

# LOCALNEWS

## Puppet workshop coming to local library

JOURNAL STAFF REPORT

Officials at the Arrowhead Library System announced in a release last week a puppet workshop is making its way to the International Falls Public Library.

“The Secret Life of Puppets,” a free puppet workshop by Z Puppets Rosen-schnoz, is scheduled for 1 p.m. Aug. 13 at the library.

The Secret Life of Puppets, according to the release, allows children to learn the tricks to turning sticks, cloth, string and even their own hands into lively characters. As a thorough hands-on exploration with the workshop puppets, each participant will experiment with the formula: imagination plus technique equals magic.

This program is designed

### More information

To learn more about Arrowhead Legacy Events, view the calendar at [www.arrowhead.lib.mn.us/whats-new](http://www.arrowhead.lib.mn.us/whats-new). The organizations can also be found on Twitter [www.twitter.com/ArrowheadLegacy](http://www.twitter.com/ArrowheadLegacy) or Facebook at [www.facebook.com/ArrowheadLegacy](http://www.facebook.com/ArrowheadLegacy).

for first-grade students and up. Participants will watch a brief demonstration of puppet characters and styles and then participate in hands-on puppet exploration.

This program, sponsored by Arrowhead Library System, was funded by money from Minnesota’s Arts and Cultural Heritage Fund.

## RFA expands offer of zero-interest loans for farmers in flood disaster counties

RFA STAFF REPORT

The Minnesota Rural Finance Authority (RFA) is expanding the eligibility of its zero percent interest rate Disaster Loan program. The loans are now available in 32 counties to help farmers cover the costs to repair and replace items not covered by insurance from flooding that occurred in early July.

The eligibility expansion matches the additional 24 counties that have been added to the federal disaster declaration from July 21st. The

complete list now includes Beltrami, Blue Earth, Brown, Carver, Chippewa, Dodge, Faribault, Freeborn, Jackson, Koochiching, Lac Qui Parle, Lake of the Woods, Le Sueur, Marshall, Martin, McLeod, Murray, Nicollet, Nobles, Pipestone, Redwood, Renville, Rice, Rock, Roseau, Scott, Sibley, Steele, Todd, Wadena, Waseca, and Yellow Medicine counties.

As with other RFA loans, the Disaster Loan program will be available for farmers through their existing agricultural lenders for financing for these repairs. The loans

can be used to help clean up, repair, or replace farm structures and to replace seed, other crop inputs, feed, and livestock. The loan may also be used to repair and restore farm real estate that was damaged by flooding. The RFA participation is limited to 45 percent of the principal amount up to a maximum of \$50,000.

The RFA partners with local lenders to provide affordable credit to eligible farmers. Loan participations are purchased by the RFA under several programs that assist beginning farmers purchase

agricultural land; finance improvements to the farm such as grain handling facilities, machine storage, and manure systems; help farmers reorganize their farm debt to improve cash flow; and, finance new livestock production facilities. Over \$209 million has been invested in over 2,800 participations by the RFA in these programs.

Interested borrowers should contact their lender or call RFA at 651-201-6004. More information is also available on the RFA website at <http://www.mda.state.mn.us/agfinance>.

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# Public Notices

## Public Notice

NOTICE OF MORTGAGE FORECLOSURE SALE

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME PROVIDED BY LAW IS NOT AFFECTED BY THIS ACTION.

NOTICE IS HEREBY GIVEN, that default has occurred in conditions of the following described mortgage: DATE OF MORTGAGE: November 1, 2005 MORTGAGOR: Terry Kalar, a single person. MORTGAGEE: Border State Bank of International Falls. DATE AND PLACE OF RECORDING: Recorded November 7, 2005 Koochiching County Recorder, Document No. A000253992. ASSIGNMENTS OF MORTGAGE: Assigned to: Merchants Bank, National Association. Dated November 1, 2005 Recorded November 7, 2005, as Document No. A000253993.

TRANSACTION AGENT: NONE TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: NONE LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Border State Bank of International Falls RESIDENTIAL MORTGAGE SERVICER: Merchants Bank, N.A. MORTGAGED PROPERTY ADDRESS: 1113 6th Street, International Falls, MN 56649 TAX PARCEL I.D. #: 92.007.53030 LEGAL DESCRIPTION OF PROPERTY: The East 2 feet Lot 3, All Lots 4 and 5 and the W 1/2 Lot 6, Block 53, Plat of Blocks 52, 53, 54, 55, 56, 57 International Falls COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$47,500.00 AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$43,043.16 That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; That no action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage, or any part thereof; PURSUANT to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows: DATE AND TIME OF SALE: September 25, 2014 at 10:00 AM PLACE OF SALE: Sheriff's Office, Law Enforcement Center, International Falls, MN

to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' fees allowed by law subject to redemption within six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.

TIME AND DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, single-family dwelling, unless otherwise provided by law, the date on or before which the mortgagor(s) must vacate the property if the mortgage is not reinstated under section 580.30 or the property is not redeemed under section 580.23 is 11:59 p.m. on March 25, 2015 unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None "THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES, SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED."

Dated: July 25, 2014

Merchants Bank, National Association  
Mortgagee/Assignee of Mortgagee

USSET, WEINGARDEN AND LIEBO, P.L.L.P.  
Attorneys for Mortgagee/Assignee of Mortgagee  
4500 Park Glen Road #300  
Minneapolis, MN 55416  
(952) 925-6888  
94 - 14-004286 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Document version 1.1 December 11, 2013

The Journal  
August 6<sup>th</sup>, 13<sup>th</sup>, 20<sup>th</sup>, 27<sup>th</sup>,  
& September 3<sup>rd</sup>, 10<sup>th</sup>, 2014

## Public Notice

Notice is hereby given that applica-

tion has been made to the Comptroller of the Currency, One Financial Place, Suite 2700, 440 South LaSalle Street, Chicago, Illinois, for consent to merge the following banks:

- Bremer Bank, National Association, a banking association organized under the laws of the United States, being located at 720 Broadway Street, City of Alexandria, County of Douglas, in the State of Minnesota;

- Bremer Bank, National Association, a banking association organized under the laws of the United States, being located at 321 South 7th Street, City of Brainerd, County of Crow Wing, in the State of Minnesota;

- Bremer Bank, National Association, a banking association organized under the laws of the United States, being located at 1444 45th Street South, City of Fargo, County of Cass, in the State of North Dakota;

- Bremer Bank, National Association, a banking association organized under the laws of the United States, being located at 3100 South Columbia Road, City of Grand Forks, County of Grand Forks, in the State of North Dakota;

- Bremer Bank, National Association, a banking association organized under the laws of the United States, being located at 345 4th Avenue, City of International Falls, County of Koochiching, in the State of Minnesota;

- Bremer Bank, National Association, a banking association organized under the laws of the United States, being located at 605 Second Street East, City of Menomonie, County of Dunn, in the State of Wisconsin;

- Bremer Bank, National Association, a banking association organized under the laws of the United States, being located at 1100 St. Germain Street West, City of St. Cloud, County of Stearns, in the State of Minnesota;

- Bremer Bank, National Association, a banking association organized under the laws of the United States, being located at 500 Willmar Avenue Southeast, City of Willmar, County of Kandiyohi, in the State of Minnesota

with and into Bremer Bank, National Association, a banking association organized under the laws of the United States, being located at 633 South Concord Street, City of South St. Paul, County of Dakota, in the State of Minnesota. It is contemplated that the main office and branch offices of the above-named banks will continue to operate as branches of Bremer Bank, National Association, with the main office being located at 372 St. Peter

Street, St. Paul, Minnesota, 55102.

This notice is published pursuant to 12 USC 1828(c) and 12 CFR 5. This notice will appear three times at approximately two-week intervals over a 30-day period beginning July 9, 2014 and ending on August 8, 2014.

Any person desiring to comment on this application may do so by submitting written comments within 30 days of the date of the first publication of this notice to: Director of District Licensing, One Financial Place, Suite 2700, 440 South LaSalle Street, Chicago, Illinois 60605 or [regs.comments@occ.treas.gov](mailto:regs.comments@occ.treas.gov). The public file is available for inspection in the district office during regular business hours. Written requests for a copy of the public file on the application should be sent to the Director of District Licensing.

July 9, 2014

Bremer Bank, National Association, Alexandria, Minnesota

Bremer Bank, National Association, Brainerd, Minnesota

Bremer Bank, National Association, Fargo, North Dakota

Bremer Bank, National Association, Grand Forks, North Dakota

Bremer Bank, National Association, International Falls, Minnesota

Bremer Bank, National Association, Menomonie, Wisconsin

Bremer Bank, National Association, St. Cloud, Minnesota

Bremer Bank, National Association, Willmar, Minnesota

Bremer Bank, National Association, South St. Paul, Minnesota

The Journal  
July 9<sup>th</sup>, 23<sup>rd</sup> &  
August 6<sup>th</sup>, 2014

## Public Notice

NOTICE OF SPECIAL MEETING

Mayor Fort has called a Special Meeting of the Littlefork City Council to be held at 6:45p.m. on Wednesday, August 13, 2014 at the Littlefork City Hall.

AGENDA

1. Award contract for Littlefork Medical Center re-roofing project.

ADJOURN

The Journal  
August 6<sup>th</sup>, 2014

## Public Notice

STATE OF MINNESOTA

COUNTY OF KOOCHICHIING

IN DISTRICT COURT

NINTH JUDICIAL DISTRICT

Civil – Quiet Title Action

Court File No. 36-CV-14-517

SUMMONS

Laurence A. Stokes,

Plaintiff,

vs.

Walter Glowack; Unknown Heirs of Walter Glowack; Rose Glowack; Unknown heirs of Rose Glowack; Clarence C. Jorlin; Unknown heirs of Clarence C. Jorlin; and all other persons claiming any right, title, estate, interest or lien in or on the real property described in the complaint herein,

Defendants,

THE STATE OF MINNESOTA TO THE ABOVE-NAMED DEFENDANTS:

1. YOU ARE BEING SUED. The Plaintiff has started a lawsuit against you. The Plaintiff's Complaint against you is on file in the office of the court administrator of the above-named court. Do not throw these papers away. They are official papers that affect your rights. You must respond to this lawsuit even though it may not yet be filed with the Court and there may be no court file number on this Summons.

2. YOU MUST REPLY WITHIN 20 DAYS TO PROTECT YOUR RIGHTS. You must give or mail to the person who signed this Summons a written response called an Answer within 20 days of the date on which you received this Summons. You must send a copy of your Answer to the person who signed this Summons located at:  
Shermoen & Jaksa, PLLP  
P.O. Box 1072  
International Falls, MN. 56649

3. YOU MUST RESPOND TO EACH CLAIM. The Answer is your written response to the Plaintiff's Complaint.

In your Answer you must state whether you agree or disagree with each paragraph of the Complaint. If you believe the Plaintiff should not be given everything asked for in the Complaint, you must say so in your Answer.

4. YOU WILL LOSE YOUR CASE IF YOU DO NOT SEND A WRITTEN RESPONSE TO THE COMPLAINT TO THE PERSON WHO SIGNED THIS SUMMONS. If you do not Answer within 20 days, you will lose this case. You will not get to tell your side of the story, and the Court may decide against you and award the Plaintiff everything asked for in the Complaint. If you do not want to contest the claims stated in the Complaint, you do not need to respond. A default judgment can then be entered against you for the relief requested in the Complaint.

5. LEGAL ASSISTANCE: You may wish to get legal help from a lawyer. If you do not have a lawyer, the Court Administrator may have information about places where you can get legal assistance. Even if you cannot get legal help, you must still provide a written Answer to protect your rights or you may lose the case.

6. ALTERNATIVE DISPUTE RESOLUTION. The parties may agree to or be ordered to participate in an alternative dispute resolution process under Rule 114 of the Minnesota General Rules of Practice. You must still send your written response to the Complaint even if you expect to use alternative means of resolving this dispute.

7. THIS LAWSUIT MAY AFFECT OR BRING INTO QUESTION TITLE TO REAL PROPERTY located in the County of Koochiching, State of Minnesota, legally described as follows:

Lot 4, Block 85, Plat of International Falls, Block 51-99.

The object of this action is to quiet Plaintiff's title to said real estate and to determine the adverse claims of the Defendants to the same and the rights of the respective parties therein, and the relief demanded in the Complaint consists wholly in excluding said Defendants from any interest in or lien on said real estate and no personal claim is being made against any of said Defendants.

Dated this 30 day of July, 2014

SHERMOEN & JAKSA, PLLP

By: /s/ Kimberly A. Litterovich  
Kimberly A. Litterovich  
Atty. Reg. No. 0347632  
Attorneys for Plaintiff  
345 Sixth Avenue/P.O. Box 1072  
International Falls, MN 56649  
(218) 283-4494

August 6<sup>th</sup>, 13<sup>th</sup>, & 20<sup>th</sup>, 2014