



McINTOSH Times

Hub of the Thirteen Townships

Since 1888

McIntosh, Minnesota

\$1.00

The City of Mac offers B-B Cafe for a buck

Owning and running your own business is part of the American Dream, and the City of McIntosh is willing to help someone achieve that.

At a recent Community meeting, held on Monday, October 30th, Mayor Tony Strom offered the city's newly acquired property, the building which recently was home to the B-B Café, for one dollar. Yes, a single buck. This not only buys you the building, but the remaining kitchen equipment, fixtures and furnishings as well.

There is no catch, if you have a desire to operate a café, or some sort of business out of the building, for a one dollar bill, a sound and secure business plan and financial resources or backing to make a go of it, there is a great opportunity for you waiting in McIntosh.

The café isn't quite a turn-key operation, the new potential owners will have to see what needs to be done with the building since it was closed and what it will take to open the doors. There are necessary licenses and permits that will be needed, and upgrades or changes to the building are a possibility.

Members of the Community who were at the meeting were excited for the prospects of the café re-opening or a diversified version of a café. There are a lot of possibilities, as one member of our Community stated, "It is kind of exciting, because someone can re-invent it."

If you have an interest in becoming a new business owner in McIntosh, bring your plans to the City office and if the Council agrees, you can have the American Dream for a buck.



The McIntosh City Council met with Community members to discuss the B-B Cafe last Monday evening at the Community Center.

What does each flag fold mean?

Folding the American flag into a triangle gives unique honor and respect to the flag. Have you ever wondered what each of the 13 folds represents? To understand what the flag draped coffin really means.

The **first fold** is a symbol of life.

The **second fold** is for our belief in eternal life.

The **third fold** is made in honor and remembrance of the veteran departing rank, who gave a portion of his or her life for the defense of our country to attain peace throughout the world.

The **fourth fold** stands for our weaker nature; as American citizens trusting in God, it's to Him we turn to in times of peace as well as war for his divine guidance.

The **fifth fold** is a tribute to America. In the words of Stephen Decatur, "Our country, in dealing with other countries, may she always be right, but it is still our country, right or wrong."

The **sixth fold** is where our heart lies. It's with our heart that we pledge allegiance to the flag of the United States of America and the Republic for which it stands, one Nation, under God, indivisible, with Liberty and Justice for all.

The **seventh fold** is a tribute to our Armed Forces. For it is through the Armed Forces that our country is protected and our flag against all enemies, whether they be found

within or without the boundaries of our Republic.

The **eighth fold** is a tribute to the one who entered into the valley of the shadow of death, that we might see the light of day.

The **ninth fold** is a tribute to womanhood and Mothers. For it is through their faith, love, loyalty and devotion that the character of the men and women who have made this country great have been molded.

The **tenth fold** is a tribute to the Father, for He has given his sons and daughters for the defense of our country since he or she was first born.

The **eleventh fold**, in the eyes of Hebrew citizens, represents the lower portion of the seal of King David and King Solomon and glorifies, in their eyes, the God of Abraham, Isaac and Jacob.

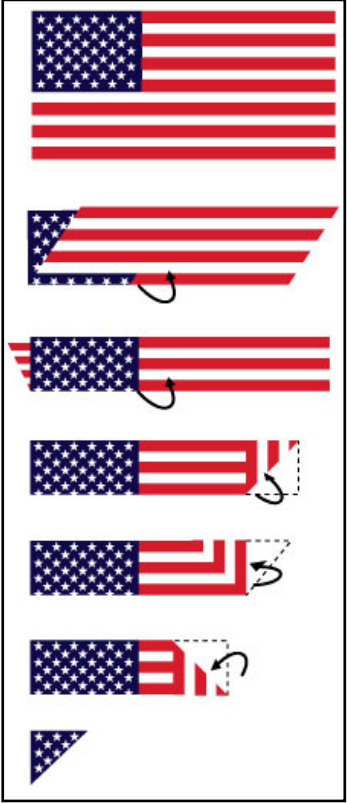
The **twelfth fold**, in the eyes of a Christian citizen, represents an emblem of eternity and glorifies, in their eyes, God the Father, the Son and Holy Spirit.

When the flag is completely folded, which some consider the **13th fold**; the stars are uppermost, reminding us of our national motto, "In God We Trust."

After the flag is completely folded and tucked in, it takes on the appearance of a cocked hat, ever reminding us of the soldiers who served under General George Washington,

and the Sailors and Marines who served under Captain John Paul Jones, who were followed by their comrades and shipmates in the Armed Forces of the United States preserving for them the rights, privileges and freedoms we enjoy today.

There are some traditions and way of doing things that have deep meaning. In the future, you will see flags folded and now know why. Those who disrespect our flag have never been handed a folded one.



Community Club: Tues. Nov. 14th

Looking for a way to get involved with your community? The McIntosh Community Club meets the second Tuesday of each month at 7:00 pm at the McIntosh Community Center.

The McIntosh Community Club promotes our community by sponsoring events such as Santa Claus Day, the Easter Egg Hunt, Community Corn Feed, and the Community Rummage Sale.

Along with events, the Community Club also donates to the Community throughout the year. The flower pots on Main Street, signs, and lighting are a few ways the Community Club helps to make our town a great place to live.

If you are interested in becoming a part of the Club, please come to our next meeting.



Area Veteran's Day programs

Win-E-Mac School in conjunction with area Veteran organizations will be holding a Veteran's Day program at the Win-E-Mac Arts and Events Center on Friday, November 10, 2017 at 9:00 am. w

The staff and students are inviting all veteran's and community members to attend this very special program.

McIntosh Senior Living will have a Veteran's Day program sponsored by The VFW Auxiliary #6891. It will be held at 2 p.m. on November 10. Cake and ice cream will be furnished for this program. All Community members and Veteran's are welcome.

Veteran's Day gives all of us a chance to honor and thank those who have served and sacrificed in order to preserve our freedom.



All 3 Pearce siblings, Dylan, Mason and Katie shot 8 point bucks on Sunday Nov 5, 2017. The kids are the grandchildren of Mike and Carol Pearce from McIntosh. Congrats!!

Winter Hazard Awareness Week 2017

The Polk County Sheriff's Office - Emergency Management Division is participating in the state-wide Winter Hazard Awareness Week campaign, which will take place November 6th - 10th, 2017. Winter Hazard Awareness Week is promoted by the Minnesota Department of Public Safety's Division of Homeland Security Emergency Management. This week allows Minnesotans an opportunity to familiarize themselves with the hazards we face each winter season. These hazards include dangers from winter weather, dangers from heating sources, and ventilation issues, just to name a few.

Each day of the week has a hazard topic:



Monday is winter weather overview. Minnesota experiences a vast variety of inclement weather conditions during the winter months. In Polk County we are especially prone to experiencing brutal cold, heavy snowfall, and extreme winds. A number of different watches, warnings, and advisories are issued during the winter season. Winter Weather Advisories are issued when

winter weather will cause travel difficulties. Winter Storm Warnings are issued for heavy snowfall, or the combination of dangerous blowing and drifting snow. A combination of blowing or falling snow, cold temperatures, and windy conditions can prompt a blizzard warning. Polk County is covered by the National Weather Service's Grand Forks Office. You can get additional weather information by visiting their website at: www.weather.gov/fgf

Tuesday's topic addresses outdoor winter safety. Whether you are out enjoying the snow, or forced to work in it, it is important to dress adequately. During brutally cold weather exposure to the elements can



Thanks to Our Veterans

It is our pleasure and our privilege to serve and salute our local veterans. To the men and women in our community and around the country who have sacrificed to protect our freedom, we thank you greatly for your service.

*Happy Veterans Day,
Saturday, November 11, 2017!*

lead to hypothermia or frostbite. It is also important to consider the dangers of venturing onto thin ice. Remember that there should be at least four inches of fresh, clear ice before attempting to walk onto a frozen body of water.

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

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

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

More information on the

2017 Winter Hazard Awareness Week can be found by visiting the Polk County webpage at : www.co.polk.mn.us or by visiting the Minnesota HSEM website at : <https://dps.mn.gov/divisions/hsem/>

Prevent ice dams & costly home repairs

Before winter gets into full swing, Minnesota homeowners have the opportunity to act now to help prevent ice dams and costly water damage to ceilings and walls.

The problem?

Ice dams are primarily caused by the presence of warm air in the attic, combined with snow on the roof and the right weather conditions, with outside air temperatures near freezing.

When heat leaks into the attic, it melts the underside of the snow on the roof. The water then flows down the roof surface until it reaches a cold spot, such as the eaves or soffit, where it forms a frozen dam. The ice buildup can back up under the shingles, damaging the roof and allowing water to leak to the ceilings and walls below.

Any penetration into the attic space (around wires, plumbing vents, light fixtures, chimneys, knee walls) is a potential for air leaks. Inadequate insulation, especially near the

Home repairs...
Continued on page 4...



Community Calendar

Wed. Nov. 8: McIntosh Library 12pm to 5pm; McIntosh Heritage & Arts Center 10am to 2pm; Computer Class at McIntosh Library 1pm to 2pm; Winger Senior Meals @ Moran's 11:30am to 1:30pm

Thurs. Nov. 9: McIntosh Library 5pm to 8pm; McIntosh Heritage & Arts Center 10am to 2pm; Winger Senior Meals @ Moran's 11:30am to 1:30pm

Fri. Nov. 10: Veteran's Day program at Win-E-Mac School Arts & Event Center 9:00am; McIntosh Library 12pm to 5pm; Winger Senior Meals @ Moran's 11:30am to 1:30pm

Mon. Nov. 13: McIntosh Library 10am to 3pm; Children's Story Time at McIntosh Library 10:30am; Winger Senior Meals @ Moran's 11:30am to 1:30pm

Tues. Nov. 14: McIntosh Library 5pm to 8pm; McIntosh Heritage & Arts Center 10am to 2pm; McIntosh Community Club @ Community Center 7:00pm

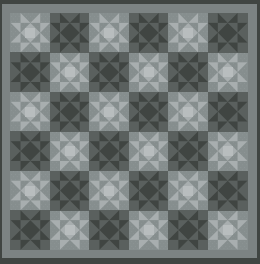
Wed. Nov. 15: McIntosh Library 12pm to 5pm; McIntosh Heritage & Arts Center 10am to 2pm; Computer Class at McIntosh Library 1pm to 2pm; Winger Senior Meals @ Moran's 11:30am to 1:30pm

Thurs. Nov. 16: McIntosh Library 5pm to 8pm; McIntosh Heritage & Arts Center 10am to 2pm; Winger Senior Meals @ Moran's 11:30am to 1:30pm; McIntosh City Council Meeting @ Community Center 5:30pm

Fri. Nov. 17: McIntosh Library 12pm to 5pm; Winger Senior Meals @ Moran's 11:30am to 1:30pm

Mon. Nov. 20: McIntosh Library 10am to 3pm; Children's Story Time at McIntosh Library 10:30am; Winger Senior Meals @ Moran's 11:30am to 1:30pm

Tues. Nov. 21: McIntosh Library 5pm to 8pm; McIntosh Heritage & Arts Center 10am to 2pm



QOV save the dates

East Polk County Quilters met recently and it was decided that Veterans Day November 11, 2017 would be cutting day for the Quilts of Valor.

Fabric and patterns will be provided but you may also bring along a favorite pattern of yours or a pattern you like and kits will be put together for our sewing day which has been set for Saturday, January 13, 2018. Both of these events are happening at McIntosh Community Club starting at 9:00. Bring a dish to share for pot luck dinner.

ALL are welcome to come please bring a rotary cutter, ruler and mat if you have any. Any questions call Connie Strom at 218-563-2666.

Nov. 16 Great American Smoke Out

Essentia Health helps smokers kick the habit for good

While on the decline, about 36.5 million Americans still smoke cigarettes. In fact, tobacco use remains the single largest preventable cause of disease and premature death in the world. That's why Essentia Health is making every effort to help tobacco users kick the habit for good.

Essentia offers face-to-face counseling appointments with a Certified Tobacco Treatment Specialists. Since beginning the program, 48% of people who have seen an Essentia tobacco treatment specialist three or more times and have used medications to help their quit process are not smoking six months later.

Any day is a good time to quit smoking, however,

Nov. 16 is the Great American Smoke Out. That's when the American Cancer Society wants smokers to come together and make a plan to kick the habit.

"Quitting is hard, but you can increase your chance of success with help," says Jill Doberstein, who supervises Essentia's tobacco cessation efforts. "Every time I have a loved one tell me 'I've tried everything,' I ask have you tried this?"

Face-to-face counseling is not only successful, it's also a non-judgmental, convenient service that most people will find right in their own community. Essentia offers the program and counselors at 43 clinic and hospital locations in the areas it serves. In and around the Red River Valley, there are three registered nurses and

nine respiratory therapists focused on helping people quit smoking.

In Fosston, Registered Nurse Dawn Buehler can help smokers with their quit plan.

"Quitting smoking has immediate and long-term benefits at any age. Quitting is hard, but you can increase your chances of success with help," Doberstein adds. "I'm proud we're able to help people through counseling and medications to double or even triple their chances of success."

Most insurance plans fully cover the counseling and medications for tobacco cessation and there are several programs for those who don't have insurance, or need assistance with cost. For more information contact your local clinic to start the process to a healthier you.

Am. Cancer Society Health Spotlight: Learn more about lung cancer

Lung cancer is the leading cause of cancer deaths for both men and women. It's also the most preventable cancer. Smoking tobacco – whether cigarettes, cigars, or a pipe – accounts for at least 8 out of 10 lung cancer deaths in the US.

Prevention – Quitting smoking, or not starting at all, is by far the best way to lower the risk of lung cancer. Breathing in other people's smoke should also be avoided. Everyone – whether they smoke or not – may be able to reduce their risk of lung cancer by eating a healthy, balanced diet with at least 2 ½ cups of vegetables and fruits every day.

Detection – Because symptoms often don't appear until the disease has progressed, early detection is difficult. The American Cancer Society has developed screening guidelines for individuals at high risk for lung cancer. People who meet certain criteria for screening may consider lung cancer

screening with an annual high-quality low-dose computer tomography (LCDDT). If someone meets all the following criteria, then they may be a candidate for lung cancer screening:

- Are 55 to 74 years of age
- Have at least a 30 pack-year smoking history
- Are in fairly good health
- Either currently smoke or have quit within the past 15 years

Treatment – Treatment options are based on specific cancer type and stage of disease. Surgery to remove cancerous tumors, radiation therapy, chemotherapy, and targeted therapy, either in combination or alone, are common treatments.

Lung Cancer in the United States: 2017 Estimates

- New Cases: 222,500
- Deaths per year: 155,870
- 5-year relative survival rate for localized stage: 55%
- 5-year relative survival rate for all stages combined:

18%

Bottom Line – Stopping the use of tobacco could nearly wipe out lung cancer. Although lung cancer has been reduced among some groups in recent years, about 21% of American adults and 25% of American teens continue to smoke and use tobacco. Until tobacco use is sharply decreased, lung cancer will remain the number 1 cause of cancer death in the United States.

To learn more about the American Cancer Society or how you can get involved with Relay For Life in your community, visit www.relayforlife.org.

About the American Cancer Society: The American Cancer Society is a global grassroots force of 2.5 million volunteers saving lives threatened by every cancer in every community.

As the largest voluntary health organization, the Society's efforts have contributed to a 22 percent decline in cancer death rates in the U.S. since 1991, and a 50 percent drop in smoking rates. Thanks in part to our progress; 14.5 million Americans who have had cancer and countless more who have avoided it will celebrate more birthdays this year. We're finding cures as the nation's largest private, not-for-profit investor in cancer research, ensuring people facing cancer have the help they need and continue to receive access to quality health care.

For more information or to get help, call us anytime, day or night, at 1-800-227-2345 or visit cancer.org.



IMPORTANT PROPERTY TAX HOMESTEAD NOTICE

**This will affect the amount of property tax you pay in 2018, and it may affect your eligibility for a property tax refund.*

Please contact your county assessor to file a homestead application on or before December 15, 2017, if one of the following applies:

- You purchased a property in the past year and you, or a qualifying relative, occupy the property for homestead purposes on December 1, 2017; or
- You, or a qualifying relative occupy a property for homestead purposes on December 1, 2017, and the property was previously classified as non-homestead.

A qualifying relative for homestead purposes depends on the type of property. For residential property, a qualifying relative can be a parent, stepparent, child, stepchild, grandparent, grandchild, brother, sister, uncle, aunt, nephew, or niece of the owner. This relationship may be by blood or marriage. For agricultural property, a qualifying relative can be a child, grandchild, sibling, or parent of the owner or a child, grandchild, or sibling of the spouse of the owner.

Once you have been granted the homestead classification, no further applications are necessary unless they are specifically requested by the county assessor.

You must also contact the assessor by December 15, 2017 if you are the property owner, or a qualifying relative of the property owner, and the use of the property has changed during the past year.

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

POLK COUNTY TAX PAYER SERVICE CENTER
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033C



Influential people of the Thirteen Townships from the Early Years

The Third in the series of notable settlers who not only persevered, but prospered within the wilderness of the Thirteen Towns of eastern Polk County and would help lay a foundation

that allowed for the growth, success and community service that future generations continued to build upon. The following biography is found in the pages of the History & Biography of Polk County Minnesota 1916.

Gunner Husby

Gunner Husby, a retired farmer and well-known citizen of King township, now residing at McIntosh, was born in Norway, April 13, 1852. He remained in his native land until thirty-one years of age, when he came to the United States and in the spring of 1882 took

a homestead claim on section eight of King township in Polk county.

He immediately engaged in the development of his land and devoted the efforts and interests of his successful farming career to this farm, building up on of the most prosperous properties of the section.

In 1914, after many years of business activity, he sold the homestead and has since made his home at McIntosh. As one of the early settlers of the township he has been prominently identified with public affairs and has taken an active



Winners of the Halloween baskets from Neil's Quality Meats & More are: Tina Farrell and Bruce Gunderson both from McIntosh.



VFW Auxiliary #6891 News

Just a reminder that the VFW Auxiliary #6891 will sponsor the Veterans Day Program at McIntosh Senior Living. It will be held at 2 p.m. on November 10. Cake and ice cream will be furnished for this program.

Polk County Veterans Service Officer Kurt Ellefson will be the speaker for the Veterans Day Program. There will be some singing and information presented by various Auxiliary members relative to Veterans Day.

All Veterans and Auxiliary members are encourage to attend and be a part of paying tribute to the Veterans.

Also, the VFW Auxiliary #6891 will meet at 5 p.m., November 13 at The Club for their November meeting. Please remember to bring your completed Christmas cards so they can be sent by November 20.

Anyone in the community can also prepare Christmas Cards for the Veterans in various Hospitals and is supported by Friends of Our Troops who distribute the cards. The rules

for the cards are: 1. Make no mention of "Troop Fan Mail" or "Fan Mail"; 2. In your notes you can ask the troops what they need and would most like to receive; 3. Tuck in the flaps of the envelope; 4. Place your name and address on the upper left of the envelope and also on the back of the cards 5. Include a message in the card and it should be positive, upbeat and cheerful. Write about yourself, family, friends, hobbies, interest, job, pets, etc. 6. No postage should be put on the envelope. If you have any questions, contact Garnet Aannenson, President, at 218-563-2753. Last year we sent 225 cards and we are hoping for more this year.

VFW Auxiliary #6891 Blood Drive

The contact person from the Fargo Blood Service contacted Mary Goodwin to verify that the Auxiliary Blood Drive would be held January 31, 2018 at the Community Building in McIntosh. Further information will be given as soon as it is received.

Thanksgiving Meal

Calvary Lutheran Church of Winger will host a Fest and Fellowship Thanksgiving meal on Sunday, November 19, 2017 from 11:00 am to 1:30 pm at the church. Everyone is welcome to join. There is no charge for the meal, but donations are welcome. Please leave a message at 218-563-2197 if you plan to attend.

Taste of Christmas

Join in the fun of the 2nd Free Taste of Christmas sponsored by Thriving Life Church on November 18, 2017 from 10:00 am to 1:30 pm. Come and enjoy homemade recipes from your neighbors and local businesses and sign up for door prizes.

Find out about different traditions, and sprind time talking with your friends, and best of all tasting.

Awesome Photos Brunch

Everybody is invited to the Awesome Photos Brunch on Wednesday, November 15, 2017 at 9:30 am. The event will take place at New Journey Church in Fosston.

The brunch will feature photos by Dean Vikan, music from Milly Kelly of Rochester, MN who will also be the guest speaker. Reservations are due by Monday, November 13th. You can call Arlene 563-2085, Barbara 687-3431, Beverly 776-3897 or Avis 687-5307 for reservations.

interest in the promotion of the general welfare. He has capably discharged the duties of various local offices to which he has been elected and has served as a member of the school board and township board. Mr. Husby is a member of the St. John's Lutheran church.

He was married in Norway, to Marit Haaven and they have seven children, Magnhild, Louis, Peter, John, Ingvar, Gertrude and Gottfried.

Do you have a story to share?

If you have a story, a story idea or any photos you want to share, please send to: mcintoshtimes@gmail.com

Community Birthday and Anniversary Calendar

Wed. November 8: Haley Burslie

Thurs. November 9: Tyler Schow, Lynette Espeseth

Fri. November 10: Travis Plante, Jenna Schommer, Lorene Tranby, Adam Lundquist, Danette Strom

Sat. November 11: Ruth Carlson, Darrin Faldet

Sun. November 12: Steven Widman, Andrea Stordahl, Jayden Gensburger

Mon. November 13: Chris Grettum, Dustin Faldet

Tues. November 14: Bev Anderson, Veronica Rolf, Lois Boehrnsen

McINTOSH Times

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ST. MARY'S CHURCH Fosston

Fr. John Suvakeen, Pastor

Fri. Nov. 10: 8:30am Mass at St. Mary's, Fosston

Sun. Nov. 12: 8:00am Confession; 8:30am Mass at St. Mary's, Fosston; 10:30am Mass at St. Joseph's, Bagley

Wed. Nov. 15: 11:30am Mass at St. Mary's, Fosston; 1:00pm Mass at McIntosh Nursing Home

Fri. Nov. 17: 8:45am Mass at St. Mary's, Fosston

Sun. Nov. 19: 8:00am Confession; 8:30am Mass at St. Mary's, Fosston; 10:30am Mass at St. Joseph's, Bagley

If you have any questions please call 435-6484.

CALVARY-IMMANUEL LUTHERAN PARISH

Winger/Bejou

Supply Pastor

Gordon Syverson

Sun. Nov. 12: 8:30am Worship at Immanuel; 9:45am Worship at Calvary

Sun. Nov. 19: 8:30am Worship at Immanuel; 9:45am Worship at Calvary

OURS SAVIOR'S LUTHERAN CHURCH (ELCA)

McIntosh

Supply Pastor

Gordon Syverson

Sun. Nov. 12: 11:15am Worship Service.

Sun. Nov. 19: 11:15am Worship Service.

GOSEN LUTHERAN CHURCH

Independent

Gary Johnson, Pastor

www.gosen-church.com

Face Book: Gosen Church

Wed. Nov. 8: 7:00pm Bible Study at Don & Sharon Ramberg's

Sun. Nov. 12: 9:30am Sunday School and Adult Bible Study; 11:00am Worship Service

Tues. Nov. 7: 10:00 a.m. Sunday worship service telecast on Garden Valley Cable TV--Channel 2; 1:30pm Bible Study at The Country Place

Wed. Nov. 15: 7:00pm Bible Study at Don & Sharon Ramberg's

For information on free rides to any of the above activities call 218-268-4242 or 218-687-3461 Gosen Church is located 4 miles south of the junctions of Hwy. 2 & 59 or 4 miles north of Winger; then ½ mile east on County Road 206.

MCINTOSH AFLC

McIntosh Trinity / Mount Carmel:

Pastor Karl Anderson

Thurs. Nov. 9: 7:00am Men's Breakfast at Mt. Carmel

Sun. Nov. 12: 9:30am Worship at Mt. Carmel; 11:00am Worship at Trinity.

Thurs. Nov. 16: 7:00am Men's Breakfast at Mt. Carmel

Sun. Nov. 19: 9:30am Worship at Mt. Carmel 11:00am Worship at Trinity

Thurs. Nov. 23: 7:00am Men's Breakfast at Mt. Carmel

VERNES LUTHERAN CHURCH (LCMC)

McIntosh

Pastor Jill Torgerson

Sun. Nov. 12: 9am Worship

Sun. Nov. 19: 9am Worship

DOVRE

FREE LUTHERAN

Pastor Don Edlund

Wed. Nov. 8: 7:00pm Bible Study

Sun. Nov. 12: 10:00am Worship Service; Sunday School following

Wed. Nov. 15: 7:00pm Bible Study

Sun. Nov. 19: 10:00am Worship Service; Sunday School following

Wed. Nov. 22: 7:00pm Bible Study

IMMANUEL LUTHERAN CHURCH

McIntosh

Rev. Bruce Blocker, Pastor

Sun. Nov. 12: 9:00am Divine Worship Service; 10:00am Council Meeting

Tues. Nov. 14: 2:00pm Ladies Aid

Sun. Nov. 19: 9:00am Divine Worship with Holy Communion

Sun. Nov. 26: 9:00am Divine Worship Service

Holy Communion 1st and 3rd Sundays



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Winger News

Linda Pulskamp

Hello again from Winger and the Union Lake areas where we have moved from the month of October into the month of November, where this is the weekend all the deer hunters have been waiting for. Good luck to you all and have safe and successful hunt.

We still seem to have more than our share of windy days and snow to go along with it. I have a feeling we are in for a long winter.

On to the news which is not plentiful this week I only hope it will get better.

Wednesday the 25 Judy Gieseke brought dinner to the Milton Carlson home that the two enjoyed together while visiting.

This too is the weekend that day light savings time ends, which means it will be a little lighter in the morning but it will be darker earlier at night too.

Still think the time should be left one way or the other.

Thursday evening Paul and Donna Carlson brought supper to Milton Carlson and were visitors with Milton while they ate.

Last Sunday after church and having dinner together Helmer and Verlys Homme were visitors at the Roy and Judy Raben home.

There are still many fighting colds and some flu, with the holidays ahead of us, hopefully the flu and colds will be gone by that time.

Friday the 27th Mikayla Mein brought a treat of pumpkin muffins to Milton Carlson for him to enjoy.

Last Saturday afternoon Betty Myhrum attended the 80th birthday party at the Fertile Community Center in honor of Gyda (Lee) Gullickson.

Adam, Jessica, along with Jessica's Mother Missy, Co-sette, Sage and Oliver Carlson of Fosston were visitors this past week with Milton Carlson at Milton's home. They were joined by Paul and Donna Carlson.

Last Sunday afternoon Butch and Linda Pulskamp visited with Reha Sanstead at the Sanstead home in Erskine.

Lonnie Gieseke was a coffee guest last Friday the 27th at the Milton Carlson home, while there Lonnie cleaned the ice off the deck for Milton.

Even with the cold and snowy weather we have been having I am still seeing the farmers working their fields and some harvest of corn and beans is still under way.

Last Sunday Milton Carlson was a visitor at the Lonnie and Judy Gieseke home where Terry Keller's birthday was being observed. Mom, Kari Keller made the birthday cake and Lisa Schaumburg also joined the family.

Tuesday Lonnie Gieseke was a visitor and a coffee guest at the Milton Carlson home and once again he cleaned the deck of snow for Milton. That evening Paul Carlson brought supper to Milton.

As I stated the news was scarce this week, need more, hopefully we will have some deer hunting stories by next week.

Food for thought, the only difference between a good day

and a bad day is your attitude!

From Bun Manor:

The last Sunday in October. Carsten and Joann Zahl took a rode trip up to Thief River Falls to visit with Joey Espeseth. The ladies were having a stimulating conversation that was above Carsten's comprehension so he did a walk about and left them alone. Carsten reports that Joey is doing fine.

Wouldn't you know it the one year Bun didn't have any Halloween decorations up he got a knock on the door with trick or treaters.

The neighbor down the road Chris Luckow and his two daughters and a grandchild showed up. They had been over to Scraps place and he had no goodies so he sent them over to the manor. Luckily Bun had an unopened bag of assorted candy bars. Bun gave it to Chris to open it up and told the little girl to take what she wanted. She took some out of the bag and gave it to her two year old niece. Bun was busy talking with Chris and when they left he went to the kitchen thinking the girl put the candy that was left in the bag on the table only to discover the bag was empty in the garbage. She scored big. He got a kick out that one. Too cute!

Bun and Andy ran into Donna (Knudson) Weisz and her sister Jackie at the Ness café. They were up to visit with their brother Rocky of Mac and to do some shopping.

Elmyrna reported that her son Jerry and Jon and Pete Aasen did not shoot a deer last weekend but they did manage to bag a brunch that Elmyrna had made.

Jerry Wang told Bun that his fifteen year old grandson Alex shot a buck. He was here for the weekend staying with grandpa. Grandpa Jerry gave him a ride back home on Sun. Alex is the son of Angie.

Congratulations to Jeff and Heidi Haaven on the birth of their baby boy Croix Alexander. Proud grandparents are Bob and Ann Vesledahl and Steve and Candace Haaven.

Sympathies go out to the family of Palma Higdem who died last weekend. Palma used to live about five miles east of Winger

With her husband Rueben near the Sand hill river before entering the Fosston nursing home awhile ago. Bun can remember many years ago they used to have snow sled and toboggan gatherings there on Sundays after church.

The Winger Lion's would like to give a big roar out to John Balstad for making and donating a beautiful wooden wall plaque to put the names of past presidents on.

The Winger Lion's will be hosting a pancake brunch fundraiser for Shannon Burcham on Sunday, November 19th in Winger. Shannon is a resident of Winger who needs help paying medical bills.



Social Security supports Veterans

By: Patty Hoffman, Social Security Public Affairs Specialist

Supporting veterans and active duty members of the military is a key part of Social Security's mission. Our disability program has helped countless wounded warriors and their loved ones. Every Veterans Day, the nation collectively honors the brave people who risk their lives to protect our country.

For those who return home with injuries, Social Security is a resource they can turn to for disability benefits. Social Security's Wounded Warriors website is at www.socialsecurity.gov/woundedwarriors.

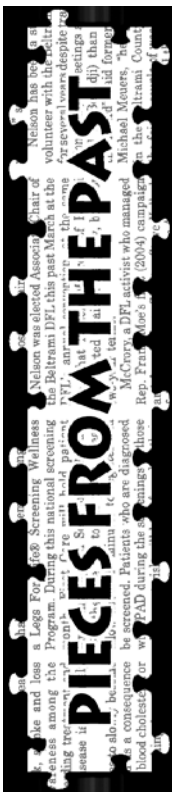
The Wounded Warriors website has answers to many commonly asked questions, and provides other useful information about disability benefits, including how veterans can receive expedited processing of disability claims. Benefits available through Social Security are different from those available from the Department

of Veterans Affairs; they require a separate application.

Social Security's expedited process is available to military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

Even active duty military who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they're unable to work due to a disabling condition. Active duty status and receipt of military pay doesn't necessarily prevent payment of Social Security disability benefits. Although a person can't receive Social Security disability benefits while engaging in substantial work for pay or profit, receipt of military payments should never stop someone from applying for disability benefits from Social Security.

You can learn more by visiting our veterans page at www.socialsecurity.gov/people/veterans.



40 years ago...1977: LaVerne Thompson, RN Director at Mac Manor (in white) is introducing her efficient staff of workers on Halloween: Ruby Sannes, Cathey Schell, Leona Myers, Alette Peterson and Guida Peterson.



30 years ago...1987: Todd Busch, son of Mike and Judy Busch, has been named to the Far North Conference Football Team. Todd, who is from Erskine, is a senior player for the Win-E-Mac Patriots. His playing position is tackle, both offensively and defensively. Pat Thompson and David Kiecker received honorable mention. Pat is the son of Marilyn Thompson. He played offensive center and linebacker on defense. David is the son of Clellie and Bud Kiecker. He played as quarterback, and also played safety defense Pat and David are Seniors from McIntosh.

Reps. Fabian and Kiel urge action to protect propane supply

Rep. Dan Fabian, R-Roseau, and Rep. Deb Kiel, R-Crookston, are among the House Republicans leading an effort to keep propane supplies moving to the point of demand for home heating and grain drying this harvest season.

Members of the GOP Rural Caucus on Wednesday co-signed a letter (see attached) to Gov. Mark Dayton, requesting that he issue an executive order temporarily waiving hours of service regulations for transporters of propane and anhydrous ammonia. The governor issued a similar order in 2013, when late-maturing crops and other factors teamed to choke the propane supply chain that fall.

"The availability of propane is important for heating our homes and the agriculture industry," said Rep. Fabian. "That's why we are urging Governor Dayton to issue an executive order similar to 2013, helping get propane to the folks who need it."

"Four years ago, Governor

Dayton saw the need for an executive order to help ease a propane supply emergency, and we hope he will take similar action once again," added Rep. Kiel. "This could help stave off a crisis, ensuring folks can heat their homes and farmers can dry their grain."

This year's situation does not appear as dire, but several constituents reported that shortages in surrounding states are causing dealers to turn to Minnesota for supplies, straining our state's resources. Haulers have had to wait in line for up to six hours to load their trucks, time which cuts into their allotted hours of service behind the wheel.

Industry representatives requested an hours of service waiver from Dayton's administration last week, but were denied, with the rationale that it is not yet an emergency situation. House Republicans say they would rather act now and not wait for this year's cold, wet conditions to breed another crisis.

State grants fund on-farm livestock improvements

\$2 Million Available for Construction, Physical Improvements

Livestock producers may apply for a portion of \$1.9 million in Livestock Investment Grants.

Funds are provided by the Minnesota Department of Agriculture's (MDA) Agricultural Growth, Research and Innovation (AGRI) Program and may be used for on-farm improvements.

"Livestock Investment Grants help farmers stay competitive and reinvest in their industry," said MDA Commissioner Dave Frederickson. "Last year, 105 livestock farmers received grants to improve their operations."

With Livestock Investment funds awarded during the 2017 fiscal year, Jordan Daugherty of Raymond purchased feeding and fencing equipment, which will enable him to raise more sheep.

In Hartland, Brady Jensen used grant funds to construct a 2,400 head swine facility to increase profitability and allow a young farmer to start farming full time.

Joseph Hemmesch of Paynesville used the grant funds to update a manure pit and feeding equipment and add more stalls to his barn.

These improvements will help grow his dairy herd and protect the environment.

Qualifying producers are reimbursed 10 percent of the first \$500,000 of investment, with a minimum investment of \$4,000.

Qualifying expenditures include the purchase, construction or improvement of livestock buildings or facilities. Fencing, feeding and waste management equipment are also eligible.

Producers who suffered a loss due to natural disaster may also apply. The grant will not pay for livestock, land purchases or debt refinancing. Projects must begin after January 1, 2018.

Past applicants who did not receive an award must reapply for the 2018 program. Applications for beginning farmers, farmers transitioning into livestock, and those with a positive environmental impact receive priority. Details and grant guidelines are available at www.mda.state.mn.us/livestockinvestmentgrant.

The application deadline is December 15, 2017. Please apply online: <http://www.mda.state.mn.us/grants/grants/~media/Files/grants/ag03150lign.pdf>.

Regional Ag News

Ed Gindele, Extension Educator

Three Budgeting Factors for Ranchers to Consider in the Coming Year

By: Eric Mousel, U of M Extension Beef Team

With 2017 quickly coming to a close, many in agriculture are already looking towards positioning themselves for the next budgeting year. I think it is generally useful at this time of the year to start looking at what the financial situation for the next year is going to look like and what factors could influence profitability in the cow sector.

When it is all said and done, it is looking like 2017 is going to be quite a bit better than 2016 was; at least for cow outfits. As far as 2018, let's look at what could factor into how we go about business: The average cost of running a cow in Minnesota in 2016 was roughly \$750. This is down about \$60 from its peak in 2014 (\$810 per cow). Much of the relief has come in the form of cheaper fuel, feed, and a couple of relatively mild winters.

As far as I can tell right now, I see no reason why feed costs would increase much over 2017. Barring natural disasters and the like, the economic drivers of feed cost (fuel, fertilizer, and inventory) are all in favor of not much changing in the next year.

The economic drivers of fuel and fertilizer are driven largely by the value of the U.S. dollar and its purchasing power in overseas markets. Overall, the U.S. dollar has gained and looks to continue to gain value in comparison to other world currencies.

The significance of that to the average cow outfit is that resources purchased from foreign sources as both fuel and fertilizer are, will get cheaper to buy with a stronger dollar. I don't really anticipate either commodity getting much cheaper than it already is, but I don't really see any reason right now why they would be more expensive either.

The dollar value is strong and looks to remain strong at least into the 2nd quarter of 2018. Refining capacity is always tight and a concern as far as fuel prices, but it is not something that can be predicted.

Feeder calf market prices will probably trend steady to down in the next year. The



only thing I am basing this statement on is the strong U.S. dollar, which makes U.S. beef more expensive to foreign customers and the fact that there is a lot of beef in cold storage inventory right now. How much will this affect the markets a year from now is anyone's guess, but based on those two facts I would expect the calf market to lose some of its steam over time.

A real wild card right now is that if the President and the Congress can come to some sort of agreement, there could be a very large restructuring of the nominal tax code that could affect tax structure in 2018.

I'm not going to waste paper talking about any specific points because as of this writing it is very early in the legislative process.

However, I expect both parties in Congress are very motivated to get something done with the tax code so I would expect some changes; good or bad, in the next year.

Thus, it would make good sense to keep abreast of whatever they do get put together so the tax man doesn't catch you by surprise.

The last major factor I see changing in the next year is that butcher cow prices could very well go even lower than they have been recently. Although they have rebounded some in the last month, butcher cows were only bringing \$0.35 - \$0.40 over a good portion of the summer.

I wonder if a lot of that was driven by dry weather in the Dakotas and Montana as a lot of liquidated cows made their way onto the butcher market. But the bigger concern I see is that if milk prices don't move in a positive direction soon, there could be another flush of dairy cattle hit the butcher market, driving prices even lower.

My research has shown that 20-25% of the profit in cow calf operations is driven by marketing of cull livestock, so lower butcher cow prices could be tough on a lot of cow outfits.



Nick Ostenaar and his family. Nick was diagnosed with Stage 4 Lymphoma this past spring.

Nick Ostenaar benefit Nov.18

There will be a benefit held for Nick Ostenaar on Saturday, November 18th starting at 5:00 pm at Ventures Bar & Grill in Fosston.

In April of this year, Nick was diagnosed with Stage 4 Lymphoma.

There will be a social hour from 5:00 pm to 7:00pm, then a meal will be served with a free will offering taken.

The raffle and silent auction will start at 7:00 pm. This will include a stretch raffle for various items. Raffle winners will be drawn the night of the

benefit.

There will be a D.J that evening starting at 9:00 pm.

If you are unable to make the benefit donations can be dropped off at First National Bank 124 1st Street West, Fosston, MN 56542 or contact Rae Ann at 701-388-9273 or Amy at 218-435-6878.

All proceeds from the benefit will go to the family to help with medical bills and expenses the family has been burdened with throughout Nick's illness.

WEM High School presents 'How the West Was Dun'

Win-E-Mac High School will present their fall play, How the West Was Dun by Christopher Gieschen on Saturday, November 18 at 7:00 p.m. and Sunday, November 19 at 2:00 p.m.

The play is a melodrama set in the western town of Low Humidity Chasm. The town is run by the unscrupulous banker, Rich Coldheart (Dylan Cabrales). He tries to swindle the poor Widow Cracker (Aries Qualey) and her daughters, Polly (Maci Hamre) and Prunella (Katelyn Sanden).

The town good guys include the Sheriff Wayne John (Joe Revier), the Deputy Dudley DooWrong (Mikah Olson) and trusty sidekick Bob Scratchit (Brock Trandem).

The hotel and saloon are operated by Bo Best (Zach Simonson) and Sarsapirilla Sal (Sidney Tadman). The Reverend (Tommy Revier) and the Indianians portrayed by Jhana Saeland, Savannah Svalen, Grace Kaupang, and Jayden Gensburger are part of the cast.



The notorious villains include Snyderley Dastardly (McKenzie Fuller), Belle Starr (Kiley Stuhaug), Schizophrenic Kid (Jayden Kangas), Calamity Jane (Tyra Wilson), Kid Kid (Cameron Svalen) and Black Bart (Jarrin Gunderson). The Lone Stranger also makes an appearance. The Narrator of the play is Anton Hickman. You are cordially invited to join us in Low Humidity Chasm, not to be confused with Dry Gulch.

The play is produced by special arrangement with Pioneer Drama Service, Englewood, CO.

Make this the year to budget for charitable giving

Budgets are an important component of personal financing.

Without a thorough understanding of the rate of money going in and out of their bank accounts, people cannot accurately assess their potential for spending and saving.

Budgets are also handy for paying off debt and planning for the future.

Those who budget may find they have more money to devote to leisure or other worthwhile endeavors, such as donating to charity.

Establishing a charity budget makes it possible for people to focus on doing good and helping others.

Charitable giving also comes with the beneficial side effect of establishing extra tax deductions for some individuals.

Many people only think of charitable giving at the end of the year, when the holiday season tends to inspire philanthropy. However, many people's end-of-year finances are already stretched thin thanks to holiday shopping and entertaining. As a result, men and

women who wait until the end of the year to donate may not be able to be as charitable as they would like. That's why focusing on charity as part of a yearly budget can stretch dollars even further.

Establish a giving level

By examining their finances, people can get a better picture of how much money they have for discretionary spending, including charitable giving. However, income alone may not dictate just how charitable a person can be. For example, according to a McClatchy analysis of U.S. Bureau of Labor Statistics, the poorest Americans often donate larger percentages of their incomes than their wealthier counterparts. Generally speaking, the typical amount most people aspire to donate to charity ranges from 3 to 10 percent of taxed income.

To make a charitable giving budget work, consider these tips.

- Make a list of charities that have meaning to you. If you do not have specific choices, select categories, such as politics, education and community, and

WEM School Announcements

The Win-E-Mac Yearbook staff is taking pre-orders for this year's book. Cost is \$35.00 now and until December 20th and will cost \$40.00 after December 20th. Yearbooks can be purchased during students' noon hours or from Mrs. Winter before or after school. Order forms are available in the office. Be sure to make your order so you are guaranteed a yearbook!

The 2018 After Prom Party will be hosting a Community Bingo Fundraiser on Sunday, January 28th, from 1:00-5:00 p.m. in the Commons. There will be \$2000 in prizes including last game blackout for \$500, plus there will be silent auction and baked goods for sale. Tickets are \$20 - if you are interested in purchasing a ticket – please contact one of the juniors.

Random Things and Stuff



Random Thankfulness: Loved Ones

By: Emily Lynne

It is already November! As we have transitioned out of Halloween, now it is time to think about Thanksgiving. Yes, there is a holiday before Christmas. I think sometimes we get so busy with Christmas that we forget we also are in a season of thankfulness. For the next few weeks of November, I will be writing articles about different things I am thankful for and why. I hope that with reading these articles you can also keep in mind the things you are thankful for.

The first thing I am thankful for are my loved ones. These include my family members and friends. I have always been family-oriented and turn to them as my source of support. I am very fortunate to have a close-knit family who genuinely cares about me. Growing up, I kind of took my family for granted. I think that it was because I thought everyone had a family like mine. As I have grown up, I realize that not everyone has the type of family I do. My friends are also a big part of my support system. Each one is special in their own way, and have touched my life for the better.

Do you have loved ones you are thankful for? Don't forget to remind them that you are thankful for them!

then go from there.

- Assess your giving ability in dollar value. Be sure charitable giving does not come at the expense of necessary daily living.

- Divide the available funds against the charities selected.

- Set aside specific times of year that you will make the donations so as not to feel burdened at any one time of year.

- Leave an emergency fund for donations that cannot be planned, such as disaster relief or to help someone with medical bills.

- Sign up for recurring payments for yearly giving to take the work out of remembering to give. Other organizations can distribute donations to the kinds of charities you prefer, making giving even more automatic.

Budgeting for charitable giving enables greater year-round control of funds for beneficial purposes.



sealing and insulation, check out the Minnesota Commerce Department's Home Energy Guide (pages 8-20).

Minnesota Energy Tips is provided twice a month by the Minnesota Department of Commerce, Division of Energy Resources. Contact the Commerce Department's Energy Information Center at energy.info@state.mn.us or 800-657-3710 with energy questions.



Superintendents Notes

By Randy Bruer

Inclement Weather

Snowy weather will soon be upon us and we will be faced with decisions regarding closing school because of weather conditions. The district will use a School Reach system to notify parents and students when unsafe weather conditions are upon us. We will send out a notification to your home phone, cell phone, email or other means of programmed communication if such weather exists only if we have your correct phone numbers and email address on file. If we have nasty weather, please listen to Channel 8 or 11 TV and radio stations for emergency weather announcements as well. We make numerous contacts and visits throughout our district and region to make a concise decision of whether to close school or not. Our first priority is the safety of students.

School Levy

Just before Thanksgiving each of you will receive your Proposed Property Tax Statement/s. The school levy Portion of the Statement for the 2017 Pay 2018 school year will show a decrease by approximately -.25%. If you have agricultural acres, there will be another line item showing an Ag Credit per acre of approx. \$3-4. This is due to the recent legislation of the state paying for 40% of the school building bond debt. Another factor to compare is last year's Market Value to this year's Market



Value. An increase will show an increase in the amount of tax paid. If you have any questions about the statement, please call the Supt's office.

Century 21 After-School Program

The Win-E-Mac School offers a before and after school activities and study program. This is open to all K-12 students. We invite every child to take part in this wonderful program. We have arranged for activities, snack, study time and learning experiences. If your child needs a short period of time to complete homework or get some help, we are here to assist. There is no excuse for homework not completed. We also plan to have field trips and parent night outs. The time of the program goes from 3:30-5:15 pm and 7:00 – 8:00 am.

Industrial Arts Programs

During the months of December – February our students will have experiences to work with Mobile Manufacturing labs, Robots and Welding practices using trailers of equipment bought through legislative action for Pine to Prairie schools. We would like to invite parents and interested patrons to come in and see what we are offering to our IE students using this state of the art equipment. Please call the district office to set up a time when you would like to visit our school programing.

Wanted:

Call 218-563-2900 or email rbruer@win-e-mac.k12.mn.us

Our School District is in need of Substitute Bus Drivers, sub Para's and Sub custodians. If you know of people who are interested, have them call or email the District Superintendent. For bus drivers we need to begin the license process soon as it takes some time to complete.

The District has a 1999 used school bus for sale. We also have some wall matting to sell. If interested, please call the District Office.

- The Win-E-Mac School is considering a Construction project to build a house next school year. If you are interested in purchasing a house, please call the District Office for details.

The price for a 1500 square foot house would be approximately \$60,000.

Get the facts about 'checkout charities'

Shoppers visiting supermarkets and other retailers who make their way to the checkout counter face various impulse purchases. Along with the packs of gum, tabloid magazines and chilled soft drinks, consumers have another possible purchase to consider: a charitable donation.

"Do you want to donate \$1 to (insert charity name here) today?" That's a question people are increasingly hearing when they run to grab a gallon of milk or a loaf of bread. According to a recent Good Scout Group study, nearly three out of four Americans admit to having given donations when checking out at stores or restaurants.

Checkout charities can be extremely effective for raising awareness and collecting considerable donations. Forbes has found that checkout charities raise hundreds of millions each year.

These charity programs

take many forms and can be featured everywhere from department stores to supermarkets to fast food restaurants. Some charities ask for flat donations while others request shoppers "round up" their purchases. Other retail centers have coin or bill collection containers at the checkout counters. In 2014, McDonald's raised roughly \$27 million by collecting loose change at their checkout counters.

Although checkout charities can be quite effective and help a vast array of groups and people, there are some things to consider. When faced with a split-second decision of whether to donate or not, consumers do not have the proper time to evaluate a charity. While many charities featured at checkout counters are valid and do worthy efforts, shoppers who want to be more thoughtful and thorough with their giving have other options. Organizations can use signage and other in-

formational takeaways to help the public understand their charities better and make more informed giving decisions.

Technology has changed the way checkout charities may work, with donors adding donations into their checkout bills or using donation kiosks. Some of these technologies may make it possible to record donations and track the impact of a campaign, but other donations may not come with receipts, making it hard for donors to claim tax deductions.

Some argue that checkout charities are impersonal and that they pressure or guilt shoppers into making impulsive donations. Consumers have the choice to decline solicitations without explaining themselves.

Checkout charities are popping up more and more at stores and restaurants. Consumers can weigh the benefits of donating in this way or more traditional ways.

Commerce Dept. warns about fake agency that promotes “reshipping” scam

Minnesota Commerce Commissioner Mike Rothman is alerting Minnesotans to be on guard against a fraudulent employment offer that claims to be from an insurance agency in the state.

In the past week, the Commerce Department has received five complaints and inquiries from Minnesotans who were contacted, via email and phone, by someone claiming to be with “Skyline Insurance” and offering a job re-labeling and forwarding packages to other addresses.

The job offer promises as much as \$3,500 per month for the work.

The problem?

There is no insurance business licensed in Minnesota by the name of Skyline Insurance. There is no Skyline Insurance located at the physical address listed in the email, nor does anyone answer at the phone number. The company's purported federal employer identification number actually belongs to eBay. The company's website (skyline-ins.com) is fake, too, but with a minimal amount of content to make it look like a legitimate insurance agency.

The scam?

It is known as “reshipping” and often shows up as a “work from home” opportunity posted on job boards, dating websites or chat rooms.

In reality, it is an attempt to lure unsuspecting individuals to participate in a large-scale fraud scheme.

Criminals use stolen credit cards to buy high-priced goods online and have them sent to the U.S. addresses of “reshipping mules,” who repack the stolen goods and mail it to overseas addresses.

Not only do the reshippers get pulled into a crime, they also typically never get paid and, in fact, lose the money they spent on their own for the reshipping.

Sometimes the scam also involves the victim getting a fake certified or regular check to deposit in their own bank account.

They are instructed to use some of it for postage but wire

transfer most of it elsewhere. When the bank determines the check is counterfeit or part of a crime, the victim may end up responsible for the full amount of the check along with any bank fees.

A recent study suggests that some 1.6 million credit and debit cards are used to commit at least \$1.8 billion in reshipping fraud each year. Many online retailers have stopped allowing direct shipments from the U.S. to Russia, eastern Europe and Africa, citing the high rate of fraudulent transactions. As a result, criminals have resorted to reshipping schemes.

The Commerce Department offers the following tips to help Minnesotans avoid getting lured into a reshipping scam:

- **Don't accept or mail suspicious packages.** No legitimate business should ask you to accept packages at your address and forward them someplace else, especially a foreign address.

- **Protect your money.** Be suspicious if you are asked to make any upfront payments, transfer money from your bank account or wire transfer money

for the “employer.”

- **Safeguard your information.** Don't give out any sensitive personal or financial information that the scammers can exploit. Even if they are not reshipping operators, they may be identity thieves.

- **Do some research.** Simply looking at the company's website may not be enough because reshipping operators often set up websites that can look legitimate. Check out the company with the Minnesota Commerce Department or the Better Business Bureau.

- **If it sounds too good to be true, it probably is.** An offer to pay \$3,500 per month simply to resend packages from your home doesn't pass the smell test.

The U.S. Postal Inspection Service also provides advice about reshipping scams.

Commerce is here to help

If you have a question or concern about a possible scam, contact the Commerce Department's Consumer Services Center by email at consumer.protection@state.mn.us or by phone at 651-539-1600 or 800-657-3602 (Greater Minnesota).

Home repairs...Continued from page 1

leaves, is also a contributing factor.

The solution?

To avoid ice dams, attic air leaks must be sealed with caulking or expanding spray foam, and attic insulation should be installed to a minimum R-50 as space allows.

A first step to solving ice dams and making your home more energy efficient is to have an advanced energy assessment.

The assessment will use equipment such as infrared cameras to identify attic air leaks and then offer action steps to prevent ice dams.

Advanced energy audits can be arranged through your gas or electric utility, nonprofit energy groups and HVAC professionals.

Once the problem areas are detected, get bids from at least two licensed contractors for the work.

What not to do?

Don't install heating cables which will shorten the life of your roof and cost you money to operate.

Don't remove the ice with chippers, chemicals or heat that can damage shingles, gutters and other building components.

Don't add roof vents, including powered vents, which will not eliminate ice dams and often make the problems worse.

If ice dams must be removed, it is best to hire a professional ice dam removal company that uses steamers.

To prevent future ice dams, the best course of action is to attack the root cause, which are attic air leaks. Sealing those leaks will help prevent ice dams and save on your energy bill.

For more information on preventing ice dams and air

TAXES DUE

Michelle M. Cote, Polk County Director of Property Records, reminds Polk County property owners that the second half of the 2017 Real Estate Tax classified as Agriculture is due by Wednesday, November 15, 2017. Manufactured Home owners are also reminded that the second half of the 2017 Manufactured Home taxes is due by Wednesday, November 15.

Please include the tax statement stub with your payment. Checks should be made payable to Polk County or Polk County Administrator. Thank you.

M33C