



Tri County Canary

A supplement of the:
Leader-Record * Oklee Herald * McIntosh Times * Grygla Eagle



Tuesday Study Club members Jill Bakken, Lyn Schroeder, Tracy Imle, Sherry Rettmann, and Susan Sandland with toys donated during the recent Tables for Tots event.

Tables for Tots - Gathering, Generosity, & Fun

Recently, the Tuesday Study Club hosted its Tables for Tots event at Fireside Restaurant in Bagley. Study club members plan and decorate tables in beautiful, elegant, and even whimsical ways and guests choose where they would like to sit to enjoy a delicious lunch.

This year, one hundred twenty people from the area (and even from far away) gathered to celebrate community giving. All proceeds from the event are given to the Clearwater Christmas Project so that families in need are certain to have toys and food during the holidays. Guests also often

bring a physical or monetary gift to donate to the cause. Sixty-two toys and \$435 in monetary donations were given this year. Additionally, Bagley Liquor store manager Chris Arnold facilitated the sale of personalized wine labels sponsored by Chateau Ste. Michelle winery for an added profit of \$390. All of this resulted in over \$2,500 raised through this occasion.

The Tuesday Study Club organization is a group of women focused on improvement of their community. It began in Bagley nearly one hundred years ago as the founding members sought both social

support for women as they facilitated community improvement projects. How appropriate that the group continues to provide these attributes through a project like Tables for Tots.

The Clearwater Christmas Project is coordinated by Lyn Schroeder this year, and along with a multitude of volunteers, they will host the distribution of toys for tots on December 7th, from noon – 6 pm at the Bagley American Legion Auditorium. More information on distribution of toys for tots will be forthcoming in this newspaper.

8th Annual Tree Walk for Hospice to be held on Dec. 3

Thief River Falls, Minn.—Nov. 15, 2022—The 8th Annual Tree Walk for Hospice will be held on Dec. 3, 2022 from 9:00 a.m. – 2:00 p.m. at Eagles Club #2368, located at 305 Red Lake Boulevard in Thief River Falls, Minnesota.

Join us for an event featuring beautifully decorated trees, food and a variety of activities throughout the day! See the schedule of events below. Proceeds from the event will benefit Hospice of the Red River Valley, in memory of loved ones who have received hospice care. Individuals, groups, businesses and organizations can be a sponsor and decorate a tree or participate by decorating and providing a wreath or

a gift basket for the silent auction. In return for your sponsorship, your company name and logo will be recognized at the event. Event attendees can vote for their favorite tree by placing donations in buckets at each tree. A plaque will be awarded to the organization whose trees receives the most donations.

If you are interested in sponsoring and decorating a tree, contact Laurie Harger at (218) 686-3696 or email laurie.harger@gmail.com by November 22nd. Pre-lit trees will be provided to decorate as part of the \$100 registration fee.

Schedule of Events
9:00 a.m. – 2:00 p.m. Tree

Walk – View decorated trees and vote on your favorite. Trees will be available for purchase through a silent auction. Ornaments can be purchased at the event to decorate the Hospice Memorial Tree.

11:00 a.m. – 1:00 p.m. Santa & Mrs. Claus – Bring the kids for a visit! Photos may be taken, and each child will receive a bag of treats provided by the Eagles Aries #2368.

11:00 a.m. – 2:00 p.m. Soup and breadstick luncheon – Free-will donation.

11:00 a.m. – 2:00 p.m. Holiday Bake Sale – Take home some tasty treats. The bake sale runs until the items are gone, get there early!

Northland Community & Technical College Offers Free Certified Nursing Assistant Training

November 21, 2022 — Northland Community & Technical College announces session dates for free Certified Nursing Assistant Training. Funding provided by Minnesota's Next Generation Nursing Assistant initiative will provide registration and fees, uniform, books, and materials, to complete the 75-hour hybrid course at the East Grand Forks campus.

Students who successfully complete class hours and assignments will be eligible for the Nursing Assistant Competency Exam at no cost. Applicants must pass the written and skills competency exam to earn placement on the Minnesota Nursing Assistant Registry. This placement is typically required before or within the first four months of employment with healthcare facilities in our region.

Free registration is open now for the Next Generation Nursing Assistant class; no prior experience or prerequisite education is required. Students will participate in online lectures via Zoom on December

2, 5, 6, and 7. Students attend in-person lectures and labs on December 8, 9, 12, 13, 15, and 16.

Students must be 16 years old or older and eligible to work in the U.S. by the completion of the course. Future employers will require background checks, and many require applicants to be 18 years of age or older. The class is limited to 20 participants. Applicants could qualify for additional funds needed to complete the class and certification exam by February 2023.

The course is the second

round of the Minnesota State effort to answer staffing shortages for entry-level healthcare workers, specifically in Veterans homes and long-term care facilities.

Interested students should visit www.northlandcollege.edu/workforce and complete the free class registration process. For more information, contact Northland's Workforce Development Solutions at wds@northlandcollege.edu, or by contacting Tasha Draeving at (218) 793-2748 or tasha.draeving@northlandcollege.edu.

omen, McIntosh and Moorhead. LARL's LINK sites are found in Cormorant, Frazee, Gonvick, Halstad, Hendrum, Lake Park, Rothsay, Twin Valley and Ulen.

Lake Agassiz Regional Library is a consolidated public library system comprised of 13 branch libraries and nine LINK sites serving the residents of seven counties in northwest Minnesota.

Thanksgiving Holiday Schedule

All Lake Agassiz Regional Library (LARL) branches and LINK sites will close at or before 5 p.m. on Wednesday, November 23 and will remain closed on Thursday, November 24 in observance of the Thanksgiving holiday.

LARL's branch libraries are located in Ada, Bagley, Barnesville, Breckenridge, Climax, Crookston, Detroit Lakes, Fertile, Fosston, Hawley, Mah-

Minnesota Beef Research and Promotion Council Elects New Chair

The Minnesota Beef Research and Promotion Council (MBC) elected Tom Olson as new chairperson to serve on the board. Olson previously sat on the board as the promotion committee chair and represents Districts 2 & 3 in North Central and Northeast counties.

The MBC administers the beef checkoff program on behalf of beef farmers and ranchers in Minnesota. The checkoff focuses on conducting research, education and promotion programs about beef and beef products.

Tom Olson, along with his wife Erin and son Levi, work on their operation in Williams, Minnesota, near the Canadian border. Olson is a third-generation rancher and farmer on their century farm where cattle have long been a part of it.

"Tom's positive attitude and dedication to improving the beef industry in Minnesota make him an ideal Chairman for our Board of Directors," said Kelly Schmidt, Minnesota Beef Council CEO. "Tom's leadership is pivotal in accomplishing our goal of increasing demand for beef."

Tom is the president of Northwestern Stockmen's Association and is also a member of both the Minnesota State Cattlemen's Association (MSCA) and National Cattlemen's Beef Association (NCBA). On these organizations, Tom noted, "I think it is very important to support those who are fighting the battles for us [in the beef industry]. We need to stick together so our voice is heard."

In addition, Tom is a member of the Sustainable Farming Association. He added, "It is important to not only protect our resources but do what we can to improve them through better soil management. In a sense, that is what the checkoff is doing to improve demand for beef."

As the Board Chair, Olson is responsible for providing oversight, input, and approval of checkoff-funded projects administered through the MBC.

The entire MBC Board consists of 16 directors. New members, including elected officials, started their term in July.



Tom Olson, new chair of the MBC Board. (Photo courtesy of Minnesota Beef Council)

2022 Minnesota Cattle Industry Convention & Trade Show

The 2022 Minnesota Cattle Industry Convention is an event that brings together Minnesota farmers and ranchers as well as many other beef industry stakeholders. It encompasses opportunities for education, policy discussion and development, along with a cattle-focused trade show. The Minnesota State Cattlemen's Association will host the 2022 annual convention and trade show December 9th and 10th at the Willmar Conference Center in Willmar, MN. The 2022 convention will feature MSCA's annual Cattlemen's College series featuring timely topics and speakers that will help you defend your livelihood! Additionally, attendees

will take in membership meetings and networking opportunities with fellow cattlemen, local/state/national leaders, and beef industry partners.

Special guests at this year's convention include:

- Thom Peterson, MN Commissioner of Agriculture
- Don Schiefelbein, President, National Cattlemen's Beef Association (NCBA)
- John Hinners, Senior Vice President, Industry Relations U.S. Meat Export Federation (USMEF)
- Brad Kooima, President, Kooima Kooima Varilek Trading
- Reba Mazak, President, American National Cattle-Women's Association

- Kristina Porter, Doctor of Veterinary Medicine
- Jackson Neil, Performance Livestock Analytics, Performance Beef, Cattle Krush
- Jerrid Sebesta, Director of Business Development, Taaties Financial Group, former TV Meteorologist

Other convention highlights include MSCA and MN Cattlemen's annual meetings, live & silent auctions, setting 2022 legislative priorities, and excellent networking opportunities with legislators, government agencies, beef industry partners, and fellow cattle producers.

Registration is now open! Sign up by visiting www.mn-sca.org/events/convention.

Sexual Assault on College Campuses

By Beth Wilson Outreach (Prevention Education/Awareness & Volunteer) Coordinator-Itasca County

Sexual assault on college campuses, is this a problem? In a nutshell, yes. 1 in 5 women experience sexual assault on college campuses and 1 in 33 men experience sexual assault in their lifetime. LGBTQ are more likely to experience sexual assault on college campuses than heterosexual men and women.

The first 2 months of college are known as the red period. This is when the students are at the highest risk for sexual assault, traditionally happening to women ages 18-24. Only 1 in 5 women will report sexual violence. Why is this happening? Drugs and alcohol play a big role. 15% of young women are incapacitated when they are raped. According to Minnesota Statute, you cannot give consent when you are incapacitated. Peer pressure can play a big role in sexual assault. This may be your first time away from home. Many of you as college students are being pressured to engage in social activities such as drinking, using drugs, going to parties and engaging in sex. If you are pressured into engaging in unwanted sexual activity, this is sexual coercion.

A big reason sexual violence is not being reported is shame and guilt. It is very hard to report to someone that is a stranger. Many questions can cross your mind. Are they going to question my clothing? Am I going to get in trouble for drinking and using drugs underage? Is law enforcement/school going to believe me? You have the choice to contact your

local law enforcement by calling 911. The school also has a duty to protect you under Title IX. Contact the school authorities and they will assist you. You are not alone, and this is not your fault.

At this point, you might be asking: How can I stay safe on campus? Here are some ideas. You do not have the power to stop sexual violence, but you do have the power to become situationally aware.

Increase on campus safety:

1. Know your resources
2. Stay alert
3. Be careful posting your location
4. Make others earn your trust
5. Think about Plan B
6. Be secure

Safety in social situations:

1. Make a plan
2. Protect your drink
3. Know your limits
4. It's OK to lie
5. Be a good friend

How can I help my friends? you might ask: be an active bystander. What is an active bystander? An active bystander is someone who interrupts a potentially dangerous situation, typically when sexual violence is involved. You can do this by putting the 3 Ds into play. Make sure you are safe before doing any of these!! Never put your own safety at risk. What are these 3 Ds?

1. Distract: Interrupt the situation safely by communicating with the person in trouble.
2. Being Direct: See if the person is in trouble. Ask if help is needed when the perpetrator is not around. Call the authorities.

3. Delegate: Get the person out of harm's way. If you don't feel safe, find someone who can help the person in trouble.

If an assault occurs, there are things you can do to help yourself feel safer:

1. Make use of on campus resources
2. Request a schedule or housing change
3. Access off-campus support
4. Seek an HRO/OFP
5. Create a safety plan

If you have experienced sexual violence on or off campus, advocates are here and ready to help you. Reach out to Support Within Reach at our 24/7 crisis hotlines: 1-866-747-5008 (Itasca and Aitkin) or 1-800-708-2727 (Beltrami, Clearwater, Hubbard, Cass). There is also an advocate on campus at Minnesota North College Itasca.

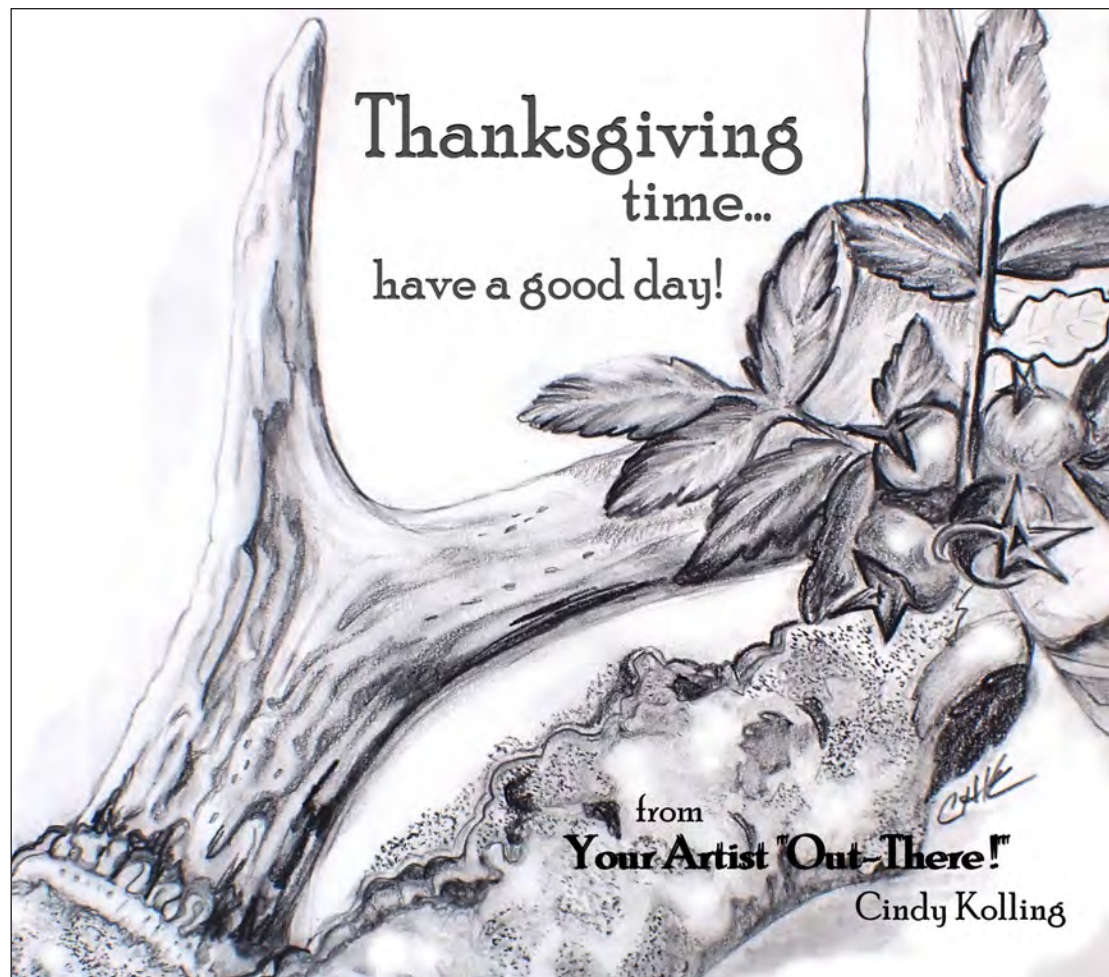
Please like, follow, and share our social media platforms, and visit our website at supportwithinreach.org.

Womenshealth.gov. 2022. Sexual assault on college campuses | Office on Women's Health. [online] Available at: www.womenshealth.gov/relationships-and-safety/sexual-assault-and-rape/college-sexual-assault

Rainn.org. 2022. Your Role in Preventing Sexual Assault | RAINN. [online] Available at: <https://rainn.org/articles/your-role-preventing-sexual-assault>

Rainn.org. 2022. Safety & Prevention | RAINN. [online] Available at: <https://rainn.org/safety-prevention>

Rainn.org. 2022. Safety for Students | RAINN. [online] Available at: <https://rainn.org/safety-students>



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LINDFORS
Insurance Agency
Lindfors Agency will be closed Thursday & Friday, Nov. 24th and 25th for Thanksgiving.



Community Arts Support Grants for Arts Affiliates deadline Dec. 1, 2022

Applications are now open for arts affiliates located in Minnesota's Beltrami, Hubbard, Lake of the Woods, Clearwater, and Mahanomen counties to apply for \$3000.00 Community Arts Support grants. The funding this grant provides is intended to support Arts Affiliates in strengthening their operations.

Region 2 Arts Council defines "Arts Affiliate" as an established arts entity that is hosted within a 501(c)(3) nonprofit organization, within a nonprofit college or university, or within a city or tribal government. While arts activity is central to an arts affiliate's mission, a host organization's primary mission is often focused on something other than the arts.

Create a login and apply at r2arts.org
Application Deadline: December 1, 2022, Award amount: \$3000.00. Questions? Need more information? Wondering if your organization is eligible? We are here to help!
CALL: 218-751-5447 / 800-275-5447 TEXT: 218-407-2507 EMAIL: staff@r2arts.org

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Help is Available for Minnesotans Struggling to Pay for Insulin

Minnesota's Insulin Safety Net Program provides a pathway to access this life-saving drug

ST. PAUL, MN—A recent study found that more than 1.3 million Americans with diabetes rationed their insulin because of cost concerns by skipping doses, taking less insulin than needed, or delaying buying insulin to save money. During National Diabetes Month, MNSure and the Minnesota Board of Pharmacy remind Minnesotans that the Minnesota Insulin Safety Net Program provides fast, reliable help for those who need insulin and may be struggling to afford this life-saving drug.

The Minnesota Insulin Safety Net Program has two key components, depending on individual needs:

- If you are in immediate need of assistance — that is, if you have less than a seven-day supply of insulin and will likely face significant health consequences without it — the urgent need program enables eligible Minnesotans to receive a 30-day supply of insulin right away at a pharmacy and pay no more than a \$35 co-pay, one time per year.
- If you need longer-term help covering the costs of insulin, the continuing need program supports eligible Minnesotans to receive up to a year supply of insulin for no more than \$50 per 90-day refill. You can get free help applying for the continuing need program from a MNSure-certified navigator trained to help with the process.

In 2021, over 1,100 Minnesotans received discounts on their insulin through the program, totaling nearly \$6.9 million, but many more are likely eligible for assistance. In 2020, the Minnesota Department of Health estimated that 8.8% of adults in Minnesota (about 390,000) had been diagnosed with either Type 1 or Type 2 diabetes, with over 20,000 new cases diagnosed each year.

One Minnesota parent, Nicole Smith-Holt, has shared her family's story following the tragic death of her son, Alec, in 2017, at the age of 26 from ketoacidosis after rationing his insulin to make it last longer: Watch the Alec Smith Story on YouTube. Minnesota's Insulin Safety Net Program was created by a law named in Alec's honor, the Alec Smith Insulin Affordability Act, and signed by Governor Tim Walz in 2020. The program is implemented by MNSure, the state's health insurance marketplace, and the Minnesota Board of Pharmacy.

MNSure is Minnesota's health insurance marketplace where individuals and families can shop, compare and choose health insurance coverage that meets their needs. MNSure is the only place you can apply for financial help to lower the cost of your monthly insurance premium and out-of-pocket costs. Most Minnesotans who enroll through MNSure qualify for financial help.

The Minnesota Board of Pharmacy is the state agency that regulates the practice of pharmacy and the manufacture and distribution of prescription drugs. It exists to promote, preserve, and protect the public health, safety, and welfare by fostering the safe distribution of pharmaceuticals and the provision of quality pharmaceutical care to the citizens of Minnesota.

Please wish
Lilah Churness
a Happy 90th Birthday
November 27, 2022
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Clearbrook, MN 56634

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2022 Canning Sale
People are calling, asking if we did our canning this year. Yes! We did plant a garden to keep up the canning we like to do.
So if anyone wants to call us to find out what we have canned up, we will be glad to take the time on the phone!
Home Phone: 1-218-776-3552
Cell Phone: 1-218-766-7891
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Happy Thanksgiving to All!

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ORIGINAL OR SWEET HONEY
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18 OZ

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BROWN, DARK BROWN OR POWDERED
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\$1.79 2 LB

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ESSENTIAL EVERYDAY TURKEY OR CHICKEN
STUFFING MIX 6 OZ **2/\$3**

ASSORTED
PEPSI COLA PRODUCTS
3/\$13
12 PK - 12 OZ CANS

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WATER 24 PK - 1/2 LITER BOTTLES **3/\$10**

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GROUND BEEF
\$3.79 LB

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PARAPROFESSIONAL OPENING

RLCC High School in Oklee has an opening for a paraprofessional for the school year 2022-23. Contact the School for an application or with questions at 218-796-5136. Position open until filled. ISD 2906 is an equal opportunity provider and employer.

FULL-TIME ADMINISTRATIVE FISCAL ASSISTANT

Quin County Community Health Services is looking for a full-time Administrative Fiscal Assistant. Duties include general office and fiscal management of several state and federal grants for the five county CHB.

- * Review monthly activity report to ensure proper disbursements.
 - * Report and monitor budgets of multiple state and federal grants, including monthly and quarterly invoices from local public health agencies.
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- Submit cover letter and resume to quinchs@wiktel.com or fax 218-874-7811. Call 218-874-7845 with any questions. Position open until filled.

CASE MANAGER POSITION AVAILABLE



Inter-County Community Council is accepting applications for an opening in our Employment & Training department:

Case Manager: The Case manager will recruit, coach, and provide comprehensive coordination of services to alleviate the barriers and enhance employment opportunities for program participants. The position is full time/40 hours a week working out of our Oklee Office.

Application and position specific information, including job duties, salary and educational requirements are available on our website at www.intercountycouncil.org. Send completed application and resume to Inter-County Community Council, Human Resources, PO Box 189, Oklee, MN 56742 or hr@intercountycouncil.org. Applications must be received by **4:30PM on Wednesday, November 23rd**. Call 218-796-5144 x1018 for more information. ICCC is an equal opportunity employer and program provider.

SUBMIT YOUR EMPLOYMENT ADS to richards@gvtel.com

CUSTODIAL POSITION AVAILABLE

Clearbrook-Gonvick School has an opening for a custodial position. This is a full-time, 12 month position, with benefits. Pay is negotiable dependent on experience. Job requirements include the ability to thoroughly clean while paying attention to detail with some lifting and bending required. Boiler's license is helpful but not required for the position. Applications can be found on our school website or call Melissa Weems at 218-776-3112 Ext. 105 with any questions.

Please submit resume, letter of interest, and application to:
Clearbrook-Gonvick School
16770 Clearwater Lake Rd.
Clearbrook, MN 56634
mweems@clearbrook-gonvick.k12.mn.us
Attn: Melissa Weems, HR

FULL-TIME PARA-EDUCATOR

The Clearbrook-Gonvick School has an opening for a full-time para-educator for the 2022-2023 school year. Wage is negotiable dependent on experience with a new minimum hourly wage of \$14.89 per hour. Requirements for the position include: Having passed or have the ability to pass a para pro test, enjoy working with children, and must pass a background check. Applications can be found on our school website or call Melissa Weems at 218-776-3112 Ext. 105 with any questions.

Please submit application, resume, and letter of interest to:
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Bagley Flyers

Secondary Art Teacher - Minnesota licensure in Art is required. Applicants should send a cover letter, resume, teaching licensure, transcripts and three letters of reference.

Substitute Teacher opportunities are available. Applicants should submit their teaching license (or substitute licensure with a 4-year degree) and resume.

Paraeducator position openings in the Elementary and High School, candidates must be highly qualified, which includes either 2 or more years of college, an AA Degree, or the ability to pass the Para Pro Exam.

Substitute Para opportunities are available. Applicants must have a high school diploma or equivalent.

Native American Home School Liaison Positions - Full-time positions open for 2022-2023 school year in both the High School and Elementary. Candidates must be highly qualified, which includes either two or more years of college, an AA Degree, or the ability to pass the Para Pro Exam.

Food Service Support Staff - a high school diploma or GED is preferred but not required.

Substitute Food Service Support Staff - a high school diploma or GED is preferred but not required. Application forms may be downloaded, picked up in the District Office or you may email nekre@bagley.k12.mn.us. For more information, please call Nichole Ekre at 694-6184.

Full-Time Route Bus Drivers and Substitute Bus Drivers positions. Applicants must have or be able to obtain a school bus driver's license endorsement. The District is willing to help applicants obtain their school bus endorsement. New drivers will receive a \$200 stipend after six months of driving to help defray the cost of certification. Application forms may be downloaded, picked up in the District Office or you may email nekre@bagley.k12.mn.us. For more information, please call Stuart Duke at 694-6122.

Youth rec activities coordinator position opening for the current 2022-2023 school year starting in January. Bagley Community Education has a part-time opening for a youth rec and activities coordinator. Responsible for the development, implementation and organization of youth sports and activities programs. Hours are based upon program needs. must be flexible including evenings and weekends. Knowledge of sports and activities preferred. email: cuhlr@bagley.k12.mn.us. Applications will be accepted until filled. For additional information call 694-3232.

Cleaner-Sweeper/Custodian position. Bagley Independent School District #162 is accepting applications for a cleaner-sweeper/Custodian position. Applications can be downloaded, picked up in the District Office or you may email nekre@bagley.k12.mn.us. For questions about the position, contact Nichole at 218-694-6184 or Ron at 218-368-8314.



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A Q&A about retirement planning

Individuals need not look very far to be reminded of the importance of planning for retirement. Television ad campaigns touting the need to plan for retirement have been front and center for many years. Banks also heavily promote their retirement planning services to account holders. The emphasis financial firms and banks place on retirement planning underscores just how important it is for individuals from all walks of life to prioritize securing their financial futures.

Ad campaigns can make saving for retirement seem simple, but plenty of people may have questions about how to save for the days when they are no longer working.

Why and when should I begin investing to build my retirement savings?

It's never too early to start saving for retirement. Young professionals may not be anywhere close to retirement, but that doesn't mean they can afford to put off saving for the day when they call it a career. Much of that has to do with inflation. The rate of inflation varies, but it's fair to assume that your cost of living will rise dramati-

cally between your twenty-third birthday and your seventieth birthday. If you choose to simply save as opposed to investing that money, your money will not grow at a rate necessary to overcome inflation. Though there's no guarantees with investing, traditional retirement investment vehicles have a proven track record of outpacing inflation. For example, Standard & Poor's 500® (S&P 500) reports that individual retirement accounts (IRAs) grew by an average of 10.8 percent between 1971 and 2020. Over that same period, the U.S. Bureau of Labor Statistics indicates that the dollar had an average rate of inflation of 3.99 percent.

How can I save for retirement?

Various investment vehicles can help people save for retirement. Many people utilize employer-sponsored 401(k) retirement plans. These allow individuals to deposit money via pre-tax contributions deducted from their paycheck. For young people, enrolling in these plans as soon as they're eligible can be a great way to begin building their retirement savings, and since many people contribute

between 6 and 10 percent of their pre-tax earnings, their take-home pay will not be significantly different once they enroll. IRAs, pension plans, certain life insurance policies, and regular contributions to personal savings accounts are some additional ways to save for retirement.

How much will I need to save for retirement?

No two people are the same, so there's no simple answer to this question. Estimates about how much people will need in retirement range from 60 to 80 percent of their yearly income the year they stopped working full-time. A financial advisor can be a useful ally as people try to calculate how much they will need to save for retirement. However, the simplest answer to this common question is that there's no such thing as saving too much money for retirement so long as saving does not adversely affect other areas of your life.

What if I need money before retirement?

No law prohibits people from withdrawing funds from designated retirement accounts before they retire. However, there may be significant financial penalties and tax consequences if you do so. For example, the Internal Revenue Service allows penalty-free withdrawals from a 401(k) after an account holder turns 59½. Withdrawals made before then could be subject to federal and state income tax and a 10 percent penalty of withdrawn funds. Individuals are urged to speak with a financial advisor about withdrawal guidelines and penalties prior to opening a retirement account.

Saving for retirement is vital and it's never too early to begin investing in your financial future.

Tips to tame daily anxiety

Anxiety affects millions of people worldwide. The Anxiety & Depression Association of America indicates anxiety disorders are the most common mental illness in the United States, affecting 40 million adults age 18 and older every year, which equates to around 19.1 percent of the population.

What is an anxiety disorder?

The National Institute of Mental Health says anxiety disorders include panic disorder, generalized anxiety disorder, agoraphobia, specific phobia, social anxiety disorder, post-traumatic stress disorder, obsessive-compulsive disorder, and separation anxiety disorder. Though the causes of these anxiety disorders may differ, each is characterized by excessive anxiety and related behavioral disturbances.

Anxiety disorders can range from mild to severe, and could affect daily life in various ways. Those with anxiety disorders are three to five times more likely to visit the doctor and six times more likely to be hospitalized for psychiatric disorders than those who do not have anxiety disorders, states the ADAA.

Who gets anxiety?

Factors such as genetics, personality and lifestyle can determine if a person is likely to develop an anxiety disorder. According to Healthline, those in professions such as healthcare and social work, people of color and members of the LGBTQIA+ community are more likely to experience anxiety and elevated stress levels.

Addressing anxiety

There are several steps people can take to alleviate anxiety every day.

· Exercise: Moving more may help to relieve stress that can lead to anxiety. Study partici-

pants who engaged in exercise two days per week reduced overall perceived stress. Physical activity also can improve mood.

· Sleep: Quality and quantity of sleep can affect mental health. Doctors recommend around eight hours of sleep each night. If anxiety is affecting sleep, try to establish a healthy sleep routine. Turn off screens a few hours before attempting to retire. Be sure the bed is comfortable. Keep the room's temperature on the cool side. Also, stick to a schedule.

· Supplementation: Healthline notes that some studies have found that certain dietary supplements may help with stress and anxiety. An eight-week study of 264 people with low magnesium levels found that taking 300 mg of this mineral daily helped reduce stress levels. Combining magnesium with vitamin B6 was even more effective.

· Psychotherapy: The Mayo Clinic indicates counseling or psychotherapy, such as cognitive behavioral therapy, can effectively address anxiety. CBT often includes exposure therapy, in which a person is gradually exposed to the object or situation that triggers the anxiety to eventually build confidence that he or she can manage the situation and anxiety symptoms.

· Medication: Used in conjunction with other techniques, medications may help address severe anxiety conditions. Certain antidepressants and a medication called buspirone are used to treat anxiety disorders. In limited circumstances, sedatives may be utilized, but long-term use is not recommended.

Anxiety disorders can affect anyone. Various techniques could be used to alleviate anxiety.

How to plan for post-retirement medical expenses

People need to be aware of the potential costs of medical care in retirement and plan ahead so they can meet those obligations if and when the need arises.

When individuals retire, they not only walk away from work, but also relinquish their steady paychecks. For many, retirement can be a potentially risky financial endeavor. Saving for retirement is a great way to mitigate such risk, but unforeseen expenses, such as medical bills, can quickly derail a retirement plan.

Many people have a greater need for medical care as they get older. The Fidelity Investments Retiree Health Care Cost Estimate indicates health care can be one of the biggest expenses a person will take on in retirement. The average 65-year-old couple who retired in 2021 in the United States can expect to spend \$300,000 on health care and medical expenses during retirement. The financial resource The Street says other studies suggest it's wise for retirees to plan to spend between \$3,000 and \$7,700 per year on health care.

Financial advisors warn that relying exclusively on Medicare to cover health care costs isn't going to cut it. Benefits under the Medicare program often aren't enough to pay for all of a retiree's needs. There may be gaps for chronic treatment of illnesses and specialty treatment for certain conditions. Long-term care services also typically are not covered. It's important to note that Medicare will cover general doctor's visits, but it does not cover the cost of deductibles or copays.

Individuals need to be proactive and plan for medical expenses in retirement. After housing, healthcare is the most significant expense for retirees. Health spending accounts and long-term health insurance are two options for people looking for ways to cover their health care costs in retirement.

As of 2022, people can contribute up to \$3,650 for an individual or \$7,300 for a family per year into a health savings account. After age 55, an additional \$1,000 per year is allowed. Money in an HSA grows tax-free and it can be spent tax-free on qualified medical expenses. Once a person has Medicare, he or she no longer is eligible to contribute to the HSA, but can use money already in the account to pay for qualified medical expenses that are not covered by Medicare.

Long-term care insurance is another option, and many people invest in such an account during their 50s or 60s. The earlier an individual enrolls in a program, the lower the premium. According to Personal Capital, most policies will not start until a patient has needed assistance for 90 days and other qualifying guidelines are met. Generally speaking, long-term care insurance also is use-or-lose. If there's never a need to use the insurance, it will not be refunded. This is a risk that certain people are willing to take.

In addition to these options, people may consider gap insurance programs. When putting together a retirement plan, it can be wise to speak with financial advisors who can customize products based on their expected needs.

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Ask a Trooper

by Sgt. Jesse Grabow Minnesota State Patrol



Q u e s - t i o n : I heard on TV the State Patrol responded to over 1,300 crashes and 5 fatal crashes the last several days. Do you have any tips for winter driving?

A n s w e r : Snow and ice can make driving a bit more challenging, even if you grew up here. It not only involves knowing what to do while your vehicle is in motion, but preparing carefully before you leave the house and being ready in case of a crash. Based on the typical wintertime crashes they see every year, here are the Minnesota State Patrol's top 10 winter driving tips.

Before you leave

1. Check weather and road conditions. Whether you look online or call 511, make sure the roads between you and your destination are safe enough to travel. And we cannot stress this enough: If a travel advisory says it's not safe to drive, don't drive.
2. Grab your emergency kit and charge your phone. If you get in a crash, you'll need a fully charged phone to call for help and the items in your emergency kit to stay comfortable until help comes.
3. Tell someone where you're going. Let them know when you expect to arrive at your destination and the route you're taking to get there. That way, if you don't show up, they'll know you need help.
4. Top off your tank and clean off the snow and ice. Travel in poor conditions can take a lot longer than normal, so make sure you have plenty of gas. And when we recommend cleaning the snow off your windows, we mean all of them, not

just an eye-level swath of the windshield. While you're at it, get the snow off your hood, roof, and trunk so that it doesn't fly off and blind you or the vehicle behind you, and clear off your headlights and taillights as well.

While you're driving

1. Buckle up and put distractions away. This is good advice no matter the weather, but before those wheels roll, put on your seat belt (same for your passengers). Limit distractions by setting your music and GPS before you go, or just put your phone away altogether. Remember that Minnesota is a hands-free cell phone state.
2. Slow down. When you're driving in snow and ice, don't drive to the speed limit; drive to conditions. It may take you longer to get to your destination, but you'll arrive alive. Also, increase your following distance from the vehicle ahead of you so that you can stop more easily if you need to.
3. Turn your lights on. In the wintertime, headlights are as much for being seen as they are for seeing. Don't depend on the auto headlight feature; make sure other vehicles know you're there by manually turning on your lights.

If you crash

1. Steer where you want the car to go. If you hit a patch of ice, stay calm and turn the steering wheel in the direction you want the car to go.
 2. Get off the road. If you do crash, try to get off the road to a safe location, such as a parking lot. This will help keep other motorists from crashing into you.
 3. Stay inside. Once you're off the road, don't leave your car. You'll want to conserve as much heat as possible without running the engine so that you can stay warm until help comes. You can avoid a ticket — and a crash — if you simply buckle up, drive at safe speeds, pay attention, and always drive sober. Help us drive Minnesota Toward Zero Deaths.
- A portion of state statutes were used with permission from the Office of the Revisor of Statutes. If you have any questions concerning traffic related laws or issues in Minnesota, send your questions to Trp. Jesse Grabow — Minnesota State Patrol at 1000 Highway 10 West, Detroit Lakes, MN 56501-2205. (You can follow him on Twitter @MSPPIO_NW or reach him at, jesse.grabow@state.mn.us).



Theology in the Trenches

By Kathleen Kjolhaug

Triple Crown Winner

Bragging is not exactly becoming but once in a while, it sort of ekes right on out of most of us—all sneaky like. When it's too good to be true, what does one do with such incredible news other than to share it? Within an hour's time, one day, opportunity to do so (brag) presented itself. How so? I became a Triple Crown Winner. Most don't rub shoulders with the likes of such, but you, too, may now boast that you know one who has reached such heights. The group is elitist and those who have attained such an honor are worth celebrating...at least I think so. You've seen the likes of this on full display now and again. The winner parades around an extra lap and upon finishing a wreath is placed over the honoree being crowned. Mine didn't go down exactly like that, but it went down alright and it's documented in the books—although nobody put a bet on it that's for sure—not even me.

Being a winner of such takes

perseverance. One must work hard to achieve said status. With much wear and tear it is possible. Words that come to mind in describing this feat: effort, consistent use of that which has been gifted, grinding on even when it's a grind, and making use of professionals that not only understand, but are able to assist when most needed.

Let's not forget about the reward for those involved because skill levels need to be rewarded and cash does speak. Some say "follow the money" and if you will bear with me, by following the story, it might lead to a better understanding of how you, too, may be a Triple Crown Winner. Anything is possible if you work at it and being part of this exclusive group does not come without working hard at it. It all adds up to painstakingly high stakes. If one doesn't tend to that which is needs tending to by having an incredible work ethic, you'll end up crestfallen. The work is all part of the glory given. It's a reward of

sorts...capping off all the hard work that's gone into where one sits today. Sitting is only a part of it. One must eventually get up to finish the race which had begun years back.

As I stood after receiving the reward from all my hard work, the dentist had me do one final lap around the clinic. It led to the final finish as I signed the check to be handed over and received one small free tube of Crest until the next time.

Although I did little to prepare for the moment other than to wear out that which needed building up, the crown was received...my third to be exact. Sort of reminds me of another Triple Crown winner where the work has already been finished on my behalf. The Father, Son, and Holy Spirit resurrects each from this crestfallen world.

And the blessings that come is my prayer for you. "May the grace of the Lord Jesus Christ, and the love of God, and the fellowship of the Holy Spirit be with you all" (2 Cor. 13:14). Amen.



Mecum Auction Fun

By Auctioneer Eric W. Mickelson



UDLX from the Mecum Auction!

for sale, although some models were very appealing to me and even in my price range! The highest selling tractor was a Minneapolis Moline UDLX, price tag....\$210,000! The highest selling John Deere was a 1937 Model 62(Predecessor of the Model L) which sold for \$84,000.

One the way home we were able to stop in Iowa and visit

Patty's aunt in the hospital, and farther down the road had lunch with her uncle. So that is what I like to do. Take a tractor event and turn it into a tractor vacation with a chance to visit relatives. If you ever get a chance to head down for a sale I would recommend it an on the way there or home stop and visit someone....you won't be sad you did!

How about a little tractor trivia!

1. How many UDLX tractors were built?
A) 100 B) 125 C) 150 D) 175
2. True or False: The UDLX was capable of speeds up to 40mph.
3. True or False: In 1938 a UDLX would sell for about \$2150. (Today over \$200,000)
4. In 1937 John Deere made the model 62. How many were produced.
A) 78 B) 100 C) 188 D) 199
5. In 1937 the price of a model 62 was _____.
A) \$450 B) \$500 C) \$550 D) \$600

Answers: 1. B 125 2. TRUE 3. TRUE 4. A. 78 5. A. \$450

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Answers on page 7

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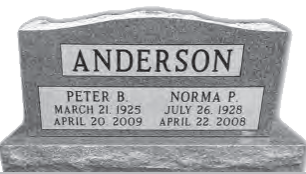
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OBITUARIES



Obituary for Marvin Carlson

Marvin "Marv" Carlson, 73 of Thief River Falls, MN passed away peacefully on Tuesday, November 15, 2022 at Riverview Memory Care Center in Crookston, MN after a brave 5+ year battle with dementia.

A gathering time for family and friends was held from 5:00 PM until 7:00 PM with a 7:00 PM prayer service on Monday, November 21, 2022 at Johnson Funeral Service in Thief River Falls. The service to celebrate Marv's life was held at 11:00 AM on Tuesday, November 22, 2022 at Zion Lutheran Church in Thief River Falls, MN with Rev. Mark Helgeland officiating.

Marvin Clyde Carlson was born April 12, 1949 at the University of Minnesota Hospital in Minneapolis, MN the son of Clayton and Marvel (Aune) Carlson. He was baptized into the Lutheran faith and confirmed at First Lutheran Church in Thief River Falls, MN.

He attended Knox Elementary School, Washington Elementary School and graduated from Lincoln High School with the class of 1967. In high school, Marv participated in hockey, football, and wrestling. Following high school, Marv earned an Associates Degree in Architectural Drafting from the AVTI in Thief River Falls.

Marv married his high school sweetheart, Bonnie Vevea and the couple moved to the Puyallup, WA where Marv worked in grocery management and fell in love with golf.

Music became a passion the early 1960's for Marv. He was a bass player and back up vocals for several bands including, The Nomads, Wonderful Rest and The Back Street Journal. His bandmates were not just friends, they were brothers in music. They toured Minnesota, the Dakotas, much of Canada and released a 45 album through Franklin Records with tracks, I'm Not With You and Ain't Too Proud To Beg.

In 1977 Marv met the love of his life while out in Crookston MN. On December 23, 1977 Marv married Kathleen Lynn Page in Crookston, where they resided as a married couple for a short while before they made their home in Thief River Falls. In 1978 they welcomed their first son Cameron. Their second son Dustin was born in 1980.

Marv's hobbies as an adult included golf, curling, archery, trap league, cards, billiards, hunting, and fishing.

Marv approached his hobbies with passion and won numerous awards, caught many trophy fish, and was very successful in his hunting taking many trophy bucks. Marv was also an avid sports fan, never missed a PGA major and cheered for all Minnesota sports teams. Marv never lost his Prowler pride and enjoyed taking in local games. In his later years Marv enjoyed going to the casino (with his wife), golfing with the golf boys, and watching his son's curl.

Marv sold water treatment for over 40 years, sold for Miracle Water, owned the local Miracle Water office, and worked for Eco-Water out of East Grand Forks. Other career ventures were SuperValu Foods as a Night Manager, co-owned and operated Casino Express in the mid-1990's, Manager of the Thief River Golf Club, and retired from Hugo's in 2019.

Through Marv's life he built friendships with many as he was never shy to strike up a conversation. Helping others was something he enjoyed, nobody was more willing to give a free golf lesson and those that choose to listen to simple advice usually found their game improved. Marv loved the time with his family up at the deer shack near Gatzke. All family and friends were important to Marv and he valued his relationships.

The title Marv enjoyed the most was Grandpa or Papa. Bjorn, Mathias, Marla, and Austin were the pride and joy for Marv and Grandma Kathi. Grandpa Marv never set down a crying baby, could get the kids calm and sleeping with his calm slow rock, and just loved his grandkids.

Survivors include sons, Cameron (Sarah) Carlson of Thief River Falls, MN, and Dustin (Miranda) Carlson of Goodridge; grandchildren, Bjorn, Mathias, Marla, and Austin Carlson; sister, Donna Bjerke (Darrel Forbes) of Woodbury; brother Jim (Joyce) Carlson of Thief River Falls, Marlene Ley of Warroad, MN; brothers and sisters-in-law, siblings, Karen Lundgren of Roseau, Deborah (Sheldon) Bolstad of Thief River Falls, MN; Dianne (John) Skauge of Beltrami; James (Joni) Page of Beltrami; Robert (Deb) Page of Prior Lake; and Kim (Tim) Yancey of Fargo, ND; as well as many nieces and nephews and other family members.

He was preceded in death by his wife, Kathi on January 18, 2019; parents; mother & father-in-law, James and Patricia Page; brothers-in-law, Christ Ley and John Lundgren; and special dog, Sam. Marv is also preceded in death by many aunts, uncles, cousins, relatives and friends.

The Carlson family would like to thank Riverview Memory Care staff for their amazing care for our father and grandfather, Red River Valley Hospice for their professional and caring services, and dad's friends and family that loved him. May his memory be blessed.

Condolences may be sent at www.johnsonfuneralservice.com



Obituary for Gladys Nornes

Gladys Nornes was born at home on July 8th, 1934 in McIntosh, MN. She was the daughter of Carl & Cora Berg. She attended country school through the 8th grade and graduated in 1952 from the McIntosh High School. She was married to Roy Christofferson on August 16, 1952 and they had three daughters Randi, Gail & Carol. She was employed at Warford Drug Store & Haavens Boarding & Care Home while living in McIntosh. She married Maurice Nornes on October 17, 1967 and the family moved to Finley, ND.

She worked six years at the Finley Improvement Association (The Lounge) and thirty three years at the Steele County Press. She moved to Cooperstown, ND in 2009 to be closer to her family. Her faith was very important to her and she was active in Trinity Church in rural McIntosh, Finley Lutheran Church and Trinity Lutheran Church in Cooperstown. She was a member of the American Legion Auxiliary & the VFW Auxiliary in

both McIntosh & Finley and she never missed a Veterans Day program. She enjoyed quilting for the church and went through hundreds of word search books. She loved to bake and share with others. She always had a smile on her face and a positive outlook on everything she did. Her sense of humor was second to none and she loved her family so much. Gladys passed away peacefully on November 11th, 2022 at the Cooperstown Medical Center.

She is remembered and survived by her three daughters Randi (Kenneth) Sandvik, Gail (Andreas) Haaland and Carol (Dean) Monson, all of Cooperstown, ND; Stepson Bruce Nornes of Ogema, MN; two stepdaughters, Gail (Steve) Knudson of Sartell, MN and Mary Beth (Brian) Espeseth of Thief River Falls, MN; twenty grandchildren, thirty-two great grandchildren; two brothers, Do-Navin Berg of Jacksonville, FL and Ray Berg of Cudahy, WI; two sisters, June Parsley of Milwaukee, WI and Ruth Reichert of Clearbrook, MN and many nieces, nephews and friends.

She is preceded in death by her parents; her husband, Maurice; infant daughter; stepson, Lynn Nornes; two brothers, Curt Berg and Myron Berg; sister Mavie Olson; grandson Craig Sandvik; great granddaughter Cassidy Andel and great grandson Drew Lien.

A Funeral Service was held on Wednesday, November 16, 2022 at 11:00 am in the Trinity Lutheran Church, Cooperstown, ND, visitation one prior to the Service. Interment in the Dovre Cemetery, Winger, MN.



Habits that affect cognitive health

Various changes to appearance and health are associated with aging. Issues such as diminished vision, waning muscle strength and gray hairs are among the more common and noticeable side effects of aging. Cognitive decline is another symptom often associated with aging, even if that needn't be the case.

Certain lifestyle choices can protect against cognitive decline and dementias. While there is no surefire way to prevent dementias, here are some good habits for maintaining cognitive function well into your golden years.

Exercise frequently

Harvard Health reports that exercise, in addition to the many other benefits it provides, may help improve cognitive function in people who have already experienced memory issues. Exercise may be particularly advantageous to people who carry the APOE4 gene variant, which makes people more susceptible to Alzheimer's. Speak with a doctor about how much exercise is needed and what is safe for your age.

Enjoy video games

Playing a favorite video game may improve long-term cognitive function. Researchers at Cambridge Brain Sciences found study participants who played non-cognitive-training video games were associated with better performance in several cognitive domains, but

only for younger (age 18 to 64) participants. Cognitive training games, on the other hand, were not associated with any cognitive improvement.

Stay socially engaged

According to a study published in the journal Experimental Aging Research, seniors who have high levels of social engagement also have better cognitive function. Getting together with friends, participating in a club, attending religious studies, and any other activity that gets you out with other people can help with cognitive function.

Eat a healthy diet

Eating a diverse array of healthy foods is beneficial. Nutritious diets can help reduce the risk for illnesses that may affect cognitive ability. Eating well also helps keep the brain healthy. A Mediterranean diet appears to lower the risk or slow the progression of dementia in people who have the condition.

Get help for sleep disorders

Lack of sleep can affect memory and learning. By getting help for sleep disorders, you may reduce your risk for cognitive issues.

While it is not possible to prevent or cure cognitive conditions like dementias with lifestyle changes, certain behaviors can lower the risk of developing these illnesses or reduce their severity.



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A I C L E D O M I R T E M O L E D U G S
H V H L N Q P W E P R C B O R E U Q T
T A S A P W E V U Q D S R K A L S E M T
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E E H G L G F Q V T N S I I T U C B N
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L Q U O T I U A R B M P H R I S R Q T
I D W U K I T L N E T A O A E T Q S D U
R B S F W K T I F C S G A P C C G U L
E A C H E R L T S N E P A C A L K Q D
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S S W V G R B D D G P M A Q R O U O M



Watermark Celebrates 5 years in New Art Center Building!



Bemidji, MN - YOU are the Heart of Watermark! And in celebration of 5 years in our beautiful building and to thank you for being a part of Watermark Art Center's success the public is invited to an open house on December 3 from 1 to 4pm with presentations at 1pm. "Time has gone by so quickly! We can't believe it will be 5 years in December! We are really excited to be able to celebrate with everyone who has supported us along the way and

look forward to saying thank you, in person!" -Lori Forshee-Donnay

Enjoy refreshments and music. Sign up during the open house for a chance to win one of five art prizes. Visitors will receive a commemorative ornament, created and donated by Chris and Kelly Keenan, while supplies last. There is no charge for this event. Come down and say "Hi" to old friends and make some new ones!

Season update

With the upcoming season opener for the Ottortail 100 only 47 days away we know everyone is in high gear prepping for the opener.

Couple reminders:

- ALL racers need to have the ISR license for the upcoming season, get signed up for that at <https://usacracing.redpodium.com/2023-isr-snowmobile-license>

- Numbers for the 2023 season need to be black on white background or white on black ground for the sides of the sled and Hi Vis yellow on the windshield

- When you come to pre tech inspection come in full gear as all safety equipment needs to be inspected

- When registering for an event please list all sponsors, brands, etc as our announcer and media personnel would like to be able to share this information

- as stated in every rider meeting transponder MUST be mounted on the sled & it's your responsibility to ensure it is

charged and in working order

There have been quite a few inquiries about rates for the upcoming season, we had been notified our event premiums would see an increase for the 2023 so we have been awaiting that information to set rates.

Last week we were notified rate increases would be taking effect in the near future but we could purchase at the 2022 rate until the change. With that news we made a significant upfront investment to secure four event policies so we could keep our event fees the same as last year.

With this we are also going to keep 2023 rates the same throughout the season as last year, we are doing all we can to keep the controllable expenses down so it keeps more funds in your budgets.

Registration for the Ottortail and Nisswa race will open Dec 1.

Stay up to date by subscribing to our emails and giving the Cor PowerSports page a like!

Reminder about Mille Lacs, Upper Red Lake winter season walleye regulations

Mille Lacs Lake contact: Tom Heinrich, Mille Lacs area fisheries supervisor, 320-525-3882. Red Lake contact: Edie Everts, Bemidji area fisheries supervisor, 218-308-2330.

Ice anglers can harvest walleye on both Mille Lacs and Upper Red lakes this winter season.

On Upper Red Lake, a three-walleye bag limit, with one walleye longer than 17 inches allowed in possession, went into effect Nov. 1.

On Mille Lacs Lake, a one-walleye bag limit, with one walleye between 21-23 inches or one walleye longer than 28 inches allowed in possession, will go into effect Thursday, Dec. 1.

The Minnesota Department of Natural Resources' website offers regulation information for both Upper Red Lake (mndnr.gov/LakeFind/Lake.html?id=04003501) and Mille Lacs Lake (mndnr.gov/Mille-LacsLake).

Apply by Dec. 7 for DNR grants that help children get outside

Contact: Jeff Ledermann, Education and skills team supervisor, 651-259-5247.

Public entities and nonprofit organizations serving people younger than 18 can apply for No Child Left Inside grants through 2 p.m. on Wednesday, Dec. 7. The Minnesota Department of Natural Resources is offering the grants to help more children cast a line, study animal tracks, hike, bike, or simply learn more about nature.

The DNR is accepting applications for both mini grants (less than \$5,000) or larger grants (\$5,000-\$25,000). The request for proposals and more information about how to apply are available on the DNR website (mndnr.gov/No-Child-Grants).

Mini grants will be awarded by lottery, while larger grants will be awarded using a competitive review process. Funding can be used for outdoor recreation equipment, transportation, and natural resource education expenses.

The DNR hosted an informational webinar recently that reviewed grant requirements, discussed the application process and answered questions. This session was recorded and is available on the "Who should apply for No Child Left Inside grants" page of the DNR website (mndnr.gov/No-Child-Grants/Who-Should-Apply.html).

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