Reaching Everybody! CVVS1CaCCTS

Friday, Nov. 26, 2021 Volume 33, Issue 24 Est. 1989

Town Crier

Sartell Farmers' Market open Saturday, Dec. 4

Sartell Farmers' Market is open from 4-7 p.m. Saturday, Dec. 4. Come enjoy the Festival of Lights and shop for great presents and meal ideas for the upcoming holidays. Some of the great items you will find include the following: eggs, beef, chicken, potatoes, squash, onions, garlic, canned goods, honey, caramel corn, cookies, baked goods, many craft items and much more.

St. John's Boys' Choir returns with 'A Ceremony of Carols'

This annual treasure returns with two performances on Saturday, Dec. 18 with concerts at 2 and 7:30 p.m. at St. Mary's Cathedral, downtown St. Cloud. Join the Choirboys in celebrating the season with Christmas music, audience carols and the SJBC Orchestra. A new addition this year is the "Missa Carolae" by James Whitbourn featuring Kaye Schimnich, organist. To order tickets and learn more, visit sjbchoir.org or call 320-363-2558.

Free Christmas meal set Dec. 18 at RLC

A Community Christmas meal, take-out or delivery only, will be held from 11 a.m.-12:30 p.m. Saturday, Dec. 18 at Resurrection Lutheran Church. For delivery, call 320-363-4232. The church welcomes referrals for shut-ins. If you know of someone who needs a meal, let them know!

Food shelf needs volunteers

Volunteers are needed to help in the food shelf. Volunteers will assist clients in selecting their food choices using an independent choice food-shelf model. Volunteers will help keep the shopping area neat and orderly and occasionally clean up shopping carts abandoned on the program floor. Volunteers help 12-16 hours per month. Visit www. ccstcloud.org/volunteer to learn more about their program and complete an application.

Socks, undies drive

United Way is collecting undergarments! Collect and donate new, unopened packages of socks and underwear in all sizes for all ages. Items will be donated to families in our community who are struggling to make ends meet. Drop off donations between 8 a.m.-4:30 p.m. Monday-Thursday at United Way of Central Minnesota, 921 First St. N., St. Cloud. Contact Mary Krippner, Director of Volunteer Engagement at (320) 223-7991 or mkrippner@unitedwayhelps.org.

From ringmaster to monk, Br. Paul-Vincent inspires



The "mother" of the opera "Amahl and the Night Visitors" introduces herself with Br. Paul's help.

by Leanne Loy editor@thenewsleader.com

To meet Brother (Br.) Paul-Vincent is to understand what it's like being in the presence of a kindred spirit. Br. Paul has been a Benedictine monk at the St. John's Abbey since 1993. In 1995, he started teaching and directing theater at St. John's Preparatory school. Before that, he spent 13 years working in a circus. During that time, he did magic tricks, swallowed fire and was a puppet master, among several other job duties.

When asked how someone gets into the circus, Br. Paul said, "you just show up."

And from there, they'll put you to work. Of course, Br. Paul had been doing magic and puppet shows since he was a kid, so he did have some experience beforehand.

Br. Paul has this vision for the arts that breathes life and inspiration to any room that he walks into. He sees the world

differently and finds beauty in what some may call the mundane. It's this vision and enthusiasm that brought the opera, "Amahl and the Night Visitors" to St. John's Preparatory school.

To see Br. Paul and the opera, "Amahl and the Night Visitors," head over to this year's Winter Walk. The show is being performed at the St. Joseph Catholic Church at 7:30 p.m. Friday, Dec 3 and 1 p.m. Saturday, Dec 4.

When Br. Paul got word there were larger-than-life puppets sitting in London that had been made specifically for Queen Elizabeth II, he didn't hesitate to start figuring out the logistics of how he was going to get them here.

An old friend of his by the name of Liz Fentress happened to be in London for school and working at a little theater called, The Little Angel Puppet Theater. The puppets that had been handmade for the Queen

Monk • page 6

'Faith Feeds' serves 1,000 free T-Day dinners

by Dennis Dalman

news@thenewsleaders.com

Thanks to generous contributions and lots of volunteers, the "Faith Feeds" program, based in St. Joseph, cooked more than 1,000 Thanksgiving dinners to serve to people in the area on Thanksgiving Day.

The Faith Feeds program began almost three years ago when Ben Prigge of St. Joseph participated in a Bible study program. He asked himself, "What are we doing as a family for Jesus?" After a bit of pondering, he made a decision. He, his wife and three children could cook Easter dinners for families and individuals in need. They cooked 85 dinners. That Easter, in 2020, they and volunteers provided 585 meals.

Prigge has degrees in cooking and technical engineering from St. Cloud Technical College. Elizabeth, his wife, is a chemical-dependency counselor for Nystrom & Associates in Sartell. They have three young children (James, Jaxon, Megan), and the entire family is active in the Solid Rock Family Church in Sartell.

The Faith Feeds program greatly expanded this year because so many people and businesses decided to lend a hand - thus making possible the 1,000-plus dinners. In addition, bags of groceries were given to people dealing with hunger insecurity.

The local radio station, Spirit 92.2, decided to do an on-air fundraising program for Faith Feeds, and listeners donated a total of \$4,000. Then the station's business partners matched that amount, for a total of \$8,000. In addition, the station gave

another \$11,000 to Place of Hope Ministries in St. Cloud.

Other contributions rushed in: donated desserts from Christina's Cheesecake in Waite Park, nearly 100 loaves of bread from Backwards Bakery in St. Cloud, turkeys and other food items from Sam's Club of St. Cloud, a huge discount by Penske Truck Rental for a refrigerated truck, and monetary donations from Deerwood Bank (St. Joseph and Sartell), the ECIC Co. and the Braas Co., both in the Twin Cities.

Faith • page 5

WinterWalk returns

by Leanne Loy

editor@thenewsleaders.com

The holidays are here and as we begin to slowly emerge from the isolation that Covid 19 forced us into, some of our community traditions are starting to come back. On Friday and Saturday. Dec. 3 and 4, WinterWalk will return to the St. Joseph area and this year you're not going to want to miss it.

Ray Sjogren, the organizer of the event is excited to share quite a few new things this year. Sjogren's goal is to stick with the original mission of what the community has set out to do

with WinterWalk throughout the years. He loves the community here in St. Joseph and the people

This year at WinterWalk the events start at 4 p.m. Friday evening with a jazz band on the second-floor balcony at Krewe. Bring the kids to visit Santa and his village located in the patio off Bello Cucina's and enjoy the warmth of the outdoor heaters.

Don't forget to take a walk around to see the 100 decorated and lit up Christmas trees throughout the downtown area. And if the outdoors starts to get too cold, head on over to Heri-Walk • page 3



Aerial view of WinterWalk 2019.

District 742 launches career, college academies

news@thenewsleaders.com

What do you want to be when you grow up? A new program in District 742 high schools hopes to help answer that question for students before they graduate.

Today, many students make their post-high school decisions off what they know.

"Most of the time, it's careers which students have

been exposed to," explained tion technology. Leah Sams, the district's career and college pathways director. "They want to be a teacher. They want to be whatever their parents are. They want to be singers. They want to be movie stars. Whatever the exposure is, it usually tightly aligns."

The new Career and College Academies program, announced at the Oct. 6 board of education work session, is designed to introduce students to a wide selection of career fields.

The three academies were determined based off the Minnesota Department of Education Career Wheel as well as collaborative planning with representatives from 20 local employers, local higher education institutions and service organizations.

The BECA Academy represents business, entrepreneurship, communication and arts. This academy aims to foster innovation, expression and creativity for a variety of fields, including sales and marketing, business management, accounting, visual arts, performing arts, information technology, programming and software development or communica-

CRAFT-VENDOR-

BAKE SALE

Saturday, Dec. 11

9 a.m. - 3 p.m.

St Cloud Athlos Academy School

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FREE ADMISSION

\$1 chance prize drawings & food

Proceeds benefit Athlos PTA

We Handle

Garbage

Electronics

Health, Human Services and Hospitality Academy exposes students to career options in medicine, health and wellness, child and human development, education, law enforcement and tourism, among others. This academy benefits students who have a passion to help others and make a difference in the world. The HHH academy is billed as a good fit for students who recognize the value of service and hear the call for helping others.

Finally, the MENR Academy offers manufacturing, engineering and natural resources job exposure to help students prepare for career and college success through high-skill and high-tech areas. Students in this academy will work with raw materials and equipment. They may design a new product, create a prototype or build following existing plans. Some of the pathways students can explore in this academy are architecture, construction, transportation, production, landscaping, and agribusiness.

Gail Cruikshank, talent director for Greater St. Cloud Development Corp., was instrumental in creating the Career and College Academies program with the district.

"There are many different pathways into the labor market, and it can be hard to know which job is right for each individual student," she said. "Students participating in the academies will be able to practice job skills to help them identify what they enjoy and what they excel at. In a sense, they can try a job on for size."

Cruikshank noted employers in central Minnesota offer more than 278,000 jobs, and at the time of the presentation, more than 8,000 jobs were posted on Greater St. Cloud Job Spot.

The academies are flexible in that students can always change their mind about a chosen path.

The Career and College Academies are just a part of a larger effort.

Currently in District 742, career exploration starts in middle school through academic interests, personal strengths and career-focused content. The district has logged three years of data from middle school students who've been more exposed to career options. Data shows improved perceptions of the work and opportunities available.

In addition, the district recognizes the importance of students' support networks in making career decisions. A recent survey showed students identified "family" as a leading determiner of career choice. To that end, the district will be hosting "EPIC for Influencers" in 2022, so families and support networks can learn more about potential careers in the region.

Students have been able to select three EPIC courses (exploring potential interests and careers) starting in ninth grade. These EPIC courses, now, will feed into the academies for advanced course work and opportunities throughout high school, including job shadowing, internships, employer tours, hands-on application and

"You can see the lightbulb moment, if you will, go off in all students, especially those who haven't been exposed to different areas," Sams said. "When a student gets to practice welding, just doing a spot weld, and sparks are flying in their face, and they realize they just created something. It's an amazing thing."

Place of Hope badly needs food servers

The St. Cloud-based Place of Hope Ministries is desperately in need of adult volunteers to help serve meals during the two weeks following Thanksgiving.

Place of Hope serves three meals per day for people experiencing homelessness, hunger and other debilitating issues.

Its residents include men, as well as women with chil-

For more information on how to help out, call 320-203-7881 or visit its website: www. placeofhopeministries.com

Place of Hope Ministries is located at 511 Ninth Ave. N. in St. Cloud.

Rothstein Christmas Tree Farm Located next to Thomsen Greenhouse



Open weekends or by appointment from Thanksgiving until Christmas

9 a.m.-dusk

Kids enjoy free candy canes!

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Earn Extra Income

Volunteer in your community as a paid volunteer!

Lutheran Social Service of MN is seeking volunteers to provide companionships to older adults or work with school age children as a mentor. Volunteers of the program qualify for small hourly tax-free stipends and transportation reimbursement.

Please contact Janel at 320.241.5173 or Janel.Heinen@lssmn.org for more information and to make an impact in your community!!





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Call the St. Joseph Newsleader at 320-363-7741 if you would like your business included. Check out the online Business Directory at thenewsleaders.com which hyperlinks to each business' website.

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

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WinterWalk

from front page

tage Hall for some shopping and food. There will be roughly 15-20 vendors set up this year to help you get some of your Christmas shopping done.

Then head back outside at 7 p.m. to witness the 40- to 60-foot tree being lit up right outside the St Joseph Catholic Church.

This year something special is headed your way at WinterWalk. Amazed by the St. John's Preparatory school's performance of the opera, "Amahl and Night Visitors" (see related story on the front page), Sjogren had to invite them to perform at this year's event.

"The hope is that this is the first annual, that it becomes the signature piece," Sjogren stated.

The puppets themselves are life-sized and tell the story of a young, crippled boy named Amahl who the three kings happen to meet along their way to

see the baby Jesus. The play will be performed inside the church starting at 7:30 p.m. Friday and 1 p.m. Saturday. There is no cost to attend the show.

Last year, WinterWalk consisted of Christmas trees lit up around the town, including the 40-foot tree outside the church, and Santa and Mrs. Claus driving around downtown St. Joseph which resulted in about 20 or so other vehicles following along and creating a parade of their own.

Even though the event was downsized last year due to Covid, numerous residents showed up to see the many trees and Santa and Mrs. Claus as they cruised around on the back of Andy Loso's truck.

"The people were hungry for it," Sjogren said. After being locked up for so many months people needed to feel that sense of community.

This year will be rather different with some added touches such as homemade mini cottages built by Dan Hanes. There will be four of these cottages around downtown, including one at the Santa village.

"We want a quality program," Sjogren said, "adding qualitative things that go back to the original mission statement."

from here. With it's many sponsors and authentic feel the idea is to give people an event that they will talk about and look forward to every year.

And his hope is it just grows

Hosted by the Y2K Lions,

WinterWalk will have something for everyone.

For more information and a schedule of events, visit their Facebook page at: https://www. facebook.com/Joetown-Winter-Walk-100742511404609/



At the WinterWalk event, the Boy Scouts will occupy this building selling Christmas trees on the corner of College Avenue and Minnesota Street on Friday and Saturday, Dec. 3 and 4.

Avon Hills Folk school will occupy this building on College Avenue. They'll be roasting chestnuts, offering ornament making and demonstrating what they are about at WinterWalk on Dec. 3 and 4.

St. Joseph family opens business in Sartell

by Dennis Dalman

news@thenewsleaders.com

When Kenzie DeSmet says her newly opened business in Sartell is a family affair, she's not kidding. Not at all.

She works there; husband Brandon works there; their three children spend the day there (Sophia, 2; Kayden, 1; Paisley, 4 months), and their soon-to-be step-grandmother Sheri (who is engaged to Brandon's father) hangs around there to help watch over the children.

The DeSmet family lives in St. Joseph.

Kenzie is the creator/owner of KD Customs LLC, located at 331 Fourth Ave. S. in Sartell. The shop specializes in customized creations such as laser-engraved items, wedding invitations, wedding-party favors, custom apparel and virtually any items that customers want with a personalized touch.

For two years, partly because of the virus pandemic, KD Customs was an at-home business in the DeSmets' house in St. Joseph. In Sartell, the new shop opened just this week.

Brandon also owns his own auto-detailing business and has worked for dealerships in Avon and St. Cloud.

Born and raised in Mora, Kenzie moved to St. Cloud some years ago and studied marketing and psychology at St. Cloud State University. She is now only six credits shy of graduating with a bachelor's degree.

There are actually two types of businesses in the new shop in Sartell, DeSmet noted. In the front is a women's clothing

boutique and in the back is

the custom shop that boasts

a laser engraver that can engrave words, images and designs onto glass or stone. It can even engrave images from photographs into - say, marble or granite, for example.

"We customize each item based on personalized requests from each customer," Kenzie said. "We have thousands of designs available to print on shirts or whatever. This work is really fun. I used to do this as a hobby, but in just a few months I became aware of how popular it is and how needed by people. And it just took off from there."

DeSmet makes a lot of items for wedding vendors in the area and works to fill the needs of many grooms and brides with unique wedding invitations and party favors.

KD Customs will also try to meet the needs of people who The shop will be open startwalk into the shop looking for ing at 10 a.m. Monday through



Kenzie and Brandon DeSmet stand by their super-versatile custom printer, which can do just about anything but walk the dog around the block. Kenzie just opened a business in Sartell called KD Customs.

something unique and special for them or loved ones.

Saturday and will be closed most Sundays. The daily closing times have yet to be determined.

Oct. 12

a.m. Harassment. Iverson Street W. Officer was dispatched to a harassment complaint. I called and spoke with complainant and gathered details. Complainant had dated the male for approximately a month, and they recently broke up. Complainant said male had been calling, messaging and showing up at her house unannounced. Complainant stated this morning she heard a loud vehicle, heard a loud bang and believed she saw the male suspect drive away. Officer spoke with complainant about some options like getting an Harassment Restraining Order.

Officer texted male to leave female alone. Male called officer back and was frustrated. Suspect stated he now wanted to press charges against female complainant for putting scratches in his vehicle. He said female had put his property on his vehicle and scratched it. He also stated female put a 2-1/2-ton jack on his vehicle.

Officer spoke with a friend of the male who was a witness. Witness said there were clothes and a soundbar on male's vehicle when they got there. Witness said he did not witness female intentionally damage the vehicle. Female claims she only set a bag of male's clothes on the vehicle.

Officer called and spoke with city attorney. Based on info, not enough evidence for a criminal-damage-to-property charge. Both parties were told to stop any and all contact with each other. Officer also told both of them to apply for separate HROs if they wished.

No further action unless information is received.

Ave. SE., St. Cloud, MN 56304.,

e-mail it to news@thenews-

leaders.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,

Oct. 14

4:04 p.m. Hit-and-run accident. Lanigan Way SW. Officer was dispatched to a hitand-run at Woodcrest Assisted Living. Officer responded and upon arrival met with the victim. Victim said her vehicle was hit by another vehicle described as a silver SUV and had license plate number. Officer ran number and it came back to a silver SUV. The registered owner of the silver SUV had signed the check-in list at Woodcrest earlier.

Officer attempted to call suspect, but only got a voicemail. Officer left a message and stated to call police officer upon receipt of message.

Officer told the victim the crash happened on private property and that officer could not write a state report for it. Officer advised her that it will be handled through the insurance company. Officer gave victim officer's business card with the incident complaint report and advised her to let her insurance company know.

Suspect called officer back and said she was at Woodcrest and when she was leaving the parking lot in her vehicle, she heard a clunk. Suspect stated she thought she had hit a white Buick in the parking lot. After hitting the Buick, suspect stated an alert came on her dash that indicated low tire pressure. Officer gathered suspect's insurance information and gave suspect the ICR number and told her victim's insurance will be in contact with her.

Officer called victim back and told her officer was able to get into contact with suspect and had gathered suspect's insurance information. Nothing

Blotter

further to report.

7:50 p.m. Driving without a license. CR 75/Cedar Street. E. While on routine patrol, officer observed a vehicle, without its headlights on. The vehicle had the fog lights and marker lights on. Officer activated emergency lights and initiated a traffic stop. Officer then approached the driver, identified driver, and told him the reason for the stop was because the vehicle did not have any headlights on. Driver stated he had it set to only have the fog lights and marker lights.

Officer asked driver if he had a driver's license, and driver stated he did not. Officer asked driver if he ever had a driver's license; driver stated he did not. Officer gathered driver's name and date of birth and had dispatch run information. Officer issued driver a citation for driving without a valid license. Officer explained citation to driver, and driver left the vehicle on the side of the road and walked home.

Oct. 16 7:04 a.m. Dog at large. Minnesota Street E. Officer was dispatched to a dog-at-large call. Complainant reported a German shepherd with no tags was contained in her yard. Arrived on scene and located the dog. Friendly dog but would not get in the car. On call city maintenance came out with the kennel and the dog was transported to city maintenance. Dog owner called in reporting her dog ran off this morning. Officer told her the dog was impounded and is currently at the humane society. Officer told her she needs to call the humane society to claim the dog and she would need to

come into the St. Joseph Police Department on Monday to pay the impound fees before she gets the dog back. Also advised her she needs a dog license. Dog owner said she understood.

Oct. 17

12:10 a.m. Burning. Fourth Avenue NW. Officer was dispatched to a burning complaint at Fourth Avenue NW by an anonymous complainant who had heard loud fireworks. Officer arrived on scene and talked with three adults attending a fire in the backyard. They said the fireworks came from a couple of blocks away, there was not an issue with the fire. Nothing further.

Oct. 26 11:36 p.m. Suspicious person. Baker Street E. Officers were dispatched to a suspicious person in a backyard on Baker Street. The complainant called stating a male was walking through the backyard and knocking on the neighbor's door. Officer arrived on scene and located suspect in the backyard of the townhomes. Suspect said his girlfriend lives in the building. He said he was at home in St Cloud when his girlfriend told him to come over and hang out. Suspect drove to St Joseph, but his girlfriend would not answer the door or her phone. Suspect knocked on the door, rang the doorbell, and was tossing his headphones at the girlfriend's window to try and wake her up. Suspect had a vehicle there. He said he was going to try calling a few more times before leaving. He apologized, advising he was trying to respect neighbors and trying

to be quiet. There is a Domestic Abuse No Contact Order when running suspect's name, but the protected party does not live on Baker Street.

Oct. 29 11:22 p.m. Intoxicated male.

College Avenue S. Complainant requested police to her apartment complex for an intoxicated male in the common hallway of the building. Officer arrived on scene and located the suspect laying in the hallway between the complainant's apartment door and the adjacent apartment door. The suspect was blocking the complainant's door with his body. It took significant prodding and poking to wake the suspect. With the assistance of another officer, officers were able to wake the suspect. After several minutes of fumbling in his pants pockets and wallet, the suspect gave officer's an Illinois driver's license. The Illinois driver's license came back not on file. After asking the suspect several times for a "real" driver's license, he provided officers with his Minnesota driver's license. Preliminary breath test was administered and suspect tested .238 A bed was reserved at detox for the suspect. Officer issued a new Minor Consumption incident complaint report and charges relating to the false ID and minor consumption as well as Detox were processed on that incident complaint re-

Oct. 31

7:48 p.m. Window peeping. 20th Avenue SE. Officer was dispatched to a window peeker. Complainant report-

Blotter • page 11

Calendar

are also listed in the calendar Is your event listed? Send your information to: Newsand may charge more. leader Calendar, 1622 11th

Saturday, Nov. 27

Shop Small Crawl, 10 a.m.-5 p.m. Downtown St. Joseph. Shop small, independent and Minnesota made. Shop, eat, drink and be merry!

Tuesday, Nov. 30

St. Joseph Food Shelf, open 1-3 p.m., 18 Birch St. E, St. Joseph. Visit Facebook page for schedule changes and updates.

Thursday, Dec. 2

Coffee and Conversation, a senior discussion group, 9 a.m., Sartell Community Center, 850 19th St. S. Featuring Troy Nelson, A Day in the Life of . . . a Pilot.

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

Friday, Dec. 3

Art & Craft Sale, sponsored by the Church of St/ Joseph, Y2K Lions and St. Joseph

Community Winterwalk, 4-7 p.m., Church of St. Joseph, 12 W Minnesota S., St. Joseph. Make yours a handmade holiday! Free admission, arts & craft sale, bake sale, hot turkey sandwich meal and live music.

Saturday, Dec. 4

Christmas Candy & Cookie Bake Sale, 9 a.m.-noon. St. Francis Xavier Church Gathering Place, 219 Second St. N,

Art & Craft Sale, sponsored by the Church of St. Joseph, Y2K Lions and St. Joseph Community Winterwalk, 9 a.m.-1 p.m., Church of St. Joseph, 12 W Minnesota St., St. Joseph. Make yours a handmade holiday! Free admission, arts & craft sale, bake sale, hot turkey sandwich meal and live music.

Sartell Winter Market, 1:30-4:30 p.m., Sartell Community Center, 850 19th St. S. Shop local! This indoor market features homemade food items, crafts, jewelry and

Christmas with the Steeles, 7:30 p.m., Paramount Center for the Arts, 913 W. St. Germain, St. Cloud. Sacred and secular songs of the season. Visit paramountarts.org for more information.

Monday, Dec. 6

St. Joseph City Council, 6 p.m., Government Center, 75 Callaway St. E. Available on local cable channels.

Tuesday, Dec. 7

St. Joseph Food Shelf, open 1-3 p.m., 18 Birch St. E, St. Joseph. Visit Facebook page for schedule changes and updates.

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

Wednesday, Dec. 8

St. Cloud Schools Board of **Education Agenda Planning** Committee, 8 a.m., District 742 Administration Office, 1201 S. Second St, Waite Park.

St. Joseph Area Chamber

of Commerce, 11:30 a.m., Government Center, 75 Callaway St. E., St. Joseph. 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.

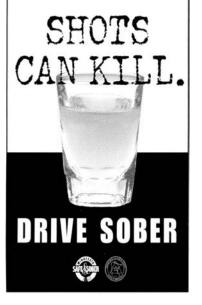
Thursday, Dec. 9

Coffee and Conversation, a senior discussion group, 9 a.m., Sartell Community Center, 850 19th St. S. Topic: Conversation Day.

St. Joseph Food Shelf, open 1-3 p.m., 18 Birch St. E, St. Joseph. Visit Facebook page for schedule changes and updates.

St. Joseph Senior Citizens, 1:30 p.m., St. Joseph Fire Hall, 323 Fourth Ave NE, St. Joseph.

The Nutcracker Ballet, presented by Stoia Ballet. Show times: 7 p.m. Dec 9 and 10 and 2 p.m. Dec. 11, Paramount Center for the Arts, 913 W. St. Germain, St. Cloud. Visit paramountarts.org for more information.





Liz and Ben Prigge work in tandem filling dozens upon dozens of styrofoam containers with mashed potatoes Nov. 23 in the St. Joseph Church kitchen and dining room.

Faith

from front page

There were also many anonymous donations given.

The Catholic Church of St. Joseph opened its large kitchen so volunteers could prepare the many turkey dinners with all the fixings and desserts. The process took two days of prep work. There were two pick-up sites (St. Joseph, Sartell) to receive the dinners, but for shut-ins or people lacking vehicles, the meals were delivered to their doorsteps.

Prigge recalled one moving telephone call he received. A woman asked him what were the criteria to receive a free dinner. He told her the meals are free to anyone who wants one, period. The woman broke down crying and said it would be the first Thanksgiving meal she and her young son will have had in seven years because they had been on the move almost constantly, doing without and barely scraping by.

Prigge said he hopes to make Faith Feeds a nonprofit agency some

When asked how he can manage to lead such a complicated effort to feed so many, Prigge said this:



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8805 Ridgewood Court, St. Joseph beelineservice.com



100th ANNIVERSARY ARAMOUNT CENTER FOR THE ARTS

Plan Some Holiday Fun!



"My amazing wife helps me stay

"Oh - and not to forget - my

Then he added with a laugh:

coordinated."

skill and finesse."

CHRISTMAS WITH THE STEELES

Sacred and secular songs of the season Sat, Dec 4 • 7:30PM

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Presented by Stroia Ballet Dec 9 & 10 • 7:00PM Dec 11 • 2:00PM

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Crank up your holiday spirit Dec 19 - 23 • 7:30PM



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One of the three Wiseman puppets from the opera, "Amahl and the Night Visitors."



The Church of Saint Joseph, in collaboration with the Y2K Lions and the St. Joseph Community Winterwalk, hosts the:

Art & Craft Sale

FRIDAY, DECEMBER 3RD

SATURDAY, DECEMBER 4TH

4:00 PM TO 7:00 PM 9:00 AM TO 1:00 PM

> CHURCH OF SAINT JOSEPH, HERITAGE HALL 12 W. MINNESOTA STREET, ST. JOSEPH, MN

Free Admission

- Arts & Craft Sale
- Bake Sale
- Hot Turkey Sandwich Meal
- Live Music

To reserve a vendor table, please visit the Church of Saint Joseph website at www.churchstjoseph.org and click on 'Vendor Registration: 2021 Craft Sale' under TOP LINKS or call 320-363-7505 x531.



Monk

from front page

by Lyndie and John Wright of London, were about to be put up for sale on Ebay and separtated, unless they could find someone who wanted them.

Fentress contacted Br. Paul and told him about the puppets and asked if he had any interest in them. Turning down lifesized puppets that were made for the Queen is simply not something you do. But it took some time and a lot of phone calls to DHL shipping to figure out how to get them here.

He didn't even ask for permission. Not wanting to dive in too deep and spend too much money until he knew what he was getting into, he asked to have just the main characters sent over, which was five puppets. Before he even had them completely unpacked, he knew he had to have the rest and eventually, all 23 puppets made there way to the Prep school and into Br. Paul's hands.

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The puppets themselves are beautifully crafted. Some are made with wood, others with foam. The mother's face is made from leather, giving her a life-like look. And the colors of the clothing and painted faces are vibrant and eye catching. If you happen to make eye contact with one of them, it's hard to look away.

The story of "Amahl and the Night Visitors" follows a little boy who happens to be crippled, and happy and playful despite he and his mother's poorness. He hears a knock on his door one night and is greeted by the three kings, otherwise known as the wisemen. They are on their journey to find the baby Christ. To his mother's chagrin, Amahl helps

the kings on their journey in his own unique way.

The opera takes a team of 100 people to perform. This includes an orchestra, a choir, soloists, and of course, the puppet masters. Each puppet takes at least two individuals to control them, but the main character, Amahl needs three people to help him move. These three individuals must stay on their knees, behind Amahl for the entire 55-minute

The students of St. John's Preparatory are that team, along with the help from some of the staff members.

"The students love this," Br. Paul said, "and it teaches them so much."

Monk • page 10



Br. Paul-Vincent with Amahl from the opera "Amahl and the Night Visitors" at St. John's Prep.

Shop · Print a poster · Have a snack · Learn something



pen Shopday

Saturday

December 4th • 10am-2pm

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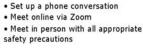


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Br. Paul from St. John's Prep shows off a puppet from the opera, "Amahl and the Night

Visitors."

Christmas Program Saturday, Dec. 18

Everyone Welcome!

Horse-drawn wagon rides from 3 to 4:15 p.m.

Old-fashioned Christmas Program – 4:30 p.m.

We welcome your gifts of non-perishable food items and toys to be delivered to the Paynesville Community Center.

A free-will offering will be taken for the Salem Church and Cemetery restoration and upkeep. Refreshments served

Historic Salem Community Church, 5 miles north of Paynesville on 220th Street.

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HOLIDAY GIFT GUIDE | MUSICIANS

Gifts For Music Lovers

This holiday season, many people are faced with the difficult decision of what gifts to purchase for their friends and family. Music lovers can be especially difficult to shop for because of their different tastes and ways they enjoy music.

Whether they are die-hard Eminem fans, musical theater geeks, classical music enthusiasts, musicians themselves or simply enjoy listening to the occasional rock song, music fans are everywhere.

Depending on the person, shopping for presents music enthusiasts will enjoy can be as easy as buying a band T-shirt or it can be as difficult as trying to figure out where the nearest vinyl records store is located. It is important to know the person you're shopping for, but there are several go-to gifts if you are unsure of where to start.

RECORDINGS

CDs, records or music streaming gift cards are all options available to give as gifts for music lovers this holiday season. It is highly suggested to get CDs or records of bands the music fan already is interested in, but if you aren't



⊕ ADODE STOCK

sure of what albums they already have or what specific bands they enjoy, it is still heartwarming to hand them a CD of songs that made you think of your friend. It goes to show you know that per-son

Of course, there is the option of hand-picking what songs to put on a CD and burn your own personalized list of songs for that special music lover in your life. Adding a touch of personalization goes a long way when it comes to gifts.

Vinyl records are another option. According to the Recording Industry Association of America, more than 17 million vinyl records were sold in the first six months of 2021, practically doubling that which was sold during the same time-period in 2020. Vinyl records are coming back in style, and more than likely, the music lovers in your life would be happy to tell you more about it.

LISTENING

Many people listen to music through headphones or earbuds, so buying nice music accessories is a great way to improve a music lover's lifestyle. Bluetooth speakers, sound bars, karaoke machines and outdoor music options will allow enthusiasts to share

their love of music with others.

LIVE SHOWS

Concert tickets are a great gift for any music lover, and the good news is there are concerts taking place constantly for all different kinds of music. Make sure to buy tickets for a concert far in the future so the person you are giving them to will have time to put that concert on their schedule.

Music lovers who play an instrument might enjoy being given fun instrument accessories. These accessories can be both a funny and endearing way to show you care about that person. For example, there are flavored reeds for

woodwind instruments like saxophone and clarinet. Buying sheet music of a musician's favorite songs also is a good option for when that musician just wants to relax and have fun with their instrument.

It is always best to ask music lovers how they like to enjoy music. Do they love a certain genre or do they like many different types of music? Do they play an instrument themselves or do they just appreciate listening to it?

The more you know about this person's musical hobbies, the more comfortable you will be when picking out that perfect gift this holiday season.



Opinion-

Our View

Small businesses over Amazon

No one wants to fight the crowds in malls and large department stores this time of year. It brings bouts of stress and anxiety and leaves one feeling depressed about holiday shopping in general.

That's why things like online shopping and Amazon have become such wildly used alternatives to pushing your way through elbow-to-elbow people who generally have a chip on their shoulder and are less than pleasant to be around.

However, now is the time we should be focusing our attention toward supporting our own little small businesses right here in our communities. These businesses are often the legs our cities and towns stand on and they need our support to keep moving forward.

It's no surprise to anyone the pandemic has really taken its toll on our small business neighbors. It's sad to see how many of them have slipped through the cracks and disappeared without warning. What's really sad is most of these small businesses were selling quality products you can't get anywhere else.

While malls are filled with crowds of people pushing and shoving their way past you to get the best deals, if you shop at a local store, you are generally met with a friendly, inviting atmosphere where the owners and employees are thrilled to see you. They understand the value of having you as a customer and appreciate the time you take to shop their stores. The same cannot necessarily be said about what you purchase on Amazon; it's hard to really know who your money is actually going to and what you are supporting.

Shopping at your local family-owned stores might not guarantee you small crowds and cheaper prices, but if you've spent time in one of these shops you will notice a difference. Even if there are crowds of people, the atmosphere is different. That's because everyone there knows they are doing more than checking off an item on their shopping lists, they are proud to be purchasing unique items for their family and friends while also giving back to their community.

It might be easier to sit behind a computer and push, "add to cart." And truthfully, there are other benefits to doing that because we do need to support our economy as whole. But starting with our own towns first ensures we are supporting families who live in our very own neighborhoods.

The pandemic has taken so much away from all of us, it's our job to start rebuilding what has been lost. And there's no reason that can't start with supporting our local small businesses.

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.

When keeping yourself safe feels unkind

I was sitting at my home office, taking a work call when I saw a woman walking down the road in front of my house. The wind was cruel and unrelenting, but the woman was wearing nothing but a skintight dress that stopped above the knees, and flip flops. Her skin was a painful red and she was clutching some type of bag closely to her chest. It appeared she was making her way toward my house when she suddenly turned and chose to knock on the door of my neighbor's house, directly across the street from me.

My neighbor allowed her in and for a moment I felt better she was going to get the warmth she so badly needed. I continued my work call. By the time I was finished I noticed there was a cop car in my neighbor's driveway.

"Good" I thought, "she will get the help she needs."

I left the house shortly after that feeling appeased the situation was being worked out, and knowing my neighbor, she was being well cared for.

Roughly an hour-and-a-half later, I returned to my house. I was surprised to see the situation had not yet been solved. In fact, there were two more cop cars and three cops in my neighbor's driveway speaking with a now more warmly dressed woman. As I said, my neighbor had taken care of her. But there still seemed to be some sort of trouble.

Not wanting to be a nosey neighbor, and of course letting law enforcement do their job, I returned to my desk and began working while having my lunch.

Leanne Loy Editor



Moments later, out of the corner of my eye. I saw movement and my beagles began to howl. As I looked up, I saw that the woman was now standing in my front yard. It appeared she was attempting to play tag with the officers. My concern for the woman now became concern for myself.

I locked the doors and closed the curtains. A little overkill maybe, but I needed to feel safe. It became quiet so I looked out my window just in time to see the three officers "needing to use force" getting the woman in the back of one of their cars.

Why am I sharing this story? Well, because I learned a sad, but necessary lesson that day.

When I initially saw this woman walking in the screaming cold, alone and hunched over a bag (which I later found out was filled with anxiety medication), my first instinct was to open my door to her. I wanted to help. I thought perhaps she was running from someone who had hurt her or was trying to hurt her. Or maybe she had a bit too much to drink the night before and was just completely lost. I'm sure that's happened to the best of us. After speaking to my neighbor, I discovered the same thoughts had run through her head as well, until it became apparent

that much more was involved.

Moments upon entry into my neighbor's house, it was clear this woman was suffering from some serious mental health issues. Luckily my neighbor was unhurt, and the cops' arrival ensured all would be well. They were able to get her to the hospital for the help she needs. But it could have had a scarier ending

As someone who has not only taken several self-defense classes but has also taught them, I know better than to let strangers into my house. And yet, here was this woman, so helpless and cold that my first instinct was to let her in. I think as women a lot of us have this natural instinct to want to help other women. That's not a bad thing, it's part of what makes us human. But the sad reality is we live in a world now where we really do need to think about our own protection first, which is something that doesn't come naturally for a lot of us.

The safe thing would have been to hand her a blanket and let her know help was on the way. She may have tried to leave at that point, but as she was on foot she wouldn't have gotten too far.

It makes me sad to think we cannot just open our doors anymore to help our fellow humans. But that doesn't mean we cannot help in some way. This poor woman clearly needed to encounter kindness, but what she needed even more was the kind of help only professionals can provide.

Santa arrives with big bag of projects

Santa Claus arrived early, bringing a big bag bursting at the seams with \$1.2 trillion-worth of jobs-boosting infrastructure projects.

On the lawn of the White House, Santa (aka President Joe Biden) joined with others to celebrate passage of the "Infrastructure Investment and Jobs Act." It was a historic moment – the biggest, most comprehensive infrastructure package in decades. Like ObamaCare, it's a big deal. Let's rejoice.

My only concern is that greedy, corrupt factions might hog some of the funding for boondoggle schemes. Strict oversight, transparency and accountability are crucial when that many billions of federal funds are involved.

President Biden delivered. So unlike the former president who crowed so often about infrastructure needs and did nothing about them. Like House Speaker Nancy Pelosi, Biden knows how to "herd cats." He is a master in communicating with contentious legislative factions and in achieving deals through major compromises. In this bill, Biden got about half of what he wanted, but a half a loaf (especially in this case) is better than none.

As I watched the signing ceremony on TV, three thoughts sprang to mind: the horrific Aug. 1, 2007 collapse of the I-35 bridge in Minneapolis, killing 13 motorists during rush hour; the lead water pipes in Flint, Michigan that were

Dennis Dalman

Reporter



poisoning people and stunting children's minds; and the many thousands of deep potholes I've had to swerve to avoid driving over throughout the years.

The bill was passed in the House on a vote of 228-206, with help from 13 Republican votes. Six Democrats voted against it. Earlier, the Senate had approved it 69-30, with 19 Republican senators voting yes. Some of them have since reported receiving death threats. None of Minnesota's Republicans voted for the bill; just wait, just watch them try to take credit when wonderful projects strengthen our state.

Minnesota is supposed to receive about \$4.5 billion for highways, bridge repairs and replacements, broadband Internet extensions, water-treatment facilities, electrical charging stations for vehicles, and airport improvements – to name just some. The projects and priorities will be determined by the Minnesota Department of Transportation, along with lots of input from residents, local officials and state legislators.

Nationwide, there will be projects

like the ones in Minnesota, but also rebuilding electrical grids, expansion of renewable energy sources, environmental mitigation, replacing of lead drinking-water pipes, kick-start projects for electric-vehicle production, and public transit and improvements at sea ports and airports. There are also funds to reconnect communities, mainly predominantly Black communities that had been isolated and/or divided by highway and other infrastructure projects of the past – examples of systemic racism.

This bill is nothing short of a massive rebuilding of America's structure that will greatly enhance our country and its people.

Suzanne Clark, president of the U.S. Chamber of Commerce, lavishly praised the bill for all of its projects that will, she said, grow the economy and help the environment.

"It is," she said, "the single largest investment in innovation, efficiency and resiliency to address climate change in U.S. history."

At the White House ceremony, Biden said this: "Here in Washington, we've heard countless speeches and promises, white papers from experts, but today we're finally getting this done. So my message to the American people is this: America's moving again, and your life is going to change for the better."

Thank you, Santa – um – I mean Mr. President

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

Prep students raise more than \$2,300 in Thanksgiving Food Drive

by Heidi L. Everett news@thenewsleaders.com

St. John's Prep students, faculty and staff are sharing the spirit of Thanksgiving by donating food and money to the St. Joseph Community Food Shelf to serve more than 30 families in St. Joseph.

Students from grades six through 12 collected food and money to contribute to the food shelf to serve local families a hearty and healthy Thanksgiving meal. This year families brought in non-perishable food items including canned vegetables, bottles of juice, boxes of stuffing, dry biscuit mix, cans of broth and cream of mushroom soup, bags of potatoes and other holiday staples. Other items included breakfast cereal, boxes of macaroni and cheese, containers of cookies and other kid-friendly favorites. In addition, they collected more than \$2,300 in cash and checks to purchase turkeys, pies, buns and other

perishable items

"The generosity of our students and families is remarkable. It's a wonderful display of the depth of community and gratitude at Prep and symbolic of the Benedictine values we hold as a school," said Head of School Jon Mc-

Donations to the St. Joseph Food Shelf are needed and welcomed Non-perishable food items can be placed on the food-shelf cart under the balcony in the Church of St. Joseph at 12 W. Minnesota St. Checks can be mailed to the Parish Office and should be payable to "Church of St. Joseph" with "food shelf" on the memo line.

Clients of the food shelf must live in the St. Joseph area. To receive assistance, clients must have a picture ID and verification of address. For more information about the St. Joseph Community Food Shelf, contact the St. Joseph parish office at 320-363-7505, ext. 100.



contributed pho

St. John's Prep students prepare to load the St. Joseph Food Shelf truck with non-perishable food items. They are (clockwise from left) Maya Beumer, of St. Joseph; Kai Kyumin of Bundang-gu Seongnam Gyeonggi of the Republic of Korea; St Joseph Foodshelf employee Julie Gravgaard, of St Joseph; Gigi Pan, Irvine, California; and SJP Campus Ministry Director Tricia Lyngen. St. John's Prep students raised \$2,300 to feed more than 30 local families.

Monk

from page 6

He recalls one student's re-

mark who, when given a compliment on how beautifully she was carrying herself on the stage in a different play said, "I learned it from the puppets."

Br. Paul is more than a the-

ater director. To these students and to everyone he meets, he inspires and teaches that life is filled with beautiful, artistic things, if you only know how to see it.





Br. Paul is towered over by one of the three wise men from the opera, "Amahl and the Night visitors" at St. John's Prep. The puppets need between two to three people to fully operate each one.



photo by Leanne Loy

Amahl, from the opera "Amahl and the Night Visitors" is showing his embarrassed side as Br. Paul looks on at St. John's Prep.



Jacobs flaunts homemade fountain pens

Sarah Jacobs owner of Turning Point Woodworking in St. Joseph showcases her stunning handmade pens at the Resurrection Lutheran Church holiday craft fair.



St. Joseph craft fair blooms

Diane Justin of Albany proudly stands by her dried flower arrangements and decorations at the Resurrection Lutheran Church craft fair. Justin dries all the flowers herself at her home for her designs. "I have a very forgiving husband" she said, regarding the amount of flowers she has throughout her home.

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Sliced to close permanently

by Leanne Loy editor@thenewsleaders.com

According to their Facebook page, the "Sliced on College Avenue" pizza shop will permanently close its doors as of Nov. 28.

"Sorry to let you down," the post reads, "but it is time to say goodbye for now."

Many customers took to the comment section to say how sorry they are to hear the news and that the establishment will be missed. Some even listed the names one last time, as of the date of their favorite specialized pizzas Sliced had to offer.

Last December, Sliced mentioned in another Facebook post that the shutdowns were taking a toll on its ability to remain open. The post stated "even though we are making our way through the pandemic, the effects on our local businesses are still continuing."

The post also lists Sliced's final hours of operation for those who want to stop in

of this publishing, to be the

a.m.-10 p.m.

following: Friday, Nov. 26: 4-9 p.m. Saturday, Nov. 27: 11

Sunday, Nov. 28: 1-8 p.m. (tentatively)

— People —

The following educators were recognized at Resource Training & Solutions' annual Leaders in Educational Excellence Awards in October.

Jean Voigt and Troy Hoffarth, Kennedy Community School

Nicole Douvier, Brad Mohs and Adam Savolainen, Apollo High School.

This ceremony recognizes and celebrates the accomplishments of outstanding educational leaders.

Blotter

from page 4

ed a male was standing outside her living room window taking pictures. They did not get a description other than a male. The male was last seen walking east. Officer checked the area with negative contact. Spoke with the complainant who has not had any contact with anyone that would cause her concern.

Nov. 1

11:31 a.m. Fire. Northland Drive. Responded to a furnace fire. Upon arrival, officer spoke to homeowners who stated the furnace had started on fire. Male advised he was able to get the fire out with an extinguisher however there was a lot of smoke. St. Joseph Fire Department arrived and determined the fire was out. Let the St. Joseph Fire Department ventilate, and officers provided traffic control.

-PUBLIC NOTICE-

STATE OF MINNESOTA **COUNTY OF STEARNS**

> SEVENTH JUDICIAL DIS-**TRICT** DISTRICT COURT PROBATE DIVISION

Court File No. 73-PR-21-7263

NOTICE AND ORDER OF HEARING ON PETITION FOR PROBATE OF WILL AND APPOINTMENT **OF PERSONAL** REPRESENTATIVE AND NOTICE TO CREDITORS

Estate of William Richard Vowles, Decedent

It is Ordered and Notice is given that on Dec. 3, 2021 at 8:45 a.m., a hearing will be held in this Court at 725 Courthouse Square, St. Cloud, Minnesota, for the formal probate of an instrument purporting to be the Will of the Decedent dated, July 6, 2005, ("Will"), and for the appointment of Dorothy Liszka-Vowles, whose address is 1106 Willow Pond Drive, Waite Park, MN 56387 as Personal Representative of the Estate of the Decedent in an UNSUPERVISED administration.

Any objections to the petition must be filed with the Court prior to or raised at the hearing. If proper and if no objections are filed or raised, the Personal Representative will be appointed with full power to

power to collect all assets, to pay all legal debts, claims, taxes and expenses, to sell real and personal property, and to do all necessary acts for the Estate.

administer the Estate including the

Notice is also given that (subject to Minnesota Statutes section 524.3-801) all creditors having claims against the Estate are required to present the claims to the Personal Representative or to the Court Aministrator within four months after the date of this Notice or the claims will be barred.

Dated: Oct. 28, 2021

(COURT SEAL)

Dated: Oct. 28, 2021

BY THE COURT

/s/ Frank J. Kundrat Judge of District Court

/s/ George A. Lock Court Administrator

Attorney for Petitioner Thomas M. Anderson Anderson Law Offices, PLLC 1001 S. First St. Ste. C P.O. Box 1123 Willmar, MN 56201 Attorney License No: 351787 Telephone: (320)-262-3915 Fax: (320) 215-9900 Email:

Publish: Nov. 12 & 26, 2021

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PERSONAL FINANCE | BE PREPARED

Emergency-Proof Your Finances

The best way to protect your finances in times of trouble is through pre-planning.

Disasters, whether in the form of storms, family crises or a larger economic issue, tend to arrive without warning. Making the right choices before there's an emergency can limit disruptions, help lower stress and give you a smoother pathway forward. Here are some planning strategies to help emergency-proof your check-

CREATE AN EMERGENCY FUND

Economies, by nature, are prone to booms and busts. Unfortunately, they will always be subject to downturns. We also can be impacted by sudden outside forces, like the banking crisis of 2008 or the pandemic of 2020. An important protection against financial hardship involves saving money to help bridge these cycles. The total amount varies depending on your costs, but a good rule of thumb for emergency funds is three to six months worth of expenses.

EVALUATE YOUR FINANCES

Pay close attention to your general savings, investments, income and debt. These financial markers can make all of the difference in navigating through a sudden problem. If you feel like there's room for improvement, create a budget that takes into account how much you're making against what you are paying out through bills.

Find places to cut costs before it's a requirement, and those choices become more easily made.

ORGANIZE YOUR DOCUMENTS

The impact of a natural disaster or family emergency can be unbearable;



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it gets worse still if disorganization creates new stress points as you try to move on. Organize important documents now, so you know just where to find them. Consider putting documents that are more difficult to replace — along with collectibles and other heirlooms — in a safety-deposit box. Keep things like passports and living wills with you, since you might not have immediate access to the deposit box.

IMPROVE YOUR CREDIT SCORE

Lenders always favor the healthiest borrowers, and that's particularly true during difficult times. The higher your credit score, the better rates and terms you'll earn. If you can't establish the recommended three- to sixmonth emergency fund, or if the fund simply runs out during your emergency, you might need access to credit until you can emerge from an uncertain period.

REVIEW YOUR INSURANCE

An essential part of any emergency planning, insurance coverage can create an umbrella of protection against difficult financial situations. If you don't have the right kind or amount, however, insurance can just as easily become another issue as you try to right your financial ship. Look into plans that will be of specific help during an emergency, like disability insurance to help replace lost income.

