



## For Sale

**FOR SALE**  
**B's Liquor & Quick Mart**  
in Rockville. Family owned since 2006. Inquire within, call or text 320-492-0839 or email rockvillebeer@gmail.com.

## For Rent

**APARTMENT FOR RENT**  
**ALBANY**  
• 2 Bedroom \$750/month  
• \$100 Deposit  
• Cat ok (\$20/month Pet Rent)  
• NO DOGS!  
Call for Availability  
Loreen 763-238-0616

## Miscellaneous

**We pay top dollar for junk cars, trucks and late model repairables!**  
**Call 320-236-7477**

## Help Wanted

The Cold Spring Co-op is currently seeking a full-time Bookkeeper. Accounting knowledge and bookkeeping skills are required along with prior experience with General Ledgers, Balance Sheets and Income Statements. This position is responsible for accounts payable, accounts receivable as well as other miscellaneous clerical and office duties. Please send your resumes to: ralph@coldspringcoop.com or call 320-685-8651.

**PLACE YOUR AD HERE!**

**Classifieds Work!**

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## How Businesses Can Make the Most of Small Business Saturday

Sales and consumer holidays compete for shoppers' attentions every year between Thanksgiving and New Year's Day. Such events save consumers billions of dollars every year, but small business owners know it's no small feat getting holiday shoppers to part with their hard-earned money.

Competing for holiday shoppers is hard work, but those efforts can provide a big payoff. According to Finder's Black Friday Statistics 2022, 55 percent of men and 52 percent of women planned to shop Black Friday sales in 2022, when men planned to spend \$465 and women intended to spend \$300. If small business owners are concerned they can't compete on Black Friday, they can always look to Small Business Saturday, which encourages holiday shoppers to patronize brick and mortar businesses that are small and local. Competition can still be steep on Small Business Saturday, but the following are some strategies business owners can employ to make the most of this unique event on the holiday season calendar.

- **Update your website.** The Small Business Administration recommends that small business owners consider a digital makeover for their websites. Even though Small Business Saturday encourages individuals to shop in person, modern consumers typically peruse online offerings first. Updating an outdated website or simply reviewing all information, including product details, on the website to ensure it's up-to-date can help small businesses make a strong first impression with holiday shoppers.
- **Promote Small Business Saturday.** Though it's been around for more than a decade, Small Business Saturday is not yet the household name that Black Friday has become. Small business owners can drum up interest in Small Business Saturday by promoting the day on their social media channels. The SBA recommends business owners encourage shoppers to snap selfies and tag their businesses on their own social media accounts, which can increase engagement and potentially attract new customers.

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- **Sell and promote gift cards.** Gift cards help national retailers generate substantial revenue each year, and there's no reason why small businesses can't get their piece of the gift card pie. Gift cards remain wildly popular, as a recent survey from the National Retail Federation found that 54 percent of participants identified gift cards as the most-wanted gift of the 2022 holiday season. Small businesses can offer discounted gift cards on Small Business Saturday and promote those efforts on their websites and via social media.

- **Open early and close late.** Small Business Saturday, which occurs on the Saturday after Thanksgiving, is a great opportunity for small businesses to start the potentially lucrative holiday season off on the right foot. The SBA urges small businesses to open early and close late on Small Business Saturday so they can capitalize as much as possible on this popular retail holiday.

Small business owners can embrace various strategies to make the most of Small Business Saturday.

## Tips to Determine How Much You Can Donate

People donate to charitable organizations for a variety of reasons. Some feel compelled to support nonprofits that help research cures for diseases they or their loved ones have confronted. Pet lovers may be interested in helping care for animals. Some people may donate to charities to support specific efforts while simultaneously lowering their tax obligations.

When it comes to charitable giving, people must determine what they plan to contribute. Figuring out how much to give a charity or charities can depend on several factors, including one's financial situation, values and priorities. Here are some tips to consider when making donation decisions.

- **Consider your financial situation.** Before giving to others, it is important to first assess your own financial situation and prioritize your needs. Consider your income, expenses and savings and see if there are any funds you can donate to charity. You can start small by setting aside even \$10 or \$20 a week for charity.

- **Aim for a giving standard.** According to the organization Giving What We Can, 10 percent is low

enough that it is accessible to those who have means, and it is high enough that it feels meaningful to most people. However, you also can choose a lesser or higher percentage.

- **Give based on charitable deductions.** According to Daffy Charitable Fund, charitable donations are a generous income tax deduction strategy. In the United States, taxpayers can deduct up to 30 to 60 percent of adjusted gross income through charitable donations.

- **Review giving plans regularly.** It is important to reassess charitable giving plans from time to time, particularly as life circumstances change. Your capacity to give might evolve over time.

- **Consider non-monetary contributions.** If you want to give but finances do not allow for it right now, you can donate time or skills, which can be just as important as money for some organizations.

Giving to charity is a personal decision, and there's no one-size-fits-all approach. Donors should choose an amount that feels right for them.

### R 260th Storage LLC

### Notice of Sale

In person sale of personal property will be hosted by  
**260th Storage, located at 17706 260th St., Cold Spring, MN**

### INCLUDED IN THE SALE:

- 1 Unit - T. Seehafer Household**
- 1 Unit - K. Bottem Household**

Auction will be held at 260th Storage on **Thursday, November 21, 2024 at 10 a.m.**

Auction may be canceled at any time without notice.

**Classifieds Work!**

## Symptoms of Common Anxiety Disorders

Mental wellness is a vital component of overall health. Recognition of that significance has increased in recent years, but a number of people across the globe are still confronting an array of mental health issues, including anxiety.

Unreported cases can make it hard to quantify the prevalence of anxiety around the world, but a recent study from the Institute for Health Metrics and Evaluation estimated that 4 percent of the global population was experiencing an anxiety disorder at the time of the study. That estimate, offered prior to the COVID-19 pandemic, may underestimate the current threat of anxiety, as the World Health Organization notes that the first year of the pandemic triggered a 25 percent increase in the global prevalence of anxiety and depression.

When discussing anxiety disorders, it's important to recognize that anxiety is a normal part of life, as the National Institute of Mental Health notes people typically experience temporary feelings of anxiety related to health, money or issues or problems affecting their families. When such feelings are more than temporary, a person might have an anxiety disorder. There are many types of anxiety disorders, and the NIMH notes symptoms can vary

depending on which type a person has.

### Generalized Anxiety Disorder (GAD)

GAD can interfere with a person's daily life because it is characterized by persistent feelings of anxiety or dread. This anxiety can last months or years, according to the NIMH. Symptoms of GAD may include:

- Feeling restless, wound-up or on-edge
- Being easily fatigued
- Experiencing difficulty concentrating
- Irritability
- Experiencing headaches, muscle aches, stomach aches, or unexplained pains
- Difficulty controlling feelings of worry
- Sleeping problems, such as difficulty falling or staying asleep

### Panic Disorder

Johns Hopkins Medicine notes that panic disorder causes bouts of overwhelming fear when there is no specific reason to be fearful. This fear is intense and uncomfortable and can make people feel as though they're losing control even if there is no evident threat. Panic attacks and panic disorder are not one and the same, and the NIMH notes some people experience panic attacks without developing panic disorder. People with panic disorder live in frequent

fear of the next attack, and will often go to great lengths to avoid places, situations or behaviors they associate with past panic attacks.

### Social Anxiety Disorder

The NIMH notes social anxiety disorder is characterized by an intense, persistent fear of being watched and judged by others. Individuals with social anxiety disorder may experience an intense fear of social situations, which might compel them to miss work, school or other daily activities. Social anxiety disorder may be marked by fear of social settings, but the condition also can produce some notable physical symptoms, including:

- Blushing, sweating or trembling
- Pounding or racing heart
- Stomach aches
- Rigid body posture or speaking with an overly soft voice
- Difficulty making eye contact

The NIMH notes people with social anxiety disorder also may have trouble conversing with strangers and harbor a fear that people will judge them negatively.

Anxiety affects a sizable percentage of the global population. More information about anxiety disorders is available at nimh.nih.gov.

## What is Movember?

If you think you're seeing more moustaches lingering over men's upper lips as November unfolds, chances are your eyes are not deceiving you. November has long been synonymous with Thanksgiving and the start of the holiday season, but it's also taken on a whole new persona in recent years, and moustaches are a significant part of that new identity.

Arguably as popular as ever, Movember® is a public health-focused effort designed to raise awareness of and support research into men's health issues such as prostate cancer, testicular cancer and suicide. Men who participate in Movember typically begin growing moustaches on November 1 and keep them throughout the month.

The origins of Movember can be traced to 2003, when two men in Australia,

Travis Garone and Luke Slattery, met for a beer in Melbourne. At that point in time, the popularity of moustaches had waned, but Garone and Slattery joked about restoring the stache to its once-lofty status. At the time, a friend's mother was fundraising for breast cancer, and Garone and Slattery were inspired to combine their efforts to bring back the moustache with efforts to raise awareness about men's health and prostate cancer. In a testament to the two friends' skills in the art of persuasion, they were able to find 30 men willing to take up the challenge to grow a moustache. Those who accepted the challenge agreed to follow the rules of Movember, which included paying \$10 to grow a moustache.

That initial campaign generated significant enthusiasm among the initial participants, so the following year a decision was made to formalize their efforts and officially support a worthy cause related to men's health. After some research, prostate cancer was chosen as the issue to formally support. The Prostate Cancer Foundation of Australia, though not an official men's health partner of Movember, agreed to accept any funds generated by the 2004 campaign. By that time, 450 men, including some in Spain and the United Kingdom, had agreed to take part, ultimately raising more than AUD \$50,000.

Nearly 20 years later, the moustachioed movement to raise awareness about various men's health issues is still going strong, having funded more than 1,250 men's health projects since its inception. Individuals interested in learning more about Movember can visit us.movember.com.

## Horoscopes

### ARIES - Mar 21/Apr 20

Think about resting and being a bit introspective, Aries. Focusing on your inner world can help you to recharge your energy levels. Solitude also may provide some clarity.

### TAURUS - Apr 21/May 21

Personal growth and self-improvement may be on your mind right now, Taurus. Set some new goals that align with your values. You may want to take a class to learn new skills as well.

### GEMINI - May 22/June 21

Gemini, focus on long-term financial goals in the days to come. If you don't have a plan for investing meaningfully, you could sit down with an expert and get some ideas.

### CANCER - June 22/July 22

Try to engage in some thoughtful conversations with greater frequency, Cancer. Accepting that you can learn from others is a great way to grow personally and professionally.

### LEO - July 23/Aug 23

You might want to stay closer to home this week, Leo. You've been burning the midnight oil quite a bit lately. Family matters need attention right now, so prioritize them.

### VIRGO - Aug 24/Sept 22

Virgo, romance takes center stage for you, and you may find yourself suggesting new date ideas with your partner. Or this might be an opportunity to find a new romantic interest.

### LIBRA - Sept 23/Oct 23

Don't let work and daily routines catch you off guard, Libra. Try to streamline your tasks and find more efficient ways to handle your responsibilities in the days to come.

### SCORPIO - Oct 24/Nov 22

Scorpio, important negotiations or projects will certainly put your communication skills to the test. Keep an eye on the details and stick to the facts to avoid any misunderstandings.

### SAGITTARIUS - Nov 23/Dec 21

Sagittarius, if you have been having any difficulties, voice your concerns to those who are willing to lend an ear. Keeping it all bottled up inside is not a healthy path forward.

### CAPRICORN - Dec 22/Jan 20

Showcase your talents and ideas at work this week, Capricorn. Others can benefit from your experience and it may inspire changes or discussions that prove fruitful.

### AQUARIUS - Jan 21/Feb 18

Aquarius, stick to your personal values and don't make concessions, whether with friends or in the workplace. It's important to have conviction in what you do.

### PISCES - Feb 19/Mar 20

Use any momentum you have for tackling new projects, Pisces. There's much to do between now and the new year and you will have to get busy sooner than you may have thought.