



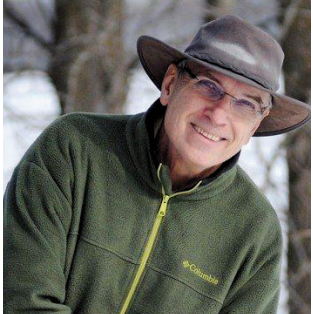
PhotoPress

Only good news

Wednesday
January 5, 2022
Volume 58 | Number 35

SERVING MARTIN COUNTY PLUS ADJACENT MINNESOTA & IOWA COUNTIES

2022 City of Fairmont Legal Newspaper



Naturally

By Al Batt

I watched through my binoculars as a crow flew down to a rural road and picked up a McDonald's bag and flew away with it. I hoped it was a gift-wrapped french fry. Earlier, I'd seen a pair dive-bombing a squirrel carrying food. The crows wanted the squirrel to become a bird feeder.

I was watching a chickadee drink water from the tip of a melting icicle hanging from a shed's metal roof on a sunny day when a murmuration of starlings flew over. It's called a murmuration because of the collective sound produced by the flock's wingbeats.

A woman at First Presbyterian in Mankato told me a David and Goliath story. A pileated woodpecker was dining at a feeder when a tiny downy woodpecker flew in, pecked in the general direction of the big woodpecker, which flew away.

During a Christmas Bird Count, a feeder of birds said, "Stupid birds don't know enough to go south for the winter." My smile might have been too wide. "I know," he said. "They're no smarter than I am."

Q&A

"What time of the year do squirrels breed?" Fox squirrels breed from December to February and June through July, eastern gray squirrels from December to February and/or June through August, flying squirrels in early spring and red squirrels in late winter. The Ojibwe call red squirrels "ajidamo." Black squirrels are a melanistic color phase

of the gray. According to a 1990 study, black squirrels were the dominant color of the eastern gray squirrel prior to European settlement. As the country grew along with increased hunting pressure (black squirrels were easier for hunters to spot than the gray), the population became grayer. Gray squirrels inhabited large tracts of woodland and forest in the eastern U.S. but by the 1870s, they were introduced to American parks to provide people with a wildlife experience.



Coop's have sturdy legs with large feet seeming capable of breaking pencils. Sharpies have legs as thin as pencils. A sharpie's eyes are in the middle of its head, giving it a bug-eyed look. A Coop's eyes are nearer to the front of its head. Juveniles of both species have yellowish eyes, adults red. A safe answer might be to say it's either a shoooper's hawk or a carp-shinned hawk, but it's a young Cooper's hawk. Photo by Al Batt

rience. According to the DNR, a gray squirrel can hide 25 nuts in 30 minutes and can find roughly 80% of them later.

"Why is it called Kitty Hawk?" I've worked in North Carolina's Outer Banks and visited the Wright Brothers National Memorial. The area was chosen for its high, treeless hills ideal for launching the glider and broad sand beaches for soft landings. Orville made the first success-

ful flight on December 17, 1903, but Wilbur had won the coin toss on December 14 for who'd make the first attempt. Wilbur's effort was unsuccessful, so when they tried again on December

17, it was Orville's turn. Most people agree the Native American name for the place appeared on English settlers' maps as Chickehawk, Chickahawk or Chickenhawk in the 1700s. Settlers,

confounded by the spelling, filed land deeds referencing Kittyhuk, Kittyhark, KittyHawk, and Kitty Hawk. Kitty Hawk is credited as the home of the Wright Brothers' first flight, but it took place

in neighboring Kill Devil Hills, which wasn't incorporated until 50 years later.

Mike Rucker of Lake Wilson asked how many

Continued on page 3



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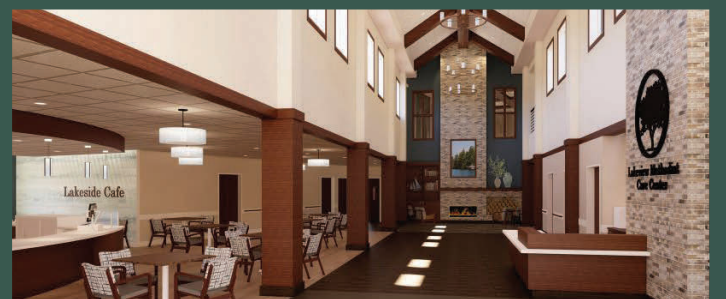
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90TH BIRTHDAY - Betty J. Schumann will celebrate her 90th birthday on January 13th. She was born January 13, 1932. Cards and wishes will reach her at 232 S. Dewey St., Apt. 105, Fairmont, MN 56031.

DPS registration renewals delays

Minnesota Department of Public Safety said that their online and mail-in registration renewals are experiencing significantly longer than normal delays. The company that produces license plate stickers and cab cards for Minnesota, told DPS it was dealing with lingering supply chain complications, and an explosion at one of its supplier's plants.

Local offices have already received their stickers, and are unaffected by this shortage. In order to avoid these delays, please visit, or contact your local Deputy Registrar for all of your motor vehicle, trailer, motorcycle, farm truck, and all of your DNR renewal needs. For any questions please contact, or mail your renewal notices directly to:

Martin County License Center
228 Lake Ave, Fairmont, MN, 56031
(507) 235-3335
Monday - Friday
9 a.m. - 5 p.m.

Retirement Party
for Greg and Kevin Sukalski

Jan 8th, 2022
5:30 pm - 1 am

Blazer Bar and Grill, Fairmont, MN

Fairmont United Methodist Church plans free drive-up meals on Wednesday, January 12 and January 19. These meals will be served from 5:00 p.m. to 6:00 p.m. or until the food is gone. Please drive through from the front of the church at 119 E. 2nd St. The menu for January 12 is scalloped potatoes and ham, green beans. Menu for January 19 is meatloaf, mashed potatoes, carrots. Everyone is welcome.

An open house come and go bridal shower will be held for **Jordan Meyer**, daughter of Steve and Lori Meyer and bride-to-be of Wyatt Burmeister, son of Amanda Monk and Brian and Laurie Burmeister. The shower will be held on Saturday, January 15 from 1 p.m. to 3 p.m. at Legends II in Ceylon.

Marriage License Applications

Marcelo Perez Picornio and Jacinta Ponce Juarez

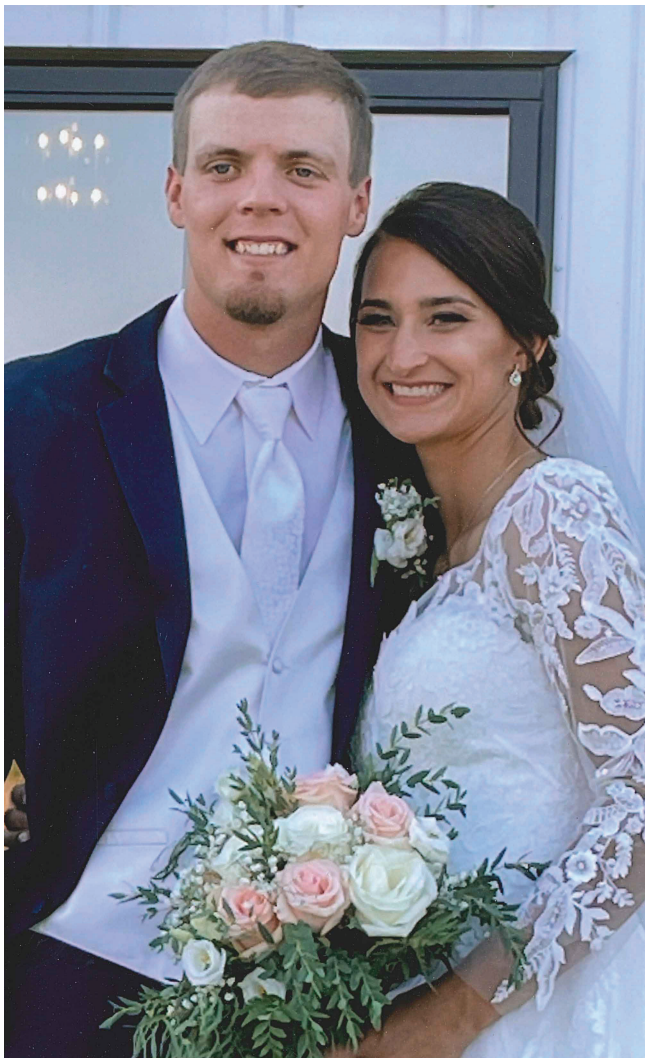
Fairmont High School class of 1962, spouses and friends will meet for lunch 11:30 a.m. on Thursday, January 13th at the Pizza Ranch.

bridal registry

Free gift when you register.

Sterling PHARMACY

Five Lakes Centre
Fairmont, Minnesota



SHOEN-BITTING - Kayley Jo Shoen and Tyler David Bitting were married September 19th, 2021, at The Hidden Acre in Waverly, IA. The bride's parents are Don and Dawn Shoen of Truman and the groom's parents are Eric and Colleen Dunlap of Hannibal, MO, and the late Jason Bitting. Maid of Honor was Taylor Shoen of Omaha, NE, sister of the bride. Best man was Jeff Thurman of Keokuk, IA, brother-in-law of the groom. Bridesmaids were Katelyn Thurman of Keokuk, IA, Madison Bitting of Cedar Rapids IA, and Brooke Lawson of Hannibal, MO, all sisters of the bride and Alecia Kimball of Mason City, IA, and Lexie Kuehl of Des Moines, IA, friends of the bride. Groomsmen were Derek Shoen of Bismarck, ND, brother of the bride, Luke Lawson of Hannibal, MO, brother of the groom, Bailey Hunt of Waverly, IA, Eli Riddle, Keokuk, IA and Evan Koonen, Davenport, IA, all friends of the groom. Flower girl was Payton Thurman of Keokuk, IA, niece of the groom and ring bearer was Jase Thurman of Keokuk, IA, nephew of the groom. Ushers were Conner Bailey of Clear Lake, IA, Levi Stockdale of Aplington, IA, and Griffin O'Connell, Packwood, IA, all friends of the groom. Organist was Lori Schock and vocalist was Kris Tillotson. A reception followed the ceremony at The Hidden Acre in Waverly, IA. The couple lives in Peosta, IA.



Fairmont senior Libby Totzke, daughter of Ty and Sarah Totzke, was named a Rotary Student of the Week. Following graduation, Libby will be attending Iowa State University to study fashion merchandising.

St. James honor roll
St. James Lutheran School, Northrop
2021-2022 First Quarter Honor Roll

High Honors with Distinction (GPA of 3.5 or better with all A's):
Madison Sokoloski (Grade 8)

High Honors (GPA of 3.5 or better- all A's and B's):
Lili Wiens (Grade 5)
Cedar Bohlsen (Grade 7)
Owen Blaufuss (Grade 8)
Jackson Luhmann (Grade 8)
Braden Roiger (Grade 8)

Honors (GPA of 3.00 or better-no grade lower than a C):
Kimi Hansen (Grade 5)
Luke Henry (Grade 5)
Hailey Simpson (Grade 6)
John Henry IV (Grade 7)
Caleb Meyer (Grade 7)
Mason Engel (Grade 8)

CER Events

55 Defensive Driving- 4 Hour Refresher
Tuesday, January 18, CER-115 South Park Street, 5:00 p.m. to 9:00 p.m. Sign up at www.drivendiscountprogram.com or call 1-888-234-1294.

Computer Classes at CER
Microsoft Publisher: Basic, January 22, 8:00 a.m. to 3:30 p.m., \$89
Microsoft PowerPoint: Basic, January 29, 8:00 a.m. to 3:30 p.m., \$89

Scuba Diving
Ages 10 and up. There will be pool time, held at Lake Crystal Pool February 8 and 15 and classroom time, held at CER February 1 and 22. Fee \$225. For more details call Tom Rodgers (507) 235-3830.

Fairmont Dance Team Dance Clinic
For children Kindergarten-6th. February 3 at Fairmont High School, with a performance February 4. Fee \$40 includes a snack and T-shirt. **Registration closes January 18.**

Pre-registration with payment is required at Fairmont Community Education and Recreation Located at Southern MN Educational Campus (SMEC)
115 South Park Street, Suite 131 Fairmont, MN 56031

For more information, contact 507-235-3141 or www.fairmont.k12.mn.us/o/cer

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Fairmont Eagles

1228 Lake Ave • 238-2555

Monday Night Bingo 7pm

Kitchen open at 5pm

BINGO

7pm

21

MARTIN COUNTY HUMANE SOCIETY


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HOURS: Tue & Thurs 6-8 p.m. • Sat 10 a.m.-2 p.m.



Kaleidoscope is young heeler mix, a super sweet gal who just wants to give you hugs and kisses. Loves everyone.

Aries is a big guy, a heeler/shepherd mix. He loves to be outside and loves attention.

Cruiser is a smaller black lab, a handsome boy! He loves to chew on his cow hooves and bones. Loves to run and play!


**** Volunteers wanted and needed! Stop by the shelter during our open hours to find out how YOU can help the animals! For a complete listing of animals available for adoption, visit: www.pawprints.petfinder.com.**

Comforting chicken soup

As weather chills, that dip in temperature is often accompanied by cold and flu season. Many people are anxious to avoid feeling under the weather this time of year, and to help ward off many illnesses, one may only need to look to the kitchen stove.

Chicken soups and other soup recipes long have been touted as homeopathic remedies for colds. Not only are they hydrating, hot soups can break up congestion in the nose and chest. Plus their vegetable-rich content offers the vitamins and minerals needed to boost one's immune system. Any soup will do, but "Sylvie's Stars and Moon Soup" is whimsical enough to excite even the pickiest and youngest members of your household.

Enjoy this recipe, courtesy of "Soup's On: Soul-Satisfying Recipes from Your Favorite Cookbook Authors and Chefs" (Chronicle Books) by Leslie Jonath and Frankie Frankeny.



SYLVIE'S STARS AND MOON SOUP

Serves 2 to 4

2 cans (10.5 oz or 14.5 oz) chicken broth

2 medium carrots, peeled and cut into coins

1/4 cup orecchiette

1/2 cup elbow macaroni

1/2 cup mini pasta stars (pastina)

1 cup frozen shelled edamame

8 green beans, cut into 1/2-inch pieces

1 cup shredded, cooked chicken

Freshly ground black pepper

Pour the broth into a medium saucepan over medium-high heat. Add the carrots and bring to a boil. Add the orecchiette and cook for 2 minutes. Add the macaroni and cook for 3 minutes more. Add the stars, edamame, and green beans and cook for 4 minutes more. Add the chicken, cook until it is heated through, then sprinkle with pepper and serve.

Chef's note: Dana Corwin, from Food & Wine, makes this soup almost every Saturday in the winter with her daughter Sylvie. Feel free to take liberties with the recipe. Change the vegetables, add more broth or adjust the seasonings. The dish is very forgiving and versatile.

PeeWee Hockey

Saturday, January 1

Fairmont Day Pee Wee B 9, Lakes 2

Kaden Olson- goalie had 8 saves.

Goals by Dayton Draper x 2

Noah Meixell goal

Preston Cepress goal with assist of Axel Chapman

Goals x 2 for Preston Geerdes with assist from Preston Cepress on one

Goal by Axel Chapman

Goal by Tyler Pankow

Goal by Bryce Ihrke with assist of Preston Cepress

Sunday, January 2

Game 1- Fairmont 8, Mason City 5

Kaden had 20 saves

Goals- Preston Geerdes had 3 goals with assist from Hunter Thate x1, Preston Cepress x1

Preston Cepress had goal

Dayton Draper had 2 goals

Bryce Ihrke had goal

Caden Wickert had goal with assist from Noah Meixell and Hunter Olson

Game 2- Fairmont 8, Mason City 7

Kaden had 17 saves

Goals- Noah Meixell x2

Preston Cepress x2 with assist of Preston Geerdes x 1 and assist of Bryce Ihrke x1

Dayton Draper x1 with assist of Preston Cepress

Preston Geerdes x2 with assist of Preston Cepress x 2

Axel Chapman x1 with assist of Caden Wickert and Noah Meixell



American Legion Lee C. Prentice Auxiliary Unit 36 donated a truckload, 500+ place settings , of commercial-grade dishes, cups and glasses to Eagle's Healing Nest, Sauk Centre, a residential veterans campus. The truckload of dishes was delivered by Steve Fosness, Post 36 Commander to Joe Ski, Eagle's Healing Nest veteran in charge of donations.

THE WINTER SUNRISE

Guest Columnist

Darwin Anthony, Business Owner, Artist, Writer

Winter cold surrounded us as we walked up to the cabin on the first day 2022. We decided time at the cabin would be a relaxing way of welcoming in the new year. We were thankful to have such a place where we can feel somewhat safe from the continued COVID pandemic.

We opened the door to the smell of wood. The knotty pine walls continue to offer such a smell. We brought hem, sweet potatoes, a backed potato, and cranberries for the noon meal. We felt a warm feeling as we looked out the window at winter.

Evening came, and the outdoor Christmas lights came on. It offers a Christmas message when it is reflected off of the white snow on the lake. We called it "a continu-

ing Christmas reflected message". Trees without leaves allows us to see the Christmas lights of Cedarville. We exchange Christmas greetings without word.

I sensed that it was morning. I walked out into the living room to see something some acrobats putting on a show, two squirrels were outlined against the still gray morning sky. They seemed to want to impress me as they jumped from tree branch to tree branch. Were they out so early to show their true agility on such a cold morning?

The orange glow of the morning indicated a WINTER SUN RISE. I could see it behind the distant shoreline trees. It seemed to be in a waiting position longer than

Continued from page 1

female songbirds sing and how many nesting bald eagles there are in Minnesota. For a long time, birdsong was considered a male trait. It's true that in some species, only male birds sing, but in others, both sexes sing. In research done in 2014, 71% of the females (of the 323 songbird species studied) sang. Males are often louder and more observable. Some common female birds that sing include the cardinal, rose-breasted grosbeak, American goldfinch, Baltimore oriole, junco, house wren, house finch and barn swallow. I don't have the total nesting pair count for 2021, but I have other years. In the 1960s, there were about 100 pairs of nesting bald eagles in Minnesota. In 1972, DDT was banned. In 1973, there were 149 nesting pairs, 181 in 1980, 1312 in 2005, 2300 in 2007, and 2017 showed 9800 nesting pairs of eagles.

Fairmont Christmas Bird Count

Brad Bolduan provided the results of the Fairmont Christmas Bird Count. Clay-colored sparrow was new to the

list. Among the 52 species counted on December 14 and during the count week were: Geese (greater white-fronted, snow and cackling), trumpeter swan, northern shoveler, lesser scaup, common goldeneye, common merganser, northern harrier, red-breasted nuthatch, brown creeper (20), golden-crowned kinglet, cedar waxwing, swamp sparrow, rusty blackbird, common redpoll and pine siskin. The most numerous were Canada goose, house sparrow and mallard.

Thanks for stopping by

"I would not enter on my list of friends, / (Though graced with polish'd manners and fine sense, / Yet wanting sensibility) the man / Who needlessly sets foot upon a worm."—William Cowper.

"If a man would register all his opinions upon love, politics, religion, learning, etc., beginning from his youth and so go on to old age, what a bundle of inconsistencies and contradictions would appear at last!"—Jonathan Swift.

Do good.

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MLHS Antique Auction

The 15th annual Generation to Generation Antique Auction will be held in the gymnasium at Martin Luther High School, Northrop on Saturday, January 15th at 9:30 a.m. This is a huge, all-day auction

with many donors and consignors. Lunch will be available. For pictures and sale bill go to <https://www.martinlutherhs.com/antique-auction.html>. This auction is a benefit for the Student Tuition Aid Funds.

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Obituary Notices



Carol A. Swanson, 70

Funeral Service for Carol A. Swanson, age 70, of Northrop, MN, were held on Friday, Decem-

ber 31, 2021, at the Lakeview Funeral Home Chapel in Fairmont, MN. Carol passed away on Sunday, December 26, 2021, at her home in Northrop. The Lakeview Funeral Home and Cremation Service in Fairmont is assisting the family with arrangements.

Carol Ann (Umbreit) Swanson was born on March 26, 1951, in Bixby, MN. She was the daughter of Edward and Irene (Scherer) Umbreit. Carol attended school in Dunnell, MN, and then graduated from Sherburn High

School in 1969.

On September 12, 1971, Carol was united in marriage to Steven Thiesse in Dunnell, MN. The couple resided in Ceylon, MN, where they had three children together: Tabitha, Montana and Kolton. Carol later married Kenneth Swanson and had Britten, who completed our family. They later divorced.

After high school, Carol went to Cosmetology School, where she became a Licensed Cosmetologist and did this out of her home, while being able to do her favorite job as a stay at home mom. She later was an interior designer and per-

sonal home assistant for various people in Martin County. Most recently she worked at Bomgaars in Fairmont, which she absolutely loved. When she wasn't working, Carol enjoyed sitting around a bonfire, shopping for a bargain and was very proud that later in life she had gotten her motorcycle license, bought herself a Harley and got in some wind therapy here and there. When she wasn't painting the inside of her house or repainting and then repainting it again, you would find her decorating or crafting her bargain finds into the cutest masterpieces that no one else could pull off

but her. Above all things, Carol thoroughly enjoyed spending time with family, especially her siblings and parents but her absolute favorite thing to do was being a mother and being surrounded by her kids any chance she could get. She also found joy in taking care of her 99½-year-old mother the last several years and watching her grandkids at sporting events, babysitting them when she could or having them over to help her with her house projects. And we can't forget her devoted love for her dog, Buddy, who was always by her side, even in the end.

Left to cherish her

memory include her children, Tabitha (Jared) Johnson, Montana Thiesse, Kolton (Megan) Thiesse, and Britten (Tori) Swanson; grandchildren, Hunter Johnson, Reed Johnson, Steven Leggett, Grayson Thiesse, and Easton Thiesse; mother, Irene Umbreit; brothers, Fay (Londa) Umbreit, and Curt Umbreit; sister, Nancy (Jim) Roehler; and other family and friends. Carol was preceded in death by her father, Edward Umbreit and brother-in-law John Roehler and the father of Tabitha, Montana and Kolton, Steven Thiesse.

www.lakeviewfuneral-home.net



Arnold A. Abel, 97

Mass of Christian burial for Arnold A. Abel, 97, of Welcome, MN, will be 12:00 p.m. Thursday, January 6, 2022, at St. John Vianney Catholic Church

in Fairmont. Burial will be held following the service in Calvary Cemetery in Fairmont. Those wishing to view the service are invited to use the following livestream link: <https://client.tribucast.com/tcid/2387994705> Visitation will be 4:00 p.m. to 7:00 p.m. Wednesday, January 5, 2022, at the Lakeview Funeral Home in Fairmont and will continue one hour prior to the time of service at the church. Arnold passed away Thursday, December 30, 2021, at the Lakeview Methodist Health Care Center in Fairmont. The Lakeview Funeral

Home and Cremation Service of Fairmont is assisting the family with arrangements.

Arnold A. Abel was born November 16, 1924, to Charles and Elda (Rosenberg) Abel in Welcome, MN. He married Rita "Boots" Pfannes on October 3, 1948. They later adopted four children. Arnold worked at Marigold and moved to Welcome in the early 50's and farmed. He then worked at Glasstite for 20 years, retiring at the age of 80 years. Arnold also helped with hay in Montana for 10 years and stayed with his son, Bob in the sum-

mers.

Arnold was a past Grand Knight in the Knights of Columbus. He enjoyed hunting and his kids and grandchildren were the light of his life. He loved playing cards with the guys at the Welcome Legion and played up until his 93rd birthday!

Arnold is survived by his daughters, Diane (Elroy) Glidden of Welcome, MN and Betty Schaal (Ed Brichacek) of Schuyler, NE; son, Robert (Vicki) Abel of Hobson, MT; 3 grandsons, Jason (Krystal) Glidden, Jesse (Dani) Schaal, and Brandon Abel; 6 granddaughters,

Jamie (Chuck) Hines, Sarah (Dave) Bristol, Cassie (Pete) Simonich, Sam (Aaron) Heitzmann, Angela Abel (Jesse), and Bobbi Abel (Jordan); 5 great-grandsons, Dade, Legend, Mason, Bruin, Tristin, and Alexander; 3 great-granddaughters, Emileigh, Kajanie, Zoey, Nora, and Danika; brother, Norman Abel of Fairmont, MN; sisters, Evelyn Altman of Welcome, MN and Joan Riegel of Elk Grove Village, IL; brother-in-law and sisters-in-law, Bill Pfannes of Dresser, WI, Lillian Pfannes of Ft. Dodge, IA, Gert Fuerstenberg of Bloomington,

MN, Eileen Abel of Welcome, MN, and Marlene Abel of Byron, MN; as well as many nieces and nephews.

Arnold was preceded in death by his parents, Charles and Elda Abel; wife, Rita "Boots" Abel; son, Michael Abel; father-in-law and mother-in-law; 4 brothers, Irv Abel, Walter Abel, Edwin Abel and Howard Abel; 9 brothers-in-law; 7 sisters-in-law; and 1 great-granddaughter, Kayleigh Schaal.

www.lakeviewfuneral-home.net



Betty A. Lehman, 77

Betty Lehman passed away on Wednesday, De-

cember 22, 2021 at her home surrounded by family at the age of 77. A Celebration of Betty's life will be held on Saturday, January 8, 2022 at the family farm from 11 a.m. to 3 p.m. Zaharia Family Funeral Home in entrusted with arrangements. www.ZahariaFamilyFuneral.com

Betty A. (Baker) Lehman was born May 17, 1944 to James "Fred" and Irene (Melby) Baker in Granada, Minnesota. She married Eugene Lehman

on November 26, 1967 in Estherville, Iowa. She worked at many part time jobs and helped her husband farm. Her most important job was raising her children as a stay-at-home mom and grandmom. She loved her gardening, flowers, her golf cart and her family, in no particular order. Her cooking and baking and providing food and goodies for her friends and family will always be missed. Always having cooked, ready-to-eat ba-

con in the fridge will be something that the family will continue to do, in her memory, and just because it is good.

Betty is survived by her children, Tammy Bullock (Kevin Theobald) and Edward Lehman; grandchildren, Krista (Chris) Thompson, Kari Bullock, Granger, Ridge and Sage Lehman; great-grandchildren, Cody Colby, Marley, Nevaeh, Hannah, Kylee, Jonathan, Jakari, Aliyah; brothers, Jim (Bonnie) Baker and

Kenny Baker; sisters-in-law, Kim Baker and Elaine (Dick) Poulson; nieces, nephews, other relatives and friends.

In addition to her parents, Betty was preceded in death by her husband,

Gene; sister, Marvel (Bill) Eichoff; two brothers, Jerry Baker and David Baker; many uncles and other family members.

www.ZahariaFamilyFuneral.com



Ted W. Schultz, 66

A celebration of life visitation for Ted W. Schultz, 66, of Fairmont, MN, was held on Monday, January

3, 2022, at the Lakeview Funeral Home in Fairmont. A private family burial will be held at a later date. Ted passed away Friday, December 24, 2021, at his home in Fairmont. The Lakeview Funeral Home and Cremation Service of Fairmont is assisting the family with arrangements.

Ted William Schultz was born on October 3, 1955, in Fairmont, MN, the son of Ervin and Dolores (Ziemer) Schultz. Ted attended school in Fairmont and graduated in Fairmont with the class

of 1974.

Ted worked various jobs, including working at Weigh-Tronix until his retirement in October 2017. Ted enjoyed the simple things in life and never let the bumps in the road bother him. He looked forward to warm summer months and weekends spent camping with family and friends. Ted cherished laughing and sharing a beer around the campfire and was always up for a game of bags. He also loved to go kayaking and spend time with his special friend, Jenny, go-

ing for long walks and going on drives around the countryside. He loved to read mystery novels and download and catalog his favorite music.

Left to cherish his memory is his sister, Peggy Meade and her husband, Steve; special friends, Jenny Sukalski; as well as several cousins and aunts.

Ted was preceded in death by his parents, Ervin and Delores (Ziemer) Schultz and a half-brother, Bill Schultz.

www.lakeviewfuneral-home.net

DEATH notices

December 26 - Carol A. Swanson, 70, Northrop. Lakeview Funeral and Cremation Service
December 27 - Wilmer N. Kiecksee, 95, Sherburn (formerly of Moody County, SD). Kramer Family Funeral Home

December 27 - Marianna Holtz, 80, Trimont. Kramer Family Funeral Home

December 28 - Colette M. Anderson, 68, Truman. Lakeview Funeral and Cremation Service

December 28 - Diana L. Abelson, 70, Welcome. Lakeview Funeral and Cremation Service

December 28 - Beverly A. Davison, 88, Trimont. Kramer Family Funeral Home

December 29 - Dolores J. Unke, 92, Elysian (formerly of Fairmont). Lakeview Funeral and Cremation Service

December 29 - Martin E. Bremer, 70, Ceylon. Lakeview Funeral and Cremation Service

December 29 - Tranna Urban, 68, Fairmont. Lakeview Funeral and Cremation Service

December 30 - Arnold A. Abel, 97, Welcome. Lakeview Funeral and Cremation Service

December 30 - Sharon K. Schultz, 83, Fairmont. Lakeview Funeral and Cremation Service

January 1 - Martin W. Meyer, 83, Truman. Zaharia Funeral and Cremation Service



Diana L. Abelson, 70
Memorial Service for

Diana L. Abelson, age 70, of Welcome, MN, was held on Wednesday, January 5, 2022, at Trinity Lutheran Church in Welcome. Diana passed away on Tuesday afternoon, December 28, 2021, at the Lakeview Methodist Health Care Center in Fairmont. The Lakeview Funeral Home and Cremation Service in Fairmont is assisting the family with arrangements.

Diana Leah (Luhmann) Abelson was born on March 4, 1951, in

Fairmont, MN. She was the daughter of Clarence and Winnefred (Oltman) Luhmann. She attended East Chain public schools and graduated from East Chain High School in 1969.

On October 8, 1971, Diana was united in marriage to Victor Abelson at East Chain Lutheran Church. This union was blessed with two children, Victoria and Randall. The family moved to Welcome, MN, in 1974. Diana and Victor shared

over fifty years together.

Diana worked for thirty-five years as a respiratory therapist at the Fairmont Hospital until her retirement on April 7, 2013. She was active with 4-H when the kids were growing up. More recently, Diana enjoyed gardening and driving around Spirit Lake and Okoboji in the convertible. She always looked forward to being able to go camping and had spent the winters in Arizona and Texas since 2013. She

also enjoyed her travels that took her to Hawaii, London and an Alaskan cruise. Diana most loved any time she was able to spend with her beloved grandchildren

Left to cherish her memory include her husband, Victor Abelson; daughter, Victoria (Paul) Lake; son, Randall (Lori) Abelson; grandchildren, Joelle Schluter, Zachary Schluter, Caleb Dees, Robb Abelson, Michael Lake, and Daniel Lake; mother,

Winnefred Luhmann; sisters, Janice (Norwood) Stromberg, and Claudia Kastning; many nieces, nephews, other relatives and friends. Along with her father, Clarence Luhmann, Diana was preceded in death by an infant daughter; parents-in-law, Victor and Mary Ann Abelson; grandmother, Lillian Oltman; and grandparents, Albert and Ella Luhmann.

www.lakeviewfuneral-home.net



Tranna E. Urban, 68
A Celebration of Life Service for Tranna E. Urban, age 68, of Fairmont, MN will be held at 2:00 p.m. on Saturday, January 22, 2022 at First Congregational Unit ed Church

of Christ in Fairmont. Visitation will be held 1:00 p.m. to 2:00 p.m. on January 22, 2022 at the church. Tranna passed away on Wednesday evening, December 29th surrounded by her loving family at her home in Fairmont. In lieu of flowers, memorials are preferred to Habitat for Humanity, Kinship of Martin County or to the donor's favorite charity. The Lakeview Funeral Home and Cremation Service in Fairmont is assisting the family with arrangements.

Tranna Eileen (Hartman) Urban was born on September 30, 1953 to Harry and Mar-

ian (Nielsen) Hartman in Winnebago, MN. She grew up in Amboy and attended school there until 8th grade when her family moved to Fairmont. She graduated from Fairmont High School with the Class of 1972. Tranna worked at 3M in Fairmont for over forty-three years where she held many positions until retiring in June of 2015.

Tranna was united in marriage to Randee Thate in October of 1973. This marriage was blessed with one daughter, Hollie. Tranna and Randee were later divorced.

Tranna was united in marriage to Stephen Ur-

ban in June of 2008 in Amboy, MN.

Tranna was a member of First Congregational United Church of Christ in Fairmont, 3M Club and was a mentor for Kinship of Martin County. She enjoyed crafts and made cards for many people, local shops and an honorary Etsy distributor. Tranna was a natural athlete and enjoyed walking, golfing, playing racquetball and softball. She loved baking and was often found in the kitchen baking her favorite bars and cookies to share with family and friends. She will be remembered for her amazing, genuine,

warm smile and her love of the Lord and devotion to her mother and family. Her greatest enjoyment in life was being a Grandma to Finley, Nola, Kylie, Carson, Chase and Collin.

Those left to cherish her memory include her husband, Stephen Urban; mother, Marian Hartman; son-in-law, Chad Hogie; granddaughters, Finley and Nola Hogie; step-sons, Tad (Jamie) Dechaine and William (Melissa) Urban; step-grandchildren, Kylie, Carson, Chase and Collin; brothers, Lowell (Jan) Hartman and Gary Hartman; sisters, Cologne Hartman (Sean Smith),

Marguerite (Wayne) Williams and Rochelle (Tracy) Bremer; brothers and sisters-in-law, Terri (David) Maine and Randy (Denise) Urban; father-in-law, Mervin Urban; nieces, Alexandra Williams, Olivia Williams, Mercedes Faber and Tasha Faber; nephews, Cameron Kabe and Adam Kabe; and other extended family and friends.

She was preceded in death by her father, Harry Hartman; daughter, Hollie Hogie; sister, Pam Hartman; and mother-in-law, Lorraine Urban.

www.lakeviewfuneral-home.net

Colette M. Anderson, 68
A celebration of life visitation for Colette M. Anderson, 68, of Truman, MN, will be 11:00 a.m. to 3:00 p.m. Friday, January 7, 2022, at the Lakeview Funeral Home in Fairmont. A private family burial will take place at a later date. Colette passed away Tuesday, December 28, 2021, at her home near Truman, MN. The Lakeview Funeral Home and Cremation Service of Fairmont is assisting the family with arrangements.

Colette Marie Ander-

son was born on February 22, 1953, in Buffalo, MN, the daughter of Floyd Anderson and Carol Farley. She grew up in Buffalo, MN and received her education attending school in Buffalo.

Colette was united in marriage to Mike Debolt. Tragically, Mike passed away as result of a motorcycle accident after a short marriage. Colette was blessed to find love again when she met and married Jeff Korthals. The couple later divorced but remained friends.

Colette worked various jobs including work-

ing at the State Hospital in Anoka, MN and the Red Carpet Inn in Elk River, MN. Following a move to a farm near Truman, MN, in the late 1990's, Colette worked as a paraprofessional in the Fairmont and Truman School Districts in addition to working as a clerk at a gas station, helping at Twelve Baskets, and also helping as an assistant at Goldfinch Memory Care.

Colette was a very private person who loved spending time exploring on her acreage with her four-legged friends. She had a passion for photog-

raphy and took advantage of the beautiful sunrises and sunsets on her farm. Colette was extremely compassionate and helping others brought her great joy.

Left to cherish her memory are her children, Katie Korthals, Kace Korthals, Charlie Stoops and his wife, Whitney, Trent Dilks and his wife, Maggie, Daniel Stoops, and Joshua Stoops; 11 grandchildren; three great-grandchildren; two brothers, Doren Anderson and Brent Anderson; two sisters, Alayne Anderson and Deneal Dalbec;

as well as many other extended family and friends.

Colette was preceded in death by her parents, Floyd Anderson and Carol Farley; daughter, Amanda Dilks; and a sister, Lola Lynn Anderson. Mass of Christian burial for Arnold A. Abel, 97, of Welcome, MN, will be 12:00 p.m. Thursday, January 6, 2022, at St. John Vianney Catholic Church in Fairmont. Burial will be held following the service in Calvary Cemetery in Fairmont. Those wishing to view the service are invited to use the following livestream link: [https://](https://client.tribucast.com/tcid/2387994705)

client.tribucast.com/tcid/2387994705 Visitation will be 4:00 p.m. to 7:00 p.m. Wednesday, January 5, 2022, at the Lakeview Funeral Home in Fairmont and will continue one hour prior to the time of service at the church. Arnold passed away Thursday, December 30, 2021, at the Lakeview Methodist Health Care Center in Fairmont. The Lakeview Funeral Home and Cremation Service of Fairmont is assisting the family with arrangements.

www.lakeviewfuneral-home.net



John E. Bonin, 63
John Edward "Jack" Bonin died unexpectedly in his home in Fairmont on December 27, 2021, at the young age of 63. Services will be held at a later date. In lieu of flowers, the family asks that donations be made in Jack's name to Bridging, which furnishes homes for the

homeless or the Minnesota Assistance Council for Veterans (MACV). The Lakeview Funeral Home in Fairmont is assisting the family with arrangements.

Jack grew up in Minneapolis where he attended Fulton Elementary School, then Minneapolis Southwest High School. After school he joined the Army serving in Germany from 1980-1983.

After his service in the Army, he started a family with two beautiful daughters. As a single father who raised two girls on his own for most of their adolescent years, his girls were his whole purpose of living and he did everything in his power to make sure they knew that. He was very involved

in their lives all the way from brushing their long hair and helping with homework to coaching the team when they were younger and being their biggest cheerleader in the stands. Once his daughters had children, he spent his time continuing to help. He was then, "Papa Jack's daycare," and loved every minute of it. Even after his grandchildren were picked up, he would make his way to spend more time with them and his family by going to the grandchildren's sporting events and school programs. If Jack wasn't at sporting events or his daughters' houses, you could find him in his favorite recliner watching NCIS or on his motorcycle with the wind blowing

through his beard, which he was very proud of.

Jack's love didn't stop at immediate family, though. He claimed each one of his daughters' friends and their children as his own. Jack was the guy to give the shirt off his back to anyone in need, even if it was his only one and never think twice about it. Anyone who knew him well knew that they could call him if they were ever in need of anything and he would do his best to get them what they needed. If he encountered anyone who was in need, he would make sure to help any way he could. Jack was strong in his faith and consistently shared prayers of healing and thoughts. He had the biggest heart and most

caring soul.

Those left to cherish his memory include his daughter: Natalie Bonin and children Cameron and Shaelynn of Fairmont and Nicole Bonin and children Kegan, Keura and Kenzlee of Apple Valley; mother, Louise Bonin (maiden name Kelly); brothers: Tim, Bob, Tom, and Mark Bonin; sisters:

Theresa and Anna Bonin; and many nieces and nephews.

Jack was proceeded in death by his father, Edward Bonin and his grandparents.

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2022: A Year for Transformation

Guest Columnist

Dr. Scott Burtis, M.S., D.C., Burtis Chiropractic Center



Another year has come and gone. A year of struggles and triumph, of health ups and downs, and hopefully a year in which we all learned to take better care of ourselves so we are better able to handle life's challenges.

Many of you started the year by revisiting the idea of resolutions. Getting back to the gym, eating better, getting more sleep, getting back to the chiropractor — all good things that can optimize your health and vitality. This year I want you to consider a different point of view. Rather than "getting back" to some place along the health spectrum you used to be, why not set some higher goals, some transformative goals? I want you to think of the last time you felt really good — high energy, great mental focus, great vitality, and resilience. Now I want you to think of feeling and being even better than that.

Unless you've ever trained for a high-end athletic endeavor like a triathlon, you have probably never experienced your true potential for great health and vitality. Why can't that be your goal? One of our patients has a three-year goal to break school records in track and field. She is using chiropractic as part of that transformational journey to bring out the best version of her inner athlete. Another patient is using chiropractic to restart his journey to running an ultra-marathon — a 50- or 100-mile run!

Your goals may not be as lofty, but why not make your goal a bigger and better one than just feeling no pain? Using chiropractic and functional medicine may be great for that, but it's like going to a Starbucks to buy black coffee. Just like Starbucks can make you a highly-personalized, fancy coffee that's just to your liking, chiropractic and functional medicine uses an individualized plan to help you achieve almost any health goals you can think of; it goes so far beyond just relieving pain. When you begin to realize the mas-

sive potential your mind and body have when synchronized and optimized, you begin to see the potential for transformation that we all have.

You see, a resolution is all fine and dandy, but most of us "break" that resolution within a few weeks. Then again, most of your resolutions are big on intention and short on vision or a specific action plan. You want to go to the gym? That's great, but why? To lose weight? You can lose twenty pounds in some very unhealthy ways. But a health "transformation"? To transform, to

fundamentally change and improve your health and vitality, now that is a goal that will inspire you. When transformation is your goal, the health comes naturally, the weight loss comes naturally, the sleep and energy improve naturally.

Many of our functional medicine patients who come in seeking transformation do lose weight, and in a healthy, long-lasting way. With chiropractic to transform your nervous system, supplements to restore and heal your gut and other systems, and dietary advice to get your engine running clean again, all these things happen as a result of your commitment to change your life.

At Burtis Chiropractic, our goal has always been to bring out your best health. Recently we spent

quite a bit of time trying to put that into words that better suit our vision for ourselves and our patients. We decided on the word "transformation" to differentiate what you can do with your health, as opposed to what many people see health care as doing. Let's be honest, a lot of people settle for pain relief when they think of health care. An aspirin can give you pain relief; it cannot make you healthy (no one is suffering from an aspirin deficiency)! But restoring your nervous system (through chiropractic), restoring your biological systems (through functional medicine), and giving your body great clean energy (through dietary changes) can help you experience the transformation you deserve and desire.

Resolve to do that and turn your resolutions into transformation!

Dr. Burtis, MS, DC, CFMP, has been providing natural healthcare to the Fairmont area at Burtis Chiropractic Center for over 30 years. He uses a combination of chiropractic, nutrition, and functional medicine to help individuals restore and maintain health and healing through individualized care plans. The mission of Burtis Chiropractic Center is to provide transformational healthcare that takes an individual's life to the next level. We strive to be a solution for families to experience transformational healthcare and help create vibrant and resilient lifestyles that can be passed to future generations.



"The Bomber's Hat"

Guest Columnist

Tom Palen, broadcaster, pilot, writer



We've all heard the phrase; it's better to give than receive. But I just don't understand how that can be. You see, when I give a gift, pay for a stranger's meal, or give my time to help someone out, I am technically giving. But I always feel so good about doing so that I have to wonder: did I help them, or did they help me? Seeking an answer to this conundrum is like a dog chasing its tail.

Whatever the answer is, I will continue to give even though I always feel

like I'm receiving more than I've given. An excellent example of this happened a couple of weeks ago.

My wife I stopped at St. Mary's Church in Silver Bay. Tables were set up outside in front of the church, full of warm winter clothing. They had coats and jackets, hats and scarves, gloves and mittens, snow pants, and snow boots. The winter items were free to anyone who needed or could use them.

The skies were cloudy that day; it was cold and windy. A strong gust blew

a few items off the tables and sent a shivering chill down my back. I pulled up the zipper on my jacket, "Perfect weather for a winter coat giveaway," I said as I picked up a couple of coats from the sidewalk.

I got some items for people I knew who could use them. But, at the same time, I didn't want to come across as piggy by taking too many things.

"Take whatever you need," the ladies told me, "We have plenty to share," I told them some of the people I knew

didn't even live in this area. "It doesn't matter where they live," they assured me, "if they can use it to stay warm this winter, please, take it." I accepted their generous offer and picked up a couple more items. I smiled, thinking how happy these people would be to get a coat, hat, and gloves.

We were getting ready to take our bounty to the car when I noticed an old-fashioned, rabbit fur-lined bomber's hat sitting on the corner of the table to my left. It made me laugh because I think they're about the goofiest-looking hat you'll ever see. Still, I picked it up to look it over.

The outer shell of the cap was black nylon; the inside had a quilted sil-

ver lining. The hat had long ear flaps lined with warm, brownish-grey rabbits fur, as were the bill and the back of the cap. I put the hat on my head, turned to my wife, "Well, what do you think? Is this hat me, or what?" I was just trying to get a rise out of her and expected her to roll her eyes and tell me I was ridiculous. But she surprised me.

"That actually looks pretty good on you," she complimented. I wasn't sure how to take her comment for a moment — remember, I think they are about the goofiest looking cap you'll ever see. But, she was sincere with her comment and said, "You should take that with you."

The church ladies sup-

ported my wife, saying, "Yes. Take it with you; it looks good on you." As soon as I put the bomber hat on, my head instantly felt warmer, which felt good being as cold as it was.

I thanked the ladies for the coats and such we received, then tipped my new hat to them, "And thank you for this cool, warm hat." I laughed and groomed my goatee. "Does the hat make me look good, or is it me who makes the hat look good?"

...rolled her eyes... poking fun at me...I ate a rabbit...

To read the rest of this story, please visit our website at www.fairmontphotopress.com



How to prepare for tax time —

Although some are ready to say their fond farewells to 2013, thought needs to be given to the 12 months that just passed as tax-filing season approaches. Tax season is a few months away, but it's never too soon to begin preparations for filing income taxes. Some people prefer to toast the new year and then arrange appointments with their accountants, while others use the new year as an opportunity to get organized and start compiling paperwork and tax questions. Preparing for tax time at the dawn of a new year can make the process go more smoothly in the months ahead. Here are some tips on how to prepare for the upcoming tax season.

Start a documents folder. Employers, charitable organizations, banks and other financial institutions begin mailing out tax forms from the previous year in early January. Individuals should keep their eyes open for any mail that appears to be tax-related. Store these documents in a folder that can protect any sensitive information. Such folders also make information more accessible as more and more documents arrive in the mail.

Begin collecting receipts and itemizing expenses. Many expenses are tax-deductible. These can include education costs, moving expenses, home improvements, medical expenses, charitable donations and childcare costs. Store receipts and other documentation, including canceled checks, with the other tax documents. These will come in handy should an audit ever be ordered.

Create a spreadsheet of important information. It is handy to have all financial information at the ready. Some accountants

will lower their fees if people do some of the filing preparation work themselves. This can include creating a profit/loss statement on investments, or working up a tally of charitable donations. Make an itemized list of all pertinent information so it will be handy when tax-filing time arrives.

Decide on a filing option. Technology has made filing taxes much easier. Tax preparation software is available for those who choose to file their taxes themselves. There also are walk-in centers that will prepare tax-filing documents. Individuals also can visit a certified public accountant. Whatever method taxpayers choose, allow for ample time to gather information and get the taxes filed by the deadline. Leave some wiggle room in case one filing method doesn't work out.

Start saving money. Although the goal is to get a refund each and every year, taxpayers sometimes owe money, which can be troublesome for men and women whose budgets are stretched thin already. Those who owed money in the past should begin saving money for tax expenses as early as possible.

Develop a good filing system. Many financial professionals will advise people to keep financial records for 7 years. Any tax documents should be kept together should they need to be referenced or if an audit is ordered. Designate a filing cabinet or a box specifically for tax documents.

Tax filing season is right around the corner, and the dawn of a new year is a great time for men and women to start gathering documents and preparing their returns.

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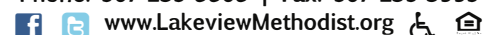
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Tax-advantaged investing

Investing has always been a means for people to grow their wealth and make their money work for them. Investors know that protecting investment earnings is important, and that often can be achieved through tax-advantaged investments.

Tax-advantaged investing, also called tax-efficient investing, allows investors to maximize the profits they can keep after taxes are filed. Investment selection and asset allocation are important factors affecting returns, but minimizing taxes and other costs is also crucial, according to the Schwab Center for Financial Research.

There are some ways for investors to keep more of their assets. A qualified financial advisor can help navigate the waters of the best tax-advantaged options. When investing on an annual basis, there are some general accounts people can use to their advantages.

- **A 401(k) or 403(b):** These accounts are an ideal way to get "free" money. Funds in these accounts are put away pre-tax. Because your adjusted gross income is lowered, so is your federally taxable income. In addition, some employers may match contributions up to a certain percentage. Companies also may offer Roth 401(k) plans, which differ from traditional plans in regard to when you pay taxes. With Roth plans, you pay taxes up front. When the money is eventually withdrawn, those withdrawals are tax-free.

- **IRAs:** Individual retirement accounts are similar to 401(k) plans in that they're tax-deferred. However, they generally offer greater freedom in investment choices. Roth IRAs, like the Roth 401(k) plans, must be paid with after-tax dollars. But the advantages are higher contribution amounts, withdrawals that are tax-free and no mandatory withdrawals when a person reaches a certain age.

- **College savings accounts:** Investing in a 529 plan can be wise for parents. While money is invested after tax, it is tax-free when withdrawn for qualified higher



education purposes.

- **Health savings accounts:** To get a tax deduction on health expenses, an HSA is the way to go. HSAs are linked to high-deductible health plans and allow account holders to use the funds for qualified spending.

Working with a financial planner can help investors maximize their investments to be as tax-efficient as possible. Financial experts understand funding limits and the timeline in which to invest for tax advantages.

Creating healthy financial habits that stick

With prices on the rise, nearly everyone is looking for ways to make their money go further. In fact, the latest Google Search data shows that individual searches for "monthly budget template" increased a whopping 350 percent in the last five years in the U.S. alone.

While there's no silver bullet when it comes to managing your money, you can build healthier financial habits that help you move toward your goals. Here are four tips for taking more control of your money:

Know where your money is going

The first step toward any goal is starting with a clear-eyed view of where you are. Your finances are no different, and to build a better relationship with your money, you first need to know where it's going.

Digital personal finance apps like Google Pay and others make it easy to see exactly how much money you have, what you've spent and where you've spent it - all from your mobile phone. You can quickly see how much you've spent by category (like groceries and gas) or by business (like your favorite neighborhood coffee shop or big-box retailer). The detailed view can help you identify which expenses you can cut back on without feeling it too much.

Try the 50/30/20 rule of thumb

Once you know where your money is going, you'll need a rough plan for how to allocate it in the future. The 50/30/20 split can be a helpful rule of thumb for managing spending. The general idea is that about 50 percent of your money should go toward

essentials (housing, transportation, medical costs, groceries, etc.), 30 percent toward wants (dining out, new clothes, entertainment, etc.) and about 20 percent toward paying off debt or saving for the future.

Take advantage of special deals and offers

Online offers and deals are the modern-day coupons without all the clipping and sorting. With personal finance apps like Google Pay, all of the

deals available to you are accessible and searchable through your mobile app. Just tap and activate the offers you like and the next time you make a purchase from that business, the offer will be automatically applied. No more fumbling for the right coupon at checkout.

Aim for progress, not perfection

Just as overly restrictive diets don't usually work for long, the same is true

for restrictive budgets. Both fail because they aren't sustainable and can lead to counterproductive splurging.

Rather than aiming for perfection, small, consistent steps can make a real difference. The goal of taking control of your finances is not to deprive yourself of living an enjoyable life - it's to create better habits, one step at a time, to set yourself up for a more secure and prosperous

future.

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5 retirement readiness hacks to help you save smarter

What are your goals for the future? If retirement planning is top of mind, you're not alone.

According to new research from Empower and Personal Capital, 36% of Americans are making retirement planning a priority this year. That's more than those who said losing weight (28%), buying a house (14%) or getting a new job (11%).

Whether you're just getting started or looking to kick it up a notch, here are some of the best ways to save for retirement in 2022 and beyond:

Understand your complete financial picture

It's important to look at your finances from where you are in the present and where you want to be in the future. Make sure you're in a good spot now, so you can stay on track to accomplish future financial goals.

One simple way to start is understanding where your money is going and any barriers that are holding you back from meeting your goals. Utilize online tools that can help provide a holistic snapshot of your financial life and commit to making changes where necessary. For example, determine areas you can decrease spending and put more money toward saving.

Maximize retirement savings plan perks

Don't leave "free" money on the table. If you have an employer-sponsored 401(k) plan (or 403b, 457 or other), enroll and meet your match. This is the money your employer provides to match what you set aside for retirement, so you can save

more than if you did it individually.

Additionally, check out the IRS 401(k) limits and consider maxing out your contribution. For 2022 the IRS allows individual contributions of \$20,500 per person and \$27,000 (including catch-up contributions) for people age 50 and older. If that's not possible, consider increasing your contribution a bit every year.

Remember to explore all options of your employer's retirement plan to create a savings approach that is right for you. For example, some employers offer a Roth 401(k), which is funded with taxed dollars. There are no income limits on a Roth 401(k) and withdrawals are tax-free at age 59½ as long as your initial account contribution was made five or more years prior to the withdrawal.

Contribute to an IRA

IRAs are another retirement tool to consider directing savings into. IRAs are great options for self-employed workers, small businesses, teens with their first job and those who are maxing out their employer retirement plan. Even if a spouse isn't working, they may be eligible to fund a spousal IRA. Remember, you can save in both a 401(k) and an IRA.

Which type of IRA is right for you? A traditional IRA gets a tax break upfront because it is funded with pretax dollars and a Roth IRA is funded with post-tax dollars, so you can pull that money out in retirement and not have to pay additional taxes on the contributions and earnings. If flexibility is impor-

tant, a Roth IRA might be a good choice because you can withdraw your contributions without penalties at any time if needed.

Contribute to a Health Savings Account

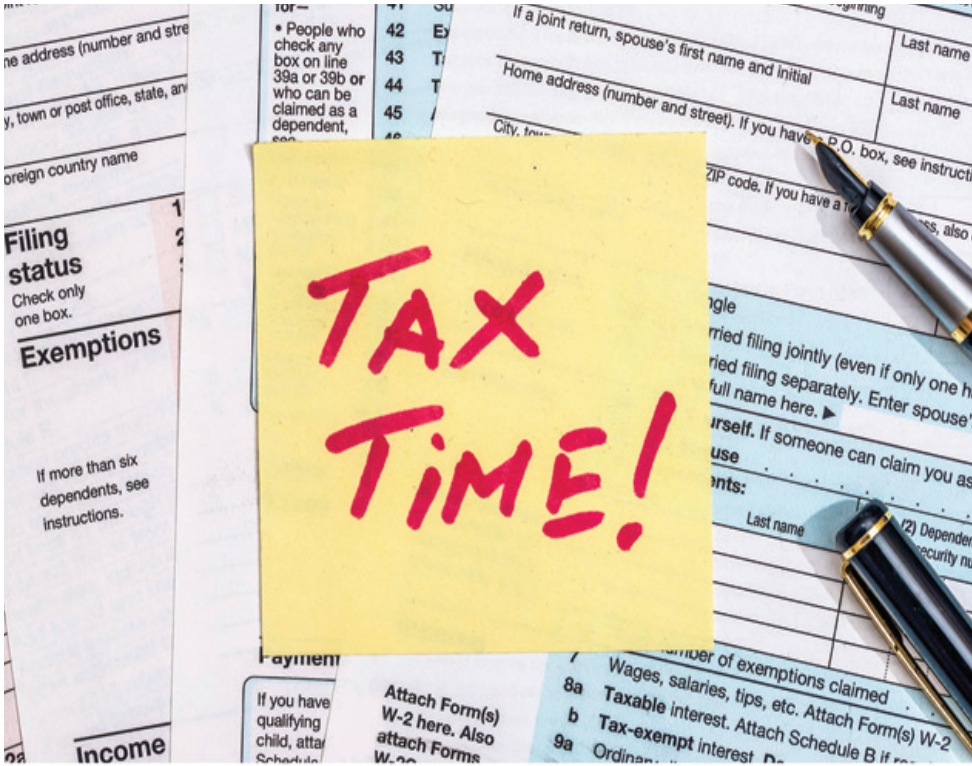
Health savings accounts (HSAs) are a convenient way to set aside money for expenses related to your health, but they are also a smart financial tool. HSA contributions reduce your taxable income so you benefit come tax time. HSA earnings growth and qualified withdrawals are also tax free, rounding out HSAs' triple tax advantage. In 2022, an individual with coverage under a qualifying high-deductible health plan can contribute up to \$3,650, according to the IRS.

What's more, there's also no "use it or lose it" requirement, and many programs allow you to invest your HSA money once you hit a certain threshold. This means it's a great way to save for health expenses now as well as during retirement.

Get help from a pro

Financial planning can be confusing and complex, so don't be afraid to ask for help. A financial advisor can help you determine exactly what your financial goals are, walk you through your options, and provide a personalized plan. Getting trustworthy advice can have a big impact on how confident you feel about your prospects going forward.

No matter what stage of life you're in, it's never too early to start saving for retirement. There are plenty of paths you can take, and the earlier you start, the better off you'll be.



Items to take to the tax preparer

For many working Americans, April 15 is synonymous with taxes. But taxpayers may be happy to learn that they have two extra days to file their returns in 2018. That's because this year April 15 falls on a Sunday, and April 16 is Emancipation Day, when the District of Columbia celebrates Abraham Lincoln's signing of the District of Columbia Compensated Emancipation Act, which freed more than 3,000 slaves in D.C.

The extra two days to file might not be much time, but the extra 48 hours will no doubt please taxpayers who tend to put off filing until the last minute. Whenever taxpayers decide to begin the process of filing their taxes, those who hire professionals to prepare their returns should have the following items ready when visiting their tax preparers.

Personal information

- Social security or tax ID number
- Social security or tax ID number of your spouse, if applicable
- Dates of birth of all dependents
- Social security or tax ID numbers of all dependents

- Last year's tax return
- Spouse's tax return from previous year, if filing jointly

Income Information

- W-2 forms from all employers you worked for in the last year
 - If you are filing a joint return, W-2 forms from all of your spouse's employers in the last year
 - Information regarding investment income, including proceeds from the sale of bonds or stocks, income from foreign investments, interest income, and/or dividend income
 - Income from local and state tax refunds from last year
 - Business income and accounting records from businesses individuals own
 - Unemployment income
 - Rental property income
 - Social security benefits
 - Proof of miscellaneous income, such as lottery winnings, gambling winnings, etc.
- ## Income adjustments (if applicable)
- Homebuyer tax credit
 - Green energy credits
 - IRA contributions

- Mortgage interest
- Student loan interest
- Contributions to medical savings accounts
- Self-employed health insurance
- Moving expenses
- Education costs
- Qualified medical expenses

Dependent care (if applicable)

- Education costs
- Childcare costs
- Adoption costs

Charitable contributions (if applicable)

- Charitable donation receipts

Bank information

- Bank account number
- Bank's routing number

This list is a general list of documents that taxpayers may need to bring when visiting their tax preparers. Individuals who want to be certain they bring all the documents necessary to file their returns should contact their tax preparers in advance of their appointments to determine which documents they will need to make the process go as smoothly as possible.

A FRIENDLY REMINDER

FILE YOUR TAXES ON TIME

Did You Know?

Some taxpayers may be eligible for free tax help through a program offered by the United States Internal Revenue Service. The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally earn \$56,000 or less, as well as persons with disabilities and people who are not fluent in English. People who are 60 years of age or older also are eligible for free tax help through the Tax Counseling for the Elderly (TCE) program, which specializes in questions about pensions and retirement-related issues. The availability of volunteers that work with these programs can vary based on the amount of certified individuals with tax law expertise in a given area. As a result, anyone hoping to take advantage of these services should consider contacting these programs well in advance of the deadline to file their returns.

What to look for on a 990 form

Individuals who donate to charity often do so in support of a cause they feel strongly about. Many prospective donors first recognize a desire to give back and then seek organizations they can support. In such instances, it's imperative that prospective donors learn to vet charitable organizations so they can ensure their donations are utilized properly.

Nonprofit organizations are monitored by watchdogs such as Charity Navigator, which evaluates hundreds of thousands of charitable organizations in the United States. Watchdog organizations can be invaluable resources for donors, who also can do some of their own research prior to donating to a charity. One way individuals can begin to form

a clear picture of a charity is via a Form 990.

What is a Form 990?

Form 990 is a form filed with the Internal Revenue Service. Any nonprofit organization that takes in \$50,000 or more in a year must file a Form 990 with the IRS. The form includes financial information about a nonprofit organization and is accessible to the public. Various watchdog organizations analyze Form 990 when assessing nonprofit organizations.

What to look for on Form 990

A significant amount of information is included on a Form 990, and that information can help donors get an idea of how an organization operates.

- **Programs:** Seasoned donors want to know how much nonprofit organizations spend on the pro-

grams designed to meet their missions. A Form 990 includes information about program spending, which may indicate how much of every dollar goes to programs. Information about the programs themselves, including a description of the programs and their costs, also is included on a Form 990, providing a glimpse into how a given organization is attempting to meet its mission.

- **Fundraising:** A common concern among prospective donors is how much money nonprofit organizations spend on fundraising efforts. Fundraising efforts help many nonprofit organizations, but some charities may be spending too much on fundraising and not enough on their programs. Form 990 includes infor-

mation about fundraising fees, and prospective donors can study this data when vetting a charity.

- **Compensation:** Executive compensation of an organization's most highly paid employees must be included on Form 990. Compensation figures can raise eyebrows, but high salaries among top executives should not necessarily prevent donors from supporting a given charity. Donors can consider executive salaries and compare those to other financial figures on Form 990, ultimately drawing their own conclusions about how well an organization is allocating its funds.

Form 990 can help donors as they look to vet nonprofit organizations they may want to support.

(Source: Metro, Nov. 2021)

Financial Focus



Provided by:

Drew Schellpeper, Wyman Fischer, Dan Hamlet, Mandi Kosbab
Financial Advisors, Edward Jones, www.edwardjones.com, Member SIPC

What does retirement security mean to you?

What does retirement security mean to you? And how can you work toward achieving it?

Here are some suggestions:

Build your resources. While you're working, save in tax-advantaged accounts such as your IRA and 401(k) or similar employer-sponsored retirement plan. In your 401(k), contribute at least enough to earn your employer's match, if one is offered, and increase your contributions whenever your salary goes up. Remember, especially early in your career, time is often your biggest asset. Be sure to save early, since the longer you wait, the more you'll need to save to help reach your goals.

Look for ways to boost retirement income. When transitioning to retirement, you can take steps to align your income with your needs. For example, consider Social Security. You can start collecting it as early as 62, but your monthly payments will be much larger if you can wait until your "full" retirement age, typically between 66 and 67. (Payments will "max out" at age 70.) So, if you have sufficient income from a pension or your 401(k) and other retirement accounts, and you and your spouse are in good health with a family history of longevity, you may consider delaying taking Social Security. You also might want to explore other income-producing vehicles, such as certain annuities that are designed to provide a lifetime income stream.

Prepare for unexpected costs.

During your retirement, you can anticipate some costs, such as housing and transportation, but other expenses are more irregular and can't always be predicted, such as those connected with health care. Even with Medicare, you could easily spend a few thousand dollars a year on medical expenses, so you may want to budget for these costs as part of your emergency savings, and possibly purchase supplemental insurance. You may also want to consider the possibility of needing some type of long-term care, which is not typically covered by Medicare and can be quite expensive. The average annual cost of a private room in a nursing home is more than \$100,000, and it's about \$55,000 per year for a home health aide, according to Genworth, an insurance company. To address these costs, you may want to consider some form of protection, such as long-term care insurance or life insurance with a long-term care component.

Do your estate planning.

It's hard to feel totally secure in retirement if you're unsure of what might happen if you have an unexpected health event, become incapacitated or die earlier than expected. That's why you'll want to create a comprehensive estate plan – one that might include documents such as a durable power of attorney, a will and a living trust. A review of your insurance coverages and beneficiaries can also help protect your assets and ensure they are distributed the way you want. In creating your plan, you will need to work with your financial advisor and a legal professional, and possibly your tax advisor as well.

Thinking holistically about your retirement security and developing and executing a strategy aligned with your goals may help free you to enjoy one of the most rewarding times of your life.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Edward Jones, Member SIPC

How seniors can protect their online independence through cybersecurity literacy

It's no secret that the COVID-19 pandemic necessitated the increased use of the internet and technology for many; however, this trend is best highlighted by seniors. A recent survey on global internet trends conducted by Avast in partnership with Forsa and YouGov found that 22% of people over the age of 65 spend more than three hours per day online. Forty-six percent also noted that the internet has become more important since the start of the pandemic. While this shift was great for staying in touch with loved ones and keeping busy in a time of isolation, drawbacks emerged.

With the uptick in use, online threats like malware (software designed to disrupt, damage or gain unauthorized access to a computer system), phishing scams (manipulation through deception into disclosing sensitive personal information), tech support fraud (unsolicited offers to help fix alleged computer problems) and even romance scams culminating in untraceable payments to bad actors, emerged.

Elders reported the least confidence in their online abilities, with only about 16% asserting their ability to do things online is "very good." This is particularly

relevant when looking at fears that keep seniors from fully participating online; in fact, 69% of people over the age of 65 decided not to do something due to security and privacy concerns, and another 17% felt that they don't have enough online protection knowledge. Further, fears of being a digital burden put older Americans at greater risk online due to a direct correlation between internet literacy, the perceived burden on others, and frustration of online tasks for those over 55.

According to the FBI, Americans were particularly impacted by tech support fraud, which garnered nearly 10 million attack attempts on computer users between January and March 2021. These scams are particularly insidious because although seniors make up 66% of tech support fraud victims, they shoulder a disproportionate amount of the financial losses at 84% in the U.S., translating to \$116 million in 2020.

"In our increasingly digital world, cybersecurity literacy is essential, especially as many crucial social interactions and essential services moved online due to the pandemic," said Ramsey Alwin, President and CEO of the National Council



on Aging. "Despite the risks of using technology, the rewards are boundless. Older adults need to be empowered to extend their independence in the online domain to participate wholly in our modern society."

Build confidence online and avoid becoming a victim by using a comprehensive security and privacy solution and following three simple rules:

Don't click links: Whether from senders you don't recognize or messages you aren't expecting, clicking on suspicious links may lead to phishing scams.

Don't open attachments: Unless you know the sender and were expecting the document in question, they may be a vehicle housing malicious programs on behalf of an attacker.

Don't respond to calls or pop-ups: Unsolicited calls or pop-up windows could be facilitating a tech sup-

port scam or other sinister activity. If in doubt, hang up or close the window and contact someone you trust.

"It's fantastic that older adults are discovering the rich rewards that a more digitally connected life can offer," said Jaya Baloo, Chief Information Security Officer, Avast. "However, older adults face disproportionate risks online, causing some to hold back. The key to a rich and safer digitally connected life is to approach being online like driving and follow our clear, simple, defensive tips to help ensure a safer and better online experience."

If you think you've been victimized, call your financial institution and the FBI right away. To learn more about how to protect yourself or your loved ones online, visit <https://blog.avast.com/tag/elders> for additional easy-to-use resources.



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Focus on Ag:

Guest Columnist



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*Farm Management Analyst and Senior Vice President, MinnStar Bank
January 3, 2022*

PREPARATION FOR ANNUAL MEETING WITH YOUR AG LENDER

As we head into 2022, many farm operations are coming off a fairly good profit year in 2021; however, some producers had much more modest profit levels last year. In all cases, all farm op-

erators are facing much higher crop and livestock input expenses in 2022, as compared to 2021 expense levels. During these changing farm financial times, it is good to plan ahead before meeting with an ag lender for renewal of a farm operating line of credit or for an annual review of the farm financial portfolio.

Following are some tips for farm operators to be more proactive, as they are preparing for an annual meeting with their ag lender:

Prepare an up-to-date 2021 year-end (as of 12-31-21 or 1-01-22) farm balance sheet.

Preparation of an accurate and up-to-date year-end balance sheet is critical to the loan renewal process for any farm operation. Updating the previous year's balance sheet with current year-end numbers can help expediate the process. If the farm operation is a sole

proprietorship, most ag lenders will also want personal asset and liability data included. If it is a partnership or family corporation, most ag lenders will also require personal balance sheets from all partners.

A good year-end balance sheet will include:

List of accounts receivable as of 12-31-21, which includes whom the money is due from, the dollar amount, and the likely date it will be received.

List of accounts payable as of 12-31-21, listing who the money is owed to, the dollar amount, and when payment will be due.

List of 2022 prepaid expenses for both crops and livestock as of 12-31-21, which details the input,

amount of the input, and the amount that was prepaid.

Grain and livestock inventory list as of 12-31-21. The grain inventory should include total bushels of each crop, bushels that are forward priced (date and price for each sale), and any sales plans for the remaining bushels. Livestock inventory should include the number, weight, and any sales information on market or feeder livestock, and an updated list and estimated value of breeding live-stock.

CCC loans on 2021 grain that were taken prior to 1-01-22, listing the bushel amount, CCC loan rate, CCC interest rate, CCC loan maturity date,

and sales plans for the CCC grain.

Review the list of farm machinery and equipment, buildings and facilities, and other capital assets, removing any assets that have been sold or removed, and adding any assets that were purchased or acquired during 2021.

Add any land or other long-term assets that were added in 2021 and adjust asset values as necessary (may want to review this with an ag lender).

List of all other loans and creditors as of 12-31-21, listing the principal balance, interest rate, payment amount, and payment dates. Be sure to include short-term credit.

Continued on pg. 12

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Continued from pg. 11

tors for crop inputs, loans with family members, and CCC loans through FSA offices.

Prepare a 2021 year-end income and expense statement as of 12-31-21.

The year-end income statement from the previous year should be based on actual sales of grain and livestock during 2021, which will likely include both some 2020 inventory that existed at the beginning of the year, as well as any 2021 grain or livestock that was sold during the year. The 2021 expenses would include any accounts payable from the beginning of the year balance sheet that were paid in 2021 and any 2022 prepaid expenses that were paid in 2021, in addition to the other 2021 crop and livestock expenses. A preliminary 2021 federal tax return is a good resource to prepare an income statement.

Prepare a budget-to-actual summary for the previous year (as of 12-31-21).

Once the 2021 income and expense statement has been finalized, and accrual adjustments are made based on the year-end balance sheet, it always good to review the actual year-end financial analysis compared to the budgeted cash flow analysis that was prepared at the beginning of the year. Pay attention to the big differences that exist in crop and livestock income and the various

expense items, as well as determine explanations for those differences. Analyze for any potential adjustments for 2022.

Prepare a preliminary 2022 budget and cash flow analysis.

Preparing an accurate and complete budget and cash flow analysis for 2022 is a very important part of the loan renewal process. A high-quality cash flow analysis will likely include:

A grain and livestock marketing plan that includes a list of the amount sold, the contracted price, and the date to be delivered, as well as plans for remaining unpriced grain and livestock inventories. Planned crop and livestock production for the year, including acres of various crops, anticipated production levels, and any current or planned sales of the 2022 production.

A list of planned crop and livestock inputs for 2022, the contracted or planned price of the inputs, and when the expense will be incurred.

A detailed list of rented farm land for 2022, which includes the name of the farm owner, acres rented, amount of rent (including flexible lease details), and dates when rent payments are due.

Include income received for accounts receivable on the year-end balance sheet and account for the expenses of any accounts payable at the beginning of the year.

Provide details of

planned 2022 crop insurance coverage, such as updated APH yields, percentage coverage, enterprise versus optional units, and the addition of hail or wind insurance. (Your ag lender may be a good resource for these decisions.)

Provide a copy of FSA farm program information listing the crop base acres and FSA program yield for each farm unit. Discuss the 2022 farm program choice with your ag lender.

Include any planned changes or adjustments in the farming operation for 2022 in the cash flow analysis, including farm machinery purchases or sales, adding or selling land or other assets, and any other changes to the farm business, as well as any changes in personal assets or liabilities.

It is best to include all partners and family members that are part of the farm operation in the renewal process with an ag lender, so that all key players are "on the same page" with financial decisions affecting the farm business. It is very important to be trustworthy and honest in preparing and sharing financial information with an ag lender to help assure confidence in the accuracy of the financial data. View an ag lender as an informal partner in a farm business, as a good ag lender can be a valuable resource in making management decisions. Farm operators should

expect their ag lenders to be well prepared, trustworthy and honest in financial dealings. It is important to remember that most local ag lenders also face a lot of pressure in the process of renewing farm operating loans. They need to do their "due-diligence" to complete the necessary requirements in the loan renewal process.

The loan renewal process and documentation that is prepared will likely be reviewed by senior management at a financial institution, as well as being subject to review and audits by Federal and State bank examiners. Most ag lenders are part of the local community and want to see farmers have financial success, which is in the best interest of both

the farm business and the ag lending institution.

Note --- For additional information contact Kent Thiesse, Farm Management Analyst and Sr. Vice President,

MinnStar Bank, Lake Crystal, MN. (Phone --- (507) 381-7960)

E-mail --- kent.thiesse@minnstarbank.com) Web Site --- http://www.minnstarbank.com/



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FAIRMONT JUNIOR/SENIOR HIGH

10	11	12	13	14
American Classics <ul style="list-style-type: none">Sloppy JoeTater Tots 2Meat <ul style="list-style-type: none">Italian Sausage PizzaClassic Cheese Pizza Grill <ul style="list-style-type: none">Classic American CheeseburgerPickles On the Go <ul style="list-style-type: none">Blueberry Parfait with GranolaPBJ and Cheese Fun Lunch Extra Extra <ul style="list-style-type: none">Confit ColeslawFresh Broccoli FloretsFresh Orange WedgesPineapple Tidbits Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkYellow MustardLow Sodium KetchupMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Beef NachosCreamy Cheddar Cheese Sauce Mexican Style Refried Beans <ul style="list-style-type: none">Salsa 2Meat <ul style="list-style-type: none">Bacon Cheeseburger PizzaClassic Cheese Pizza Grill <ul style="list-style-type: none">Classic American CheeseburgerBaked Beans On the Go <ul style="list-style-type: none">Crispy Chicken PattyPickles On the Go <ul style="list-style-type: none">Blueberry Parfait with GranolaPBJ and Cheese Fun Lunch Extra Extra <ul style="list-style-type: none">Strawberry Parfait with GranolaTurkey, Cheddar & BLT Ranch Wrap Extra Extra <ul style="list-style-type: none">Red and Green Bell Pepper StripsSliced CucumbersSliced Fresh ApplesChilled Peaches Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkYellow MustardLow Sodium KetchupMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Popcorn ChickenPotatoes Au GratinWhole Grain Dinner Roll 2Meat <ul style="list-style-type: none">Classic Pepperoni PizzaClassic Cheese Pizza Grill <ul style="list-style-type: none">Classic American CheeseburgerPotatoes Au GratinBBQ Rib-B-Q SandwichPickles On the Go <ul style="list-style-type: none">Blueberry Parfait with GranolaPBJ and Cheese Fun Lunch Extra Extra <ul style="list-style-type: none">Fresh RadishFresh CarrotsFresh Red Seedless GrapesApplesauce Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkYellow MustardLow Sodium KetchupMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Rotini PastaDiced ChickenCreamy Alfredo SauceGarlic BreadstickSeasoned Broccoli 2Meat <ul style="list-style-type: none">Meat Lover's PizzaClassic Cheese Pizza Grill <ul style="list-style-type: none">Classic American CheeseburgerSeasoned BroccoliSpicy Chicken SandwichPickles On the Go <ul style="list-style-type: none">Strawberry Parfait with GranolaBuffalo Ranch Chicken Wrap Extra Extra <ul style="list-style-type: none">Fresh Celery SticksCaesar SaladChilled Diced PeasFresh Orange Wedges Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkYellow MustardLow Sodium KetchupMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Cheesy French Bread PizzaMarinara SauceSliced Carrots 2Meat <ul style="list-style-type: none">Classic Pepperoni PizzaClassic Cheese Pizza Grill <ul style="list-style-type: none">Classic American CheeseburgerCrispy Chicken PattyPickles On the Go <ul style="list-style-type: none">Blueberry Parfait with GranolaPBJ and Cheese Fun Lunch Extra Extra <ul style="list-style-type: none">Fresh Cherry TomatoesFresh Cauliflower FloretsFresh Golden Delicious Apples Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkYellow MustardLow Sodium KetchupMayoLight Ranch Dressing

ST. PAUL'S LUTHERAN

10	11	12	13	14
American Classics <ul style="list-style-type: none">The Perfect Sloppy JoeTater Tots Extra Extra <ul style="list-style-type: none">Fresh Broccoli FloretsChilled Diced Peas Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Beef NachosCreamy Cheddar Cheese Sauce Mexican Style Refried Beans <ul style="list-style-type: none">Salsa Extra Extra <ul style="list-style-type: none">Fresh Red Seedless GrapesSliced CucumbersSliced Fresh ApplesChilled Peaches Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Popcorn ChickenPotatoes Au GratinWhole Grain Dinner Roll Extra Extra <ul style="list-style-type: none">Fresh Celery SticksFresh Red Seedless Grapes Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Rotini PastaDiced ChickenCreamy Alfredo SauceGarlic BreadstickSeasoned Broccoli Extra Extra <ul style="list-style-type: none">Fresh Cauliflower FloretsFresh Orange Wedges Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Cheesy French Bread PizzaMarinara SauceSliced Carrots Extra Extra <ul style="list-style-type: none">Fresh CarrotsTropical Fruit Cocktail Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing

Menus Subject to Change. We try our best to serve our menus as posted; however, sometimes last minute changes occur.
Please check with the cafe manager prior to the meal if you have any concerns.

FAIRMONT ELEMENTARY

10	11	12	13	14
Classics <ul style="list-style-type: none">Classic American Cheeseburger Alternate Entrees <ul style="list-style-type: none">Chicken Caesar Salad Wrap Sides for All Meals <ul style="list-style-type: none">Baked BeansFresh Cauliflower FloretsFresh Orange WedgesUnsweetened Applesauce Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkSkim MilkChocolate Skim MilkSkim Milk, Lactose FreeKetchupYellow MustardMayoLight Ranch DressingTartar Sauce	Classics <ul style="list-style-type: none">Crispy Chicken Patty Sandwich Alternate Entrees <ul style="list-style-type: none">Ham & American Cheese Sandwich Sides for All Meals <ul style="list-style-type: none">Oven Baked Curly FriesFresh Cherry TomatoesFresh BananaChilled Peaches Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkSkim MilkChocolate Skim MilkSkim Milk, Lactose FreeKetchupYellow MustardMayoLight Ranch Dressing	Classics <ul style="list-style-type: none">Cheese Stuffed BreadsticksMarinara Sauce Alternate Entrees <ul style="list-style-type: none">Sunbutter & Grape Jelly Sandwich Sides for All Meals <ul style="list-style-type: none">Seasoned Broccoli with CheeseFresh CarrotsFresh Golden Delicious ApplesMixed Fruit Cocktail Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkSkim MilkChocolate Skim MilkSkim Milk, Lactose FreeKetchupYellow MustardMayoLight Ranch Dressing	Classics <ul style="list-style-type: none">Chicken Alfredo RotiniGarlic Breadstick Alternate Entrees <ul style="list-style-type: none">Turkey & Cheese Sandwich Sides for All Meals <ul style="list-style-type: none">Sliced CarrotsFresh Broccoli FloretsDiced Peas in 100% JuiceFresh Orange Wedges Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkSkim MilkChocolate Skim MilkSkim Milk, Lactose FreeKetchupYellow MustardMayoLight Ranch Dressing	Classics <ul style="list-style-type: none">Italian Meatball Sub Alternate Entrees <ul style="list-style-type: none">Popcorn Chicken Salad Base Sides for All Meals <ul style="list-style-type: none">Hash Brown PattyFresh Celery SticksSliced Fresh ApplesMandarin Orange and Pineapple Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkSkim MilkChocolate Skim MilkSkim Milk, Lactose FreeKetchupYellow MustardMayoLight Ranch Dressing

SOUTHERN PLAINS

10	11	12	13	14
American Classics <ul style="list-style-type: none">The Perfect Sloppy JoeTater Tots Extra Extra <ul style="list-style-type: none">Fresh Broccoli FloretsChilled Diced Peas Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Beef NachosCreamy Cheddar Cheese Sauce Mexican Style Refried Beans <ul style="list-style-type: none">Salsa Extra Extra <ul style="list-style-type: none">Fresh Red Seedless GrapesSliced CucumbersSliced Fresh ApplesChilled Peaches Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Popcorn ChickenPotatoes Au GratinWhole Grain Dinner Roll Extra Extra <ul style="list-style-type: none">Fresh Celery SticksFresh Red Seedless Grapes Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Rotini PastaDiced ChickenCreamy Alfredo SauceGarlic BreadstickSeasoned Broccoli Extra Extra <ul style="list-style-type: none">Fresh Cauliflower FloretsFresh Orange Wedges Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Cheesy French Bread PizzaMarinara SauceSliced Carrots Extra Extra <ul style="list-style-type: none">Fresh CarrotsTropical Fruit Cocktail Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing

ST. JOHN VIANNEY

10	11	12	13	14
American Classics <ul style="list-style-type: none">Sloppy JoeTater Tots Extra Extra <ul style="list-style-type: none">Fresh Broccoli FloretsChilled Diced Peas Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Beef NachosCreamy Cheddar Cheese Sauce Mexican Style Refried Beans <ul style="list-style-type: none">Salsa Extra Extra <ul style="list-style-type: none">Fresh Red Seedless GrapesSliced CucumbersSliced Fresh ApplesChilled Peaches Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Popcorn ChickenPotatoes Au GratinWhole Grain Dinner Roll Extra Extra <ul style="list-style-type: none">Fresh Celery SticksFresh Red Seedless Grapes Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Rotini PastaDiced ChickenCreamy Alfredo SauceGarlic BreadstickSeasoned Broccoli Extra Extra <ul style="list-style-type: none">Fresh Cauliflower FloretsFresh Orange Wedges Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing	American Classics <ul style="list-style-type: none">Cheesy French Bread PizzaMarinara SauceSliced Carrots Extra Extra <ul style="list-style-type: none">Fresh CarrotsTropical Fruit Cocktail Milk & Condiments <ul style="list-style-type: none">1% Low-fat MilkChocolate Skim MilkLactose-Free Skim MilkKetchupYellow MustardMayoLight Ranch Dressing

New providers at Fairmont Mayo

Mayo Clinic Health System in Fairmont recently welcomed new providers. We are fortunate to have them join our team which allows us to increase access to services so community members can receive timely care close to home.

- Matthew Weber, D.P.M.- Podiatry: Dr. Weber will see patients both in the clinic setting and provides surgical and procedural services.

- Paige Meyers, C.N.P. and Kiley Reecy, P.A.- C. - Family medicine in the Clinic and Same Day Clinic setting

- Tonia La Core, Social Worker: Tonia is providing integrated behavioral health services in the Clinic.

Recruitment is ongoing for an Ophthalmologist and Family Medicine physicians.

In addition, we have several allied health staff opportunities, including nursing.

The Fairmont Community Hospital Foundation is implementing two programs to help recruit

nurses and other health-care staff for Mayo Clinic Health System in Fairmont.

The two programs funded by the Fairmont Community Hospital Foundation are a nursing sign-on and retention incentive program and an incentive program for community members who refer candidates who successfully become employees at Mayo Clinic Health System in Fairmont. The six-month incentive programs began on Nov. 1 and end April 30, 2022.

The sign-on incentive for nurses will be \$3,000 and will be paid after the start date. The retention incentive for nurses will be \$2,000 and will be paid after three years of employment, based on the start date. This program will be available for new hires (not current Mayo Clinic employees) accepting positions in all hospital-based nursing departments including Emergency Department, Med/Surg and Family Birth Center.

The referral incentive program is an opportunity for existing employees of Mayo Clinic Health System in Fairmont, or community members, to recommend people for employment. Upon the start date of the referred employee, the community member who made the referral will be paid \$500. Referral incentives will apply to any open staff positions at Mayo Clinic Health System in Fairmont. Any person living within the Fairmont service area is eligible to refer candidates and may refer more than one time. The candidate being referred must not be a current Mayo Clinic employee in any department.

More information about the referral program can be obtained by the Fairmont Community Hospital Foundation at www.fchfoundation.com.

We are incredibly grateful to the foundation for their ongoing support.

Amy Long, Administrator

3 ways you can help local small businesses thrive

There are millions of small businesses in the United States owned by passionate people working hard to make their dreams a reality. Rather than buying from a big retailer the next time you need something, consider supporting the locally owned businesses around you.

When you support a small business, you're not only helping build your community, but also directly impacting someone's life. Every customer counts when it comes to small business, which means your dollars can help that small business owner thrive.

For example, as the nation's largest insurer, State Farm has more than 19,000 agents who are small business owners themselves, who are committed to restoring lives, rebuilding neighborhoods and investing in the communities where they live and work. This desire to help started 100 years ago when the company was founded by a farmer who was concerned that big city insurance companies would not serve the specific needs of his business and community.

This holiday season is the perfect time to support your local businesses. Here are three simple ways to support small businesses and have a positive impact this holiday season and beyond:

Get to know your community through its businesses

While holidays are important times to shop local, your support matters all year long. For many people, this means shifting their mindset to thinking about local options first and getting to know the types of products and ser-



vices your local businesses are providing.

Whether you are purchasing items for yourself or someone else, start to understand how these local businesses can fill your needs. Don't forget, many small businesses offer gift cards, which are wonderful ways to show ongoing support.

Support small business service providers

Small businesses aren't just for tangible goods. Many provide important services, such as your local mechanic, dentist or insurance agent. So, no matter your needs, try and find businesses that are active in the community.

You can spot these businesses by seeing how they engage with their neighbors. Look for the providers that are going above and beyond to support the neighborhood and other small businesses. By supporting those that have a strong investment in your community, you are helping them create a greater impact.

"From doughnut shops to beverage distributors, from hair salons to warehouses, State Farm agents are perfectly suited to help small business owners protect their dreams, their livelihoods and their families," said Chief Agency, Sales & Marketing Officer and former State Farm Agent Rand

Harbert. "We offer products and services business owners need, and State Farm agents are small business owners themselves."

Share your experience

Many small businesses rely on satisfied customers to tell others so they can grow their client base. People trust word of mouth, so your effort makes a difference.

In fact, more than eight out of 10 people around the world said they completely or somewhat trust the recommendations of friends and family, according to Nielsen. Plus, two-thirds said they trust online opinions from consumers. So, tell a friend in person, share a post on social media, or leave a positive review online.

If you're a small business owner, consider using your platform to build up other entrepreneurs in your neighborhood. Heading into the holiday season, State Farm's agents are using their networks and social media channels to promote the small businesses in the communities they serve.

The next time you have a need arise, think of how a small business can help. Every effort counts to build your community, show your support, and ensure you continue to have thriving small businesses near you.

Real Estate Speak

Guest Columnist

Gillian Tunnell, Realtor Century 21 Northland Realty



There are some words commonly used in real estate-speak that are open to interpretation! For instance, in describing a house, "cozy" is generally taken to mean impossibly tiny, or "fixer-upper" could mean that even the mice moved out! However, there are quite a few words commonly used in real estate transactions that some people are not familiar with, and may be confusing to those who are new to the real estate market as the meaning may not be clear.

A common misconception is that earnest money is a down-payment on a home. Actually, it's exactly as it infers, it is proffered by prospective buyers to the sellers to show that they really want to buy the home, and is deposited by the listing broker only when the purchase agreement has been fully signed and delivered to both parties. While the purchase is ongoing, the money is held in a trust account, and becomes part of the funds that are credited to the buyer at closing. If the buyer defaults for any reason not covered by a contingency, the money can be kept by the seller, but if buyer defaults through no fault of his own, then it is refunded.

There are three contingencies commonly chosen by the buyer in purchase agreements: Financing, inspection, and a home sale contingency.

As mentioned above, the financing contingency protects the buyer if he is unable to secure a mortgage-loan. If this option is chosen at time of signing, the earnest money is fully refunded.

An inspection contingency covers the buyer when issues that arise during the inspection cannot be resolved with the seller. In that case, the earnest money will be refunded and the purchase agreement cancelled.

When a seller accepts a purchase agreement with a home sale contingency, it means that their buyer cannot close on the house they want to purchase until they sell their own. If, in the meantime, another buyer makes an offer on the same home, the first buyers will have a certain number of days to receive an offer on their home or the purchase agreement will be cancelled.

Other terms that are sometimes confused are inspection and appraisal.

A home buyer has the option to have a home inspection per the contingency mentioned above. This is paid for by them at

the time of performance, and they receive a detailed report of any issues that come to the notice of the inspector, who does an in-depth examination, both inside and out, of the subject property. From this it is a matter of negotiation, between the parties involved, to settle the issues.

If it is not a cash purchase, the mortgage lender will order an appraisal of the property, to see if there are any major issues which could affect the value, and to his researched opinion as to the price of the home. If the appraised value is lower than the proposed loan amount, the buyer/seller has the option of making up the difference, or cancelling the purchase agreement (under the financing contingency). If the appraised value is higher than the loan amount, the buyer should be very happy as nothing can be done to raise the accepted purchase price! The appraisal is generally paid for at closing.

These are just a few of the terms commonly used in real estate transactions. All of these provisions are designed to protect the parties involved, so that closing will go smoothly and be satisfying to buyers, sellers, and lenders.

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WARRANTY DEEDS

Forever Estates LLC to Cara Skaife, Pt. NW¼, 8-102-30
 Melanie A. Morris, Craig Vanegdom, Melanie A. Vanegdom to Bradford Seifert, Lot 5, Block 3, Gilberts Addn.
 Billy L. Swearingen, Diane L. Swearingen to Robert Traetow, Vivian Traetow, Lot 3, Und. 1/3 Int. Lot 6, Und. 1/3 Int. Lot 8, Block 3, King Heights Addn.
 Andrea Klous, Danny Klous to Jack S. Zoback, N½ Lots 1 and 2, Pt. Lot 3, Block 2, Grafs 2nd Addn., Truman
 Bridget M. Belknap, Gregory W. Belknap to John J. Breilmaier, Pt. W½NW¼, 30-101-31
 Leanne L. Korolewski, Leanne L. Korolewski Revocable Trust, James Steenhard, Joyce Steenhard to James D. Fisher, NW¼NE¼, Pt. Govt. Lot 5, NE¼, 32-101-31, Pt. Govt. Lot 1, NW¼, 33-101-31, N½NW¼ w/esmt., Pt. Govt. Lot 4, NE¼ w/esmt., 32-101-31
 Janice Eileen Fringer to Kandee K. Ennis, Michael L. Ennis, Pt. OL#11, NW¼, 17-102-30
 Larry D. Peterson, Lillian A. Peterson to Chastity Ries, Robert Ries, Lot 5, Block 3, Martin Park 1st Addn.
 Edward N. Olmstead to Ingrid M. Garcia Lopez, Ingrid M. Garcia Lopez, Lots 3 and 4, Block 1, Grafs Addn., Truman
 Garret Jagodzinske, Pamela Jagodzinske to Paul A. Jagodzinske, Pt. OL 2 OL Addn., Campbells Welcome
 Norman Langford to Marlin Bliesmer, Pt. Lots 1 and 2, Block 5, Teeters 2nd. Subd.
 Cassandra Tacey to Jesus Quiles Cotto, Miosotis Negron, Jesus Quiles Cotto, Pt. Lot 13, Lot 14, Block 27, Original Plat Triumph

Belva Peterson, Luann Peterson, Thomas A. Peterson, Timothy L. Peterson, Tobin E. Peterson to Tobin E. Peterson, Pt. NW¼, 19-104-31
 Belva Peterson, Luann Peterson, Thomas A. Peterson, Timothy L. Peterson, Tobin E. Peterson to Tobin E. Peterson, Pt. SW¼, 19-104-31
 Belva Peterson, Luann Peterson, Thomas A. Peterson, Timothy L. Peterson to Luann Peterson, Thomas A. Peterson, NW¼, Exc. 3 tracts, 19-104-31
 Belva Peterson, Luann Peterson, Thomas A. Peterson, Timothy L. Peterson, Tobin E. Peterson to Timothy L. Peterson, SW¼, Exc. 2 tracts, 19-104-31
 Extra Tender LLP to IR3 Consulting LLC, Pt. SW¼, 5-104-32
 QUIT CLAIM DEEDS
 Jeffrey H. Fordice, Trustee, Jeffrey H. Fordice Trust to Fordice Properties LLC, Lot 1, Block 1, Nolo Addn.
 Shelly Alvina Reisdorfer, Shelly Alvina Schmidtke to Frederick Otto Schmidtke, Fredrick Otto Schmidtke, Lots 9 and 10, Block 18, Original Plat Tenhassen-Ceylon, Lots 10, 11, 12, Block 4, Original Plat Tenhassen-Ceylon
 Jeff Balcom, Jon Balcom, Kathryn Balcom to Lynda Balcom Stauter, Daniel Stauter, Lynda Balcom Stauter, Lynda Balcom Stauter, Pt. SW¼SW¼, 18-102-29, Pt. W½NW¼ w/esmt., 19-102-29
 Daniel Balcom, Jon Balcom, Kathryn Balcom, Lynda Balcom Stauter, Daniel Stauter, Lynda Balcom Stauter, Robert Stauter to Jeff Balcom, Pt. SW¼SW¼, 18-102-29, Pt. W½NW¼ w/esmt., 19-102-29
 Tammy Diemert-Mayo, Curtis Mayo, Janice Mayo, Jeffery Mayo, Tammy Diemert Mayo to

Jonah Mayo, Molly Mayo, Pt. NW¼NW¼, 17-102-33
 Laura Jean Boutwell Roloff, Preston Roloff to Melissa Etter, Lanete Roloff, Lonnie Roloff, Randall Roloff, S.70' Lot 5, N.5' Lot 6, Block 2, Hechts Addn., Truman
 Jeremy Ebeling, Laura Ebeling to Brad Hughes, Lot 24, N½ Lot 25, Block 5, Southside Addn., Sherburn
 Curtis J. Kuehl to K&M Pork LLC, Pt. NE¼SE¼ w/esmt., 24-104-32
 CONTRACTS FOR DEEDS
 Corey Freitag, Danielle Freitag to Brandon Atkinson, Pt. SW¼, 8-102-30
 Carol J. Bartz, Daryl G. Bartz, Lily Creek Farm, Inc. to Connie J. Peymann, Pt. SW¼SE¼, Pt. SE¼SW¼, 20-103-31
 TRUSTEE DEEDS
 Allan A. Zeitz, Lorena E. Zeitz Living Trust to Eric P. Nielsen, Pt. E½SW¼, Pt. W½SE¼, 23-101-32
 Annalee K. Garletz, Kim M. Garletz, Marion A. Muir Family Trust, to Jean M. Maday Revocable Trust, Thomas J. Maday Revocable Trust, Pt. SW¼, 36-104-29
 D-DEEDS
 Anthony James Bogetti, Personal Rep., Estate of Mary L. Lyons, Tyler James Lyons, Personal Rep., William James Lyons, Jr., Personal Rep. to Amy Moore, Kevin Moore, Lots 20-25, Amber Lake Addn. to Interlaken
 DEEDS OF DISTRIBUTION
 Estate of James P. Scholl, Kent Scholl, Personal Rep., to James P. Scholl Q-Tip Trust, Kent Scholl, Trustee, SE¼SW¼, 18-104-33, SE¼SW¼, NW¼SW¼, 17-104-33

PhotoPress Classifieds

1 Cards of Thanks

Sokoloski- I want to thank my family relatives and friends for all the cards, telephone calls and well wishes. I appreciated everyone. Alice Sokoloski 1-1tp-1

10 Apartments For Rent

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Also please understand that the advertising is what brings the Photo Press free to you each week, therefore paid advertising is given first priority, then time-sensitive articles such as benefits, birthdays and anniversaries, etc., then other material depending on its content.

For more information, contact Sandy at sandy@fairmontphotopress.com

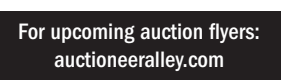
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UPCOMING AUCTIONS

SATURDAY, JANUARY 15, 2022 @ 9:15 A.M. - MARTIN LUTHER HIGH SCHOOL - NORTHROP ANNUAL CONSIGNMENT ANTIQUE & COLLECTABLE AUCTION: For proper advertisement ahead of auction contact Marge Thiesse at 507-436-5249 for sale bills and internet advertising.

Thursday, February 10, 2022 @ 10:00 a.m. - THE MURPHY COMPANY LLC- 241 Acres +/- of Bare Farmland located in Section 17 and 29 of Prescott Twp., Faribault County, MN. Auction to be held at Average Jo's Bar & Grill at 115 E 6th St, Blue Earth, MN. Hartung, Kahlers, Wedel & Associates

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 • Doug Wedel, 236-4255

• Dustyn Hartung 236-7629
 • Leah Hartung 236-8786
 • Chris Kahler, 230-6006
 • Dar Hall, 327-0535

105 South State Street, Fairmont, MN
(507) 238-4318

CITY OF FAIRMONT

MAYOR

Debbie Foster
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 (507) 236-8322

COUNCILMEMBER-AT-LARGE

Michele Miller
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 (507) 236-3226

WARD 1

Bruce Peters
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WARD 2

Britney Kawecki
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 (952) 210-1431

WARD 3

Randy Lubenow
rlubenow@fairmont.org
 (507) 236-3862

WARD 4

Wayne Hasek
whasek@fairmont.org
 (507) 399-9292

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213 N 3rd Av E

Truman, MN 56088

507-776-2106 (H)

507-236-1173 (cell)

e-mail: elliot.belgard@co.martin.mn.us

Chairman

SECOND DISTRICT

(Elected Position, Term up 12-31-22)

James Forshee

1306 School St

Fairmont, MN 56031

e-mail: james.forshee@co.martin.mn.us

THIRD DISTRICT

(Elected Position, Term up 12-31-24)

Kathy Smith

529 Budd Lake Drive

Fairmont, MN 56031

507-236-3489 (cell)

e-mail: kathy.smith@co.martin.mn.us

FOURTH DISTRICT

(Elected Position, Term up 12-31-22)

Richard Koons

1172 125th Street

Welcome, MN 56181

507-236-2902 (cell)

e-mail: richard.koons@co.martin.mn.us

Vice Chairman

FIFTH DISTRICT

(Elected Position, Term up 12-31-24)

Steven Flohrs

1056 230th St.

Ormsby, MN 56162

507-639-3071 (H)

507-236-5995 (cell)

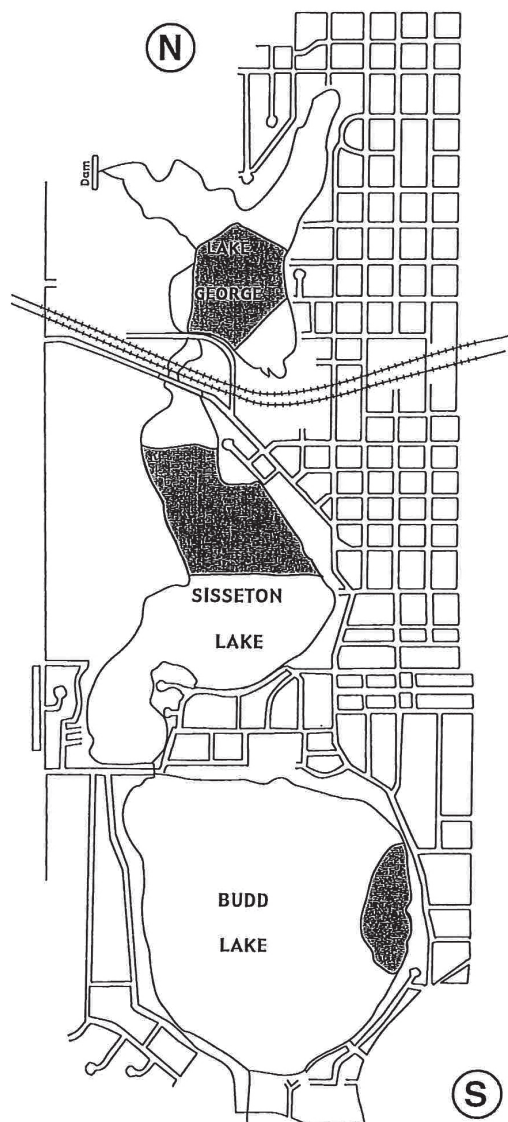
e-mail: steve.flohrs@co.martin.mn.us

WARNING

Aeration Systems creating open water and thin ice will begin operating on **GEORGE, SISSETON & BUDD LAKES** within the city of Fairmont, Martin County, Fairmont Township 102N, Range 30W, Sections 5, 6, 7 and 8 after January 1, 2022.

Weather conditions may cause the areas of thin ice and open water to fluctuate greatly. Stay clear of the marked area.

If there are any questions concerning these aeration systems please call City Hall at 238-9461.



**HAVE FUN SOLVING
THIS WORD SEARCH!**
*"Children Christmas Lists throughout the
Years" word search winner of the Oil Change
at Militello Motors is Kylee Bentz!*

**WIN \$25
CHAMBER
BUCKS**

courtesy of

**Pierce Accounting
and Tax Services**



Taxes

ACCOUNTANT	CPA	VALUE	MORTGAGE INTEREST	STATE
ALLOCATE	CREDIT	FEDERAL	NATALIE SPLINTER	STOCKHOLDER
ASSETS	DEADLINE	FILE	PAYROLL	SUBSIDIES
AUDIT	DEBT	FINANCE	PENALTY	TAX DAY
BOOK VALUE	DEDUCTIONS	FISCAL BUDGET	PROPERTY TAX	TAX PROJECTION
BUDGET	DEPRECIATION	GOVERNMENT	RECIPROCITY	TAXES
BUSINESS	ENERGY CREDIT	INVESTMENTS	REFUND	UNCLE SAM
CAPITAL	EQUITY	IRA	REIMBURSEMENT	
CASH	ERIN FARLAND	IRS	RETURN	
CHARITABLE CONTRIBUTIONS	EXEMPTIONS	LIABILITIES	REVENUE	
CHILD TAX	FAIR MARKET	MONEY	SARA PIERCE	

The winner of this
puzzle will be drawn on
January 14, 2022



112 East 1st Street - Fairmont, MN 56031

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Fairmont Photo Press: P.O. Box 973 Fairmont, MN
56031 or drop off at our office in the mail slot on left side of door!

NAME:

PHONE NUMBER:

