



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

For Sale

- Freezer - 10 years old - 27 1/2"x 45"x 35" - \$100
 - Oak wood box with cover (used indoors) 36"x 51"x 32" - \$100
 - T.V. oak cabinet with four shelves and enclosed by tinted glass door (beautiful condition) - \$150
- If interested, please call Karen at 320-685-3960.

Help Wanted

EMPLOYMENT OPPORTUNITY

Backes Wood Products is looking for someone to fill a full-time woodworking position. Some experience required. Good pay, paid insurance, paid vacation and holidays. Monday through Friday, 40 hours per week with no overtime. If interested please call 320-597-9663.

NOW HIRING LPN/CMA

Christopher J Wenner MD PA is an independent medical practice in Cold Spring, MN, offering top-notch healthcare services in a friendly and caring manner. We are seeking a full-time LPN/CMA; Monday-Friday, no evenings or weekends. Offering competitive wages, flexible scheduling, and PTO. Call 320-685-3020 for more info.

Miscellaneous

WANTED - Richmond and Torah items. Any size, any amount, to preserve history. Call or text Terry 320-291-7111.

WANTED

Classical guitar player and singer. Need to be available weekends. Play two or three times a month. If interested please contact Ed at 320-290-4566.

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

HELP WANTED

Part-time position at the Cold Spring Country Store. Three days a week and every other Saturday. If interested please pick up an application at the Country Store.

Classifieds Work!



Why Hire a Tax Professional?

Tax season, which begins in January and ends in April with the tax-filing deadline (tax day falls on Wednesday, April 15 in 2025), can be a stressful time for people in the United States. Individuals and businesses are required by law to file their income tax returns with the federal government and either await a refund or pay what they owe.

Tax laws are not always easily understood by people outside of the field of accounting and financial planning, and they often change from year to year. Rather than face the daunting task of taxes alone, taxpayers can work with a professional tax preparer or a certified public accountant. These people keep up with the tax code and their expertise can help filers make the process less daunting while ensuring all eligible deductions and credits are noted. The following are a handful of the many benefits of relying on a tax professional.

• **Save money:** The cost of using a tax professional often is offset by the amount of money that professional can save you. A tax prep pro may find deductions or tax credits that

the average person may miss.

• **Save time:** The Internal Revenue Service says that it typically takes the average person around 13 hours to correctly and completely fill out a Form 1040 or 1040-SR. Professional tax preparers are more intimately familiar with these forms and can do it in a fraction of the time.

• **Answer questions:** A tax professional can answer questions taxpayers may have, which can help you avoid having to check with the IRS directly. Getting immediate answers to questions can provide you with peace of mind.

• **Avoid mistakes:** Professionals help taxpayers avoid common mistakes that can lead to an IRS inquiry or audit.

• **Look at past returns:** Tax preparers can review previous returns and, in some cases, get you additional money back. They also can speak to the IRS on your behalf if there are any penalties from back taxes or provide support if you get audited.

Working with a professional tax preparer is a wise move for people who find handling their own tax returns very taxing.

Notable Terms Every Investor Should Know

The concept of investing is relatively simple: It's the act of putting money into an asset with the expectation of earning a profit or income. Many people use investments to grow wealth over time. Although comprehending the basics of investing is easy, developing a strong understanding of the terminology that is part of successful investing can take some time, particularly for novice investors. Here's a look at some vocabulary that new investors should know.

• **Appreciation:** The increase in value of a financial asset.

• **Asset:** Anything that has economic value. This can be cash, bonds, stocks, or real estate.

• **Asset allocation:** As there are many different types of assets, investors often spread their investment money among the different classes. This helps balance levels of risk and return as part of individual investment plans.

• **Bear/bull market:** A bear market is a period of falling asset prices. A bull market is when prices are moving in an upward trend.

• **Bond:** A debt security that an issuer sells to investors in return for a variable or fixed rate over a period of time. Although bonds pay interest to the investor, the amount of money that is invested often can be locked and inaccessible until the end of the bond period.

• **Commodities:** These are raw materials like met-

als, energy or agriculture.

• **Diversification:** Diversification involves investing across a number of asset classes. By diversifying, an investor can generally reduce overall risk while yielding similar or higher returns.

• **Dividend:** The portion of a company's profit that it pays out to those who own shares of the company's stock.

• **Maturity:** The date when the bond issuer pays the last principal and interest amount to the investor.

• **Index:** An index measures the performance of a group of assets. A well known index is the S&P 500.

• **Interest:** A fee the borrower pays to a lender in exchange for the use of money. Investors also earn interest when they deposit money in an interest-bearing account.

• **Portfolio:** The assets owned by an investor or fund.

• **Principal:** An original sum of money invested or lent.

• **Return:** This is the profit or loss of an investment over a period of time. Many investors consider return histories to determine if an investment is safe, too risky or not risky enough.

• **Stock:** A share in ownership of a public or private company.

Investing can be profitable when investors learn the vocabulary so they can better navigate their options and communicate more effectively with financial advisors.

What Parents Should Know About Mental Health Issues and Children

Mental health issues were once stigmatized to such an extent that many people dealing with problems like anxiety and depression felt uncomfortable speaking about them or even seeking help. Though some may still find it difficult to acknowledge their mental health issues, society has made great strides in regard to destigmatizing mental health conditions and recognizing how common such problems are.

Parents may be surprised to learn that many mental health issues begin in childhood. According to the National Institute of Mental Health, anxiety disorders, depression and other mood disorders can start to develop long before children leave for college. Recognition of that reality may compel parents to learn more about children and mental health, including signs of potential issues and how to determine if certain behaviors are indicative of a burgeoning issue or a part of normal development.

Identifying mental health issues in children

The NIMH notes the difficulty in distinguishing between behaviors that are a normal part of a child's development and those that suggest a potential mental health problem. Parents know that children's behaviors and emotions can be challenging to deal with, but that's often a normal part of a child's development that youngsters outgrow with age. The NIMH notes

that time is a potential indicator of a mental health problem, and encourages parents to seek help if a child's challenging behavior or emotions persist for weeks or longer. Kids will not outgrow negative behaviors overnight, but persistent problems that extend for weeks or months could be indicative of something beyond normal developmental hurdles.

Behaviors and emotions that cause distress for a child or the child's family are another potential indicator of a mental health issue. In addition, behaviors or emotions that interfere with a child's ability to function, be it at school or at home or among friends, may indicate the presence of a mental health issue.

What if signs suggest mental health issues are present?

The NIMH advises parents to be proactive if they notice signs of mental health issues in their children. Parents can begin by contacting their child's teacher and asking how the child behaves in school, both in the classroom and on the playground. A child's pediatrician also can be a valuable resource. Share the particular behavior(s) or emotion(s) that are causing concern with the child's pediatrician. The pediatrician may note if the behavior is part of normal development or may recommend a mental health professional to further address the issue.

Is an evaluation really necessary?
The aforementioned stigma associated with mental health issues may make even the most well-intentioned parents hesitant to seek an evaluation. But evaluations can set children on a path to improved mental health, and it's worth reminding parents that issues like anxiety and depression are quite common and nothing to be ashamed of. In fact, a large-scale 2023 study published in the journal *The Lancet Psychiatry* found that one out of every two people in the world will develop a mental health disorder in their lifetime. Evaluation is one of the initial steps toward overcoming mental health issues, and children may exhibit different signs that an evaluation is necessary based on their age. For example, the NIMH notes that young children who often seem fearful or worried and those who have frequent tantrums or are irritable much of the time may benefit from a mental health evaluation. Older children who engage in self-harm behaviors or those who diet or exercise excessively can benefit from an evaluation. Additional age-based indicators that an evaluation may be necessary can be found at nimh.nih.gov.

Many mental health issues begin in childhood. Parents can keep an eye out for indicators of mental health issues and work with their children's health care providers to determine the best course of action.

Seven Activities to Commemorate the Spring Equinox

The beginning of spring is cause for celebration. In many areas of the world, the start of spring marks the end of cold temperatures and hours spent indoors, a shift in conditions that is welcomed by millions each year.

Spring is a time of rebirth when flowers and trees bloom anew and animals bear new young. Spring is an exciting and busy time, and one that people can commemorate in many unique ways. Here are seven ideas to usher in spring this March.

1. Fill a home or business with flowers. Collect some early tulip or daffodil blooms and place them around the house. Offer bouquets of dandelions to children or weave them

into flower crowns.

2. Spend time in nature. It's time to get outside, and there is no better time to do so than the beginning of spring. Soak up the sun and temperate climate, which can be good for your physical and mental well-being.

3. Visit a loved one. Bring some sunshine to an elderly relative by visiting with him or her. Take a stroll outside or sit on a bench and enjoy a picnic.

4. Prepare the garden by cleaning out weeds and tilling the soil. Some early spring preparation ensures everything will be ready when planting time arrives.

5. Prepare an outdoor feast. Whether it's a picnic or a barbecue, serve up a

salads, sandwiches and other dishes that are normally served outdoors.

6. Sow some seeds. Encourage each member of your household to pick a favorite plant or flower and sow it in celebration of the first day of spring. It's possible to make a special spring garden with perennials that will bloom each year.

7. Make spring-related crafts. Colorful wreaths, centerpieces and garlands can bring some of the natural wonders of spring indoors.

The first day of spring is an opportunity to enjoy what makes the season so special. Celebrate the new season with plenty of creative ideas.

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Horoscopes

ARIES - Mar 21/Apr 20
People are not mind readers, Aries. If you want others to know how you are feeling, you are going to have to give them some sort of indication this week.

TAURUS - Apr 21/May 21
You may discover that you enjoy a great deal of support from other people right now, Taurus. This includes those who you didn't realize are on your side.

GEMINI - May 22/June 21
Even though it can be challenging at certain times, try to see the positives in every situation, Gemini. This may make it easier to overlook some of their faults.

CANCER - June 22/July 22
Try to stretch beyond your comfort zone and limits this week, Cancer. This likely will involve meeting new people and asking a lot of questions along the way. You will develop and grow.

LEO - July 23/Aug 23
Leo, this is a great time to communicate with friends and socialize. Put aside any worries and engage in light-hearted activities that will enable you to laugh and smile.

VIRGO - Aug 24/Sept 22
The more peaceful and understanding you are this week, Virgo, the more you will get along with the other people in your life. Be the diplomat instead of a warrior this time around.

LIBRA - Sept 23/Oct 23
Libra, this is a good week for cleaning up your space and devising a better organizational system at work. You might be so good at cleaning up that you forget where you put things.

SCORPIO - Oct 24/Nov 22
Scorpio, do not feel like you have to change your personality to fit certain situations this week. Just be yourself. Those who want to be around you will naturally gravitate to you.

SAGITTARIUS - Nov 23/Dec 21
A great deal of information is available if you simply request it, Sagittarius. Word your request in a way that guarantees cooperation from others.

CAPRICORN - Dec 22/Jan 20
Capricorn, you are so focused on a personal project that you may completely forget about the needs of others. Make a change this week to be more receptive to others' needs.

AQUARIUS - Jan 21/Feb 18
Aquarius, take a look at the bigger picture to identify what you will need for the next few months. Then discuss your ideas with others to see if what you have planned is plausible.

PISCES - Feb 19/Mar 20
Your good mood will be elevated for much of the week, Pisces. Don't fret about a little hiccup along the way. You will bounce back quickly with a smile on your face.

