

# Reaching Everybody! Newsleaders

Friday, May 27, 2022  
Volume 34, Issue 11  
Est. 1989

## Town Crier

### Sartell Farmers' Market open Mondays all season

Sartell Farmers' Market is now open for the season from 3-6 p.m. each Monday in Bernick's Ice Arena Parking Lot, 1109 First St. S. along Pinecone Road N. If you have not had a chance to stop by yet, Memorial Day is a great day to drop in and check out the great selection available at the market. Some of the great items you will find include: eggs, beef, chicken, asparagus, plants, canned goods, caramel corn, coffee, honey, soaps and much more. Come meet the new vendors joining the market this season and spend some time talking to the people who grow and produce your food.

### WOT thanks sponsors of kids' bike event

The St. Joseph Women of Today would like to say THANK YOU to all of the wonderful sponsors who made the second annual Kids' Safety Bike Event on May 14 possible and to everyone who came out and attended. There were a few sprinkles and some crazy wind but the group still saw a whole lot of smiles! Please patronize these sponsors: LRS-St. Cloud location, Forest Mushrooms Inc., La Playette, Gary's Pizza-St. Joseph location, Home Town Title LLC, St. Joseph Mutual Insurance Co., Brenny Transportation Inc. & Brenny Specialized Inc., Laser Dentistry with Dr. Contardo, Minnesota Home Improvements, St. Joseph Lions and Create A Legacy In Stone.

### Legion plans Memorial Day events

St. Joseph American Legion members will honor veterans with a series of events on Memorial Day, May 30. At 8:45 a.m., Legionnaires, members of Legion Auxiliary and the Sons of the American Legion will march to the 9 a.m. service at St. Joseph Catholic Church. At 11:15 a.m., Legion members and Honor Guard travel to St. John's Abbey cemetery for a ceremony. At 11:55 a.m. when Legion members and Honor Guard visit Yankee Cemetery south of St. Joseph.

**INSERT:**  
Lily's Wings, Burgers & Things

## Wood-Fired Wednesdays begin at Rolling Ridge

by Dennis Dalman  
news@thenewsleaders.com

Now in its sixth summer-fall season, the Rolling Ridge Wood-Fired Wednesday concert series, which opened May 18, has become an entertainment staple in St. Joseph.

Rolling Ridge Wedding and Event Center is the site for the Wednesday musical evenings. It is located at 31101 CR 133, past the Coborn's Store.

The event takes place every Wednesday and combines live musical entertainment and casual fun foods, including wood-fired oven pizzas and – new this year – “Minnesota Street Tacos” with specialty sauces and a variety of Southwest salads, said owner Randy Schmitz. There

**Wood-Fired • page 2**



contributed photo

**The casual, relaxed Wood-Fired Wednesday entertainment events take place every Wednesday afternoon/evening from now to mid-September at the Rolling Ridge Wedding and Event Center in St. Joseph.**

## Local artist to use grant for accessible art classes

by Erin McIndoo  
editor@thenewsleaders.com

Local artist, Kelly Meyer, received a Minnesota State Art Boards grant. With this grant she plans to offer free art classes to individuals with moderate to severe physical and/or intellectual disabilities. As well as an art lover, Meyer is a deaf/blind intervener for the St. Cloud school district and has had more than 20 years of experience working with people with disabilities.

“I wanted to find something

I could do during the summers that let me pursue both of those loves,” Meyer said. “I tried to really think about what I might be able to bring to the community. I wanted to figure out a way to bring art to those folks who wouldn't normally be able to participate because of simple barriers, such as there not being adaptive equipment available.”

As a deaf/blind intervener, Meyer works one-on-one with a student who is deaf and blind and helps her in any way she can. Before becoming

an intervener, Meyer was a pediatric nurse who primarily worked with individuals and families who had disabilities as well. Both of these experiences helped Meyer to come up with her ideas for her future accessible classes.

“Working with my student, we had gone on some field trips and it was always really difficult for her when we could go places because so much is inaccessible. If we went to a visual arts place, she wasn't really able to see very well, her primary mode of information

in-take is through touch and that's always a big no.” Meyer said. “I started to kind of get a glimpse of what it might be like to be a parent, and the amount of opportunities that suddenly become limited when your child can't participate at the ability of a typical child.”

In her training to become an intervener, it was very eye-opening for Meyer to see how much body language, behavior or touch can play a role in communication. She also

**Grant • page 5**



contributed photo

**Storm hangs over St. Joseph**  
Storm rolling in May 12 from inside Bello Cucina.

## Quilts being displayed for July 4 auction

by Dennis Dalman  
news@thenewsleaders.com

Delrose Fischer and Betty Schloemer worked hard May 18 hanging up dazzling handmade quilts in the vast lobby of Heritage Hall by the St. Joseph Catholic Church.

Schloemer and Fischer are two of the current 14 members of the St. Joseph Parish Quilt Group. Since 1986, when it started, the group's members past and present have made more than 1,000 quilts. The stunning works are auctioned off every summer at the St. Joseph Parish Fourth of July Festival, and the proceeds are used to help the parish.

During the last two years,

due to the pandemic, the quilts were auctioned online. This time, however, they will be up for auction right at the church, with bidders showing up in person just before 1:30 p.m., the time the auction will start on Monday, July 4.

There will be 24 queen-sized quilts at the auction, as well as some lap quilts, 13 baby quilts and one wall hanging.

Up until auction day arrives, every week some of the new quilts will be put up for display in Heritage Hall. On May 18, Fischer and Schloemer hung up on special frames the first two of them – an “International Harvester McCormick Far-

**Quilts • page 8**





The mission of Tri-CAP is to enhance and expand opportunities for the economic and social well-being of our residents and our communities.

### Workforce Development Manager Wanted

Tri-CAP is looking for a passionate, energetic, committed individual to join us! This person will supervise staff and will oversee Tri-CAP's Workforce Development and Self-Sufficiency Programs, as well as outreach services for Supplemental Nutrition Assistance Program (SNAP) and others.

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- \*Development and implement workforce development-specific policies and procedures.
- \*Oversee development of curriculum for workforce development programs, employment plans, life-skills classes, case management, volunteer training, etc.
- \*Assist in program budget development and monitoring.
- \*Build relationships with area human service agencies to stay abreast of activities, trends and collaborative efforts.
- \*Supervision of staff, internship and volunteer assignments in the department, performance evaluation, corrective action as necessary, etc.
- \*Ensure holistic case management services are provided to clients.
- \*Represent Tri-CAP on community-based committees with agency partners.
- \*Facilitate community presentations about Tri-CAP and specific program services as requested.
- \*Assist in program planning, goal setting, evaluation plans, measuring outcomes, reporting program activities to funders as necessary.

**Starting salary: \$50,773-\$57,117 annually, includes comprehensive benefits package and training!**

#### Qualifications:

- \*Minimum of a bachelor's degree in social work/human services or related field and two years of experience or a combination of five (5) years' experience and/or education.
- \*Two years supervisory experience.
- \*Knowledge of case management best practices.
- \*Proficiency with Microsoft Office Suite, client data software.
- \*Strong communication and presentation skills.
- \*Strong organizational skills and ability to prioritize.
- \*Ability to build relationships with community partners and volunteers. Identify barriers that impact low-income individuals.
- \*Experience with career planning, workforce development programs, preferred.
- \*Hybrid work arrangement involving both telecommuting and in-office environments.
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#### To apply:

Apply online via our website: [www.tricap.org](http://www.tricap.org) or call our office to request an application or email [hr@tricap.org](mailto:hr@tricap.org). Deadline for applications is Friday, May 27, 2022.



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## Daughter-mother duo starts Art in the Park

by Dennis Dalman  
[news@thenewsleaders.com](mailto:news@thenewsleaders.com)

Children will be able to unleash their artistic talents in St. Joseph parks this summer, thanks to the daughter-mother duo of Aquiliana and Lisa Wolf.

The “Art in the Park” vis-

its to four St. Joseph parks will take place from 9-11 a.m. every Thursday from June 9 through Aug. 18. Children ages 3 to elementary-school ages can participate – free – in the art projects devised by the Wolfs. Art supplies will be brought to each park in the Wolf

family van. The St. Joseph Jaycees decided to donate some of the money to cover the cost of art supplies.

For each Thursday art session, there will be a different project each time – for example, children making home-made chalk, putting

**Park • page 6**

## Wood-Fired

from front page

is also a full-service bar that offers craft beers, among other refreshments.

It's recommended people bring lawn chairs and blankets.

Each Wood-Fired Wednesday will take place every Wednesday from 4-9 p.m. From 4-6 p.m. there will be deejay entertainment by Digital Encore. Then from 6-9 p.m. a featured band or acoustic performer(s) will provide live music. During the entertainment, visitors can walk into the atrium and order foods. When the food is ready, the visitors will be notified by phone text message that their orders are ready for pick-up.

Each Wednesday, there will be a drawing for an item of jewelry provided by JF Kruse Jewelers.

There is a \$5 entrance fee to the events. VIP tables can be reserved. In case of rain, the events will be held inside.

The following are the dates for each of the musical performances for the 17 consecutive Wednesdays:

June 1: Jen Lamb with Jim;  
June 8: Andy Austin; June 15: The Locals; June 22: Trainwreck Duet; June 29: Dave Lumley;  
July 6: Walter's Wheelhouse; July 13: The Hero and the Villain; July 20: Trace Elements; July 27: The Locals; Aug. 3: Jen Lamb with Jim; Aug. 10: Maddy Braun; Aug. 17: Andy Austin; Aug. 24: Aksel Krafnick; Aug. 31: Dave Lumley with Lara; Sept. 7: Walter's Wheelhouse; Sept. 14: Switch.

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Blotter

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May 3

10:59 a.m. Hazard. Eighth Avenue NE./CR 75. The officer was dispatched to a hazard. Caller reported he drove over a downed power line near this location. The officer responded and located the wire which appeared to be a communication line. The officer pulled the line off the roadway. Dispatch was going to call and inform Midco of the issue.

May 4

7:49 a.m. Driving complaint. College Avenue S. While on school patrol a staff member approached an officer to tell them about a driving complaint. She said a blue car who she believes lives near the school races up and down College Avenue in the morning. She stated the driving is very erratic. She did not have plate info or driver description. The officer said they will notify each shift of patrol cars to try and catch the vehicle when it is speeding.

May 5

8:55 a.m. Juvenile problem.Iris Lane E./13th Avenue NE While in the area on another call, the officer observed a woman chasing after a child yelling. The officer pulled up and saw the child approach a stopped garbage truck. The woman

said it was her son, and he took off out of the house while she was dealing with her other child. She saw him take off running after the garbage truck and she chased him. The child came back and went back home with his mother. No other action.

3:36 p.m. Hit-and-run. Minnesota Street W. The officer was dispatched to a hit-and- run that occurred. Caller said he parked on the southside of Minnesota Street W. across from the Local Blend on May 4 from approximately 1-3 p.m. His vehicle was not damaged before parking there and he noticed there was damage on the rear of his vehicle. His insurance company estimated approximately \$3,200 of damage on the vehicle. The officer gave caller the ICR number and he will be sending pictures of the damage to his vehicle. A Minnesota crash report will be com-

pleted for this incident. No suspect info at this time.

May 6

8:54 p.m. Driving complaint. 10th Ave SE. Officers were dispatched to a driving complaint around the 100 block of 10th Avenue SE. Officers drove around the area and did not see a tan vehicle. The complainant spoke with officers saying suspect driver drove from Ninth to 12th, turned right and squealed the tires. Officers stayed in the area approximately 15 minutes and did not see/hear anything.

May 13

8:50 p.m. Verbal dispute. First Avenue NE Officers were dispatched to a verbal. Caller reported she was in a verbal with her roommate and she went outside to get some fresh air. She then attempted to go back in and was locked out. The officer responded and met with

the woman outside. Watson claimed she was allowed to move in back in December and told the roommates she was moving out in August. She said it had not been physical. The officer made contact with two roommates in the apartment. They said they allowed caller to move in back in December. They said caller was going to move out in April and then it got pushed back to May 2, but she was still there. Female roommate said she wanted caller out because roommate was going to visit her son. The officer told them caller had established residency and they needed to evict her and they couldn't just lock her out. Both sides agreed to stay away from each other for the night.



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The Newsleaders

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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, May 27**  
**Coffee with Mayor Rick Schultz**, 9-10:30 a.m., Local Blend, 19 W Minnesota St., St. Joseph.  
**Burger and brat sale**, sponsored by the St. Joseph Y2K Lions, 9 a.m.-5 p.m., outside the St. Joseph Meat Market, 26 First Ave NW, St. Joseph. Partial proceeds and all tips benefit the St. Joseph Flower Basket Project.

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Lions, 9 a.m.-5 p.m.. outside the St. Joseph Meat Market, 26 First Ave NW, St. Joseph. Partial proceeds and all tips benefit the St. Joseph Flower Basket Project.

**Saturday, May 28**  
**Burger and brat sale**, sponsored by the St. Joseph Y2K Lions, 9 a.m.-4 p.m., outside the St. Joseph Meat Market, 26 First Ave NW, St. Joseph. Partial proceeds and all tips benefit the St. Joseph Flower Basket Project.

**Tuesday, May 31**  
**St. Joseph Food Shelf**, open 1-3 p.m., 18 Birch St. E., St. Joseph. Visit Facebook page for schedule changes and updates.

**Thursday, June 2**  
**St. Joseph Food Shelf**, open 1-3 p.m., 18 Birch St. E., St. Joseph. Visit Facebook page for schedule changes and updates.

**Monday, June 6**  
**St. Joseph City Council**, 6 p.m., Government Center, 75 Callaway St. E.

**Tuesday, June 7**  
**Memory Writers Group**, 10 a.m., Stearns History Museum, 235 33rd Ave. S., St. Cloud. This program is free to Museum members (non-members, nominal fee). Contact Jan Sorell for more information: [jsorrell@gmail.com](mailto:jsorrell@gmail.com).  
**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, June 8**  
**St. Joseph Area Chamber of Commerce**, noon-1 p.m., St. Joseph Government Center, 75 Callaway St. E. [stjosephchamber.com](http://stjosephchamber.com).

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

**Thursday, June 9**  
**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. Contact Bernie at 320-363-4355 or 320-292-5512.

**Friday, June 10**  
**Coffee with Mayor Rick Schultz**, 9-10:30 a.m., Local Blend, 19 W. Minnesota St., St. Joseph.

**Saturday, June 11**  
**Whippersnapper Hour**, 10-11:30 a.m., Stearns History Museum, 235 33rd Ave. S., St. Cloud. Kids ages 7-13 are invited for a crash course at the Spy School! Kids will learn about secret spy tactics during World War II, including Morse Code, writing messages with invisible ink and solving a mystery at the museum. Members are free, non-members nominal fee. Visit [www.stearnshistorymuseum.org](http://www.stearnshistorymuseum.org) for more information.

**KANDI-ACRES CRAFT-VENDOR-SALE**  
**Saturday, June 18 10 a.m.-4 p.m.**  
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**DISTRICT COURT 10TH JUDICIAL DISTRICT INFORMAL PROBATE**  
**Court File No. 71-PR-22-51**  
**NOTICE OF INFORMAL PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS**  
**Estate of Guy William Beck, Decedent**  
**TO ALL INTERESTED PERSONS AND CREDITORS:**  
Notice is hereby given that an application for informal probate of the above-named Decedent's Last Will dated March 21, 2022 has been filed with the Probate Registrar, and the application has been granted. Notice is also given that the Probate Registrar has informally appointed the following:

Name	Matthew Thomas Thill Beck
Address	601 Graceview LOOP, St Joseph MN 56374

As personal representative of the Estate of the Decedent. Any heir, devisee or other interested person may be entitled to appointment as

personal representative, or may object to the appointment of the personal representative. Unless objections are filed pursuant to Minn. Stat. § 524.3-607, and the court otherwise orders, the personal representative has full power to administer the Estate, including, after 30 days from the date of issuance of letters, the power to sell, encumber, lease or distribute real estate.

Any objections to the probate of the Will, or to the appointment of the personal representative, must be filed with this court, and will be heard by the court after the filing of an appropriate petition and proper notice of hearing.

Notice is also given that, subject to Minn. Stat. § 524.3-801, all creditors having claims against the Estate are required to present the claims to the personal representative or to the Court Administrator within four (4) months after the date of this Notice, or the claims will be barred.

	Filed: May 9, 2022
	/s/ Pamela Kreier Probate Registrar
	Dated: May 9, 2022
	/s/ Patricia Kuka Court Administator
	Dated: May 9, 2022
	Publish: May 27 & June 10, 2022

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# Grant

from front page

enjoyed the challenge of figuring out what someone needs and the great bond that comes with learning how to communicate with them.

“It’s always so amazing to see how joyful and happy those individuals can be. For you and I, it’s really easy to take all of the great blessings and things we have for granted,” Meyer said. “We look at someone else and we see the hand they’ve been dealt and we think ‘that poor child’ or ‘that poor person, it must be so hard to live that life’ and not to say that it’s not, but the kids and adults I’ve met are some of the most joyful folks and it’s contagious.”

Meyer plans to start her classes in early June in a couple different locations which will allow people with disabilities to fully participate and take in the class as a whole. There will be five classes at the Great River Regional Library in St. Cloud. She plans to do sensory story time and accessible arts and crafts days. There will also be a couple classes at Independent Lifestyles in Sauk Rapids. She is also actively looking for other locations to host these classes as her classes must be wrapped up by the end of the year.

“I’m hoping to give them a really fun and exciting opportunity to play and experiment, engage their senses and do something new,” Meyer said. “I think the arts bring so much into everybody’s lives. Being able to create and make something and really use our imagination is a really great internal filler. It really helps in building up someone’s self confidence and just the view they hold of themselves to make something and show other people is really uplifting.”

Any questions or concerns can be directed toward kellymeyerart@gmail.com.



by Erin McIndoo  
Local artist Kelly Meyer talks about her grant from the Minnesota State Art Board in her home studio.

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People

**Dominic Ballou** recently graduated from Apollo Highschool (Guang Ming Academy) in the Chinese Immersion Program. Dominic has invested 13 years in the ISD 742 Chinese Immersion program. Ballou intends to attend St. John's University to study chemistry. Other activities Ballou has enjoyed are Camp Lebanon, soccer, Boy Scouting, and playing the cello. Congrats on this academic achievement. Mom, Dad and the entire family.



Ballou

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*It's Party Time!!*





photo by Carolyn Bertsch

**Big trucks roll into OREL**  
Maison Ferreira, 6, of St. Joseph, watches from the drivers seat May 12 as Joe Lahr, owner of Joe's Excavating in Sartell, maneuvers the bucket of an excavating truck during Big Truck Night at Oak Ridge Early Learning Center in Sartell.

Park

from page 2

together yarn-ball characters, creating coffee-filter butterflies, to name just three. A project will take about 15 minutes for each child to make, but they are welcome to make more than one, or they can do other free-form artistic activities, like drawing, coloring or painting.

Each child will be provid-

ed with an apron. There will be colored markers, paper, crayons and coloring books for children who choose not to make the other art projects.

The lead artist/teacher will be 13-year-old Aquiliana Wolf, who is a student at St. John's Prep School. Two or three of her pre-school friends plan to help, too, as Lisa Wolf supervises.

Lisa and Aquiliana met with St. Joseph park officials to get permission to do the art programs.

"One reason Aquiliana wanted to do the Art in the Park programs is that she wants to bring families and people together for fun activities and to promote a sense of community fullness," Lisa said. "She was looking for something to do for this summer. Aquiliana is very active and energetic. She is an excellent plan-


Park • page 9

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Ahmed Dakane  
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Solina Jasso  
Bethany Knopp  
Kyra Kotsmith

Harris Lahti  
Wyatt Lee  
Ashton Miller  
Aaliyah Mixteco  
Ayan Mohamed  
Adam Novak  
Maya Peterson  
Jason Philippi  
Hannah Reiter  
Evan Robinson  
Grant Roob  
Emma Safford  
Brandon Zimmer  
Lindsey Zimmer

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Beau Douvier  
Ashlynn Euerle  
Ethan Feld  
Anna Hartung  
Bradly Krebsbach

Clare Kutzman  
Alex Notsch  
Britney Notsch  
Katelin Notsch  
Alan Peterson  
Tara Schleper

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Holly Hansen  
Samuel Hoover  
Samuel Meyer  
Devan Meyer  
Elian Millan  
Jaedyn Nydeen  
Kayla Okonu  
Ethan Wolff

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Alaina Botz  
Colin Klein  
Maxwell Meyer  
Reese Moneypenny  
Daniel Moog  
Eleanor Pelzel  
Claire Sia Su  
Ashley Van DenEinde  
Kayla Van DenEinde  
Grant Wensmann

## ALBANY

Grace Eiyneck  
Jovan Tomsche  
Dominic Eiyneck  
Jordan Barker  
Hunter Tate

## SARTELL- ST. STEPHEN

Lance Anderson  
Elena Casiraghi  
Connor Eischens  
Sonja Hackenmueller  
Dylan Houg  
Benjamin Karasch  
Carter Muehring  
Samantha Paggen  
Payton Spychala  
Connor Studer  
Alayna Tavale  
Akeelah Welsh

## ROCORI

Hamza Abdi  
Abshira Aden  
Fatha Dadow  
Danielle Davis  
Chandler Dumonceaux  
Mara Goracke  
Terrance Hanner  
Gage Hansen  
Logan Hansen  
Khuseuma Jama  
Zachary Lawwell  
Najma Mohamed  
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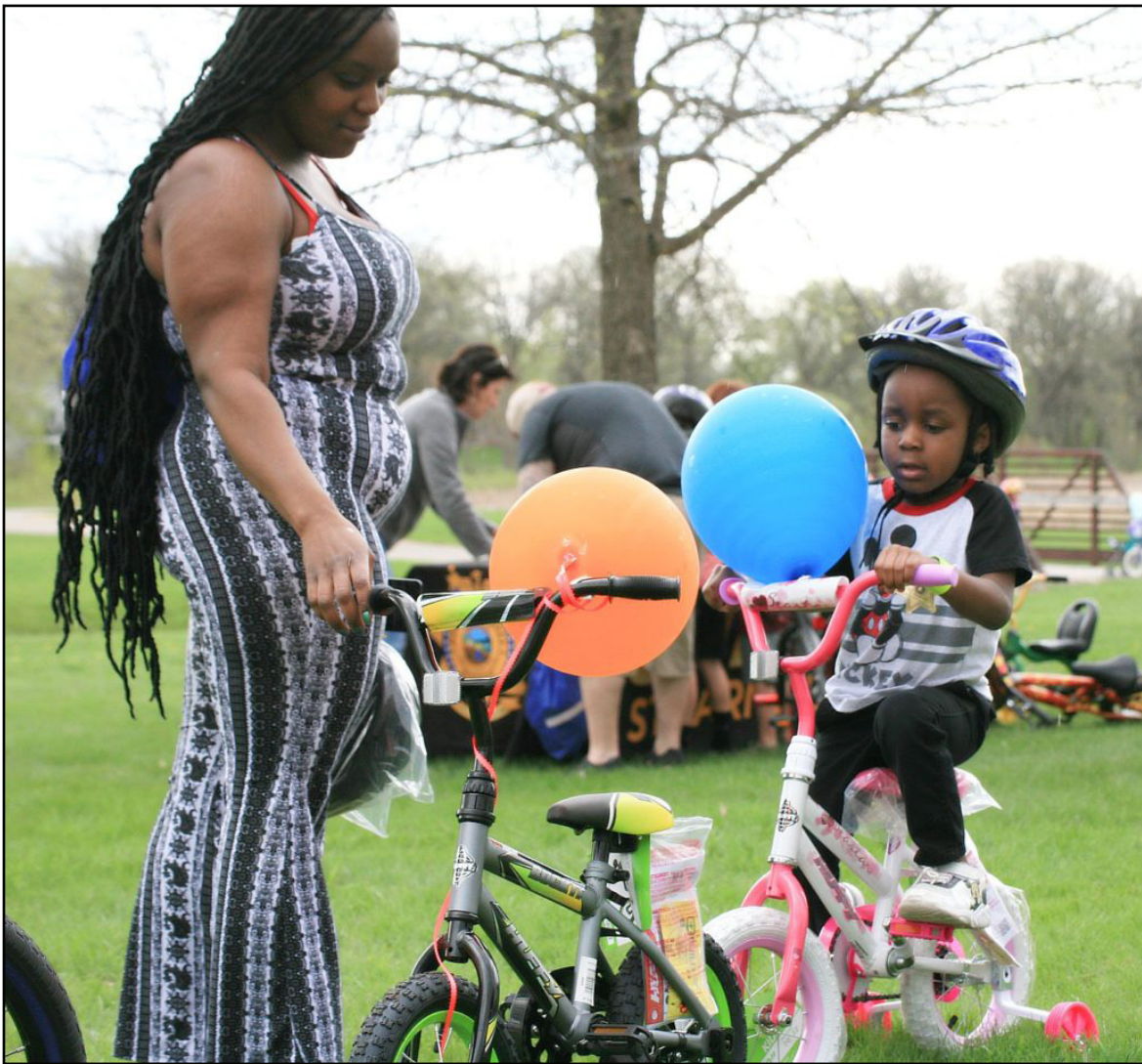
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# Kids learn about bike safety



photos by Carolyn Bertsch

(At left) Gavinici Neither, 4, with his mother, Jennifer Clayton of St. Joseph tries out one of the six bikes being given away at the second annual Bike Safety Event May 14 at Klinefelter Park, sponsored by the St. Joseph Women of Today. During the event, WOT gave away 100 bike helmets and six bikes. (Above) Braxton Salzer, 3, of St. Joseph, smiles May 14 as he is fitted for a free bike helmet by Avy Schul of St. Cloud, while his mother Jenna and brother Leo, 8 months, look on.

## Quilts

### from front page

mall Tractor Quilt” and one dubbed “Glory Days.”

To some long-time farmers, Farmall and John Deere are fightin’ words, with some insisting Farmall is best and others vouching fiercely for John Deere. But not to worry. There is a “John Deere Quilt” too in this year’s auction.

The quilt named “Glory Days” is a visual patchwork symphony of subdued and subtle shades of blues, whites and tans, arranged meticulously in star shapes on a background of smallish squares and triangles. Amoeba-shaped paisley patterns seem to squirm and squiggle on many of the quilt pieces.

“Glory Days” was pieced together with loving patience by Patty Loehrlein in a traveling camper when she and her husband, Ray, took a trip to Texas last winter.



photo by Dennis Dalman

**This quilt, pieced together by Patty Loehrlein, is a dazzling combination of blues, whites and beiges. It is one of nearly 50 quilts to be up for auction during the St. Joseph Fourth of July Parish Festival.**

The “Farmall Tractor Quilt” boasts a design of bright bold colors (lots of reds, whites, blacks), eight IH (International Harvester) logos, and a centerpiece farm scene depicting two Farmalls, a barn and its landscape showing flying geese, sheep, horses, chickens and a pig. On the outer margins of the quilt are clever stylized marks mimicking tractor-tire tracks.

As Schloemer and Fischer hung up the quilts, they talked with the St. Joseph Newsleader reporter about their work. Fischer has been a member of the St. Joseph Parish Quilt Group for 35 years, since the day of its founding. She has been chair of the group since 1998. Schloemer joined right after her retirement 10 years ago.

A staggering amount of work goes into the making of the many mostly hand-stitched quilts. The women stitch the quilts at Heritage Hall, starting in early August, then take the month of December off, resuming the process in January and finishing all of the quilts by mid-April.

One quilt they made this year took them, working collectively, 156 hours to complete, Fischer noted.

Both Schloemer and Fischer praised Josie Meyer, who had been a member of the group since its inception. She had to quit in 2018 due to health concerns and is now age 93.

“Josie was my mentor in the quilt group,” said Schloemer as Fischer nodded. “She was so kind and

so inspirational for this quilt group.”

Fischer showed photos of some of the other quilts and took some out of their storage bags to give the Newsleader reporter a sneak preview.

One was a quilt called “Proud to be an American,” a children’s quilt showing Mickey Mouse holding up an American flag with each star stitched separately onto the flag. Pieced together by

Fischer, she has made that same quilt many times in the past years because it is so popular.

Another quilt was made of T-shirts from the annual Joe-Town Rocks concert, which takes place in downtown St. Joseph on the evening prior to the Fourth of July Festival. The quilt contains most of annual “JoeTown Rocks” T-shirts from the past 15 years.

The current members of the quilt group besides Fischer, Loehrlein, Schloemer are Kathy Buchheit, Marilyn Brinkman, Sharon Froehle, Pat Henning, Ione Jacobs, Linda Loso, Suzy Mesner, Ilene Schmitt, DD Schulte, Geri Schwab and Lois Warner.

Photos of the quilts will soon be shown on the St. Joseph Catholic Church website at [www.churchstjoseph.org](http://www.churchstjoseph.org).



photo by Dennis Dalman

**Delores Fischer (left) and Betty Schloemer hang up a “Farmall Tractor Quilt” May 18 in the lobby of Heritage Hall in St. Joseph. The colorful quilt is just one of nearly 50 that will be up for auction July 4 at St. Joseph Catholic Church during the city’s Fourth of July celebration. Schloemer and Fischer are two of the 14 members of the St. Joseph Parish Quilt Group who created all the quilts.**



# Park

from page 6

ner and organizer. She loves math and science and art, too.”

The Wolfs moved from Madison, Wisconsin to St. Joseph in 2017, and to the parents, Saul and Lisa, it was like a homecoming. He had been a student at St. John’s University; she had attended the College of St. Benedict.

When they lived in Madi-

son, the children would love to do art projects that art carts would bring to the parks. That was Aquiliana’s inspiration for St. Joseph Art in the Park.

Moving back to St. Joseph was a purposeful “life-style change” for the Wolfs. Although they enjoyed living in Madison, the parents wanted to raise their children in a smaller town in a more rural area. And so they packed up and moved to the Pleasant Acres neighborhood of St. Joseph.

“We love it here,” Lisa

said. “We needed more space so the kids could play in the water, dig in the sand, things like that.”

The Wolfs have five children – two girls, three boys. Aquiliana, 14, is the oldest; the youngest is 4.

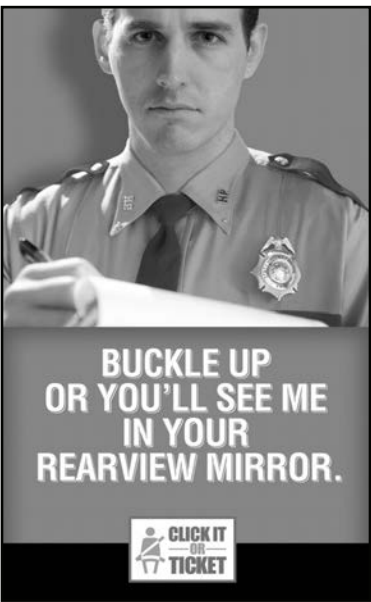
Lisa is a licensed marriage-and-family therapist; Saul is a technical product manager who works mainly from home for Clear Capital, a firm based in Reno, Nev.

Lisa said children should bring their own water and snacks to the art sessions. If it rains, a session will have

to be cancelled.

The following is a list of all the dates and locations for the Art in the Park event. All visits will take place from 9-11 a.m. Thursdays.

June 9: Centennial Park.  
June 16: Klinefelter Park.  
June 23: Millstream Park.  
June 30: Northland Park.  
July 7: Centennial Park.  
July 14: Klinefelter Park.  
July 21: Millstream Park.  
July 28: Northland Park.  
Aug. 4: Centennial Park.  
Aug. 11: Klinefelter Park.  
Aug. 18: Millstream Park.



CITY OF ST. JOSEPH												
SUMMARY FINANCIAL REPORT												
The purpose of this report is to provide a summary of financial information concerning the City of St. Joseph to interested citizens.												
The complete financial statements maybe examined at the City Offices, 75 Callaway St E.												
Questions regarding this report should be directed to Lori Bartlett, Finance Director, 320-363-7201.												
REVENUES AND EXPENDITURES FOR GENERAL OPERATIONS				STATEMENT OF NET POSITION - PROPRIETARY FUNDS								
(Governmental Funds)				Dec. 31, 2021								
Revenue:	2021	2020	% Increase (Decrease)	Water	Sanitary Sewer	Refuse	Storm Water	Street Light Utility	Total			
Taxes	3,158,453	3,094,824	2.06	\$ 1,290,923	\$ 772,897	\$ 207,664	\$ 265,028	\$ 77,030	\$ 2,613,542			
Sales Tax	580,596	505,818	14.78	24	-	-	-	-	24			
Lodging Tax	9,608	4,914	100.00	48	62	45	14	9	178			
Franchise Fees	137,382	132,991	3.30	29,092	4,199	969	349	160	34,769			
Licenses and Permits	151,811	178,139	(14.78)	149,724	234,339	57,739	30,505	25,824	498,131			
Special Assessments	747,596	431,803	73.13	5,203	2,210	603	695	215	8,926			
Intergovernmental Revenue	1,706,362	2,271,792	(24.89)	Due from Other Governments	424	280	179	26	970			
Charges for Services	574,104	840,269	(31.68)	Total Current Assets	1,475,438	1,013,987	267,199	296,652	3,156,540			
Fines and Forfeits	87,381	43,317	101.72	Noncurrent Assets:								
Miscellaneous	132,664	398,306	(66.69)	Capital Assets:								
Total Revenues	7,285,957	7,902,173	(7.80)	Land	372,941	4,941	-	-	377,882			
Per Capita	1,036.56	1,017.93	1.83	Easements	-	-	-	67,915	67,915			
General Government	997,357	1,020,077	(2.23)	Construction in Progress	659,693	576,945	-	262,151	1,498,789			
Public Safety	1,969,804	1,741,056	13.14	Buildings	7,502,432	1,295,254	-	-	8,797,686			
Streets and Highways	443,748	473,547	(6.29)	Improvements	289,760	-	-	-	289,760			
Culture and Recreation	371,412	434,177	(14.46)	Plant and Lines	11,204,078	9,393,030	-	6,471,675	27,068,783			
Economic Development	326,612	527,583	(38.09)	Machinery and Equipment	267,826	656,785	46,416	172,800	1,143,827			
Capital Outlay	2,813,281	3,649,330	(22.91)	Sewer Rights	-	10,977,565	-	-	10,977,565			
Debt Service	1,193,000	1,854,000	(35.65)	Total Capital Assets	20,296,730	22,904,520	46,416	6,974,541	50,222,207			
Interest and Fiscal Charges	498,879	564,330	(11.60)	Less Accumulated Depreciation	(6,971,768)	(6,933,983)	(46,072)	(1,924,128)	(15,875,951)			
Total Expenditures	8,614,093	10,264,100	(16.08)	Net Capital Assets	13,324,962	15,970,537	344	5,050,413	34,346,256			
Per Capita	1,225.51	1,322.18	(7.31)	Total Assets	14,800,400	16,984,524	267,543	5,347,065	37,502,796			
Excess of Revenues Over (Under) Expenditures	(1,328,136)	(2,361,927)	(43.77)	Deferred Outflows of Resources:								
Total Long Term Indebtedness	16,557,682	15,624,663	5.97	Deferred Outflows of Resources Related To Pensions	66,397	63,255	4,681	10,410	147,084			
Per Capita	2,355.62	2,012.71	17.04	Total Assets and Deferred Outflows of Resources	\$ 14,866,797	\$ 17,047,779	\$ 272,224	\$ 5,357,475	\$ 37,649,880			
General and Special Revenue Funds Unreserved	2,074,223	1,697,927	22.16	Current Liabilities:								
Per Capita	295.10	218.72	34.92	Accounts Payable	\$ 22,896	\$ 13,887	\$ 26,507	\$ 217	\$ 68,280			
				Due to Other Governments	2,575	61,138	2,231	-	65,944			
				Salaries and Benefits Payable	2,943	2,687	377	512	6,802			
				Interest Payable	26,866	38,627	-	-	65,493			
				Unearned Revenue	7,013	-	-	-	7,013			
				Long-Term Liabilities Due Within One Year	546,011	547,961	216	498	1,094,794			
				Total Current Liabilities	608,304	664,300	29,331	1,227	1,308,326			
				Noncurrent Liabilities:								
				Compensated Absences	56,497	56,497	569	1,394	285			
				Notes Payable, Net Unamortized Premiums	-	4,406,625	-	-	4,406,625			
				Bonds Payable, Net Unamortized Premiums	2,927,792	974,410	-	-	3,902,202			
				Net Pension Liability	85,345	81,307	6,017	13,381	3,009			
				Less Amounts Due Within One Year	(546,011)	(547,961)	(216)	(498)	(1,094,794)			
				Total Noncurrent Liabilities	2,523,623	4,970,878	6,370	14,277	7,518,334			
				Total Liabilities	3,131,927	5,635,178	35,701	15,504	8,826,660			
				Deferred Inflows of Resources:								
				Deferred Inflows of Resources Related To Pensions	79,835	76,058	5,629	12,517	176,853			
				Deferred Inflows of Resources Related To Debt	13,971	4,169	-	-	18,140			
				Total Deferred Inflows	93,806	80,227	5,629	12,517	194,993			
				Net Position:								
				Investment in Capital Assets, Net								
				Related Debt	10,397,170	10,589,502	344	5,050,413	26,037,429			
				Unrestricted	1,243,894	742,872	230,550	279,041	2,590,798			
				Total Net Position	11,641,064	11,332,374	230,894	5,329,454	28,628,227			
				Total Liabilities, Deferred Inflows of Resources and Net Position	\$ 14,866,797	\$ 17,047,779	\$ 272,224	\$ 5,357,475	\$ 37,649,880			
STATEMENT OF REVENUES, EXPENSES AND CHANGES							STATEMENT OF CASH FLOWS - PROPRIETARY FUNDS					
IN NET POSITION - PROPRIETARY FUNDS							For the Year Ended Dec. 31, 2021					
For the Year Ended Dec. 31, 2021							For the Year Ended Dec. 31, 2021					
	Water	Sanitary Sewer	Refuse	Storm Water	Street Light Utility	Total	Water	Sanitary Sewer	Refuse	Storm Water	Street Light Utility	Total
OPERATING REVENUES:												
Charges for Services	\$ 1,153,777	\$ 1,395,818	\$ 359,675	\$ 184,603	\$ 85,201	\$ 3,179,074	CASH FLOWS - OPERATING ACTIVITIES:					
OPERATING EXPENSES:							Receipts from Customers and Users	\$ 1,158,749	\$ 1,403,951	\$ 354,808	\$ 179,683	\$ 73,889
Wages and Salaries	174,206	157,075	21,359	34,973	17,210	404,823	Payments to Suppliers	(246,181)	(484,568)	(343,445)	(26,008)	(1,149,731)
Materials and Supplies	54,844	42,712	3,043	555	-	101,154	Payments to Employees	(183,073)	(149,357)	(23,152)	(39,917)	(412,764)
Repairs and Maintenance	45,920	7,149	3,135	14,617	2,952	73,773	Other Miscellaneous Receipts	36,333	2,182	1,050	257	40,232
Professional Services	47,496	20,003	2,279	7,917	38	77,733	Net Cash Flows - Operating Activities	765,828	772,208	(10,739)	114,015	1,648,817
Insurance	15,535	12,532	-	-	-	28,067						
Utilities	76,768	19,190	-	1,025	46,493	143,476	CASH FLOWS - NONCAPITAL FINANCING ACTIVITIES:					
Depreciation	459,783	551,688	115	155,498	-	1,167,084	Transfer from Other Funds	186,000	60,000	-	-	246,000
Contracted Services	-	321,187	337,487	-	-	658,674	Transfer to Other Funds	(19,295)	(24,575)	(10,425)	(46,595)	(100,890)
Equipment	112	111	111	111	-	445	Net Cash Flows - Noncapital Financing Activities	166,705	35,425	(10,425)	(46,595)	145,110
Miscellaneous	11,359	1,553	1,243	1,776	538	16,469						
Total Operating Expenses	886,023	1,133,200	368,772	216,472	67,231	2,671,698	CASH FLOWS - CAPITAL AND RELATED FINANCING ACTIVITIES:					
Operating Income (Loss)	267,754	262,618	(9,097)	(31,869)	17,970	507,376	Principal Paid on Debt	(2,974,547)	(526,256)	-	-	(3,500,803)
NONOPERATING REVENUES (EXPENSES):							Interest Paid on Debt	116,627	(100,065)	-	-	16,562
Investment Income	2,744	1,165	318	367	113	4,707	Bond Proceeds	2,185,000	-	-	-	2,185,000
Special Assessments	5,300	4,419	1,105	397	177	11,398	Acquisition of Capital Assets	(33,524)	(36,125)	-	-	(69,649)
Property Taxes	249	-	-	-	-	249	Net Cash Flows - Capital and Related Financing Activities	(706,444)	(662,446)	-	-	(1,368,890)
Interest Expense	(152,972)	(105,052)	-	-	-	(258,024)						
Amortization of Bond Premium	27,281	8,091	-	-	-	35,372	CASH FLOWS - INVESTING ACTIVITIES:					
Other Income	34,174	1,141	370	33	276	35,994	Interest and Dividends Received	706	(48)	159	188	30
Total Nonoperating Revenues (Expenses)	(83,224)	(90,236)	1,793	797	566	(170,304)	Net Change in Cash and Cash Equivalents	226,795	145,139	(21,005)	67,608	7,535
Income before Capital Contributions and Transfers	184,530	172,382	(7,304)	(31,072)	18,536	337,072	CASH AND CASH EQUIVALENTS:					
Capital Contributions	406,610	571,748	-	262,151	-	1,240,509	Beginning of Year	1,064,128	627,758	228,669	197,420	69,495
Transfers In	186,000	60,000	-	-	-	246,000	End of Year	\$ 1,290,923	\$ 772,897	\$ 207,664	\$ 265,028	\$ 77,030
Transfers Out	(19,295)	(24,575)	(10,425)	(46,595)	-	(100,890)		\$ 2,613,542				
Change in Net Position	757,845	779,555	(17,729)	184,484	18,536	1,722,691						
NET POSITION:												
Beginning of Year	10,883,219	10,552,819	248,623	5,144,970	75,905	26,905,536						
End of Year	\$ 11,641,064	\$ 11,332,374	\$ 230,894	\$ 5,329,454	\$ 94,441	\$ 28,628,227						



# Opinion

## Our View

### Choosing a path may seem daunting

Upon graduating high school, teenagers are presented with so many options of what direction to take their lives in that it can be mind boggling. These next few steps can seem crucial to create a fruitful career. Many of these career choices include enrolling themselves in two or four more years of school which can seem like a big commitment of time and money.

Keep in mind everyone has different interests and should follow the path best suited for them. So, where one student wants to avidly pursue a degree, another may not be very well apt in a classroom setting and would be more successful choosing a different route.

If four more years of school sounds like too much, an associate's degree or trades school may be the best option since it's only half as long a time commitment. Topics can range from carpentry, cosmetology, nursing or even just getting general classes out of the way.

Something that may be even more worth time and money would simply be starting an apprenticeship in one of the trade industries. Throughout the years, it seems attending college is assumed to yield more success than the trades. However, that isn't necessarily true. In some cases there can be more competition to get hired as a doctor than as a plumber.

In addition, while in an apprenticeship the student gets paid like any other job and as time goes on could also earn raises up until they obtain certifications. As far as job security goes, the world can never have too many people to build or fabricate new houses, buildings and roads and on top of that people to install plumbing and electric, and also to repair things if there are issues in the future.

Of course these types of jobs are considered to be more hands-on work, rather than just sitting in an office all day long. Some people may consider that kind of work to be more self fulfilling since one can physically see the work that has been done. Plus, it takes a certain type of work ethic to achieve these types of skills and endurance that it takes to get the job done.

So when considering your future, it's important to choose what is best for you and not listen to societal pressures to go to college just because it's the most traveled path. It's more important to do something you enjoy rather than something that just brings in money. As the saying goes, if you love what you do, you'll never work a day in your life.

#### 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.

## Golfing has lessons, memories

A few weeks ago, I was able to get out and do something I had not done for quite a while, play a round of golf. It seems like every year with college, I end up falling off the game due to the weather and schoolwork. In the summer after though, I always make an effort to recommit. This has been because of family and friends who are fellow players who encourage me, and also because there's something about golf that makes it such a rewarding experience. While golf does have a learning curve and some investment to get into, there are some lessons and memories I have from golfing that have made a lasting impact, and make it something I recommend for anyone who's interested in starting out with it.

I remember when I first started out at golf, I was not very good at it and didn't know much about it. I had signed up in middle school with a couple of friends, as we thought it would be a good spring sport to be part of together. I knew my grandpa played regularly but it was not something I'd been involved in as much before. Through our coaches, my friends and I learned the ins and outs of the game, and tried as best we could to implement them in our play. Continuing to be on the school team into high school, I can safely say I was never a regular varsity player. Looking back, I'm OK with that because the lessons I have taken from golf have been much more beneficial than the feeling of play-

### Connor Kockler

Guest writer



ing really well would have been.

One part of golf that has been rewarding for me since the beginning is the different approaches you need to take for various shots, even on the same hole during a round. Each shot is different, and requires consideration and careful thinking. On your tee shot, it makes sense to use your driver and try to hit the ball as far as possible. But on every other shot, you often need to think about getting the hit just right. Not hitting the ball far enough is a problem of course, but if you hit it too far you might go over the hole, or put yourself in a bad position for the next shot. This is a great life lesson because this discerning type of thinking works wonders in any situation in life. Sometimes you are in a situation where full effort is appropriate, like driving, but sometimes you need the mindset of making a precise chip shot or putt to handle a delicate situation.

Another aspect of golf I enjoy is the people and the social aspect. Most sports you are running around or waiting in constant anticipation for the next big action to happen. However, golf is a sport you can run at your own pace,

and adapt to the style of whoever you are playing with. You can play really casual and catch up with someone while the golf shots fade into the background somewhat, or you can have a really intense competition of who is making the best shots and playing well overall. Usually the games I play fall somewhere in the middle. But golf has this great flexibility to it that you can make it whatever you want, and each game is different depending on who you're playing with and what is on everyone's minds that day.

Overall, golf is so special to me because it is more than just a sport. It's full of life lessons and connections to people I've been close with my whole life. When I went golfing most recently, I went with my grandpa, and our golf games throughout the years have become more and more fulfilling as we continue our tradition of playing together. I hopefully have made things more interesting throughout the years by improving my scores as well. There is that special feeling playing golf that it's more than a game, out on the course with my grandpa, my friends or colleagues from work. That's why I will continue to enjoy golf, and I hope to share that enjoyment with people I know moving forward.

*Connor Kockler is a 2022 graduate of St. John's University. He enjoys writing, politics and news, among other interests.*

## Lucy is back home, happier than ever

Be oh-so careful if you decide to bring a pet to a storm shelter.

I made a rash decision on the night of May 12. Storm sirens began to wail as vicious winds howled louder. I grabbed my calico cat, Lucy, and brought her to the car so I could drive to the storm shelter in this mobile-home park. I planned to go back to the house and grab Tiny, the other cat.

I opened the car door. Lucy thrashed about, gashed my left forefinger, jumped down and ran into the night. Tiny would have to stay home. Off to the shelter I went, quite certain when I got back Lucy would be on the deck.

Nope. Nowhere to be seen. A sinking, desolate feeling overcame me, made worse by crashing waves of guilt. All my fault! I should have at least rushed to the shed to get a cat carrier, then put her in the carrier in the house before going to the car.

Next-door neighbors Richard and Martha Dubbin were devastated. Their cat, Sugar, is Lucy's "sister." Ten years ago, both were stray kittens walking like lost little lions through our yards when we decided to keep them.

Neighbors used flashlights, wandering through wet grass, hoping to spot Lucy. Nothing. Next morning, the search began again. No luck.

On the morning of the third day, I walked into the kitchen and saw Tiny

### Dennis Dalman

Reporter



with her paws on a windowsill, her ears straight up, her face peering intensely out the window.

She must see Lucy outside, I thought with a sudden rhapsody of hope. I looked out the window and saw – a pig! A very BIG pig.

My jaw dropped. "No, Tiny," I said. "That ain't Lucy."

The critter resembled a giant boar. It was chewing on ferns at the edge of my fountain garden.

Was this some kind of morning hallucination?! This is a neighborhood, not a farmyard. Looking out the west windows, I spied three smallish dogs romping, running in circles. I was hoping a cat, one named Lucy, would join the fun.

Just then I saw the frolicking dogs act startled. They started running fast across the vacant lot to the north, followed by the pig in hot pursuit. And let me tell you, that porker could run!

The next two days were unbearable. I did constant chores in an effort to take my tormented mind off of what terrible fate might have befallen Lucy.

Next day, a neighbor woman

across the way at least solved the pig mystery. She knows a man who owns a pig, and he sometimes lets a family in this park "piggy-sit" it when the man takes a vacation.

Relatives posted Lucy's photo on Facebook with contact information. I taped her photo up in the park. No calls. Hopes dwindled.

Martha insisted that cat will come home when I least expect it. She prayed every night to her late mother Joretta (who cherished animals), to God and to St. Joseph, asking for Lucy's return.

On the fourth afternoon, I was painting my deck when something moved under the deck beyond the lattice. I squinted, peering closer as my heart nearly stopped.

"Lucy's back!" I shouted to Martha in her yard; she let out a whoop of joy, then hurried over with a can of tuna. In the house I put on a pair of oven mitts as Martha lured Lucy from under the deck. Then I pounced, grabbed her and hustled her into the house. Home Sweet Home.

Please, dear readers: Always move cats inside a cat carrier during a storm or they'll freak out and run off. I learned that lesson the hard way.

Lucy was a gentle, sweet, happy cat, though leery of strangers, just like "sister" Sugar. I'm happy to report that Lucy, now back home, is still a gentle, sweet, happy cat – more than ever.

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



# Dog Park Etiquette

A trip to the dog park is a great way for your pup to get some exercise and have some fun with new puppy friends.

Benefits to dog parks include unleashed play and socialization. The Trust for Public Land reports dog parks are one of the fastest growing park amenities in the United States. Here's how to get your pup ready for a dog park playdate.

**WHEN YOU CAN VISIT**

The American Kennel Club says puppies younger than 4 months old or who have not had all of their vaccinations shouldn't visit dog parks or be around dogs you don't know. Dogs who spend time in dog parks should be vaccinated for Bordetella, leptospirosis and canine influenza, the AKC says, and female dogs that are in season should also stay at home.

Dogs who visit parks should also learn basic obedience commands, such as come, down and stay, and be socialized to other dogs before you go. If your pup is reactive or dog-aggressive, it's best he stay home, as should dogs that guard their owners, water, food or toys.

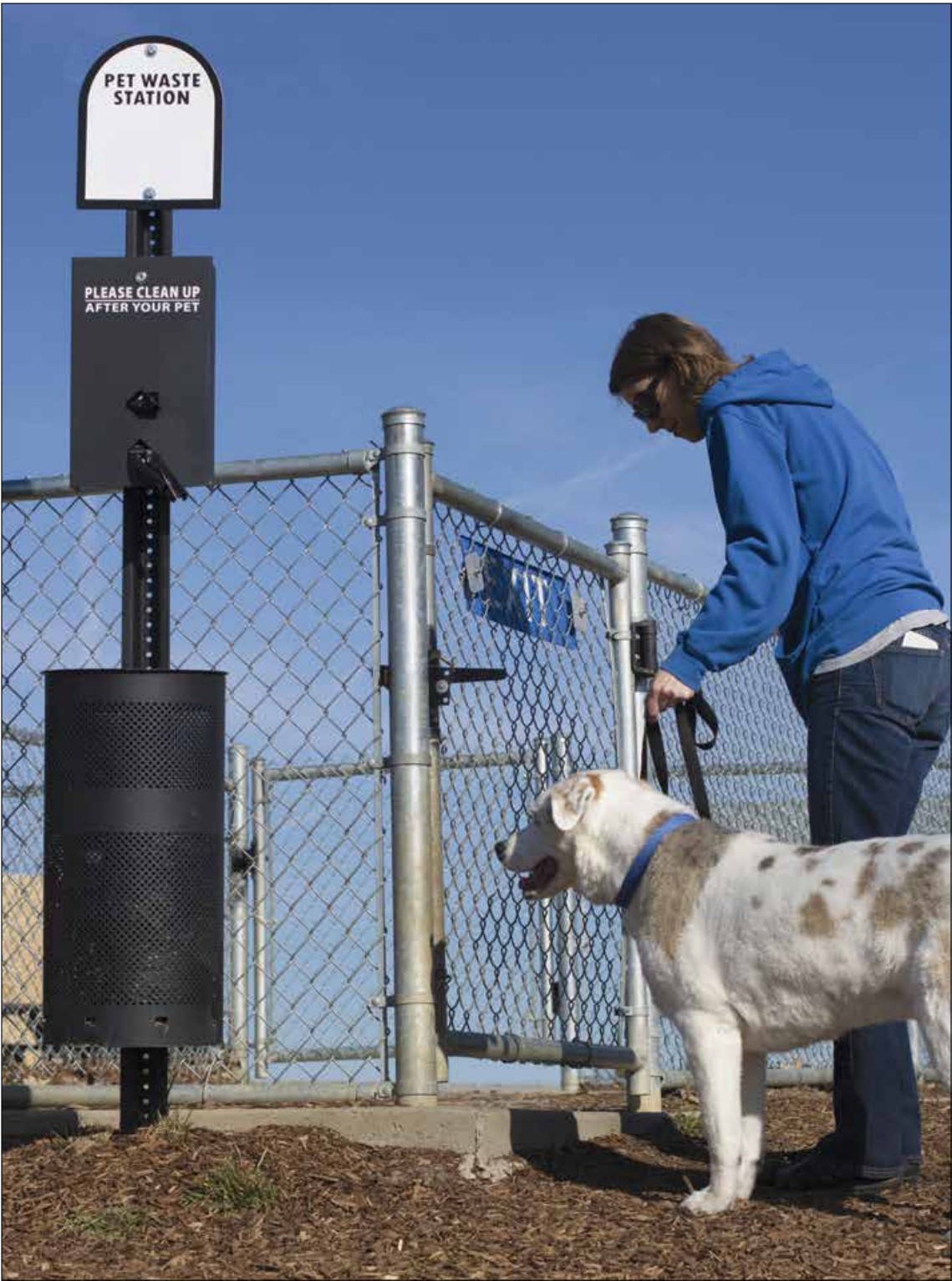
**EVALUATING A DOG PARK**

Visit the dog park alone at first, so you can make sure it's safe and will be a fun experience for your pet. The AKC says to inspect the fencing, making sure it's

secure and keeps dogs from crawling either under or over, with no holes or rough edges. It should also have secure gates, with double gates being the safest. This forces owners and pups to go through one gate, close it, then open another before entering or leaving, keeping dogs from escaping. Parks should also be clean, free of trash, broken equipment and dog poop. Remember to clean up after your dog while he's in the park. Leave personal dog toys, balls, food or treats at home; these can cause doggy disagreements that can quickly get out of hand.

**WHEN YOU GO**

Listen to your dog, the AKC says. If you get there and a gang of pups rushes the entrance, wait for the pack to disperse before entering. Take off your dog's leash as soon as you get into the fence so he won't feel trapped. If other dogs repeatedly roll your dog to the ground or chase your pup, intervene so he feels safe. And don't stay too long. Thirty minutes to an hour should be plenty of play time. If a dog wants to just hang out with you or stands by the gate, listen to him and take him back home.



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## Pine Cone Pet Hospital

Drop-off appointments, extended evening & emergency appointments are available





# Financial Advice for Grads

Unfortunately, most graduates aren't adequately prepared to steer their own financial futures.

One study found the average U.S. college student could only answer about a third of the survey's basic financial questions. More than 75 percent in another report said they wish they'd had more help in getting ready to take on their own money management.

But college is actually the best time to get a firmer grasp on your finances, because you're still living part-time under the umbrella of a parent or guardian's protection. You can slowly assume more and more responsibilities, while taking advantage of their years of experience in balancing expenses with income. Emerging from school with a solid credit history and manageable debt is all the more important considering the low pay associated with most entry-level jobs, even for degreed candidates. Here's how to get started.

## TAKE RESPONSIBILITY

The average senior graduates with thousands of dollars in credit-card debt, putting themselves in an early financial hole. Try to keep from needlessly running up these bills, but if you do, focus on paying them down as quickly as possible. Interest typically adds up very quickly. Once you're able, con-

sider automating your savings: Whether through a regular draft to your savings account or a 401K deduction, putting money away as you're paid makes it more likely to stay saved instead of being spent on easily forgotten daily things.

## TRACK EXPENSES

Create a budget so you know exactly what's coming in,

and what's supposed to be going out — and to where. For many, a student loan is often the most immediate expense upon graduation. Try to begin payments before the usual grace period ends, and keep up with this bill. If you go into default, the loan's entire unpaid balance and any owed interest can become due immediately. Start with this important bill,

and continue detailing every outgoing expense. Whatever's left is the cash you'll have for incidentals.

## DON'T CUT TOO DEEPLY

Your post-graduation cost-cutting zeal must be balanced by real-world considerations. If you're no longer on your parents' health insurance, for instance, the risk of finan-

cial ruin skyrockets should the unthinkable happen.

While it's true that most young adults "never get sick," unplanned mishaps like car accidents and sudden illness are a part of everyday life. Paying a small monthly premi-um ensures you don't add insult to injury by going bankrupt after walking out of an emergency room.

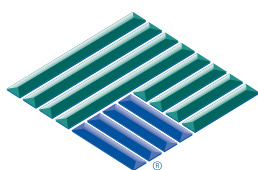


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