

COMMUNITY

LOOKING BACK

25 YEARS AGO

Littlefork-Big Falls High School's Student of the Month for February is Tara Pickar, the 17-year-old daughter of Ronald and Kathy Pickar, Littlefork.

Mary Knott, daughter of Virgil and Gloria Knott, and Carol Kuttles, daughter of Stanley and Lila Kuttles, have earned the distinction of being on the dean's list for the 1989 fall semester at the College of St. Benedict.

40 YEARS AGO

A movement to establish a youth center or organization in the Falls will begin on Thursday evening with a meeting by interested parents at 7 p.m. in the basement of St. Thomas Church.

Hartman Brothorn of International Falls will be a member of the Bemidji State College troupe of singers and musicians appearing at the Minnesota Newspaper Association convention banquet on Friday at St. Paul Hilton Hotel.

50 YEARS AGO

Bronco seniors Dani Lind, John Thompson,

Tim Watson, Steve Swain, Larry Weum, Tom Johnson and Ron Simon will make the final home appearance of their prep basketball careers against Eveleth Saturday at 7:45 p.m.

Bernard Bjork, Customs inspector at International Bridge who spent 10 summers as part-time Customs inspector, gave up a 27-year teaching career for a permanent appointment on Nov. 2, 1964, and officially began his duties Feb. 2 when a successor at Falls High had been named. One of the all-time favorite teachers at Falls High, the affable math teacher is missed by students and faculty alike.

The home of Mr. and Mrs. Edmund S. Brown, 118 Hiway Lane, was the scene of a party on Feb. 9 when officers of the United States Customs, Immigration and Border Patrol, and their wives, gathered for an evening of dancing and conversation. Mr. Brown, who has been an officer of the local Customs here since 1957, is being transferred

to Travis Air Force Base near San Francisco, Calif.

Stewardess Carol Scoggin, daughter of Mr. and Mrs. Fred A. Scoggin, 149 Riverview Boulevard, was honored by North Central Airlines recently at a dinner. Miss Scoggin received her five-year service wings.

60 YEARS AGO

A daughter was born today at Falls Memorial Hospital to Mr. and Mrs. William Herrly, South International Falls; weight, 6 pounds, 5 ounces; name chosen, Janice.

A daughter was born today at Falls Memorial Hospital to Mr. and Mrs. Bernard Baumchen, 704 Ninth Ave.; weight, 7 pounds, 8 ounces; name chosen, Marrilee.

A daughter was born today at Falls Memorial Hospital to Mr. and Mrs. Lowell Hart, South International Falls; weight, 7 pounds, 14 ounces; name chosen, Julie Ann.

The season's heaviest snowfall and one of the worst snowstorms on re-

cord dumped more than 16 inches of the white stuff over the border district yesterday to remind border residents that winter is still very much in command.

70 YEARS AGO

Pfc. Harold M. Mohn of Littlefork, prisoner of the Japanese since the fall of Corregidor in the spring of 1942, was among nine Northwest residents rescued by U.S. troops Feb. 5 and 6 in the Philippines.

Mr. and Mrs. Octave White of this city announce the birth of a son this morning at Northern Minnesota Hospital.

Word has been received here that Pfc. Nels C. Fredrickson, 37, formerly of Jameson Addition, gave his life Jan. 20 in action of Luzon.

Pfc. Henry Erickson, 22, son of Mr. and Mrs. E.L. Erickson, 816 Ninth St., is dead of battle wounds suffered Jan. 18 on Luzon, his parents were advised late Wednesday in a telegram. No other details were given.

FUNERAL

James William Holenko, 77

A memorial service for James William Holenko, 77, of Prior Lake, and formerly of International Falls, who died Saturday, Jan. 17, 2015, was conducted at 11 a.m. Saturday, Feb. 14, at Zion Lutheran Church, International Falls.

Officiating was the Rev. Stephen Olson.

Organist was Joe Belanger. Vocalists were Jeff Holenko and Stacie Steinberg.

Honorary pallbearers were Tom and Jackie Glowack, Bud and Judy Rasmussen, Einar and Julie Johnson, Poncho and Judy Krantz, Wayne and Mary Ann Kasich, Tony and Angie Holenko, Oscar (Keith) and Beverly Sutherland, Mike and Barb Rud, and James (Poncho) and Valerie Forsythe.

Interment was at Forest Hill Cemetery, International Falls.

Arrangements were with Green-Larsen Mortuary Inc., International Falls.

Bee Informed
ifallsjournal.com

A LOOK AT BORDERLAND

The Journal welcomes ideas for stories about people in our community.

Call the Journal at 285-7411

Gift cards and certificates

BY LORI SWANSON
Minnesota Attorney General

"Kay" was looking for a birthday present for a friend and decided to purchase a gift certificate for a local salon. When Kay bought the certificate, she asked if it had an expiration date or any fees. The cashier told her that the gift certificate would not expire or require any fees, but could not be replaced if it was lost or stolen.

A few days before a holiday, "Greg" had no idea what he should get his aunt. In the checkout line at a local store, Greg noticed \$25 VISA gift cards hanging on a rack. He asked the cashier if the card had an expiration date and any fees. The cashier pointed to the fine print on the back of a card, which said that a monthly fee would be deducted from the balance if the card was not used in a year, and any funds would expire after five years.

Why the differences?

Greg and Kay purchased gift cards and gift certificates that are governed by different state and federal laws. Although gift cards and certificates can be great gift ideas for friends and family, not all gift cards and certificates are the same. Knowing your rights and being mindful of the fine print can help prevent your gift card or certificate from expiring or having its balance consumed by fees. Before purchasing a gift card or certificate, you should consider the following:

The Laws

Both state and federal law regulate the fees and expiration dates for gift cards and gift certificates.

Minnesota law generally prohibits the sale of a gift card/gift certificate that has an expiration date or that is subject to any type of service fee (including a dormancy fee). This law, however, has a number of exceptions that allow expiration dates or service fees, which include:

1. Cards issued by a bank or other financial institution that can be used at multiple locations. These cards will likely carry the logo of the issuing bank or a payment card network (e.g., VISA or MasterCard).

2. Those given to a consumer for loyalty, promotional, award, incentive, or similar purposes without the consumer giving any money or other tangible thing of value for the card.

3. Those sold below face value or at a volume discount to employers or to nonprofit and charitable organizations for fundraising purposes.

4. Those issued by an employer to an employee in recognition of services performed by the employee.

In Minnesota, if a gift card or gift certificate does not fit into one of these categories, it typically cannot impose an expiration date or charge any fees.

Federal law prohibits gift

cards and gift certificates from containing expiration dates that are less than five years after the date on which the card or certificate was issued, or the date that funds were last loaded onto the gift card (whichever is later). Federal law allows a dormancy, inactivity, or service fee to be charged if:

5. There has been no activity on the card in the last 12 months;

6. The applicability of any such fee is clearly disclosed on the gift card; and

7. Not more than one such fee is charged each month.

One important exception to the federal laws is that they do not apply to gift cards or certificates issued in paper form only.

Before Purchasing a Gift Card or Gift Certificate, Ask the Following Questions:

Will the business close?

If you pay money for a gift card or certificate from a retailer that goes out of business, you will probably lose your money. As a result, take care to purchase gift cards and certificates from reputable merchants that you are confident will not go out of business.

Where can the card be used?

A gift card or gift certificate issued by a particular retailer often can only be used at the retailer from which it was purchased. Some gift cards, however, can be used at many places nationwide.

What if the card is lost or stolen?

Although you may be out of luck if a gift card or gift certificate is lost or stolen, you should ask the retailer or merchant how it deals with this type of situation if this happens to you. Can you get a replacement?

Will there be any fees or an expiration date?

As indicated above, while most gift cards and gift certificates may not charge fees or impose expiration dates, there are some common exceptions to remember. Before you buy, take care to read any fine print or ask the merchant for details about any fees or an expiration date. It is also a good idea to provide this information to the recipient, so they can make the most of your gift.

If you have questions or concerns about gift cards or gift certificates, or wish to file a consumer complaint, you may contact the Minnesota Attorney General's Office at: Office of Minnesota Attorney General Lori Swanson, 445 Minnesota St., Suite 1400, St. Paul, MN 55101; 651-296-3353 or 800-657-3787; TTY: 651-297-7206 or 800-366-4812; www.ag.state.mn.us.



Attorney General Lori Swanson

ATTENTION:

State employees with the Minnesota Advantage Health Plan

Effective March 1, 2015, Rainy Lake Medical Center will be a participating provider under Cost Level 2 with the MN Advantage Health Plan, administered through:

Blue Cross Blue Shield • PreferredOne • Health Partners

The Cost Level 2 designation may be a factor in your choice of your primary care clinic.

If you have questions about your health insurance coverage, please call our helpful staff at 218-283-4481.

Rainy Lake MEDICAL CENTER

1400 Highway 71 • International Falls, MN 56649 •
www.rainylakemedical.com • 218-283-4481

Rainy Lake Sportfishing Club's 30th ANNUAL FAMILY ICE FISHING DERBY & RAFFLE

Saturday, February 28th • 1-4 p.m.
SAND BAY AREA - MAIN ENTRANCE: RAINY LAKE MARINE

Each Child will receive a **FREE HOT DOG** ticket.
Warm up with the family at some designated fire pits and enjoy FREE s'mores!
LIONS CLUB FOOD WAGON WILL BE SERVING ALL DAY

DERBY PRIZES

(S10 Raffle Ticket Required)

1st - HISSUN 700 UTV
2nd - Jiffy Ice Auger
3rd - Humminbird Ice 45 Flasher
Many others to win!

Skating rink set up! Weather conditions permitting

NOTICE: RULES FOR 2015

- 2014 Licenses are VALID.
- No lines in the water until 1:00 p.m.
- Fish Prizes donated by: Hardees; Farmers Insurance - Ronna MacKay; Loons Nest/Rainy Lake One Stop/Rainy Lake Spirits; Sportsman's Service.
- Secret surprise drawings announced throughout the day.

ALL STATE FISHING REGULATIONS ARE ENFORCED
(Remember that you cannot keep walleyes in the Rainy Lake 17"-28" slot nor will they be accepted for the draw!)

\$10 RAFFLE TICKETS AVAILABLE AT:

Outdoorsman's Headquarters - Sportsman's Service - Loons Nest - Rainy Lake One Stop - Forestland - Randy's - Mel's Corner Service in Littlefork - Promersbergers Corner in Big Falls - as well as other various locations throughout the borderland.

CONGRATULATIONS!

Sr. High
AGIM BEKTESHI

Littlefork-Big Falls January 2015 Student of the Month

Jr. High
ANTHONY CIPRIANO

Sponsored by:

BORDER State Bank
COMMUNITY BANKING AT ITS BEST!

1414 Hwy 71, Int'l Falls
218-283-5556
Online Banking: borderstatebank.com
Mobile Banking: bsbmobile.com
24HR Voice Banking
1-866-BSB-24HR

"Top the Tater"

Monday, February 23, 2015
5:00 – 6:30 p.m.

\$6.00 per person
Includes Baked Potato and Toppings, Salad, Dessert and Beverage

Sponsored by:
Bremer Bank

Dinner Ticket Value Packs Available at the Door
For those Busy Nights Dinners Available "TO GO"

Backus is fully accessible to persons with disabilities – please call our office for specific accommodations.

BACKUS Community Center
(218) 283-2225 | 800 5th Street | Int'l Falls, MN
www.backusatb.org | Facebook: Backus AB

Dinner precedes Border Concert Association
"Todd Oliver and Friends"
Comedy Variety Show
Concert at 7:00 p.m.
In Backus Auditorium