# St. Joseph U.S. Postage Paid @thenewsleaders seph Ne Joseph, MN 56374 Permit No. 21 ECRWSS Reaching Everybody! CONSIGNATION Postal Patron Postal Patron The sweet smell of syrup flows in St. Joseph Friday, April 2, 2021 Volume 33, Issue 7

# **Town Crier**

Est. 1989

# Lions fish fry, meat raffle set April 2 at Sal's

The annual fish fry and meat raffle, sponsored by the St. Joseph Lions Club, will be held from 4:30-7:30 p.m. Friday, April 2 in Sal's Bar & Grill, 109 W. Minnesota St. St. Joseph. All proceeds benefit Lions endeavors.

# Farmers' Market set April 3

The Sartell Farmers' Market will be held from 10 a.m.-1 p.m. Saturday, April 3 inside Sartell Community Center, 850 19th St. S. Join us for the last inside market of the season. Send off winter and get ready for spring with great items including: meat, eggs, salsa, barbecue sauce, caramel corn, honey, baked goods and much more.

# Gala-to-Go box benefits Bri's Lodge

Did you know on average more than 44,000 people pass away in Minnesota each year? Now imagine if there were just four people who grieved these 44,000 people, there would be more than 175,000 people looking for grief support. With limited grief resources in central Minnesota, we need Bri's Lodge! By purchasing a Bri's Lodge Gala-to-Go Box you will help grieving individuals get the resources they need! These fun, themed dinner kits will include gift cards, wine/beer, recipes along with ingredients and more. Purchase your boxes NOW at https://wwbdinc.org/ gala-to-go/. Orders will close April 10. Pick up is scheduled from 1-7 p.m. Friday, April 16 at The Waters Church, 1227 Pinecone Rd N, St. Cloud. The silent auction opens at 1 p.m. Friday, April 16 and closes at 8 p.m. Saturday, April 24. If you win an item, you can either pay online or pay when you pick up your winnings. If you have any questions, please feel free to send a message or call Tami at (320) 492-4691.

**INSERT:** Countryside Seventh-day **Adventist Church** 



nhoto by Heidi I. Everett

More than 1,000 taps are drilled and tubed each spring for maple sap collection, Ben Carlson explained at Wildwood-Kraemer Lake County Park March 28 in St. Joseph.

#### by Heidi L. Everett editor@thenewsleaders.com

"If you can get under the sweet steam and get a whiff, it's worth it," Shelly Carlson said to 14 guests standing outside the Wildwood Ranch sugar shack in St. Joseph on March 28.

Visitors came from Avon, Clear Lake, Freeport, Paynesville and St. Wendel for one of several tours this season to learn about the maple-syrup-making process that has been part of the Carlson and Honer families for 40 years, and a part of Wildwood-Kraemer Lake County Park since 2007.

"This all started in a little shanty up in the woods," Shelly explained.

Maple syrup started flowing in the 1970s on this same property overseen by Shelly's late parents, Wally and Dorothy Honer. Shelly and her husband, Tom, took over the operation in 2000, and it's been a family tradition for them and their two kids, Ben and Addie, ever since. Addie, who graduated from

College of St. Benedict and earned an MBA from St. Cloud State University, lights up as she shares stories of running through the Maple Tree forest and swimming in the creek as a kid. During maple-syrup season, though, this luscious landscape is work.

In January and February each year, tubing is repaired or replaced from damage most often done by branches, squirrels and deer. Then, it takes two people two days in March to drill more than 1,000 taps before the taps are hooked up to the tubes and a vacuum system.

"We use a vacuum pump that's the same as the ones used for dairy cows," Ben Carlson shared while showing the blue sap pipelines that crisscross 40 acres of woods like a giant game of Cat's Cradle amongst the trees. He graduated from St. John's University with a degree in environmental studies.

The tubes must slope downhill for sap to efficiently reach Syrup • page 6

# Milk & Honey Ciders Wins Readers' Choice

When the team at Milk & Honey Ciders received an email from USA Today in February notifying them of being chosen as a nominee for their 10 Best Readers' Choice award for Best Cidery, they were completely floored.

"We had no idea our reach was that far. We're a small cidery in rural Minnesota, I had to reread that email about five times to comprehend the magnitude and prestige of this contest" noted Kirstin Westby, wholesale director.

In the publication's 10 Best contests, travel experts select the top 20 nominees in a variety of categories involving food, gear, travel destinations and more. Then, USA Today asked its audience to vote on them. The contest ran from Feb. 16 through March 16, and readers could vote daily

"We had a lot of great support from our dedicated fans," says Milk & Honey Ciders co-founder Aaron Klocker. "They already believed we're number one and were determined to solidify our spot."

Milk & Honey Ciders entered the market in 2014 and opened their taproom and orchard in 2017 in St. Joseph.

# A touch of whimsy on deck for downtown

#### by Heidi L. Everett editor@thenewsleaders.com

This spring, the people of St. Joseph will be able to park it in a whimsical community parklet on Minnesota Street.

What is a parklet, you might ask? A small seating area or green space created as a public amenity on or alongside a sidewalk in a parking space.

"Parklets are part of a bigger, broader global movement looking at how streets and sidewalks can be used by all different types of users in a safe manner," said Matt Lindstrom of St. Joseph. He teaches urban planning at the College of St. Benedict and St. John's University. Lindstrom also is the

director of the McCarthy Center for Public Policy and Civic Engagement at SJU.

In spring 2020, Lindstrom had students complete small group projects with a focus on St. Joseph.

"They had to research and propose very specific, tactical, tangible and implementable projects," he said. "It's one thing to have an idea and another thing to be able to do it."

Then, a panel of community judges from the region was brought in to hear proposals and provide feedback.

A common element of several proposals was to create a parklet in St. Joseph.

"Parklets can take many

Parklet • page 2



Hexagons made from reclaimed wood decking and fencing will represent community and provide visual interest in the 20-foot -x-8-foot parklet coming to downtown St. Joseph in late April.

for their favorite cidery.

# from front page

different forms," Lindstrom said. "From a very simple approach, you could take four traffic cones, a piece of indoor/ outdoor carpeting, a lawn chair and call it a day."

The parklet for St. Joseph will be a 20-foot-x-8-foot platform and will be centered in two parking spots in front of the Local Blend on Minnesota Street extending off the curb.

CSB/SJU students David-Earl Russell, of Los Angeles; Crystal Diaz, of Chicago, and Julia Clark, of Kimball, brainstormed with Lindstrom a list of ideas to incorporate into the parklet, including "really emphasizing local talent, local materials and local creativity," Lindstrom said.

For the local talent, they turned to St. Joseph resident Tom Kuhn, a long-time theater set designer for Sartell School District and GREAT Theatre productions.

Kuhn had never heard of a parklet when approached about the project.

"The first thing I did was get on the internet and do some researching," he said. "Man is there a range out there from a couple of benches to things that have wind power, solar power, games, trees and plants and all

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kinds of things. It's wide open with what you want to design." He started with "the list" the students and Lindstrom had created.

"We had a working list that we wanted the parklet to represent... community, fun, to encourage health and wellness, interactivity .. a lot of these big ideas floating around," he said. "Then, we had to narrow it down. What does it look like in an 8-foot--20-foot space?"

For Kuhn, "Representing community was the anchor," he said.

"We wanted to have a little bit of a nod to our community, so the colleges are represented by a honeycomb and hexagon idea you find at the St. John's church," Kuhn said.

Because faith is an important part of the community, part of the parklet seating is a recycled church pew.

The team also wanted a comfortable place for people to sit that was flexible, so multiple seating configurations that can be moved will be used. A pergola will provide shade, a vine wall will provide privacy and visual interest. Solar powered lights will create evening ambiance.

Lindstrom added, "We wanted to create a little bit of playfulness for kids of all ages too."

To that end, pops of color, flower boxes and other little surprises are built into the par-

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April 22

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"There's so many surprises, you'll have to wait to see it," Kuhn said.

klet.

Additional reclaimed and recycled materials will contribute to the sense of fun.

"A vintage Schwinn bicycle will be stationary and connected to a generator and a light bulb," Kuhn said. "The faster you pedal, the brighter the bulb will get."

The church pew and bicycle are among other recycled materials used, including decking from Wisconsin and old fence pieces. Kuhn spent a good deal of time on Facebook Marketplace hunting down materials to use and traveling to Cambridge and other cities to collect them.

"Everything is repurposed except for the platform, nuts and bolts," Kuhn said.

"He's really leaning into the sustainability of it," Lindstrom said.

The design evolved as Kuhn found things. He created scaled models with hot glue and cardboard for a frame of reference and followed "basic golden-rule principles" of design for composition and balance.

"The challenge was how much can we pack into one spot before it becomes too much," he said. "We've struck a nice balance."

All components of the parklet - the platform, the pergola, the seating, the whimsical features - were created as individual pieces and layers to be assembled in place and disassembled for winter storage or a move to a new location.

The parklet project is a collaboration between the College of St. Benedict and St. John's University, McCarthy Center for Public Policy and Civic Engagement and the St. Cloud Department of Public Health, which awarded the project a SHIP Grant (state health improvement) to encourage vibrant communities and active living. The grant, along with private donations and volunteer labor, is helping to make the project a reality.

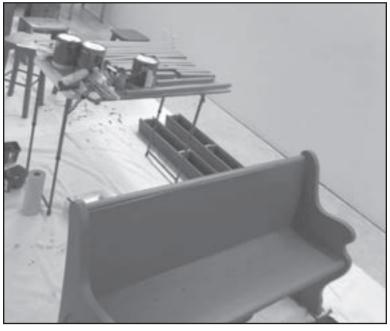
The City of St. Joseph administration and council also have been supportive.

"I'm excited about the potential the parklet has in helping bring people together and providing a safe central area for folks to relax, connect and



contributed photo

CSB/SJU students prepare to paint a reclaimed pew for the St. Joseph parklet being installed in April. (Left to right) David-Earl Russell of Los Angeles; Crystal Diaz of Chicago; and Julia Clark of Kimball.



#### contributed photo

Reclaimed materials, vibrant colors, interactive components and some special surprises built into the parklet are intended to bring a sense of fun for all ages to this community space.

enjoy downtown," said Nate Keller, community development director. "With the pandemic we've learned we have to be flexible in how we encourage more people downtown while being safe. Parklets have historically seen tremendous success in a range of small to large downtown areas."

The team hopes to install the parklet by the end of April.

"This space is more than just a place to sit," Lindstrom said. "It's low cost, high impact. Something different to provide people another opportunity to get to know their neighbors and chill out in downtown St. Joseph."

**Assignment Editor** 

Sartell-St. Stephen • St. Joseph



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# 'Faith Feeds' will cook free dinners for Easter Sunday

news@thenewsleaders.com

by Dennis Dalman

A Bible study session inspired Ben Prigge of St. Joseph to make home-cooked dinners for people in the area who might be in need of a meal this Easter Sunday, April 4.

So far, as of March 20, he and about a dozen volunteers are committed to cooking 331 free dinners. Anyone who would like a dinner should contact Prigge as soon as possible – preferably by Friday night or early Saturday morning – at this email address: faithfeedsmn@gmail.com.

The cooking volunteers live in various cities throughout the greater St. Cloud area. One of them, a family in Big Lake, will deliver one of their homecooked meals to a recipient as far away as South St. Paul. But most meals will be picked up or delivered right here in central Minnesota.

cooks will make as many meals as needed, even if it means buying more food ingredients up to the last moment. On the Easter menu are baked ham, mashed potatoes with cheese a culinary diploma from St.

March 10

11:31 a.m. Unwanted person.

Minnesota Street W. Officers

were dispatched to Minnesota

Street Market for a customer be-

ing belligerent for being asked

to put on a mask. When they

arrived on scene, a female par-

ty started recording the officers.

She was claiming a medical ex-

emption and was informed pri-

vate establishments can enforce

mask requirements like a "no

shoes, no shirt, no service" pol-

icy. The woman continued to

yell and record the exchange but

then left on her own. She was

March 11

4:55 a.m. Unoccupied vehicle.

Second Avenue N.W. While on

patrol, an officer found an un-

not identified.

and bacon, glazed carrots, Jello pineapple-Kool Whip salad and fresh rolls courtesy of Texas Roadhouse. For dessert? Cookies

Prigge said he and others are requesting the meals be picked up by participants at designated locations. But if that's not feasible, the meals will be delivered.

beth, will cook and package the dinners in their home. Some of the volunteers will make the meals in commercial kitchens.

The Prigges and their children are members of Solid Rock Family Church in Sartell. One day before last Thanksgiving, during a church Bible study, Prigge asked, "What are we doing as a family for Jesus?" After some pondering, he decided his family would cook free Thanksgiving Day dinners for people in need. They cooked 85 dinners.

"For this Easter we decided The Faith Feeds volunteer to do the same thing," said Prigge, with help from the other dozen or so volunteers. For Prigge, the "work" was enjoyable because he has always enjoyed cooking, having earned

Prigge and his wife, Eliza-

in Sartell.

Just last year, they got married and have three children from previous marriages: James, 8; Jaxson, 6; and Megan, 4.

School is in Session

The Prigge family of St. Joseph will be busy for several days preparing and cooking free dinners

for area people in need of a good Easter Sunday meal. From left, clockwise, are mother Eliza-

Prigge finds his cooking meals for people in need so satisfying he is thinking about opening a non-profit agency to continue the service.

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## Street. While sitting stationary, an officer was approached by another officer regarding a male urinating right around the corner from the vehicle. Officers approached the male and issued a citation.

#### March 15

4:41 p.m. Crash. 320th Street. Officers were dispatched to a one-vehicle crash into a field irrigator. Officers arrived on scene and met with the driver who stated she was westbound on 320th Street and lost control due to poor road conditions. The vehicle slid into the south ditch and struck an irrigation system. Vehicle was a total loss. Landowner was advised of the damage. The vehicle was towed and a state accident report completed.

### March 16

8:49 p.m. Missing dog. Sunrise Road. Officers were notified of a missing female lab puppy from a residence north of St. Joseph on CR 3. A residence called dispatch advising they had a puppy matching the missing dog's description on their front step. The owner was notified and picked

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beth; James, 8; father Ben; Jaxson, 6; and Megan, 4.

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College. He also has a degree in

automation engineering. Eliz-

abeth Prigge is a chemical-de-

pendency counselor and super-

visor at Nystrom & Associates

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occupied vehicle in the center median of CR 75 and old Highway 52. The vehicle was unoccupied, and the rear bumper was removed from the vehicle. The officer was unable to reach the owner, so a tow truck was called to remove the vehicle.

March 12 11:12 p.m. Public urination. College Avenue N./Minnesota

up the dog.

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-People -

**Two St. Joseph students** earned a perfect 4.0 GPA fall semester at Bemidji State University. They are **Ross Detert** and **Shelbi Keehr**.

Lifelong St. Joseph resident **Isabel Crue** recently earned her "10- ear" jacket from Ms. Melinda's dance studio in Waite Park. Crue started dancing there when she was four years old. She spent four years dancing on a recreational team, three years on a competition team competing in jazz, ballet and tap and the last three years on a hip-hop competition team. She also competes as part of a hip-hop trio!

**Bonnie Supan**, vice president of operations and finance at Brenny Transportation Inc., was named Top Women to Watch in Transportation by Women In Trucking. The editorial staff of WIT's Redefining the Road magazine selects individuals for their significant career accomplishments in the past 12 to 18 months as well as their efforts to promote gender diversity.

The Women In Trucking Association named Reanee Swiger-Gray its April Member of the Month. She is a professional driver for Brenny Specialized Inc. with more than a million miles and an impeccable safety record. The citation noted, Swiger-Gray is always working to make sure someone who needs a hot meal, a cold bottle of water, a listening ear or shoes on their feet has them. She is one of the drivers who will leave a legacy as an angel, keeping this industry looking and acting professional.





Supan



Swiger-Gray

# S. Kim Lanh says words of God to touch heart, mind, deeds

**by Sister Renee Domeier, OSB** guest columnist

"I do not want to become the slave of my workload," says the third Vietnamese student-sister living with us at the monastery. We love to observe Sister Kim Lanh as she adapts to Benedictine life. She is a vowed member of The Lovers of the Holy Cross of Tan Viet, and the youngest child of a big family with eight siblings. She is pursuing a master's degree in theology with a focus on scripture. She wants the "Words of God to touch her heart, mind and deeds."

"I think my country has

become a slave of trying to make enough money for basic family needs; our concentration on material needs robs us of thinking about the beauty of our culture, our history, our art, our family values. On the other hand, here in the United States, I see many people exceeding their needs and, in a competitive spirit, succumbing to technology, too much liberalism, individualism and hedonism. Thus Americans seem to turn away from enjoying their beautiful culture, its richness, and the value of their Christian faith at the root of that culture. Are we too devoted to an easy, monotonous lifestyle and unwilling to challenge ourselves to follow Jesus to Calvary? Even we sisters, freed from the responsibilities of married life, can become slaves to perfectionism or overwork. We, too, can forget the ultimate purpose of our religious life."

Many years ago, Sister Kim Lanh added, both America and Vietnam had big families; we spent much time together. But now, our nuclear families do not spend time together; both parents work; children lose formation and intimacy. This leads both parents and children to seek relationships outside their own homes, in multiple activities, sports, more work, more activities, clubs and more. This leads to another kind of slavery. Both our families and our cultures are in jeopardy!

Sister Kim Lanh also speaks to the differences in our educational systems. She so appreciates our emphasis on developing one's ability to think for one's self and be able to freely question texts, professors even the status quo. When she returns to her country, she wants to work on the moral aspect lacking in the education and formation of children, and through the children reach parents and the larger culture.

It is so good to have you with us, Sister Kim Lanh!



Sister Kim Lanh Keep on teaching us!

# **REAL ID ready? Minnesotans have options**

The federal REAL ID full enforcement deadline is less than six months away, and the Minnesota Department of Public Safety Driver and Vehicle Services division wants Minnesotans to know their options, so they're prepared.

Beginning Oct. 1, 2021, Minnesotans will not be able to use their standard driver's license or ID card to board domestic flights or enter federal facilities. Instead, they will need one of three options:

1. A passport or passport card.

2. A REAL ID.

3. An enhanced driver's license or ID.

## Apply for a REAL ID

A REAL ID is optional. Minnesotans may apply for a REAL ID when they renew their license or ID card or apply for a REAL ID early for an additional fee.

Those who choose to apply for a REAL ID or enhanced driver's license or ID card are strongly encouraged to pre-apply online at drive.mn.gov before completing the application process in person at a DVS exam station, deputy registrar or driver's license office.

Federal and Minnesota laws require a person submit their original required documents, pass a vision screening and have a new photo taken to complete their application.

Pre-applying online at drive. mn.gov is the best way to make sure applicants have everything they need before they visit a driver's license office. This feature allows Minnesotans to enter a significant portion of their application online, reducing the time they spend in the office. It also lists the required documents for each license type so applicants can have all necessary documents ready when they visit their local office.

## **Renew early**

Any eligible Minnesotan can apply for a REAL ID now, but there is a fee in addition to the standard cost of the license or ID card. It depends on how early you renew.

• \$2 for a renewal up to 17 months before expiration

• \$4 for a renewal 18-29 months before expiration

• \$6 for a renewal more than 29 months before expiration

When renewing early, four years will be added to the license or ID card's original expiration date, so while an early renewal will cost a little more, the license or ID card will be valid for a longer period of time. The early renewal option is only for those who renewed their Minnesota driver's license or ID card before REAL IDs were available on Oct. 1, 2018. Their licenses must also expire after the full enforcement date of Oct. 1, 2021.

# REAL ID required documents

Minnesotans are required to provide additional documentation when applying for a REAL ID, compared to a standard driver's license or ID card.

A person must provide the following in person when applying:

• One document proving identity, date of birth and legal presence in the United States.

• If the name on the identity document is not the same as a person's current name, a name

change document must be submitted.

• One document proving social security number.

• If you have not updated your name change with the Social Security Administration, you must do so prior to applying for a Real ID.

• Two different documents proving current residency in Minnesota.

• Must have applicant's current legal name and current address in Minnesota. A P.O. Box will not suffice as proof of current residency in Minnesota.

Applicants must provide original documents or documents certified by the agency that issued them. DPS-DVS cannot accept laminated documents or digital documents shown on your phone or other electronic device.

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# WHAT TO CONSIDER

Just like when choosing your own medical providers, you should consider the following:

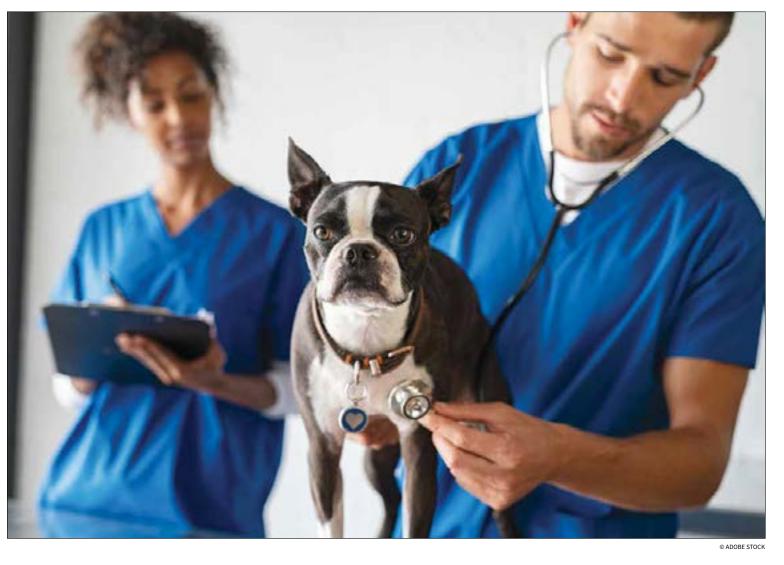
- Location.
- Office hours.
- Payment options.
- Medical services offered.
- Specialist networks and

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ment of the veterinarian and their staff.

You should be looking to establish a long-term relationship with this office. The veterinarian will keep an ongoing history of your pets, including records about preventive care, illnesses, surgeries and reactions to medications. Your vet will also give you a preventive medications regimen to keep your pet in their best health. They may also be where your pets head to when you're out of town or on vacation.

**HOW TO FIND A VET** Start by asking friends and



family members who they see. You can also turn to breed clubs and pet groups, as well as local directories or the internet. You should visit each vet to evaluate them for yourself. Ask the vet about fees, services, payment policies and treatment plans. Ask how emergency care is handled and look for professional association memberships and certifications. Ask about continuing education and non-medical services such as boarding, grooming and training.

Make sure any potential new vet's office hours are compatible with your schedule. Look, listen and smell for dirt, professional staff behavior and unpleasant odors. You should feel comfortable talking to the vet and their staff.

## **IF YOU'RE MOVING**

Ask your current vet whether there's someone they can recommend in your new area. Like other medical professionals, vets maintain strong professional networks through conferences, continuing education and association membership. No matter how far away you're going, there's a good chance your vet can help you find at least one qualified practice to check out in your new home.

Veterinarians should care as much about your pets as you do. Take the time to choose a veterinarian who you're comfortable leaving your new family member with before an emergency, accident or illness forces your hand. Make sure the new clinic offers services you need when you need it.

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photo by Heidi L. Everett

Shelly Carlson welcomes guests to Wildwood Ranch sugar shack in St. Joseph on March 28 to share the maple-syrup-making process that has been part of her family for 40 years.

# Syrup

# from front page

the pumphouse, which is located at the lowest spot in the woods along the creek, Ben said.

"As long as we follow the creek, we know the lines are going downhill," he said.

For trees that are lower in the rolling landscape, gravity can't do its work, so more than 300 bags and buckets hang from tree trunks in a more traditional sap-gathering process.

Dan and Nola Dickhausen of Winstead were on the tour to hear different ideas about the syrup-making process.

"We do maple syrup on a

much smaller level," Dan said. "Thing is about the lines? They are easier than buckets, but you either have to take them down or dodge them."

Back at the sugar shack, which was built with wood from nearby trees, the tour covered how reverse osmosis (which has been in operation since 2017) has improved sustainability by cutting their need for firewood to a third and cutting their production time to a quarter.

Wildwood Ranch averages 500 gallons of sap a day. Generally, 38 gallons of sap are needed to produce 1 gallon of syrup once water is removed. Through reverse osmosis, only 10 gallons are needed. Then, fi-**Syrup • page 8** 



photo by Heid L. Everett

Tom Carlson adds wood to fuel the evaporator in the Wildwood Ranch sugar shack.

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# To apply contact

Joshua Delzer, Physician Recruiter, at Joshua.Delzer@centracare.com No agencies or phone calls please.



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# **SENIOR LIVING** | PHYSICAL ACTIVITY

# **Exercise to Stay Strong**

As you age and get older it is important to make sure you keep your body healthy and strong to prevent injuries.

Exercising may seem a little intimidating but if you know what you are doing then it can be fun and super beneficial to your health.

## **KEEP YOUR LEGS STRONG**

To help prevent falls, trips or injuries as you age it is important to make sure you are working out your body keeping it strong and healthy. Although it may be unsafe for you to go to a gym during a pandemic that should not limit your ability to workout. There are simple leg workouts that you can perform at home in your living room and backvard safely.

• Chair squats. Position your body in front of a chair with your hands straight out in front of you. While keeping your legs shoulderlength apart perform squats on the chair. For a harder workout hover and hold your legs over the chair and count to 5 during each squat.

• Side leg raise. Stand behind a chair with your feet shoulder-width apart. Slowly lift one leg to the side while keeping your back straight and eyes staring forward. Hold your leg in the air for 15 to 30



seconds and slowly set it down. Repeat for the opposite leg.

• Toe lifts. While using a chair or counter for this exercise, stand with your feet together and stand up on your toes as high as you can. Slowly

lower yourself and repeat this about 10 times.

## STRETCHING **IS IMPORTANT**

There are other ways to get your daily fitness in and one of those is stretching.

Stretching helps give you greater movement in joints and improves your posture. Stretching also helps to release muscle tension and soreness. Over time, stretching will help your body just as much as working out would.

Seniors should try and stretch a major muscle group for at least 10 minutes, twice a week, if not more. These exercises paired with other healthy lifestyles will help your body stay strong and prevent possible falls in the future.



WHITNEY SENIOR CENTER WELLNESS WORKSHOPS 1527 Northway Drive, St. Cloud, MN 56303 HEALTH COACHES FOR HYPERTENSION This workshop's topics include the following: hypertension overview
communication

 nutrition basics
physical activity tobacco cessation
behavior change

stress • medication • community resources

Register online at: https://hipaa.jotform.com/whitneysc/WorkshopRegistration For more details/to register, call the Whitney Senior Center at: 320-650-3082 or email whitneyseniorcenter@ci.stcloud.mn.us

Mondays, April 26-June 14 10-11:30 a.m. In-person at Heritage Hall, Church of St. Joseph OR Fridays, May 21-July 16 9:30-11 a.m. In-person at Whitney Senior Center/Zoom

MINHESOTA



This project is funded in part by the State of MN Department of Human Services Live Well at Home grant and the Older Americans Act through Central MN Council on Aging.



# Syrup

# from page 6

nal evaporation boils the sap to 216 degrees before it's bottled.

Sandy Statz of Clear Lake signed up for the tour because she was interested in the process. She's a fan of maple syrup and uses it daily. "I drizzle it on plain yogurt with sliced bananas for breakfast," she said.

If you'd like to try drizzling Wildwood Ranch Maple Syrup on your breakfast of choice, visit Local Blend, Minnesota Street Market, the St. Joseph Farmers' Market and other local businesses to purchase a bottle or two.



#### photo by Heidi L. Everett

Tom Carlson explains the sugar shack equipment to tour guests March 28 at Wildwood Ranch.



photo by Heidi L. Everett

Shelly Carlson talks about the evaporation process of syrup making March 28 at the Wildwood Ranch sugar shack.

In addition to the annual tradition of maple syrup making, Addie Carlson shares stories of running through the maple trees and swimming in the creek as a child at Wildwood Ranch.



· For Tickets: 320-363-5777 • www.csbsju.edu/WOW

# Ask a trooper:

# Can pedestrians walk in the street?

by Sgt. Jesse Grabow Minnesota State Patrol

Question: Does a pedestrian have to use the sidewalk or can they walk in the street?

Answer: Pedestrians are required to use a sidewalk if one is available.

When it comes to rural areas where sidewalks might not be as prevalent, pedestrians or those in a wheelchair should walk or move on the left side of the roadway or its shoulder giving way to oncoming traffic.

# **Pedestrians should:**

- Make it easy for drivers to see you — dress in light colors and wear retro-reflective material.
- Carry a flashlight when it's dark.
- Avoid using cell phones and other distractions, and keep your eyes up and on the road.
- Avoid using alcohol and drugs as they can impair your ability to walk safely, just like they do for motorists behind the wheel.
- Use extra caution when crossing multiple-lanes,

Is your event listed? Send

your information to: Newslead-

er Calendar, 1622 11th Ave. SE.,

higher speed streets. • If possible, walk with a friend.

Preliminary numbers indicate there were 45 pedestrian deaths on Minnesota roads in 2020, compared with 50 pedestrian deaths in 2019. Pedestrian safety is everyone's responsibility.

#### **Drivers should:**

- Scan the road and sidewalks ahead for pedestrians. Drive attentively and at safe speeds. Remember, pedestrians can be difficult to see, especially in bad weather or at night.
- Anticipate pedestrians especially in urban areas, around schools and colleges. • Before making a turn, look
- in all directions for pedestrians.
- Look carefully behind your vehicle before backing up, especially for small children.
- Watch for people in wheelchairs and motorized carts, who may be below eye level.
- Stop for crossing pedestrians at every intersection, even those without crosswalks or stoplights. Stop far

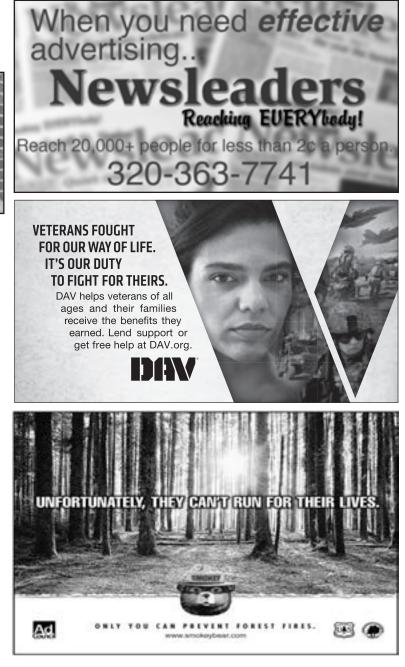
Sgt. Jesse Grabow

- enough back so drivers in other lanes can also see the pedestrian in time to stop.
- Do not block crosswalks while stopped, and don't pass other vehicles stopped for pedestrians.

Let's all work together by driving and walking smart to save lives on Minnesota roads.

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

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



# **Community Calendar**

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

### Wednesday, April 7

St. Cloud Schools Board Personnel and Negotiations Committee, 10 a.m., 1201 S. Second St, Waite Park.

S.A.V.E. Suicide Prevention Training & Safe Messaging, noon-1 p.m., free training over zoom. For more info visit CentralMNSPCoalition@gmail.com or register https://www.eventbrite. at com/e/145758211735.

Advocates for Independence, 2-4 p.m., Independent Lifestyles meeting virtually, contact Michelle at 320-529-9000 for registration details.

Thursday, April 8 St. Cloud Schools Board Finance and Audit Committee, 8:30 a.m., 1201 S. Second St, Waite Park.

St. Joseph Food Shelf, 1-3 p.m., 18 Birch St. E, St. Joseph.

### Friday, April 9

St. Joseph Knights of Columbus Burger & Brat Sale, April 16 and 17, St. Joseph Meat Market, 26 First Ave. NW.

Saturday, April 10 Are you a compulsive eater? Overeaters Anonymous can help. 6 p.m., call Joyce at 320-761-2275 or Donna at 320-291-7251 or visit oa.org.

Step Afrika! Stono, a percussive dance company dedicated to the tradition of stepping, Step Afrika! celebrates the pursuit of freedom with Stono, streamed performance, 7:30 p.m., CSB/ SJU Fine Arts Series. 320-363-5777 or csbsju.edu/WOW.

#### Sunday, April 11 Prayer in Troubled Times:

Easter - New Life After COVID? 7 p.m. How might lent take on a new meaning this year as a result of the pandemic? Online worship service will be posted on YouTube, Call 320-363-7112 for more information.

## Monday, April 12

St. Joseph Food Shelf, 1-3 p.m., 18 Birch St. E, St. Joseph.

St. Joseph Planning Commission, 6 p.m., Government Center, 75 Callaway St. E. 2nd Monday.

St. Joseph Township Board, 7 p.m. virtual meetings, contact township for more info.

## Tuesday, April 13

Are you a compulsive eater? Overeaters Anonymous can help. 6 p.m., call Joyce at 320-761-2275 or Donna at 320-2917251 or visit oa.org.

National Alliance on Mental Illness, 7-8:30 p.m., currently meeting via Zoom on the second and fourth Tuesday of each month. Please go to the NAMI St. Cloud website: 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.

## Wednesday, April 14 St. Cloud Schools Board of **Education Agenda Planning** Committee, 8 a.m., 1201 S. Second St, Waite Park.

St. Joseph Area Chamber of Commerce, 11:30 a.m., meeting via Zoom. Contact the chamber at stjosephchamber@gmail. com to register.

St Joseph Y2K Lions Club, 6:30 p.m., St. Joseph Community Fire Hall, 323 Fourth Ave NE.

Thursday, April 15 St. Joseph Food Shelf, 1-3 p.m., 18 Birch St. E, St. Joseph.

<u>Friday, April 16</u> St. Joseph Knights of Columbus Burger & Brat Sale, 10-4 p.m., St. Joseph Meat Market, 26 First Ave. NW.

River of Life Church Kids Easter Egg Hunt, 10:30 a.m., 22881 178th Ave, Cold Spring.

St. John the Baptist: Easter Vigil Virtual Service, 7 p.m., visit stjohnthebaptistparish.org for links to masses and services.

Church of St. Joseph: Easter Vigil Virtual Service, 8:30 p.m., visit churchofstjoseph.org for links to masses and services.

Church of St. Joseph: Eas-

services.

## Monday, April 5

St. Joseph Food Shelf, open 1-3 p.m., 8 Birch Street E, St. Joseph.

p.m., Government Center, 75 Callaway St. E., St. Joseph. 1st and 3rd Monday.

Are you a compulsive eater? Overeaters Anonymous can help. 6 p.m., call Joyce at 320-761-2275 or Donna at 320-291-7251 or visit oa.org.

St. Cloud, MN 56304., e-mail it to news@thenewsleaders.com. Most events are listed at no cost. Those events are typically free or of minimal charge for people to attend. Some events, which have paid advertising in the Newsleaders, are also listed in the calendar and may charge more.

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

## Friday, April 2

Good Friday Community Food Drive, 9 a.m.-noon, Living Waters Lutheran Church, 1911 4th Ave N, Sauk Rapids.

Church of St. Joseph: Good Friday Virtual Service, 1 p.m., visit churchofstjoseph.org for links to masses and services.

St. Joseph Lions Club Fish Fry & Meat Raffle, 4:30-7:30 p.m., Sal's Bar & Grill, 109 W. Minnesota St., St. Joseph.

St. John the Baptist: Good Friday Virtual Service, 7 p.m., visit stjohnthebaptistparish.org for links to masses and services.

# Saturday, April 3

Are you a compulsive eater? Overeaters Anonymous can help. 9 a.m., call Joyce at 320-761-2275 or Donna at 320-291-7251 or visit oa.org.

Sunday, April 4

ter Sunday Virtual Service, 8 a.m., visit churchofstjoseph.org for links to masses and services.

St. John the Baptist: Easter Sunday Virtual Service, 1 p.m., visit stjohnthebaptistparish.org for links to masses and

St. Joseph City Council, 6

# <u>Tuesday, April 6</u>

# Our view Scope out gun safety solutions

March was a banner month for the NRA and gun lobbyists as they got to see their precious product in action.

In Atlanta, eight people were gunned down March 16 in a rampage targeting women of Asian descent. Within days, 10 people were slaughtered in Boulder, Colorado, on a Monday afternoon at a grocery store. During that same time period, 56 people were shot in Chicago in separate incidents; eight of them died.

Not close enough to home for you? How about this: On March 21 and 24 in the Fargo-Moorhead area just up the interstate, one 6-year-old boy was killed when children found a handgun inside an apartment. Days later, another 6-year-old boy was struck in the head in his home while two young men had a shoot-out on the street.

Since 2014, more than 20,000 suicides by gun have happened every year in the United States. Since 2014, between 12,000 and 15,000 willful, malicious or accidental deaths by gun have happened every year (that's in addition to the suicides). And between 20,000 and 30,000 gun injuries have happened every year.

Clearly laws about safe storage and training on safe usage aren't enough. Nor are the spotty, inconsistent background checks. We need to scope out solutions to end the carnage.

Requiring annual licensing, registration and insurance like with automobiles is an option. Limiting supply is an option. The Second Amendment affords the right to bear arms, but how many guns does one person actually need? In fact, gun ownership in the United Statesw is highly concentrated; only three percent of Americans own half of all guns in the country, according to a 2015 survey from researchers at Harvard and Northeastern universities. Limiting ammunition also is an option (The Second Amendment doesn't mention anything about bullets).

Gun safety solutions are only limited by our imagination, and the inability of some elected officials to lead.

Conservative politicians cower in fear at the prospect of an "F" rating from the NRA or an insurgence by overly enthusiastic gun-toting constituents. In fact, we can already predict the bumper-sticker BS that will fill our inbox after this writing. Guns don't kill people. People kill people.

No kidding. We see it far too often and don't seem to care.

# Letters policy

Letters to the editor may be sent to news@ thenewsleaders.com or mailed to 1622 11th Ave. S.E., St. Cloud, MN 56304. Deadline is noon Monday. Please include your full name for publication (and address and phone number for verification only.) During election campaigns, letters will be chosen to present a variety of opinions. Letters that do not run in print will appear on our website, www.thenewsleaders.com. Letters must be 350 words or less. We reserve the right to edit for space.

# — **Opinion** Can't win? Oh well . . . just cheat

So you can't win? Oh well. Just change the rules, just cheat.

Like termites chewing away at a foundation, a full-scale assault against American Democracy is underway.

In 40 states (at last count) more than 250 voting-suppression laws have been approved or are under consideration, mainly by Republican-controlled legislatures. To their credit, some Republican legislators and party officials are condemning some of the most egregious efforts to limit access to voting but apparently to no avail.

Throughout the years, that fivealarm charge of rampant voting fraud has been completely debunked, yet the bunk continues. More so now than ever because "The Big Lie" (an electoral victory "stolen" from Donald Trump) has now become "The Big Excuse" – the excuse to further suppress voting.

It's no surprise that among the most flagrant anti-voting laws are those being concocted in three battleground states: Georgia, Pennsylvania and Arizona. These states not only went for Joe Biden, but they were the states a defeated Trump bullied – cajoling and wheedling for their officials to overturn the election outcomes.

And the targets of the voting suppression? Make no mistake: it's Black voters, other minorities and younger voters. Those are the ones who turned out by the millions to help elect Biden and other Democrats – especially in Georgia where a highly successful govote campaign energized Black voters.

As the nation's demographic profile becomes more diverse, many Republicans have a queasy feeling they could Dennis Dalman Reporter

be heading for electoral difficulties. Former Republican National Committee Chairman Reince Priebus warned them about that precarious dilemma in 2013. They must, he said, make an ambitious effort to "transform" the party, partly by outreach efforts to minorities to make the Republican Party a "big tent" with room for all.

The biggest bogeyman feared by voting suppressionists is the mail-in ballot. Because of the pandemic, voting by mail was widely used by voters in the 2020 election – especially by Democrats, causing the sputtering uproar by sore losers and their baseless accusations about millions of fraudulent mailed-in ballots.

Thus, it's no surprise that mail ballots are a target of suppressionists. Other forms of The Great Suppression are hurdles in an insidious obstacle course that includes fewer early-voting days, elimination of ballot drop-boxes, fewer and far-flung polling places, the purging of voter rolls based on specious reasons, and taking away the right to vote on Sundays, which Blacks do in many areas after church services.

There is even a nasty law in Georgia that now makes it illegal to bring water or food to people waiting in long lines at polling places.

Such low-down tactics go hand-in-

hand with gerrymandering, the skewing of congressional district lines for partisan benefit.

Newly elected Georgia Sen. Raphael Warnock put it this way: "We are witnessing right now a massive and unabashed assault on voting rights unlike anything we have seen since the Jim Crow era. This is Jim Crow in new clothes."

In 2013, the U.S. Supreme Court rejected a vital part of the landmark 1965 Voting Rights Act, a provision that states must first get permission before changing voting requirements. The Court suggested Congress clarify/fix that provision. Congress did not.

The House of Representatives has proposed two bills to guarantee voting rights, a big push-back to these attacks against free and fair elections. Dubbed the "For the People Act" and the "John Lewis Voting Rights Advancement Act," the bills would reinstate all the provisions of the 1965 Voting Rights Act and would prevent states from passing arbitrary, spiteful, blatant voter-suppression schemes.

Will the Senate approve those bills? Not likely if that stonewalling filibuster kicks in, requiring a 60-40 vote for it to be approved. That is why conscientious Democrats and Republicans must do everything legally possible to push aside or change that filibuster threat. Every patriotic American should support that supremely important effort.

It's time the United States again sets an example for us and for the world – that every citizen must have the absolute right and opportunity to cast a vote in a free and fair election.

# **Register for your vaccination now Minnesota**

A year ago, at the beginning of March, we had one of the first confirmed COVID-19 cases in Minnesota. At first, guidance was simple; all we had to do was wash our hands and try not to touch our faces. Masks were not yet mandated, bars and restaurants were open at full capacity and social distancing was only encouraged. Little did we know on March 16, 2020, all non-essential businesses would temporarily close. Shortly after on March 27, 2020, Minnesota residents would be ordered to shelter in place. Within those dates, public schools would also close, forcing students to learn electronically.

Now, here we are, a year later, and still dealing with the side effects of CO-VID-19, but with a light at the end of the tunnel.

Bars and restaurants are open to 75-percent capacity; gyms are open at 50-percent capacity; indoor and outdoor events are open at 50-percent capacity; schools are now open if a "Safe Learning Plan" is followed, along with other expansions. As we recognize the progress we have made, we should also realize this progress has come from the COVID vaccine push that is now available to the public.

St. Cloud recently opened a mass vaccination site at the River's Edge Convention Center. The Moderna vaccine will be given to 1,000 people, 16



and older, every Wednesday at the center from noon to 8 p.m. St. Cloud along with Minneapolis, St. Paul, Bloomington, Rochester and Duluth are the six communities that have mass vaccination sites, which is huge for Minnesota residents in terms of availability. With all vaccines, there are hesitations, and that's fine, but there are many reasons why I believe we should all get vaccinated; and some might be selfish reasons.

A couple of real reasons why people should consider getting vaccinated is because people continue to die from this virus. According to Our World in Data, 2.78 million people have died already in one year, and this number is likely to be more. Families are not able to see their loved ones who live in residential living facilities, and most do not get to see them before they pass from other causes; myself included. To be able to have one last hug was simply gone, taken away.

Small local businesses were forced to shut down. People continue to lose their jobs because businesses do not have the funds to pay employees. We are in the worst global recession since World War II and have not seen any serious improvements since the pandemic has started, but now we have a chance. I see people every day STILL refusing to wear a mask when entering a store and then they complain about the ongoing restriction implemented. Do they not see they are the problem? This is not a hoax, and this is not fake.

On a more selfish level, in my own personal experience dealing with the pandemic, my 21st birthday and college experience has been stripped away. The world has been put at a standstill, yet I continue to move without closure. I don't get to have a graduation ceremony, along with many others who have gone through the gruesome years of college, and even high school. I am unable to walk across that stage, with my family cheering in the crowd, and receive my diploma. The reality is I have to look through a computer screen.

I strongly encourage people to go online and find your nearest vaccination clinic and make an appointment at this link https://mn.gov/covid19/vaccine/ index.jsp.

I did it, and I'm still here to tell you that it's worth it. If not for yourself then to see your kids graduate, to hug your grandpa again or to do all the stuff we have been missing out on the past year. St. Joseph Newsleader • www.thenewsleaders.com

# Preserve significance of lowering flags

Robert Schwalboski Sartell

I realize my comment is going to offend some readers but please keep an open mind. Think about it, and then vent if you need to.

Proclamations designating our flags to be flown at half staff are becoming too com-

Expand access to E15 ethanol

## Eric Keuhl

Stearns County Farm Bureau

It is well known that Minnesota's agriculture community plays a vital role in feeding America, but less recognized is just how important Minnesota's farmers are in meeting America's energy needs. Minnesota produces and consumes more ethanol-based fuels than almost any other state. Ethanol is a renewable fuel that helps Americans save money at the pump and burns cleaner than fossil fuels. As we face calls for transforming America's energy landscape, Minnesota should expand access to higher ethanol

monplace. The significance of lowering flags to half staff is being desensitized due to frequency of use. How many times have you seen flags at half staff and wondered why?

Keeping the bar high will make flying flags at "half staff' an honor well deserved.

blends like E15.

By increasing access to E15

fuel in Minnesota, we can help

Minnesota's corn and ethanol

producers who have faced dif-

ficult years with challenges

ranging from trade wars to the

COVID-19 pandemic. Addition-

ally, we can help decrease U.S.

dependence on foreign petro-

leum. Finally, increased etha-

nol in our fuel displaces toxic

additives and helps lower car-

bon emissions. A future with

more ethanol means a stronger,

healthier Minnesota. I'm glad

our local legislators have the

opportunity to lead on support-

ing energy independence, and

our strong ag economy.

# CERTIFICATE OF ASSUMED NAME STATE OF MINNESOTA

Pursuant to Chapter 333, Minnesota Statutes, the undersigned, who is or will be conducting or transacting a commercial business in the State of Minnesota under an assumed name, hereby certifies:

1. The assumed name under which the business is or will be conducted is: Saint Cloud School of Music.

2. The stated address of the principal place of business is or will be: 627 Ninth Ave. N., St. Cloud, Minn. 56303.

3. The name and street address of all persons conducting business under the above assumed name including any corporations that may be conducting this business: Quad City School of Music, 627 Ninth Ave. N., St. Cloud, Minn. 56303.

4. I certify I am authorized to sign this certificate and I further certify I understand by signing this certificate, I am subject to the penalties of perjury as set forth in Minnesota Statutes section 609.48 as if I had signed this certificate under oath.

Dated: March 23, 2020

Filed: March 23, 2020

/s/ Kaitlin Palermo

Publish: March 19 & April 2, 2021

# **Obituary** –

Emmalou "Emmy" Torborg, 78 St. Joseph Aug. 24, 1942-March 27, 2021

Emmalou "Emmy" Torborg, 78, of St. Joseph, died peacefully at home, surrounded by her family, on March 27. Her funer-



Torborg al was held

March 31, at St. Joseph's Catholic Church in St. Joseph. Burial was in the St. Joseph's Parish Cemetery. The Funeral Mass will also be live-streamed at the Daniel Funeral Home website.

Torborg was born Aug. 24, 1942 in St. Cloud, to James and Florence (Schepers) Nahan. She graduated from Cathedral High School in St. Cloud. She married Herb Torborg on April 11, 1969 at St. John Cantius Catholic Church in St. Cloud. Together, they raised their family of seven children on a hobby farm in St. Joseph where they lived for more than 45 years. Torborg worked for DeZurik prior to marriage and after taking some time to raise their children, she returned to work at Sentry Bank and retired in 2011.

Throughout Torborg's life,

she enjoyed reading, cross stitching, gardening, cooking and spending time with her family and friends. She was a dedicated Minnesota sports fan. Emmy was also an active member of the St. Joseph Catholic Church.

Her family will remember her strong faith, her delicious cooking and baking, her courage as she battled cancer in her final years, her dedication to her children and her deep love for her family.

Survivors include her loving husband of 51 years, Herb; children, Kevin (Chris) of Dubuque, Iowa, Duane (Cheryl) of Woodbury, Bill and Keith, both of St. Joseph, Amy (Luke) Anderson of Eden Prairie, Lisa (Jason) Gilbertson of Monticello, and Ann Spanish of Prior Lake; grandchildren Nick, Ben, Michael, Kavla, Isaac, Patrick, Ryan, Erin, Ellie and Liam; sisters, Betty Warren, Marge (Ollie) Lesnick, and Rosie (Mel) Lovitz; sister-in-law, Sheila Nahan; and many nieces and nephews.

She was preceded in death by her parents; brothers, Jim, Richard, and Tom Nahan; sisters-in-laws, Helen Nahan and Ursie Nahan; brother-in-law, Art Warren; and nieces, Ann Sodahl and Lisa McGuire.

Our thanks to Dr. Alkhatib and the CentraCare Cancer Center team for all their care.

#### ANNOUNCEMENTS

INVESTIGATE BEFORE YOU IN-VEST! 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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# CERTIFICATE OF ASSUMED NAME STATE OF MINNESOTA

Pursuant to Chapter 333, Minnesota Statutes, the undersigned, who is or will be conducting or transacting a commercial business in the State of Minnesota under an assumed name, hereby certifies:

1. The assumed name under which the business is or will be conducted is: Prime Athletics.

2. The stated address of the principal place of business is or will be: 35125 95th Ave., St. Joseph, MN 56374.

3. The name and street address of all persons conducting business under the above assumed name including any corporations that may be conducting this business: Grant A. Christman, 35125 95th Ave., St. Joseph, MN 56374.

4. I certify I am authorized to sign this certificate and I further certify I understand by signing this certificate, I am subject to the penalties of perjury as set forth in Minnesota Statutes section 609.48 as if I had signed this certificate under oath.

Dated: March 9, 2021

Filed: March 9, 2021

/s/ Grant Christman

Publish: March 19 & April 2, 2021

+ \$14.95 High Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply. Promo Expires 7/21/21. 1-844-316-8876. (MCN)

Earthlink High Speed Internet. As Low As \$49.95/month (for the first 3 months.) Reliable High Speed Fiber Optic Technology. Stream Videos, Music and More! Call Earthlink Today 1-855-679-7096. (MCN)

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#### MISCELLANEOUS

BATHROOM RENOVATIONS. EASY, ONE DAY updates! We specialize in safe bathing. Grab bars, no slip floor-

# **Attention parents** of 2021 graduates

Parents of 2021 grads and home-schooled students are encouraged to submit their graduate's name, parents' names, school they're graduating from and future plans to be included in the May 28 edition of the St. Joseph Newsleader. Deadline is Friday, May 14.

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# 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.



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# **PERSONAL FINANCE** | WHAT'S NEW

# Money Tech Trends

Advancements in personal financerelated technology over the past several years has been focused on making financial processes quicker and easier for consumers.

Here are some of the trends in money tech and how they can help you reach your financial goals.

Online banks. Banks such as Ally, Bank Mobile, Simplii and Chime provide many of the services of a brick-and-mortar financial institution without the brick and mortar. Chime, which has more than 1 million users, has no-fee checking and savings and an app that includes features such as spending tracking, check deposit and the ability to send payments digitally. It also plays nicely with digital payment apps such as Apple Pay, Google Pay and Samsung Pay. Forbes Adviser named Chime the best online bank for automated savings.

The online loan. Quicken's Rocket Mortgage shot online lending into the spotlight when it rolled out in 2015. Speed is the key with online loans, using technology to speed up this traditionally tedious process. According to Hackernoon.com, "AI-based platforms are making it easier than ever for lenders to ask a handful of qualify-

ing questions and quickly approve or deny applicants based on their probability of being good candidates." Businesses that have sprung up to offer these automated mortgages are known as fintechs, and in 2010, their share of the market was just 2%. By 2016, their share of the market had grown to 8%, or \$161 billion in loans, according to the Federal Reserve Bank of New York.

**Fractional shares.** This innovation allows you to invest in a stock you couldn't otherwise afford. Want to capitalize on Amazon's growth but can't

afford the price tag in the thousands? A broker pools your money with others looking to do the same. You can also end up with fractional shares if a stock you own splits. How is this a tech trend? Apps such as Robinhood, Invstr and Stockpile have popularized fractional shares, making it easy to get into the stock market with just a little cash and some taps of the thumb. Not all brokerages offer fractional trading, and you should pay close attention to fees, which can add up if you conduct a lot of trades.

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