

NOVEMBER/DECEMBER 2024

# CONNECTION

Relax

## Embracing Wellness

Two destinations to pamper  
yourself

STELLAR SOUND

RURAL WRITERS



By Shirley Bloomfield, CEO  
NTCA-The Rural Broadband Association

## A Winning Game

Esports brings fun, competition and a future

**N**TCA members are committed to doing more than providing fast, reliable internet service. They strive to enrich the community, including finding new opportunities to help everyone as technologies and online trends evolve.

For example, a growing high school sport unlocks all the traditional benefits of competition, such as team building, while enhancing skills applicable to modern careers. Known as esports, competitive gaming can make a difference in the lives of students.

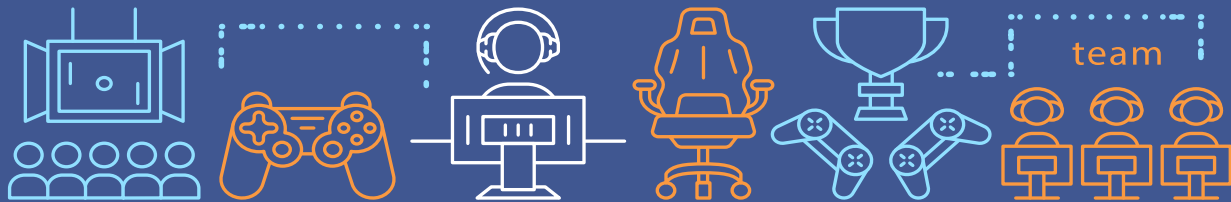
High schools across the nation have embraced esports, and the National Federation of State High School Associations includes esports alongside basketball, football, volleyball and more. Without fast, reliable internet services, however, rural students wouldn't have access. That's the power of providers like yours—they break down barriers and open doors to new opportunities.

Many of the competitions may seem familiar to gamers, ranging from sports games and racing simulations to strategy

and multiplayer battle titles. A growing number of colleges recognize esports and field teams. There's even professional-level competition.

The benefits of esports resemble those found in traditional high school sports. Success relies on teamwork and cooperation. Participants learn life skills and gain a deeper understanding of technology needed for careers ranging from software development to marketing. The broad world of gaming also brings people together, and 61% of gamers say they've met someone they otherwise would not have ever encountered.

Every day broadband uplifts rural America, and we look forward to seeing what innovations and opportunities come next. 🗨️



# ESPORTS

## ESPORTS STATS

Esports is increasingly popular, turning gaming into team competitions at high schools, colleges and even in professional competitions. Some online streaming services offer live coverage of competitions.

### WHO ARE GAMERS?

- 24%** are younger than 18 years old
- 36%** are between the ages of 18-34
- 13%** are between the ages of 35-44
- 12%** are between the ages of 45-54

### WHO ARE ESPORTS SPECTATORS?

- 50%** are between the ages of 25-41
- 26%** are between the ages of 16-24
- 20%** are between the ages of 42-56

### BUILDING SKILLS

Esports creates skills today's students will find marketable.

- Computer network and hardware proficiency
- Digital literacy
- Broadcasting
- Soft skills
- Leadership
- Teamwork
- Problem-solving
- Team building

Source: NTCA-The Rural Broadband Association



# A Sound Investment



Photo by Adobe Stock/atipong

## System upgrade takes listening to next level

Whether you're gaming, watching a movie or listening to music, a high-quality sound system can take you from casually listening to feeling like you're part of the action. If you've thought about installing a sound system in your home, 'tis the season, to treat yourself to one that easily meets your needs and budget.

All sound systems have two basic components. First, there's the source providing the audio signal. This can be a TV, gaming device or digital music player, like your phone or computer. The second component is the amplifier, which boosts the audio signal. More than just volume, the amplifier improves the overall sound quality with more detail and clarity.

When it comes to speakers, music formats only require two, but the more speakers you have, the more immersive the sound will be. A soundbar, sometimes called a media bar, has multiple speakers enclosed in a single horizontal unit, usually placed above or below the TV. A surround sound system is much more complex, with speakers strategically placed around the room to deliver the best possible sound.

### SOUNDBAR VS. SURROUND SOUND

Soundbars are ready to go right out of the box. They're relatively inexpensive, sleek and easy to install. Soundbars are ideal for smaller spaces because of their minimal visual impact.

When shopping for a soundbar, pay close attention to the number of speakers hidden inside. A larger soundbar doesn't

necessarily mean better sound quality. Look to manufacturers like Bose, Sonos or Vizio for reliable options.

Surround sound is the choice for high fidelity and full dynamic range of sound—think of your listening area as a movie theater with booming audio. It considers factors like room size, acoustics and listening positions to determine the number of speakers and locations. If you already have a basic speaker system at home, upgrading to surround sound might be as simple as adding an extra speaker or two.

### PRICE OF PERFECTION

Very simple sound systems can still deliver a fantastic listening experience, so don't worry if you're starting on a smaller budget. But if you're designing your own setup and need advice on speaker placement or hiding wires behind walls, you'll need an electrician for expert guidance. Installers charge an average of \$50-\$100 an hour, so remember to budget for that.

The most common format for surround sound systems is the 5.1, with six audio channels, five speakers and a subwoofer that delivers the deep, rumbling bass frequencies. A 5.1 setup can cost between \$300 to \$1,700.

A more extensive option is the 7.1 surround, with two additional audio channels and two more speakers. Comparable to the audio setup found in large cinemas, the cost of this configuration runs anywhere from \$400 to \$4,000. [🔗](#)

# Honoring Those Who Served

## Veterans Day is a holiday for all

I always look forward to the holidays, celebrating the bustle, hustle and joy that come with Thanksgiving and Christmas. For many of us, these are happy weeks, and I'm appreciative of every one of them. But there's also another holiday this season deserving of reflection, gratitude and remembrance.



**KEVIN BEYER**  
Chief Executive Officer

Every Nov. 11, Veterans Day honors the men and women who served in the armed forces. It's a day that carries a great deal of weight in rural communities like ours, where many families know intimately about all that our veterans face.

Perhaps there are stories handed down from generation to generation about someone who served decades ago. Or maybe a current family member recently served or is currently active in the military. Communities like ours always step up when there's a need.

I see daily examples of how our communications services connect us. Even though they've changed over the years, beginning with telephone service and continuing with our fast reliable broadband network, the thread is still the same—we help you make connections.

Veterans Day gives another opportunity to make a connection that may have a deeper meaning. Consider taking a few minutes to reach out, listen and learn about those who served.

One of the best ways to honor our veterans is by ensuring their stories are never lost. In today's digital-infused world, we have more communications tools than ever. Many online resources allow you to learn more about the experiences of our veterans and contribute to preserving their stories.

For example, the Library of Congress' Veterans History Project is a great resource. The project collects and preserves personal accounts of American war veterans so future generations can hear them. If you have a veteran in your life, consider recording their story and sending it to the project. It's a powerful way to ensure their legacy endures. Visit [loc.gov](http://loc.gov) and search for the Veterans History Project for all the details.

Another valuable resource is the National Archives, [archives.gov](http://archives.gov), which has a wealth of information about military records and veterans' service histories. You can request records, which is particularly useful for those doing genealogy work. Similarly, The Virtual Wall, found at [virtualwall.org](http://virtualwall.org), collects and displays the names and details of service members who died in Vietnam.

For those looking to take on a more direct role in supporting veterans, organizations like the Wounded Warrior Project and many others work to help members of our armed services.

Thank you for joining me in celebrating these valiant men and women. Have a wonderful holiday season and a merry Christmas. 📧

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On the Cover:



At Ultima Skincare, Musarrat Virji offers aesthetic care and other services to soothe clients in need of a relaxing escape. See story Page 13.

Photo courtesy of  
Brooke Kern Photography

## VETERANS DAY

HONORING ALL WHO SERVED



## The Season to Simplify

Holiday celebrations are just around the corner. Thankfully, Farmers Mutual and Federated Telephone have the SmartHub app to make monthly bill paying much easier than finding a parking spot at the mall.

**To learn more, and to register for SmartHub, go to [farmers.smarthub.coop](https://farmers.smarthub.coop) or [fedtel.smarthub.coop](https://fedtel.smarthub.coop).**

Savvy smartphone users may download the SmartHub app from your app store.

Have your account number and most recent billing statement handy to register or call our business office at 320-568-2105 for Farmers' customers and 320-324-7111 for Federated customers.



*Merry Christmas from  
Our Family to Yours*

The employees of Farmers Mutual and Federated Telephone are grateful for the support of our customers. We wish you a season filled with love and laughter with friends and family.

Our offices will be closed on the following dates, while our employees spend the holidays with their families.

Holiday office closures:

Nov. 28 and Nov. 29—Thanksgiving

Dec. 24, and Dec. 25—Christmas Eve and Christmas Day

Jan. 1—New Year's Day

## LUMPS OF COAL FOR ROBOCALLS

If you've been seeing unfamiliar numbers popping up on your phone this season, they aren't coming from the North Pole. Robocalls are an annoying imposition by folks who have a special spot on the naughty list.

Here are a few tips for dealing with dreaded robocalls:

- Add your number to the National Do Not Call Registry at [donotcall.gov](https://donotcall.gov).
- Check for tools and services from your wireless carrier or blocking features on your smartphone.
- Download and activate robocall-blocking apps.
- Let calls from unknown numbers go to voicemail.
- If you accidentally answer a robocall, just hang up. Pushing other numbers or answering yes can cause an unauthorized charge.
- If the caller asks for anything involving a gift card, it's very likely a scam.
- Report any scam calls to the FCC Consumer Complaint Center at 888-225-5322.

Inclusion of your telephone number on the National Do Not Call Registry becomes effective 31 days after registration. You may remove your number from the list at any time. Farmers Mutual and Federated Telephone are happy to provide you with this information, as required by the Federal Communications Commission.





# Riverbend Skate Path

## Good times roll in 'Hockeytown'

Story by KATHY DENES

Warroad is a small town with a big legacy. Known as “Hockeytown USA,” it has produced dozens of successful hockey players, including Olympic and NHL stars. But the community’s relationship with the ice goes well beyond that sport. When winter sets in, the Warroad River becomes a solid outdoor playground known as Riverbend Skate Path, where hockey players and casual skaters alike lace up for fun and exercise.

Riverbend Skate Path started as a labor of love in 2020 for three dads looking to connect some outdoor hockey spots that had sprung up along the river. Their kids were among the many young athletes making their own places to play, since indoor venues had closed or were hard to access during the pandemic. By plow and by hand, the trio smoothed a path atop the frozen river. What started as a three-quarter-mile project eventually expanded to a glassy trail of about 5 miles in and around the town.

“It just grew out of a project to give the kids a way to easily get together and play hockey,” says Jared Olafson, who, along with his brother and a neighbor, created the path and continues to volunteer time and resources to keep it in shape for all to enjoy. “It’s become one of those monsters we just can’t shut off. And it’s been wonderful.”

### PATH PERKS

Cut back to a more manageable 2.5 miles long, Riverbend Skate Path is lined with festive potted plants and evergreens donated by a Christmas tree lot. Visitors can enjoy four fire pits, complete with

wood to burn, and many seating areas along the way. Hockey sticks are on hand for anyone to borrow, and skates, skis and other supplies are available for rent at the trail’s primary access point, the historic Doc’s Harbor Inn. Doc’s has one of the six outdoor ice rinks along the path.

Flanking the river pathway are a groomed cross-country ski trail on one side and a snowmobile path on the other. If anyone gets hungry while enjoying the ice and snow, concessions are usually available for purchase along the skate path. Proceeds go toward maintenance of the trails, since Riverbend Skate Path is free to enjoy.

Go to [visitwarroad.com/riverbend-skate-path](http://visitwarroad.com/riverbend-skate-path) for more information.

### WARROAD'S INDOOR OPTIONS

- The riverfront Lake of the Woods Brewing Co. on Main Street has one of the Riverbend Skate Path’s rinks right outside. Young hockey players often meet there for a pizza and root beer energy boost before hitting the ice. While the kids skate and play, their parents can stay warm inside the brewery—located in a refurbished fire hall—and sample its menu of craft beers. 833-321-2337
- The Gardens and Olympic arenas on Elk Street welcome visitors who want to take in a hockey game or get a look at the history behind “Hockeytown USA.”
- The Warroad Heritage Center inside the public library on Main Street offers a historical look at Warroad’s rich Native, fishing, fur and lumber past.

- Marvin Windows and Doors’ visitor center on Highway 313 focuses on its history and manufacturing process. Started in Warroad in 1912 as a cedar and lumber company, this family-run business now provides windows and doors for builders around the world.
- The Shed showcases nearly 100 classic and muscle cars, a collection started by Warroad’s Bob Marvin in 1981. Visitors to this Highway 11 museum have hands-on access to rare cars such as a Ford Model T, an International Woody Wagon that was used at North Dakota’s Minuteman Missile Site, a car from FDR’s presidential campaign that has since carried the Stanley Cup in a parade, and even the first Corvette produced in 1960, bearing the serial number 000001. The Shed doesn’t keep a typical 9-to-5 schedule, but if the traffic light at the front of the building is green, it’s open. If the light is red, just call and arrange a visit. 218-386-3543 or 800-328-4455

### A (NEARLY) GREAT LAKE

The Warroad River leads to the Lake of the Woods, a haven for ice fishing that attracts anglers glad to brave a cold winter day for a catch of walleye and pike. When the lake is safely frozen, it also attracts snowmobilers looking for speed and adventure off the beaten path. Lake of the Woods, a vast watery border between the U.S. and Canada, is the sixth largest freshwater body in the country, outsized only by the five Great Lakes. 📍





LEFT: Fire pits with wood provided offer a spot to warm up along the path.



ABOVE: Some young hockey players take a break for energizing snacks before getting back out on the ice.



LEFT: Warroad's Riverbend Skate Path includes spaces for skating, as well as skiing and snowmobiling.

# Having trouble using the phone due to a hearing or speech disability?

## Minnesota Relay can help!

Minnesota Relay is a free telephone service with specially trained communications assistants to facilitate telephone calls between people with hearing and speech disabilities and other individuals. Calls can be made to anywhere in the world, 24 hours a day, 365 days a year. Calls are completely confidential.

To make a relay call, dial 711. Once connected to the relay service, tell the communications assistant the type of relay call you wish to make. Or, you may dial the specific toll-free number for the type of relay service.

### Captioned Telephone (CapTel)

CapTel uses a special telephone with a text display screen so that a person who is hard of hearing can listen to and read captions of everything the other person on the call says. Speak directly to the other person on the call, and a relay communications assistant transcribes everything the other person says into captions, which appear on the CapTel phone.

### Internet Protocol Captioned Telephone Service (IP CTS)

Internet-based forms of CTS are available for those who would like to use CTS on a computer, tablet or smartphone. To learn more, go to [fcc.gov/ipcts](https://fcc.gov/ipcts).

### Hearing Carry Over (HCO): 800-627-3529

HCO allows a person who can hear clearly but has very limited or no speech capability to make phone calls. Using a special text telephone, the caller types conversation for the relay communications assistant to read to the other person and then can listen directly to the other person's response.

### Hearing User: 800-627-3529

A hearing person may use a standard telephone or mobile phone to place a relay call and speak with a person who is deaf, hard of hearing or speech disabled.

### Spanish Relay: 877-627-5448

Spanish-speaking individuals with a hearing or speech disability are able to make relay calls. This is not a translation service—both parties must speak Spanish, and at least one party must have a hearing or speech disability.

### Speech-to-Speech (STS): 877-627-3848

STS allows a person who has difficulty speaking or being understood on the phone to communicate using his or her own voice or voice synthesizer. The communications assistant revoices the caller's words so that the other person can understand them and can speak directly to the caller.

### Text Telephone (TTY): 800-627-3529

This service allows a person who is deaf, deaf-blind or speech disabled to use a TTY to communicate with the other person on the call.

### Video Relay Service (VRS)

VRS allows a person who uses American Sign Language to communicate over the phone. The VRS user connects to the relay communications assistant via an internet-enabled device with a video camera. The communications assistant relays the conversation back and forth between the parties—in ASL with the VRS user and by voice with the called party. To learn more, go to [fcc.gov/consumers/guides/video-relay-services](https://fcc.gov/consumers/guides/video-relay-services).

### Voice Carry Over (VCO): 877-627-3024

VCO allows a person with a hearing disability to use his or her own voice to speak directly to the other party. The communications assistant then types the other party's response, which is displayed on the VCO user's text telephone.

Find the full list of resources at [mn.gov/commerce/consumer/telecom/mnrelay](https://mn.gov/commerce/consumer/telecom/mnrelay).



## FOR MORE INFORMATION ON MINNESOTA RELAY SERVICES:

[mnrelay.org](https://mnrelay.org)  
800-657-3775

### Emergency Assistance

TTY callers should dial 911 directly in an emergency. All 911 centers are equipped to handle TTY calls. Minnesota Relay can process emergency calls, but this may delay the response to your call.

To file a complaint regarding Minnesota Relay, call 800-657-3775 or email [mn.relay@state.mn.us](mailto:mn.relay@state.mn.us).

You will need to provide: the date and time of the relay call; the calling from and to phone numbers; the communications assistant's identification number; and the nature of your complaint.

You may also file a complaint with the Federal Communications Commission: [fcc.gov/complaints](https://fcc.gov/complaints)  
Voice: 888-225-5322  
TTY: 888-835-5322  
ASL via VP: 844-432-2275

## TELEPHONE EQUIPMENT DISTRIBUTION (TED) PROGRAM

The TED Program provides free specialized telecommunications equipment to income-eligible Minnesotans who are having trouble using the telephone due to a hearing, speech or physical disability. Online: [mn.gov/deaf-hard-of-hearing](https://mn.gov/deaf-hard-of-hearing); Voice: 800-657-3663; ASL via VP: 651-964-1514.





Photos courtesy of Brooke Kern Photography

# Long-Term Interest

## Chokio couple finds new purpose in converting a bank

Story by LAZ DENES

Jan and Dean Monson were in their sophomore year at rival high schools when their neighboring Western Minnesota towns decided to combine campuses in the mid-1960s. Little could they have known at the time that in September 2024 they would be celebrating 50 years of wedded bliss.

“He’s put up with a lot,” Jan says with a laugh. “He was at Chokio, and I was at Alberta. When our schools were consolidated, we realized we kind of liked each other, I guess.”

Over that half century, the couple’s lives focused primarily on Dean’s family business, Monson Truck Line, which his parents launched in 1951. Dean was a driver, and Jan handled administrative duties in the office. They bought the business from his parents in 1982 and enjoyed an almost 40-year run together before selling it to another company in 2020.

As the Monson’s run in the trucking business was winding down in 2020, the local bank announced it would be closing



the doors of its Main Street branch in Chokio. Jan and Dean were fond of the building, so they decided to act. “I went to Dakota Bank and told them I was interested in buying it,” Dean says. “They asked if I was starting a bank. I said no. They thought I was half nuts.”

### PRESERVING A LANDMARK

“We’ve seen beautiful buildings in small towns that went to trash,” Jan says, “and this was such a beautiful building that we couldn’t stand the thought of seeing it deteriorate. So, we thought we’d stick our foot in it and see what we could do.”

After completing the purchase, the couple converted the bank into a community space that opened for business as the Chokio Event Center & Office Suites in April 2021. The bank lobby became a 45-by-80-foot event space that can accommodate up to 130 people. It’s proven a popular choice among local residents and organizations for wedding receptions, gender reveal celebrations, family and class reunions, birthday and graduation parties and fundraisers.

Dean and Jan Monson have repurposed a former bank building into an eclectic mix of small businesses and an event space. The center houses a handful of local businesses and is an ideal location for small weddings.

Federated Telephone high-speed internet is available to tenants and guests throughout the building. “We’ve been with Federated for many years,” Jan

says. “They helped install mobile phones in our trucks many years ago and have always offered so much to our rural area, which has helped improve business opportunities in our area.”

The Monsons currently rely largely on word-of-mouth advertising, but they’re working on a website and a social media presence to help promote their new endeavor. “People come and say, ‘I never knew this was over here. I never knew it was so nice,’” Jan says. “It’s really an amazing building for this little town.”

### Building Businesses

Full-time tenants in the Chokio Event Center & Office Suites include:

- The Chokio Review
- Deb Anderson Insurance Agency
- Chokio Plains Wind Project
- The Community Club Store

# THE ART OF SELF- RELIANCE

## Rural writers get a boost from the internet

Story by JEN CALHOUN



Photo courtesy of Shawna Holly



Shawna Holly was researching how to publish her first novel when she ran into a type of writer’s block she’d never experienced. This particular block had nothing to do with plot holes or mental tangles. Instead, it centered around the relatively slow-moving churn of books through the nation’s traditional publishing houses.

“The industry—from my perspective—is very busy, like so many other businesses right now,” Shawna says. “There are very few literary agents and acquisitions editors compared to how many debut authors are seeking representation, and they’re all overworked. As a result, the path to traditional publishing is slow. For authors seeking a faster solution, self-publishing is the answer.”

So, that’s what she did. In June 2023, the Boerne, Texas-based writer published her first novel, “The Stories We Keep,” via a self-publishing platform that distributes paperbacks and e-books all over the world. Her second book, “When We’re Broken,” came out earlier this fall. Both books are in the genre of women’s literary fiction.

### TAKING CHARGE

Shawna is among a growing number of writers embracing self-publishing

platforms to bypass traditional gatekeepers and speed up the book publishing process. This is especially true for writers from small or rural towns who may have a harder time finding an agent or fostering connections to publishing houses in larger cities.

“Agents receive thousands of queries a year, and they’re only taking on maybe two or three new authors in addition to the clients they already have to manage,” Shawna says. “It just makes it darn near impossible to find that magic match. I just thought, ‘I’m in my 40s and have more stories to write. I don’t want to wait.’”

Best-selling authors who famously self-published before landing big book deals and film adaptations include Amanda Brown, who wrote “Legally Blonde,” and Andy Weir, who wrote “The Martian.” Colleen Hoover, the East Texas author of the blockbuster “It Ends with Us,” also self-published her first book, “Slammed,” in 2012. She increased her audience by giving away free books and by posting regularly on social media.

Even those self-published writers who don’t reach traditional literary heights have profited in the world of self-publishing. The Alliance of Independent Authors published a survey in 2023 reporting that

self-published authors earned a median income of \$12,749—more than double that of traditionally published authors. They also made up more than 50% of Kindle’s Top 400 books of 2023, the survey found.

### UNTANGLING THE WEB

Self-publishing isn’t the only internet tool that sparks creativity, however. Connie Clyburn is an East Tennessee-based writer of several books, including “Wisdom from the Doublewide” and the devotional “Aging Fabulously.” Connie found fellowship online through video calls with other writers from as far away as Ireland.


From her home in Telford, Tennessee—which she describes as “a little wide place in the road between Jonesborough and Greeneville”—she also uses the internet to connect with others through her online magazine. Called *ah law, y’all*, the quarterly publication highlights the Southern Appalachian area.

“You don’t always think about how vital the internet is as a writer,” says Connie, who infuses her writing with scripture and ways to apply it to everyday life. “But, as a rural writer, it has opened up a big world. Anything that I come up with





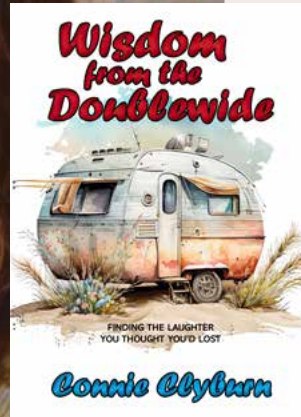
Photo courtesy of Connie Clyburn

that I want to read about or research or just connect with is right there at your fingertips.” 

## WANT TO KNOW MORE?

For more information on Connie Clyburn, look up her blog, “Wisdom from the Doublewide,” and the online magazine *ah law, y’all*.

Find out more about Shawna Holly and her books at [shawnaholly.com](http://shawnaholly.com).



LEFT: Connie Clyburn got her start as a journalist, and now she writes books, a blog and a newsletter from her home in East Tennessee near Jonesborough. Connie turned her blog into the book “Wisdom from the Doublewide.”

OPPOSITE PAGE: Shawna Holly lives outside of San Antonio, in a town of about 15,000 people. An Air Force veteran, Shawna self-published her book, “The Stories We Keep,” to avoid the sometimes long and tedious process of finding an agent and a publisher.

## GET A START WITH SELF-PUBLISHING

Most writers learn quickly that finding a publisher is often harder than writing the book itself. Books are meant to be read, but the steps involved with finding an agent and publisher can waste valuable time and resources. As a result, many writers self-publish. The comprehensive book and writers' blog “What We Reading” lists several self-publishing platforms. We've listed a few resources here for e-books. Visit [whatwewereading.com](http://whatwewereading.com) for more information on self-publishing print books.

### Amazon Kindle Direct Publishing, also known as KDP

- Highest market share and sales in the self-publishing industry.
- Writers earn royalties of between 35% and 70% depending on the price of the book.
- It's important to note there's another option called KDP Select, which is different than KDP. KDP Select users get certain marketing perks that can help sell their books. In exchange, they can't publish their work with any other self-publishing company.

### Apple Books

- Writers earn royalties of 70% on all e-books.
- Second-biggest player in the industry after Amazon's KDP.
- No upfront fees for authors once they have an iTunes account.

### Barnes & Noble Press, also known as B&N

- Writers earn 70% on e-books above 99 cents.
- B&N is considered one of the easiest platforms to use.
- Completely free to use, and it does not require exclusivity.

Other platforms include Kobo Writing Life, Draft2Digital, StreetLib, IngramSpark and PublishDrive, some of which have different pricing models and royalty distributions. Each of these platforms generally offers distribution to all the major e-book retailers, so it's important to research all options.

Source: “15 Best Self-Publishing Platforms for Your Book” from the blog “What We Reading.”

# A Relaxing Sanctuary

Photos courtesy of MedWell Institute



**ABOVE:** Risa Asmus Dorweiler, MedWell Institute's medical director and dermatology nurse practitioner, checks a client's vital signs prior to a treatment.

**BELOW LEFT:** A client receives a Botox treatment.

## Lifelong friends bring wellness services to Morris

Story by DIANNA TROYER

In the late '80s, Risa Asmus Dorweiler and Lori Fehr played basketball for neighboring high schools Chokio-Alberta and Graceville. Though they were opponents on the court, outside of basketball, the two became close friends.

Through the years, Risa and Lori shared a goal of bringing wellness services to their hometown of Morris. Risa began specializing in medical and cosmetic dermatology in 2005. Working at Morris' Stevens Community Medical Center, she discovered a growing number of patients wanted wellness and aesthetic treatments, but she had to refer them to out-of-town providers.

"It was a lightbulb moment and realization there was enough demand for a clinic," Risa says.

In 2023 Risa and Lori opened MedWell Institute, a medical spa offering clinical aesthetics, medical-grade skin care products and wellness services.

### LOOKING AND FEELING GREAT

"Coming here is a relaxing sanctuary," Lori says. "We want the client experience to be informative and relaxing with an emphasis on looking and feeling your best. For me, caring for our clients fulfills my commitment to give back to my church and community."



The friends are excited to celebrate their business's one-year anniversary. "It's been an awesome feeling as the business has grown and we aim to meet the needs of our community," Lori says.

The providers prioritize overall well-being by offering a range of services, including supplements, vitamin injections and nutritional therapies. They use the MedWell Institute website to share descriptions of all their services, including acne treatments and microneedling, a process using tiny needles to stimulate collagen production and boost the skin's firmness and texture.

"Clients can book on all of our platforms, and they love the ease of the process," Risa says. "A healthy body makes for a happy body."

The spa aims to provide services and products that enhance how clients look and feel. "The MedWell staff embraces transformations from day to day as we age," Lori says. "We strive to banish the notion that beauty is only for the young."

As more people discover MedWell's services, they realize a little pampering isn't just a luxury. "Self-care used to be considered an indulgence," Risa says. "Now we are recognizing it's a necessity for leading a fulfilling, healthy and happy life. From sleep, nutrition, physical activity and skin care, prioritizing yourself is a foundation for a well-rounded, balanced life." 🗨️

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# Shaping Her Own Future

## A childhood fascination becomes a successful career

Story by DIANNA TROYER

**M**usarrat Virji remembers as a 12-year-old when her mother, Sidika, would have her eyebrows shaped. “It made her feel so happy,” Musarrat says. “I saw how such a seemingly small service like that could make someone’s day and brighten their outlook. That’s what really drove me.”

Musarrat was born in Africa, but her parents moved the family of three girls and three boys to Allentown, Pennsylvania. “As we grew up our parents couldn’t afford to take us girls all the time when we needed those services,” Musarrat says. “So, I took it upon myself to learn how to make these sugar products.”

Years later, those memories motivated Musarrat to become a master esthetician in 2004, while living in Florida. She received her degree from the American Institute of Beauty and began working in the industry.

In 2014, when Musarrat’s husband, Dr. Ayaz Virji, was looking to practice medicine in a more rural setting, the family moved to Dawson. There she established her business, Ultima Skincare, in 2016. “I have an ambitious personality. My passion for opening my business stems from that,” Musarrat says. “Our skin is our largest organ and has an incredible ability to heal itself. It’s fascinating.”

During the holiday season, she reminds people to put themselves on their own gift list. “People need to remember to look after themselves, to do self-care,” she says. “It’s not selfish. One of the best ways is to eat a healthy diet. Whatever you

Photos courtesy of Brooke Kern Photography



ABOVE: Musarrat Virji opened Ultima Skincare in Dawson in 2016.

BELOW LEFT: The spa carries a variety of products for a wide range of skin care needs.

eat will eventually become evident on your skin. Gut health is linked to our skin. Drink plenty of water, stay hydrated and use sunscreen appropriately.”

### TREAT YOURSELF

One of Ultima Skincare’s most popular and comprehensive packages is the Red Carpet. The relaxing, nearly two-hour customized facial is tailored to the client’s needs, which can include peels, LED therapy, exfoliants, microdermabrasion and even a scalp massage.

“After the cleansing, I work on some of the lymph nodes throughout the facial,” Musarrat says. “It works well for circulation and to help remove toxins faster. My goal is to partner with you to bring out your best.”

Her business has grown through word of mouth and stays busy. “I do everything by appointment only, so I can’t accommodate walk-ins,” she says.

Reminiscent of her childhood, Musarrat’s own daughter is witnessing the joy of aesthetics.

“My daughter has me shape her eyebrows,” she says. “She helps out sometimes, too, at the shop.” 🗨️



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717-856-9730  
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# Holiday Simplicity

Breakfast casseroles are a gift for busy hosts

**M**ake-ahead casseroles can make the difference between holiday stress and satisfaction. From sweet to savory, there are many choices. Here are several to try this season.



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

## BLUEBERRY PANCAKE CASSEROLE

### Crumb Topping:

- 1/2 cup flour
- 3 tablespoons brown sugar
- 2 tablespoons sugar
- 1/2 teaspoon cinnamon
- 1/4 teaspoon salt
- 4 tablespoons unsalted butter, melted

### Pancakes:

- 2 1/2 cups flour
- 2 tablespoons sugar
- 1/2 tablespoon salt
- 1 teaspoon baking powder
- 1 teaspoon baking soda
- 2 large eggs
- 2 cups whole buttermilk
- 1/2 cup milk
- 4 tablespoons unsalted butter, melted
- 1 1/2 teaspoons vanilla extract
- 1-2 teaspoons finely grated lemon zest
- 2 cups blueberries
- Maple syrup, for serving

## SCRAMBLED EGG BAKE

- 4 slices bacon
- 8 ounces dried beef
- 2 4-ounce cans mushrooms, drained
- 1/2 cup butter, divided
- 1/2 cup flour
- 4 cups whole milk
- 16 eggs
- 1 cup evaporated milk

Saute the bacon until almost done. Add dried beef, mushrooms and 1/4 cup butter. While hot, add flour and stir in whole milk. Simmer sauce until thickened and smooth, stirring constantly.

Beat eggs with evaporated milk and salt. Scramble in remaining 1/4 cup butter.

Grease a 9-by-13-inch baking dish. Ladle a layer of sauce into the dish followed by a layer of scrambled eggs. Repeat layers, ending with a layer of sauce. Garnish with mushrooms and bacon. Cover with foil and bake at 275 F for 1 hour.

To make ahead: Make casserole, cover and refrigerate. Bake as directed.

**Crumb topping:** The day before, in a medium bowl, combine flour, sugars, cinnamon and salt. Add melted butter and stir until fully incorporated. Cover and refrigerate.

**Pancakes:** Preheat the oven to 350 F. Grease a 9-by-13-inch baking dish and set aside.

In a large bowl, combine flour, sugar, salt, baking powder and baking soda.

In a separate bowl, combine eggs, buttermilk, milk, melted butter, lemon zest and vanilla extract. Whisk wet ingredients until well combined. Add wet ingredients to the dry ingredients and stir until just combined. The batter will be lumpy. Do not overmix.

Pour the batter into the greased baking dish. Sprinkle the blueberries over the top. Remove the crumb topping from the fridge and crumble over the top of the blueberries and batter. Bake for 35-45 minutes, until puffed and light golden brown. Use a toothpick to check the center for doneness. Serve warm with maple syrup.





## FRENCH TOAST CASSEROLE

- 1 12- to 14-ounce loaf French or sour-dough bread. Stale bread works great.
- 1 8-ounce package full-fat cream cheese, softened
- 2 tablespoons powdered sugar
- 3 teaspoons vanilla extract, divided
- 8 eggs
- 2/3 cup packed brown sugar
- 3/4 teaspoon ground cinnamon
- 2 1/4 cups whole milk

### Topping:

- 1/3 cup packed light brown sugar
- 1/3 cup all-purpose flour
- 1/2 teaspoon ground cinnamon
- 6 tablespoons unsalted butter, cold and cubed
- Maple syrup and/or powdered sugar for topping

Grease a 9-by-13-inch casserole with nonstick spray. Either cut the bread into 1-inch cubes or tear it into preferred size. Spread half of the cubes into prepared baking pan.

Using a hand-held or stand mixer with a whisk attachment, beat the cream cheese

on medium-high speed until completely smooth. Beat in the powdered sugar and 1/4 teaspoon vanilla until combined. Drop random spoonfuls of cream cheese mixture on top of the bread. Layer the remaining bread cubes on top of cream cheese. Make sure some cream cheese is still exposed on top. Set aside.

Whisk the eggs, milk, cinnamon, brown sugar and remaining vanilla together until no brown sugar lumps remain. Pour evenly over the bread. Cover the pan tightly with plastic wrap and refrigerate for at least 3-4 hours or up to 24 hours. Overnight is best.

When ready to bake, remove from the refrigerator and uncover while you make the topping.

Mix the brown sugar, flour and cinnamon. Then, use a pastry cutter or your hands to cut the cold butter into the topping mixture until crumbly.

Bake at 350 F for 45-60 minutes. You can use a knife to check the French toast—it should come out mostly clean when the dish is ready. Avoid putting the knife into the cream cheese dollop, which could give a false reading.

## SAVORY RICE CEREAL CASSEROLE

- 2 pounds pork sausage
- 1 large onion, chopped
- 2 cups cooked rice
- 3 cups Rice Krispies
- 3 cups shredded sharp cheddar cheese
- 6 eggs
- 2 cans cream of celery soup
- 1/2 cup milk



In a skillet, cook sausage with onion until meat is no longer pink and onions are tender; drain. Transfer mixture to a lightly greased 9-by-13-inch casserole. Top with layers of rice, cereal and cheese. In a bowl beat the eggs with the soup and milk. Spread mixture on top. Cover with foil and refrigerate overnight.

Preheat oven to 350 F. Remove foil and bake for 45 minutes to 1 hour or until a knife inserted in center comes out clean. Let stand for 5-10 minutes before serving.

Note: Making this a day ahead helps to soften the cereal. It can be baked right away, but the cereal may still be crispy. 📺



VETERANS DAY IS NOV. 11

HONORING ALL WHO SERVED



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