

# OPINION

## My old little sister is leaving for more than just college

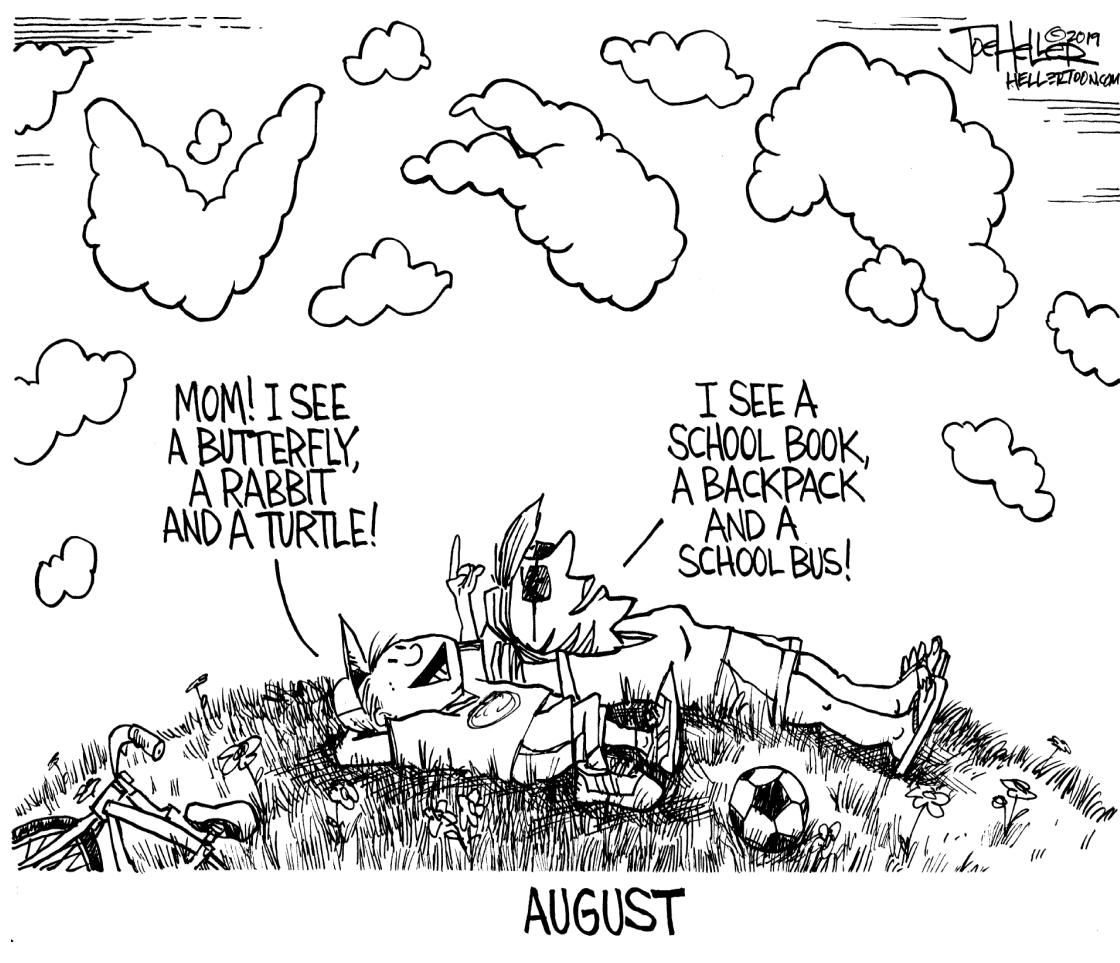
My sister who is four years younger than me is beginning college in the fall. In the next week or so, she's also completely moving out of my parents' house...before me. Part of me thought, she's way too young, moving way too quickly, and I have to talk some sense into her. But now I know she's been pushed a bit ahead since as far back as I can remember, and I won't suddenly try to stop her now.

I'm remembering the little things. When I was in middle school, I read controversial books about rape and drug use, like *Speak* by Laurie Halse Anderson and *Go Ask Alice* by Beatrice Sparks. While in elementary, my sister read them after I went on and on about how much they stuck with me. When I picked up bass guitar my sophomore year of high school, she picked up the guitar in middle school and played alongside me in battle of the bands the following three years. When I went away to college, she kept playing until she graduated high school. This summer, she still sat on our bedroom floor and serenaded me with tunes like "Knockin' On Heaven's Door" by Bob Dylan and "Kiss and Say Goodbye" by The Manhattans, even though I had to wake up for work in a few hours. While I lived in Illinois, my friends back in Minnesota still invited her to hang out because she was just that fun and mature to be around.

My sister stayed away from alcohol and drug abuse, ended high school at the top of her class, and worked three jobs this past summer. Besides her visible invincibility, I also know about her chewed up relationship with our estranged father, what our older brother's murder did to her at eight-years-old, and her silent battles against herself. I'm expecting there to always be things I can't know about her. But I can confirm with every single nerve in my body, my sister can handle whatever it may be, even if she doesn't think so...and I'm going to miss her, even if she'll only be an hour away.



**ARELY ANAYA**  
STAFF WRITER



## ASK A TROOPER

Question: I have a 2018 Jeep Wrangler which has a windshield that has the ability to fold down from the factory. I am just wondering if the windshield is properly folded down and strapped as per the factory design if this is then legal to drive on highway, county or state roads in Minnesota. While I doubt I'll ever be zipping down I-94 with the windshield down, it would make it a lot easier driving between off road trails to not put it up and down, but don't want to break the law.

I could only find the statute that indicates that if you do have a windshield you need to have wipers. So it sounds like there isn't a law per se that says, "Shall have a windshield on all road vehicles," so I am assuming if the vehicle wasn't designed to have one (like a motorcycle) it's not required.

However, it doesn't appear to specify what the rule is when you have a windshield, but the factory designed it to fold down. So the law is kind of grey in my mind and I hoped you could advise how the State Patrol approaches



**SGT. TROY CHRISTIANSON**  
MN State Patrol

State Statute 169.468 it states, the commissioner has adopted federal motor vehicle safety standards, which is where it states a windshield is required (in the federal law.)

For the purposes of your windshield being a "fold down from the factory" this is for "off road use".

Motorcycles may or may not have windshields, but even when they do, they do not meet legal requirements, and a rider must wear eye protection: face shield, goggles, or glasses.

You can avoid a ticket — and a crash — if you simply buckle up, drive at safe speeds, pay attention and always drive sober. Help us drive Minnesota Toward Zero Deaths.

If you have any questions concerning traffic related laws or issues in Minnesota send your questions to Sgt. Troy Christianson — Minnesota State Patrol at 2900 48th Street NW, Rochester MN 55901-5848. (Or reach him at, [Troy.Christianson@state.mn.us](mailto:Troy.Christianson@state.mn.us))

this law or rules for highway use.

Thanks in advance for any information or understanding of the statute you would be able to share!

Answer: We get this question fairly often, and it brings out some good discussion. When it comes to a windshield in a passenger vehicle, you are required to have one. Under Minnesota

## YOUR OPINION MATTERS!

WRITE US A LETTER



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## SAVVY SENIOR: IS PET INSURANCE A GOOD IDEA FOR SENIORS ON A BUDGET?

**Dear Savvy Senior,**  
I own two dogs and a cat that I would do almost anything for, but expensive veterinary bills put a strain on my budget. Is pet insurance a good idea?

**Older Pet Owner**

**Dear Older Pet Owner,**  
If you're the kind of pet owner who would do anything for their furry family, including spending thousands of dollars on medical care, pet insurance definitely is an option to consider. Here's what you should know.

### Rising Vet Costs

The cost of owning a pet has gone up in recent years. New technologies now make it possible for pets to undergo sophisticated medical treatments for many life-threatening diseases, just like humans. But these treatments don't come cheap. That's why pet insurance has gotten more popular in recent years. More than 2 million pets are currently insured in the U.S. and Canada, according to the North American Pet Health Insurance Association.

### How Pet Plans Works

Pet insurance is actually very simi-

lar to human health insurance. Pet policies typically come with premiums, deductibles, co-payments and caps that limit how much will be paid out annually. But unlike people coverage, you usually have to pay the vet bills in full and wait for reimbursement from the insurer.

Pet policies vary greatly from basic plans that cover only accidents and illness, to comprehensive policies that provide complete nose-to-tail protection including annual checkups and vaccinations, spaying/neutering and death benefits. You should also be aware that pet policies typically don't cover pre-existing conditions, and premiums are generally lower when your pet is young and healthy.

Costs for pet insurance will also vary by insurer and policy, but premiums typically depend on factors like the cost of veterinary care where you live and the age and breed of the pet. The average annual premium for basic accident and illness coverage was \$516 per pet in 2017, while the average claim paid was \$278, according to the pet health insurance association.

### Shopping Tips

Major pet policy providers include the ASPCA, Embrace, Healthy Paws, Nationwide, PetFirst, Petplan and Trupanion. To help you shop and compare coverage and costs from pet insurers, go to [PetInsuranceReview.com](http://PetInsuranceReview.com).

If you're still working, one way to pay lower premiums, and possibly get broader coverage, is to buy pet insurance through your employer, if available. Eleven percent of employers in the U.S. offer pet health insurance benefits, according to the Society for Human Resource Management, and these plans are usually discounted.

### Alternative Option

Many animal advocates think most pet owners are better off forgoing pet insurance and instead putting the money you would have spent on premiums into a dedicated savings account to pay for vet care as needed. Depending on the policy, pet insurance can cost \$1,500 to \$6,000 over the life of an average pet, and most pet owners will never spend that much for treatment.

### Ways to Save

If you can't afford pet insurance or choose not to buy it, there are other

ways you can save. For example, many local animal shelters offer free or low-cost spaying and neutering programs and vaccinations, and some shelters work with local vets who are willing to provide care at reduced prices for low-income and senior pet owners.

There are also a number of organizations that provide financial assistance to pet owners in need. To locate these programs, visit [HumaneSociety.org/PetFinancialAid](http://HumaneSociety.org/PetFinancialAid).

To save on pet medications, get a prescription from your vet (ask for generic is possible) so you can shop for the best price. Medicine purchased at the vet's office is usually more expensive than you can get from a regular pharmacy or online.

Most pharmacies fill prescriptions for pets inexpensively, and many pharmacies offer pet discount savings programs too. You can also save by shopping online at a verified pharmacy like [1800PetMeds.com](http://1800PetMeds.com), [DrsFosterSmith.com](http://DrsFosterSmith.com) and [PetCareRX.com](http://PetCareRX.com).

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The St. James Plaindealer is produced each week by: **Lisa Drafahl**, Senior Group Publisher **Rhonda Miller**, Business Manager ([rmillier@stjamesnews.com](mailto:rmillier@stjamesnews.com)) **Sean Ellertson**, Sports/Features Editor ([sellertson@stjamesnews.com](mailto:sellertson@stjamesnews.com))

**Arely Anaya** Staff Writer, **Kyle Nordhausen**, Advertising Sales Manager ([knordhausen@stjamesnews.com](mailto:knordhausen@stjamesnews.com))

**Kris Redenius**, Graphic Design ([kredenius@sleepyeyenews.com](mailto:kredenius@sleepyeyenews.com)), **Joel Hultgren**, Courier

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