

COMMUNITY

A LOOK AT BORDERLAND

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

Call the Journal at 285-7411

OBITUARIES

The Journal publishes paid obituaries in Wednesday and Saturday editions and on its Web site at www.ifallsjournal.com. Obituaries must be submitted by 10 a.m. Tuesdays to be published in the Wednesday edition, and by 10 a.m. Thursdays to be in the Saturday edition.

All obituaries must be prepaid before they are published.

Obituaries can be faxed to the Journal at 285-7206; e-mailed to tammiec@ifallsjournal.com; or mailed to The Journal at 1602 Highway 71, International Falls, MN 56649.

We encourage electronic delivery of obituaries and any accompanying photos.

If desired, The Journal will e-mail or fax a proof of the obituary to the funeral home handling the service.

For more information, call Tammie Calder at 285-7411.

Clara (Oveson) Posey, 93

Clara (Oveson) Posey, 93, passed away peacefully Saturday, April 18, 2015, in her home in Melbourne Beach, Fla.

She was born in Argyle, Minn., the daughter of Anna and Anton Oveson.

Clara graduated from International Falls High School and attended Pasadena City College.

She and her husband, Charles Posey, retired to Melbourne Beach following her 20-year service in the U.S. House of Representatives.



Ronald J. Blais

Funeral services for Ronald J. Blais, of International Falls, are planned for 11 a.m. Friday, May 1, 2015, at St. Thomas Aquinas Catholic Church, International Falls.

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SENIOR LEGAL LINE

Carefully consider co-signing loans

SENIOR CITIZENS' LAW PROJECT REPORT

A legal question and answer line for seniors.

Dear Senior Legal Line:

My grandson came to my house yesterday and asked if I could be a co-signer on his new car loan. He doesn't have good credit and I still work a good-paying, full-time job. My grandson promises to make the monthly payments, but I am nervous because he has a lot of credit card debt. What should I do?

— Signed, Harlan

Dear Harlan:

Stop and carefully consider whether your grandson and you can afford the loan. It is hard to resist helping a family member in need, but when it comes to money matters, you have to think of yourself. Your grandson's history with debt may predict that he will again fail to make payments, leaving you liable for the loan. Perhaps it is wise to listen to your nerves and not co-sign the loan.

Can you afford to pay the loan? When you co-sign a loan, you are putting yourself on the hook

for repayment of that loan when the primary debtor fails to pay. Your grandson may not be able to afford the loan, much less all the other costs associated with owning a car, such as insurance. Can your grandson show you that his income is steady and that the loan fits his budget? Why hasn't he asked closer family members, such as his parents? Could it be that he has already defaulted on loans with family members?

Does your grandson need that particular car? Perhaps your grandson could afford a less expensive or used car without a co-signer.

Both of you should know what will happen if the loan isn't paid. The car may be repossessed. Once repossessed, the lender will auction it off at a price that will most likely not pay off the loan. The difference between the loan and the sale proceeds is called the "deficiency" amount, and you and your grandson are liable for it.

The lender then may try to sue you for the deficiency amount, in order to convert the amount into a judgment. A judgment lasts for at least 10 years and will

automatically become a lien on any real estate you own in the county in which you are sued. A lien on your home will not be foreclosed while you live there. However, the lender has other ways to collect on the judgment. The lender might try to garnish your wages or bank account, looking for unprotected money.

Some forms of income are protected from collection, but some are not. Any wages over \$290 net per week are not protected and can be taken in a garnishment. Your wages are probably high enough to be garnished. However, if you get "government benefits based on need," the government benefits will protect any income, at least for awhile. Government benefits can include Food Support (food stamps), Energy Assistance, Medical Assistance, MFIP, among others.

Also, it may be unwise to co-sign the loan if you think you may need help paying for long term care within the next five years. If you do not get the benefit of the car (e.g. free use of it), your loan payments on behalf of your grandson might be considered gifts from you to your grandson under

the Medical Assistance rules (the program that pays for long term care), which may cause you to be ineligible for Medical Assistance should you apply for the program within 61 months of the gifts.

You want to help your grandson, but think carefully before you put your income and assets at risk by co-signing the loan. You should not feel pressured into co-signing the loan. You should only do it after you and your grandson carefully consider the affordability of the loan, determine that both of you can afford to pay the entire loan on your own if needed, and that the loan won't cause any adverse collateral consequences.

This column is written by the Senior Citizens' Law Project. It is not meant to give complete answers to individual questions. If you are 60 years of age or older and live within the Minnesota Arrowhead Region, you may contact us with questions for legal help by writing to: Senior Citizens' Law Project, Legal Aid Service of Northeastern Minnesota, 302 Ordean Bldg., Duluth, MN 55802. Include a phone number and return address. To view previous articles, go to: www.lasnem.org.

FUNERAL

Margarett Ruth Patnode, 87

Memorial services for Margarett Ruth Patnode, 87, of International Falls, who died Thursday, April 16, 2015, were conducted

at 4 p.m. Tuesday, April 21, at Holy Trinity Episcopal Church, International Falls.

Visitation was one hour prior to services.

Officiating was the Rev. Samantha Crossley with Deacons Lee Grim and

Melanie Mattsen.

Music was by Joe Belanger and Anna Schwartz.

Honorary pallbearers were Jake Eklund, Sarah Gregory, Michael Gillman, James Nelson, Laura Gillman, Dan Gillman and Adam Pelland.

Inurnment will take place at Christ Episcopal Church Columbarium, Grand Rapids.

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

CITY OF LITTLEFORK, MINNESOTA
WATER TREATMENT PLANT PIPING REPLACEMENT
ADVERTISEMENT FOR BIDS

Sealed Bids for the construction of the Water Treatment Plant Piping Replacement will be received for a single prime contract, by the City of Littlefork, at the office of the City Administrator, until 4:00 p.m. local time on May 21, 2015. Bids received will be publicly opened and read at the City Council meeting to be held at 7:00 p.m. on May 21, 2015. The Project consists of the removal and replacement of the Water Treatment Plant piping, valves and related appurtenances. Bids shall be on a lump sum basis as indicated in the Bid Form.

Prospective Bidders may examine the Bidding Documents at the Issuing Office and may obtain copies of the Bidding Documents from the Issuing Office (Office of the Engineer): JPJ Engineering, Inc., P.O. Box 656, 425 Grant Street, Hibbing, MN 55746, Phone: 218-262-5528, www.jpjeng.com

Bidding Documents also may be examined at the office of the Owner, the Hibbing Builders Exchange, the Duluth Builders Exchange, and the Fargo-Moorhead, Bemidji Builders Exchange.

Printed copies of the Bidding Documents may be obtained from the Issuing Office upon payment of \$75.00 for each set. No refund will be provided. Checks for Bidding Documents shall be payable to JPJ Engineering, Inc. Upon request and receipt of payment indicated above, the Issuing Office will transmit the Bidding Documents via U.S. mail. Partial sets of Bidding Documents will not be available from the Issuing Office. Neither Owner nor Engineer will be responsible for full or partial sets of Bidding Documents, including Addenda if any, obtained from sources other than the Issuing Office.

Alternatively, Bidding Documents may be ordered on line by registering with the Issuing Office at www.jpjeng.com under the "Construction Bidding Information" link for \$20.00 (non-refundable). These documents may be downloaded by selecting this project and entering the eBidDocTM Number 3866037 on the "Search Projects" page. For assistance and free membership registration, contact QuestCDN at (952) 233-1632 or info@questcdn.com. Following registration, complete sets of Bidding Documents may be downloaded from the Issuing Office's website as portable document format (PDF) files.

Bidders responding to this solicitation document shall submit to the Owner a signed statement under oath by an owner or officer verifying compliance with each of the minimum criteria in Minnesota Statutes, Section 16C.285, subdivision 3.



A pre-bid conference will be held from 10:00 a.m. to 1:00 p.m. local time on May 7, 2015 at the Littlefork Water Plant. Attendance at the pre-bid conference is highly encouraged but is not mandatory.

Bid security shall be furnished in accordance with the Instructions to Bidders, in an amount not less than 5% (five percent) of the Total Bid. The successful bidder will be required to provide a Performance Bond, Payment Bond and a Certificate of Insurance.

The Owner reserves the right to reject any or all bids, to waive irregularities and informalities and to award the contract in the best interest of the OWNER.

April 22, 2015
Date

Sonja Pelland, Administrator



Join us at an open house meeting near you

Minnesota Power is hosting public open house meetings to update the public on the **Great Northern Transmission Line Project**. Two main project updates to be informed of include:

- Scoping meetings and an associated comment period was held by the MN Department of Commerce and the U.S. Department of Energy in July and August 2014. The scoping decision document was published on January 9, 2015 under PUC Docket Number: E-015/TL-14-21.
- The Draft Environmental Impact Statement (Draft EIS) is anticipated to be available for review in mid-June 2015 with EIS Information hearings in July 2015.

Route alternatives and alignment modifications were identified during the Draft EIS scoping process beyond the routes we filed in our Route Application in April 2014. These Draft EIS alternatives and alignments are currently being studied and analyzed as part of the Draft EIS process. These new Draft EIS alternatives and alignments are referred to as the Scoping Decision Routes.

Detailed maps of the Scoping Decision Routes available online at: www.GreatNorthernTransmissionLine.com/map. We encourage you to review the Scoping Decision Routes and understand the impacts they may have in your area.

In order to keep landowners and stakeholders informed, especially those now potentially affected by the Scoping Decision Routes, we are holding a series of open houses in May. Please attend and share your feedback with the Project Team and learn about how you can participate in the EIS & routing processes.

Date & City	Time	Venue Name & Address
Roseau Monday, May 4	5pm - 7pm	Roseau Civic Center 121 Center St E, Roseau, MN 56751
Warroad Tuesday, May 5	11 am - 1pm	American Legion 410 East Lake St, Warroad, MN 56763
Baudette Tuesday, May 5	5pm - 7pm	Baudette Ambulance Garage 111 First Ave SW, Baudette, MN 56623
Littlefork Wed, May 6	5pm - 7pm	Littlefork Community Center 220 Main St, Littlefork, MN 56653
Northome Monday, May 11	5pm - 7pm	Northome Public School 11731 MN Hwy 1, Northome, MN 56661
Bigfork Tuesday, May 12	11 am - 1pm	Bigfork Edge Center 200 Main Ave, Bigfork, MN 56628
Grand Rapids Tuesday, May 12	5pm - 7pm	Timber Lake Lodge 114 SE 17th St, Grand Rapids, MN 55744

Visit www.GreatNorthernTransmissionLine.com or call 877.657.9934



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