

CONNECTION



Barrel of Fun

Appleton couple
opens speakeasy

SILVER
JEWELRY

FOLK
ARTISTS



By Shirley Bloomfield, CEO
NTCA-The Rural Broadband Association

Professionally Secure

NTCA members are committed to your safety

As we enter the holiday season, it is an opportunity to acknowledge a group of professionals you may not realize is working diligently behind the scenes to make this season—as well as every month of the year—enjoyable and safe.

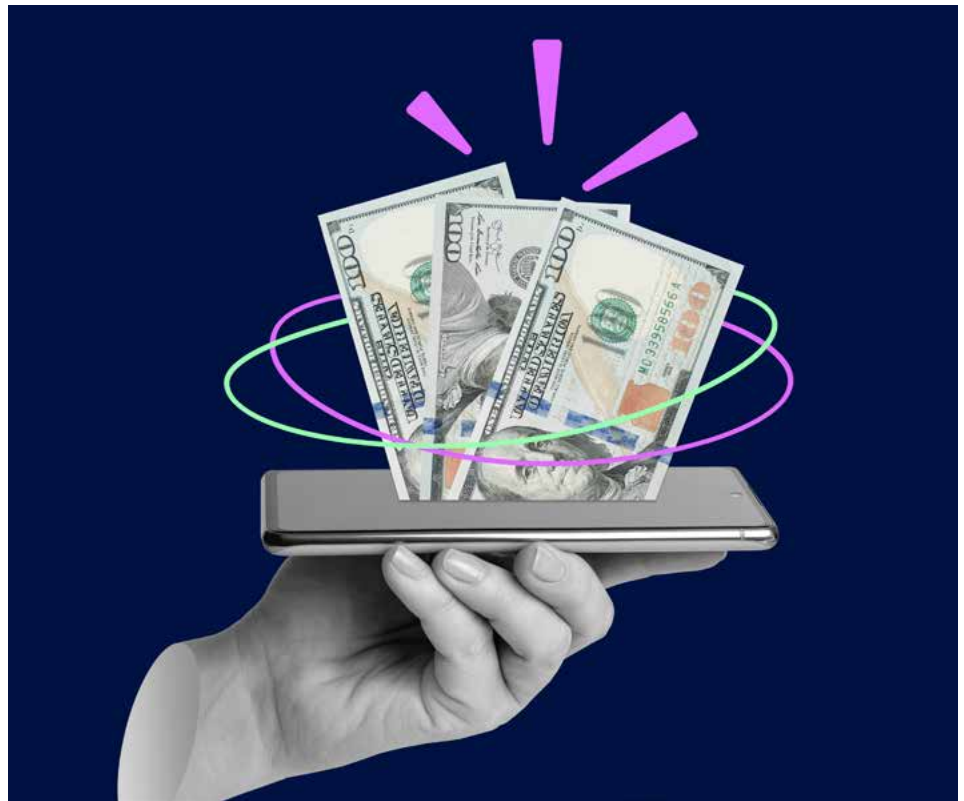
Many of you stream movies, music, short videos or interactive games, and there's always online shopping. NTCA members provide rural communities with the networks vital for all of this and so much more, from banking to education, telehealth and beyond.

Unfortunately, online risks do exist. Scammers may try to capture your personal information, or malicious websites might lead to insecure transactions. There are even attempts to disrupt the infrastructure itself.

Monitoring threats and vigilantly updating everything from software to security strategies is central to the day-to-day job of rural broadband providers. To help with this, NTCA created CyberShare: The Small Broadband Provider ISAC, an information-sharing network that allows participating providers to collaborate and share critical information. Whether it's learning about vulnerable equipment, software exploits, recent cyberattack attempts or mitigation strategies, this information sharing helps members proactively strengthen their defenses to keep you and your family safe online.

You play a role, too. When you're shopping online, make smart choices, such as relying on websites with addresses that begin with https, shop on well-established sites and lean on strong, secure passwords.

Together we can enjoy happy, safe holidays. 📱



Adobe Stock image by LarriBat

Use Caution With Cash Apps

While mobile payment apps like PayPal or Venmo make it easy to send and receive money online or through an app on a phone, scammers are also waiting to take advantage.

This service becomes an intermediary between your money and whoever is on the other end of a transaction, which can create an added layer of security.

But if a scammer tricks you into sending money, it's hard to get it back. The Federal Trade Commission notes the risks and offers tips for staying safe.

- Don't send a payment to claim a prize or collect sweepstakes winnings.
- Never give your account credentials to anyone who contacts you.
- Protect your account with multifactor authentication or a personal identification number.
- Before paying, double-check the recipient's information to make sure you're sending money to the right person.
- If you get an unexpected request for money from someone you do recognize, speak with that person directly to make sure the request really is valid, not a scam by a hacker who got access to their account.

If you find unauthorized payments or think you paid a scammer, immediately report the transaction to the service providing the payment app. Instructions should be available on the service's website. Also, report the scam to reportfraud.ftc.gov. 📱

Outside the Box

Personalized presents extend gift-giving beyond holidays

Looking for that gift that keeps on giving long after they've tossed the wrapping paper and bows? With a little online exploration, a nontraditional gift is out there for just about everyone on your list.

GAMING SUBSCRIPTIONS

Just like movie and music services, game subscriptions offer unlimited access to huge catalogs of titles for players who would rather not put up the \$70-\$80 average price for each individual game. Paying a part of the most popular subscriptions—Xbox Game Pass at \$9.99-\$19.99 per month, PlayStation Plus at \$17.99 or Apple Arcade at \$6.99—is a great way to show your gamers some love.

WATCH 'EM PLAY

Video game streaming involves broadcasting live gameplay over the internet, allowing viewers to engage with and watch other players in real time. Like livestreaming on Facebook and TikTok, game streamers provide content for viewers worldwide, playing video games and offering commentary.

Twitch is by far the most popular service, with more than 240 million monthly subscribers who play, watch, create content and follow other gamers. Three subscription tiers with different levels of perks range from \$4.99 to \$24.99 per month. Steam is also huge. Discord, Kick, Caffeine and DLive are other popular choices for gifting your interactive gamers, just confirm the platform they prefer so you're sure to get them a gift they can use.

'OF THE MONTH' CLUBS

With a quick internet search, you can set

up a monthly delivery of everything from pickles to pet chews to bath gels, bacon and beyond. Look at sites like Amazing Clubs or Month Club Store to find multiple choices in one spot.

A monthly themed box or crate can satisfy all ages, from educational toys at Crunchlabs and a monthly Lego set through Brick Loot to a spa-in-a-box from Therabox. Visit Cratejoy for a wide selection.

Consider a gift subscription to Dear Holmes, which mails weekly clues on fancy stationery for solving a Victorian-era crime. For \$50, six months' worth of mysteries will turn your person into a solo Sherlock or the leader of a team of Watsons who share stories on YouTube.

GIFT CARDS

You've no doubt noticed the columns of gift cards at your supermarket or drugstore. They look like colorful credit cards, and that's exactly what they are. These pieces of plastic can be applied toward almost anything from cash to food delivery services. The easiest way to give something everyone wants and by far the simplest to ship, gift cards are expected to generate \$447.1 billion in revenue this year.

You can grab gift cards toward recurring subscriptions, like a movie or music streaming service. You're sure to earn points by gifting a part of the monthly Netflix or Hulu charges. Or find a Spotify, Apple Music or SiriusXM gift card and keep the happy tunes flowing all year. 📺

GIFT CARD SMARTS

Stick to stores you know and trust. Avoid buying online where shady sellers may promote fake or stolen gift cards.

Avoid cards with signs of tampering.

Pay with a credit card if possible. If you run into problems and have to file a chargeback, your credit card company will investigate.

Keep copies. If the gift card doesn't work, the number on the card and store receipt will help you file a report with the Federal Trade Commission at reportfraud.ftc.gov.

Source: Federal Trade Commission



Adobe Stock image by Katsaryna Hatsak

Happy Holidays!

Let's thrive and celebrate together



KEVIN BEYER
Chief Executive Officer

The final two months of 2025 will bring turkey dinners, bright lights, festive gatherings and so much more. I always enjoy this time of year, when shared values and community spirit tie us together. At Farmers Mutual and Federated Telephone, we're happy to play our part, too.

We proudly support the local businesses that make our economy strong during this busiest of shopping seasons. Generosity and gift-giving fuel much of that success for businesses of all sizes.

For some companies, the gains made from Black Friday and similar sales events are the difference between a profitable year and lean results.

By providing quality communications services, we strive to help them connect not only to you but also to the online tools and resources—even the online shoppers—that create success. A study last year supported in part by NTCA—The Rural Broadband Association found rural economies with strong broadband usage grew at a rate 200% higher than similar areas with low broadband usage. Simply put, in places lacking reliable internet, businesses close at a faster rate.

At Farmers Mutual and Federated Telephone though, we don't need national studies to tell us how we're doing. We talk to the local business owners to better serve them. We lend a hand when a new company opens. And we know our fast, reliable internet network is considered essential infrastructure for many employers looking for a location.

But shopping and income are only two parts of the equation during the holiday season.

There's time for pure fun, too. Though many people do find plenty of enjoyment in shopping, many families will turn to their broadband connection to unlock a treasure trove of digital experiences.

Music, movies, gaming, social media and far more are a few clicks away. You'll even find an article in this magazine noting several possible digital gifts, perfect for the times when you need a creative solution.

As we give thanks during this holiday season, however, it's important to remember more than fun and opportunity. That's the other side of our mission. Yes, we focus on providing essential services, but we also believe in giving back, both as a company and as individuals.

Not everyone's fortunes are equal. It's often particularly trying during the holidays. If you can help, consider contributing monetarily to a charity, finding a few spare hours to volunteer or donating food or other goods.

Please visit area shops. Check out a local artist. Find a one-of-a-kind gift from an equally unique business. And if you're able, help as you can. Together, we make this community a wonderful home where we can all thrive.

Thank you for letting Farmers Mutual and Federated Telephone serve you. Have a happy Thanksgiving and a very merry Christmas. 📧

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Farmers Mutual Telephone Company
301 Second St. S.
Bellingham, MN 56212
farmers@farmerstel.net
320-568-2105

Federated Telephone Cooperative
201 State Highway 9 • P.O. Box 107
Morris, MN 56267
emailftc@fedtel.net
320-324-7111 or 320-585-4875

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On the Cover:



Appleton natives Jill and Shawn Swenson are reinvesting in their community with their latest venture, the Apple Barrel restaurant. See story Page 8.

Photo courtesy of Brooke Kern



After that second helping of turkey, many holiday shoppers will hit their devices to get a jump on their gift lists. While bargain hunting, don't forget to check streaming services for seasonal discounts.

The mybundle.tv website is your streaming entertainment resource, listing all the holiday deals from platforms like Hulu, YouTube TV and even SiriusXM.

Go to mybundle.tv or get the app to check out this season's savings.

- Plug in your favorite channels and ZIP code.
- Compare the value of available options and Black Friday deals.
- Browse trending movies and series on each platform.

Sharing the Spirit

The holiday season is a blend of cherished traditions. Farmers Mutual and Federated Telephone's fast and reliable internet service can help your family keep those traditions going strong even when loved ones are miles away. With a little creative thinking, you can even create some new ones.

DIGITAL GREETINGS

Use a free online design platform to collaboratively create a digital Christmas card from the entire family.

HOLIDAY PLAYLISTS

Put together a family playlist on Spotify or YouTube Music so everyone gets to hear their favorite holiday hits.

VIRTUAL KARAOKE PARTY

Use an app like Smule or simply find instrumental versions of holiday songs on YouTube. Each person can take a turn belting out their favorite carol.

MOVIE NIGHT CLASSICS

Schedule a movie night and pick a holiday film everyone likes. Using a service like Teleparty, your family can watch at the same time no matter where they are and use the chat feature to share commentary, reactions and favorite lines. It's also great for trash talking during football games.



Holiday Office Closures

May your holidays be filled with love, laughter and all the connections that matter most.

To allow our employees to spend the holidays with their families, Farmers Mutual and Federated Telephone's offices will be closed on the following dates:

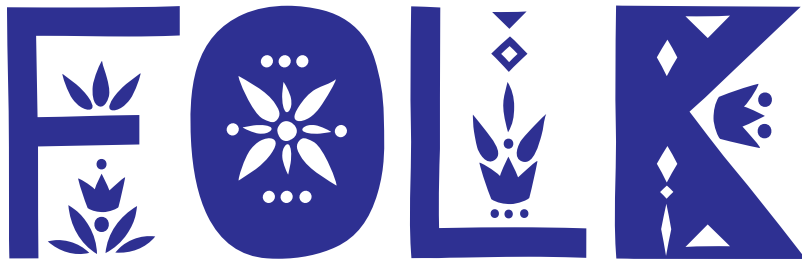
THANKSGIVING: Thursday, Nov. 27, and Friday, Nov. 28

CHRISTMAS: Wednesday, Dec. 24, and Thursday, Dec. 25

NEW YEAR'S DAY: Thursday, Jan. 1

Wishing you a holiday season as bright as our fiber optic network.





Art Celebrates Community and Creativity

Artisans teach creative skills rooted in life

Story by KATHY DENES

From the cities to the wilderness, a blend of creativity and skills perfected over decades is thriving under the broad umbrella of folk art. Across Minnesota, at least a dozen folk schools and multiple galleries celebrate the ceramics, sculptures, paintings, quilts, jewelry, photography, pottery, glass, furniture, musical instruments and other creations crafted by people with no formal art training.

Many of these artisans welcome the chance to share their homegrown skills, and people eager to learn from them flock to places like the Ely Folk School—a popular destination despite its remote location. The school’s mission is “building community by providing learning experiences that celebrate the wilderness heritage, art, history, culture and craft of the people of northern Minnesota.” The school follows the tradition established 100 years ago when the first U.S. folk school opened in Brasstown, North Carolina.

“The folk school movement, as the Ely Folk School adopts it, was started in Denmark in the 1820s by Nikolai Frederik Severin Grundtvig, who wanted to ensure the preservation of rural dignity by offering education options rooted in the traditions of the people,” Ely Folk School Executive Director Lucy Soderstrom says. “Here, we talk about intergenerational,

Blacksmithing courses are a hot draw at the Ely Folk School and many other places around the country.





Students in ceramics classes produce creations that are useful for everyday living.

noncompetitive learning for life. I think Minnesota has a lot of folk schools partially because of that Scandinavian influence, but they've shown up across the United States in the last 25 years with a lot more prominence."

Ely Folk School is a creative focal point for new residents, visitors and lifelong Elyites alike. "Half of our students are people from out of town, so it's a really cool way for visitors to get to know more about Ely," Lucy says. "Vice versa, it's a really cool way for locals to just expand their stories and learn with people who don't live here. We partner with a couple of local lodging establishments who really can point to folk school students helping out their business."

The variety of classes and schedules makes it easy to enroll. "We have classes that range from a half day to three days, and we've started one that runs all week, 9 to 5," Lucy says. "We also have some that are just two or three days and some, mostly in the winter, that are twice a week for four weeks or so."

Taking a class with friends or family can be a bonding experience, and there are many ways to learn. "One of the

more fun ways is to find someone who's been practicing that craft their whole life. Every February, we have a beaver hat and mittens-making series of courses taught by two guys who've been woodsmen and trappers and builders all their lives," Lucy says. "People sometimes will take that class multiple times—not because they need another beaver hat, but because of the experience of learning in person from someone who has so much experience and who also values your experience and wants to learn your stories."


Events like the winter bonfire, held the second Saturday of December at Semer's



Students at the Ely Folk School show off canoe paddles they crafted by hand.

Park Beach, are among the ways Ely Folk School brings the community together. "It's a really fun afternoon and evening," Lucy says. "We have free dogsled rides courtesy of Wintergreen Dogsled Lodge. We have kind of a potluck and a lot of homemade hand pies available. We provide beverages and music and the big bonfire. That's a fun way to see Ely and celebrate the season before some of the more intense winter tourism starts."

Back in June, the school welcomed dozens of guests to its 10th birthday bash. "I do believe it was one of the most beautiful weekends we've seen in Ely," Lucy says. "Each event filled me with gratitude and clarified a truth I've known: The Ely Folk School is a patchwork quilt of individual passion and dedication. We had a lot of fun remembering and learning from the classes that have cycled through our curriculum."

For information about classes and events, go to elyfolkschool.org. 

MILAN VILLAGE ARTS SCHOOL

Over the past four decades, a 110-year-old rural schoolhouse in Milan has hosted thousands of residents and visitors eager to learn about and create art. The quaint, red building has been home to the Milan Village Arts School since 1988. Housing many of the arts school's classes and artist studios, it serves as a vibrant community center.

Over time, the school evolved from promoting the folk arts of the early Norwegian settlers and providing income for local artists to include many other art forms and cater to the needs of the community. It's among the venues featured in the Meander Art Crawl, a self-guided fall tour of studios and galleries of the Upper Minnesota River Valley. For more information, go to milanvillageartsschool.org and artsmeander.com.

Sharing the **SECRET**

Appleton couple's new speakeasy offers fun for all

Story by BRANDI DIXON

For high school sweethearts Jill and Shawn Swenson, the sky is the limit. The Appleton natives are not only thriving business owners, they are also dreamers and avid supporters of the community they cherish.

"I say, 'I want to do this,' and Shawn comes in and says, 'Well, this is how we're going to make it happen,'" Jill says.

In 2010, the couple opened a small engine repair shop that evolved into a premier hardware and equipment store locals today know as Appleton Power Equipment, Hardware & Floral. Jill's love of gardening and plants emerged through the retailer's floral shop, which features custom, fresh-cut arrangements.

"We just do better together than we do apart," Jill says of their marriage and business life. "This creative energy flows between us, and it just works."

As their business grew, the Swensons found themselves in need of warehouse space. This need led them on their latest adventure—the founding of the Apple Barrel.

"There was an old bar, the Paddle Bar, that closed during COVID," Jill says. "It had a huge warehouse attached to it, and before we knew it, the 'may as wells' got ahold of us."

STEP BACK IN TIME

Shawn and Jill wanted the warehouse space for Appleton Power Equipment, Hardware & Floral, so they decided they "may as well" renovate and reopen its adjoining bar while they were at it. During construction, Jill and Shawn discovered a hidden brick wall, and they exposed all the rafters in the building, solidifying the speakeasy theme they chose for the bar they christened the Apple Barrel.

Jill's passion for antiquing inspired the Swensons to incorporate her finds into the new space, giving a nod to 1930s-era Appleton and its rich history. "The

Comfortable outdoor seating is available on the Apple Barrel's patio.





ABOVE: The Apple Barrel is available for private events, from Christmas parties to bridal showers. RIGHT: Facebook fans of the Apple Barrel rave about the pizza creations, including the sweet and spicy Canadian.

BELOW: Shawn and Jill Swenson created a cozy and classic 1930s speakeasy theme at the Apple Barrel.



bar top itself is from an elm tree found in the Montevideo area,” she says, adding that a local craftsman worked with Shawn to make it the perfect piece for the remodel.

“Building the bar top was the most labor-intensive part of the project, but it was my favorite because I learned the most doing it,” Shawn says.

Jill spent hours paging through old issues of the Appleton Press searching for just the right photos. She enlarged and printed them on old-timey plywood to help transport guests back to that era.

“Opening the Apple Barrel gives me a sense of completion because it was a lot of work in a short time frame,” Shawn says. “It makes me happy that a closed business is open again, and people are enjoying it.”

A GATHERING SPOT

The Apple Barrel welcomed its first patrons in January, and there’s been plenty of fun for the Appleton community ever since.

The venue hosts monthly ladies’ nights featuring arts and crafts projects. Ladies’ nights run from 4-7 p.m. and include food, socializing and a themed seasonal craft, ensuring the Apple Barrel offers something

for everyone. The bar also hosts private parties and more. “We wanted to make the bar something different where people could just come in and have fun,” Jill says.

The Apple Barrel also hosts a trivia night on the third Tuesday of every month. Patrons can show off their smarts while enjoying the bar’s popular pizzas, made using recipes created by Jill and Shawn’s daughter, Courtney, and prepared to perfection by the bar’s chef. “She has a culinary background and created all of the recipes for our menu,” Jill says. “We have some really unique takes on pizza, like hot honey chicken, chicken bacon garlic ranch and pulled pork.”

The menu features many traditional bar foods too, but guests can enjoy a variety of the Swensons’ creative twists with selections like fresh mini doughnuts, pulled pork sliders and the famous loaded barrel fries.

The Apple Barrel is open Tuesday-Saturday starting at 4 p.m. [📍](#)

CHECK IT OUT!

APPLE BARREL

43 W. Thielke Ave., Appleton
320-297-9010

Follow the Apple Barrel on Facebook.



BE THE CENTER OF ATTENTION

To help prepare for the Thanksgiving holiday, the Apple Barrel’s November Ladies’ Night project is Thanksgiving centerpieces. For \$25, participants can enjoy some great food and fun while crafting a beautiful piece to help usher in the holiday season.

December’s event is also not to be missed, featuring a Christmas surprise. To learn more, follow the Apple Barrel on Facebook.



HEALING

BONDS

Pets for Vets makes the perfect match

Story by JEN CALHOUN

When Clarissa Black first took Bear, her husky-malamute, to visit patients at a Veterans Administration medical center, she had no idea he was about to change hundreds of lives.

Of course, she knew Bear was special. He had a way about him. When someone needed quiet company, Bear could lie perfectly still for hours. If someone was working on mobility, Bear would position himself at the perfect distance, paws up, as if to offer encouragement. And when people looked into the dog's eyes and spoke to him, he'd cock his head and let out one of his husky "woos" right on cue.

"People really felt like he was talking to them," says Clarissa, whose background in animal science and anthrozoology gave her a deeper insight into the interactions. "They felt seen, and they felt heard."

Clarissa's experience with Bear at the VA hospital sparked the idea for Pets for Vets, a nonprofit organization that matches veterans with specially trained companion animals. Since she founded it more than 15 years ago, the organization has matched more than 800 animals with veterans.

WANT TO HELP?

Pets for Vets is a four-star rated, not-for-profit organization that relies on donations to provide free services to veterans. There are several ways to donate.

Donate online: Visit petsforvets.com/donate to make a secure online donation.

Donate by mail: Pets for Vets Inc., P.O. Box 10860, Wilmington, NC 28404.

Other ways to give: The organization also accepts cryptocurrency and vehicle donations that include cars, trucks, boats and motorcycles.

Volunteer: Fill out the volunteer form at petsforvets.com to offer your time and expertise.

For more information about the program, or to apply for a companion animal, visit petsforvets.com or send an email to contactus@petsforvets.com.



LEFT: Spyder's tendency to jump in laps and lick faces helped calm and center Leif Mesinger when he became frustrated.

OPPOSITE PAGE: Clarissa Black, founder and executive director of Pets for Vets, with her late dog, Bear, who sparked the idea for the not-for-profit organization.

We're looking for that reciprocal match where both are getting exactly what they want."

MAKING A MATCH

Once the group approves a veteran's application for a companion animal, the search gets underway. Clarissa's experience as a marine mammal trainer taught her the most powerful relationships happen when both parties get exactly what they need. The process isn't about finding a good dog. It's about finding exactly the right dog.

The matching process is not only thorough, it's personal. Veterans work closely with trainers to identify their needs and prepare for pet ownership. "We spend a lot of time getting to know our veterans, finding out what it is they need, what they're looking for and what would be a good fit for them," she says.

Meanwhile, trainers visit shelters and rescue groups to conduct one-on-one "interviews" with potential animal companions, which can include cats, rabbits and other species, as well. If a veteran enjoys outdoor activities, for example, the trainer might look for a more active dog that loves to fetch and hike. On

SECOND CHANCES

After Leif Mesinger returned home from Iraq, the world felt different. It was harder to navigate and harder to understand. The Army infantryman and gunner suffered a traumatic brain injury from an improvised explosive device blast, and it changed everything.

"My mind was racing, and I struggled to communicate," Leif says in a Pets for Vets testimonial video. "I felt disconnected from everything I used to know."

But help arrived in the form of a tiny, hairless waif of a dog named Spyder. Clarissa Black, founder of Pets for Vets, discovered the dog after meeting with Leif and finding out what he needed in a companion animal.

Spyder's superpower was that he loved to jump into people's laps and lick them. It was a trait Clarissa intentionally honed in Spyder before presenting him to Leif. She knew that kind of gentle, rhythmic contact could ground a person dealing with anxiety.

In time, Spyder's constant presence gave Leif a growing sense of purpose and a deepening bond. Thanks to his more than 15 years with Spyder, Leif's communication with others has improved and his life is more fulfilling than ever. "Spyder was kind of like that saving grace that centered me again and brought me back," he says.

SERVING THOSE WHO SERVED

The program generally serves veterans dealing with post-traumatic stress disorder and traumatic brain injuries, but the organization is open to helping any vet who could benefit from a deep connection with a pet. And while the service is completely free to the veterans, it relies on donations from the public and a network of more than 100 volunteer animal trainers across the country.

It's important to note that Pets for Vets animals aren't service dogs that have been highly trained to assist people with disabilities. Still, the organization works hard to meet the veterans' needs as well as the animals'.

"We're not just asking what the dog gives the veteran," Clarissa says. "We want to know what the veteran gives the dog.

the other hand, a more sedentary vet might need a peaceful pooch or calm cat.

From there, each animal undergoes foundation training customized for its future human. During this time, which often takes place in a foster situation, trainers enhance what Clarissa calls the animal's "superpowers," or the natural behaviors that made them perfect for their veteran in the first place.

"We're really trying to make this connection where both are getting exactly what they want," she says. "Ultimately, that connection is what's going to fulfill them and maybe even heal them. There's some research out there that suggests that it's not just any dog, it's the right dog—the dog that people feel connected to—that can help mitigate anxiety and depression." 🐾

Jean starts each piece by carefully selecting the stones she wants to embellish with silver.

Striking Silver



Traditional jewelry maker shines at Big Stone Lake studio

Story by SARA DIAMOND PATTERSON

Photos courtesy of Jean Menden



Traditional silversmith Jean Menden creates big, bold statement pieces in her home studio on Big Stone Lake.

Silversmith Jean Menden can pinpoint exactly when her fascination with jewelry-making began.

“It was a middle school art unit,” she says. “They gave each of us a slab of sterling silver to work on, since it wasn’t particularly expensive at the time. I really toiled on mine.”

On a college graduation trip to Norway, Jean had the opportunity to see some of the world’s best silver artisans. That experience “planted a little bug in the back of my head,” she says.

That bug led her to pursue traditional silversmithing classes at the Milan Village Arts School over the years while raising her two children and teaching at Yellow Medicine East.

“It just kind of grew like an obsession,” she says. “Of course, when you’re done with learning the craft, you still have a heck of a lot of practicing and melting and hammering and cussing and everything that goes along with it.”

WORKING WITH NATURE

It wasn’t until around 2000 that Jean felt her traditional silver jewelry was worthy of sharing with the public. Long retired from teaching, she’s now known for the bold statement pieces she creates at her studio on Big Stone Lake.

Over the years, Jean learned which stones work best for her, from the American Southwest-mined turquoise to agates from Minnesota and the Dakotas. Rhodochrosite, with its multiple bands of pink, comes from stalactites and is a particular favorite. She spends much of each winter in New Mexico stone shopping.

“When you see a lot of those beautiful stones, you just have to touch them and feel them and look at their shape and thickness,” she says. “You can’t keep your hands off of them, but I’ve learned over the years which stones I love working with and what shapes I prefer.

“I try to decide what the natural elements of that stone are and how I can bring out those qualities to my artwork. I don’t want to detract from the stone, but I want to display it at its best.”

After painstakingly bringing a piece to life, Jean sometimes has a hard time letting it go to a customer.

“Some of them, I just love and don’t want to do anything but hold them, but it’s always good when they find somebody who also loves them and wants to wear them all the time,” she says.

Thanks to her high-speed fiber internet connection from Federated Telephone, anyone in the world can buy Jean’s pieces through her website, jmendensilver.com, and her Facebook page, J Menden Silver.

“Before that—holy moly—our other internet provider was such a mess. You couldn’t even watch a 10-minute video,” she says. “It has made such a difference in taking orders and staying connected.”

Jean loves hosting visits to her studio. “Just call me, I’ve never turned anyone down yet,” she says. “I think people really enjoy seeing where their things are made.”



Jean has all the tools she needs to create masterpieces.

SAVVY CYBERSHOPPING

A sharp eye can protect your data and save money on gifts

Fast, easy and filled with seemingly endless possibilities, online shopping can be a holiday go-to that's not only productive but often fun. A little care and thoughtful caution, though, can make the experience even better.

CHECK REVIEWS

Before you buy anything, read about not only the product but also the seller. Look at reviews on multiple sites, not just one. Also, don't depend solely on star ratings. Bad companies sometimes write fake positive reviews. Meanwhile, competitors might write fake bad reviews.

Also, search for the company name plus words like "complaint" or "scam." Then, look for expert reviews from websites you trust. These give you better information than random customer reviews.

COMPARE AND READ THE FINE PRINT

Don't buy the first thing you see. Write down details like the model number, size and color. Then compare prices on several websites. Know the total cost, including shipping and taxes, before hitting the buy button.

Remember, words like "refurbished" or "vintage" mean the item might not be perfect. Or seemingly expensive brand-name items that cost very little might be fake or stolen.

UNDERSTAND SHIPPING AND RETURN POLICIES

Before you buy, verify the shipping and return rules. Sellers must ship within 30 days unless they promise a different time frame, and many websites let you track your package.

Then, consider if you get your money back with a return. Who pays for return shipping? How long do you have? Sale items often have different return rules, so check twice.

PAY WITH A CREDIT CARD

Credit cards protect you when shopping online. If something goes wrong, your credit card company can help you dispute the charge. Never pay with gift cards, wire transfers, payment apps or cryptocurrency. Scammers love these payment methods because it's hard to get your money back.

When you enter your credit card info, make sure the website address starts with "https." That "s" at the end means it's secure. However, scam websites can also be secure, so still take care.

KEEP RECORDS AND PROTECT YOUR INFORMATION

Save all your shopping information. Keep the company name, what you bought, when you bought it and how much you paid. Save emails and messages from the seller, too. Keep your credit card statements that show the payment.

Be careful about what personal information you share. Websites and apps collect lots of data about you and might sell it to other companies. Check their privacy policy to see how they use your information. Turn off location tracking if you don't want apps to know where you are.

If you have problems with an online purchase, try to work it out with the seller first. If that doesn't work, you can report the problem to the Federal Trade Commission at reportfraud.ftc.gov.

Happy and safe shopping! 🛒



Share a Pizza

Share Your Heart

Start a new holiday meal tradition

Turkey, ham, lamb—tradition gives them all a place on the holiday table. But gather the family together for a pizza party, and you can roll out a whole new tradition.

Make your own pizza dough with just a handful of ingredients, and you'll know that there are no preservatives and other unhealthy additives. For a family affair and fun for the kids, create a bar with pizza toppings—pepperoni, sausage, onions, peppers, cheese and the like—and let them make their own.

A preheated pizza stone will crisp the crust, but a cookie sheet also works.

A pizza salad with Italian herbs and a creamy vinaigrette dressing is the perfect pairing.

A dessert pizza with fresh berries and other fruits available year-round delivers a refreshing finish. Make the crust the day before and layer on the cream cheese spread. But wait until shortly before serving to add the fruits so they will stay colorful and fresh.



**Food Editor
Anne P. Braly
is a native of
Chattanooga,
Tennessee.**

Photography by *Mark Gilliland*
Food Styling by *Rhonda Gilliland*



FAMILY NIGHT PIZZA

- 1 cup warm water (105 F)
- 1 tablespoon sugar
- 1 tablespoon active dry yeast
- 1 tablespoon olive or avocado oil
- 1 teaspoon fine sea salt
- 2 to 2 1/2 cups all-purpose flour

Preheat oven to 500 F. Put a pizza stone or cookie sheet in the oven while it preheats, and let it warm for at least 10 minutes.

MAKE THE DOUGH

In a large mixing bowl, stir water, yeast and sugar to combine. Let mixture sit for 5 minutes or until it becomes frothy and bubbles form. Gently stir in olive oil.

Add 2 cups of flour and salt and mix with a spatula until a ball begins to form. The

dough will still be slightly sticky. Add more flour as needed to form a dough ball.

Transfer to a floured surface and knead into a smooth dough, adding up to 1/2 cup extra flour if needed.

Cover the bowl with a damp tea towel, and let it rise for 10 minutes or up to 1 hour.

ASSEMBLE THE PIZZA

Roll the dough into your desired shape and put it on a piece of parchment paper. Add pizza sauce, cheese and toppings of choice. Transfer the pizza to the preheated pizza stone or cookie sheet in the oven.

Bake for 12-15 minutes or until the bottom of the crust is golden brown. Remove the pizza from the oven, and let it cool for 5-10 minutes before serving.

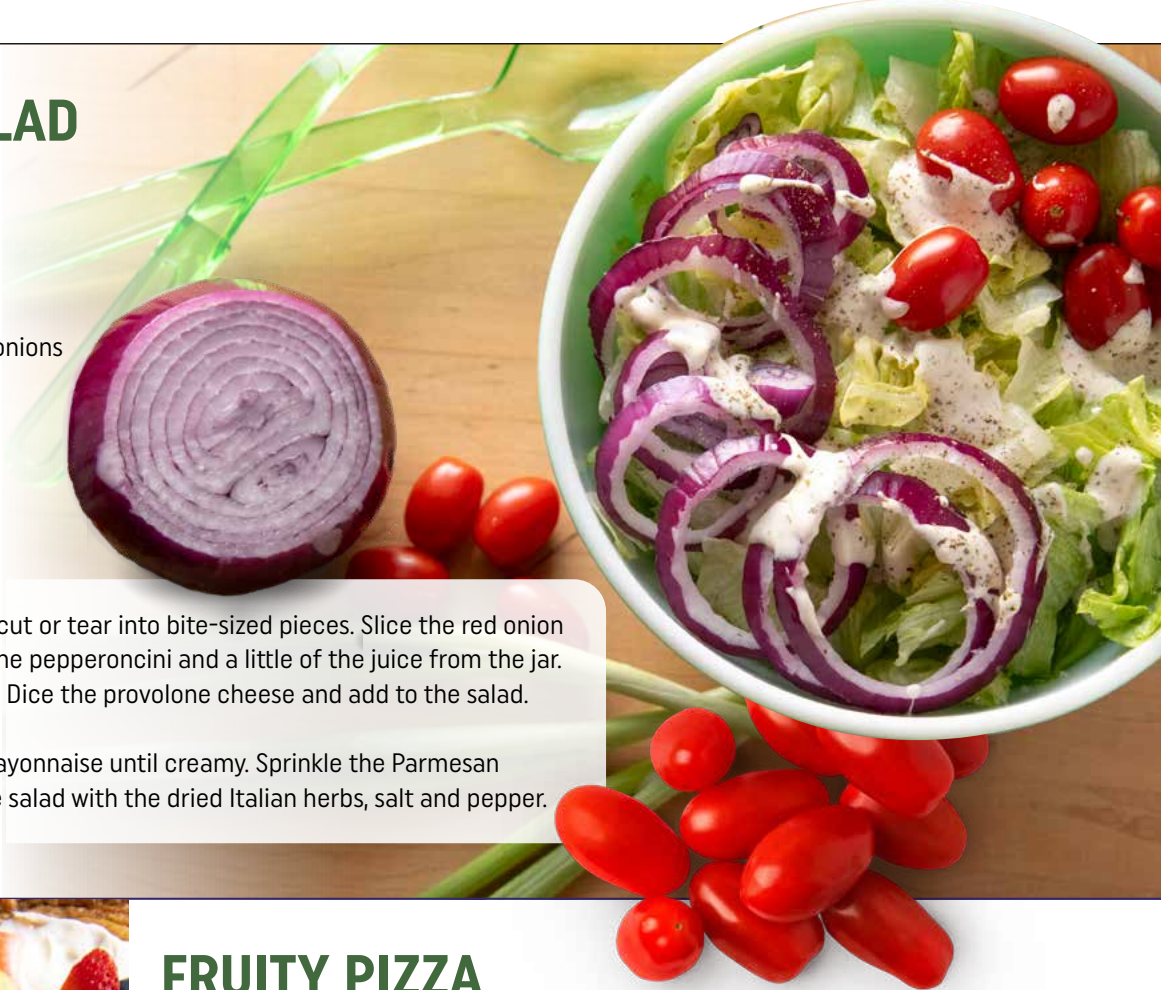
PIZZA NIGHT SALAD

- 1 head iceberg lettuce
- 1 medium red onion
- 6-8 pepperoncini peppers
- Chopped tomatoes to taste
- 8 slices provolone cheese
- 1 bunch fresh chives or green onions
- 1 1/3 cup favorite vinaigrette
- 1 tablespoon mayonnaise
- 1 1/2 cup Parmesan cheese
- 1 tablespoon or more dried Italian herbs
- Salt and pepper, to taste

Wash and air dry the lettuce and cut or tear into bite-sized pieces. Slice the red onion and add to the lettuce, along with the pepperoncini and a little of the juice from the jar.

Toss the tomatoes over the salad. Dice the provolone cheese and add to the salad. Sprinkle the salad with the chives.

Mix the salad dressing and the mayonnaise until creamy. Sprinkle the Parmesan cheese over the top and season the salad with the dried Italian herbs, salt and pepper.



FRUITY PIZZA

FOR THE CRUST

- 1 1/3 cups unsalted butter, softened
- 1 1/2 cups sugar
- 1 teaspoon orange zest
- 1 teaspoon vanilla
- 2 eggs, room temperature
- 2 tablespoons whole milk, room temperature
- 4 cups flour
- 1 tablespoon baking powder
- 1/2 teaspoon kosher salt

FOR THE FROSTING

- 2 7-ounce jars marshmallow creme
- 2 8-ounce packages cream cheese

SUGGESTED TOPPINGS

- Kiwi, sliced
- Blueberries
- Raspberries
- Pears, cored and sliced
- Mango, peeled and cubed
- Strawberries, sliced

Preheat the oven to 350 F.

For the cookie crust: In a large bowl, cream the butter, sugar, orange zest and vanilla thoroughly. Add the eggs and beat until light and fluffy. Add the milk and mix.

In a medium bowl, sift together the flour, baking powder and salt, then blend this into the butter mixture. Divide the dough into two disks and lightly flatten each disk between two sheets of parchment paper. If baking one large pizza, do not divide the dough. Refrigerate for 1 hour or freeze for 20 minutes.

Roll each dough half into an 11-inch round, then transfer to pizza pans. Or, press the dough into a large sheet cake pan.

Bake until the cookie dough is cooked and golden brown, but not overly crisp, 15-18 minutes. Remove from the oven and let cool completely.

For the frosting: In a mixer fitted with the whisk attachment, whip together the marshmallow creme and cream cheese until light in texture. Spread onto each cooled crust.

To decorate: Top the pizza with prepared sliced fruit, as desired. Slice into squares or wedges and serve. 🍷





HAPPY
Thanksgiving

We count you among our
blessings. Have a safe
and happy Thanksgiving.



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