Ranier Community Hall
Handcrafted
Holiday Gift Sale
Friday, December 19th, 2-7 p.m.
Crafts ~ Edibles ~ Collectibles
Polar Blankets ~ Jewelry ~ Gifts ~ And More!
Space Available for:
Vendors – Craftors – Artisans
Please Call 218-242-2589

Donate wisely during holidays

BBB advice on charitable giving

BBB STAFF REPORT

Some people support their favorite charities and causes throughout the year, but many wait until the holidays to extend the spirit of the season to those in need in their communities and throughout the world. Better Business Bureau of Minnesota and North Dakota offers some Dos and Don'ts that apply year-round when it comes to charitable giving, and these tips will help ensure your donations reach their intended destinations this holiday season.

Don't succumb to high-pressure, emotional pitches.

Giving on the spot is never necessary, and if a telemarketer or person on your doorstep plays the guilt card things may not be what they seem. Well-run charities won't impose on you or put you in a tough spot. They will welcome your donation just as much after you've had time to do your due diligence.

Do research the charity.

Make sure you feel comfortable with how your money will be spent. Don't just take the word of someone else; the most important action a donor can take before donating is to check the trustworthiness of the charity. BBB Wise Giving Alliance (give.org) evaluates charitable organizations on 20 holistic standards covering governance, effectiveness reporting, finances, appeal accuracy and other issues to assist donors in making informed giving decisions.

Don't give out your credit card number over the phone.

The days where you could give out sensitive financial information over the phone are over. With the number of fraudulent solicitors out there, you want to be sure your information – personal and financial – stays secure. Go directly to the website of the charity you're supporting and make your donation there. Always look in the address box for the "s" in https:// or in the lower-right corner for the "lock" symbol before making your donation.

Do be sure it's the right charity.

With so many similar-sounding organizations, names can blur in a donor's mind. Many phony charities purposefully choose a name that sounds similar to more familiar, legitimate outfits. Do the legwork and make sure your gift reaches the group or cause you're looking to support. Donors can research BBB Wise Giving Alliance evaluations on nationally soliciting charities for free anytime at give.org.

Don't assume that the charity wants any item you donate.

Worn out, unusable or unwanted goods cost charities millions of dollars each year because the organization has to bear the cost of disposing of unacceptable donations. If you have questions about an item's acceptability, visit a given charity's website or call them directly and ask.

Do consider easy text-to-give options.

BBB Mobile Giving Foundation makes it easy to give smaller donations (usually $10) to charities they monitor, including those providing relief to victims of famine and natural disasters the world over. Visit mobilegiving.org to learn more.

Lastly, if you're planning on claiming your donations as tax deductions, verify the charities you're supporting have received their 501©(3) tax-exempt status.

The mission of Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that inform, assist and protect the general public. Hours are 8 a.m. to 5 p.m. Monday through Friday. Contact BBB at bbb.org or651-699-1111, toll-free at 1-800-646-6222.

Happy Holidays
from all of us at Bremer Bank

Join us for a holiday open house
Thursday, December 18 from
9:00 a.m. to 3:00 p.m.

Refreshments will be served.

International Falls
283-9411
800-908-BANK (2265)
Bremer.com
Member FDIC
Bremer Bank

Public Notices

Public Notice

Littlefork-Big Falls Public Schools
Independent School District No. 362, Koochiching County
700 Main Street
LITTLEFORK, MINNESOTA 56653
Phone: (218) 278-6614
Fax: (218) 278-6615
CHRISTOPHER BACHMEIER
Superintendent
K-12 Principal

NOTICE: Regular Meeting of the School Board of School District #362

PLACE: School Board Room, Littlefork-Big Falls School

TIME: Wednesday, December 17, 2014, 7:00 p.m.

AGENDA

1. Call to Order - Roll Call
2. Approval of Agenda
3. Student of the Month/Recognition
4. Correspondence
5. Public Forum
6. Minutes
7. Invoices
8. Treasurer's Report
9. Miller McDonald Audit Report
10. Voyage Forward
11. Consent Agenda:
    A. Resignation of Cindy Hasbargen Junior High Volleyball Coach
    B. Hire Prom Advisor
12. Administrative Report
13. Adjourn

The Journal
December 17th, 2014

Public Notice

NOTICE OF MORTGAGE FORECLOSURE SALE

DATE: December 10, 2014

YOU ARE NOTIFIED that default has occurred in the conditions of the following described Mortgage:

INFORMATION REGARDING MORTGAGE TO BE FORECLOSED

1. Date of Mortgage: June 29, 2007

2. Mortgagors: Lori M. Johnson, a/k/a Lori Pelland

3. Mortgagees: Border State Bank

4. Recording Information:
Recorded on August 9, 2007, as Document Number A000260207 in the Office of the County Recorder of Koochiching County, Minnesota.

5. Assignments of Mortgage, if any: none

INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises: 92-06-41070

7. Legal description of the mortgaged premises: Lot 7 and the West Half (W ½) of Lot 8, Block 41, Plat of International Falls

8. The physical street address, city, and zip code of the mortgaged premises: 811 5th St., International Falls, MN 56649

OTHER FORECLOSURE DATA

9. The person holding the Mortgage: is a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name of the transaction agent, residential mortgage servicer, and the lender or broker, as defined in Minn. Stat. 58.02, is Border State Bank. The transaction agent's mortgage identification number, if stated on the Mortgage, is: not stated.

10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is Border State Bank.

INFORMATION REGARDING FORECLOSURE

11. The requisites of Minn. Stat. 580.02 have been satisfied.

12. The original principal amount secured by the Mortgage was $52,547.35.

13. At the date of this notice the amount due on the Mortgage, including taxes, if any, paid by the holder of the Mortgage, is: $42,755.10.

14. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Koochiching County, Minnesota, at public auction on January 22, 2015, 10:00 a.m., at the Koochiching County Sheriff's Department, 715 4th St., International Falls, MN 56649.

15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is six months after the date of sale.

16. Minn. Stat. 580.04(b) provides, "If the real estate is an owner-occupied, single-family dwelling, the notice must also specify 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." If this statute applies, the time to vacate the property is 11:59 p.m. on July 22, 2015.

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.

Name and address of Attorney for Mortgagee or Mortgage Assignee:

Nora L. Crumpton
Anderson Law Offices, P.A.
P.O. Box 430
Warroad, MN 56763
Name of Mortgagee or Mortgage Assignee:

Border State Bank
1414 Highway 71
International Falls, MN 56649

The Journal
December 10th, 17th, 24th, 31st, 2014 & January 7th & 14th, 2015

Public Notice

NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: May 06, 2008

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: $114,680.00

MORTGAGOR(S): Jacqueline M Swanson, a single person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for E-Loan, Inc., its successors and/or assigns

DATE AND PLACE OF RECORDING:
Recorded: May 20, 2008 Koochiching County Recorder
Document Number: A000262592

ASSIGNMENTS OF MORTGAGE:
And assigned to: BANK OF AMERICA, N.A.
Dated: September 24, 2012
Recorded: October 02, 2012 Koochiching County Recorder
Document Number: A000275722

Transaction Agent: Mortgage Electronic Registration Systems, Inc.
Transaction Agent Mortgage Identification Number: 100039610014545676
Lender or Broker: E-Loan, Inc.
Residential Mortgage Servicer: Bank of America, N.A.
Mortgage Originator: Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching
Property Address: 1017 Riverside Dr, International Falls, MN 56649-2245
Tax Parcel ID Number: 92-006-47020

LEGAL DESCRIPTION OF PROPERTY: Lot 2, Block 47, Amended Plat of Blocks 37, 38, 43 to 48 Inclusive, 97 and 51 of International Falls

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: $128,454.14

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 08, 2015 at 10:00 AM

PLACE OF SALE: Sheriff's Main Office, Law Enforcement Center, Courthouse Annex, International Falls, Minnesota

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

If the Mortgage is not reinstated under Minn. Stat. §580.30 or the property is not redeemed under Minn. Stat. §580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on July 08, 2015, or the next business day if July 08, 2015 falls on a Saturday, Sunday or legal holiday.

Mortgagor(s) released from financial obligation: NONE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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.

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 21, 2014
ASSIGNEE OF MORTGAGEE: BANK OF AMERICA, N.A.

Wilford, Geske & Cook P.A.
Attorneys for Assignee of Mortgagee
7616 Currell Blvd, Suite 200
Woodbury, MN 55125-4393
(651) 209-3300

File Number: 027148F02

The Journal
November 26th & December 3rd, 10th, 17th, 24th , 31st, 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.

Date: November 5, 2014

NOTICE IS HEREBY GIVEN THAT:

Default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: **March 27, 2008**
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **$496,314.71**
MORTGAGOR(S): **Barry J. Woods and LeeAnne Woods, husband and wife**
MORTGAGEE: **First National Bank of Deerwood, now known as Deerwood Bank**
DATE AND PLACE OF FILING: **April 10, 2008, as Document No. A000262203, as modified, in part, by Modification of Mortgage dated April 4, 2011, recorded April 7, 2011, as Document No. A000271401 (to add real estate), Modification of Mortgage dated April 4, 2012, recorded on April 13, 2012, as Document No. A000274235, and Modification of Mortgage dated April 23, 2013, recorded on April 30, 2013, as Document No. A000277552, all in the office of the County Recorder of Koochiching County, Minnesota.**
ASSIGNMENT(S) OF MORTGAGE: **None**

LEGAL DESCRIPTION OF PROPERTY:

Lots 1, 2 and 3, Block 4, Plat of Ranier.
AND
Lot 2, Block 7, Plat of Ranier; and the W½ of Lot 3, Block 7, Plat of Ranier, more particularly described as that part of said Lot 3 lying westerly of a line which bisects the most northerly and the most southerly boundaries thereof.

COUNTY IN WHICH PROPERTY IS LOCATED: **Koochiching County, Minnesota**
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE AS OF THE DATE OF THIS NOTICE: **$463,994.77**

THAT no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes including the requisites of Minn. Stat. § 580.02;

PURSUANT, to the power of sale contained in said mortgage, the above described property in Koochiching County will be sold by the Sheriff of Koochiching County at public auction as follows:

DATE AND TIME OF SALE: **January 8, 2015 at 10:00 a.m.**
PLACE OF SALE: **Koochiching County Sheriff's Office, Law Enforcement Center, Courthouse Annex, 715 Fourth Street, International Falls, MN 56649**

to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagors, their personal representatives or assigns is **six (6) months** from the date of sale, unless reduced to five (5) weeks under Minnesota Statutes, Section 582.032.

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, the time to vacate the property is 11:59 p.m. on **July 8, 2015.**

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGORS, THE MORTGAGORS' 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.

DEERWOOD BANK, f/k/a
First National
Bank of Deerwood

By_____
Dehlia C. J. Seim, #0339064
Fryberger, Buchanan, Smith & Frederick, P.A.
302 West Superior Street, Suite 700
Duluth, Minnesota 55802-1863
(218) 722-0861

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF MORTGAGE FORECLOSURE SALE FORECLOSURE DATA

(1) Street Address, city and zip code of mortgaged premises: 3481 Main Street, Ranier, MN 56668

(2) Transaction agent (if applicable); residential mortgage servicer; and lender or broker: Deerwood Bank, f/k/a First National Bank of Deerwood

(3) Tax parcel identification number: 98-001-04010 and 98-001-07020

(4) Transaction Agent's mortgage ID number (MERS number): Not applicable

(5) Name of mortgage originator: First National Bank of Deerwood, now known as Deerwood Bank

The Journal
November 12th, 19th, 26th, & December 3rd, 10th, 17th, 2014