

# Reaching Everybody! Newsleaders

Friday, Jan. 21, 2022  
Volume 34, Issue 2  
Est. 1989

## Town Crier

### Free-throw contest set Saturday, Jan. 22

A free-throw competition for children ages 9-14 will be held at 3 p.m. Saturday, Jan. 22 at St. Francis Xavier School gymnasium, 219 Second St. N., Sartell. The St. Joseph Knights of Columbus canceled this year's event due to Covid but students may participate in this annual event, which is sponsored by the Knights of Columbus, Bishop Trobec Council #5276, serving the Sartell and St. Stephen communities. Winners from the local level will advance to district, region and state competitions. All contestants from the local level are recognized for their participation in the event and the winners at each level receive a trophy. Participants register at the event and must have written consent and age verification from a parent or guardian. Please contact Jake Schneider at (320) 761-7143 or jakeschneider34@gmail.com with any questions.

### Whitney offers coaches for hypertension control

Health Coaches for Hypertension Control is a workshop designed to help people with hypertension manage, lower and prevent future complications from high blood pressure. This workshop, from 1-2:30 p.m., runs Thursday, Feb. 3-April 7 on Zoom. Trained health coaches provide eight 90-minute sessions addressing self-management, nutrition and physical activity. Lifestyle changes are recommended, including weight reduction by following the DASH eating plan and increasing physical activity to 30 minutes most days of the week. Topics covered are communication, nutrition, physical activity, tobacco-use cessation, behavior change, stress, medication and community resources. To register: <https://hipaa.jotform.com/whitneysc/WorkshopRegistration>.

### Republican precincts set Feb. 1 at Sal's Bar

Caucus Senate District 13 Republican precincts for Collegeville Township and the St. Joseph City will be held at 7 p.m. Tuesday, Feb. 1 in the back room of Sal's Bar & Grill, 109 W. Minnesota St., St. Joseph.

**INSERT:**  
**Minnesota Street Market**

## Andy Loso – a life remembered, honored

by Leanne Loy  
editor@thenewsleaders.com

On Jan. 11, Gov. Tim Walz ordered the flags in Minnesota to be flown at half staff in honor of local St. Joseph resident Andy Loso.

Captain Andy Loso, 42, passed away on Nov. 23, 2021, due to complications with Covid-19. Loso was a prominent member of the St. Joseph community, and the residents will miss his presence greatly.

According to the St. Joseph fire department, during his 19 years, Loso was very active in responding to the needs of the community. And he took great pride in helping to educate many kids during Fire Prevention Week each year at the schools.

"Captain Loso was a dedicated firefighter who was respected by his family, friends and colleagues," a statement issued by Gov. Walz reads. "With its deepest gratitude, the State of

Minnesota recognizes Captain Loso for his dedicated service to, and sacrifice for, his fellow Minnesotans, and our thoughts and prayers are with his family, friends and community."

The Newsleaders itself is quite familiar with the Loso name. In fact, it was just last year our own Dennis Dalman, former editor and 40-plus-year veteran reporter, interviewed Loso as the youngest Grand Marshal to grace the annual Fourth of July Parade in St. Joseph.

"The last name "Loso" is practically synonymous with "St. Joseph," Dalman writes. "In fact, its first settler was a Loso, so it was so appropriate one of the many Losos –[was] grand marshal in [the parade]."

Loso thought that someone was "pulling his leg" when he found out he was to be Grand Marshal; such an honor has never been given to someone so young. This is quite the tes-

**Loso • page 2**

## Legion donates to St. Joseph Catholic School

by Hayley Olson  
news@thenewsleaders.com

American Legion Post 328, located in St. Joseph, is a charter post. This means Post 328 was organized and recognized in the first year the National

American Legion was chartered by Congress. The American Legion supports many national and community-based organizations, including supporting the Boy Scouts and maintaining a relationship with the National Educators Association. Earlier



contributed photo

**2021 Grand Marshal Andy Loso waves to fans and well-wishers during the Fourth of July Parade in St. Joseph. The Model T truck he is riding in is his own vehicle. His hobby is restoring Model T's. Loso died Nov. 23 due to Covid complications.**

this month, Post 328 showed support for St. Joseph's Catholic School.

Dennis Weisbrich, commander; Terry Loso, gambling manager; and Dan Wippler, post home committee chairman, met with St. Joseph Cath-

olic School Principal Sara Michaelson Jan. 6 to present a \$5,000 check toward a school kitchen renovation project. Dan Wippler is also chairman of the St. Joseph Parish finance council. The American Legion had

**Donation • page 11**



contributed photo

**On last year's Veterans Day, St. Joseph resident Kevin "Grandpa" McCarthy shared with students at Sartell's Pine Meadow Elementary memories of being in the U.S. Navy. McCarthy has volunteered for five years as a member of the "Foster Grandparent" program. The program is seeking more volunteers.**

## Kennedy students miss 'Grandma Betty'

by Dennis Dalman  
news@thenewsleaders.com

On the day Betty Lansing turned 85 years old, she was working as a "foster grandmother" with her beloved kindergartners at Kennedy Elementary School in St. Joseph.

On that day, the school's intercom system announced "Today is Betty Lansing's 85th birthday." The students in a sixth-grade class leaped up and loudly clapped and cheered: "Happy Birthday, Grandma Betty!"

At the time, Lansing didn't know about it. After she left the kindergartners,

she heard about the birthday tribute from someone in a school hallway. She smiled – filled with bright happiness but choking back tears.

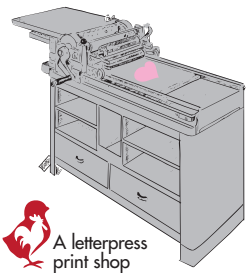
Six years previously, those cheering sixth-graders had been kindergartners that Lansing, as a volunteer foster grandmother, had tutored and nurtured. The bonds of affection they formed were deep and lasting.

Every achievement of the kindergartners was welcomed with a big hug from "Grandma Betty" and hugs from her students. And they were lasting hugs because year after year, older stu-

**School • page 11**



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## Kindergarten Enrollment

### 3 Ways to Enroll at Kennedy

#### 1. OPEN HOUSE

Feb. 3, 5:00 - 6:30 p.m.

#### 2. ONLINE

 Go to [isd742.org/enrollment](http://isd742.org/enrollment)

#### 3. WELCOME CENTER

 Welcome Center  
 1201 2nd St S, Waite Park, MN  
 Monday - Friday, 7:30 a.m. - 4:30 p.m.

 St. Cloud Area  
 School District


Questions?

 Kennedy  
 320-370-7430  
 Welcome Center  
 320-370-8116


## Public hearing held for street improvements

 by Leanne Loy  
[editor@thenewsleaders.com](mailto:editor@thenewsleaders.com)

A public hearing was held Jan. 18 to discuss 2022 street improvements in the St. Joseph area. City Engineer Randy Sabart presented the plans for potential improvements coming in 2022 which can be found on the City of St. Joseph website. The presentation showcased which areas need improvement, what needs to

be done, such as overlay and reclaiming, and what the cost to the city and its residents would potentially look like.

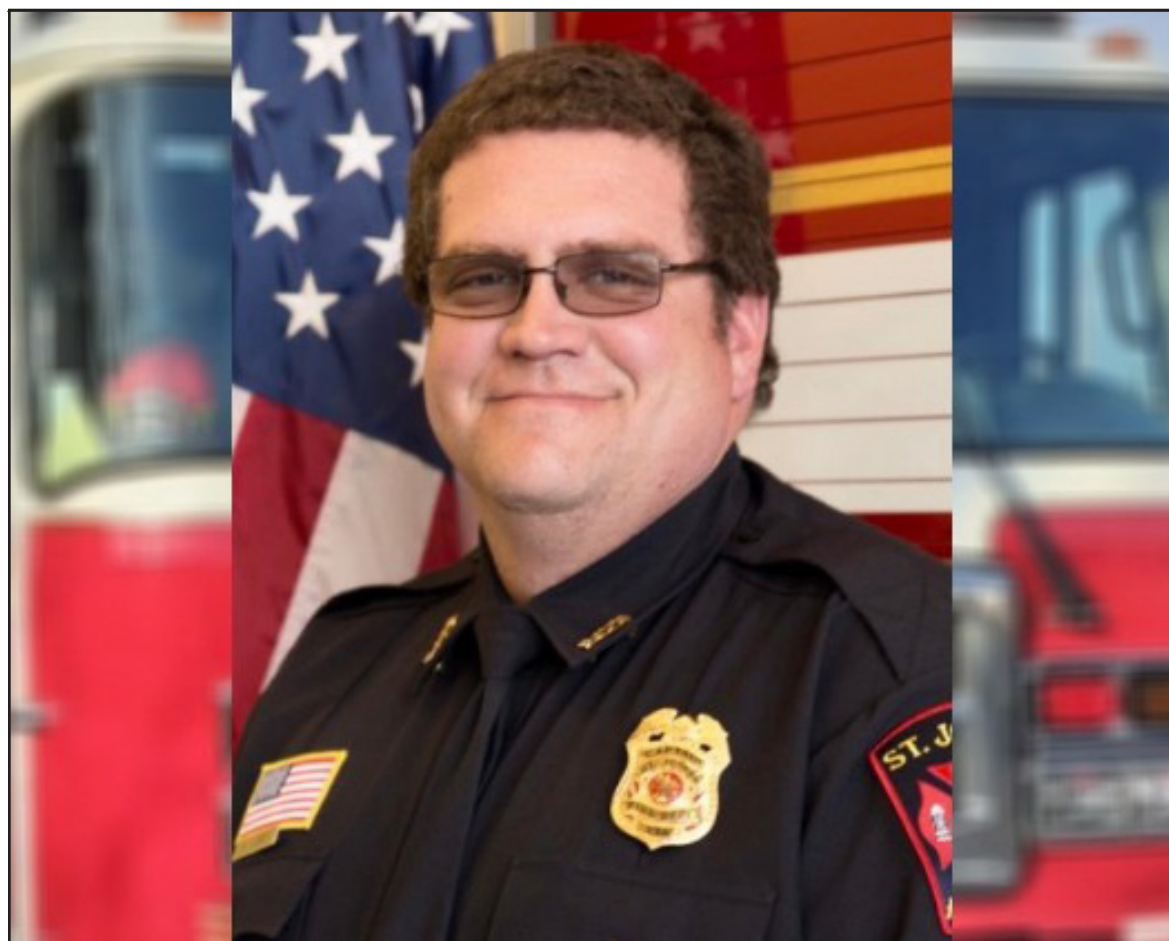
Residents approached the podium with questions and concerns about the expense, the need for the improvements and parking when and if these improvements take place.

Sabart assured the residents city officials are aware of the concerns and are tak-

ing them all into consideration. When the question of necessity came up, Sabart shared even though the streets may not look like they need fixing, the point is to catch them before they get to that point which could potentially cost the city and its residents more money in the long run.

"We are staying on top of the maintenance," Sabart stated, "doing what we need

Streets • page 3



contributed photo

Andy Loso, third-generation firefighter.

## Loso

### from front page

tament to what he meant to this community.

In addition to working at the fire station, Loso was also involved with the St. Joseph Historical Society, the Catholic church and the St. Joseph cemetery.

Loso was born in San Diego, California, son of Terry, a U.S. Navy man; and his wife, Linda (Zinken) Loso. He moved to St. Joseph when he was only about 3 months old. After attending Catholic grade school in St. Joseph, he graduated from Apollo High School, then earned a degree in theology from St. John's University.

Loso had a passion for restoring Model T vehicles. In fact,

the one he rode in the parade last year was one of his own.

He is remembered as someone who always had something "clever" to say with that deadpan humor of his. If you have a special memory or story that you'd like to share, please send it to [news@thenewsleaders.com](mailto:news@thenewsleaders.com). We'd love to share those memories with the St. Joseph community on our Facebook page.

## City seeks input on community center survey

The city of St. Joseph is looking for feedback on the future community center. To participate scan the code here or utilize the direct link, [www.surveymonkey.com/r/stjo-communitycenter](http://www.surveymonkey.com/r/stjo-communitycenter). Survey will run until Feb. 2.





# Streets

from page 2

to do to maintain the integrity of the streets. Or we do nothing and then we risk getting to the point of no return.”

One citizen sent in an email stating they, “...see this project as a waste of money.” This brought up more of the same scrutiny.

The presentation gave a breakdown of the probable costs for both the city and the residents. See table at right.

Sabart believes they have taken all of the costs into consideration and does not see a drastic change in prices for the upcoming year.

For information or to pose questions please go to the city’s website at: <https://www.cityofstjoseph.com/>

## Project Funding

Project Area	Preliminary Special Assessment Revenue (60%)	Preliminary City Subsidy <sup>1</sup>	Total
Graceview Estates	\$215,612	\$149,998	\$365,610
17th & 18th Avenues SE, Baker Street E.	\$135,529	\$96,771	\$232,300
First Avenue NW	\$31,472	\$33,148	\$64,620
Pearl & Batzer Drives, 304th Street Intersection		\$95,620	\$95,620
Total	\$382,613	\$375,537	\$758,150

## Preliminary Schedule

Milestones	Date
Receive Feasibility	Dec. 20, 2021
Council Orders Improvement Hearing	Dec. 20, 2021
Conduct Public Improving Hearing	Jan. 18, 2022
Council Orders Preparation of Plans & Specs	Jan. 18, 2022 (TBD)
Council Authorizes Advertisements for Bids	March, 2022
Council Declares Costs to be Assessed (resoltuion) Council Sets Special Assessment Hearing Date	April, 2022
Public Bid Opening	April, 2022
Special Assessment Hearing	May, 2022
Council may Award Construction Contract	Early June, 2022
Construction start	June/July, 2022
Construction substantially complete	September, 2022
Construction complete	October, 2022

## 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](http://tricountycrimestoppers.org). Crime Stoppers offers rewards up to \$1,000 for information leading to the arrest and conviction of those responsible for a crime.

### Jan. 1

1:55 a.m. Vehicle in ditch. CR 2. Officer was dispatched to a vehicle in the ditch at 31723 CR 2. Officer arrived and saw a vehicle in the west ditch facing northbound. The male driver later said he lost control around the corner because of bald tires. Officer saw damage to the left side of the vehicle caused by a sign he hit. Officer advised dispatch to contact county maintenance and did a crash report due to damage to the sign. Driver was uninjured. Driver said he could have the vehicle towed out in the morning. Officer advised to leave hazards on due to being on a snowmobile trail.

### Jan. 3

5:39 p.m. Threat call. CR 2. Officer was dispatched for a threats call. The complainant said when he was at the union meeting in Waite Park, an individual came up to him and threatened him. Complainant said after the union meeting, the man came up to the complainant and told him he knew where he and his wife live. Complainant said suspect stated he knows complainant’s wife works as well. Complainant gave description of suspect’s vehicle and said he did believe the suspect when he said he knew where the couple lived. Complainant did not want any extra patrols; he was just ad-

vised by the Waite Park Police Department to contact them to let them know what had happened. Complainant was told that an email will be sent out to the department about the issue at hand.

### Jan. 4

10:06 p.m. Hazard. CR 75/CR 133 Officer was dispatched for a hazard at CR 75 and CR 133. The eastbound left turn lane traffic light on CR 75 to go north on CR 133 was not tripping. Officer responded to the hazard and sat at the red light for approximately eight minutes and through three light cycles. Officer turned on emergency lights to trip the lights and to reset the cycle. Dispatch informed the highway department.

### Jan. 6

2:03 a.m. Vehicle in ditch. CR 75/Cedar Street East. While on patrol, officer observed a vehicle in the ditch on CR 75 and Cedar Street East. Officer made contact with the driver who told the officer he slid into the ditch. Officer had dispatch call for a tow and stood by to provide lights until the tow truck arrived.

### Jan. 7

11:24 a.m. Fraud. Cary Court. Officer was dispatched to an unemployment fraud complaint at 1212 Cary Court. The complainant called stating her employer, Bernick’s, received an unemployment confirmation email from the state of Minnesota. The complainant told her employer she did not file for the benefits. The complainant was told to make a report. The complainant has already spoken with credit reporting agencies and was advised to talk with her bank as well. She

advised the only recent thing she did with her social security number was through the state for her passport. She will report if anything further occurs. The complainant called back in stating she received a letter from Broward Health Systems in Florida. She said she lived in Florida for a short time and went to the hospital there once. The letter advised there was a breach in their patient info system back in October 2020 and that her info may have been leaked. The complainant has her accounts and credit being monitored and locked.

### Jan. 8

7:47 p.m. Unattended dog. CR 75/CR 3. Officers were given information that there was a dog around the CR 75/CR 3 area. Officer found a dog in the median of CR 75 near the 2/3 split. The dog appeared to be a sheltie/husky mix. Officer got the dog into the back of the squad car and transported him to city maintenance. Pictures of the dog were taken and sent to office staff. The dog has a blue collar/no tags.

### Jan. 9

6:55 p.m. Gunshots heard. Birch Street West/Fourth Avenue Northwest. Officer was dispatched to gunshots call near the area of Date Street West and First Avenue Northwest. One officer patrolled the area while another patrolled Fourth Avenue Northwest and Ash Street area. Officer noticed a vehicle parked at the skating rink. Officer stopped and spoke with the driver and she said she saw fireworks near the Fourth Avenue Northwest and Birch Street area. She said she then saw a pickup truck drive away.

# Reasons to join the American Legion

Contributed  
by St. Joseph Post 328

### Veteran support and general focus of the post

A dedicated group of Veterans who will stand behind you in a heartbeat. If you are in need sometime during a hard time, they will be there to lend help and support.

American Legion Post 328 in St. Joseph is one of the best in the area with a rather small club house, but it serves the Legion Post, the Ladies Auxiliary and the Sons of the American Legion Unit. Come by and visit us someday. We meet at 7 p.m. the fourth Monday of the month at 101 W. Minnesota St., St. Joseph.

### Support of youth and other worthy causes

We generously support youth and veteran activities with gambling funds. We send two young men to Boys State, sponsor an American Legion Baseball Team, offer college scholarships to area students and support the local Dollars for Scholars program.

### Newsletter regarding important dates

We publish and mail a bi-monthly newsletter to keep members aware of recent information and publish meeting and activity dates. Some of the information the newsletter contains is the date and time of dinners for members and their spouse, date of highway cleanup, rifle team activities and dates/times for providing honors at the Little Falls Veterans Cemetery. There is a legion bowling team that annually defends its previous record. We gather worn flags from the community and burn them in an appropriate ceremony honoring the flag as it should be.

### Camaraderie

It has been said repeatedly, “We’re all in this together.” Whether it is at a meeting, a social function or preforming a patriotic duty such as helping with burial ceremonies at the Little Falls Veterans Cemetery. many friendships are developed, laughter fills the air and there is a willing ear to bend when a painful problem comes up. Wouldn’t you want to be a part of this great group of veterans?

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For contact purposes only, please include first/last name and phone.

## 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](mailto:Janel.Heinen@lssmn.org) for more information and to make an impact in your community!!



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5 p.m. Saturday

10:30 a.m. Sunday

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[www.churchstjoseph.org](http://www.churchstjoseph.org)

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### YOUR INDUSTRY

#### Your Business

Address  
City • Phone • Website

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](http://thenewsleaders.com) which hyperlinks to each business' website.

## Ask a Trooper

# It's illegal pushing snow from driveway into roadway

**Question:** What is the law in regards to pushing snow from ones driveway out onto the road?

**Answer:** It is illegal to place snow from a driveway on or next to a public highway or street. The Minnesota Department of Transportation reminds everyone, "The placing of snow on or near a public road creates hazards, including drainage problems, drifting, sight obstruction and unsafe access. Keep crosswalks, intersections, entrances and exits clean and unobstructed."



Minnesota law and many local ordinances prohibit plowing, blowing, shoveling or otherwise placing snow on to public roads or sidewalks. This includes ditches and the right-of-way area along roads.

Violations are considered misdemeanors, but civil penalties also apply if the placement of snow creates a hazard, such

as a slippery area, frozen rut or bump, that contributes to a motor vehicle or pedestrian crash. The civil liability can extend to both the property owner and the person who placed the snow.

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

## People

**Two St. Joseph students** were recently named to the fall dean's list at the College of St. Scholastica, Duluth.

They are **Maxwell Botz** and **Courtney Thielen**.

To earn this honor, students must achieve a minimum 3.75 grade-point average.

**Two St. Joseph students** were recently named to the fall dean's list at Central Lakes College, Brainerd and Staples

They are **Jayden Crever** and **Cody Thielen**.

To earn this honor, students must achieve a minimum 3.25 grade-point average.

**Aidan Schiltz** of St. Joseph, a senior majoring in engineering technology, was recently named to the fall dean's list at the University of Wisconsin-Stout.

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**Newsleaders**

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Kwik Trip/Truck Stop  
Local Blend  
St. Joseph Meat Market  
Sisters of the Order of St. Benedict  
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Newsleader Office

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**Publisher/Owner**  
Janelle Von Pinnon

**Editor**  
Leanne Loy

**Assignment Editor**  
Carolyn Bertsch

**Assistant Manager**  
Rajahna Schneekloth

**Designers**  
Marg Crumley & Meagan Simonson

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.

1608 11th Ave SE, St. Cloud, MN 56304

mailing address: 1622 11th Ave SE, St. Cloud, MN 56304

Phone: (320) 363-7741 • E-mail: [news@thenewsleaders.com](mailto:news@thenewsleaders.com)

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# Living in a Senior Development

Don't think of it as a rest home; these days, senior living developments are anything but restful.

You can find a variety of living arrangements, from single homes to apartments and individual rooms, all in an environment with lots to do and tailored to the unique needs of an older community. Here are tips to finding the right senior living community for you from Caring.com.

**A SPECTRUM OF CARE**  
There are many kinds of senior care from independent living communities to assisted living communities to memory care facilities. Talk with your family to decide what kind of care you'll need and try to plan for what kind of care you will need. Some facilities will work with you over the full spectrum of care.

**PRICING**  
Compare several communities and establish a realistic price point for your lifestyle. Caring.com says you can get help from veterans benefits, long-term care insurance, Social Security, pensions or annuities, real estate assets, life insurance, Medicare and Medicaid and other programs. Ask the experts at your senior services department or local senior communities to help you identify ways to pay for your senior living both



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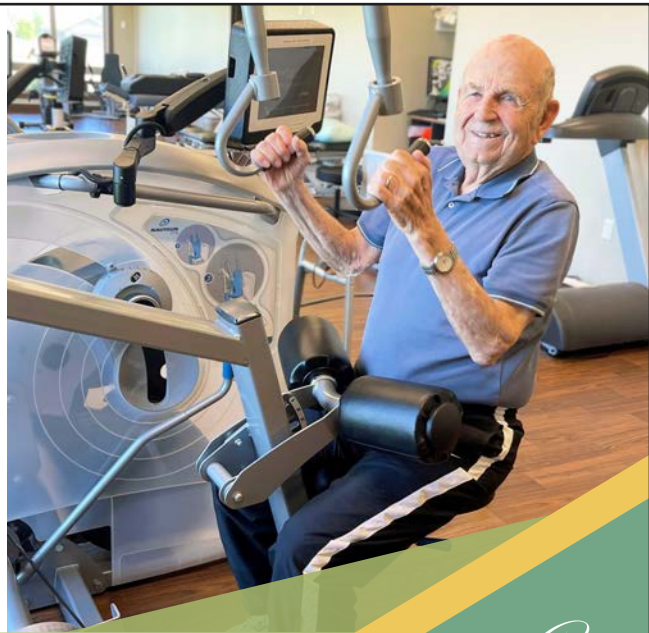
now and if more involved care is needed.

**TAKE THE TOUR**  
Always visit your prospective senior communities before making the big move. Experience the atmosphere, try the food, meet the staff and residents and try out all the amenities. Some questions you may want to ask

- include:
- Is the neighborhood quiet and pleasant?
  - How easy is it to park?
  - Are the buildings clean and attractive? How about the grounds?
  - Is there a safe area for outdoor activities?
  - Do you feel pressured in any way?
  - Does it feel like the staff is

- listening to your needs and questions?
- Are you able to talk to staff other than the tour guide?
  - Are any shared facilities clean and easy to navigate?
  - Are there posted schedules of activities and are there any you'd like to participate in?
  - Is there any scheduled

- interaction with the outside community?
- Look for social and entertainment options in and around the community.
  - Can you cook in your apartment or is there a dining room? If there's a dining room, how's the food?
  - Can you have a pet? What are the rules for owning an animal?



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## SNOWFEST 2022

You are invited to the St. Joseph **SNOWFEST**  
Join members  
of the St. Joseph Park Board &  
Recreation Department

**Saturday, Jan. 29:** events will include  
sledding, ice skating, s'mores, hot cocoa,  
bonfire at Memorial Park, 33 Second Ave. NW  
Face painting and crafts on the deck of  
Sisters and Co. \*If it is too cold and/or windy,  
this will be held in the St. Joseph Government Center,  
75 Callaway St. S.  
Snowshoes and cross-country skiing at Klinefelter Park,  
1000 Dale St. E.  
Burger special at Sal's Bar & Grill,  
3-5 p.m. darts and pool at the Middy.

### SNOWFEST Medallion Hunt

Beginning **Monday, Jan. 24**, clues will be published  
daily on the city website and via facebook. The lucky  
individual(s) that find the medallion will receive  
prizes from local establishments! Contact the Rec  
Department with any questions at (320) 557-8140.



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## Last year at Snowfest



photos by Carolyn Bertsch

**Miles Yasgar of St. Joseph** surfs down a hill on his sled during the Snowfest event at Memorial Park in St. Joseph.



**Lana Edwards, of St. Cloud**, whizzes down a hill on her sled at the Snowfest event. Her passenger is her three-month-old golden retriever, Biscuit. Edwards is a student at Kennedy Community School.



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# Healthy Aging

Retirement used to mean riding off into the sunset. Nowadays, seniors live richer, fuller lives filled with friends, family and new adventures.

Having the right mindset is a big part of this active way of life. So is maintaining your own particular sense of grace and style. Here's more on the art of aging gracefully.

YOUR MINDSET

Attitude plays such an important role in how we feel. Of course, that's true of any age, but it's particularly true for seniors. You are, as the saying goes, only as young as you feel. Staying positive helps us get through tough times, when family members may be having growing pains or a friend suffers health issues. But it also helps others, as your engagement with the world around you becomes contagious. Growing older brings its own unique set of challenges; approaching it all with an upbeat demeanor is one of the key elements in aging gracefully. Smile, and the world smiles with you.

YOUR ENVIRONMENT

Spend time with a social circle that helps keep you focused on the good things in life. Remember that habits become our destiny. So, pick activities that foster a sense of well being



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and accomplishment, whether it's joining the local gym, a civic or nonprofit organization, or a church group. Search out articles, websites and books that explore self actualization and fulfillment. Enjoy life for the adventure it always has been. Don't be afraid to try that new

look, or visit that new spot. Surround yourself with positivity and you'll be bolstered by all of it when things get more difficult.

YOUR SCHEDULE

Find a new passion, and you'll feel young again.

Exercise, makeup or other beauty regimens offer the chance for a healthy glow, but so does living with purpose. Explore a hobby like gardening or crochet, make the local bingo night a regular stop, take up some form of crafting that brings you joy. Whatever you

choose, leave the rocking chair behind. Meaningful activities help us age gracefully by ensuring that we don't experience boredom or isolation. Bring a friend when you start these activities, or make new ones while you're there. You can turn back the clock together.



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**Living Well with Chronic Pain**  
Tuesdays, Jan 11-Feb 22, 9:30am-12:00pm, Zoom

**Diabetes Prevention Program**  
Wednesdays, Jan 19-May 4, 6:00am-6:00pm on the hour, In-person/Zoom  
Saturdays, Feb 5-May 21, 9:00am-10:00am, In-person/Zoom

**Health Coaches for Hypertension**  
Thursdays, Feb 3-April 7, 1:00pm-2:30pm, Zoom

**Walk With Ease**  
Wednesdays, Jan 19-Feb 23, 10:00am-11:00am, In-person

**Steps to Healthier Living: Living Well with Chronic Conditions**  
Thursdays, Jan 20-Feb 24, 9:30am-10:30am, Phone/Tool Kit

**Aging Mastery**  
Tuesdays, Jan 11-Mar 15, 5:30pm-7:00pm, In-person/Zoom

**Cancer: Thriving & Surviving**  
Mondays, Feb 7-Mar 21, 1:30pm-4:00pm, Zoom

**Tai Ji Quan: Moving for Better Balance**  
Tuesdays & Thursdays, March 8-May 26, 2:00pm-3:00pm, In-person/Zoom

**Guided Autobiography**  
Mondays, Jan 10-March 21, 9:00am-10:30am, In-person

**Mindful Presence**  
Tuesdays, Jan 11-Feb 15, 9:00am-10:30am, In-person

**Men's Health Series**  
Wednesdays, 1/12, 2/9, 3/9, 4/6, 5/11, 6/8, 9:00am-10:00am, In-person/Zoom

Registration:  
[hipaa.jotform.com/whitneysc/WorkshopRegistration](http://hipaa.jotform.com/whitneysc/WorkshopRegistration)  
Phone: (320)850-3082  
Email: [whitneyseniorcenter@cl.stcloud.mn.us](mailto:whitneyseniorcenter@cl.stcloud.mn.us)

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







## ESTATE AND PRE-PLANNING GUIDE | STAY SAFE

# Avoid Estate Planning Scams

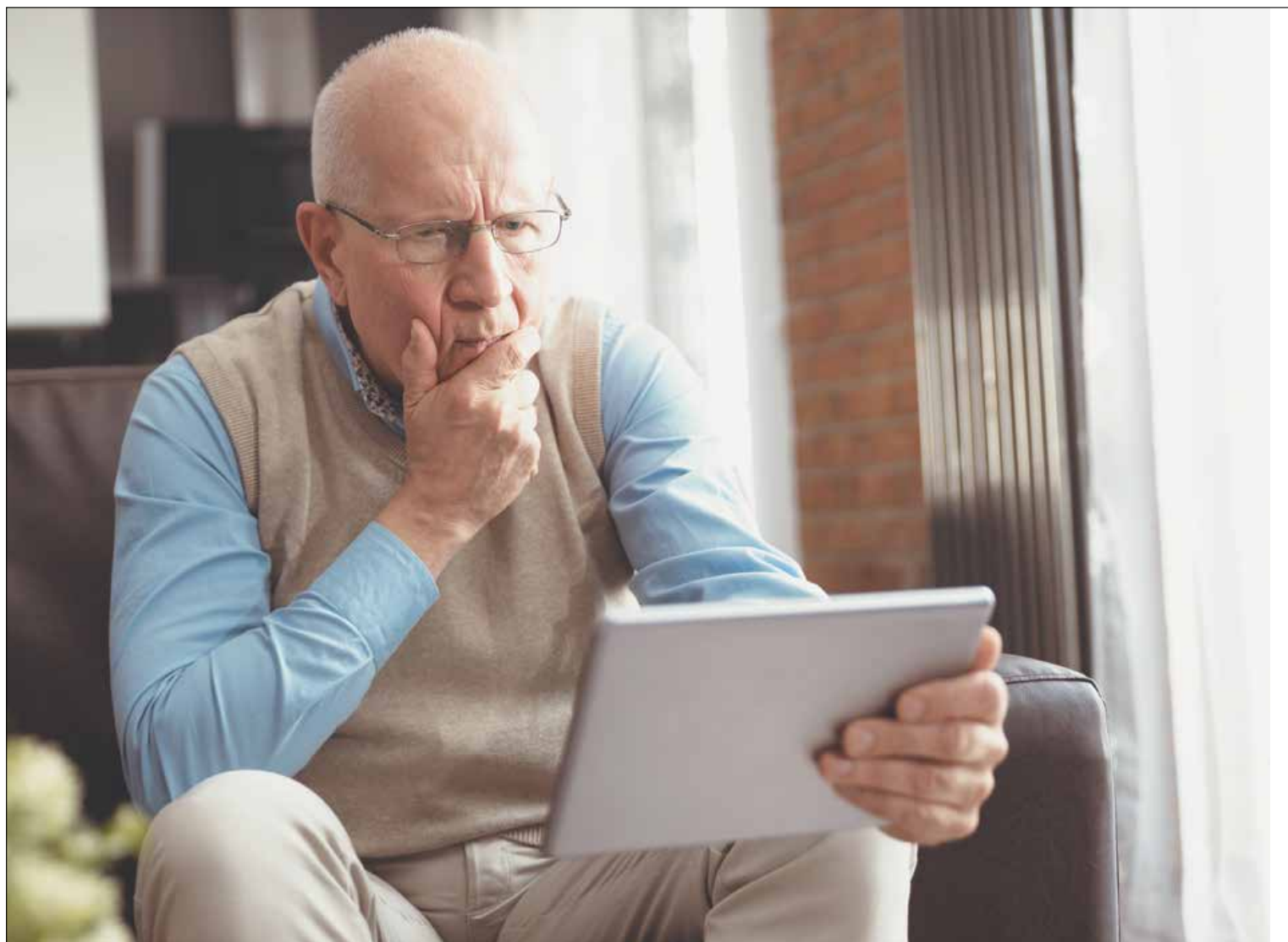
Unscrupulous actors sometimes try to entice unaware victims into financially crippling scams. One of the most common types of scam deals relates to living trusts.

Fortunately, by doing your research and ensuring you are entering a valuable contract, most scams are easy to see through and avoid.

A living trust is a written legal document into which you place some or all of your assets. The belongings are managed by yourself or by someone whom you dedicate the responsibility to at the time of death or until a specific date. According to the Federal Deposit Insurance Corporation, you can choose from two types of trusts.

A revocable trust is an adaptive deposit account managed by one or more people designated as a beneficiary who receives the assets upon an owner's death. It can be revoked, terminated or changed at any time, at the discretion of the owner. An irrevocable trust is when the owner contributes deposits or properties to the trust but gives up power to cancel or change the account.

When determining the right plan, keep an eye out for common types of scams, as report-



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ed by the attorney general of Pennsylvania.

## FRAUDULENT ACTIVITY

Typically, the beginnings of a dishonest living trust begin with a phone call.

Unsuspecting people, often elderly, are solicited to attend seminars or receive an in-home visit to discuss living trusts.

Once the meeting starts, trustors are often put under extreme pressure to secure their assets through pushy sale pitches. In most cases, a con artist will play on the worry that your beneficiaries will be unprepared to deal with your death or that a court will decide what happens to your belongings.

In most cases, these sales-

people are merely attempting to access your sensitive financial information. They will often make illegal withdrawals from your accounts or sell your data to other con artists to pursue more fraudulent sales.

## WAYS TO AVOID A SCAM

Keep these tips in mind to avoid falling victim to an

unruly financial trust.

- Recruit your own trusted attorney or reputable estate planner.
- Never sign documents that you don't fully understand.
- Ensure you have the option to update your trust periodically.
- Verify any affiliation or endorsement by a government agency or senior association.

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Calendar

Is your event listed? Send your information to: Newsleader Calendar, 1622 11th Ave. SE., St. Cloud, MN 56304., e-mail it to [news@thenewsleaders.com](mailto:news@thenewsleaders.com). Most events are listed at no cost. Those events are typically free or of minimal charge for people to attend. Some events, which have paid advertising in the Newsleaders, are also listed in the calendar and may charge more.

**Friday, Jan. 21**  
**Skating Rink Now Open!** 25 Fifth St. NE, located off of CR 2 and Fifth St. NE., St. Joseph. The skating rink is now open with lights until 10 p.m. at Smoley Fields.

**Saturday, Jan. 22**  
**Free-Throw Contest**, 3 p.m. A free-throw competition for children ages 9-14, St. Francis Xavier School gymnasium, 219 Second St. N, Sartell. This annual event is sponsored by the Knights of Columbus. Winners from the local level will advance to district, region and state competitions. Contact Jake Schneider at 320-761-7143 or [jakeschneider34@gmail.com](mailto:jakeschneider34@gmail.com) with any questions.

**Sunday, Jan. 23**  
**Sons of Norway Barneløpet Ski Event**, 11:30 a.m.-5 p.m., Riverside Park, St. Cloud. This fun children’s cross-country ski event in its 14th year, is free for children ages 3 to 13. On-site registration available starting at 11:30 a.m. Participants may also register by contacting [stcloud@mysl.org](mailto:stcloud@mysl.org) or calling 763-232-4921. Youth races start at 1 p.m. with prizes to all participants. Cross-country-ski equipment will be made available for children. Join in the festivities by enjoying cookies, hot chocolate, Norwegian treats and more!

**Monday, Jan. 24**  
**St. Joseph Snowfest Medal-**

**lion Hunt.** Check city website each day at 10 a.m. for medalion hunt clues. The lucky person(s) who finds the medallion will receive prizes from local establishments. Questions? email [rjuell@cityofstjoseph.com](mailto:rjuell@cityofstjoseph.com).  
**Frozen Meal Distribution – Catholic Charities**, 8-10:30 a.m., Celebration Lutheran Church, 1500 Pinecone Road N., Sartell. Participants must be age 60 or older. For more information call 320-229-4584.

**Frozen Meal Distribution - Second Hand Harvest**, 8-10:30 a.m., Celebration Lutheran Church, 1500 Pinecone Road N., Sartell. Eligibility is income based and you must be signed up in advance. For more information call Olga at 651-209-7937.

**Guided Autobiography Workshop**, 9-10:30 a.m. Mondays through March 21, Whitney Senior Center, 1527 Northway Drive, St. Cloud. Free. 320-650-3082 or [whitneyseniorcenter@ci.stcloud.mn.us](mailto:whitneyseniorcenter@ci.stcloud.mn.us). Register for classes at <https://hipaa.jotform.com/whitneysc/DPPRegistration>.

**Tuesday, Jan. 25**  
**Yoga with Shirley!** 7-7:45 a.m., St. Joseph Government Center, Multipurpose Room, 75 Callaway St. E, St. Joseph. This class is designed for beginners and/or seniors. Sessions held Tuesdays until March 29. Nominal fee.

**Mindful Presence Workshop**, 9-10:30 a.m. Tuesdays through Feb. 15, Whitney Senior Center, 1527 Northway Drive, St. Cloud. Free. 320-650-3082 or [whitneyseniorcenter@ci.stcloud.mn.us](mailto:whitneyseniorcenter@ci.stcloud.mn.us). Register for classes at <https://hipaa.jotform.com/whitneysc/DPPRegistration>.

**Living Well with Chronic Pain Workshop**, from 9:30 a.m.-noon Tuesdays through Feb. 22, Whitney Senior Cen-

ter, 1527 Northway Drive, St. Cloud. Free. Focus on skills to enhance healthy eating, managing pain, dealing with emotions, exercise, mindfulness, breathing techniques and mind-body connection. This free workshop meets six times, each session 2.5 hours long. Call 320-255-7245 for more information.

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

**Aging Mastery**, 5:30-7 p.m. Tuesdays through March 15, Whitney Senior Center, 1527 Northway Drive, St. Cloud. Free. In-person and zoom options available. For more information contact 320-650-3082 or [whitneyseniorcenter@ci.stcloud.mn.us](mailto:whitneyseniorcenter@ci.stcloud.mn.us). Register for classes at <https://hipaa.jotform.com/whitneysc/DPPRegistration>.

**Wednesday, Jan. 26**  
**Diabetes Prevention Program**, at various times Wednesdays through May 4, or 9 a.m. Saturdays beginning Feb. 5-May 21, Whitney Senior Center, 1527 Northway Drive, St. Cloud. Free. This program is designed for people with pre-diabetes. 320-650-3082 or [whitneyseniorcenter@ci.stcloud.mn.us](mailto:whitneyseniorcenter@ci.stcloud.mn.us). Register for classes at <https://hipaa.jotform.com/whitneysc/DPPRegistration>.

**Walk With Ease**, 10-11 a.m. Wednesdays through Feb. 23, Whitney Senior Center, 1527 Northway Drive, St. Cloud. Free. 320-650-3082 or [whitneyseniorcenter@ci.stcloud.mn.us](mailto:whitneyseniorcenter@ci.stcloud.mn.us). Register for classes at <https://hipaa.jotform.com/whitneysc/DPPRegistration>.

**Mighty Movers Creative Movement Classes with Music**, 9:30-10:15 a.m., St. Joseph Government Center, Multipurpose Room, 75 Callaway St. E, St. Joseph. This class is for children 8-18 months old, children must be accompanied by a parent/

guardian the entire time. Classes integrate movement, dance, music, and childhood imagination. Sessions held Wednesdays until March 2. Nominal fee for all eight sessions. Visit [cityofstjoseph.com](http://cityofstjoseph.com) to register.

**Adventurers Creative Movement Classes with Music**, 10:30-11:15 a.m., St. Joseph Government Center, Multipurpose Room, 75 Callaway St. E, St. Joseph. This class is for children 2-4 years old, children must be accompanied by a parent/guardian the entire time. Classes integrate movement, dance, music, and childhood imagination. Sessions held Wednesdays until March 2. Nominal fee for all eight sessions. Visit [cityofstjoseph.com](http://cityofstjoseph.com) to register.

**Thursday, Jan. 27**  
**Yoga with Betsy!** 7-7:45 a.m.St. Joseph Government Center, Multipurpose Room, 75 Callaway St. E, St. Joseph. This class is designed for beginners and/or seniors. Sessions held Thursdays until March 31. Nominal fee/session.

**Coffee and Conversation**, a senior discussion group, 9 a.m., Sartell Community Center, 850 19th St. S. Topic: Sartell Lions’ all-inclusive playground.

**Steps to Healthier Living: Living Well with Chronic Conditions**, 9:30-10:30 a.m. Thursdays through Feb. 24, Whitney Senior Center, 1527 Northway Drive, St. Cloud. 320-650-3082 or [whitneyseniorcenter@ci.stcloud.mn.us](mailto:whitneyseniorcenter@ci.stcloud.mn.us). Register for classes at <https://hipaa.jotform.com/whitneysc/DPPRegistration>.

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

**Saturday, Jan. 29**  
**St. Joseph Snowfest**, 11 a.m.-2 p.m. Sledding, ice skating,

s’mores, hot cocoa and bonfire at Memorial Park, 33 Second Ave. NW. Face painting and crafts on the deck next to Sisters & Co. Crafts and face painting will be moved inside the St. Joseph Government Center if the weather is too cold or windy. Snowshoes and cross-country skiing at Klinefelter Park, 1000 Dale St. E. Activities for adults at Neighbors, Sal’s, The Middy, LaPlayette, and Bad Habit from noon-5 p.m.

**Tuesday, Feb. 1**  
**St. Joseph Food Shelf**, 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.

**Thursday, Feb. 3**  
**Yoga with Betsy!** 7-7:45 a.m. St. Joseph Government Center, Multipurpose Room, 75 Callaway St. E, St. Joseph. This class is designed for beginners and/or seniors. Sessions held Thursdays until March 31. Nominal fee/session.

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

**Health Coaches for Hypertension Control**, 1-2:30 p.m. Thursdays, Feb.3-April 7 on Zoom. Free. 320-650-3082 or [whitneyseniorcenter@ci.stcloud.mn.us](mailto:whitneyseniorcenter@ci.stcloud.mn.us). Register for workshop at <https://hipaa.jotform.com/whitneysc/WorkshopRegistration>.

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

**Kennedy Kindergarten Enrollment Open House**, 5-6:30 p.m. 1300 Jade Road, St. Joseph. 320-370-7430.

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# Opinion

## Our View

### Profound lessons from a storyteller

Martin Luther King Jr. Day was this past Monday and with that day comes a time to reflect. It's interesting to think about how Dr. King would feel about the state of our world now, almost 54 years after he was assassinated.

Have we made him proud? Have we regressed? We can never truly know the answers to these questions without hearing it directly from King himself, but when you think about the fact it was necessary to start a movement in 2013 called, Black Lives Matter, one could assume that maybe we haven't come as far as Dr. King would have wished for us.

It's surprising how much misunderstanding still stands between us day. And those that are passionate about making changes to reduce these misunderstandings usually try and do so in big ways. That's commendable to be sure, but maybe we should focus more on the small things.

The little steps of neighbors standing up for neighbors, and communities coming together for the good of all their residents, those are the seeds that we need to continue to plant. They may seem small at the time, but people will start noticing, and eventually we will see the changes we so need to see.

A wonderful way to manifest these changes is through storytelling. Listening to each other's stories is one of the most important things you can do to bridge that gap between fear and understanding. Once you hear about a person's past and what they have gone through to get where they are today, it becomes so much harder to judge them. You begin to see the person behind the skin.

Martin Luther King Jr. was a storyteller himself; this is why his words were so powerful, meant so much to people and still inspire us today. He presented his arguments through compassion, empathy and imagery that brought his listeners into his world. Through this imagery we connected with him. We put ourselves in the shoes of the storyteller and it forces us to ask, "what would we do?"

We cannot imagine what it's like to be anything but our own culture, but we all know what it's like to be human. We all desire the same things; peace, comfort, safety for ourselves and families, and opportunities to make our dreams come true. When you start viewing a person in this matter, it isn't difficult to see past your own prejudices. Honor Dr. King by taking a moment this month to get to know someone you might not have paid attention to before. You just might see your prejudices slipping away.

## 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.

## Time to embrace long winter struggle

January is always the longest month of the year for me, and I don't mean because there are 31 days in it. You would think considering I am born and raised in Minnesota I would be used to these long, dark winters, but the older I get the rougher they are on me.

I don't hate the four seasons, in fact, I don't think I could live in a place that didn't have all four. But winter seems to be that one season that tries to encroach on all the others. Fall is beautiful, but it only seems to last about a minute before the bitter cold comes along with its dark evenings. Spring is the time for a slow rebirth but oftentimes mother nature seems to forget that snow is supposed to stop in April so those flowers can bloom in May.

I know I'm not the only one who struggles with this. In fact, there is even a term for what I have, it's called SAD or seasonal affective disorder. For some, it's mild and a nice, brisk walk in the frigid temps helps greatly, but for others, there's a little more to it than that.

In my house, it's all about the lights. My husband goes around the house turning off the lights, you know, to save on electricity, while I follow behind him turning them all back on. It's almost comical, the little

**Leanne Loy**  
*Editor*



game of cat and mouse we play with the lights. But the gloominess of the days followed by early evenings are really a struggle for me. It's hard to be motivated to do anything when it's 10 degrees outside and dark by 4:30 p.m.

"More vitamin D," my doctor says, and she's right, it does help, but nothing really compares to the warmth and the light that comes directly from the sun. I may have even joined our beagles on the floor in our den at one point to "sunbathe" with them as the sun shined bright on our hardwood floors. Hey, we do what we have to do to get by, and if it's good enough for my beagles, it's good enough for me.

Lately though, I'm tiring of just trying to "get by." Every year I lose a good month or two to these sad, isolated days where "energy" is something only my lights give off, that is when my husband allows it.

I've learned a few tricks throughout the years to help me through, the only problem is remembering to use

them when it's the last thing I feel like doing. Yoga is a good start. Well, in my case, it's probably more closely related to a good stretch than the actual art of yoga. At any rate, taking some time out of the day to move my body increases my energy and reduces the overall feeling of blah that comes with winter.

And of course, nutrition is important too, but I think what helps the most is knowing that much like our climate, our bodies go through seasons too. This is my newest focus. Trying to have the same amount of vigor we do when it's summer, for example, is not necessarily what our bodies need. Maybe it's not such a bad thing to slow down in the winter. After all, the trees don't fight it.

In the autumn trees let go of their leaves, knowing that in time they will return. They don't fight to hold on to them or try to force them to keep their color. There's a certain sense of calm that comes over nature in the wintertime that I think we all try to avoid. Our current lifestyles certainly don't cater to the calm, and maybe that's where this anxiety comes from.

So instead of fighting to maintain my spring, summer or even fall energy, which really hasn't worked for me in the past, I think this year I'll take a page from nature and welcome it.

## What a surprise phone call after half a century!

**Dennis Dalman**  
*Reporter*



Sell if the long-abandoned pickle-canning factory was still there, the one owned by Young's father and where Young had worked as a teenager once upon a time. Sell told him it had been torn down when South Junior High School was built in 1960.

"We had a very nice conversation," said Sell said.

About two weeks later, Sell picked up a newspaper. Shock and horror hit him when he saw the headline: "Actor Gig Young kills wife, shoots self." The sudden shock of it still lingers in Sell's mind.

Sell was Tech principal from 1969 until 1983. So many of the people I've interviewed for news stories in the past 25 years mentioned they attended Tech and remember Chuck Sell.

They might appreciate a Sell update. Born in Mayer, a small town near Waconia, Sell graduated from Waconia High School. When he was hired by Tech in 1956, he started as an American-history teacher and football coach. He's also been a world traveler, an avid outdoorsman and a private pilot.

"I gave up flying when I turned

90," he said. Now, self-grounded, he still enjoys golf.

"I used to hunt and fish, but golf is good because I can still do it,"

Sell and his late wife, Catherine, have three children (two girls, one boy), many grandchildren and even 10 great-grandchildren.

When Catherine became ill with Alzheimer's disease, she and Charles moved into an assisted-care apartment at Country Manor. After his wife passed, he decided to stay in the apartment. There are quite a number of former Tech teachers living at Country Manor, and Sell often shoots the breeze with them. And in an extraordinary coincidence, there are even three people living there who grew up in Sell's boyhood hometown when it held only 125 people.

I told Sell he had given me a good talking-to way back when. One day, he called me into his office and asked why I was skipping school so often in my senior year. I told him I'd take loads of books home from the library and skip school to read them all day. Then I told him I get excellent grades, do my homework on time and even get my stories and columns to the school newspaper before deadlines. He frowned and gave me a stern talk about why attendance is important.

That must be the reason I so vividly remembered the sound of his voice when he called last week.

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





contributed photo

**American Legion members present a check to St. Joseph Catholic School Principal Sarah Michaelson Jan. 6. They are (left to right) Terry Loso, Sara Michaelson, Dan Wippler and Dennis Weisbrich.w**

# Donation

from front page

previously presented a \$1,000 check toward the project.

St. Joseph Catholic School serves grade-school students in the St. Joseph area ranging from preschool through fifth grade.

The school is in the process of replacing their stove, refrigerator and walk-in cooler. They are seeking financial support to complete the urgently needed project. St. Joseph Catholic School is a 501(c)(3) organization and financial donations are 100 percent tax-deductible. More information can be found on the school’s website.

# School

from front page

dents would see her in the hallways and run over to hug “Grandma Betty.” That also happened on city streets and in grocery stores.

“It was such a sense of accomplishment for a child and for me when that child could finally recite the whole alphabet from A to Z or when the child could count numbers in order,” Lansing recalled in an interview with the St. Joseph Newsleader.

For a dozen years, Lansing served as a volunteer for the “Foster Grandparent” program through Catholic Charities of Central Minnesota. For a full school day, four days a week, she helped in kindergarten classrooms, assisting the teachers with tasks, helping children put coats and boots on, teaching the ABCs and numbers, taking the students from one room to another and – not to forget – giving them lots of hugs.

“Hugs are very important,” Lansing said.

About 15 years ago, after husband James died, Lansing felt a need to do something enjoyable but meaningful. One day she saw an ad in the church bulletin about the Foster Grandparent program. She checked it out, applied, was accepted and thrived on the job. It was just what she was looking for.

She decided to quit about three years ago due to failing eyesight and weak knees that caused a fear of fall-

ing. She still misses working with kindergartners.

“Oh, I loved going to school and seeing those little kids,” she said. “I loved seeing those kids.”

Unfortunately, there are not at this time any foster grandparents helping at Kennedy Community School. The lack of volunteers is likely due to the Covid pandemic.

## Grandpa Kevin

Another active foster grandparent is St. Joseph resident Kevin McCarthy, who was assigned five years ago to work with students four days a week at Sartell’s Pine Meadow Elementary School.

Like Betty Lansing, McCarthy saw a Foster Grandparent ad in a magazine while waiting for a doctor’s appointment. It piqued his curiosity and he volunteered.

“I just love it,” he said. “The kids love it, too, when they get to come and talk to me. They like the one-on-one communication, which they miss because teachers are too busy teaching to do much of that personal kind of contact.”

McCarthy works with the students of 11 teachers. The children do lessons with him in hallways outside the classrooms. It’s usually two or three students at a time, but sometimes more. Most often he helps them with reading and math, but other times they just happily talk.

McCarthy, who is 74, is widely known by children as “Grandpa McCarthy.” Knowing what a fulfilling job it is for volunteers and the children, he wishes more elderly



photo by Carolyn Bertsch

**Frosty fun at Pluimer’s Daycare**

**Friends pile together to form a train on a slide Jan. 18 at Erin Pluimer’s Sartell daycare. They are (left to right) Gracelyn Solarz, 5, of Sartell, Mason Zinken, 4, of St. Joseph, and Brekken Gasser, 3, of Sartell.**

people would consider becoming Foster Grandparents.

“Most schools just about everywhere need one or more foster grandparents,” he said. “We used to have three of them at Pine Meadow. Now it’s just me.”

## Sara Heurung

Like McCarthy, Sara Heurung also wishes there were more volunteers. Heurung is the Catholic Charities supervisor for eastern Stearns and western Benton counties.

She is fond of telling senior citizens, “Do you want to feel good about yourself at the end of the week? Join our program!”

Currently, in a 16-county area of central Minnesota there are 172 foster-grandparent volunteers. Some schools have none at all due to lack of volunteers.

“We’d like to have 172 more,” Heuring said.

Volunteers must be 55

or older, pass background checks and complete a basic training program. There are tax-free money stipends available for seniors who qualify due to financial need.

Volunteers work with children at more than 200 sites: in schools, after-school programs, the Reach Up Head Start program, non-profit childcare centers or the YES Network that provides lunches for children in the summer as well as activities in parks for children.

“So many intergenerational contacts form,” Heurung said. “And the volunteers helping can take a load off of teachers, too.”

She often visits the sites where she observes the success of the Foster Grandparent program in action. She is still moved by the memory of a St. Joseph student who decided to construct a pergola on school property

in memory of a foster grandmother, the late Darlene Bechtold, who had worked for years with students at Kennedy Elementary School.

Heurung is hoping senior citizens will sign up for the program so they will be trained and ready later or for next year, once the virus concern has decreased. Volunteers can choose and be assigned to schools and programs that fit their talents and interests. In some programs, they can work with teenaged students, too.

Heurung noted the Foster Grandparent program began locally and nationwide in 1965 as one part of President Lyndon B. Johnson’s massive War on Poverty initiative.

To find out more about the Foster Grandparent program, visit the Catholic Charities website at ccstcloud.org and then click on “Community Services.”



# Paying Bills Online

Who hasn't forgotten to pay a bill, only to be hit with late fees?

This simple mistake can also do lasting damage to your credit. Today, you can use technology to ensure this never happens again by paying your bills online. Make sure your information is safe, then prepare to wave goodbye to late fees forever. Here's a look at online bill paying.

**GETTING STARTED**

Every company has its own set of rules, but generally you'll want to gather your bills so you can input account numbers and other pertinent details. If you use a catch-all bank-based account, enter your biller's information into the bill-pay platform. If you're scheduling payments through individual company accounts, have your billing address and other needed personal information handy.

**SET UP PAY SCHEDULE**

Going online makes paying any bill so much easier, from one-time payments or scheduled monthly and annual installments. It's quicker than paying with an old-fashioned paper check, and can help you avoid fees associated with automated phone services. Bills can be scheduled on a regular cycle, and even far off into the future – ensuring you don't forget to renew an annual subscription or address a tax bill. And they'll always be paid on time.



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**ANALYZE YOUR SPENDING**

Automatically deducted payments help you avoid overdraft fees, and they can also help you maintain a budget. Many online bill-paying services provide tools so you can track spending. This allows you to determine exact-

ly where your money is going and when, providing vital information on how to cut expenses. You can also keep an eye out for increasing costs as they happen.

**REAL-TIME BENEFITS**

Identity theft has become a

pervasive issue in the internet age, as tens of millions of Americans fall prey to unwanted intrusions each year. Online bill-paying services will typically provide a notification system, either by email or text, that alerts users when payments have been made. They

also offer updates on your available balance and on any suspicious transactions. Users can then quickly suspend accounts to limit the damage these hackers might do – a real-time benefit that has made a huge dent in losses due to identity theft.



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