Rob Sanvik Agency 651-237-0977 (North Branch / Chisago) **Jeff Pynes Agency** 763-689-2028 (Cambridge)

THURSDAY, OCTOBER 23, 2025 VOL. 119 NO. 43 COUNTYSTAR.COM

DO -OR-DIE: C-I Bluejacket, NB Viking football head to section semifinals on Saturday. PAGE 7



Maximum effort at state

Cambridge-Isanti's Anya Lowman stretches to return a shot during her first doubles match against Rochester Mayo at the Class AAA State Tournament. Unfortunately, despite their best efforts, the Jackets lost to Mayo 7-0 and Alexandria 4-3.

Public hearing set for Cambridge 2026 street project

EDITOR@COUNTYSTAR.COM

As opposed to most other street improvement projects that primarily entail work done on a larger section of a primary street, plus some adjoining streets, the 2026 Cambridge street improvement project will be smaller, disjointed sections of streets hopscotched across the city map.

According to City Engineer Greg Anderson, the 2026 project will entail complete reconstruction and improving the underground utilities on 13 streets, with a majority of those being on the east side of town. Additionally, eight streets, with several of those being in the "original" residential area of the city, needing only a mill and overlay, with possible minor storm improvements, should they be discovered. (See sidebar lists).

Anderson said the street improvement that will not only have the biggest impact on local properties, but of people coming into the area, will be the 2nd Avenue SE project. That project will run from South Kennedy Street to Alabama Street South. More importantly, the street runs in front of Walmart and Menards, and includes the only entrances and exits to Kwik Trip and Tidal Wave.

"That's going to be a challenge," Anderson said. "We've got a lot of big business out there and a lot of traffic."

Anderson said he has already been in contact with the managers of those businesses, along with the businesses along 3rd Avenue NE, which will also see street improvements. He noted

SEE PROJECT, PAGE 2

STREET & UNDERGROUND UTILITIES

- 2nd Avenue SE from Opportunity Blvd. to S. Alabama St.
- · 2nd Avenue SE from S. Kennedy St. to Opportunity Blvd.
- · S. Balsam St. from TH 95 to 2nd Ave. SE
- N. Balsam St. from TH 95 to 500-feet north of 3rd Ave. NE
- 3rd Avenue NE from Opportunity Blvd to N. Balsam St.
- S. Dellwood St. from 11th Ave. SW to 18th Ave.
- S. McKinley St. from TH 95 to 2nd Ave. SE
- S. Kennedy St. from 2nd Ave. SE to Willow Wood
- · Willow Wood Drive SE from S. Kennedy St. to 2nd Ave. SE
- S. Marigold Dr. from 10th Ave. SE to Opportunity
- · Iris Court from Joes Lake Road to cu-de-sac
- Lincoln Court from 10th Ave. SE to cul-de-sac
- 10th Avenue SE from Iris Court to Opportunity

MILL & OVERLAY ONLY

- 7th Avenue SW (S. Dellwood St. to S. Cyprus St.)
- -8th Avenue SW (S. Dellwood St. to S. Main St.)
- 10th Avenue SW (S. Dellwood St. to S. Main St.)
- S. Cypress Street (6th Avenue SW to 11th Avenue
- S. Birch Street (6th Avenue SW to 11th Avenue
- S. Ashland Street (6th Avenue SW to 10th Ave-
- 3rd Avenue NE (N. Balsam Street to N. Alabama
- N. Alabama Street (TH 95 to 3rd Avenue NE)

North Branch delays granting cannabis dispensary registration

BY MOLLY WHELAN NEWS@COUNTYSTAR.COM

Not in his backyard.

A North Branch council member is fighting back against a proposed licensed cannabis dispensary across the street from his home, despite the applicant meeting all state and local legal requirements.

Robert Canada successfully delayed

approval of Wild River Cannabis LLC's preliminary retail registration application for a cannabis microbusiness at 4628 Isanti Trail, in the former Ruddy's Rental space.

He, along with other nearby property owners, expressed concerns about increased traffic, a potential increase in crime, and the proximity to an adult day center run by Provide Care, Inc.

"Now, for those that are selective hearing, I'm opposed to the location," Canada said. "I'm not opposed to retail. Please let me make that very clear."

Canada's remarks also included references to cannabis "most likely being a "gateway" to other drugs, and how, during his career in law enforcement, he saw "a lot of good families, a lot of good teenagers ruined because of a habit that was uncontrollable."

The city's job at this point was to determine whether the proposed use complied with local zoning laws, which it does, according to City Development Director Nathan Sondrol.

"So for us to deny something, it does open us up for litigation, definitely,"

SEE **DISPENSARY**, PAGE 2









NHHROOFINGPLUS.COM

COMPANIES OF 2023

ISANTI-CHISAGO COUNTY STAR

DISPENSARY: Area residents claim increased traffic, proximity to adult care center

FROM PAGE I

Sondrol said.

The application has been tabled to the council's Oct. 28 regular meeting pending consultation with the city attorney.

If the city approves the preliminary application, James Rayer, the applicant and owner of Wild River Cannabis LLC, can get to work on the building. Once it's completely ready to open, he will submit all his application materials to the state. Once the state approves, the city will have 30 days to inspect the property for local compliance.

While state statute allows cities to restrict operation of cannabis businesses close to a school or childcare facility, it makes no such allowance for adult centers. Further, when North Branch passed its cannabis business regulations in September, 2024, it only included a prohibition on operating within 1,000 feet of a school, with Canada and the rest of the council unanimously

At that time, council had the opportunity to pass a more restrictive ordinance, and considered it before ultimately rejecting it in favor of encouraging more varied location options for cannabis businesses.

Public cannabis use remains prohibited in North Branch, per an ordinance modeled after the prohibition on drinking alcohol in public. Former Council Member Travis Miles expressed concern at the time about a potential increase in use in public parks, but Police Chief Dan Meyer said once it is "readily available" he does not anticipate nearby



According to Google Maps, the distance between the proposed cannabis dispensary and the adult care center on Isanti Trail is 528 feet.

sales increasing use.

Rayer explained the process of his proposed dispensary: a valid, unexpired state ID would be required for entrance, and every customer meets one-on-one in a separate room with a staff member. Their products are dispensed in a sealed package only after payment is received, and customers are instructed not to open the package until they are home.

The council voted 4-1 to table the application to its next meeting, with Jeff Goulet voting nay. Goulet pointed out that Gloria Karsky, another nearby property owner who spoke against the proposed business, said she was concerned about increased traffic, but also talked about selling her land to a

"You did say you're planning on making a subdivision out there, too, which

would also increase traffic," Goulet

Goulet also questioned whether another type of business might increase North Branch is doing a city-wide

speed study that includes the intersection of County Road 5 and Highway 95, where the business is slated to open pending approval. Karsky argued that the adult day

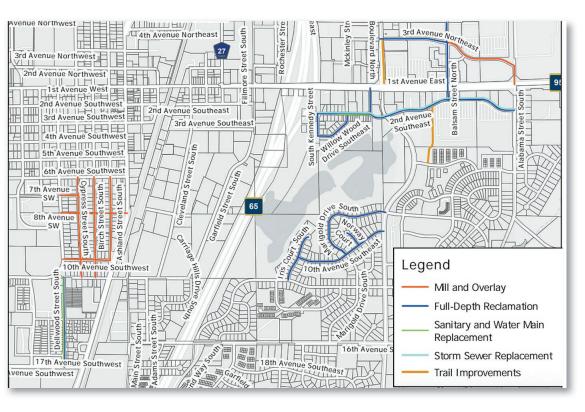
center should be treated the same way a childcare facility or school would be

"Shouldn't vulnerable adults be afforded the same protections as schoolage children?" Karsky asked the council. "In my mind, they should be." Mayor Kevin Schieber also ques-

tioned whether the intent of the state statute was to protect children and "people that maybe don't have the wherewithal to understand what that business is."

None of the adult clients of Provide Care Inc. spoke at the meeting, and none of the opponent property owners mentioned consulting with those clients prior to making their case.

The adult day center section of Provide Care's website does not mention whether any of its clients are vulnerable adults. Its "About" page says only that the company specializes in "personalized services for individuals with physical or developmental disabilities, traumatic brain injuries, and other medical needs."



PROJECT: Public hearing set for November 17

FROM PAGE I

there are currently three ways to get to Walmart and Menards: from Opportunity Blvd., from Balsam street (the short entryway directly connected to Highway 95), and from Alabama Street.

He said the current plan is to phase that portion of the project so that two of the three access points will always be available. "It will be a challenge, but we've started the

conversation with managers already," Anderson said. "Most are optimistic about the improvements, but apprehensive about getting people into their stores." The other noteworthy portion of the project is

along Dellwood Street South, between 11th and 18th Avenue SW. Besides the desperately needed mill and overlay, Anderson said they will do some utility work, plus sewer replacement. "Right now, the sanitary sewer in some cases

is on both sides of the street," Anderson said. "We like it in the middle." Additionally, the short dividers at the inter-

sections of 11th and 18th Avenue SW will be

"I'm sure the plow truck drivers will appreciate that," Anderson said.

COST AND TIMELINE

Anderson said the projected cost of this project is just over \$10 million. Of that amount, just under \$1.5 million will come from special assessments of properties whose frontage is along the streets that are receiving more than just a mill and overlay. The properties that are on the streets that are only getting a mill and overlay will not receive a special assessment. The remainder of the cost will be paid through various city sources, including bonding, the storm water fund, state aid funds, water main funds, sanitary sewer funds, and local option sales tax funds.

The next step in the process will be to hold a public improvement hearing and assessment hearing, which will take place during the Nov. 17 council meeting. There, concerned residents can ask questions and voice concerns regarding both the scope of the project and the special assessments being imposed.

The city council will approve the final plans and authorize advertisement for bids in April, 2026. Bids will be received and awarded in May. Construction will begin in June and be completed in October, 2026, dependent on the weather or other potential delays.



The first layer of asphalt for the Isanti roundabout was being put into place on Wednesday, Oct. 22. Work is scheduled to be completed by the

Portions of Cambridge, Isanti street projects delayed

BY BILL STICKELS III EDITOR@COUNTYSTAR.COM

The street improvement projects involving the installation of a roundabout in both Cambridge and Isanti continue to mirror each other, with the newest update including the news that a small portion of each project will have to wait until next spring. In both cases, these delays won't mean the closure of the major roadway involved in the project.

According to City Administrator Evan Vogel, South Main Street will be completed and fully opened in the next few weeks. However, the curb and gutter work on the short residential street to the east will be delayed until next spring.

In Isanti, where the roundabout is being installed at the intersection of County Road 5/ Heritage Blvd. and East Dual

Blvd., the roundabout itself is

scheduled to be completed by

the end of October, weather permitting. After that, the turn lane into Kwik Trip will also be finished in November.

During the Oct. 21 Isanti Council Committee of the Whole meeting, as well as during that morning's Isanti County Commissioners meeting, it was revealed one of the major factors in the roundabout taking longer to finish was the discovery of underground pipes lined with asbestos.

According to City Engineer Jason Cook, the pavement refurbishing from the roundabout east to Highway 65 and west to the railroad tracks will be delayed until next spring. Cook said County Road 5 will be open during the winter. He added the decision to delay the remainder of the project is because it is too much of a risk to start the project and then have it halted due to winter weather halfway through.

CountyStar.com

Exercise with Connie At the Chisago County Senior Center 38790 6th Ave., North Branch. From 10:30-11:30 a.m.

MON & WED

500 Cards

At the Chisago County Senior Center 38790 6th Ave., North Branch at 12:45 p.m.

MON & THUR

Alcoholics Anonymous 7p.m. Main Street Church 6500 Main Street, North Branch, MN. Enter east door. Informational Hotline is 763-312-1088

MON-FRI

Senior Dining

North Branch, Chisago County Senior Center 11:45 a.m. Diners need to pre-register at least one day in advance call 651-674-1956 between 10 a.m. and 1 p.m. An annual registration form is required before dining.

MONDAYS

Bridge

1 to 3 p.m. at the Cambridge SAC, 140 Buchanan St, Cambridge

Scrabble (2nd Monday) 10 a.m. to Noon at the

Cambridge SAC, 140 Buchanan St, Cambridge

Women's only Adult Children of Alcoholics and **Dysfunctional Families**

7 p.m. at Cambridge Lutheran Church , 621 Old Main St N, Cambridge Mn 55008 For more information contact Rebecca at 612-702-2844 or CoraJayne 612-210-1605

Mahjong

Noon to 3 p.m. at Cambridge SAC, 140 Buchanan St, Cambridge

Fresh Beginnings Alanon

Family Groups meets Monday's 7 - 8 p.m. at Access Church, 4359 -392nd St., North Branch. Visit minnesotanorth-al-anon.org

Book Club

Third Monday 11 a.m. to noon at Isanti SAC, 140 Buchanan St., N. #164 Cambridge. Isanti County Library lends the books and there is no cost to participate. For info: sacs@midconetwork.com

TUES & THURS

Boxing for Those w/Parkinson's

Tuesdays and Thursdays at 10:15 a.m. and 5 p.m. at 115 Adams Street South, Cambridge. For more information, call 763-221-6883.

TUESDAYS

Braham Parkinson's Support

7 p.m. third Tuesday of the month. Braham Evangelical Lutheran Church, 905 Central Drive W., Braham. For info. call Lonnie Anderson at 612-423-1863.

Alzheimer's Support

Third Tuesday of each month from 10-11 a.m. at GracePointe Heritage Center, 322 River Hills Place North, Cambridge. For info call Lyndsey Larson 763-691-6172.

Memory Cafe

First Tuesday of every month, 10 - 11:30 a.m. at GracePointe Crossing Heritage Center, 322 River Hills Place North, Cambridge. Contact Julie at 763-306-5066 for info.

Music

Chisago County Senior Center 38790 6th Ave. Music provided before

Jim Anderson performs Oct. 30 at the Chisago Senior Center in North Branch.

the meal 11:15 a.m.

Dominos

At the Chisago County Senior Center 38790 6th Ave North Branch at 10

Dominoes

10 a.m. to Noon at the Cambridge SAC

PrimeTime Singers

Cambridge Lutheran Church, 1:30 p.m. A community choir for ages 60+, no audition or fee required. Fellowship follows rehearsal. Info: 612-619-2111.

Grief Share

Faith Lutheran Church, 109 2nd Ave. NW, Isanti. Meets 2nd and 4th Tuesday of each month at 2 p.m. 763-444-

WEDNESDAYS

Cribbage

9 to 11 a.m. at the Cambridge SAC, 140 Buchanan St, Cambridge

Wizard

11 a.m. to noon at the Cambridge SAC, 140 Buchanan St, Cambridge

Pinochle

12:30 to 3 p.m. at the Cambridge SAC

Mahjong

12:30 to 2:30 p.m. at the Cambridge SAC, 140 Buchanan St, Cambridge

Alanon

7 p.m. at the Isanti Alano Club, 790 Heritage Blvd. Isanti. 763-444-4605

Chisago County Drop-In Center

Open 10 a.m.-2 p.m. at Main Street Church, 6500 Main Street, North Branch. For individuals 18 yrs or older living with mental illness. Info: 651-213-5600 or Adultmentalhealth.org.

THURSDAYS

East Central Baby Cafe

Free drop-in breastfeeding support from 11 a.m. to 12:30 p.m. at the Adult Enrichment Center, 540 5th Ave NW, Cambridge, MN. For info. call 763-689-1711.

Cambridge-Edgewood AFG

Cambridge-Edgewood Al-Anon Family Group meets from 7-8 p.m. at Cambridge Lutheran Church, 621 Old Main Street N. Visit minnesotanorth-al-anon.org for

Parkinson's Support Group

Third Thursday of the month - 1-2:30 p.m. The Levande, 2011 6th Lane SE, Cambridge, MN for info call 763-325-0100

Bingo

At the Chisago County Senior Center 38790 6th Ave North Branch at

Hand and Foot

At the Chisago County Senior Center 38790 6th Ave North Branch at 12:30p.m.

500

12:30 to 3 p.m. at the Cambridge SAC, 140 Buchanan St, Cambridge

Bunco

Third Thursday 10 a.m. to Noon at the Cambridge SAC, 140 Buchanan St, Cambridge

ACA Adult Children of Alcoholics/ Dysfunctional Families Meeting

7 p.m. at Access Church, 4359 392nd St, North Branch. For info. call 612-251-6556 or email acanorthbranch@gmail.

Fresh Beginnings Alanon Family Group

From 7-8 p.m. at Access Church, 4359 392nd Street, North Branch. Visit minnesota-al-anon. org for info.

Medicare and Medicaid 101 Open House

Third Thursday of the month from 1-3 p.m. Get your questions answered by trained agents. (763)

689-7390 or ecrlib.org for

FRIDAYS

Cribbage

12:45 p.m. at the Chisago County Senior Center 38790 6th Ave., North Branch.

OCT 25

Oktoberfest

Christ the King Parish Hall, Cambridge 4-7 p.m. Roast Beef dinner, desserts, basket raffle prizes, Uncommon Loon beer and music. For more info contact Karen Hieserich 763-688-0138

OCT 26

Book Launch Party 2-4 p.m., Dana's Bookstore, Isanti. Launch celebration for The Empty Dark, book two of the Maguire Mystery Series.

Trunk or treat

Tour decorated trunks and drop off candy. 1–3 p.m., shared parking lot of NE All Stars, M&H Appliance, Spalon Elite, Body Aesthetics, 170 Birch St. N, Cambridge.

Bowling for a Cure

Join the fun and help those fighting cancer in our community at "Bowling for a Cure," 1–4 p.m. at Junction Bowl, 123 Cajima St. NE, Isanti Cost is \$10 for two games and shoe rental.

OCT. 30

Halloween event featuring Jim Anderson

We R Able invites the public to a Halloween celebration at the Chisago County Senior Center in North Branch. The evening includes a meal, music by Jim Anderson, treats, and a costume fashion show. More info 320-358-3616.

Red Cross urges blood donations ahead of busy holiday season

The American Red Cross is calling on donors to give blood or platelets now to neip prevent shortages as the holiday season approaches.

Blood donations often decline this time of year as calendars fill up with travel and events, yet the need for blood remains constant. Donors of all blood types are urged to schedule an appointment to help ensure hospitals have the resources they need to treat patients in the weeks ahead.

Those who come to give between Oct. 27 and Nov. 16 will receive \$20 in e-gift cards to a merchant of their choice, along with an automatic entry for a chance to win one of three \$5,000 gift cards. Details are available at Red-CrossBlood.org/Harvest.

In addition, November marks National Diabetes Awareness Month, and the Red Cross will offer free A1C testing to successful donors throughout the month. The test screens for prediabetes and diabetes and can be an important tool in understanding personal health. Appointments can be made

by visiting RedCrossBlood. org, calling 1-800-RED CROSS, using the Blood Donor App, or enabling the Blood Donor Skill on any Alexa device. A donor card, driver's license or two forms of ID are required at checkin. Most healthy individuals age 17 and older who weigh at least 110 pounds are eligible to

Donors can save time by completing their pre-donation health history online through RapidPass at RedCrossBlood. org/RapidPass or in the Blood

The Red Cross is also seeking volunteer blood donor ambassadors to help greet

and thank donors at local drives, and transportation specialists to deliver blood



products to hospitals. To learn more or apply, visit redcross.org/givetime.

For a list of upcoming community blood drives in Minnesota and the Dakotas, visit RedCrossBlood.org.

The American Red Cross supplies about 40% of the nation's blood and depends on volunteers and donors to carry out its humanitarian mission.~American Red Cross

Three seconds can prevent crashes

Question: I feel like I see so many vehicles tailgating and following too close. I remember people talk about a so-many second following tip. Can you remind me and others what that is?

Answer: Applying the "Three-Second Rule" helps you keep a safe distance between your car and the vehicle ahead of you. This rule is for standard-length vehicles driving in

ideal conditions. 1. Choose a fixed reference point at the side of the road ahead, such as a telephone pole, sign-

tree or bridge. 2. When the vehicle ahead of you passes the reference point, begin counting: "One-thousand-

one-thousand-two, one-thousand-three."

3. If you pass the reference point before you finish counting, you are following too closely.

4. Gradually slow down until you reach a safe following distance and speed. When road conditions are poor, or if you are

driving a vehicle longer than the standard

length, increase

Ask A

Trooper

Jesse Grabow

your following distance to a four- or five-second count. If the vehicle behind you is following too closely, slow down slightly and allow it to pass.

A portion of state statutes were used with permission from the Office of the Revisor of Statutes. If you have any questions concerning traffic related laws or issues in Minnesota, send your questions to Trp. Jesse Grabow – Minnesota State Patrol at 1000 Highway 10 West, Detroit Lakes, MN 56501-2205. (You can follow him on X @MSPPIO_NW or reach him at, jesse.grabow@state.mn.us).

Second food drive bigger, better

s you might recall, last year the staff here at the Isanti-Chisago County Star held a food drive titled "Star of Hope Holiday Food Drive." Even though we threw together last year's food drive in the spur of

the moment, we were thrilled with the results. During the iust over one month we offered several drop off locations, we collected 332 pounds of nonperishable food and \$156 in dona-

This year, we vowed to do better planning ahead in order to make adjustments to ensure this year's food drive is bigger and better than last year's. And if I do say so myself, I think we have really hit on a couple ideas that will do just that.

Like last year, we are going to have four partner businesses from throughout the area

serving as drop-off locations. Scout & Morgan in Cambridge and Empire Insurance Group in North Branch are the two locations who also participated last year. Joining them this year is Minnesota Equipment in Isanti and Peterson's Mill in North Branch. These locations, plus the Star's offices in Cambridge, will be accepting donations starting Saturday, Nov. 1 and running until Friday, Dec. 12.

Thousand

Words

Bill

Stickels III

This year, however, we have added two new, exciting ways for making donations. The first is we will be holding a "Stuff a Truck" collection at Coborn's in Isanti on Saturday, Nov. 1 as a grand kickoff event. From 9 a.m. to 1 p.m., we will have a table set up outside one of Coborn's doors for people to drop off donations. These could be non-perishable food you already had at home, or it could be a few extra items you grab as you do your grocery shopping. Our goal is to fill as much of the Star's delivery van as we can.

The second opportunity is for any other local businesses to participate without having to find the time to get to one of our drop-offs. Any interested businesses can simply do their own food drive among employees for whatever duration they wish. Once their collections are completed, they can bring their donations here to the Star's offices. We will take your photo with your donations and post it on our social media platforms with your business tagged and a thank you for helping us out in benefiting our community. Note, we would prefer you call ahead to ensure someone who can take a photo is available.

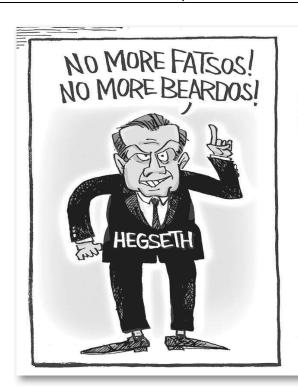
We will then take all the food collected throughout the entire period over to Family Pathways on Dec. 12; unless of course, we get such a massive response we need to do a delivery sometime in the middle of the period (which

would be a great "problem" to have). We thank everyone in advance for helping

Drive a success.

BILL STICKELS III is editor of the Isanti-Chisago County Star. He can be directly reached at 651-407-1245, through our main office number at 763-689-1181, ext. 156 or editor@countystar.com.

us make this year's Star of Hope Holiday Food





LETTERS TO THE EDITOR

PAID LETTER:

The true cost of artificial turf To the editor.

With all the controversy and rhetoric around the upcoming C-I Schools referendum, it is easy for many of us to get lost, confused, and even driven to the point of wanting to forget about the whole thing and not even bother to go and vote. I understand and can relate to that...I've been there myself.

I believe that each of us places our care and concern for our kids and grandkids above all else in this muddled mess of ideas and opinions. And high on that list of concerns is safety. I understand that safety encompasses many things in this arena, but one area has caught my attention enough to cause me to speak out. I am referring to the request to install artificial turf on the athletic field.

The dollar amounts for this project have been tossed around, touching on the initial cost, costs of upkeep and replacement...on and on. But there is a greater potential price to be considered by each of us, regardless of how we feel about all the other costs. That price would be possible injury and/or infection to our children as a result of this installation.

'What? Oh come on!" you say. "All the other schools and sports arenas have it, and that's not an issue." Well, the facts are in, and they are easy to verify:

•The NFL Players Association has been fighting for more than ten years to have the NFL go back to natural grass, sighting the chance of increased injury as their number one reason.

•The NFLPA's number two reason is infections like MRSA in scrapes, burns (turf) and abrasions which breaks the skin and lets these infections in (if you watch any NFL and some college games you will see the players have white protectors on their arms for

•In a September 13, 2023, article in The Denver Gazette, NFLPA Executive Director Lloyd Howell released a public statement: "Moving all stadium fields to high quality natural grass surfaces is the easiest decision the NFL can make. The players overwhelmingly prefer it and the data is clear that grass is simply safer than artificial turf. It is an issue that has been near the top of the players' list during my team visits

 Some NFL teams have switched from artificial turf back to grass (the NFL, where money is not an issue) making 15 stadiums with natural grass and 15 with artificial turf. The Denver Broncos were the last team to do so. Buffalo's new stadium, which will open next year, will feature a heated grass field. They sighted increased injury on artificial turf as the number one

•The FIFA World Cup will be hosted by the U.S. in 2026. Many stadiums are being converted from artificial turf to natural grass (some temporarily) because FIFA will NOT ALLOW any of their games to be played on artificial turf. You guessed it, "due to increased chance of injury."

There are many more examples I could give, but you get the idea. Are we...are you willing to foist the possibility of these kinds of injuries upon our most precious gifts from God...our kids and grandkids?

Please consider voting NO to both referendum questions on November 4 and ask our school district representatives to come back next year with a practical and realistic request that truly reflects that they care as much about our children as we do.

Gary Lantz Cambridge

OCTOBER 23, 2025

PAID LETTER:

School District needs to come back with more realistic referendum

To the editor,

My name is Luke Merrill, and I am the Mayor of the city of Isanti. The views I express in this letter are my own personal opinion, and not an official stance of the city of Isanti. I would like to, first, start this letter out by noting that I am a huge advocate for families and children in our community and that I want what is best for ALL families and ALL children. I dedicate much of my time to community leadership because I truly care for our people. I believe that families should have the right to decide how they spend their money to suit their family's specific needs. Whether they utilize their money to enroll their kids in sports, memorable family vacations, buying that beloved family pet, or just simply scraping by because times are tough. By

Your Best Source for Community Information

Isanti-Chisago County Star is published every Thursday by Northstar Media, Inc., 930 Cleveland St. S., Cambridge, MN 55008.

Periodicals postage paid at Cambridge, MN 55008.

POSTMASTER: Send address changes to Isanti-Chisago County Star, 930 Cleveland St. S., Cambridge, MN 55008

. Bill Stickels III Editor.. editor@countystar.com Editor Assistant.....Stacy Verdick Case news@countystar.com Publisher Jeff Andres ieff@northstarmedia.net Advertising/Classifieds Kellie Champion sales@countystar.com Graphic Designer...Kassie I ex starcomp@countystar.com CirculationScott Kittelson circulation@countystar.com

countystar.com • Phone: (763) 689-1181



930 South Cleveland, Cambridge, MN 55008

Copyright © 2025 by Northstar Media. Inc.



AN EDITION OF ISANTI-CHISAGO COUNTY STAR **NEWS DEADLINE:**

Noon Tuesday

ADVERTISING DEADLINE:

4 p.m. Tuesday **CLASSIFIED DEADLINE:**

4 p.m. Tuesday **LEGALS DEADLINE:**



LIABILITY DISCLAIMER INDEMNIFICATION The Newspaper shall not be liable for slight changes or typographical errors that do not lessen the value of the advertisement.

The Newspaper shall not be liable or responsible for any error in any advertisement except to give the Advertiser credit for so much of the space occupied by the advertisement as is materially affected by the error; credit shall be by refund or republication of the advertisement at the election of Newspaper. Such credit shall not be given for more than one incorrect insertion unless the Publisher is notified in writing of the error before the repetition of the insertion.

When the Advertiser wishes to correct or change copy submitted as a "proof," the Newspaper shall not be liable for the changes or corrections unless they are received by the Newspaper within a reasonable length of time before the deadline for publication.

If an advertisement is requested to run after copy deadline, the Newspaper will not honor an adjustment request if an error occurs.

Noon Monday

No specific page or position shall be guaranteed.

The Advertiser or Agency shall indemnify the Newspaper for any attorney 's fees incurred in defending against against the Newspaper, and pay associated expenses and losses that are caused by the publication of any advertisement submitted by or published at the direction of the Advertiser or Agency, including claims for libel, copyright infringement, and invasion of privacy.

Caring for house plants during winter months

Il plants require water, light and food, but the trick to success is to practice moderation. The plants are not going to require as much water and most go into their dormancy period from November through February, when the light levels

are at their lowest. Don't fertilize during these months. There are a few other things I do to keep all my indoor plants happy.

Plants prefer to be grouped together. They create a better environment when clustered. I group plants that prefer the same growing conditions. As an example, I have a few succulents like kalanchoe, mother of thousands, aloe and more. The succulents get grouped together in front of the south window.

Add a water source near the group of "humidity lovers". These are plants like begonias, peace lilies and spider plants (those plants that tend

to develop brown leaf tips). Good water source options are adding humidity trays under the plants, placing a humidifier or small fountain nearby. Misting plants twice daily can also help create the "tropical" environment. Adding humidity doesn't just benefit the plants, it also helps humans feel more comfortable

during the winter

Keep the plants away from the forced air furnace vents. This will quickly dry them out. It's like having a dry, hot wind consistently blowing over them.

I tend to kill plants by over watering. During winter months, typically plants only need watering a few times a month. I've invested in a water meter. I stick this into the pot at a 2-to-3-inch depth. Unless it indicates the soil is in the dry range, don't water. When watering, pour the water slowly onto the soil at a slow pace until the water starts escaping the drainage holes of the container. Stop adding water as soon as you see this. If a container doesn't have drainage holes, add a small amount of water; wait for it to be absorbed (about 20 minutes), then test using the soil meter. If it shows wet at the 3" depth, the plant has enough water.

If possible, use rainwater or melted snow for watering the plants. If neither is an option, let the tap water rest in the watering can for 24 hours before using. This reduces the number of chemicals/salts in the tap water.

Occasionally wipe the dust off the plant leaves using a soft cloth dampened with water. There is no need to use a leaf polish. The plants breathe through their leaves; by keeping the leaves clean, the plant is happier and healthier. Another option is to spray off the leaves using a handheld shower nozzle.

Rotate the plants every few weeks so all sides get good sunlight. Plants will develop a dark side with fewer leaves if they aren't rotated.

Watch for insects. Spider mites and fungus gnats seem to love house plants. Every other time I water, I add Mosquito Bits to the watering can. This Bt product kills the eggs of fungus gnats. If spider mites are detected (look for fine webs between the leaves), spray the plant with insecticidal soap until the leaves are dripping. Place it inside a plastic bag and seal the bag for 24 hours. This may have to be repeated in 2 weeks to ensure any larvae is killed.

If you're a pet-lover or you have children running around the house, please be aware that some plants are toxic if ingested or may cause a rash. Here is a link to a list of plants considered toxic and a list of those considered safe. https://homegarden.cahnr.uconn.edu/factsheets/houseplants-safe-and-toxic-varieties/

Finally, enjoy the greenery adding color to those white monotonous days of winter. Every gardener knows there's always room for another plant regardless of time of year.

Chisago County Master Gardeners is part of a collaboration between Chisago County and The University of Minnesota Extension to deliver practical education and research you can use at home, at work and in your community. You can reach Chisago County Extension services by email at mnext-chisago@umn.edu or by phone at 651-277-0151.

LETTERS TO THE EDITOR CONTINUED FROM PAGE 4

taxing families, their right to choose where their money goes, is effectively limited.

Extension

MASTER GARDENER OLUNTEER PROGRAM

Master

Gardener

Sue

Kirchner

By my calculations, if both questions in this referendum pass, a family with an average \$300k home will be required to pay approximately \$12,537 additional towards this particular school referendum. If only question #1 passes, the district and Star have cited a potential total cost of \$11,700 per \$300k household over the next 25 years. That is a very sizable amount of money for any family. This country is all about freedom and choice, and that sort of long-term debt burden greatly limits a family's freedom to spend their money how they see fit. Many families of which do not or will never use the school district.

I think we can all agree that the schools need some upkeep. The school district has listed \$13.3 million for maintenance and \$7.7 million for security. Had they made Question #1 strictly for those maintenance and security measures I would not have felt a need to write this letter. Those items are true NEEDS that I wholeheartedly support. Unfortunately, the school decided to include in Question 1 many items that are not actually true NEEDS for education: Turf (\$2 million), additional tennis courts (\$900k), windows in the IMS auditorium — auditoriums are supposed to be dark (\$100k), glass mezzanine at IIS (\$100k), glass commons area at IMS (\$500k), gender neutral/private bathrooms, "flexible furniture" (\$2 million),

Currently, interest rates are high, and this is a bond, meaning they borrow the money. By state statute, the interest cost is NOT included in the published \$123.5 million cost of the referendum. If you use a basic APR calculator with 123.5 million at 5% over 25 years, the math comes out to \$221 million total cost, with interest. Mathematically this essentially means that every item listed will potentially cost our community nearly double what their estimates say, because of the interest on the bond. So, for example, the turf costs will be closer to \$3.6 million, with interest included. By adding these "want items", the district has placed an undue long-term cost and interest debt burden on our community, for educationally unnecessary items.

Question #2 is \$36,475,000. Not only is that a huge number, I feel it is out of the realm of a school district to tax our community for. Schools are for education. Other local communities such as Forest Lake, Andover, Blaine and Rosemount have all fundraised or uti-

lized non-referendum money to build their sports facilities. Our community and school district has never tried to fundraise for a fieldhouse.

The costs to operate, maintain and depreciate the additional assets created if these referendums pass will devastate the schools long-term budget. Therefore, more cost burden will be placed on our community. The 85 year-old woman on a fixed income, the family walking the line of poverty and those that simply don't want it, should not be forced to somehow pay for these "want" items that were included. If both questions fail, your school taxes will slowly decrease every year, eventually decreasing to \$0 paid towards referendum debt costs by year 2041. If both questions fail, you will eventually see a total tax reduction of \$413 per year for a \$300k home, as cited by the district.

November 4 is Election Day. As a resident, I will personally be voting No+No. With that vote, I will be asking the school district to come back next year with a more fiscally responsible plan that first and foremost covers the \$21 million dollars of deferred maintenance and security. Which should and could be done on a much shorter bond (5-10 years), saving millions of dollars of interest costs. Then, during that time, try to fundraise for the sports and other "nice to have" items. Maybe half the money could be fundraised, and another future voter-approved referendum considered once that essential \$21

million is done and paid off.
Our kids deserve safe and maintained schools. Our kids also deserve to have a family at home that can afford to do things, as a family. We are not just voting for families today, but also for the next generation who will still be paying for this referendum debt in 2050. It's for every person to decide for themselves what is best for their family and make their informed vote!

Luke Merrill Isanti YES+YES to approve this critically important investment.

The referendum costs have been discussed and dissected ad nauseam, but investment decisions are also about the value that is created. As you look at the numbers for yourself or your family, please consider three questions: Is the investment worth it? Is now the right time? Can I afford it?

Is the investment worth it? Yes! This referendum invests in critical maintenance, modernization, safety, security & capacity needs that could never be met with the state's inadequate funding – it has to come from local investment. These repairs, renovations and expansions will create more opportunities for students and make our community more attractive to young families and businesses. The plan maximizes economies of scale in construction, renovates buildings instead of replacing them at a higher cost and creates an environment where students can better learn and achieve

Is now the right time? Yes! It will never be cheaper than it is now, and the needs won't just disappear. Every year we wait, we lose \$7-9 million in buying power, due to inflation (\$5-6 million) and increased maintenance needs (\$2-3 million). Either we pay now for what we truly want for our students and community, or we wait and get less value for our investment.

Can I afford it? Can you pay a little more than you do today in school taxes? Visit c-ischools.referendumfacts.org to calculate your actual monthly increase, and ask yourself "Can I afford to invest that much in our students & my community, for safe, secure & well-maintained buildings that support learning inside & beyond the classroom, now & for generations?"

The beauty of our democratic process is that we each vote on our own values and priorities. Please join us in prioritizing our students and investing in our community's future by voting YES+YES on the referendum.

Michelle Carr & Julie Wells Bradford Township & Cambridge

PAID LETTER:

An investment with lasting value

To the editor,

On November 4, we have an important choice to make about investing in a core pillar of the Cambridge-Isanti community: the school district that employs more than 1,300 community members and educates over 5,000 of our children. We invite you to vote

PAID LETTER:

Task force united

To the editor,

As representatives of the 60 community members that served on the Cambridge-Isanti Facility Planning Task Force, we volunteered our time

from February to April 2025 to tour every school, review building conditions, examine staff and community feedback that you provided, and evaluate financial options. We saw firsthand the maintenance improvements already made without tax impact and worked through the financial implications of how best to meet the needs of Cambridge-Isanti students moving forward.

Our group was comprised of a diverse group of stakeholders: small business owners, parents, grandparents, retired professionals, school board members, Chamber of Commerce, City of Cambridge, City of Isanti, Isanti County, Allina Health, Anoka-Ramsey, law enforcement, district employees, and more.

After seven meetings and nearly 30 hours of study and discussion, this group of your fellow community members crafted a plan. We unanimouslylet us say that again, UNANIMOUS-LY—voted to recommend two questions on the November 4 ballot. Our recommendation did not come without asking tough questions and providing suggestions and powerful feedback to the district. It reflects a thoughtful, fiscally responsible plan to address our most pressing needs: modernized learning spaces, safety and security upgrades, deferred maintenance, increased capacity, and improved athletic and activity facilities—all while protecting longterm community assets and maintaining fiscal responsibility.

We reject any notion that the district has not been transparent about this process or their communication. We encourage you to explore the referendum fact page and history of careful, fiscally responsible planning at c-ischools.referendumfacts.org/

Finally, as members of this community task force, we are grateful for your YES/YES vote to support our students, strengthen our schools, and invest in the future of our communities.

Allen Mork, Nate Bostrom, Shannon Kirkeide, Brody Bakken, Mark Solberg, Nick Wolcyn, Doug and Kathy Schmitz, Jennifer Ryberg, Tanya Siedlecki, Dari Hogie, Amy Huntley, Melissa Bettendorf, Kim Goodmanson, Mandy Crittenden, Nick Izzo, Jeremy Hanzel, Scott Lindell, Nick Nehman, James Klimek, Jessica Miller, Rod Schultz, Justin Kennedy, Kevin Gross, Raymond Sperl, Melissa Stebbins, Marjanae McGowan, Travis Fuhol, Chris Goebel, Mollie Brown Community Task Force Members

This is the last edition in which we will be publishing referendum related letters to the editor

6 ISANTI-CHISAGO COUNTY STAR

OCTOBER 23, 2025

OBITUARIES

Larry Knudson July 18, 1963 - October 14, 2025

Lawrence Elrie Knudson was born in Minneapolis, MN on July 18, 1963 to Elrie and Elaine (Erickson) Knudson. Larry was the fourth of seven children. His early years were spent in Brooklyn Park,

MN, Nevada, Colorado and then Cambridge, MN.

Larry met the love of his life, Karen Mickelson, at Cambridge High School. He graduated in 1981 and then went on to attend Bethel College and Bemidji State University. Larry graduated from Bemidji State with B.A. degrees in both philosophy and computer science. He went on to complete a Master of Divinity degree at Fuller Theological Seminary in Pasadena, CA.

Larry continued to spend much of his spare time

with his future wife. Before finishing his degree at Fuller Seminary, he married Karen Mickelson on May 16, 1987. While in California, Peter and Benjamin were born. They traveled back to MN and settled in Minneapolis. Anna and Elizabeth followed soon after. Through the years, Larry, Karen and their children cherished their time together. They spent many hours hiking, skiing, reading, and traveling. Larry was a wonderful father and he worked with Karen to raise his children in a thoughtful way that was honorable to

hood and were beloved by their community. As a young family, they spent two years in Guatemala. Larry taught math and Bible classes at the Christian Academy of Guatemala. It was a challenge, but they valued their time with coworkers and the beautiful people and culture.

God. They loved their life in the Phillips neighbor-

In the following years, Larry worked as a computer consultant and programmer for several companies. He then forged out on his own to become a self-employed consultant and programmer.

Larry was devoted to God and was always pursuing a relationship with his Lord and Saviour. This was evident in everything he did. He graciously gave of himself and served his wife, children, mother and the extended family and community.

When his wife was diagnosed with brain cancer he cared for her lovingly. When she lost her battle to cancer, he missed her dearly and grieved deeply.

Larry is survived by his mother Elaine, his children Peter Knudson, Benjamin Knudson, Anna (Jonathan) Jardee, Elizabeth (Will) Way, his siblings Rene (Mark) Strand, Katherine (Kyle) Asp, Barbara (Arthur) Schwieger, Wendy (Daryl) Ritchison and Craig (Heather) Knudson. He also leaves numerous nieces and nephews. He was predeceased by his wife Karen, father Elrie, sister Heidi, and niece

A Celebration of Life Service for Larry will be held 11 a.m. on Nov. 1 at Hope Community Church, 704 11th Avenue South, Minneapolis, MN.

In lieu of flowers, donations can be made to Hope Community Church or Frontiers USA.



CONTRIBUTED

CU Forward Day highlights community spirit in Isanti

Members Cooperative Credit Union employees from the Isanti branch collected and donated essential items to New Pathways in Cambridge as part of CU Forward Day, a statewide initiative promoting volunteerism and community impact.

Connie Lee Bjork

Connie Lee Bjork age 78 of Zimmerman, formerly of Fridley, MN, passed away peacefully on October

Connie was born on January 26, 1947 to William and Joyce Sommers in Fridley, MN. She attended

Fridley High School and shortly after she married Jackie V. Bjork Sr. in 1965.

They lived in Minneapolis for many years, welcoming their sons, Edwin, William, Troy, Jason and Jackie Jr. After moving several times within the state of Minnesota, they finally settled down permanently in Zimmerman, MN in 1980 and have lived there ever since.

Connie was a loving, kind and selfless soul, caring for her children, family and

friends. She loved to knit caps, donating them the cancer patients at Cambridge Medical Center and to the local food shelves.

She also liked to bargain hunt at Thrift stores. hunt for agates and looked forward to her weekly

Connie is survived by her sons Edwin (Brenda) and Jason; grandchildren Kyle (Izzy), Troy, Raymond and William; great-grandchildren Kadence, Jack and Olivia.

She is also survived by her brother Rodney Sommers and many nieces, nephews, relatives and

Connie was preceded in death by her husband Jackie Bjork Sr.; sons William, Troy and Jackie Jr. as well as her sister Carol Shore.

Connie will be greatly missed by her family and many friends.

Memorial service 11 a.m. Monday November 10. 2025 at Carlson-Lillemoen Funeral Home 311 S. Ashland St. Cambridge, MN 763-689-2244

Friends may gather 1 hour prior to the service at the funeral home.

Interment at Lakeview Cemetery in Nowthen,

Online condolences can be shared at www.carlsonlillemoen.com

Empire Insurance Group named one of top three independent agencies in the nation

Empire Insurance Group, led by CEO Christine Larson, has been recognized as one of the top three independent insurance agencies in the United States by PropertyCasualty360, a nationally respected insurance industry publication.

Larson recently accepted the award on behalf of the company, which operates three agency locations. The recognition honors independent agencies that demonstrate exceptional customer service, community involvement, and industry innovation.

'We're honored to be acknowledged for our commitment to exceptional customer

service, community involvement, our strong relationships with top carriers, and our innovative approach to embracing new technology," Larson said. "This recognition highlights our inspiring journey and dedication to excellence for our

Larson credited the company's success to her dedicated team and the continued trust of their clients. "We are proud to serve our communities as their local advisors, providing knowledgeable insurance guidance and care throughout the ever-changing insurance climate," she said.

Empire Insurance Group thanked its customers and carrier partners for their ongoing support as the company continues its mission to deliver reliable protection and personalized service. "Empire

Security Bank & Trust Company commits one million dollars to 'Local Return' initiative

Security Bank & Trust Company is marking its 90th anniversary with the launch of its "Local Return" initiative — a \$1 million commitment over the next five vears to invest directly in the communities it serves.

Through the initiative, \$200,000 will be distributed each year to local organizations, schools and community projects that strengthen the towns Security Bank calls home.

Founded in 1935, Security Bank

& Trust Co. has grown from a single branch in Glencoe to a \$1.3 billion community bank with 21 offices across Minnesota. The local branches include Cambridge Downtown, 127 S. Main St., Cambridge 55008; Cambridge East, 127 Opportunity Blvd. N., Cambridge 55008; and Isanti, 711 6th Ave. NE, Isanti 55040.

When people trust us with their deposits, that money fuels the next business on Main Street, the next school upgrade, the next

generation of growth," said Andy Schornack, president of Security Bank & Trust Company. "That's the heartbeat of a community bank. Local Return isn't a new idea — it's what we've been doing for 90 years. We're just making it official."

For more information about the initiative or Security Bank & Trust Company, visit security-banks.com. ~ Security Bank & Trust

Your New Lake Home in Cambridge



575 Eleins Lake Rd, Cambridge, MN New Build 2024 w/3 large bedrooms, 3 bathrooms, custom built hickory kitchen cabinets & floors

\$550,000 REDUCED to \$530,000

Designed Homes & Remodeling

- \$30.000 Seller Credit
- Create the backyard you've always dreamed of!
- Call Today: 612-751-2600
- Learn More: mndesignedhomes.com
- Features Your Family Will Love:
- Bright, open-concept layout
- Quality finishes and thoughtful design
- Great neighborhood close to schools & parks



OCTOBER 23, 2025 ISANTI-CHISAGO COUNTY STAR

C-I, NB UPCOMING POSTSEASON COMPETITION

Below are the scheduled dates for the remaining postseason competitions for Cambridge-Isanti and North Branch fall sports. Schedules are subject to change with minimal advanced notice based on weather, availability of officials, or other reasons.

Thursday, Oct. 23

•C-I girls and boys cross country @ Anoka (Section 7AAA Championships) (2:30 p.m. boys race, 3:10 p.m. girls race)

•C-I volleyball @ Andover (Section 7AAAA Quarterfinals) (6 p.m.)

 NB girls and boys cross country @ Hibbing (Section 7AA Championships) (1:45 p.m.)

Friday, Oct. 24

•C-I girls swimming & diving @ Monticello (Mississippi 8 Conference Championships)

Saturday, Oct. 25

C-I football @ Elk River (Section 7AAAAA Semifinals) (1 p.m.)

•NB football @ Hermantown (Section 7AAAA Semifinals) (6 p.m.)

Monday, Oct 27

•NB volleyball vs. Grand Rapids @ home (Section 7AAA semifinals) (6 p.m.)

Thursday, Oct 28

NB volleyball @ TBD (Section 7AAA finals) - assuming semifinal win

•C-I girls swimming & diving @ Coon Rapids (Section 7AA Championships)



North Branch's Apollo Leija weaves around and past the Rock Ridge defense during the Vikings' Section 7AAAA quarterfinal game held on Tuesday. With their 65-40 win, the Vikings will now travel to Hermantown on Saturday, Oct. 25 to play the Hawks in the section semifinals.



SUPPORT GROUP

Recover and thrive after a cardiac event or heart disease diagnosis. Our Heart to Heart support group, led by experienced cardiac rehabilitation professionals, provides education, counseling, and support. Learn about healthy lifestyle habits, stress management, and the latest treatment options.

Tuesday, October 28, 2–3 pm

Welia Center Fitness & Community Room 200 N 9th St Mora, MN 55051

Visit WeliaHealth.org/SupportGroups or scan the QR code for details on upcoming Heart to Heart Support Group dates, as well as all Welia Health Support Groups.





Everyone is welcome to these FREE sessions. Questions? Call Welia Health Cardiac Rehabilitation at 320.679.1313.

C-I, NB SCOREBOARD: OCTOBER 15 - 21

C-I football 41, Irondale 28 NB football 26, Hermantown 56

October 20

C-I girls swimming & diving 85, Forest Lake 96 *1st place finishers: 200 freestyle relay, Alison Willits (100 backstroke), Raelynn Dybvig (100 breaststroke)

October 21

C-I girls tennis O, Rochester Mayo 7 (Class AAA State Quarterfinals) C-I girls tennis 3, Alexandria 4 (Class AAA State

Consolation Semifinals)

NB football 65, Rock Ridge 40

Call-A-Specialist

Attorneys

JOSLIN & MOORE LAW OFFICES P.A.

Clark A. Joslin

221 NW 2nd Ave., Cambridge 763-689-4101

Dentists

South Main Dental and Friendly Staff

Melissa J Pierson, DDS Adon E Crook, DDS

(763) 552-1616 Cambridge, MN

Equipment

JSED PARTS

Tractors • Haybines • Balers Combines • Choppers

.ARSON IMP.

6 Miles East on Hwy. 95 Cambridge, MN (763) 689-1179 Used Tires · New Tires

Tire Chains

Your Local **Specialists** Resource



Northstar Media Kanabec Publications

Veterinarians



for 40 years East Central Your comprehensis VETERINARIANS

OPEN 6 DAYS A WEEK! Cambridge • 763-689-4604 807 Main St. N

Mora • 320-679-4197 2004 Mahogany St. www.ecv.vet

sales@countvstar.com **Tree Service**

Your Business HERE!

Pick your category and

your business will be

listed under it!

Call Kellie to

advertise

651-407-1237

NEED A TREE DROPPED BUT, NOT HAULED? SAVE BIG \$\$\$



Tree Removal / Trimming · Stump Grinding Limb Removal · Emergency Service · Full Service Haul Away Certified Arborist • Owner Operated • Locally owned

Bonded, Insured and Licensed mattstreeservice.us REE SERVICE Call Now 612-706-8210

Must mention this ad to receive a 5% discount through the end of March

Talking breast cancer with University of Minnesota

Breast cancer is the most common cancer among Minnesota women, according to the Minnesota Department of Health. For Breast Cancer Awareness Month in October, Dr. Stuart Bloom with the University of Minnesota Medical School, Masonic Cancer Center and M Health Fairview discusses screening guidelines, risk factors and how research is shaping care.

Q: What is breast cancer? Dr. Bloom: Often, people hear the word "cancer" and become understandably distressed. They know it means something serious and sometimes life-threatening. To understand cancer, it's important to recognize that organs are made up of cells that perform the function of that organ. For example, salivary cells make saliva, heart cells help the heart pump blood and breast cells make milk for a growing human. When the DNA of a normal cell mutates, it becomes a cancer cell. When this happens to a breast cell, the cancer cell no longer does its usual job. Instead, it makes copies of itself without end. If left untreated, the cancer can develop the ability to spread outside the breast — metastasize — to other sites in the body, where it can cause real trouble.

Q: What are the current guidelines for breast cancer screening?

Dr. Bloom: The current recommendation for screening from the United States Preventive Services Taskforce is that women should get mammograms every other year beginning at the age of 40 and should continue through the age of 75. This is true for women with normal risk. People who have a heightened risk, such as a family history or an inherited predisposition like the BRCA gene, may be candidates for a heightened screening program, such as alternating mammograms with MRIs, depending on the level of risk.

Q: If someone is diagnosed with breast cancer, what should they know about the diagnosis?

Dr. Bloom: The good news is that the vast majority of breast cancers are curable. This is because they are found so early, and the cancer cells have not had a chance to spread outside the breast. They are cured with local measures, such as surgery and radiation. Even if these cancer cells do microscopically spread, our adjuvant systemic therapies, such as endocrine therapy and chemotherapy, are usually effective enough to get rid of them.

Many factors influence what type of treatment we recommend for those with breast cancer. There are many different subtypes of breast cancer, each with a different biology. We personalize the treatment to the specific kind of breast cancer biology a patient has.

Q: What are some of the risk factors for breast cancer? Is there anything I can do to prevent it?

Dr. Bloom: While people always ask about the risk factors for breast cancer, it's important to know that the vast maiority of breast cancers occur sporadically. That means there is no known risk factor to account for their diagnosis. In terms of risk factors, we divide them into those that are fixed (can't be changed) and those that are related to lifestyle changes (that can be modified). Fixed risk factors include being a woman, getting older, having a family history or inherited predisposition to breast cancer and having prior radiation exposure from a previous cancer treatment.

Modifiable risk factors include being postmenopausal on hormone therapy, obesity and living a sedentary lifestyle. Alcohol use has recently been implicated as increasing the risk of breast cancer, and the risk increases with the amount consumed.

Q: How does your research at the University of Minnesota impact clinical care?

Dr. Bloom: I try to get to know each patient personally, so they know I think of them as a fellow human being and not just a disease. I try to get as many patients living with breast cancer as possible on



'Modifiable risk factors include being postmenopausal on hormone therapy, obesity and living a sedentary lifestyle. Alcohol use has recently been implicated as increasing the risk of breast cancer, and the risk increases with the amount consumed.'

Stuart Bloom, MD, MSc Associate professor of Medicine

clinical trials. This allows them access to cutting-edge treatment while at the same time allowing us to acquire information that will be helpful to future patients with cancer. And these days, I am spending more time focusing on geriIn the battle against breast cancer.
Wareness Montil **

In the battle against breast cancer, early detection is a woman's most powerful weapon. In fact, according to the National Cancer Institute, when breast cancer is detected in an early, localized stage, the five-year survival rate is 98 percent. That's why it is so important for all women to make breast health awareness a regular part of their healthcare routine.

Growing

Amammogram can detect breast cancer in its earliest, most treatable stages, and many major health organizations recommend annual mammogram screenings for women beginning at age 40. Experts also recommend clinical breast exams and breast self-exams to check for breast abnormalties on a regular basis.

atric oncology. Many older women with breast cancer can do well with even fewer treatments than younger women.

Stuart Bloom, MD, MSc, is an associate professor of medicine at the University of Minnesota Medical School specializing in breast and

prostate cancers. He is also a member of the Masonic Cancer Center and a physician at M Health Fairview. The University of Minnesota Medical School

Fri. & Sat. 11am-1am

Sun. 11am-Midnight



Wednesday, Nov. 19 · 12:30PM

AMERICAN LEGION, NORTH BRANCH Lunch provided, plus win PRIZES!

RSVP BY NOVEMBER 14:

HEIDI BOULEY

Heidi.Bouley@Neighborhood.Bank 320-364-1249

NEIGHBORHOOD.BANK





Hwy. 65 next to Mora

Unclaimed Freight

The right job will put a smile on your face. Check out our Classified section! COUNTY STAR

Free Juke Box 6pm - 1am



It's Breast Cancer Awareness Month.

1 in 8 women will be diagnosed with breast cancer – but *early diagnosis saves lives!*Schedule your 3D tomo mammography appointment today.



Live life well.

320.679.1313

WeliaHealth.org

-Improvement:

What delays project timelines?

What delays project timelines?

Even with the best intentions and services of qualified contractors and crews, timelines for home renovation projects can be prolonged due to various circumstances. Each project is unique and contractors cannot predict the circumstances they will encounter once work is started. Various factors can affect the overall timeline of a project.

- · Weather can impact the ability to pour foundations, do housing framing, install Belgium block pavers, or tend to roofing projects.
- · The temperature outdoors and inside can affect paint drying times or how long it takes asphalt to cure.
- · Getting a permit for work isn't always cut and dry. There may be delays at the permit office that can affect the remodeling process. Also, inspectors have to check that work is being done correctly, and contractors can be at the mercy of inspectors' schedules.
- · Mold, water damage, insect infestation, and other issues may only become apparent once demolition begins. These issues often cannot be ignored and must be addressed before work on the actual remodel can continue.

· Changes in design after an initial plan has been established can throw off the timeline, as it may require ordering new supplies or getting new architectural drawings.

- · Supply chain issues became commonplace during the global pandemic, and building materials still may be affected. A project can be delayed by certain materials being backordered or no longer available.
- · Some homeowners have to interview and hire new contractors if theirs fails to deliver on promises or is a no-show altogether.
- · Homeowners whose loans or other funding fall through may have to delay further work until they are able to pay for the work at hand.

These are a few situations that can waylay a home renovation project. Individuals need to remain patient whenever they begin a remodeling project.



At the Intersection of 95 and 47 763-689-1794 www.crawfordsequip.com

for 36 months* or

up to \$9,000 Rebate



On lot and custom orders Until October 31



Make sure to mention this ad for your discount* Good through October.

text for your *FREE* estimate!

It's the perfect time to get your

carpets cleaned before winter

arrives.

763-772-7540 | sagecleaninglic.com

HEATING & APPLIANC

SALES

INSTALLATION

SERVICE

NOW OFFERING

Total Home Water Treatment

(320) 629-3531

815 Main St. S, Pine City, MN 55063

24 HOUR EMERGENCY SERVICE

www.dalesheatingandappliance.com



ncluding most Deciduous Trees over ontainers and **B&B** Sizes

30%

Arborvitae and Pine in as well as 5 Spruce and 7 Hills Spruce

STORM DAMAGE? We can help! Just call **VOTED BEST ROOFING COMPANY IN ISANTI COUNTY**





Acclaim[™] replacement windows, exclusively from Renewal by Andersen, are built with the bestquality materials and tested to deliver enhanced security, certified performance and lasting beauty. Steel siding and gutters are virtually

maintenance-free. The material withstands the most harsh weather conditions and won't chip. peel, rot, blister, rust, shed or fade.



MN Lic. #7495



EngstromSidingAndWindow.com





OBER 1ST - 31ST ONLY!



this Sale Ends 10/31/25

GOING ON NOW! Now during our NATIONAL GOLD TAG FLOORING SALE you'll find savings in every department!

If you plan to buy a new floor this year, you MUST attend this event.

SMART

LOCAL



1565 HIGHWAY 95 E • CAMBRIDGE | (763) 689-5054 CAMBRIDGE.ABBEYCARPET.COM | MON - FRI 9 - 6 • SAT 10 - 3

www.DeansHeatingAndAC.com

Enjoy Cool Cash rebates up to \$2,100 on qualified Carrier® home comfort systems. There's never been a better time to upgrade to Carrier comfort. For a limited time, you can claim up to \$2,100 in Cool Cash rebates on a new system*. Contact us to learn more about how you car

get year-round premium comfort and energy savings without having to put in extra hours at the office. carrier

For the World We Share



Cool Cash

You create a comfortable home

> office. We'll provide the

cash bonus

FURNACE CLEAN AND CHECK

Today To Schedule An Appointment 763-444-3517

Everything goes through changing seasons

e are in the fall season as evidenced by cooler weather, shorter days, longer nights, and wildlife making preparations. Seasons will continue to be

experienced while we are on earth.

Life goes through seasons as well. Infants need their parents close at hand. There's a period of education and maturing into adulthood. For some it's marriage and families, experience in employment, and then the period of retirement, separation of family through death and extra care that's needed to main-

tain a daily life.

Town

Gene

Johnson

In this final period of life, we experience more deaths, more visits to doctors, and keeping a close eye on our resources so we can be self-sufficient and enjoy the time we have left on

It brings more attention to our heavenly home for those who believe in the Bible and its promises.

Kathy and I are thankful every day that we have each other. So many of our friends have become widows or widowers due to severe illnesses and death.

MINNESOTA FRAUD

It seems like every few weeks something new has happened with inappropriate use and taking of our state taxpayer's money.

Our state leaders are also overwhelmed and the federal government is sending people in to help uncover and

'Now at this point in the history of our country, we have such a divided government and growing hate of each other that the American people are not served in the best way, on both on national and state levels.'

> **Gene Johnson Publisher Emeritus**

bring to trial those with sticky fingers in the pie.

Many years ago a mentor, Pastor Lloyd Mattson of Duluth, told me about behavioral science. He said, "Gene, you need to realize that a third of the people are honest all the time, another third can be tempted, and another third are dishonest all the time."

Over the 69 years in publishing community newspapers, I am aware of several embezzlements. We have reported on stories with break-ins, robberies, and fraud, and this seems to continue.

A problem with democracy, which is a continuing experiment for the United States, centers around elections. When someone helps a person get elected through gifts of money, they also expect something in return. Many of the people appointed by presidents and governors are those who were helpful to them when they were candidates, but they are not always competent in the position they are appointed to. A lot of what we see happening is a result of incompetent people in government roles.

Now at this point in the history of our country, we have such a divided government and growing hate of each other that the American people are not served in the best way, on both on national and state levels.

In years past I have observed a lot of government dealings held in the back room and not in the public. They hammered out legislation and programs that were for the benefit of everyone and when the conflict or debates were over, they went down to the corner bar and celebrated their accomplishments and maintained friendships.

The best example I remember was between Tip O'Neill and Ronald Reagan, who never lost the respect or friendship of each other.

Hollywood actor Clint Eastwood made it clear that we need to judge people by their actions, not their affili-

Free speech is important to maintain a democracy. Let's protect it and practice it. Letters to the editor are

SCREW LOOSE

Some people who read this column think I have a screw loose in my head. That's okay, because we appreciate your opinion. In fact, you have a right to express it.

The truth is after a recent dentist visit, a loose tooth was discovered in my mouth. Actually, it was the crown of an implant that was loose and not

noticeable to me.

After detailed investigation by the dentist and removal of the crown, it was discovered that part of the screw in the implant was broken. He was able to get at least a temporary fix by screwing it in tighter, but it may mean having the implant replaced. Not fun.

Now you can be honest when you suggest I have a screw loose.

POWER OF THE PRESS

The National Newspaper Association 139th Convention was held in Minneapolis on Oct. 9 and 10. This organization is special to Kathy and I as we served in leadership 39 years ago when the 100th anniversary was held in Minne-

The interesting part of this association is it was founded by publishers meeting at the Chautauqua House in Mahtomedi in 1884.

Many of you know small newspapers and even large dailies have suffered losses, closures, mergers, and many changes in their approach to news reporting, especially with the impact of the internet.

This was very evident at the trade show, with all of the services provided by the vendors that relate to the use of the internet along with print media.

It's always a good time to visit with friends, but there were fewer in attendance due to our aging. There were many second generations of both newspaper publishers as well as vendors.

Probably the best part is being able to visit with a variety of people over problem solving and to meet a number of our printing customers.

HARVEST MOON

The moon that is now closest to our planet with its size and color is a reminder that this is the harvest season. It's amazing how corn and bean production has increased through the use of fertilizers and the development of the genetics. I remember the day when 100 bushels of corn per acre was considered great and now it's over 200 bushels stretching toward 300 bushels

A little statistic that might not be well known is 30% of the corn is used for the development of ethanol, not food. That's rather interesting when there are areas of the world that are suffering from starvation. Another factor this season is China has chosen not to buy soybeans from the United States, but rather from other countries in the world because of tariffs. This is tough

'Free speech is important to maintain a democracy. Let's protect it and practice it. Letters to the editor are welcome.'

Gene Johnson

Publisher Emeritus

on our farmers and the Department of Agriculture is seeking ways to provide a subsidy for this loss.

A PRAYER FOR ABUNDANCE

Deuteronomy 24:19 tells us, "When you are harvesting in your field and you overlook a sheaf, do not go back to get it. Leave it for the foreigner, the fatherless and the widow, so that the Lord your God may bless you in all the work of your hands." In a prayer to the Lord, "We praise you when the harvest is plenty. We thank you for abundance and overflow of goodness and blessings you give us. How humbled we are for your favor is our lives. As we find ourselves in a season of richness, may you cause our hearts to remember others. As your word instructs us, guide us to be helpers to those in need, givers to those who have less, and generous with our time, talents, and resources. We want to be obedient and faithful to you by giving to others the overflow of what we have, so that you would bless the work of our hands. We ask to be cheerful givers and to be representatives of your love in the world."

FINISH THE JOB

Congress is acting like spoiled children when they can't get together and solve problems that are in the best interest of the American people. So now they shut down government and many salaried people are living without an income. It's time to fix the problem.

My suggestion is that people in Congress should not receive a paycheck when other people employed by the government are not getting paid. They need a taste of their own medicine.

Another solution, stay in town until you get the problem solved. Work day and night to get it completed.

The way it's going, no one benefits. GENE JOHNSON is Publisher Emeritus of Press Publications, owner of the Isanti-Chisago County Star. He can be reached at ppinfo@presspubs.com.



ELMHURST COMMONS

- ASSISTED LIVING -

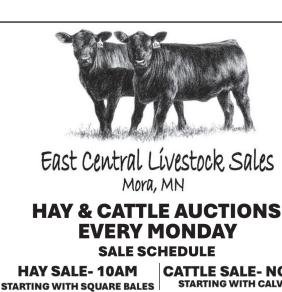
400 SW 3rd St., Braham, MN 55006

320-396-0440

Call today to schedule your tour







CATTLE SALE- NOON STARTING WITH CALVES

HAY & CATTLE DROP OFF ON SUNDAY FROM 7AM-7PM **OVERNIGHT HAY & WATER PENS AVAILABLE**

CONTACT THE BARN FOR ON-SITE CATTLE EVALUATION GET YOUR HAY AND CATTLE CONSIGNED - TRUCKING AVAILABLE SELLING ALL CLASSES OF LIVESTOCK 320-679-4333 www.salebarninfo.com

LOCATED ONE MILE EAST OF MORA - COMPLIMENTARY COFFEE & COOKIES EVERY MONDAY CURRENT CATTLE MARKET PRICES CONTACT JOE 320-679-4333 **CURRENT HAY MARKET PRICES CONTACT RAY 651-252-5115**

Like to fly? Interested in Aviation?



Check out the Minnesota Flyer

(218) 485-4406 mnflyer.com



STAFF REPORT

NEWS@COUNTYSTAR.COM

Even though wintry weather seems to be slow coming to the area, local governments remind residents their winter parking restrictions begin on Nov. 1.

Below are the specific times and conditions when no parking will be enforced for each city in the area.

Isanti - No parking on any city street between 1 to 8 a.m. from Nov. 1 through March 31. Parking is permitted from 6 to 8 a.m. if there is no snow or it has been removed. The city removes snow within the city limits on public sidewalks and trails for every two-inch or more snow event.

Cambridge - Winter parking restrictions are enforced from Nov. 1 through March 31. During this time there is no parking on any city street from 10 p.m. to 7 a. m. Vehicles found in violation of this provision may result in an administrative citation being issued to the owner or operator and the vehicle may also be towed and impounded. Residents should sign up to receive snow

emergency alerts via the Everbridge Alert system on the Isanti County website https://member.everbridge.net/ index/371776664109116/#/signup.

Braham - No parking is permitted on any city street, city owned parking lot, or public right of way from Nov. 1 to April 1 between the hours of 2 a.m. to 7

North Branch - It is unlawful for anyone to park a vehicle on a public alley, street, or highway within the city limits between the hours of 1 a.m. and 7 a.m. from Nov. 1 until April 1, inclusive, or after any snowstorm until the snow has been removed or during snow removal time. It is unlawful for anyone to park a vehicle in a city-owned parking lot, except by city permit, between the hours of 2 a.m. and 5 a.m. from Nov. 1 until April 1, inclusive, or after any snowstorm until the snow has been removed or during snow removal time.

Rush City - No parking on any city street from 2-6 a.m. from Nov. 1 through April 15. No parking on streets any time snowfall exceeds three inches until streets are cleared.

Harris - No Parking on any Street



In order to avoid scenes like this where plows have to maneuver around parked cars and then make a second pass later, cities enact overnight winter parking restrictions, which begin on Nov. 1 each year.

1 a.m. to 7 p.m. No Parking anytime when snow exceeds three inches until streets are cleared. Violators will be

towed.



GALLEWEEN HAPPENIN



SATURDAY, OCTOBER 25

Isanti Faith Lutheran Church

From 1-3 p.m. 109 2nd Ave NW, Isanti

Long Lake Lutheran Church From 3-5 p.m.

3921 277th Ave NW, Isanti

Magician · Games

Trunk or Treating

Soup & Chili • Popcorn

Hot Chocolate • Hayrides

And Fun!!!

SUNDAY, OCTOBER 26

Trunk or treat

From 1 - 3 p.m. Free Tour decorated trunks and drop off candy. Shared parking lot of NE All Stars, M&H Appliance, Spalon Elite, Body Aesthetics, 150 Birch St. N, Cambridge.

WEDNESDAY, OCTOBER 29

Trunk or treat **North Brook Church** From 5:30 – 7:30 p.m. North Branch Outlet Mall We are excited to bless families and make a positive impact in our community. And hand out a lot of candy!

THURSDAY, OCTOBER 30

Halloween event featuring Jim Anderson

We R Able invites the public to a Halloween celebration at the **Chisago County Senior Center** in North Branch. The evening includes a meal, music by Jim Anderson, treats, and a costume fashion show.

More info 320-358-3616

FRIDAY, OCTOBER 31

Boka Haven

From 2-4 p.m.

5251 386th St. North Branch

Trick or treating

From 3-6 p.m.

Discover Downtown

Trick or Treat Info:

discoverdowntowncambridge.org

Common Ground:

A United Methodist Community

From 5:30 – 7 p.m.

404 Cypress St N, Cambridge

Trunk or treat River of life Church

From 5 - 7 p.m.

242 3rd Ave NW, Cambridge



Call Dean's today to

763-444-3517

DeansHeatingandAC.com



www.MyCambridgeDentist.com





Rush City



When it comes to heating, air & water conditioning

systems, we're your

solution. 320-629-3531

815 Main St. S., Pine City

dalesheatingandappliance.com





www.cambridgedentalcenter.com







Know the difference between white-tailed deer, elk

BY KELSIE LASHARR NEWS@COUNTYSTAR.COM

People sometimes report seeing elk in a wider geographical area outside of far northwestern Minnesota. Deer hunters need to make sure they can distinguish between the two species in the

field. The Minnesota Depart-

ment of Natural Resources website (mndnr.gov/hunting/ deer-elk-id.html) has drawings and traits listed to help distinguish elk from whitetailed deer. Additionally, people are encouraged to report elk sightings in Minnesota using the online elk sighting reporting tool (mndnr.gov/ elk/elk-sightings.html).

Where to vote on Nov. 4

STAFF REPORT

NEWS@COUNTYSTAR.COM

Residents in the Cambridge-Isanti School District boundaries are reminded if they want to cast their vote in the district's bond referendum on Election Day, they may not be doing so at their regular precinct.

In the interest of minimizing election day costs, the school district has designated two polling places — the Cambridge Fire Hall and Isanti Community Center. To see where to go based on your regular precinct, see the sidebar.

The school district has also scheduled two early voting events leading up to election day: On Friday, Oct. 24, from 5 to 8 p.m. at the Cambridge Primary School at 310 Elm Street North, and Saturday, Nov. 1, from 10 a.m. to 3 p.m. at the Cambridge-Isanti High School, 430 8th Avenue NW.

ELECTION DAY VOTING

Residents of City of Cambridge P-1, City of Cambridge P-2, Dalbo Township, Maple Ridge Township, Cambridge Township, Stanchfield Township, Springvale Township, Wyanett Township, Isanti County; and Fish Lake Township, Chisago County. Vote at:

Cambridge Fire Hall 300 3rd Ave NE. Cambridge, MN 55008

Residents of City of Isanti P-1, City of Isanti P-2, Athens Township, Bradford Township, Isanti Township, Oxford Township, Spencer Brook Township, Stanford Township, and North Branch Township, Isanti County. Vote at:

Isanti Community Center 2081/2 1st Ave. NW Isanti. MN 55040

WORSHIP

Baptist

First Baptist Church

304 S. Main St., Cambridge, 763-689-1173. Call the church office or visit our website for current service times and programs. firstbaptistcambridge.org

North Isanti Baptist Church

Lead Pastor: Travis Blake 2248 313th Ave. NE, Cambridge, MN 55008. www.nibchurch.com Email: nibchurch@msn.com 763-689-3576.

8:30am Worship Service (traditional

10:45am Worship Service (contemporary style)

Springvale Baptist

Pastor Zane Hall 9:30am Sunday School 10:30am Sunday Worship Wednesday: 6:00 pm Band of Brothers Thursday: 10:00 am Ladies Bible Study **Evangelical Free** 410 County Road 6 NW Stanchfield, MN 55080 763-689-1373 springvalechurchmn.org

Sunrise Bible Church 41300 Second St., North

Branch, Pastor David Stertz. Sunday school for all ages 9:30am, Sunday morning Worship 10:30am, Sunday evening 6pm, Wed. Kids 4 Truth & Bible studies for all ages 6:30pm. More info at sunrisebiblechurch.org or 651-674-4107.

Catholic

Christ the King

305 Fern Street N Cambridge, MN 55008 763-689-1221 Friday 8:30am Saturday 4pm email brigitte@isantiacc.org Website: isantiacc.org

St. Elizabeth Ann Seton

207 Whiskey Rd NW, Isanti, MN. 763-444-4035 Email: brigitte@isantiacc.org Mass: Tues. & Wed. 8:30am. Sun. 8:30am. isantiaac.org

Evangelical Covenant

Karmel Covenant Church 5799 County Road 6, Princeton MN 763-389-3169 Lead Pastor: Jason Hovis Pastor of Youth: Kohl Hanson Sunday School for All Ages (school year only): 9-10 a.m. Sunday Worship (in person & online): 10:30-11:30 a.m. Wednesday Programming (school year Braham Evangelical Lutheran

Family meal at 5:30 p.m. with AWANA and Youth Group from 6:30-8 p.m.

Dale Evangelical Free Church

45268 Brunswick Rd. Harris, MN 763-689-5817 Pastor/Teacher Dr. Harvey Martin. Sunday School – all ages 9am. Sunday Service 10:25am. www.daleefc.com

Kost Evangelical Free Church

37405 Kost Trail, North Branch, MN -Jct. of CR 11 & CR 72 651-583-3281 · Kostchurch.org Pastor Josh Jensen Sunday worship service 9:30 am followed by fellowship & Sunday School Youth group Wednesdays 7 pm Respawn Gaming Ministry for teen boys - 2 Fridays per month.

Oxlip Evangelical Free Church

29237 Roanoke St NW, Isanti (1 mile West of Cty 5 and Hwy 47) 763-444-5134 oxlip.org 9am Worship Service 10:45am Christian Education 6 to 7:30pm

This directory is paid for and made possible by the participating churches listed. Proud to sponsor and salute our local churches

www.wyanettevangelicalfree.org Pastor Bruce Talso 763-221-4469 Sunday School 9:30 am Morning Worship 10:30 am Mondays - Women's Evening Bible Study 6:00 pm

Tuesdays - Men's Bible Study 5:00 pm Wednesdays - Midweek Bible Study/ Praver 2:00 pm

Thursdays - Women's Morning Bible Study 9:30 a.m. at Heart Matters Ministry, 403 1st St. Princeton A LOVING CHURCH PROCLAIMING A LIVING MESSAGE!

Lutheran

Church (ELCA)

Central Drive W. & Cty Rd 4, Braham 320-396-2755

Sunday: 9:30 a.m. Worship Service -In-person & Live on Facebook Office hours 9:00 a.m. to 1 p.m. Tues., Wed., Thurs.

Calvary Evangelical Lutheran **Church Of Rush Point (ELCA)** Pastor Vicki Vandervegt

320-358-4829, 600 Rush Point Dr. 10:30am Worship with Fellowship folmy.calvaryofrushpoint.org. Of fice: calvary rush point @gmail.com

Cambridge Lutheran Church (ELCA)

621 Old North Main Street, Cambridge 763-689-1211 Traditional service: 8:30 a.m. Contemp service: 9:15 & 10:30 a.m. KidZone 9:15 & 10:30 a.m. www.cambridgelutheran.org Facebook: fb.com/Cambridgelutheran YouTube: tinyurLcom/Cambridgelutheran 10:30

Christ Ev. Lutheran Church (WELS) Fall

32962 Vickers St. NE, Cambridge, 763-689-5333 Pastor Samuel L. Biebert. Awana children's ministry Wednesdays Sunday Worship 9am, Sunday School/ Bible Class 10:30am www.christcambridge.com

Wyanett Evangelical Free Church First Lutheran Church (ELCA)

guide

12 Miles West of Cambridge on Hwy 95 43779 Gates Ave., Harris. 651-674-4498. Handicapped accessi-Pastor Vicki VanderVegt

Sunday Worship 9:20am Coffee & fellowship following service Email: firstlutheran@q.com www.firstlutheranharris.org

Joy Lutheran Church (Missouri Synod)

1155 Joy Circle, Cambridge 763-689-4355 www.joylutheran.net Pastor James Ritter 8:30 a.m. Traditional Service 10:30 a.m. Contemporary Service

Living Branch Lutheran Church (LCMS)

North Branch 651-674-5576 Pastor Glen Kleppe Sunday Worship 10am Sunday School 9am Sunday Adult Bible Study 9am www.livingbranch.org email: office@livingbranch.org

6486 Elm St (PO Box 335),

Long Lake Lutheran Church (ELCA) St. Stephen's Lutheran Church 3921 277th Ave NW Isanti, MN 55040

763-444-5315 Pastor Sue Olson & Pastor Rebecca Holland All Are Welcome! 9 am Worship & 10 am Sunday School Holy Communion: 1st and 3rd Sundays Wednesdays 6 pm Confirmation

Salem Lutheran Church

4638 381st Ave. NW, Dalbo, MN 55017. 763-689-1687 Join us for worship every Sunday at Sunday School 11:00 resuming in the Coffee fellowship after worship www.salemlutherandalbo.com

Spring Lake Lutheran Church (ELCA) 8440 Erickson Road, PO Box 958,

North Branch, MN 55056 (9 mi. E. of Cambridge on Hwy. 95, North one block on Erickson Road). 651-674-4606. Pastor Vicki VanderVegt.sllchurch.org

Email: sll.church@gmail.com 8:15am Worship with fellowship following

St. John Lutheran Church (Missouri Synod)

28168 Jodrell St. NE, North Branch Located 6 mi. E. of Isanti on Co. Rd. 5: (or 7 mi. W. of North Branch on Co. Rd. 5); then 1-1/2 mi. S. on Co. Rd. 12. 763-444-5988, Paul Anderson, Pastor; Sunday 9am Worship; 10:20am Adult Bible Study; Thursday 6:30pm Bible study. Email: stjohnlutheran@att.net

St. John's Lutheran Church (Missouri Synod)

980 West 4th Street, Rush City 320-358-3623 Sunday 8:45am Worship Monday 10am Longer Look Bible Study stiohnsrushcitv.org

(Missouri Synod)

400 SE 8th St., (Isanti #4 E.), PO Box 37. Braham 320-396-3103 9:30am Sunday School & Adult Bible Study. 10:30am Worship.

Trinity Lutheran Church (ELCA)

ststephensbraham.org

38460 Lincoln Trail, North Branch 651-674-7047 Pastor Paul Cannon In person and online worship 8 & 10 am Worship 9 am Coffee Hour 9 am Sunday School www.trinitynorthbranch.org office@trinitynorthbranch.org

Methodist

Common Ground - A United **Methodist Community**

404 Cypress St. North, Cambridge. 763-689-2071. Pastors Amelia & Andrew Buschena. Sunday 9:30am Worship. Livestream of services and more info at commongroundumc.org. Everyone Counts!

Non-Denominational

37126 MN-65, Stanchfield, MN 55080

Grace Gospel Church

763-308-5618 Coffee fellowship: 9:45am Service: 10:00am Pastor: Tim Miller www.gracegospelmn.org info@gracegospelchurchmn.com Located just north of Grandy on 65, across from East Central Diesel, with three large crosses near the road. We look forward to having you!

Journey of Faith

Bible based worship. 651-600-9878. faiththroughaction777@gmail.com Sunday fellowship 9am Worship & Youth Ministry 10am Come as you are. All welcome. Junction Bowl. 123 Cajima Street, NE, Isanti. Refreshments served.

JustPassinthru IHS Ministries

Becoming Agape - Allowing the Holy Spirit to transform lives 763-228-0883 Meeting at Crossroads Commons 1001 1st Ave. E., Suite 100, Cambridge justpassinihs@gmail.com

Justpassinthru.net Pastor Tom Bakke Sunday mornings at 10 am Sunday nights and Wednesdays

Pentecostal

The Journey New Life Church 601 Heritage Blvd NE, Isanti

Pastor David L. Willis. Sunday 10am Worship & the Word & Kids' Church. Sunday 6pm Family Worship. Wednesday 7pm Family Breakout Classes. 763-689-4471

Thejourneynlc.org

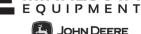
To Advertise in this Spot, **Contact:**

Kellie Champion

Classified Ad Consultant 651-407-1237

Email: sales@countystar.com

MINNESOTA



Hwy. 65 N, Isanti, MN www.MinnesotaEquipment.com

763-444-8873



763-689-3360









14 ISANTI-CHISAGO COUNTY STAR COUNTY STAR

NOTICES

STATE OF MINNESOTA COUNTY OF ISANTI DISTRICT COURT TENTH JUDICIAL DISTRICT FAMILY COURT DIVISION Case Type: Custody

Court File No.: 30-FA-25-18 In Re the Custody of B.R.O: Trisha Ann Olson, Petitioner, and Karen Lynn Olson, Intervenor.

SUMMONS
TO: JACOB LOWTHIAN, WHO'S
LAST KNOWN ADDRESS WAS IN
ISANTI COLINTY

YOU ARE HEREBY SUMMONED AND REQUIRED to serve upon Intervenor's attorney an Answer to the Petition which is herewith served upon you, within twenty (20) days after service of this Summons, exclusive of the date of this service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the Petition. This proceeding involves the custody of minor children.

NOTICE OF TEMPORARY RESTRAINING PROVISIONS

NOTICE OF TEMPORARY RESTRAINING PROVISIONS AND ALTERNATIVE DISPUTE RESOLUTION PROVISIONS

UNDER MINNESOTA LAW, SERVICE OF THIS SUMMONS MAKES THE FOLLOWING REQUIREMENTS APPLY TO ALL PARTIES TO THIS ACTION UNLESS THEY ARE MODIFIED BY THE COURT OR THE PROCEEDING IS DISMISSED:

A. NEITHER PARTY MAY HARASS THE OTHER PARTY; AND B. PARTIES TO A PATERNITY PROCEEDING ARE ENCOURAGED TO ATTEMPT ALTERNATIVE DISPUTE RESOLUTION

PURSUANT TO MINNESOTA LAW. ALTERNATIVE DISPUTE RESOLUTION INCLUDES MEDIATION, ARBITRATION, AND OTHER PROCESSES AS SET FORTH IN THE DISTRICT COURT RULES. YOU MAY CONTACT THE COURT ADMINISTRATOR ABOUT RESOURCES IN YOUR AREA. IF YOU CANNOT AFFORD TO PAY

FOR MEDIATION OR ALTERNATIVE DISPUTE RESOLUTION, IN SOME COUNTIES, ASSISTANCE MAY BE AVAILABLE TO YOU THROUGH A NONPROFIT PROVIDER OR A COURT PROGRAM. IF YOU ARE A VICTIM OF DOMESTIC ABUSE OR THREATS OF ABUSE AS DEFINED IN MINNESOTA STATUTES, CHAPTER 518B, YOU ARE NOT REQUIRED TO TRY MEDIATION AND YOU WILL NOT

BE PENALIZED BY THE COURT IN LATER PROCEEDINGS.

NOTICE OF PARENT EDUCATION PROGRAM

REQUIREMENTS MINNESOTA UNDER STATUTES, SECTION 518.157, IN A CONTESTED PROCEEDING INVOLVING CUSTODY PARENTING TIME OF A MINOR THE PARTIES MUST PARTICIPATION IN A BEGIN PARENT EDUCATION PROGRAM THAT MEETS MINIMUM STANDARDS PROMULGATED BY THE MINNESOTA SUPREME COURT WITHIN 30 DAYS AFTER THE FIRST FILING WITH THE COURT. IN SOME DISTRICTS, PARENTING EDUCATION MAY BE REQUIRED IN ALL CUSTODY OR PARENTING PROCEEDINGS. YOU MAY CONTACT THE DISTRICT COURT ADMINISTRATOR FOR ADDITIONAL INFORMATION REGARDING THIS REQUIREMENT THE AVAILABILITY OF PARENT EDUCATION PROGRAMS.

IF YOU VIOLATE ANY OF THESE PROVISIONS, YOU WILL BE SUBJECT TO SANCTIONS BY THE COURT.

Dated: October 3, 2025
KELSEY LAW OFFICE, P.A.

By: s/Robert F. Caldecott Robert F. Caldecott, Esq. (#401777) 20 North Lake Street, Suite 301 Forest Lake, MN 55025 Telephone: 763-689-8931 robert@kelseylawyer.com

ATTORNEY FOR INTERVENOR
Published in the Isanti-Chisago
County STAR on October 9, 16,
23, 2025

STATE OF MINNESOTA DISTRICT

COURT

County of: Isanti Judicial District: 10th Judicial District

Court File Number: 30-JV-25-75 Case Type: CHIPS - Permanency

In the Matter of the Welfare of the Child of: Karlie Micaila Weberg, Mother; and Jeremy John Stapher, Alleged Father

Summons and Notice Termination of Parental Rights

Matter (CHP-115)

NOTICE TO: Karlie Micaila
Weberg, Above-named parent(s) or
legal custodian(s).

1. A Termination of Parental Rights Petition has been filed in the Juvenile Court alleging that parental rights of the above-named parent(s) or legal custodian(s) to the child(ren) named in the petition should be permanently severed.

2. This is your notice that this Termination of Parental Rights case is scheduled for a remote hearing before the Juvenile Court located at 555 18th Avenue SW Cambridge Minnesota 55008, on November 10, 2025 at 3:00 PM or as soon after as the case can be heard. Please contact court administration to get the remote hearing information.

the remote hearing information.
3. YOU ARE ORDERED to appear before the Juvenile Court at the scheduled time and date.

the scheduled time and date.
4. You have a right to be represented by counsel.

5. If you fail to appear at the hearing, the Court may still conduct the hearing and grant appropriate relief, including permanently severing the parental rights of the above- named parent(s) or legal custodian(s) or taking permanent custody of the child(ren) named in the Petition.

Dated October 9, 2025 BY: Isanti County Court Administration

555 18th Avenue SW Cambridge Minnesota 55008 763-290-7020 Published in the Isanti-Chisago

23, 2025 County STAR on October 16, 23, 2025 30, 2025

STATE OF MINNESOTA ISANTI COUNTY

District Court 10th Judicial District Court File Number: 30-PR-25-87 Case Type: Informal Probate

In re the Estate of Lorena Kay Mains a/k/a Lorena K. Mains a/k/a Lorena Mains, Deceased

Lorena Mains, Deceased
Notice of Informal Probate of
Will and Appointment of Personal
Representative and Notice to

Creditors TO ALL INTERESTED PERSONS AND CREDITORS:

Notice is hereby given that an application for informal probate of the above-name Decedent's

Last Will dated February 8, 2004 has been filed with the Probate Registrar, and the application has been granted. Notice is also given that the Probate Registrar has informally appointed the following:

Name: Daniel Leroy Mains Address: 39825 Xenon ST NW Dalbo MN 55017

as personal representative of the Estate of the Decedent. Any heir, devisee or other interested person may be entitled to appointment as personal representative, or may object to the appointment of the personal representative. Unless objections are filled pursuant to Minn. Stat. § 524.3-607, and the court otherwise orders, the personal representative has full power to administer the Estate, including, after 30 days from the date of issuance of letters, the power to sell, encumber, lease or distribute real estate.

Any objections to the probate of the Will, or to the appointment of the personal representative, must be filed with this court, and will be heard by the court after the filing of an appropriate petition and proper notice of hearing.

Notice is also given that, subject to Minn. Stat. § 524.3-801, all creditors having claims against the Estate are required to present the claims to the personal representative or to the Court Administrator within four (4) months after the date of this Notice, or the claims will be barred.

Attorney for Personal Representative

CHELSIE JEAN TROTH Attorney License No.: 395709 Troth Law LLC 210 Main Street South Pine City MN 55063

Pine City MN 55063
Telephone: 320-629-2727
E-Mail: chelsie@trothlaw.com
Date: 10/6/2025

Probate Registrar: Pamela Kreier
Date: 10/6/2025
Court Administrator: Erin
Boettcher

Published in the Isanti-Chisago County STAR on October 16, 23, 2026

PUBLIC HEARING

CAMBRIDGE PLANNING COMMISSION NOTICE OF MEETING

The City of Cambridge Planning Commission will hold a regular meeting on Wednesday, November 5, 2025, at 7:00 pm in the Council Chambers of Cambridge City Hall, 300 3rd Avenue NE, Cambridge, Minnesota 55008, to discuss the following public hearing items and other items on the agenda.

1. PUBLIC HEARING – A request

1. PUBLIC HEARING – A request by Denise Nelson, 2830 Holly St S, Cambridge, MN 55008; for an Interim Use Permit for the keeping of fowl. The legal description is Lot 17, Block 1, Goldenwood, Isanti County, Minnesota.

2. PUBLIC HEARING – A request by Roger Vanelli, site address 626 Main St N, Cambridge, MN 55008; for an Interim Use Permit for Cannabis Retail. The legal description is a lengthy description including parts of lots 8,9, 11, and 13, Auditors Subdivision 8, Isanti County, Minnesota.

3. PUBLIC HEARING – A request by Mohammed Amro, site address 130 Cleveland St N, Cambridge, MN 55008; for an Interim Use Permit for Cannabis Retail. The legal description is Lots 10, 11, 12, and part of lot 1, block 1, Barkers Subdivision, Isanti County, Minnesota.

More information is available at Cambridge City Hall, 300 3rd Avenue NE, Cambridge, MN 55008, including full legal descriptions. Cambridge Planning Commission Meetings are typically scheduled on the 1st Tuesday of every month and are open to the public.

Marcia Westover

Community Development Director Published in the Isanti-Chisago County STAR on October 23, 2025

NOTICE OF PUBLIC HEARING NORTH BRANCH PLANNING COMMISSION

Notice is hereby given that the North Branch Planning Commission will hold Public Hearing on Wednesday, November 5, 2025, at 6:30 p.m., or as soon thereafter as the matter may be heard, at North Branch City Hall, 6408 Elm Street, North Branch, Minnesota. The purpose of this public hearing is to allow for public testimony regarding a proposed Preliminary and Final Plat for a lot split, creating two additional lots for Walker Hill Farm at 40926 Hemingway Ave.

Applicant(s) Sarah Wald Property Owners(s) Violet Bibeau

General Location(s) South side of 410th Ave, West of Hemingway Ave

Legal Description THE NORTHEAST QUARTER (NE ¼) OF THE NORTHEAST QUARTER (NE ¼), SECTION 9, TOWNSHIP THIRTY-FIVE (35), RANGE TWENTY-ONE (21), Chisago County, Minnesota

PID(s) 11.00148.00

Pertinent information about this request is on file at City Hall. Persons interested in providing comment as to this request may do so in writing at or before the public hearing. Comments may be sent to: Ryan Saltis at ryans@ci.north-branch.mn.us.
Ryan Saltis

ryans@ci.north-branch.mn.us

(651) 277-5227 Published in the Isanti-Chisago

County STAR on October 23, 2025

Retired croplands offer hope for carbon storage

Burning fossil fuels has elevated atmospheric carbon dioxide, causing massive changes in the global climate including extreme temperatures and weather events here in the Midwest. Meanwhile, human activities have increased the amount of nutrients like nitrogen and phosphorus in grasslands and forests. These are the elements in fertilizer that make lawns greener and farmlands more productive.

This overabundance of nutrients can lead to reduced water quality, the spread of invasive species and the loss of native species. However, it can also help plants capture carbon dioxide from the atmosphere and store it in the soil. This creates a paradox for environmental management: will reducing nutrient pollution make climate change worse by causing a release of carbon dioxide from the soil?

New research from the College of Biological Sciences published in Nature Geoscience took advantage of a 40-year ongoing experiment at the University of Minnesota's Cedar Creek Ecosystem Science Reserve to study the impact of nutrients on carbon storage in abandoned croplands. Professors Eric Seabloom, Elizabeth Borer and Sarah Hobbie and co-authors wanted to determine how nitrogen (and other nutrients associated with farmland) impacted carbon sequestration and whether reducing nutrient inputs could trigger a release of carbon dioxide back to the atmosphere.

The team discovered:

Nutrient addition increased soil carbon storage after intensive tilling.

These soil carbon gains persisted for at least three decades following cessation of fertilization and tilling. Lasting soil carbon gains occurred despite plant biomass rapidly returning to pre-fertilization levels, and as plant community composition recovered from the effects of fertilization.

Carbon can remain stored in soils for decades fol-



lowing reduced nutrient pollution as long as the soil remains untilled.

"Understanding human impacts on the Earth's ecosystems is challenging because these systems respond over multiple decades," said Seabloom. "Multidecadal experiments like the one underpinning this project are incredibly rare and valuable. The Cedar Creek Ecosystem Science Reserve and Long Term Ecology Research sites host some of the most significant long-term experiments in the world. They have been central to making the University of Minnesota one of the very top schools for ecology worldwide."

As agricultural methods become more efficient, increasing amounts of farmland in North America are being retired from production. This land presents an opportunity for carbon storage and ecological renewal. Future research is likely to focus on how retired farmland can be used by stakeholders to transform rural areas, promoting carbon storage and native species recovery alongside rural economic development and recreational access. "The College of Biological Sciences at the University of Minnesota



Nov. 1 thru Dec. 12



Minnesota Attorney



INJURED?

We've Helped Thousands Get Compensation

Contact Us Today For Free Advice

Car Accidents Personal Injury Workers' Compensation

320-433-4994 www.FieldsInjury.com



You Built Your Business. We'll Help You Grow It.

practical skills and access capital. For more than 15 years, our training









pen House When: 9AM - 6PM

Wed., Oct. 29th & Thurs., Oct. 30th





We want to celebrate with you!

Stop by to pick up your

Best of Reader's **Choice Award**

Take a photo with your award! Enjoy complimentary refreshments We look forward to seeing you there!





Stuff a Truck

November 1 from 9 a.m. to 1 p.m. at



209 6th Avenue Northeast, Isanti

102 Services

Alterations and clothing repairs, 25 years experience. 320-396-4152 Contact Rosemary. Braham

CHIMNEY/ROOFING INSULATION SER-VICES 612-845-0289 WANTED FORD TRUCK 97-08 RE-PAIRABLE 612-845-0289.

Get up to 50 channels charge. Dave's TV and Antenna. Call 320-515-0270.

107 Home/Business

Cleaning

Housekeeping: fordable housekeeping service, great attention to detail and flexible schedule. Call 612-244-6714

112 **Tree Service**

Tree Fellers - Tree removal, trimming, stump grinding (even if we don't cut your trees!). hazard limbs. yard friendly equipment. 25+ years experience. Insured. Call for free estimate 763-443-2631

115

Heating & Cooling

Central Boilers. Classic Edge Titanium HDX EPA certified **OUTDOOR WOOD** FURNACE. \$2,000 Tax Credit. Prices as low as \$230 per month! Call Rasmussen Construction Inc. 612-

PLACE A CLASSIFIED TODAY 763.689.1181

805-2362.

201 **Child Care**

Deb's Tiny Tots experience. Infant thru school ages. Certified CPR/First Aid. Braham. 763-333-4990.

351 **Antiques**

1940 Marx Streamline Steam type electric train, 7 cars, 24 extra track, great condition, \$250. 763-786-

Wanted. Antiques Agates, jewelry, primitives, German military, Coleman lanterns. fishing, hunting, glass, glass, silver, coins, cast iron pans. 651-

238-0909, Gary, Mora,

358 **Firewood**

16-Inch seasoned, mixed hardwood. Two cord loads \$475. 20outdoor stove wood, mixed hard-Two cord woods. loads \$450. Two cord loads 16" birch or oak \$475. Delivery charge over 25 miles. 320-679-1815.

Terry's Firewood 16" mixed hardwood, 16" red oak, also boiler wood size. Free delivery in Mora, Hinckley, Pine City area. 763-220-9308 anytime.

362 Miscellaneous

Buying sports card collections call Tom

612-701-7396

362 **Miscellaneous**

Looking for that perfect gift for an anniver sary or birthday? Think about giving a subscription to the Kanabec County Times. Call our office today (320)679-2661 to start delivery - we accept Visa or Mastercard!

Where those in the know go

Sell your stuff quickly in the Classifieds. It's simply the best way! To place an ad. stop in at THE ISANTI-CHISAGO COUNTY STAR or CALL 763.689.1181

sales@countystar.com

TO PLACE AN AD

OR EMAIL

401 **Auctions**

Saturday, Oct. 25, 10:02 a.m. 3 Party Es-Auction, 2475 170th Ave., Mora, MN, Stromberg Farm. 2017 GMC 2500 Sierra HD 4x4, 2002 Polaris Sportsman 500 w/plow & lq. rack on rear, Long rifles, bows & ammo, 7'x12' tandem axle flatbed trailer w/ramps, 8'x18' Aven 1997 Enclosed trailer w/drop down door, 200+ traps, Collectibles, Sporting goods, draft horse bobsled, Service manual collection, Lawn &

garden items, Tools, Household. Auctions by Norby. Col. Kevin Norby, Auctioneer, Lic. no. 33-03, 320-279-0712, midwest-

tionsbynorby.com.

auctions.com/norby, **OR EMAIL** tionsbynorby1, aucsales@countystar.com

NOTICED.

404

Garage Sales

Annual 4-H Rum-

mage Sale. \$5.00/bag.

Too big for a bag,

make honest offer

Books 25/\$2.00. Kan-

abec County 4-H

building at the fair-

grounds. 8-5, Thurs.-Sun., 10/30-31, 11/1

and next 3 weeks

weather permitting.

Reach potential customers easily with a display ad.

TO PLACE AN AD **CALL OR STOP IN!**

Isanti-Chisago County Star 651-407-1237

CAMBRIDGE The City of Cambridge is seeking

applicants for a part-time receptionist for the Finance Department. Hours are generally 12:00 pm-4:30 pm during the months of September-May and 12:00 pm-5:00 pm during the months of June-August. May occasionally be requested to work additional hours to assist with back-up for staff or special projects.

Key responsibilities are greeting-assisting customers, answering a multi-line phone system, responding to inquiries, entering cash receipts into computer system, backing up utility billing clerk, filing, and electronic records management. Key competencies are excellent customer service, attention to detail, solid verbal and written communication skills, confidentiality, and the ability to organize priorities. Minimum qualifications are a high school diploma (or GED equivalent) and one year of clerical support work experience. Starting

salary range is \$20.36 per hour. Applications are available on-line at www.ci.cambridge.mn.us or by calling 763-689-3211. Applications should be submitted by email to abruzer@ci.cambridge.mn.us, or mailed to the City of Cambridge, 300 3rd Avenue NE, MN 55008 by 12:00 Noon on Tuesday, November 4, 2025.

Place an ad today! Call 763.689.1181 or email sales@countystar.com to

place a classified ad!

16 ISANTI-CHISAGO COUNTY STAR CountyStar.com OCTOBER 23, 20

BOBCAT BLITZ - HURRY - ENDS SOON!



As low as 0% for 36 months* or up to \$9,000 Rebate in lieu of financing.

With the fully customizable T66, you'll make a big jobsite impression while leaving behind minimal ground disturbance. Its unique balance of power and maneuverability makes the T66 a highly productive workhorse with impressive lifting and pushing power.

BOBCAT CT5555 COMPACT TRACTOR



The fully equipped 55-hp, turbo-charged CT5555 delivers performance and comfort with an electronic hydrostatic transmission and deluxe factory-installed, enclosed cab.



Bobcat®



Authorized Bobcat Dealer

At the Intersection of 95 and 47 763-689-1794 www.crawfordsequip.com

*Offer ends 10/31/2025. Available at participating and eligible dealers only. Offer may vary by product type, series, model and select units in dealer's current inventory. Must take delivery from dealer stock by 10/31/2025. Offers available on new equipment in US and Canada only. Some restrictions apply. Length of contract and rate may vary. Monthly payment subject to change. Prior purchases not eligible. See dealer for details. Financing provided on approval of credit by authorized Bobcat finance providers to well-qualified buyers. All finance programs and rates are subject to final approval by the applicable Bobcat finance provider and are subject to change at any time without notice. Administrative fees may apply. Offer not available to government accounts, national accounts and municipal/utility bid customers. Bobcat Company reserves the right to extend or discontinue any of these programs at any time without prior notice.