



# McINTOSH

# Times

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Hub of the Thirteen Townships

McIntosh, Minnesota

## Winter Hazard Awareness Week is Nov. 13th- 17th, 2023

The Polk County Sheriff's Office - Emergency Management Division is participating in the state-wide Winter Hazard Awareness Week campaign, which will take place November 13th - 17th, 2023. Winter Hazard Awareness Week is promoted by the Minnesota Department of Public Safety's Division of Homeland Security Emergency Management.

This week allows Minnesota's an opportunity to familiarize themselves with the hazards we face each winter season.

These hazards include dangers from winter weather, dangers from heating sources, and ventilation issues, just to name a few.

Each day of the week has a hazard topic.

**Monday is Winter Storms.** Minnesota experiences a vast variety of inclement weather conditions during the winter months. In Polk County we are especially prone to experiencing brutal cold, heavy snowfall, and extreme winds. A number of different watches, warnings, and advisories are issued during the winter season. Winter Weather Advisories are issued when winter weather will cause travel difficulties. Winter Storm Warnings are issued for heavy snowfall, or the combination of dangerous blowing and drifting snow. A combination of blowing or falling snow, cold temperatures, and windy conditions can prompt a blizzard warning. Polk County is covered by the National Weather Service's Grand Forks Office. You can get additional weather information by visiting their website at: [www.weather.gov/fgf](http://www.weather.gov/fgf).



### Tuesday's topic addresses Outdoor Winter Safety.

Whether you are out enjoying the snow, or forced to work in it, it is important to dress adequately. During brutally cold weather exposure to the elements can lead to hypothermia or frostbite. It is also important to consider the dangers of venturing onto thin ice. Remember that there should be at least four inches of fresh, clear ice before attempting to walk onto a frozen body of water.

**Wednesday's topic addresses Winter Fire Safety.** During the winter season there is usually an increase of structure fires. Reasons for the increase in structural fires includes holiday lights, holiday displays, and using alternative heating sources. To help prevent fires, keep decorations at least three feet from heating sources, and remember to check your furnace and chimney's to ensure they are operating properly.

**Thursday's topic addresses Indoor Winter Safe-**

**ty.** Some common indoor safety concerns that occur during the winter are monitoring carbon monoxide levels, managing moisture conditions to prevent mold and mildew growth, and minimizing chemical and environmental exposure.

**Friday's topic covers Winter Driving.** It is important to ensure that your vehicle has been serviced and is ready to take on the cold weather. A winter survival kit included in your vehicle could be the difference between life and death, in some situations. A winter survival kit should include a bag/container to store food and water, a flashlight, candles, matches, a blanket, and a distress sign to display in the window of your vehicle.

More information on the 2023 Winter Hazard Awareness Week can be found by visiting the Polk County webpage at: [www.co.polk.mn.us](http://www.co.polk.mn.us) or by visiting the Minnesota HSEM website at: <https://dps.mn.gov/divisions/hsem/>



On Monday, October 3rd, Win-E-Mac held an induction ceremony for its chapter of the Minnesota Honor Society. New members include: Dani Winter, Evie Ryan, Livaeh Kiecker, and Shelby Mandt. Congratulations to all representatives of the Win-E-Mac Chapter of the Minnesota Honor Society.

### Community events to honor our Veterans

The Win-E-Mac School in conjunction with area Veteran's organizations will be holding a Veteran's Day program at the high school gymnasium on Friday, November 10th at 9:00 a.m.

We are inviting all veterans and community members to attend this very special program. Veteran's Day gives all of us a chance to honor and thank those who have served and sacrificed in order to preserve our freedom.

The Friends of McIntosh Veterans ask you to remember and honor our local veterans on November 11th. We invite you to watch a program that will air at both 1:00 PM and 7:00 PM on GVTV Channel 30. It will also be available on the group's Facebook page and on the website, [www.friendsofmcintoshveterans.com](http://www.friendsofmcintoshveterans.com).

Included in the program is an interview with McIntosh native and US Navy veteran, Ben Ramse.

We offer our sincere appreciation to all of you who have served our country!



(above and below:) The Pre - K classes got into the Halloween spirit recently at Win-E-Mac School.



# Rep. Fischbach receives Friend of Farm Credit award



U.S. Rep. Michelle Fischbach of Minnesota receives the 2023 Friend of Farm Credit Award from representatives of the AgriBank District Farm Credit Council (ADFCC). Left to right: Marc Knisely, chief executive officer of AgCountry Farm Credit Services; Congresswoman Fischbach; and Ed Hegland and Mark Ellison, AgCountry board members.

The AgriBank District Farm Credit Council (ADFCC) has recognized U.S. Rep. Michelle Fischbach (MN-07) with its 2023 Friend of Farm Credit Award. Fischbach, a member of the House Ways and Means Committee and former member of the House Agriculture Committee, received the award for her critical leadership to preserve and support the well-being of agriculture and rural communities across the country.

"I have long admired and supported the work of the Farm Credit System, and I am honored to receive the 2023 Friend of Farm Credit Award," said Rep. Fischbach. "I have long been committed to building strong rural communities, and I know that Farm Credit institutions play a critical role in that objective. That's why I was proud to introduce the Investing In Rural America Act, which eliminates unnecessary regulatory barriers to capital investment, particularly for critical community facilities like hospitals, childcare centers, and senior care centers. This will attract private sector investment into these kinds of facilities, encouraging future generations to see rural communities as home. I am grateful for the Farm Credit Council's hard work and look forward to continuing to work side by side with them to better rural America."

"The strong support Representative Fischbach has demonstrated for the Farm Credit mission and investments that support healthy rural communities, particularly as a lead sponsor of the Investing in Rural America Act, makes her a standout amongst her peers," said Ed Hegland, a farmer from Lac Qui Parle County, Minn., and an AgCountry Farm Credit Services board

representative on the ADFCC, which he chairs. "We are honored to celebrate her as an AgriBank District Farm Credit Council Friend of Farm Credit and a friend of rural America."

AgCountry Farm Credit Services is one of the local Farm Credit Associations that comprise the AgriBank District along with AgriBank. The ADFCC represents Farm Credit farmers and ranchers in a 15-state area from Wyoming to Ohio and Minnesota to Arkansas. About half the nation's

cropland is located within the AgriBank District.

Farm Credit supports rural communities and agriculture with reliable, consistent credit and financial services, today and tomorrow. It has been fulfilling its mission of helping rural America grow and thrive for more than a century with the capital necessary to make businesses successful and by financing vital infrastructure and communication services. For more information, visit [www.farmcredit.com](http://www.farmcredit.com).

# MnDOT reminds public not to push or pile snow onto roads

The Minnesota Department of Transportation would like to remind the public it is illegal to deposit snow on or next to a public highway or street and asks for help keeping roads clear for everyone's safety. Snow on or near public roads can create hazards such as drainage, drifting and sight obstruction.

Minnesota law and many local ordinances prohibit the plowing, blowing, shoveling or otherwise placing of snow onto public roads or sidewalks. This includes the ditch and right of way area along the roads. Violations are considered misdemeanors, but civil penalties also apply if the placement of snow creates a hazard, such as a slippery area, frozen rut or bump, that contributes to a motor vehicle or pedestrian crash. The civil liability can extend to both the property owner and the person who placed the snow.

District 2 MnDOT mainte-



nance crews plow and maintain more than 3,900 miles of state highways in northwest Minnesota. Crews are out around the clock during snow events to keep roads safe, so please give them plenty of space to work. Also remember, it takes time to clean up the roadways during and after a snowstorm.

For tips on safe winter driving, visit [www.mndot.gov/workzone/winter.html](http://www.mndot.gov/workzone/winter.html).

For more information on projects in northwest Minnesota, follow us on Facebook at <https://facebook.com/groups/MnDOTnorthwest> and Twitter at @mndotnorthwest. For real-time traffic and travel information in Minnesota, visit [www.511mn.org](http://www.511mn.org).



**HOUSE FOR SALE BY OWNER**  
4 bedroom, 1 1/2 bath.  
230 State St. NW  
McIntosh, MN  
Contact 612-816-4834

Friends of McIntosh Veteran's News

Just a reminder that we are nearing the deadline for the Christmas cards for all of the Veterans that are currently in our country and abroad. We have now received 843 cards so just a little short of the estimated 1,000 that we had set as a goal. The original date was November 10th but has been moved up to November 15th.

Just remember to sign the card and put a return address label on the back of the card. You can either write a short message in the card or copy one that you have put on the computer. Be sure to be kind and supportive towards their efforts of keeping our country safe. Their position as Veterans is never easy but we need to be positive about what the Veterans are doing wherever they are serving.

Please get them to Garnet Aanenson by November 15th. I am so grateful for the many that I have received and it warms my heart that so many feel the same way that I do.

## \*IMPORTANT PROPERTY TAX HOMESTEAD NOTICE\*

*\*This will affect the amount of property tax you pay in 2024, and it may affect your eligibility for a property tax refund.*

Please contact your county assessor to file a homestead application on or before December 31, 2023, if one of the following applies:

- You purchased a property in the past year and you, or a qualifying relative, occupy the property for homestead purposes on December 1, 2023; or
- You, or a qualifying relative occupy a property for homestead purposes on December 1, 2023, and the property was previously classified as non-homestead.

"Relative" for the purposes of a residential or occupied agricultural homestead means a parent, stepparent, child, stepchild, grandparent, grandchild, brother, sister, uncle, aunt, nephew, or niece. This relationship may be by blood or marriage.

"Relative" for the purposes of a special agricultural (unoccupied) homestead is a grandchild, child, sibling, or parent of the owner of the agricultural property or of the spouse of the owner of the property. This relationship may be by blood or marriage.

Once you have been granted the homestead classification, no further applications are necessary unless they are specifically requested by the county assessor. Special agricultural homestead is a yearly application.

You must also contact the assessor by December 31, 2023 if you are the property owner, or a qualifying relative of the property owner, and the use of the property has changed during the past year.

If you should sell, move, or for any reason no longer qualify for the homestead classification, you are required to notify the county assessor within 30 days of the change in homestead status. Failure to notify the county assessor within this 30 day period is punishable by recalculation of tax as non-homestead, in addition to penalty equal to 100 percent of the homestead benefits.

POLK COUNTY TAX PAYER SERVICE CENTER  
218-281-4186

Ad deadline: Noon Friday

### Did you know?

Estimates from the Department of Veterans Affairs indicate that there were around 19 million veterans in the United States in 2021. Veterans Day, observed each year on November 11, honors all those who served honorably in the U.S. military during both wartime and peacetime.

Data from the VA indicates that, as of 2016, Gulf War veterans account for the largest share of all U.S. veterans. Roughly 7.8 million veterans served during the Gulf War. Vietnam veterans also make up a sizable percentage of U.S. military veterans, as VA estimates indicate there were approximately 5.9 million veterans who fought in the Vietnam War in 2021.

Though veterans need not have served in wartime in order to be recognized and honored on Veterans Day, the vast majority of U.S. veterans served during wartime.

According to the VA, 78 percent of veterans in 2021 had served during wartime.



## Join Us In Honoring America's Veterans

Our military veterans have helped make the United States the greatest nation in the world.

On November 11, Veterans Day, we salute the brave men and women who have served in the Army, Navy, Air Force, Marines, and Coast Guard.

We thank them for their patriotism and protection of our country.



**first national bank of McIntosh**  
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McIntosh, MN 56556  
www.fnbcintosh.com



**Thurs. Nov. 9:** Tyler Schow, Lynette Espeseth  
**Fri. Nov. 10:** Travis Plante, Jenna Schommer, Lorene Tranby, Danette Strom  
**Sun. Nov. 12:** Steven Widman, Andrea Stordahl, Jayden Gensburger  
**Mon. Nov. 13:** Chris Grettum  
**Tues. Nov. 14:** Bev Anderson, Veronica Rolf, Laura Paskvan, Lois Bohrensen, Ray Austin

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Grace Community Food Shelf

Open Thursday, November 9th from 3:00pm to 7:00pm.  
And Thursday, November 16th from 10:00am to 2:00pm..  
Any question call 218-687-2250, leave a message.



**ST. MARY'S CHURCH**  
Fosston  
Fr. John Suvaakeen, Pastor  
Fri. Nov. 10: 8:30am Mass at St. Mary's, Fosston  
Sun. Nov. 12: 8:00am Confession; 8:30am Mass at St. Mary's, Fosston; 10:30am Mass at St. Joseph's, Bagley  
Wed. Nov. 15: 11:30am Mass at St. Mary's, Fosston; Adoration noon to 8:00 pm  
Fri. Nov. 17: 8:30am Mass at St. Mary's, Fosston  
Sun. Nov. 19: 8:00am Confession; 8:30am Mass at St. Mary's, Fosston; 10:30am Mass at St. Joseph's, Bagley  
Wed. Nov. 22: Adoration noon to 8:00pm

**OURS SAVIOR'S LUTHERAN CHURCH (ELCA)**  
McIntosh  
Pastor Rene Mehlberg  
Synodical Authorized Minister Katie DeMarais

Sun. Nov. 12: 10:00am Coffee Hour; 10:30am Worship Services  
Sun. Nov. 19: 10:00am Coffee Hour; 10:30am Worship Services

Our Saviors Lutheran Church, McIntosh will run church services on Channel 30 on Garden Valley Channel 30. They will also be available on YouTube on channel One in Spirit - The Journey. Our Saviors service will be available by 8:30 am each Sunday until further notice.

**MCINTOSH AFLC**  
McIntosh Trinity / Mount Carmel:  
Interim Pastors John Anderson and Phil Rokke

**Sunday Services**  
9:30am Mt Carmel  
11:00 am Trinity

**GOSEN LUTHERAN CHURCH**  
Independent  
Gary Johnson, Pastor  
[www.gosen-church.com](http://www.gosen-church.com)  
Face Book: Gosen Church

Sun. Nov. 12: 9:30am Sunday School and Adult Bible Study; 11:00am Worship Service (also on Facebook and gosenchurch.com)

Tues. Nov. 14: 10:00am. Sunday worship service telecast on GVTV--30

Wed. Nov. 15: 6:30pm Bible Study at Sharon Ramberg's home

Gosen Church is located 4 miles south of the junctions of Highways 2 & 59 or 4 miles north of Winger; then 1/2 mile east on County Road 206. For information call 268-4242 or 687-3461.

**VERNES LUTHERAN CHURCH (LCMC)**  
McIntosh  
Pastor Lee Laaveg

Sun. Nov. 12: 9:00am Worship  
Sun. Nov. 19: 9:00am Worship

**IMMANUEL LUTHERAN CHURCH**  
McIntosh  
Pastor Bruce Blocker,

Sundays: 9:00am Worship; 10:00am Fellowship Hour; 10:15am Sunday School

**CALVARY LUTHERAN CHURCH**  
Winger

Sundays: 10:30am Coffee Fellowship; 11:00am Worship

**GRACE LUTHERAN CHURCH-NALC**  
Erskine  
Rev. Pam Thorson

Sundays: 9:00am Worship  
Come early and enjoy fellowship and a good cup of coffee. It will also be available at the same time on Garden Valley Channel 30, Facebook and YouTube.



# BUSINESS & PROFESSIONAL GUIDE

This space for rent at \$127.40 for 6 months.

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## MDA grants to strengthen support for emerging farmers

**Eight Minnesota organizations receive over \$550K in one-time funding.**

As part of a continued effort to strengthen support available to Minnesota's emerging farmers, the Minnesota Department of Agriculture (MDA) has announced recipients of grant funding for organizations that provide business and technical support to farmers from historically underserved communities.

Through the Emerging Farmer Technical Assistance Grant Program, eight organizations have received a total of \$554,920 in one-time grants. Grant funds can be used to provide technical and culturally appropriate services to emerging farmers, and to pay up to 65% of emerging farmers' premium expenses under the USDA Micro Farm Crop Insurance Program.

"Agriculture is a corner-

stone of Minnesota's economy, but it can be hard to find an entryway to this important and fulfilling work for beginning and emerging farmers," said MDA Assistant Commissioner Patrice Bailey. "We're thankful for these eight organizations and their efforts to provide technical assistance to Minnesota's emerging farmers, helping them overcome barriers and challenges in farming."

Forty percent of this funding will go directly to farmers supported by these organizations in the form of scholarships, stipends, mileage reimbursements, and crop insurance premium payments.

A full list of grant recipients and their support activities can be found on the MDA website.

The funding comes in response to the MDA's Emerging Farmers' Working Group and first-of-its-kind Emerging Farmers Office, which have

identified technical assistance as one of the top needs for emerging farmers.

Technical assistance includes helping with record keeping, financial statements, business plans, licenses and regulations, land access, applying for grants and loans, sales and marketing, and other business support.

Emerging farmers include farmers who are American Indian or Alaskan Natives, Black or African American, Hispanic or Latino, Asian, Pacific Islander, members of a community of color, women, veterans, persons with disabilities, LG-BTQIA+, or any other emerging farmers as determined by the commissioner of agriculture.

Visit the MDA website for more information on the Emerging Farmer Technical Assistance Grant Program.

## Have you ever seen a flying squirrel?

Minnesota is home to two species of flying squirrels! The two species are the northern flying squirrel (which prefer northern coniferous forests) and the southern flying squirrel (which prefer southern hardwood forests).

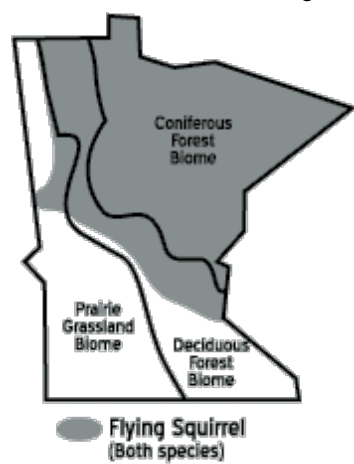
Flying squirrels do not fly, but glide from one perch to another. The honor of the only flying mammal goes to bats. Their "flight" is made possible by a fold of skin, a membrane which extends from the front to the hind feet. When the legs are outstretched, the skin stretches out tautly to form a large planing surface which enables the squirrel to glide as far as 150 feet, though most glides are between 20 and 30 feet.

### Identification

**General description:** The southern flying squirrel is about the size of a chipmunk, and the northern flying squirrel is slightly larger. Flying squirrels are noted for their dense fur, glossy olive-brown above and white below, large brown eyes, and mild disposition. Only the shrews and moles have fur that comes close in softness and silkiness to that of flying squirrels.

**Length:** The southern species is about nine inches long, while the northern species measures almost 11 inches, including the wide flattened tail which is nearly half as long as the flying squirrel.

**Weight:** The southern and northern flying squirrels weigh two and three ounces, respec-



tively. **Color:** The upper parts are gray-brown, whereas all the lower parts including the tail are white.

### Reproduction

Females of both species mate in early spring, and about five weeks later, give birth to three to five tiny, blind young. Southern flying squirrels may have two litters in summer, but this rarely occurs in northern flying squirrel females.

### Food

Flying squirrels eat a variety of fruits and nuts, insects, small birds, and meat scraps. Flying squirrels are frequent visitors at bird feeders, and some people have lights at the feeders so they can watch the flying squirrel's antics at night.

### Predators

Small hawks and owls, foxes, weasels, and in northern Minnesota, marten.

### Habitat and range

Living in tree hollows or leaf nests, flying squirrels are

the only nocturnal squirrels in Minnesota. Seldom will you see them on their tracks. Southern flying squirrels are found mainly in southern Minnesota hardwood forests, while the northern sub-species occurs in northern Minnesota forests.

### Population and management

Flying squirrels, though unprotected in Minnesota, have no meat or fur value and thus are not hunted or trapped. Some management occurs when old trees or "snags" with cavities are left in logging operations.

### Fun facts

Though seldom seen, flying squirrels are interesting animals. With their loose fold of skin (called a patagium) stretched between all four legs, they are able to glide considerable distances under full control. Many people who think they see birds flying across highways at night actually are seeing flying squirrels. Flying squirrels do not hibernate, but slow their body activity in winter and sometimes nest in groups to stay warm.

If you've never seen a flying squirrel, it might be because they're primarily nocturnal. Flying squirrels are frequent visitors to birdfeeders at night. Both species are omnivores. They'll eat a variety of fruits and nuts, insects, small birds and meat scraps. Flying squirrels do not hibernate, but slow their body activity in winter and sometimes nest in groups to stay warm.



Hailey Hedlund plays glow in the dark tic-tac-toe at the recent Winger Community Halloween party held at the Community Center on Saturday, October 28th.



The "cake walk" game got party guests a fun treat for getting their number drawn. Part of the fun games at the Winger Community Halloween Party held on Saturday, October 28th.



Pumpkin painting was part of the fun at the Winger Community Halloween party as Brooklyn Hedlund paints her own.



Alex Kildal tried his hand at the fishing game during the Winger Community Halloween party.



Every great Halloween party needs a princess, and the Winger Community Halloween party had a great one in Jessica Horgishimer, who played a part in bringing about this great event for the Winger Community.

## Feed a crowd this holiday season

Is there anything better than friends and family gathering around the table to partake in a holiday meal? Even though gifts may get the most fanfare, it's often around the holiday dinner table where the most lasting memories are made and shared.

Come the holiday season, chances are you'll need to plan meals that can accommodate

a few extra people who will be seated at the dinner table. Certain meals are tailor-made to feed a crowd, and utilizing recipes that can be prepared in a slow cooker allows cooks to free up time to handle other tasks while waiting for guests to arrive.

Enjoy this recipe for "Stuffed Chicken Breasts" from "Crock\*Pot 365 Year-Round

Recipes" (Publications International, Ltd) by the Crock\*Pot Kitchens. Multiply the recipe as needed for the number of guests.

### Stuffed Chicken Breasts

Serves 6  
6 boneless, skinless chicken breasts  
8 ounces feta cheese, crumbled  
3 cups chopped fresh spin-

ach leaves  
1/3 cup oil-packed sun-dried tomatoes, drained and chopped  
1 teaspoon minced lemon peel  
1 teaspoon dried basil, oregano or mint  
1/2 teaspoon garlic powder  
Freshly ground black pepper, to taste  
1 can (15 ounces) diced tomatoes, undrained

1/2 cup all-cured olives (If using pitted olives, add to the slow cooker in the final hour of cooking.)

1. Place chicken breast between 2 pieces of plastic wrap. Using tenderizer mallet or back of skillet, pound breast until about 1/4-inch thick. Repeat with remaining chicken.  
2. Combine feta, spinach, sun-dried tomatoes, lemon peel, basil, garlic powder, and pepper in a medium bowl.

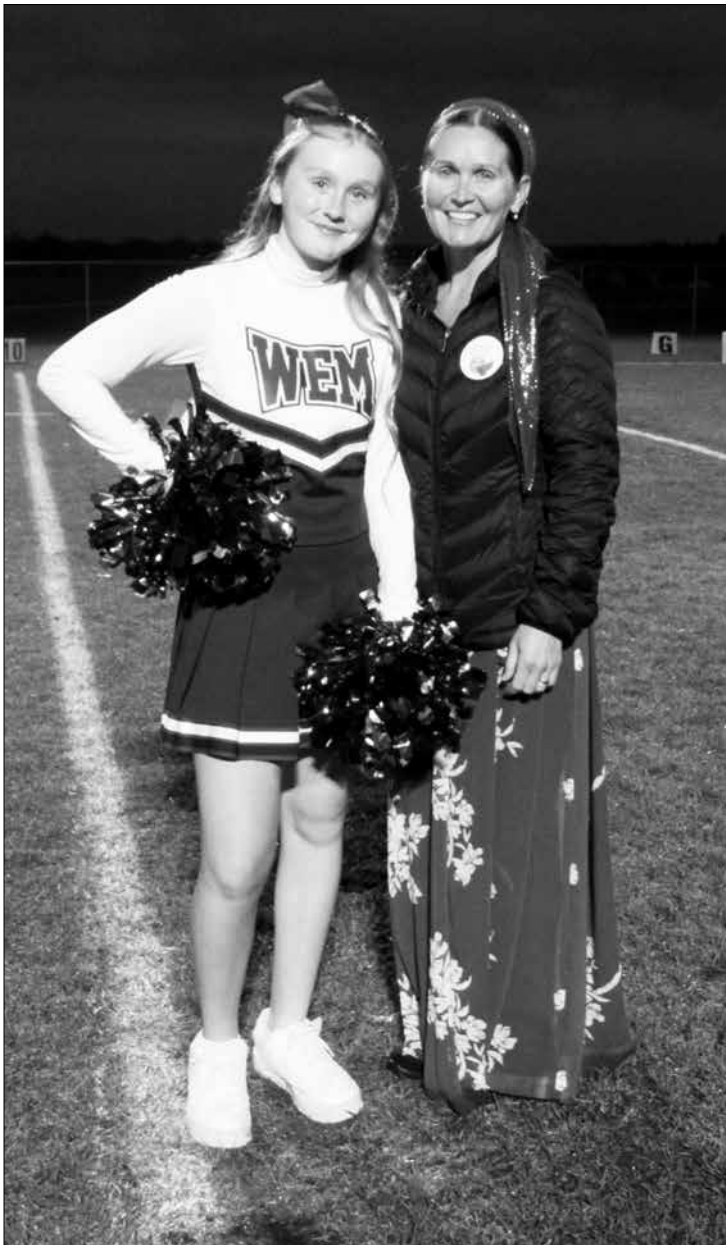
3. Lay pounded chicken, smooth side down, on work surface. Place about 2 tablespoons feta mixture on wide end of breast. Roll tightly. Repeat with remaining chicken.  
4. Place rolled chicken, seam side down, in slow cooker. Top with diced tomatoes with juice and olives. Cover; cook on low 5 1/2 to 6 hours or on high 4 hours. Serve with polenta.



Cameron Holthusen with her parents Derick Holthusen and Amber Johnson at the recent Parent's Night held at Win-E-Mac School.



Lillian and Shelby Shimpa with their parents Brian and April for Win-E-Mac Parent's Night.



Larissa Martushev with her mom, Elizaveta during Parent's Night at Win-E-Mac school.



Win-E-Mac Honor Society members for the 2023 - 2024 school year include: Ava Howard, Evie Ryan, Hana Thompson, Shelby Mandt, Jaime Stuhr,, Livaeh Kiecker, Ella Strom, Dani Winter and Justin Courneya.

**WEM School Announcements**

**Open gym** starts this Sunday, November 5th from 3:00pm to 6:00pm.

**Boys and Girls 7th grade-12th grade** that are planning to participate in GBB, BBB, or cheerleading this winter needs to make sure they are registered for these activities online. Some did this in the fall, but there are still a lot who need to do this. You cannot start these activities until you are registered online. On our website click on the activities tab, then select registration/signup.

**Attention Sophomore and Senior families!** Jostens will be at school on Tuesday, November 7th to discuss class rings and graduation items. They do have an order deadline on Friday, November 11th. So, watch for special promotions as we approach that date. An email will be sent out that week with more information, so please check your email for more information! Sophomores will meet in the band room at 2:15 and Seniors will meet in the band room at 2:40 for these meetings.

**Yearbook Pre-sale.** Order a Yearbook, Get a Donut at Delivery in May! Cost is \$40.00 now and until December 20th. Cost increases to \$50.00 after December 20th.

Yearbooks can be purchased in the office or from Mrs. Winter (room 51) before or after school or during students' noon hours. Complete the form below and return it with your payment.

**Parents, are you ready to support your student's gaming passion?** Our esports program is launching this year, offering students the chance to compete, strategize, and triumph over opponents from other schools. Embrace the spirit of healthy competition and be part of their journey towards the state tournament! Encourage your student(s) to join the eSports Google Classroom (link in an email from Mr. Hanson, sent to all High School students) to learn more.

**The Win-E-Mac chapter of the National Honor Society** is teaming up with Garden Valley Technologies in order to collect new/used winter clothing for our communities.

Items can be put in drop boxes located at the school and in the Garden Valley retail store from November 6th until November 17th.

Please join us for a **Thanksgiving DINNER**

**November 23 | 11AM-3PM**

Hosted by FCA  
505 Ward Ave  
Erskine, MN 56535

**Come for food & fellowship. Bring a friend!**

Please RSVP at 218.687.3733  
or Text 218.280.3137

Free-Will Donation  
All Proceeds Benefit FCA Students

M31-36C

**TAXES DUE**

Samuel W. Melbye, Polk County Director of Property Records, reminds Polk County property owners that the second half of the 2023 Real Estate Tax classified as Agriculture is due by Wednesday, November 15, 2023. Manufactured Home owners are also reminded that the second half of the 2023 Manufactured Home taxes is due by Wednesday, November 15.

Payments can be made at the Polk County Government Center or can be placed in the Taxpayer Service Center drop box located outside the main East doors at the Polk County Government Center, paid online at [www.co.polk.mn.us](http://www.co.polk.mn.us), or mail them along with your tax statement stub postmarked no later than November 15, 2023.

Checks should be made payable to Polk County or Polk County Administrator. Thank you.

M34C

**Need to Get Rid of a Few Things?**

*Sell it in the Canary!*

**Richards Publishing Co.  
218-487-5225**

**Teaching young adults about credit**

A young person's eighteenth birthday marks something of a turning point in his or her life. In addition to acquiring various rights, such as being able to vote or serve on a jury, this is the age at which teenagers may be introduced to credit cards and loans.

According to Forbes, prior to age 18 it is possible to have a credit card if the minor individual is added as an authorized user on another account, namely a parent's or guard-

ian's. Around the same time, teenagers also may be exploring schooling options. According to data from U.S. News about the class of 2021, students who took out loans to pursue a bachelor's degree borrowed \$30,000 on average. Although loan information training is included in U.S. federal loan applications, many young adults do not fully understand this type of debt.

It's important that young

adults learn about financial planning and smart credit usage. Here are a few ways to get started.

**Define credit and interest:** Young adults should recognize that credit is not free money, and it comes with an expense in some instances. When money is borrowed from a lender, it is understood it will be paid back later. Interest is the money the lender will charge for borrowing money. It is based on a certain inter-

est rate. Credit card companies will charge interest on money spent only if the full amount is not paid off by the bill due date.

**Credit limits:** Quite often young adults who have not yet established credit will have a lower credit limit than someone else. Credit limit is the maximum amount that can be borrowed. This limit may be raised as the lender has greater confidence in the borrower.

**Minimum payment:** Many teenagers new to credit (and even adults) quickly get them-

selves in debt by only paying the minimum payment. It should be explained that while the minimum payment is advertised on a billing statement, it is in the account holder's best interest to pay the entire balance to avoid paying interest, which can make it challenging to pay down the credit card bill. If a credit card is treated like cash, it is less likely that a borrower will get into financial trouble.

**Makeup of a credit score:** Explain that a credit score is determined by payment his-

tory, how much money is owed, length of credit history, the types of credit, and the number of recently opened accounts. According to Monica Eaton, a certified financial education instructor, payment history makes up 35 to 40 percent of the total credit score, and paying bills on time is essential. Credit scores can range from 300 to 850, and the higher score the better.

Learning the right way to utilize credit is among the most important lessons a young adult can learn.