

AN ECHO PRESS EDITORIAL

Scammers are now targeting college graduates

It's almost cap and gown time. College students are about to take a big step in their lives – graduation.

But they should be wary of scams that could trip them up.

Scammers are taking advantage of recent changes to student loan repayment programs in order to confuse borrowers, tricking them into falling for a variety of schemes, according to the Better Business Bureau, which issued an alert about the scams last week.

Currently, payments are paused on virtually all federal student loans through Aug. 31, 2022, and no interest is accruing. But just because student loan repayment is on pause, doesn't mean that scams are, the bureau said. Graduates should carefully research trustworthy sources related to federal repayment plans before giving any personal information.

Other tips from the bureau:

- ▶ Watch out for companies promising to reduce debt by lowering payments through enrollment in student loan forgiveness or other programs. They may also falsely promise to apply monthly payments to consumers' student loans and to improve credit scores – all you have to do is pay a small fee so they can negotiate with the lender on your behalf. In another version, dishonest collectors claim they can save money by consolidating loans – if a minimal fee is paid. Keep all of your personal information private and never give it to an unsolicited source.
- ▶ Protect yourself from

student loan scammers: Research the lender. Visit BBB.org to read business profiles and check out companies before working with them. The FTC has consumer education related to student loan debt relief scams at [ftc.gov/StudentLoans](https://www.ftc.gov/student-loans).

- ▶ Empty promises lead to an empty wallet and more debt. Only scammers promise fast loan forgiveness. Scammers often pretend to be affiliated with the government. Never pay a fee upfront for help. Never share sensitive information, such as your Federal Student Aid or FASA ID.

- ▶ Find a reliable source. Consumers can apply for loan deferments, forbearance, repayment and forgiveness or discharge programs directly through the U.S. Department of Education or their loan servicer at no cost, and do not require a third party.

- ▶ Report it. If you have been a victim of a suspected scam, report it at [BBB.org/ScamTracker](https://www.bbb.org/scamtracker). For more information, visit [StudentAid.gov](https://studentaid.gov) for federal student loan repayment options. Student loans can be forgiven only under specific circumstances, so contact your lender directly to see if any options are available to you.

The bureau's final advice: If it seems too good to be true, it probably is. A company that claims it can erase student loan debt in minutes is not being honest. This type of scheme is similar to a government imposter scam, so watch for the warning signs.

LETTERS

Property taxes in Douglas County have gone crazy

To the editor:
The property taxes in Douglas County have gone crazy. I live on a lake and I understand that because of that, my property taxes will be a little bit higher.

My property value in 2022 went up 8% and my taxes went up 6% and now my projected value in 2023 is up 17% and taxes projected at 14%. The county is taxing us right out of our homes.

The tax assessor says they have to raise value and taxes because the state requires them to do so because some homes sold for more than they were assessed for. What kind of drunken logic is that. My property value went up less than 1% from 2011 thru 2021 and my taxes stayed in line until the new high school was built. I wonder if any of the counties in Minnesota have ever gone back to the state and said that this is nuts and we need to fix this? I doubt it.

My question for Douglas County is, "What do you need all this extra money for?" Are you going to buy more buildings that you don't need, are you going to buy more lake property to make more parks that very few use, are you going to build more dangerous "roundabouts" or are you going to put it towards keeping our lakes, rivers and streams clean? I would hope it would be for the last item, but I'm not holding my breath.

The state is sitting with about a \$10 billion dollar surplus, and we have inflation at a 40-year high and you feel a need to tax people out of their homes. I don't get it. I can only hope that our county commissioners wake up and say enough is enough.

Rod Johnson
Alexandria, MN

Minnesota can be 'The Land of Broadband'

To the editor:
Affordable and reliable broadband is crucial if we want Greater

Minnesota to be competitive with the rest of the digital world. Our economy, our children's education, and many of our lives are now dependent on being connected to the internet.

Today, I want to update you on the progress we have been making at the Legislature to build out broadband to our communities and to underserved areas throughout our state. Improving rural economic development has always been a central issue of mine at the Legislature. This session we have the opportunity to make historic investments in Rural Border to Border broadband given a once-in-a-lifetime investment of federal dollars allocated to Minnesota.

As chairman of the Senate Agriculture and Rural Development Committee, my committee has been tasked with helping direct these federal funds to improve broadband connectivity statewide. Minnesota still has about 8% of the state in unserved or underserved areas. We should finish this job of building out broadband to the whole state.

The Senate legislation which will be on the Senate floor soon directs up to \$210 million of federal money to improve Minnesota broadband which is on top of the \$70 million we passed into law last session. Improving our connectivity has bipartisan support and should not be controversial.

Nonetheless, Democrats in the Minnesota House are working to siphon off this broadband funding for other purposes. Their proposals direct funding to "soft digital" expenses that are more focused on buying some people different "devices."

Let's get the broadband infrastructure built out first before we take our eye off the ball. The federal government dispersed this money specifically for broadband and it shouldn't be misappropriated for other purposes.

State Sen. Torrey Westrom
Elbow Lake, MN

A glimpse into post-COVID life

Are we starting to see now what post-COVID life might be like? It kind of seems that way.

The week before Easter my wife and I went to the annual Glenwood's Firemen's Fish Fry. It hadn't been held for a couple of years due to COVID and we opted to eat inside the fire hall even though a drive-thru meal pickup was also available.

We're vaxxed and boosted so it seemed like it might be OK and it was. It was nice to see so many people in one room and it was nice to see faces we hadn't seen for a long time. There was kind of an excitement in the room. It was fun.

While it seems like the worst is over, experts also tell us we're not done yet. The reason is that we have no system for testing how many people are infected with the latest version of the coronavirus. More variants can be created that restart this mess.

As we look back over the past two years we saw different approaches to various phases of COVID. There were lockdowns and specific business closures primarily to protect our health care systems from being inundated with COVID



JOHN STONE
In the Know

patients. Some came pretty close to being inundated, especially last fall, but we made it.

Some states mostly avoided lockdowns and mask mandates and there are a few studies underway to see which way worked the best. Initial results seemed to show that the economies of the states with the least restrictions fared better than those with more restrictions. But the trade-off was that the states with the least restrictions had higher death rates from COVID.

So that raises some interesting questions. Is there a balance someplace where a certain level of deaths is acceptable? Would acknowledging a certain percentage of people will die encourage more people to be vaccinated and voluntarily take precautions like wearing masks and avoiding crowds? Or is the only way to really slow the disease to employ lockdowns and restrictions?

More studies will probably provide better

guidance because they will be more specific. Right now state numbers are being compared. What are the numbers in dense cities where different restrictions were or were not applied? Is there a difference between dense cities and rural cities? How did health care systems fare under different state scenarios?

As of last week Pope County had recorded 3,046 confirmed cases and Douglas County had 10,970 according to Horizon Public Health. Pope County has had 17 COVID deaths since this started, Douglas County, 116. Most of us probably knew a person who died, or more than one person. This was a serious situation.

While COVID-19 may be moving from pandemic to endemic status there is very likely to be another virus that jumps from animals to humans that is dangerous to humans. Hopefully by then we'll have a better idea of best practices, but whether or not we choose to enact best practices may come back to that very difficult question: How do we balance the economy and human lives?

John Stone is the former mayor of Glenwood and former publisher of the Pope County Tribune and Starbuck Times. In the Know is a rotating column written by community leaders from the Douglas County area.

1997: Third Thronson sister crowned dairy princess

This Week in 1972 – 50 years ago: Forty-one Worthington businessmen and government officials came to Alexandria as part of a tour to see and hear how other towns are doing with their problems. The men from Worthington, a town with a population of 10,000 are concerned about the decline of rural population keeping their share of the local market as highways make it easier to travel other places and they are concerned about the parking issues in their city. What they found interesting is the idea that Alexandria has an identifiable theme or background; Alexandria with the Runestone and the theme "Birthplace of America" offered something to identify the town. The businessmen were also awed by Arrowwood; in fact, that's where they stayed when in town.

1972, 50 years ago: They are going to turn loose 1,000 Jefferson High School young people to participate in a clean-up of all school and park areas in the district as well as roadsides throughout the area, coming or going, whichever way you may be pointed. All refuse and other foreign material will be placed in bags and collected by city, county and National Guard trucks.

An entire semi-truck load of Johnson motors arrived at K & K Sports as part of the shipments expected to arrive this year. The 85 motors in the shipment, according to Norm Kvitek, have a retail value of nearly \$65,000. The motors range in size from



RACHEL BARDUSON
Observations from the Archives

2½ horsepower models to 125 horsepower.

1997, 25 years ago: The Alexandria City Council rejected a request from the Douglas County commissioners to contribute money to move the famous Big Ole statue a few feet west, to the sidewalk near the Runestone Museum. The statue was removed from its familiar place in the middle of North Broadway last fall to undergo structural repairs. In April the county board voted unanimously to allocate \$6,000 for Ole's move from the middle of the street because of safety concerns, but only if the city of Alexandria was also willing to put up \$6,000 and the Runestone Museum, which owns the statue, was willing to allow the move in the first place.

A \$1 million redevelopment project on the corner of Third and Nokomis Street in Alexandria includes a new Burger King restaurant.

2012, 10 years ago: Natural elements that promote flexible learning environments are being incorporated into the design of Alexandria's new high school. Classrooms will be set in an academic wing – it will be three-stories of "learning communities." The media center will be

located in the heart of the school on the second floor. The theater will host 1,000 seats. The commons area will be a large open space that incorporates a variety of dining and learning settings for students to gather.

Just for fun, 1997 – 25 years ago: It was the Triple Crown, literally, for the Stephen Thronson family at the American Dairy Association Banquet in Nelson when Kim Thronson was crowned Douglas County's Dairy Princess. Her two older sisters were also crowned princesses – Rhonda ten years ago, and Nikki two years ago. Molly Week and Jessica Siira were named Thronson's attendants. All are from Evansville.

Sports Trivia, 2012 – 10 years ago: A robot named Murphy, created by the mechatronics team from Jefferson High School in Alexandria, shot a basketball into the air while students cheered during a community night open house. The JHS FIRST Team 3313 built the robot in six weeks with a budget of \$3,500. The team won the entrepreneurship award at regional competition in March. Murphy made three out of four programmed shots. Team members include Ryan Johnson, Jeremy Bydlon, Bryce Klang, Kacy McCormick, Steph Shimota, Jenna Seward, Jordan Roatch, Tyler Floding, Brandon Thoennes and Gabe Klepper.

Rachel Barduson of Alexandria is a regular contributing columnist to the Echo Press Opinion page.

Reader Advisory Board helps improve newspaper

In its ongoing effort to improve the newspaper, the Echo Press has a Reader Advisory Board that meets every other month to offer feedback, story ideas and suggestions. Readers can also offer advisory board members their comments. Current members include Louie Seesz, Mary Anderson, Jim Nelson, Jane McCrery, Mark Hintermeyer, Judy Backhaus, Joel Novak and Mike Dempsey.