

BUSINESS

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Tax cuts lead to business savings

JOURNAL STAFF REPORT

Starting in 2014, Minnesota businesses will save on unemployment insurance taxes, thanks to a cut proposed by Gov. Mark Dayton earlier this year, and approved by the Minnesota Legislature. Effective Jan. 1, for-profit employers will pay lower taxes for funding the unemployment insurance trust fund, which provides temporary jobless benefits to laid off workers. The tax cut will save businesses \$346.5 million over two years, according to a release. A growing demand for unemployment insurance benefits during the Great Recession caused the trust fund to go into deficit. The state responded by raising

the unemployment insurance tax rate on businesses and borrowing money from the federal government so it could keep paying temporary benefits to jobless Minnesotans. With an improved state economy and new claims for unemployment insurance benefits in Minnesota at the lowest level in almost a decade, the trust fund has reserves of \$1.2 billion, officials can reduce the tax rate on businesses. The Minnesota Department of Employment and Economic Development manages the Minnesota Unemployment Insurance Program. This tax cut will help Minnesota businesses save money, DEED Commissioner Katie Clark Sieben said. “Given evidence of an

improving economy and a healthy trust fund balance, the unemployment insurance tax cut is a smart move that will result in real savings for Minnesota businesses,” Clark Sieben said in a release. One Minnesota company benefiting from the reduced tax rate is Thor Construction Co. in Fridley, which began operations in 1980. The company expects to save \$500 annually per worker because of the lower tax rate. “Construction companies, with high volumes of seasonal workers, often have a harder time adjusting to the tax climate,” CEO Ravi Norman said. “This unemployment insurance tax cut is a great mechanism for savings in our industry.” Minnesota businesses pay

unemployment insurance taxes on the first \$29,000 of annual wages per employee. Starting Jan. 1, the base tax rate they pay will be reduced from 0.5 percent to 0.1 percent. An additional 14 percent assessment employers pay on their unemployment insurance tax bill will also be eliminated starting in 2014. This 2014 rate reduction was contingent on the trust fund having a balance of more than \$800 million on Sept. 30, 2013. The 2015 rate reduction is contingent on the trust fund having a balance of more than \$900 million on Sept. 30, 2014. State officials said they foresee the trust fund exceeding \$1.2 billion over the next two years, well above the tax rate reduction level.

Escort drivers need new certification

JOURNAL STAFF REPORT

The Minnesota Department of Public Safety is requiring new certification for pilot/escort drivers, starting Jan. 2. The law requires pilot/escort drivers to become certified through the DPS and their vehicles also need to meet certain requirements. Peace officers performing pilot/escort duties will also now be required to complete pilot/escort training before performing those duties. Justin Brevik, Equipment Services Manager for Perkins Specialized Transportation Contracting in Northfield, said moving oversize loads is dangerous, and pilot/escort

vehicles need to be properly trained to handle the risks and variables involved. “As a trucking company that specializes in oversize load movements, we truly believe if people are properly trained and certified to operate a pilot/escort vehicle, our roadways would be much safer,” Brevik said in a release. “Moving large shipments is dangerous; the people that help move these loads must understand the required equipment, safety measures, and best practices.” To provide this certification class for northern Minnesota, DPS is working with Minnesota State Community and Technical College Custom Training Services and

Hennepin Technical College to provide these classes. The class is 8 a.m.-4:30 p.m. Friday, Dec. 20 at MSCTC-Moorhead. The cost for the class is \$180, which includes lunch. Advanced registration is required, and drivers need to provide a current Minnesota driver record with their registration. For registration information, contact Melissa Olheiser via phone at 218-299-6566 or via email at melissa.olheiser@minnesota.edu. The goal of the class is to explain new industry rules and regulations to current pilot/escort drivers, Erik Grohl, Industrial Safety Coordinator for Custom Training Services, said.

“Oversize loads are getting bigger and becoming more frequent on Minnesota highways,” Grohl said in a release. “The qualification bar for pilot/escort drivers, including law enforcement personnel, has now been raised.” Because of these changing laws, pilot/escort drivers being properly trained has become more important, Minnesota State Patrol Chief Kevin Daly said. “Your job as a pilot/escort professional is essential to the safe transport of over-dimensional loads on Minnesota’s highways,” Daly said in a release. “The importance of your role in this activity cannot be overemphasized.”

Public Notices

The Koochiching County Board of Commissioners will hold a public hearing on Tuesday, December 17, 2013 at 11:30 a.m., in the boardroom of the Courthouse in International Falls, for the purpose of receiving public comment on a road vacation request by John Slatinksi III to vacate the alley in Block 8, Plat of Ericsburg according to the recorded plat thereof, Koochiching County, MN.

Oral comments will be received during the hearing and written comments may be submitted to the Administration Office, Courthouse, and 715 4th Street, International Falls, MN 56649. Deadline for submitting written comment is Monday, December 16, 2013.

By Order of the Koochiching County Board:  
  
Teresa Briggs, County Administration Director

The Journal  
December 4<sup>th</sup> & 11<sup>th</sup>, 2013

Public Notice

The Truth and Taxation meeting/Board meeting will be held at the Littlefork-Big Falls School in the Board Room on December 18<sup>th</sup>, at 7 p.m. not at Big Falls City Clerk's office which is stated on your Property Tax Forms.

The Journal  
December 11<sup>th</sup>, 14<sup>th</sup>, & 18<sup>th</sup>, 2013

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 the conditions of the following described Mortgage:

DATE OF MORTGAGE: January 5, 2011  
MORTGAGOR: Timothy A. Streed and Tammy M. Streed, husband and

wife  
MORTGAGEE: The City of Big Falls  
SERVICER: The City of Big Falls  
MORTGAGE ID NUMBER: None  
DATE AND PLACE OF RECORDING: Recorded January 7, 2011, Koochiching County Recorder, Document No. 270832  
ASSIGNMENTS OF MORTGAGE: None  
MORTGAGED PROPERTY ADDRESS: 410 3rd Street SW Bigfalls, MN 56627  
TAX PARCEL I.D. #: 91-003-04130 and 91-003-04150  
LEGAL DESCRIPTION OF PROPERTY: Lots 13, 14, 15, 16, and 17, Block 4, Plat of Big Falls  
COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching  
REGISTERED LAND: the land described in the mortgage is not registered land.  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$25,000.00  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF THE DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$21,298.62

That prior to the commencement of this mortgage foreclosure proceeding, the 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 the 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: January 23, 2014 10:00 a.m.  
PLACE OF SALE: Koochiching County Sheriff's Office, Law Enforcement Center, 715 Fourth Street, 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 attorney fees, allowed by law subject to redemption within six months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, singlefamily dwelling, the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23 is July 23, 2014.

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: NOVEMBER 26, 2013

Shermoen & Jaksa, PLLP  
By: Kimberly A. Literovich  
ARN 0347632  
345 Sixth Avenue - PO Box 1072  
International Falls, Minnesota 56649

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

The Journal  
December 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup>, 24<sup>th</sup>, 31<sup>st</sup>, 2013  
& January 8<sup>th</sup>, 2014

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 the conditions of the following described Mortgage:

DATE OF MORTGAGE: June 22, 2007  
MORTGAGOR: Brian T. Tivey, a single person  
SERVICER: TruStar Federal Credit Union  
MORTGAGE ID NUMBER: None  
DATE AND PLACE OF RECORDING: Recorded June 22, 2007, Koochiching County Recorder, Document No. 259765  
ASSIGNMENTS OF MORTGAGE: None  
MORTGAGED PROPERTY ADDRESS: 318 Van Lynn Road International Falls, MN 56649  
TAX PARCEL I.D. #: 92-101-00100  
LEGAL DESCRIPTION OF PROPERTY: Lot 10, Auditor's Plat No 1, excepting therefrom the East 200 Feet and South 200 Feet of the West 100 Feet.  
COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching  
REGISTERED LAND: the land described in the mortgage is not registered land.  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$67,800.00  
AMOUNT DUE AND CLAIMED TO BE

DUE AS OF THE DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$70,023.17

That prior to the commencement of this mortgage foreclosure proceeding, the 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 the 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: January 23, 2014 10:00 a.m.  
PLACE OF SALE: Koochiching County Sheriff's Office, Law Enforcement Center, 715 Fourth Street, 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 attorney fees, allowed by law subject to redemption within six months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, singlefamily dwelling, the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23 is July 23, 2014.

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: NOVEMBER 26, 2013

Shermoen & Jaksa, PLLP  
By: Kimberly A. Literovich  
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The Journal  
December 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup>, 24<sup>th</sup>, 31<sup>st</sup>, 2013  
& January 8<sup>th</sup>, 2014



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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 the conditions of the following described mortgage:

DATE OF MORTGAGE: February 6, 2008

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$50,000.00

MORTGAGOR(S): Robert Troy, a single person

MORTGAGEE: First National Bank

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: First National Bank

SERVICER: Wells Fargo Bank, N.A.

DATE AND PLACE OF FILING: Filed February 8, 2008, Koochiching County Recorder, as Document Number A000261675, Thereafter modified by LOAN MODIFICATION AGREEMENT to increase the value of the mortgage to \$54,201.00 dated July 16, 2008 and recorded August 05, 2008 as document number A000263315

ASSIGNMENTS OF MORTGAGE: Assigned to: Wells Fargo Bank, NA

LEGAL DESCRIPTION OF PROPERTY: Lots 16, 17 and 18, and Lots 6, 7, 8, and 9, Block Three (3) Second Addition to Northhome

PROPERTY ADDRESS: 12186 2Nd St, Northome, MN 56661

PROPERTY IDENTIFICATION NUMBER: 97-004-03060

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$54,535.87

That all pre-foreclosure requirements have been complied with; 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: January 9, 2014, 10:00am

PLACE OF SALE: Sheriff's Main Office, Courthouse Complex, West End, 4th St. and 8th Ave., International Falls, MN 56649

to pay the debt 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 6 months from the date of said sale by the mortgagor(s) the personal representatives or assigns.

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 July 9, 2014.

"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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: November 12, 2013

Wells Fargo Bank, NA  
Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

BY  
Lawrence P. Zielke - 152559  
Diane F. Mach - 273788  
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13-093432

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

The Journal  
November 20<sup>th</sup>, 27<sup>th</sup>, December 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup>, 24<sup>th</sup>, 2013