

Newsleaders

Reaching Everybody!

Friday, June 11, 2021
Volume 33, Issue 12
Est. 1989

Town Crier

Art projects with kids at the Lemonade Concert

The 48th annual Lemonade Concert and Art Fair is sponsored by St. Cloud State University. The event includes music groups, roving performers, a wide variety of foods and a children's art and entertainment area. The Paramount Arts Studio teams up with AmeriCorps Seniors RSVP to provide activities for the Children's Art area. The event is scheduled for June 24 at SCSU. They're seeking volunteers to assist children with art activities from 10:30 a.m.-6 p.m. with several shifts to choose from. Volunteers of all ages are welcome. Up to 15 volunteers are needed per shift. Responsibilities include assisting children with simple art-related projects, such as: clay sculpting, construction-paper flower project, watercolor painting or button-making. Contact Tauna, AmeriCorps Seniors RSVP, at 320-650-3195 or tauna.quimby@ci.stcloud.mn.us.

July 4th fireworks call for volunteers

Volunteers needed to help make St. Cloud July 4th happen! Volunteers needed for various activities and dates - primarily July 2, 3 and 4. Volunteer opportunities for two- and four-hour shifts. Contact Michelle Hommerding at finewhatevritsallgood@gmail.com or 320-980-4816. Visit stcloudfireworks.org for more information.

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INSERT:
Stearns County
Fair Guide

Residents express assessment concerns

by Heidi L. Everett
editor@thenewsleaders.com

St. Joseph residents asked questions and expressed concern at the June 7 City Council meeting during the public assessment hearing on 2021 street and utility improvements totaling more than \$3.5 million.

Proposed assessments include resurfacing roads and making sidewalk ramps compliant with accessibility requirements in the neighborhood around Northland Park, updating water and sewer service via alleys downtown, and widening 20th Avenue to accommodate new apartments.

The City of St. Joseph would be responsible for 65 percent of the costs, and

35 percent would be funded through special assessment.

For the Northland Park neighborhood resurfacing, for example, 138 residential properties would be assessed from \$1,090 to \$4,000. These assessments are payable over 10 years in equal installments at three percent interest, which is approximately \$100 to \$400 annually plus interest.

Residents were notified of the public hearing by mail the last week of May and had to submit objections in writing prior to the public hearing.

Nicole Folkerts, who lives on Jasmine Lane near Northland Park, presented a petition with 23 names of residents who "hate" the pro-

Concerns • page 3

Strategic plan invites others to visit JoeTown

by Heidi L. Everett
editor@thenewsleaders.com

St. Joseph Convention and Visitors Bureau has a new strategic plan to introduce more people to the small-town warmth and big city cool that is affectionately known as JoeTown.

"We were figuring things out as we went along," said Mary Bruno, director of the CVB. "It made sense to all of us that we get a comprehensive overview of our mission, where we started, and where we wanted to go (throughout) the next 3-5 years."

The plan was developed by consultant Carolyn Dyrda of My Marketing Connection during the past year through a series of discussions and interviews with CVB staff, City of St. Joseph government leaders, community stakeholders and representatives from other tourism industry organizations as well as through examining best practices.

CVB's mission is to showcase the unique attributes of the St. Joseph area in order to stimulate visits, create memorable tourism experiences and magnify economic vitality.

According to marketing re-

search, St. Joseph is described as charming, welcoming, energized and on-trend. It's strengths are offering a variety of small shops, food and drink, arts and events, and the Lake Wobegon trailhead.

"The community of St. (Joseph) has always been supportive of its small businesses, including mine. That makes me want to continue to give back," Bruno said; she owns Bruno Press, a letterpress print shop that makes unique cards and art. "Joetown seems to take pride in the unique, locally owned businesses, independent artists and musicians, as well as being open to new additions."

The city's weaknesses, according to the market research, include limited lodging, the absence of camping and slow business on summer weekdays.

The CVB strategic plan through 2025, identified several priorities, including growing awareness about the community, enhancing the visitor experience, forming collaborations, gaining repeat business and leveraging events.

To that end, the CVB will expand on and harness the power of social media to grow awareness about what's happening

Plan • page 4



photos by Carolyn Bertsch

Youth Golf Disc League starts

(Above) Children and parents gather on the grounds of Millstream Park in St. Joseph June 7 to learn about disc golf from instructor Jared Raeker of St. Cloud. The St. Joseph Youth Disc Golf League is free to join and open to children ages 10-16. The group meets every Monday from 6:30-8 p.m. for six weeks. (Below) Jory Stenman, 8, of St. Joseph, throws a disc June 7 at Millstream Park as his father, Elijah, encourages him.



Meet at Millstream Night Market Mondays

by Heidi L. Everett
editor@thenewsleaders.com

Too much of a good thing? No way. The annual Millstream Arts Festival typically held in September is transitioning to a weekly event Mondays throughout the summer in St. Joseph.

Millstream Night Market will take place from 5-9 p.m. every Monday evening, June 21 through Aug. 30. The venue will be the charming alley next to Krewe Restaurant and Flour & Flower French Bakery across College Ave. N. from Bad Habit Brewery.

Each Monday, visitors can enjoy a New Orleans-inspired market featuring local artists, music and food. This family-friendly event also will include hands-on art activities for the kids.

The first week will feature

food from Yummling Somali Sambusas in addition to artisan pizzas from Flour & Flower, burgers and handcrafted cocktails from Krewe, hand-made ice creams from Jupiter Moon and craft beers from Bad Habit on their patio.

On June 21, music will be provided by The Reminders, a duo seamlessly blending soulful sounds and roots music with insightful messages and thoughtful lyrics. The group consists of Brussels-born emcee Big Samir and Queens-born emcee/vocalist Aja Black. Big Samir weaves intricate rhythmic patterns with a bilingual French/English flow complimented by Aja Black's confident delivery, diverse cadences and unique vocal stylings.

Pottery, leather and wool goods, metal jewelry, stained glass and more will be shared from local artists.

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photos by Mike Knaak

(Above) The 90- by 101-inch quilt was fashioned with alternating squares around a large Bad Habit logo. (Below) Delrose Gillitzer Fischer (left) and Cathy Buchheit (right) along with other women at the Church of St. Joseph stitch the Bad Habit quilt that will be auctioned this summer.



Viewing sessions slated for quilts auction

by Dennis Dalman
news@thenewsleaders.com

In-person preview sessions of quilts up for auction in St. Joseph will take place four times at the St. Joseph Catholic Parish's Heritage Hall.

The two quilted wall hangings, two pillows and 41 bed quilts (including 17 baby quilts) were made throughout the year by the 14 women of the St. Joseph Parish Quilt Group. Proceeds from the auction are used

for programs and activities of the St. Joseph Catholic Parish.

Like last year, the quilt-bidding process will be online only.

The quilts may be viewed in person from 9:30-11 a.m. and again from 4-6 p.m. on the same day – Friday, June 25; from 1-6:30 p.m. Saturday, June 26; and from 9:30 a.m.-12:30 p.m. Sunday, June 27. All of the viewings will take place at Heritage Hall, which is located next to (and connected to) the St. Joseph Catholic Church in

the downtown area.

Members of the St. Joseph Parish Quilt Group will be at the viewings to answer any questions about the quilts and how to bid on them.

To see photos of each quilt and to submit a bid or bids, go to the following auctioneer website: bid.blackdiamondauctions.com, then choose among the options "Church of St. Joseph Quilt Auction." The photos and auction process are ex-

Auction • page 4

St. Joseph • Sartell-St. Stephen

Reaching Everybody!
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Concerns

from front page

posed assessment.
“People are hurting right now, and this is not the time for this,” she said.

Folkerts asked for clarification on why the resurfacing is needed now and was told it would extend the life of the street.

Once a street starts to deteriorate, it degrades quickly and must be rebuilt at a more expensive cost to residents, said Randy Sabart, city engineer.

At the hearing, two residents talked about the amount of traffic on Jasmine Lane as a through street.

Craig Kern asked for clarification on how that through traffic is factored into the wear on the street and if the city is doing its job to maintain the road appropriately.

Jacqueline Hoyhtya asked about signage and other options to make the street safer. “It’s only a matter of time before a child gets hit,” she said.

Finally, at least two Northland Park neighborhood residents submitted emails expressing the proposed assessments would pose economic hardship because they are on fixed incomes.

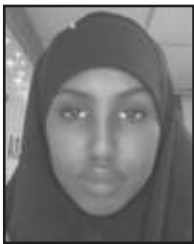
“Residents are angry,” Folkerts said. “They are trying to get relief from COVID, and this is horrible timing.”

Following the hearing, the council voted unanimously to accept the proposed assessments.

Property owners have 30 days from June 7 to prepay all or any part of their assessment interest-free. After the 30 days, interest will begin to accrue. The first assessment payments are due in 2022.

Assessments may be deferred for military, seniors or those with disabilities. Forms are available from the city.

N i m o Abdi, Distinguished Young Woman of St. Joseph, will participate at the Class of 2022 Distinguished Young Woman State Finals Program seeking out cash and college granted scholarships. Her interests and honors are the following: student council, tech equity leadership, Big Brothers and Big Sisters, WE ACT, youth mentor at SCIS, PSEO at St. Cloud Technical and Community College, Ted Talks Scholarships, St Cloud Hospital volunteer. Abdi’ talent presentation for the state program is a self-written spoken- word poetry selection. Abdi is a St. Cloud Tech High School student.



Abdi

employed by CentraCare as an exercise physiologist. Laudenschbach coached Marshall (Minnesota) Junior Olympic 10s and 13s in 2018/2019. With St. Cloud’s MW Power Volleyball Club (formerly OMG Athlete), she has been the head coach for 16s Rec, 15-16s Fall League and most recently for 16’s Elite.

A b i g a i l T h o m a s, daughter of Geri and Bill Thomas of St. Joseph, recently graduated from the University of Minnesota Duluth with a bachelor’s degree in social work. She is now completing her master’s degree.



Thomas

Katherine Gerads, child of Cheryl and Shawn Gerads of St. Joseph, recently received a bachelor’s degree in nursing from the College of St. Benedict.

Brenna Skahen, child of Jennifer and Sean Skahen of St. Joseph, recently earned a bachelor’s degree in psychology from College of St. Benedict.

Three St. Joseph residents graduated from St. Cloud State University: **Muataz Alkhawa-**

St. Cloud Apollo High School has hired **M i c h a e l a Laudenschbach** as the new varsity volleyball head coach. Laudenschbach is a 2017 graduate of St. Cloud Tech High School where she was a four-year varsity volleyball player. She is a 2020 graduate of Southwest Minnesota State University in Marshall and is



Laudenschbach

ADOPT A PET



Leiba (left) and Budah are besties, so we would love for them to go home together! If they do, they would qualify for our #BOGOforbesties promotion (two for the price of one). Both these cats also would have their adoption fees waived for a veteran and/or senior citizen. Leiba is 6 years old and spayed, and Budah is 5 years old and spayed. Both would prefer a home without small children or dogs. Budah is the social butterfly; Leiba is more reserved. Both require prescription diets to keep their urinary health in order. Talk to TCHS about this paw-some two-some today!



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PEOPLE

her, liberal studies; **Ashley Grise**, graphic design; Isaac Holthaus, nursing; and **Heather Kirchner**, elementary/K-6 education.

Brady Birch of St. Joseph graduated magna cum laude from the University of Jamestown in North Dakota with a bachelor’s degree in physical education teacher education.

Four St. Joseph students recently graduated from St. John’s University

They are the following: **Jar-en Martin**, child of Craig and Valerie Martin, bachelor’s degree in biology, magna cum laude honors, which signifies a minimum grade point average of 3.75; **Erik Hennigs**, child of Mark and DeAnn, bachelor’s degree in psychology; **Adam Lepinski**, child of Lois and Al Lepinski, bachelor’s degree

in communication; **Cole Pfannenstien**, child of Patrick and Joan Pfannenstien, bachelor’s degree in computer science, magna cum laude honors, which signifies a minimum grade point average of 3.75.

Noel Teigen of St. Joseph was named to the spring dean’s list at the University of Sioux Falls in South Dakota. Teigen is majoring in nursing and earned a GPA of 3.5 or greater.

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‘Into the Woods’ thrives as outdoor theater at Prep

by Heidi L. Everett
editor@thenewsleaders.com

Against a lush backdrop of trees, four levels of scaffolding provide students of St. John’s Preparatory School the outdoor stage for an epic fairytale about wishes, family and the choices we make.

The Tony-award winning story “Into the Woods” is James Lapine and Stephen Sondheim’s take on favorite storybook characters brought together for a timeless, yet relevant, piece and includes 23 cast members and a 19-piece orchestra.

It follows a baker and his wife, who wish to have a child; Cinderella, who wishes to attend the King’s Festival; and Jack, who wishes his cow would give milk. When the baker and his wife learn they cannot have a child because of a witch’s curse, the two set off on a journey to break the curse. Everyone’s wish is granted, but the consequences of their actions return to haunt them later with disastrous results.

Brandon Anderson, theater director at SJP, said the pandemic really helped set the stage for “Into the Woods” and other per-

formances this past year.

“Last year with COVID, we tried to think about how we could still do a theater season and still have a place to perform. I wanted students to know theater was alive and well and can still thrive,” Anderson said. “After walking around campus, we thought ‘why can’t we do this in our own backyard?’”

In the fall, students performed “A Midsummer Night’s Dream” in the woods of the prep school. The character Puck entered the performance area on a zip line.

Anderson and the rest of the crew learned a lot from that performance about acoustics and lighting outdoors, which they carried to the performances of “Into the Woods.”

“Lighting was a really big challenge, and it’s such an important part of a performance,” Anderson said. “As days are getting brighter and brighter, we needed to figure

Theater • page 11

etown map and a big sign to put at the Wobegon trailhead to bring the cycling community into town,” Bruno said. “There are some conferences coming to St. (Joseph) this fall we are ramping up for, and we are always working on capturing great imagery of people, places and things that bring people to visit.”

The strategic plan also calls for brochures, an updated digital calendar and pushing out event notifications through a regular e-newsletter. The CVB will measure success of these tactics and adapt.

Bruno understands 2021 is a recovery year coming out of pandemic-related shutdowns and the subsequent economic downturn. The CVB received two grants from Explore Minnesota to assist with marketing, and Bruno say she’s optimistic about the future buzz around St. Joseph.

“I’m happy Joetown is on a huge upswing, and this is the place to come to eat, drink, get ice cream, bike, do yoga, geez, all things,” Bruno said. “I am hoping all St. (Joseph) businesses and the colleges understand it does not really make a difference what gets people to town, but the awesome experience people have once they are here that will keep them coming back, moving here, starting businesses here and raising their families here.”

“Joetown is a wonderful community I believe in, live in, run a business in and want to share with the rest of the world,” she said.



Anderson

Warnert farm near St. Joseph honored as ‘Century Farm’

by Dennis Dalman
news@thenewsleaders.com

One night 102 years ago, George I. Warnert was a lone-some soldier far from home, missing his family and friends and the farm he loved so much just a stone’s throw from St. Joseph. That farm, now owned by George I. Warnert’s grandson, has recently been honored as a Minnesota “Century Farm.”

On the night of Jan. 19, 1919, Warnert wrote a letter in a French barn to a friend back home, John C. Crever of St. Joseph.

“Dear Friend: Tonight, while up in a barn loft, where I sleep on some hay, I will, by the light of a candle, write you a letter to let you know that I have not forgotten you and the dearly beloved town of St. Joseph where I spent my childhood days . . .”

He closed his letter with

these words:

“After being here I realize that home is in the greatest and most civilized nation and the nation to which the world is looking. So, by God’s aid, I hope once more to get back to the old homestead of St. Joseph in the state I love so well – old Minnesota.”

Warnert, born in 1890 and one of 14 children, did make it home safe and sound and continued farming on the land homesteaded by his father. This land was just northeast of the city of St. Joseph in St. Wendel Township.

Warnert and his wife, Mildred, had four children, including a son, Urban, who eventually owned the farm. Urban and his wife, Frances, farmed for many years and also had four children, one of which (Urban, Jr.) now owns the farm with his wife, Mary Kay.

Recently, Urban and Mary

Kay talked about their years on and off the Warnert Century Farm. Sitting in the kitchen of their home that is now undergoing major remodeling, the Warnerts shared many stories of the past as young beef cattle romped and frolicked in a pen visible from the window.

The old house on the property was torn down when Urban’s parents decided to build a new house in the 1970s, the one now being remodeled.

Throughout the farm’s long history, the uses of the land varied from time to time: hog-raising, milk cows, chickens, corn, soybeans, alfalfa, wheat, hay, oats, potatoes, beef cattle.

The Warnerts now mainly just raise beef cattle and grow hay and grains, some of which they sell. Recently, a huge shipment of their organic hay went all the way to New York, courtesy of Brenny Transportation

Farm • page 5

BLOTTER

If you have a tip concerning a crime, call the St. Joseph Police Department at 320-363-8250 or Tri-County Crime Stoppers at 320-255-1301 or access its tip site at tricountycrimestoppers.org. Crime Stoppers offers rewards up to \$1,000 for information leading to the arrest and conviction of those responsible for a crime.

May 6

4:15 a.m. Fire. 13th Avenue NE. Officer dispatched to a garbage can on fire. Arrived on scene and met the homeowner who said a passerby had stopped to tell him his garbage can was on fire. Homeowner was able to put the fire out safely. He said he thought the fire may have started from putting hot material in the can earlier. Nothing further.

May 9

11:51 a.m. Domestic. 20th Avenue SE. Officer was dispatched to a domestic at an apartment. When on scene, the officer spoke to a man who advised he and his girlfriend had a verbal dispute, and he called police. The man said his girlfriend was moving out and started packing her clothes in a basket. He said

he grabbed the basket and then kicked a hamper. He said she then kicked him in the shin. They made a mutual agreement he would leave for approximately one hour, so she and her family could pack her property and leave.

May 10

1:26 p.m. Unwanted person. Fifth Avenue NW. Officer was dispatched. After meeting with the complainant, it was determined it was a neighbor dispute. Complainant reported a male came to her house and knocked on her door; she recognized him as the backyard neighbor. She did not answer. Complainant advised she has been having issues with their cats using her sandbox that kids play in as a litter box, and she is sick of it. Options were discussed. Officer went to the neighbors and met with both of them. They were upset that neighbor is calling them in and can’t control their cats. Officer advised of the city ordinance on animals at large. While there, they brought up a property line dispute and wanted the neighbor’s stuff moved. That issue was resolved. Both parties were advised to keep to themselves

and to call back if the cat issue can’t be resolved.

May 15

10:48 p.m. Assault. First Avenue NW. Officer was dispatched to an assault of a homeowner who had confronted three males who were on his property. Officer arrived and met with the complainant who stated he had a male that appeared to be urinating on his property. A verbal altercation started with friends, when one of them started to approach the complainant. The complainant shoved him and that is when the fight started. Took pictures and statement from complainant. Was not able to locate the suspects.

May 16

9:39 a.m. Vandalism. First Avenue NW. Officer was dispatched for a report that vehicles had been egged. Upon arrival, officer observed two vehicles had been egged. Complainant believed the egging was related to the incident that had occurred the night before when her boyfriend was assaulted (see previous incident above). No suspects at this time.

Auction

from page 2

pected to begin on that website starting June 14. The bidding will continue with final bids to be wrapped up starting at 7 p.m. Monday, July 5.

For more than 30 years, the quilts would be auctioned off on the church grounds during the annual JoeTown Rocks festival. The 2020 and 2021 festi-

vals were cancelled due to the COVID-19 pandemic.

Videos of the quilts can also be seen in two other ways. On YouTube. Open YouTube, then do a search for “Church of St. Joseph.” Or go to the parish website at churchstjoseph.org

The St. Joseph Parish Quilting Group works year-round on their highly creative quilting projects. Each year, the quilters choose various “themes” for their creative, hand-stitched quilts – themes

such as “Minnesota Twins” and “Minnesota Vikings.” One dazzling, colorful quilt years ago was made up of a man’s collection of old-fashioned neckties. One of their large quilts up for auction this time is a large quilt comprised of four-by-four-inch squares, each showing the logo of the Bad Habit Brewing Company in St. Joseph. There are also two Bad Habit Brewing pillows, sold separately from the quilt.

Plan

from front page

in St. Joseph to inspire visits. Currently the CVB uses Facebook and Instagram, but new marketing tactics call for adding YouTube and Pinterest to capitalize on the trend of more visual mediums.

On all platforms, the CVB will aim to amplify the image of what’s happening in St. Joseph with more videos, user-generated content, live-stream event footage and paid social media campaigns.

The strategic planning process “was extremely eye-opening to see what we have built, what was working and where we needed to focus our attention,” Bruno said. “It was super validating to see the marketing we were already doing for Joetown was some of the most successful stats our consultant had ever seen for a small town CVB. We have insane engagement on both Facebook and Instagram. It means people are liking what they are seeing and the marketing is getting people excited to come to visit Joetown. That is good for everyone!”

Expanded analytics to understand what messages and images resonate with followers as well as which digital sources provide the most traffic to social media platforms and the website also will be incorporated.

The CVB will use tactics to enhance the visitor experience as well.

“We are working on a Jo-

Farm

from front page

of St. Joseph.

“Years ago, this farm was a typical dairy farm, 112 acres with cows, hogs, chickens and of course herds of cats and dogs,” Urban said. “Grandpa mainly raised just hogs.”

Like his grandfather, Urban also served in the military in Europe. In the late 1970s to early 80s, he was a member of the U.S. Army Reserve. He and his wife spent some years in Germany where Urban’s military occupational specialty was welding. During their time in Germany, Mary Kay worked at a dental clinic and also as a college registrar for soldiers.

Urban and Mary Kay Pirkle were high-school sweethearts; they met while attending Apollo High School in St. Cloud. After their marriage, while serving in Germany, they had their first child, son Mark. After moving back to the St. Joseph farm, where Urban grew up, Mary Kay gave birth to twins, a girl named Abby, a boy named Abraham. Their last child, Christine, was born in 1986. All the children are grown and doing fine.

Throughout the years, Urban often took on other jobs to sup-

Farm • page 9



photo by Dennis Dalman

Urban and Mary Kay Warnert stand in front of their hay shed on their St. Joseph area farm, which has been named a “Century Farm” and will be honored at the Minnesota State Fair this summer. It is one of 124 farms in the state to be so designated.



photo by Heidi L. Everett

Urban Warnert tends to his crop June 8 on the farm that has been in continuous family operation for more than 100 years.

sing in the summer

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SENIOR LIVING | HEALTH CONCERNS

Brain Health

Your brain can also become weak as you age if you do not maintain its health.



© ADOBE STOCK

Although there is not physical way to work out your brain, there are some mental workouts you can perform to keep your brain strong and healthy.

MENTAL HEALTH IS IMPORTANT

Although you may have good mental health, you can never be too careful as you continue to age. Mental health disorders such as dementia and depression can develop in anyone if you do not take care of your brain.

Luckily there are some preventative measures you can take to

ensure that your brain stays healthy as you age.

The best way to work out your brain is to keep your mind active. Challenging yourself with learning a new skill or taking in music, theater or another creative activity will get your mind moving and working.

UNHEALTHY HABITS

Your brain is effected by everything you do. So keep that in mind if you are a smoker, if you do not get much sleep at night or if you don't eat the right things.

A healthy brain requires a

healthy life away from harmful substances such as cigarettes, alcohol and junk food.

Being active is a great way to keep your mind and body healthy whether it's walking through your local park, taking a tai chi or yoga class or even just stretching every day for 10 minutes. Get your body moving and kick away those unhealthy habits and you'll lead a long, bright healthy life.

Leading a healthy life is the best way to protect your body against aging and disease. Creating a healthy life style will lead to more benefits in your life

and well being.

ACTIVITIES

Some other activities you can do to keep your brain active are puzzles, brain games on your phone or using your memory. Drawing a map of your town from memory is a good challenge for your brain. Include major streets, landmarks and major sights in town.

Draw your daily routine in town during the day. These and other activities will help your brain fight against diseases such as Alzheimers.

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It's fun...

you'll meet others and make new friends!



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1:30pm-2:30pm

In-person @ Church of St. Joseph

Register at

hipaa.jotform.com/whitneysc/WorkshopRegistration

Email: whitneyseniorcenter@ci.stcloud.mn.us

Phone: 320-650-3082

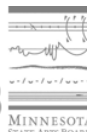


This project/service is funded in part by the State of Minnesota Department of Human Services Live Well at Home grant.



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Moving out of your home may not be your only choice.

Before you move into an assisted living setting, learn more about your options. Can the services you need be brought into your home instead? Could you hang onto your resources longer if you stay in your own home?

Call Senior LinkAge Line
for more information

800-333-2433



STEADI: Fall Prevention Basics

The Centers for Disease Control and Prevention says falls are common and costly, especially among Americans age 65 and older.

The CDC's STEADI initiative or Stopping Elderly Accidents, Deaths and Injuries initiative shares for things you or a loved one can do to prevent falls.

TALK OPENLY HEALTH CARE PROVIDERS

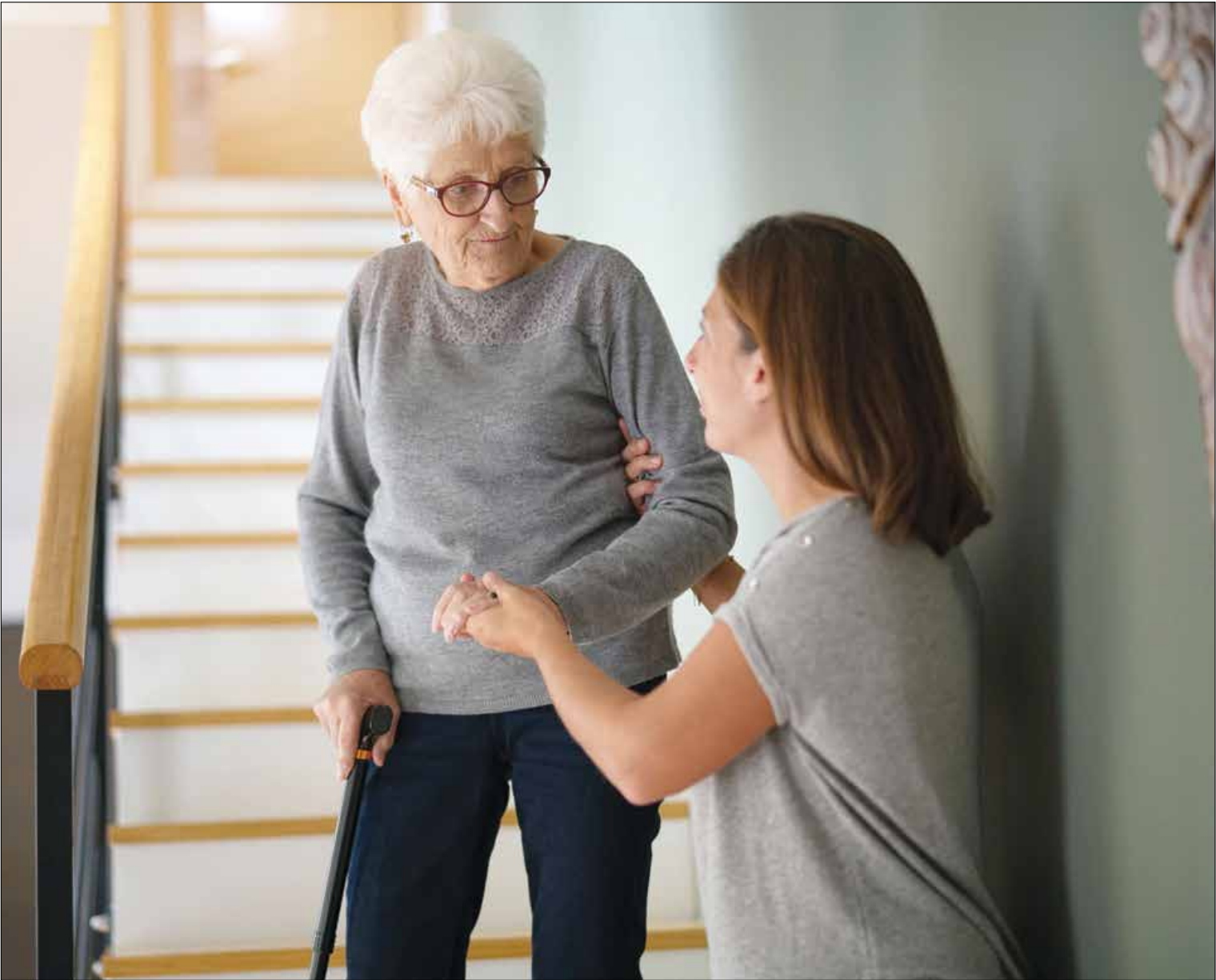
Falling in your home isn't something you should keep to yourself. There is nothing you should be embarrassed about if an accident happens. The CDC's STEADI initiative says to tell a provider right away if you fall, worry about falling or feel unsteady.

Your doctor may review all the medicines you take as over-time some medicines can change and create different effects in your body.

EXERCISE DAILY

Exercising is a great way to help prevent yourself from falling over time. Keeping your body healthy and moving decreases the chances of falling as you continue to get older. Look into exercises that will improve your balance and make your legs stronger. Stretching daily is another way to do minimal exercise that will benefit you in the long run.

Check Eyes and Feet



© ADOBE STOCK

Getting your eyes checked at least one year is important to prevent damage or catch damage such as cataracts or glaucoma in its early stages. The CDC's STEADI initiative says along with getting your eyes fixed, you should also have

your feet checked once a year, discuss proper footwear and ask whether seeing a foot specialist is advised.

MAKE YOUR HOME SAFER

Making your home safer for yourself is probably the most

important way you can prevent falls. Remove items that may trip you over such as shoes, clothes, cords or any other items that may lie on the floor.

Use double-sided tape to stick small rugs and carpets to

the ground.

Lastly, adding handrails on all staircases and in your restroom next to the toilet are good prevention methods that may save your body and life in the future.



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To apply either mail Julie Jacobs, City Clerk, at ststephenclerk.midconet.com, or mail inquiry to Julie Jacobs, City Clerk, 2 Sixth Avenue SE, St. Stephen MN 56375.

Closing date for all inquiries is Tuesday, June 22. EEO



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photos by Heidi L. Everett

The “Century Farm” owned by Urban and MaryKay Warnert has artifacts of the last century tucked in corners throughout the buildings. The farmland longed for 102 years ago by George I. Warnert, a lonesome soldier far from home, is now owned and farmed by his grandson Urban Warnert and Urban’s wife, MaryKay.

Nicholas Black Elk bridges cultures as a candidate for sainthood

by Jeff Velline
St. Joseph
Cultural Bridges member

Here in St. Joseph, we live on land that once belonged to the Dakota Sioux people. Near the baseball field in what is called “Monument Park,” a granite memorial commemorates buildings the settlers had constructed to protect themselves FROM the Sioux during the infamous uprisings of 1862. It was at about this time Nicholas Black Elk was born.

The Pine Ridge Reservation, The Black Hills, Wounded Knee, Little Bighorn... years ago I visited these important places. What began like any young man’s adventure into the “wild west,” ultimately became an attempt to understand the historical and human significance: to pay respect. This started a life-long curiosity with many travels and many books, one of which was “Black Elk Speaks,” the story of Nicholas Black Elk, a spiritual leader of the Lakota Sioux.

Fascinated to learn more about Native American spirituality, I was equally intrigued to learn that Black Elk had also become a Catholic in 1904. The same person who was a witness to Custer’s Last Stand as a teenager, forced onto a reservation with his people as a young adult, and witnessed the horrific Massacre at Wounded Knee, ultimately inspired spiritual common ground where it might be least expected.

Black Elk’s ability to live simultaneously in two worlds as the entire culture of his people was turned upside down inside of one generation is inspiring. That he could see spirituality as something bigger than religion, something that we could all share, helped to reconcile vast differences and build the kind of bridge that we



contributed photo
Nicholas Black Elk

can all travel on if we choose.

I find it extremely significant that, as a result of his remarkable story, Nicholas Black Elk is now being considered for sainthood. His cause was presented to the Vatican in Rome just a few years ago. Whether he is canonized or not, his will always be a poignant story of divergent cultures and beliefs coming together while retaining important traditions. His legacy, at least in part, seems to thread the needle that stitches together common ground in a multi-cultural, multi-racial and multi-spiritual country that is America.

Cultural Connections is a regular guest column from JoeTown Cultural Bridges. If you have any questions about this column, contact Juliana Howard at 715-791-8976 or Jamal Elmi at 320-310-2351. Or, email joetownculturalbridges@gmail.com.

Farm

from page 5

plement the family’s income, jobs such as truck driving and as a welder for seven years at a Waite Park company known as D.C.I.

Decades of hard physical work went into the Warnert farm, and there were some tough breaks. Three times the farm buildings or home were struck by lightning. Once, not too many years ago, a fire destroyed their stored hay. Years ago, Mary Kay was severely injured when a cow with its calves suddenly attacked her, stomping on her and causing broken ribs and a face that turned completely black-and-blue. But despite all the hard work, the occasional hardships and some setbacks, the farm was a good stable place to raise four generations of families.

The Warnerts are proud that their old farm with so much history, sustaining so many lives through more than 100 years, has been honored as a Century Farm.

The “Century Farm” designation program began in 1976 to honor farms of 50 acres or more that have been under continuous family ownership for at least 100 years.

The honorees receive a commemorative sign they can display on their land and a certificate signed by the Minnesota governor and the presidents of the State Fair Board and the Farm Bureau.

Since 1976, there have been nearly 11,000 Minnesota farms so honored. This year there are 124 that were recognized by the Minnesota Farm Bureau and the Minnesota State Fair Board. Besides the Warnert farm, there are five others in Stearns County – farms near Avon, Eden Valley, Kimball, Melrose and Paynesville. There is also one in Benton County, in rural Sauk Rapids.

CALENDAR

Friday, June 11
Coffee & Conversation, 9:30-10:30 a.m., Friday Social, Heritage Hall, St. Joseph Catholic Church.
Homegrown 5K, 2 Mile, & “Little Sprouts” 1K, 5 p.m., \$5.00 registration cost. Wilson Park, 625 Riverside Drive NE, St. Cloud.

Saturday, June 12
Are you a compulsive eater? **Overeaters Anonymous** can help. Meetings held at 9 a.m. Saturday at Whitney Senior Center in St. Cloud (use East entrance) or at 6 p.m. Tuesday at Alano Club in Cold Spring. For more information call Joyce @ 320-761-2275 or Donna @ 320-291-7251 or visit oa.org.

Sunday, June 13
Sartell Youth Hockey 2021 Scheels Gift Card & Gun Raffle, 6 p.m. drawing. Approximately \$40,000 in prizes. Visit sartellhockeyraffle.com for ticket and event information.

Monday, June 14
St. Joseph Food Shelf, open 1-3 p.m., 18 Birch St. E, St. Joseph.
Remembrance Group, 3:30-4:30 p.m., Heritage Hall, Church of St. Joseph.
St. Joseph Planning Commission, 6 p.m., Government Center, 75 Callaway St. E.
St. Joseph Township Board, 7 p.m., Township Hall, 935 College Ave. S., St. Joseph.

Tuesday, June 15
St. Cloud Schools Achievement, Integration and Equity Committee, 8 a.m., 1201 S. 2nd St., Waite Park.
St. Joseph Economic Development Authority, noon, Government Center, 75 Callaway St. E.
SAIL Exercise Class, 1:30-2:30 p.m., Heritage Hall, Church of St. Joseph.
Are you a compulsive eater? **Overeaters Anonymous** can help. Meetings held at 6 p.m. Tuesday at Alano Club in Cold Spring or Saturday or at 9 a.m. Saturday at Whitney Senior Center in St. Cloud (use East entrance). For more information call Joyce @ 320-761-2275 or Donna @ 320-291-7251 or visit oa.org.

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

Wednesday, June 16
Advocates for Independence, 2-4 p.m., Independent Lifestyles meeting virtually, contact Michelle at 320-529-9000 for registration details.

Thursday, June 17
Coffee and Conversation, a senior discussion group, 9 a.m., Sartell Community Center, 850 19th St. S. Register to attend in-person, call Anna at 320-258-7324.
St. Joseph Food Shelf, open 1-3 p.m., 18 Birch St. E, St. Joseph.
SAIL Exercise Class, 1:30-3:30 p.m., Heritage Hall, Church of St. Joseph.

Friday, June 18
Avon Spunktacular Days, today and Saturday, Medallion hunt, car show, food court & beer gardens, kids activities and more! Wobegon Park, Avon. Visit www.visitscloud.com/event for more info.
Coffee & Conversation, 9:30-10:30 a.m., Friday Social, Heritage Hall, St. Joseph Catholic Church.
Burger & Brat Sale, sponsored by St. Joseph Knights of Columbus, 10 a.m.-4 p.m., St. Joseph Meat Market, 26 First Ave N.W.
Kids Can Blood Drive, 11-5 p.m. Resurrection Lutheran Church, St. Joseph. Appointments can be made via: https://www.redcrossblood.org/give.html/donation-time or Alaina Botz at 320-980-1344.

Saturday, June 19
Burger & Brat Sale, sponsored by St. Joseph Knights of Columbus, 10-4 p.m., 26 1st Ave NW, St. Joseph Meat Market.
Community Meal, 11:30 a.m.-12:45 p.m., First United Methodist Church, 1107 Pinecone Road S., Sartell. Free.

Monday, June 21
St. Joseph Food Shelf, open 1-3 p.m., 18 Birch St. E, St. Joseph.
Millstream Night Market, 5-9 p.m. Monday evenings June 21-Aug. 30. Good food, great music, fine art

and hands-on arts activities! Downtown St. Joseph.
St. Joseph City Council, 6 p.m., Government Center, 75 Callaway St. E.

Tuesday, June 22
SAIL Exercise Class, 1:30-2:30 p.m., Heritage Hall, Church of St. Joseph.
National Alliance on Mental Illness, 7-8:30 p.m., currently meeting via Zoom on the 2nd and 4th 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, June 23
FREE Online Alzheimer’s Education Classes, noon-1 p.m. New content every other Wednesday, May 12-July 21. Registration is available online at: https://mailchi.mp/edgewoodhealthcare/alzheimerseventsseries or by phone at 701-330-2626.

Thursday, June 24
Stearns County Board Development, Policy and Governance Committee, 8 a.m., 1201 S. 2nd St., Waite Park.
Coffee and Conversation, a senior discussion group, 9 a.m., Sartell Community Center, 850 19th St. S. Pre-register to attend in-person, call Anna at 320-258-7324.
St. Joseph Food Shelf, open 1-3 p.m., 18 Birch St. E, St. Joseph.
SAIL Exercise Class, 1:30-2:30 p.m., Heritage Hall, Church of St. Joseph.

Friday, June 25
Coffee & Conversation, 9:30-10:30 a.m., Friday Social, Heritage Hall, St. Joseph Catholic Church.

PUBLIC NOTICE

ARTICLES OF ORGANIZATION CERTIFICATE OF ASSUMED NAME STATE OF MINNESOTA

Pursuant to Chapter 322C, 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 limited liability company name under which the business is or will be conducted is: Adam’s Snow Removal LLC dba Boyer Excavating.

2. The stated address of the principal place of business is or will be: 36 Seventh Ave. N., Waite Park, MN 56387.

3. The name and street address of all persons conducting business under the above limited liability company including any corporations that may be conducting this business: Adam Robert Boyer, 36 Seventh Ave. N., Waite Park, MN 56387.

4. By typing my name, I, the undersigned, certify that I am signing this document as the person whose signature is required, or as agent of the person(s) whose signature would be required who has authorized me to sign this document on his/her behalf, or in both capacities. I further certify that I have completed all required fields, and that the information in this document is true and correct and in compliance with the applicable chapter of Minnesota Statutes. I understand that by signing this document I am subject to the penalties of perjury as set forth in Section 609.48 as if I had signed this document under oath.

Dated: June 4, 2021

Filed: June 4, 2021

/s/ Adam Boyer

Publish: June 11 & 25, 2021

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Opinion

Our view

Keep reading, keep responding

Many people would likely bristle at the thought of opening emails or answering the phone daily to hear from readers who passionately invoke name-calling or call into question a person's integrity and skill set. That's just part of the job in news media, if we are doing our job correctly.

Our May 28 editions for St. Joseph and Sartell-St. Stephen struck nerves across the ideology spectrum. Dennis Dalman's opinion column, "Thank you, Liz Cheney, for the troubling truth," as well as our editorial, SCOTUS on trial next term, juxtaposed with a letter to the editor encouraging readers to wear orange to honor victims of gun violence fired up the "right." While our story about a St. Joseph family who attended the Jan. 6 insurrection in Washington D.C. fired up the "left."

At the Newsleaders, our intent is not to appeal to any particular side but to report what's happening in the communities we serve and to present a variety of voices from our neighbors.

Here is just a sampling of feedback we received from the last issues. (Please note, these readers will remain anonymous because their submissions were not intended as open letters to the editor to be published on these pages.)

"I am writing to express my disappointment and disgust that your paper would give an entire page to someone who flies a F-K Biden flag, especially 6 months after the election. Is this the view that your paper supports? Are you that short of material that we need to give space to a self professed radical? If so, perhaps you could quit delivering it to my mailbox. Newsleader? or Propaganda Pages?"

That same day, we received this:

"Hi, it would be greatly appreciated if you would quit dropping off your garbage liberal paper to my address. Your lead editor is biased, high on something, and out of touch with the people he tries to reach. Most of us support law enforcement, support the military, support honest and fair elections, work for a living, want a crime free and safe community, on and on.....the direct opposite of what the lead editor and the democratic party stands for....thanks."

Emails and phone calls like this allow us to have meaningful, follow-up conversations with our readers ... and, at the very least, to clarify our editor is indeed a woman. These follow-ups also have garnered letters to the editor and guest columns that share the voices of our communities.

While the semantical packaging of reader mail and phone calls is sometimes rough, the end result is the same. We elicited a response. We'll keep doing our job.

And please, dear readers. Keep reading.

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.) Letters must be 350 words or less. We reserve the right to edit for space or to not publish.

Vaccines vital to fully defeat COVID pandemic

With the increasing number of Americans vaccinated and the loosening of COVID-19 restrictions around the country, we are getting back to the old "normal." It is almost a surreal experience to walk into a store or attend a public event and see no masks in sight. Although it feels good to be getting our old lives back, the tragic experience of lockdowns, deaths and societal impact from COVID-19 is something we should never forget. And we're not out of the woods yet.

Everything that has been achieved in the past few months could be at risk if people do not get vaccinated. Though incentives for vaccinations can be a motivator, we shouldn't need monetary incentive to protect ourselves, our families and our neighbors.

According to Mayo Clinic, 54.7 percent of Minnesotans have received at least one vaccine dose, and 46.6 percent are fully vaccinated. To fully stomp out the disease those numbers need to be 70 to 90 percent. Though COVID-19 numbers are the lowest we have seen since the beginning of the pandemic, we still had more than a thousand new cases, and 40 deaths, in Minnesota during the past week according to the Star Tribune.

COVID-19 isn't static, as we have seen with the number of variants that have developed, and if a COVID variant emerges that is not covered by the vaccines, then we are back to square one of having little effective measures

Connor Kockler

Guest Writer



to prevent its spread besides masks and social distancing. That is why it is imperative everyone who can be vaccinated gets their doses. The sooner we reach higher levels of vaccination, the more likely it is we can put COVID-19 behind us for good.

However, there is some hesitancy with COVID-19 vaccines in the general public. From the New York Times, in Minnesota there is about 10 to 20 percent of the population that didn't say they would "definitely" or "probably" get vaccinated or that they were already vaccinated. This represents a roadblock to achieving that 70-90 percent number we will need to eradicate COVID-19.

The state government is doing something about this, with Gov. Walz announcing the Summer Vaccine Awards program to give the first 100,000 Minnesotans who get vaccinated between now and June 30 free items, such as fishing licenses, State Park passes and Visa gift cards. Private employers are also offering incentives to employees to go in and get their shots. To me though, these programs imply we need to pay people in order to take a common-sense step for public health. And

what about the hundreds of thousands of Minnesotans who already were vaccinated before the rewards system was set up? It doesn't make sense they should get nothing while people who held out are rewarded for waiting.

Vaccinations are something we shouldn't need to be bribed for; they're a simple step to take that protects ourselves and everyone around us from the deadly effects of COVID-19. And large-scale vaccination isn't new. We have largely eliminated diseases like polio, smallpox, and measles that were once scourges across the United States because most of the U.S. population has been vaccinated against them from an early age. Why should COVID-19 be any different?

To stop any additional spread and prevent a potential resurgence of COVID-19, everyone who can be vaccinated for COVID-19 should get their doses as soon as possible. If we want to preserve the gains we have made against this disease and keep from having to institute large-scale health measures again, having a higher percentage of Minnesotans vaccinated will help us keep those masks from needing to be used.

It's just common sense, let's get vaccinated Minnesota.

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

'Language of Liberty' rings many familiar bells

Many Americans, including me, yawned or snoozed our way through high-school civics classes.

In ninth grade, we had to memorize all nine Supreme Court justices. I was glad when Mr. House said they were appointed for life because I'd never have to memorize them again. That was then, this is now; the ones I memorized are all long gone.

Through the years, I've had to relearn what I should have learned (and remembered) in class. Some months ago, a book came my way called "The Language of Liberty: A Citizen's Vocabulary" by Edwin C. Hagenstein. I've found it to be a valuable reference work.

"Language" is a primer on the American government – how and why it was formed, how it works (or sometimes doesn't), how it has changed and how difficult it is to get anything done. The book reawakens what we half-learned years ago; there is also new and interesting information to learn.

The book contains 101 topic names clang out like gongs with contemporary relevance: Civil Rights, Demagogue, Democracy, Electoral College, Filibuster, Gerrymander, Identity Politics, Populism, Speaker of the House, Subpoena, Supreme Court and Veto. Each gets from two to four pages of text.

What I learned – relearned – from "The Language of Liberty" is just how complicated and messy is the machin-

Dennis Dalman

Reporter



ery of government. It is often downright baffling, at times nearly incomprehensible, a confusing battle, a nasty tug of war.

What's most surprising is it's more or less the way the Founding Fathers designed it when they drafted the U.S. Constitution. They went out of their way to develop a system so one political faction could not force through self-serving legislation or push power to the point of tyranny. Those wise Founding Fathers like Thomas Jefferson, James Madison and the rest, had learned their lessons well. They were painfully aware of how, in the "Old World" of Europe, kings and tyrants pushed their weight around, tyrannizing the masses of "common people" and causing so many inequities, so much misery, so much death.

That is why the Founding Fathers devised a system of checks and balances among the three major parts of government, the Executive (presidency), Legislative (congress) and Judicial (court system). Not a day goes by but what we don't hear in the news of the fights, the give-and-take struggles, the tug of war between those branches of government. At times, governance re-

sembles a crazy massive game of chess in which the rules are made up by warring factions as the never-ending game is played, with no final "checkmate."

Despite the maddening complications, this government has had great successes, strides for human liberty, throughout the past 250 years – despite the horrors of a Civil War, the unspeakable cruelties of slavery, ongoing inequalities, sexism and voting-suppression efforts.

Hagenstein is an excellent writer and scrupulously non-partisan in his approach. He reminds us that democracy depends upon two essential beliefs: that We the People are sovereign (not some royal king) and that the people "will have the necessary capacities – intelligence, judgment, courage, steadfastness – to govern."

Reading "Language" is exhilarating and makes one proud to be a part of democracy, this great ongoing American experiment. But the book also contains some cautionary paragraphs that ring all too true these days, like the following one under the topic of Democracy:

"One certainty, given our bitterly divided politics, is that after every major election, tens of millions of democracy-loving Americans will wake up aghast at the results and wondering how they came to share their country with so many lunatics."

"The Language of Liberty" can be purchased via amazon.com.

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



contributed photos

(Above, left) (Left to right) Sofia Bostrom of St. Joseph, Levi Van Heel of Collegeville, Elizabeth St. Hilaire of St. Cloud, perform center stage as Samuel Hoover of St. Joseph provides the Tony-award winning score of “Into the Woods” at St. John’s Prep. (Bottom, left) Students from St. John’s Prep perform “Into the Woods” through June 12 on a towering outdoor stage. (Above right) St. John’s Prep students Gabriel Van Heel of Collegeville, Ben Weber of Sartell, Kayla Okonu of St. Joseph, Luke Christoffersen of Cold Spring and Courtney Larson of St. Joseph shine in outdoor theater.



Theater

from page 2

out where the sun was going to be. We use it as the main light source at the start of the play.”

Anderson is particularly proud of the students’ spatial awareness on the scaffolding of “Into the Woods,” which they didn’t prac-

tice on until a few weeks before opening night June 3.

“The actors can be uncomfortable because they don’t understand what the audience is seeing,” he said. “You might be on one level of the stage, and someone else is on the fourth level, and you don’t see each other.”

As for the heat of early June? “In the evening, it cools off substantially,” Anderson said. “We are surrounded by trees, and

have the lake breeze. With shows starting at 7:30 (p.m.), it turns into a beautiful night.”

Anderson is no stranger to the woods and water surrounding the prep school. He earned his undergraduate degree in theater at St. John’s University before obtaining a master’s degree with distinction in acting from The Royal Birmingham Conservatoire in England. He has worked between Los Angeles and New York

St. Joseph parklet is the perfect place

Ann Theisen
St. Joseph

The parklet on Minnesota Street is a perfect place to bring the community together. The parklet, designed as a project by CSB/SJU urban planning students and made with reclaimed materials, features seating for passers-by to linger, chat and partake in a coffee, pastry or cone from one of St. (Joseph’s) area businesses. It’s summer, and as we emerge from the pandemic, some may still prefer to mingle outdoors. The parklet is sparking connection, conversation and imagination. It certainly is delivering more to downtown St. (Joseph) than another parked SUV would. I appreciate the unique artistic addition and everyone involved in the project.

Abortion and gun violence

Amy and Kevin Kluesner
St. Joseph

We found it interesting, ironic, that the May 28 Newsleader editorial “Our View” advocating for abortion (the barbaric procedure of killing children in the womb) appeared next to a letter to the editor about the violent killing of children through guns. Both are horrific, and yet abortion was called “reproductive rights” and gun violence was called what it is, “an atrocity”. Violence and/or killing children, born or unborn, is always evil.

“Reproductive rights” advocates like to call it “our bodies,” but, as we all know, the unborn person’s body has its own DNA, a separate hu-

man being. If abortion advocates really cared about women, they would do everything they could to protect women from the harm that abortion incurs to women’s bodies, not to mention the damage to their mental and spiritual health. And they would also care about the two million infertile couples who are waiting to adopt an unwanted child.

The letter about gun violence states firearms are the leading cause of death among children and teens in the United States. On average, eight children are killed every day to gun violence. Disproportionately, 2,362 babies are killed every day in the womb. One cannot ignore the magnitude of innocent lives violently lost through abortion and women “scarred” for the sake of “reproductive rights.”

Call it what it is. Heinous.

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Effective Credit-Building Tips

The question of your credit profile will come up in numerous scenarios throughout your lifetime.

When you show a lender that you are responsible for repaying financial commitments, your chances for loan approval and competitive interest rates increase. In some industries, an employer may also look into your credit history to discover your qualifications about managing finances and assets.

If you're unsure of where you stand, ask for a free copy of your credit report. The Federal Trade Commission enacts the Fair Credit Reporting Act to ensure that nationwide credit reporting companies must provide Americans with a copy once per 12 months. Reach out to outlets like Equifax, Experian and TransUnion for yours.

After analyzing your report, it's vital to address the discrepancies that you discover. Negative marks, even erroneous ones, can remain on your profile for multiple years, severely inhibiting your score and financial reputation. Once you cleaned up mistakes that accrued along the way, here are some tips to boost your score.

PAY BILLS ON TIME

Making payments on time, every time is crucial to impacting your credit score positively.



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You should make a budget based on your pay periods and have a plan in place on how to spend the money. Rather than waiting for the due date, try to transfer what you owe a few days before the due date or as soon as you receive your paycheck. Of course, this can be risky as you never know when a financial emergency will

occur, so be diligent in building a fund that's intended to cover unexpected expenses.

MAKE MORE FREQUENT PAYMENTS

In addition to paying on time, consider making more frequent payments to pay down debts faster. While hitting the minimum require-

ments will prevent negative marks on your credit, you can expedite the payoff process by actively cutting down the total owed.

KEEP CREDIT CARDS OPEN

Even when you make timely payments on credit cards, having high outstanding balances

can lead lenders to disqualify a loan. Once you pay the card off, keep the account active and use it for small items that you can quickly pay off on the due date. Things like filling up your gas tank or buying a few groceries each month will show healthy credit activity and show that you're responsible for your finances.



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