weary, dreary winter – bird song, barbecues, walks in parks, boating, lawn parties, camp fires, relaxing on the deck. June is a beauty!

2 and 1 (a tie for September and October). Fall is by far my favorite season, with its nostalgic ambience. It's sweatshirt weather, with that exhilarating chill in the air, softened by the sun's weakening warmth. Tree tops blaze with colors against cobalt skies. Leaves that smell like pencil shavings fall and skitter across the lawn, the sidewalks, the streets. Indian summer. Halloween. Ghouls and goblins and glowing pumpkins. Ah yes, perfection.

It would be fun to hear from readers: What are your favorite and least favorite months? And why.

What's in Minnesota trenches? A move to stop Line 3

The Line 3 pipeline expansion project controlled by Enbridge has been the talk of the town in northern Minnesota. With the recent approval to push the expansion forward, protesters have begun sitting in trenches to halt construction, and with good reason. Now, some of you may be recalling, who is Enbridge, what the heck is Line 3 and why should I care? I would like to shed some light on these questions, and simultaneously start or (restart) the conversation in central Minnesota on the negative economic, environmental and personal impact Line 3 will have.

Enbridge is a Canadian energy infrastructure company that is responsible for six very old pipelines in northern Minnesota. These lines stretch from Alberta, Canada to Superior Wisconsin, and one of the lines is called Line 3. This particular pipeline was built in the 1960's and has a reputation. In 1991 it ruptured, spilling 1.7-million gallons of oil just outside Grand Rapids. This was the largest inland oil spill in U.S. history, and by pure luck, the oil did not leak into the Mississippi River.

Due to the 900 structural anomalies in the "old" Line 3, Enbridge is moving forward with their "replacement project" of Line 3. Though, it is not a replacement at all. Enbridge is simply abandoning the old line, building a brand-new pipeline, in a brand-new corridor, doubling the capacity of the line,



and switching to tar sands.

Now comes the part about why I care and why you should care. First, we must have a realistic lens about climate change and the economic need of tar sands. Tar sands is the dirtiest fuel source in the world and is an industry that is dying quickly. It is more expensive to extract, compared to conventional oil, and according to the Minnesota Department of Commerce, it is simply not needed in Minnesota refineries. Climate change is a huge factor to consider when fighting against Line 3. I have noticed in Minnesota alone, this year's winter has been the warmest I can remember. I ask myself where the many days of negative numbers are that we usually get around these months? In a time of climate crisis, I urge you to reconsider a new fossil fuel infrastructure, especially when the new Line 3 will emit the same amount of carbon as 50 coalfired power plants. Not only is this pipeline simply not needed, but it also creates fewer jobs than if we were to put our resources toward renewable energy.

Secondly, Minnesota is known for its beautiful bodies of water. I am a frequent hiker and visitor to many of them. This pipeline will damage that remarkable beauty. Laura Bishop from the Environmental Justice Advisory Group seconds the Line 3 pipeline will inevitably poison wetlands, wild rice beds and rivers due to unavoidable corrosion and cracking.

We need immediate pushback and loud protests against Line 3 to protect Minnesota waters and the people who value them, especially the Anishinaabe people. They are threatened by the new route and what it has in store for our environment, nothing good I may add. Along with the issues listed above, the Line 3 route also violates treaty rights; Native people are being silenced throughout this process. The results of this silence are women, children and families sitting in the trenches fighting for Minnesota land. They are not resisting, but simply making a statement that there is something to fight for.

Our Legislature and Congress are in session. Let's make our voices heard. I urge you to search the website below and sign the petition to stop the Line 3 pipeline expansion and save Minnesota waters. https://www.stopline3.org/news/ bi3den-stopline.

Abbie Thomas is from St. Joseph. She is a student at University of Minnesota Duluth who will be graduating spring 2021 with a degree in social work.

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Halie Kipka of St. Joseph was recently named to the fall dean's list at the University of Minnesota Duluth. Students on this list have achieved a gradepoint average of 3.5 or higher.

Five St. Joseph students were recently named to the fall dean's list at the College of St. Scholastica. They are the following: Theodore Baas, nursing; Maxwell Botz, biology; Rachael Terhaar, biology; **Courtney Thielen**, exercise physiology and Alexis Weisser, nursing. Students must have achieved a 3.75 grade-point average or above on a 4.0 scale.

Eleven St. Joseph students were recently named to the fall dean's list at North Dakota State Unversity, Fargo. They and their majors are as follows: Lauren Alderink, psychology; Courtney Deters, accounting; Mikayla Eisenschenk, human development and family science; Morgan Eisenschenk, radiologic sciences; Nicholas Gill, sport management; Claire Hagen, nursing; Katie Lygre, mechanical engineering; Alisha Ophoven, pharmacy; Ni-



2021 St. Joseph City Summary Budget Data The purpose of this report is to provide summary 2021 Budget information concerning the City of St. Joseph to interested citizens. This budget is not complete. The complete budget may be examined at the City Offices; 75 Callaway St E. The City Council adopted this budget on Dec. 7, 2020. 2021 2020 Budget Budget Revenue **Property Taxes** 2,202,375 2,184,075 All Other Taxes 142,645 Special Assessments 2,000 Licenses and Permits 195,675 Intergovernmental Revenues: 65,685 Federal State - General 1.081.150 1,203,945 State - Categorical Aid 61,500 County and Other Local Jurisdictions 16,400 School District 10,000 Charges for Services 65,445 **Fines and Forfeits** 58,400 Interest on Investment 51,020 Miscellaneous Revenue 140,540 Transfer from Other Funds 7,165 **Total Revenue** \$ 4,100,000 \$ 4,261,225 Expenditures 1,000,980 1,042,800 **General Government** Public Safety 1,700,880 1,556,380 566,765 Streets and Highway Culture and Recreation 477,565 Economic Development 84,810 Capital Outlay 291,315 **Total Current Expenditures** 3,997,360 4,122,315 Transfer to Other Funds D \$ 4,122,315 \$ 3,997,360 Total Expenditures and Other Financing Uses

-People

cole Preusser, nursing; Jeremy Warzecka, mechanical engineering and Maison Zimmer, agricultural and biosystems engineering. Students must earn a 3.50 grade-point average or higher while enrolled to earn this achievement.

Three St. Joseph students were recently named to the fall dean's list at Gustavus Adolphus College, St. Peter. They are the following: Emee Jagielski, Haley Reed and Jessica Stauber. Students must earn a 3.7 grade-point average or higher.

FINANCE GUIDE | MAKE A PLAN

Set Monthly Goals: Part Two

As you prepare to close out the last half of the year, focus your money-saving strategies on finding lower utility prices and preparing your family for emergencies.

The Smart About Money Campaign, created by the National Endowment for Financial Education, offers unique tips to pad your wallet for the holidays and successfully close out your fiscal year.

JULY

Make a list of your expenditures regarding utilities and entertainment costs. Look for ways to cut costs on your cable or internet bill by cutting cords and relying on streaming services rather than traditional television plans. Be careful to limit the number of subscriptions you accrue as numerous payments may add up unexpectedly. You should also analyze your electricity bills and decide if newer energy-efficient appliances would help cut the costs. Check with your natural gas or electric company for special offers for upgrades or refunds on equipment.

AUGUST

Plan for disaster by building a family emergency kit.



Store plenty of water and non-perishable foods in your basement or storm cellar. It's essential to keep enough supplies to last for three days if you can remain at home and three weeks if you must stay away for an extended period.

SEPTEMBER

As the holidays approach, get a head start on planning your budget. Besides buying gifts, you should prepare for costs on things like parties, traveling and gift-wrapping expenses. Try to create a strategy where you don't rely on credit cards to avoid paying for the holidays over the next year.

OCTOBER

Attend a debt-management workshop to learn from experts how you can boost your savings account while paying down money owed. Check your local areas for events or visit an online classroom to learn from your home.

NOVEMBER

As the year ends, most employers encourage their workers to review their health-care plan and make necessary changes. During this period, look around for more afford-able care or lower deduct-ibles. You should also research your company's plans for the upcoming year to determine changes to the coverage.

DECEMBER

Review the year of your financial management and find ways to improve come January. December is also the time to set goals toward your most significant dreams. For instance, will next year be your time to pursue higher education and buy a new home or car? With proper planning and minor steps to your next big dream, you can find fiscal success.

Together we are... Optimistic.

From the seed of challenge grows opportunity.

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

