

Public Notices

NOTICE OF MORTGAGE FORECLOSURE SALE

Date: November 11, 2025

YOU ARE NOTIFIED THAT:

1. Default has occurred in the conditions of the Mortgage dated November 25, 2011, executed by James J. Boos and Joanna M. Boos, husband and wife, as Mortgagors, to Liberty Bank Minnesota, successor in interest to Liberty Savings Bank, fsb, as Mortgagee, and filed for record December 2, 2011, as Document No. A1356570, in the Office of the County Recorder of Stearns County, Minnesota; modified pursuant to a Modification of Mortgage dated May 1, 2022, and filed for record July 28, 2022, as Document No. A1637659, in the Office of the County Recorder of Stearns County, Minnesota. The land described in the Mortgage is not registered land.

2. The Mortgage has not been assigned.

3. The original principal amount secured by the Mortgage was \$276,800.00.

4. No action or proceeding at law is now pending to recover the debt secured by the Mortgage, or any part thereof.

5. The holder of the Mortgage has complied with all conditions precedent to acceleration of the debt secured by the Mortgage and foreclosure of the Mortgage, and all notice and other requirements of applicable statutes.

6. At the date of this Notice the amount due on the Mortgage, and taxes, if any, paid by the holder of the Mortgage is \$230,090.50.

7. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the land located in Stearns County, Minnesota, described as follows:

LOT 6, BLOCK 2, SPRINGWOOD ESTATES, STEARNS COUNTY, MINNESOTA

will be sold by the County Sheriff of Stearns County, Minnesota, at public auction on January 6, 2026, at 10:00 a.m., at the Stearns County Sheriff's Department, located at 807 Courthouse Square, St. Cloud, Minnesota.

8. To the best of Mortgagee's information, the property being foreclosed has a property address of 22814 Grovewood Lane, Cold Spring, Minnesota 56320, and has tax parcel identification number 76.42188.0018.

9. The time allowed by law for redemption by Mortgagors or Mortgagors' personal representatives or assigns is six (6) months after the date of sale.

10. The property must be vacated by 11:59 p.m. on January 6, 2026, provided the Mortgagors have not reinstated the Mortgage under Minnesota Statutes, Section 580.30 or redeemed the property under Minnesota Statutes, Section 580.23. If the foregoing date is a Saturday, Sunday or legal holiday, then the date to vacate is the next business day at 11:59 p.m.

11. THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGORS, THE

MORTGAGORS' PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES, SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

THE PURPOSE OF THIS COMMUNICATION IS TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

LIBERTY BANK MINNESOTA, SUCCESSOR IN INTEREST TO LIBERTY SAVINGS BANK, FSB

/s/ David J. Meyers
David J. Meyers (#0151695)
Rinke Noonan, Ltd.
Suite 300 US Bank Plaza
1015 W. St. Germain St.
P.O. Box 1497
St. Cloud, MN 56302
(320) 251-6700
(320) 656-3500 fax
Our File No. 22118-0210
Dmeyers@RinkeNoonan.com

Attorneys for Mortgagee

(Pub. Nov. 18 - Dec. 23, 2025)

NOTICE OF PUBLIC HEARING COLD SPRING PLANNING COMMISSION

Notice is hereby given that a public hearing will be held before the Cold Spring Planning Commission on Wednesday, December 17, 2025, beginning at 6:30 p.m. or as soon thereafter as practical, at 27 Red River Avenue South, to consider the request outlined below.

Preliminary Plat for Granite Landing 6th Addition - Derek Mueller/Cold Spring Granite Co.

Cold Spring Granite Co, 17482 Granite West Road, Cold Spring MN, has submitted for consideration, a Preliminary Plat to be known as Granite Landing 6th Addition. The proposed plat consists of one lot. A complete legal description of the property and a copy of the Preliminary Plat, as well as other documents, are available for viewing at City Hall.

(Publish December 2, 2025)

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Preliminary Plat for West Wind Development Plat 2 - Lumber One, Cold Spring

Lumber One, Cold Spring Inc., 700 3rd St S, Cold Spring MN, has submitted for consideration, a Preliminary Plat to be known as West Wind Development Plat 2. The proposed plat consists of two separate lots. A complete legal description of the property and a copy of the Preliminary Plat, as well as other documents, are available for viewing at City Hall.

(Publish December 2, 2025)

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Notice is hereby given that a public hearing will be held before the Cold Spring Planning Commission on Wednesday, December 17, 2025 beginning at 6:30 p.m. or as soon thereafter as practical, at 27 Red River Avenue South, to consider the request outlined below.

Rezoning Request: Alliance Land & Development/DJP Properties, Inc.

Alliance Land & Development and DJP Properties are requesting to rezone Lot 1, Block 1, River Links First Addition from C-3 Highway Commercial to R-3 High Density Residential.

The application and supporting documents are available for review at City Hall. All persons attending the hearing and wishing to be heard will have an opportunity to do so. Written comments will be accepted up until the hearing time.

(Publish December 2, 2025)

NOTICE OF PUBLIC HEARING TO CONSIDER SPECIAL USE PERMIT APPLICATION

Notice is hereby given that a public hearing will be held before the Cold Spring Planning Commission on Wednesday, December 17, 2025 beginning at 6:30 p.m. or as soon thereafter as practical, at 27 Red River Avenue South, to consider the request of Alliance Land & Development/DJP Properties Inc. to construct a 68-unit apartment building to be located at 625 14th Ave S in Cold Spring. A Special Use Permit is needed to allow a multi-family dwelling of 25 units or more in the R-3 (High Density Residential) Zoning District.

The application and supporting documents are available for review at City Hall. All persons attending the hearing and wishing to be heard will have an opportunity to do so. Written comments will be accepted up until the hearing time.

(Publish December 2, 2025)

Notice of Public Hearing Stearns County, Planning Commission

Notice is hereby given that the Stearns County Planning Commission, in and for the County of Stearns, will conduct certain public hearings as follows:

1. To consider a conditional use permit request for a major shoreland alteration submitted by Paul Gerken on behalf of Horseshoe Heights Association of Richmond, MN according to sections 10.2.14 D., 10.2.14 F., and 10.2.14 I. of Stearns County Land Use and Zoning Ordinance #439. The request includes retaining walls over 4 feet in cumulative wall height, rock riprap placement, and more than 100 cubic yards of topographic alteration on steep slopes within the shore impact zone of Horseshoe Lake. The property under consideration is Lot 15 Block 1 of Horseshoe Heights Plat 2 in section 25 of Munson Township (123/31).

2. To consider a rezoning request submitted by Bruce & Kelly Spartz, St. Cloud MN according to Section 4.10 of Stearns County Land Use and Zoning Ordinance #439 to rezone 6.8 acres from the Agricultural 40 (A-40) zoning district to the Residential 1 (R-1) zoning district. The property is in the N1/2 SW1/4, lying west of County Road 138 and east of the Sauk River, in Section 34 of St. Joseph Township (124/29). The property address is 9984 County Road 138, St. Cloud MN.

3. To consider a rezoning request submitted by Mark & Dave Traut, LLC, Waite Park on behalf of the Stock 1998 Family Trust dated July 8, 1998, St. Joseph MN according to Section 4.10 of Stearns County Land Use and Zoning Ordinance #439 to rezone 18.53 acres from the Agricultural 40 (A-40) zoning district to the Industrial (I) zoning district. The property is in the N1/2NE1/4SE1/4, lying east of County Road 133, in Section 36 of St. Wendel Township (125/29). The property has no address.

4. To consider a rezoning request submitted by Nicholas J Korn Revocable Trust, Coon Valley WI according to Section 4.10 of Stearns County Land Use and Zoning Ordinance #439 to rezone 15 acres from the Agricultural 40 (A-40) zoning district to the Residential 5 (R-5) zoning district. The property is in part of Governments Lots 4 and 5, lying east of County Road 10, in Section 31 of Farming Township (124/31). The property has no address.

When and where is the meeting?

Date and Time: December 18, 2025 at 6:00 p.m.

Location: Stearns County Service Center

3301 County Road 138, Waite Park, MN 56387

How do I participate?

Public Testimony: If you would like to provide public testimony, you may do so by appearing at the above hearing, by telephone or other electronic means, please contact Heidi Winskowski at Heidi.Winskowski@stearnscountymn.gov, or Nick Neuman at Nicholas.Neuman@stearnscountymn.gov by calling (320) 656-3613.

Written Testimony: You may submit written testimony by emailing Heidi Winskowski at Heidi.Winskowski@stearnscountymn.gov or Nick Neuman at Nicholas.Neuman@stearnscountymn.gov by 3 p.m. on December 17, 2025. Written testimony may also be mailed to the Stearns County Environmental Services Department, Service Center, 3301 County Road 138, Waite Park, MN 56387.

Comments on this public hearing are not limited to those persons receiving copies of this notice. If you know of any interested person who for any reason has not received a copy of this notice, it would be appreciated if you would inform them of this public hearing.

Where can I view the application?

A copy of the application can be viewed approximately one week prior to the meeting at https://stearnscounty.civicweb.net/portal/. Action taken on this request will be available shortly after the meeting at the same website location.

What if the meeting changes?

This meeting is subject to change. Please sign up for automatic updates for this meeting at https://stearnscounty.civicweb.net/portal/. Call the Department for assistance.

What is the next step?

The Stearns County Board of Commissioners will consider this request on January 6, 2025. The agenda can be found at https://stearnscounty.civicweb.net/portal/.

Interim Use and Conditional Use Permits will be placed on the consent agenda which is heard at the beginning of the agenda. To inquire how to request an item be placed under the regular agenda for discussion, please contact the Department. If the Board of Commissioners do not concur with the Planning Commission, they will hold another public hearing and new notice will be sent.

Stearns County Planning Commission

Barrier Free Status: This meeting will be accessible to the handicapped. Attempts will be made to accommodate any other individual need for special services. Please call (320) 656-3613 early so arrangements can be made.

(Publish December 2, 2025)

PUBLIC NOTICE

Notice is hereby given to qualified voters of Eden Lake Township that filing for town office will be available from Tuesday, December 30, 2025 through January 13, 2026. Affidavits of Candidacy shall be filed with the Town Clerk.

Filing will close on January 13, 2026, at 5:00 p.m.

Filing will be at the Firehall in Eden Valley on January 13, 2026 from 1:00 - 5:00 p.m.

Filing fee is \$2.00.

Offices to be filled at the March Annual Election are:

One Supervisor - Three Year Term

One Clerk - Two Year Term

Stacey Thielen, Clerk
17085 Patricia Street
Paynesville, MN 56362

(Publish Dec. 2 & 9, 2025)

Stearns County Surplus Auction

Notice of upcoming Auction of Stearns County surplus, seized and forfeited assets located at Jeff Martin Auctioneers, 2910 9th St. East, Glencoe, MN 55336. 844-450-6200

They will be sold in the Upper Midwest Winter Construction Equipment & Truck Public Auction on December 16th @ 9 AM CT.

More information can be found at JeffMartinAuctioneers.com

(Publish December 2, 2025)

MINUTES OF THE REGULAR MEETING OF THE SCHOOL BOARD Independent School District No. 750 Cold Spring, Minnesota November 10, 2025

The regular meeting of the School Board of Independent School District No. 750 was called to order by Chair Bohnsack at the ROCORI District Office Boardroom at 5:30 pm.

Board Members present: Jenna Kollar, Kayla Nierenhausen, Jennifer Bohnsack, Matt Thompson, Robin Vettleson, Lynn Schurman

Board Members absent: None

The Pledge of Allegiance was recited.

A motion by Matt Thompson to approve the agenda. Seconded by Lynn Schurman. The motion carries unanimously.

A motion by Lynn Schurman to approve the consent agenda. Seconded by Robin Vettleson. The motion carries unanimously.

A. APPROVAL OF MINUTES

The minutes from the Regular Board Meeting held on October 27, 2025 and the special meeting held on November 3, 2025. Recommend approval of the minutes from the meetings.

B. EMPLOYMENT

Recommend approval of the assignment as outlined.

a. ROCORI Middle School Special Education Long Term Substitute Teacher - Nicholas Keppler

b. Cold Spring Elementary 1st Grade Long Term Substitute Teacher - Sherry Krippner

c. Cold Spring Elementary 1st Grade Long Term Substitute Teacher - Alex Dusha

d. District Education Facility Childcare Assistant - Claudia Latare

C. LEAVE OF ABSENCE REQUEST

a. ROCORI Secondary School paraprofessional, Michelle Orth, is requesting leave from December 3, 2025 through January 14, 2026.

b. ROCORI Middle School Math Teacher Brittany Herrig is requesting leave from April 15, 2026, through the end of the 25-26 school year.

Director of Activities, Mitch Dorr, provided an update on the activities department.

A motion was made by Jennifer Bohnsack to approve the 5th grade overnight field trip to Long Lake Conservation

Center on May 14-15, 2026. Seconded by Matt Thompson. The motion carries unanimously.

A motion was made by Lynn Schurman to approve the changes to the preschool options for 2026-2027 as presented. Seconded by Robin Vettleson. Motion carries unanimously.

The following resolution was moved by Kayla Nierenhausen and seconded by Matt Thompson:

RESOLUTION

ACCEPTING DONATIONS

WHEREAS, Minnesota Statutes 123B.02, Subd. 6 provides: "The board may receive, for the benefit of the district, bequests, donations, or gifts for any proper purpose and apply the same to the purpose designated. In that behalf, the board may act as trustee of any trust created for the benefit of the district, or for the benefit of pupils thereof, including trusts created to provide pupils of the district with advanced education after completion of high school, in the advancement of education."; and

WHEREAS, Minnesota Statutes 465.03 provides: "Any city, county, school district or town may accept a grant or devise of real or personal property and maintain such property for the benefit of its citizens in accordance with the terms prescribed by the donor. Nothing herein shall authorize such acceptance or use for religious or sectarian purposes. Every such acceptance shall be by resolution of the governing body adopted by a two-thirds majority of its members, expressing such terms in full." and

WHEREAS, every such acceptance shall be by resolution of the governing body adopted by a two-thirds majority of its members, expressing such terms in full;

THEREFORE, BE IT RESOLVED, that the School Board of Rocori Public Schools, ISD 750, gratefully accepts the following donations as identified below:

Donor
Booster Club
Item

Designated Purpose(if any)
• Boys & Girls Golf Bags = \$3960

• Replacement Football Pants = \$1900

• Fall Scholarships for Activity Fees = \$1952

• State Meal \$\$ for Cross Country = \$480

• Softball Uniforms & Pants = \$11,325

• Dance Jazz Costumes = \$5144

• Outdoor PA System = \$5000

The vote on adoption of the Resolution was as follows:

Aye: Robin Vettleson, Matt Thompson, Jennifer Bohnsack, Lynn Schurman, Kayla Nierenhausen, Jenna Kollar

Nay: None

Absent: None

Whereupon, said Resolution was declared duly adopted.

Superintendent Kevin Erenson provided an update on the district.

The negotiations committee provided an update on paraprofessional and teacher negotiations.

The board provided an update on Strategic Planning.

Chair Bohnsack called for comments and requests from visitors.

Upcoming events and activities on the school calendar were reviewed.

The regular meeting adjourned at 6:18 pm.

Respectfully submitted:
Jenna Kollar, Clerk

(Publish December 2, 2025)

MINUTES OF THE WORK SESSION OF THE SCHOOL BOARD Independent School District No. 750 Cold Spring, Minnesota November 10, 2025

The Work Session Meeting of the School Board of Independent School District No. 750 was called to order by Chair Bohnsack at the ROCORI School District Office Board Room at 6:28 pm.

Board Members present:

Public Notices

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29TH ANNUAL PIONEER CHRISTMAS

at the

Forest City Stockade

6 Miles Northeast of Litchfield on Highway 24
64974 309 St.

Saturday, December 6th, 2025
10:00 a.m. - 4:00 p.m.
Admission \$5 • 12 & under free

Visit with Santa • Pioneer Crafts • Wagon Rides
Live Christmas Music • Pioneer Trading Post
Making Old Fashioned Ornaments
Homemade Soap in General Store

See a Winter Encampment
Tepee • Wall Tent • A Frame

Visit Nelson Barn

- FOODS SERVED ALL DAY -
Cream can stew • Homemade ice cream
Fry bread & Lefse • Coffee • Old Fashioned Rootbeer

Dress Warm | Lots of Outdoor Activities

www.forestcitystockade.org

Krippner

TRUCKING & EXCAVATING, INC.

Kevin 320.980.3558
Kurt 320.980.6499

• Sitework
• Basements •
• Additions,
• Demolition
• Septic Systems •
• New or Replacement

krippner.exc@gmail.com

12 Month
12,000 MILES
NATIONWIDE
WARRANTY

Richmond

Tire & Auto Repair

25+ Years Experience • ASE Certified

General Auto Repair • Tires • Oil Changes • Brakes • Drivability Problems

19172 Co. Rd. 83 • Richmond, MN
320-597-3150
rta@arvig.net • richmondtireandauto.com

AutoCare
CENTER

Cooper
TIRES

REARVIEW
MIRROR

LOCAL
Service
Business

Call 4 Water

Water System Services

Over 30 years in the business - Bill Crippes, Owner

320-260-3127 • Richmond

► Water Wells & Pumps
► Sales & Service
► Pressure Tanks

► Iron Filters
► Water Softeners
► Reverse Osmosis Units



Classifieds

(Classified Ad deadline is Thursday at Noon)

Tuesday, December 2, 2025
Page 13, Cold Spring Record

For Rent

Now accepting applications for
Pine West 2 Bedroom Apartment,
2 & 3 Bedroom Townhomes also available.
Located in Cold Spring.

For more information call Cindy at
320-685-9803 or SMR at 800-450-7723.
www.smrrental.com • Equal Housing Opportunity

APARTMENT FOR RENT

ALBANY

- 2 Bedroom \$800/month
- \$100 Deposit
- Cat ok (\$20/month Pet Rent)
- NO DOGS!

Call for Availability
Loreen 763-238-0616

Miscellaneous

Stein Tree Contracting. 30
years experience. Cell: 320-
492-3502 or 1-800-632-2827.

dec2pd

Public Notices

continued from page 12

Jenna Kollar, Kayla Nieren-
hausen, Lynn Schurman, Jen-
nifer Bohnsack, Matt Thomp-
son, Robin Vetteson

Board Members absent:
None

A motion to approve the
agenda was made by Lynn
Schurman, seconded by Robin
Vetteson. Motion carries
unanimously.

The School Board met to go
over the Strategic Planning
Process Review, Goal Align-
ment (School Board Self-Evalu-
ation) and Wrap-Up (Board Ac-
countability, Roles, and
Responsibilities with the new
Strategic Plan)

The work session meeting
adjourned at 9:00 pm.

Respectfully submitted:
Jenna Kollar, Clerk

(Publish December 2, 2025)

STATE OF MINNESOTA COUNTY OF STEARNS

DISTRICT COURT
7TH JUDICIAL DISTRICT
Probate Court Division
Court File No.:
73-PR-25-9758

ORDER AND NOTICE OF HEARING ON PETITION FOR FORMAL ADJUDICA- TION OF INTESACY, DETERMINATION OF HEIRSHIP AND APPOINT- MENT OF PERSONAL REP- RESENTATIVE IN UNSUPERVISED ADMINISTRATION AND NOTICE TO CREDITORS

In Re: Estate of

LaVonne A. Ratcliff
Decedent

TO ALL INTERESTED PERSONS AND CREDITORS:

It is Ordered and Notice is
hereby given that on the 9th
day of January, 2026, at 8:45
A.M., a hearing will be held in
the above named Court at St.
Cloud, Minnesota, on petition
of Solid Oak Financial Serv-
ices, LLC, for the adjudication
of intestacy and determination
of heirship of the above named
decendent, and for the appoint-
ment of Solid Oak Financial
Services, LLC whose address is
P.O. Box 187, Avon, MN 56310,
as personal representative of
the estate of the above named
decendent in unsupervised ad-
ministration, and that any ob-
jections thereto must be filed
with the Court. That, if proper,
and no objections are filed, a
personal representative will be
appointed to administer the es-
tate, to collect all assets, pay
all legal debts, claims, taxes
and expenses, and sell real and
personal property, and do all
necessary acts for the estate.

This hearing will be held
administratively and no ap-
pearances are required un-
less objections are filed. If
objections are filed a new
hearing date will be set.

Notice is further given that
ALL CREDITORS having
claims against said estate are
required to present the same to
said personal representative or
to the Court Administrator
within four months after the
date of this notice or said
claims will be barred.

(COURT SEAL)

Dated: November 20, 2025
Heidi E. Schultz
Judge

Filed in District Court
State of Minnesota
Dated November 20, 2025

Help Wanted

EMPLOYMENT OPPORTUNITY

Backes Wood Products is look-
ing 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 in-
terested please call 320-597-
9663.

tfecb





SPICER COMMERCIAL CLUB ADMINISTRATOR WANTED

Highly Organized Self-Starter Needed!
The Spicer Commercial Club (SCC) seeks
a part-time Administrator to manage daily
operations and communications.

Must have experience with: Administration, bookkeeping,
and basic website management.

Learn more about this exciting opportunity by scanning
on the QR code or going to explorespicer.com

Apply by December 15, 2025!



Got a Great Local News Story?

Tell us about it today!

CenterPoint Energy Shares Safety and Energy Saving Tips to Keep Customers Safe and Warm

Colder weather may re-
quire customers to use
more energy to maintain a
comfortable temperature
inside their homes, so Cen-
terPoint Energy is high-
lighting energy-saving and
safety resources to help
manage energy usage,
while keeping customers safe
and warm.

“Our employees work
year-round to provide safe,
reliable and resilient natu-
ral gas service to our Min-
nesota customers when
they need it most and are
positioned throughout our
service area to respond to
customer needs. While our
workers remain focused on
delivering energy, we know
that customers want to
keep their bills manage-
able. We encourage them to
take easy steps to help re-
duce their energy use and
save money even as the
temperatures drop, while
keeping their loved ones
safe and warm,” said Brad
Steber, CenterPoint’s Vice
President of Minnesota Gas.

CenterPoint’s pre- paredness actions in Minnesota

CenterPoint prepares
year-round for cold weather
in Minnesota through
proactive efforts that aim
to provide safe, reliable and
resilient energy service,
such as:

- Monitoring the natural
gas system 24/7 and imple-
menting cold weather ac-
tion plans.
- Conducting infrastruc-
ture projects to modernize
our natural gas distribu-
tion system.
- Leveraging natural
gas, propane and/or lique-
fied natural gas stored
ahead of the winter heating
season.
- Staging crews across

the company’s service area
to respond to potential
service issues safely and as
quickly as possible.

Quick and easy tips to save energy and money

CenterPoint encourages
customers to follow these
easy tips that can make a
difference on monthly heat-
ing bills:

- Turn down the ther-
mostat. Lowering the ther-
mostat by 7-10 degrees at
night, or when away for at
least eight hours, can po-
tentially save 10% on heat-
ing costs. Customers can
use a programmable ther-
mostat to have the heating
system work around their
schedule.
- Check the furnace fil-
ter. Change or clean the fil-
ter to maximize the effi-
ciency of the furnace.
- Use window coverings
and blinds effectively. If it’s
sunny outside, open win-
dow coverings during the
day, and close coverings at
night to keep warmth in-
side. If the sun’s not shin-
ing, keep window coverings
closed to hold warmth in-
side.
- Keep warm air in and
cold air out of the home.
Use caulk or weather-strip-
ping to seal leaks around
doors, windows and other
openings such as pipes or
ducts. Close fireplace
dampers when not in use to
prevent heat loss.
- Visit the online Cen-
terPoint Energy Efficiency
Store for products that
bring savings. Order free
window insulation kits,
showerheads and weather-
ization products.
- Smart actions to stay
safe**
- Use space heaters
safely. Make sure a space
heater has an automatic
shut-off, and keep children,

pets and all items at least
three feet away from it. A
space heater that uses nat-
ural gas, propane or wood
should be vented to the out-
side. Stoves and ovens
should never be used for
space heating.

- Test carbon monoxide
(CO) and smoke alarms to
make sure they work prop-
erly. Change batteries regu-
larly. Alarms don’t last
forever, so replace them ac-
cording to the manufactur-
er’s instructions.
- Know the signs of CO
poisoning. Early symptoms
such as headache and fa-
tigue are similar to the flu,
but without a fever. Contin-
ued CO exposure can lead
to more severe headaches,
dizziness, nausea, difficulty
thinking clearly and faint-
ing. If everyone in a house-
hold is experiencing these
symptoms, it could be CO
poisoning. If someone sus-
pects they could have CO
poisoning, leave the area
immediately, get fresh air
and call 911.
- Smell gas? Act fast!
Natural gas has a distinc-
tive rotten egg smell. If
anyone detects this odor,
they should leave their lo-
cation immediately without
using electrical switches or
phones. Once in a safe lo-
cation, call 911 and Center-
Point Energy.

- Flexible payment
arrangements. CenterPoint
customers can enroll in an
Average Monthly Billing
Plan, which spreads costs
throughout the year to help
manage periods of peak us-
age such as the winter
heating season
- Energy efficiency re-
sources. Rebates and pro-
grams are available to help
customers improve home
energy efficiency and lower
their bills. For qualifying
customers, programs may
be available at no cost or a
reduced rate.

To learn more about
these programs and re-
sources, visit Center-
PointEnergy.com/Paymen-
tAssistance.

Winter financial as- sistance resources and support available for customers

CenterPoint is dedicated
to supporting customers
who may have difficulty
paying their energy bill.
Throughout the year, but
especially in the winter
months when global energy
prices and home heating
costs are historically high-
er, please contact Center-
Point for bill payment and

assistance options. Among
the many key programs
and resources include:

- Cold Weather Rule
payment plans. The Cold
Weather Rule protects Min-
nesotan residential cus-
tomers who are experienc-
ing financial hardship from
having their utility service
disconnected between Oct.
1 and April 30 if they set
up and maintain a payment
plan. The payment agree-
ment considers a cus-
tomer’s financial situation
and any extenuating house-
hold circumstances. Cen-
terPoint customers should
call 800-245-2377 between
7 a.m. and 7 p.m., Monday
– Friday to set up a pay-
ment agreement.
- Energy assistance.
CenterPoint representa-
tives can refer customers to
resources such as Minneso-
ta’s Energy Assistance Pro-
gram which provides finan-
cial assistance for heating
costs and furnace repairs
for income-eligible house-
holds.

- Flexible payment
arrangements. CenterPoint
customers can enroll in an
Average Monthly Billing
Plan, which spreads costs
throughout the year to help
manage periods of peak us-
age such as the winter
heating season
- Energy efficiency re-
sources. Rebates and pro-
grams are available to help
customers improve home
energy efficiency and lower
their bills. For qualifying
customers, programs may
be available at no cost or a
reduced rate.

To learn more about
these programs and re-
sources, visit Center-
PointEnergy.com/Paymen-
tAssistance.



7	8	2	9	3	1	5	6	4
3	4	6	5	7	8	9	2	1
1	5	9	4	2	6	8	7	3
2	3	1	6	5	7	4	8	9
8	9	5	1	4	2	7	3	6
4	6	7	8	9	3	2	1	5
9	7	3	2	1	5	6	4	8
6	1	4	7	8	9	3	5	2
5	2	8	3	6	4	1	9	7

M	A	S	A	A	S	C	E	N	D										
A	P	P	R	E	C	I	A	T	I	O	N								
P	A	R	A	P	E	T	A	B	D	U	C	T							
R	Y	D	E	R				S	O	C	I	A	L						
			E	B	B				H	O	K	E							
				A	D	A	G	E	A	N	A	S							
					P	T	S	A	L	E	S	S	T						
						H	I	T	S	E	A								
E	C	G			I	N	K	S		C	R								
	F	R	A	P		G	O	B	A	T									
	T	O	L	U				P	O	B									
	S	C	A	L	P	S			R	A	C	K	S						
	S	H	A	L	O	M			B	A	N	A	N	A	S				
		S	E	M	I	L	I	T	E	R	A	T	E						
		A	E	R	O	B	E		D	R	E	W							

Horoscopes

ARIES - Mar 21/Apr 20

Your energy is contagious
this week, Aries. Expect
bursts of creativity and
spontaneous fun to ensue.
Perhaps an unexpected ad-
venture will pop up? Take
the lead in social situations.
TAURUS - Apr 21/May 21
It might be a week for in-
dulgence in the best ways
possible, Taurus. Treat
yourself to something deli-
cious or cozy, and don’t feel
guilty about it. Patience will
pay off in work projects.

GEMINI - May 22/Jun 21

Curiosity is your superpow-
er this week, Gemini.
Choose a new hobby or ex-
plore a class at the commu-
nity college. You might dis-
cover hidden talents or
interests.

CANCER - Jun 22/Jul 22

Cancer, this is your week to
shine emotionally. Reach
out to friends or family who
you haven’t spoken with in
a while. Small acts of kind-
ness can come back to you
in surprising ways.

LEO - Jul 23/Aug 23

It’s time to hear that roar,
Leo. Your charisma is un-
stoppable right now and
you’re ready to step into the
spotlight. Share your ideas
and achievements with any-
one who will listen.

VIRGO - Aug 24/Sept 22

Your knack for organization
is a ticket to smooth sailing
this week, Virgo. A little
planning goes a long way
right now. However, don’t
forget to add some fun, too.

LIBRA - Sept 23/Oct 23

This week you may find
yourself effortlessly charm-
ing all of those people
around you, Libra. Social
events or collaborations may
be particularly festive.

SCORPIO - Oct 24/Nov 22

Scorpio, this week brings
opportunities to dive in deep
with something you are pas-
sionate about. Your intensi-
ty attracts attention, so em-
brace your magnetic
personality.

SAGITTARIUS - Nov 23/Dec 21

Adventure is calling, Sagit-
tarius. Whether it’s a small
trip over the weekend or a
new hobby, your week is
packed with excitement and
energy. Your optimism is
contagious.

CAPRICORN - Dec 22/Jan 20

Determination and hard
work this week will have
personal or work projects
moving along faster than
expected. Remember to re-
ward yourself along the
way.

AQUARIUS - Jan 21/Feb 18

Aquarius, innovation is on
your mind right now. Ideas
and originality shine
through in all you do. Ex-
pect some playful debates or
spontaneous collaborations.

PISCES - Feb 19/Mar 20

It is alright to let your
imagination run wild this
week, Pisces. Creativity
flows easily, and your intu-
ition can guide you to some
unexpected things along the
way.

