

LOCALNEWS

Snowy dash to the geohash

BY SPENSER BICKETT
Staff Writer

The cold and snow of Minnesota winters are usually enough to keep most people indoors from November to March. But one International Falls resident didn't let the weather or her age stop her from having fun and setting a record right before the end of 2013.

Norma Krats was in Sartell with her family for Christmas, when her granddaughter Jessica Muonio discovered they could help her set a record for oldest geohasher. Geohashing uses an algorithm and the daily opening and date of the Dow Jones industrial average to generate latitude and longitude coordinates. Geohashers then use maps and GPS to find these random locations and document their adventures.

"It's a nerdy game using this random complicated math equation," Muonio said.

The idea for Krats to set the record for oldest geohasher came about when Muonio and her husband Jake were living in Durham, England, she said. They saw the record for oldest geohasher was 84



Four generations of geohashers, clockwise from back left, are Deb Johansen, Norma Krats, Jessica Muonio, Ezekiel Juhnke, and Brianna Juhnke.

years old, which was shortly before Krats came to visit them.

"We talked to gram about doing the geohash in England, but the locations weren't accessible and we had other touristy things to do," Muonio said.

Muonio is studying for a master's in math education at King's College London, so over her long Christmas break, she and Jake decided to spend the holidays in Minnesota with their families, she said. So while they were home, they checked the geohashing algorithm

every day, and one day their numbers came up, and the geohash was a go.

"We needed a spot we could walk to and fit within all of our other plans while visiting family," Muonio said.

The spot was in a field behind a surfacing company in Sauk Rapids. After getting permission, the group featuring four generations of the family set out across the field, and quickly found themselves in deep snow.

"We walked out in the field, and didn't think it'd be too bad," Krats said. "The snow was deeper than we



CONTRIBUTED PHOTOS

Norma Krats, center, celebrates becoming the oldest geohasher with her granddaughter Jessica Muonio, right, and her husband Jake.

thought, though."

For a hardy Borderland resident like Krats, the single-digit temperature wasn't an issue, she said. However, Muonio said she wasn't used to the cold, and it provided another geohashing achievement for her.

"I know people from International Falls are used to much colder weather, but it was quite cold out," she said. "That actually gave us a new achievement, the frozen hash, that we hadn't done in England."

To help trudge through the snow, they brought along a sled, and took turns pulling each other across the frozen field. Once they reached the hash point, Krats decided to commemorate the occasion by making a snow angel.

"I said, 'we're out here, so I'll make you a snow angel, but you have to help me up,'" Krats said. "It was a beautiful day, a fun day with the kids."

Seeing her 87-year-old grandmother doing something like this for her re-

minded Muonio of the spirit of the adventure of geohashing.

"It was awesome to see my gram doing something like this, just because I'd asked her," Muonio said. "She's amazing. I admire her enthusiasm and spirit for adventure."

That desire to do things for her grandchildren is just the way things are, Krats said.

"You'd do anything for your grandchildren," she said.

Heat relief for small businesses affected by rising propane costs

JOURNAL STAFF REPORT

For small businesses feeling the heat caused by rising propane costs, relief may be available from the U.S. Small Business Administration.

U.S. SBA-guaranteed loans like the standard SBA 7(a) or the SBA Express loan can offer help to small businesses struggling

with heating costs as a result of the propane shortage. Both loan types offer a guaranty of more than 50% along with no collateral for loans less than \$25,000, and no fees for borrowers and lenders on loans less than \$150,000 until Sept. 30.

■ The SBA 7(a) loan offers an 85% guaranty on loans of less than \$150,000,

including working capital loans; and a 75% guaranty for those over \$150,000, up to \$3.75 million guaranty. Lines of credit are not available through this program. Working capital loans may have a term up to 10 years. Minnesota SBA participating lenders can provide fast service on 7(a) loans.

■ SBA Express loans

offer a 50% guaranty on lines of credit and working capital loans. Veterans may also borrow \$150,000 to \$350,000 with no up-front fees through this program. Terms are up to 10 years on working capital. More than 250 Minnesota SBA participating lenders handle SBA Express loans statewide.

"These existing SBA products, with zero fees

and longer maturities, can help borrowers absorb this winter's higher-than-expected fuel costs while minimizing impact on cash flow," Nancy Libersky, Minnesota SBA District Director, said in a release. "For some businesses, a loan right now might make the difference between surviving and closing the doors. We're committed to

doing everything we can to help Minnesota businesses move through this difficult situation."

For more information on SBA-guaranteed loans, contact Jenny Herman at the Small Business Development Center at 218-283-8585. For more information on SBA resources and programs, go to www.sba.gov/mn.

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