

LOTTERY

WEDNESDAY'S DAILY 3
9, 2, 8
WEDNESDAY'S NORTSTAR CASH
9, 10, 11, 17, 23
WEDNESDAY'S GOPHER 5
5, 6, 20, 40, 47
WEDNESDAY'S HOT LOTTO
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8
SATURDAY'S MEGA MILLIONS
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1, 22, 34, 38, 42
POWERBALL
17

Ways to save on your next summer vacation

BBB REPORT

Vacations can sometimes come with a hefty price tag. Rather than planning on overspending, be proactive and plan ahead. This time around, do your best to enjoy a vacation without depleting your funds or adding debt. As you begin scheduling your trip, do your research with the Better Business Bureau of Minnesota and North Dakota to make sure that the deals you've found are legitimate.

ClearPoint Credit Counseling Solutions, a BBB National Partner, provides great tips on how to make vacationing more affordable. Here are eight ways to

better manage your budget when preparing for your next excursion:

Put away those credit cards — Avoid the debt trap by saving up ahead of time for your holidays, and use cash whenever possible.

Prepare a budget – Planning is important. Make a little room in your budget by allowing for unexpected occurrences and emergencies.

Be resourceful – Check the State Tourism Board or local Chamber of Commerce website where you will be vacationing for suggestions and links to recreational ideas. Or consider a “staycation,” a vacation where you visit nearby attractions but sleep in your own

bed at night.

Timing is everything – If you do plan on traveling outside of your immediate area, aim for the off-season. Prices are usually substantially lower, and you won't have to deal with the crowds. Off-season depends on where you are: summer can be a terrific time to visit a ski resort, where you can get nice rooms and all the non-skiing amenities for a fraction of the cost of a winter trip.

Short and sweet – You don't have to go on a two-week trip in order to feel refreshed after a vacation. Take a long weekend or two, and maximize your itinerary by planning activities well ahead of time.

Avoid unnecessary costs – Don't find yourself trapped by additional charges or fees. For example, avoid hotel room phones, which often carry hefty surcharges.

Pack your own meals – When on the road, avoid gas station convenience stores, which generally have higher prices. Also, check your local visitors' center or websites for special offers or coupons to local restaurants.

Transport yourself – Choose a destination with lots to see and do, and simply walk from place to place. Also, consider using local bus or transit service rather than driving and parking.

To view the full article, check out ClearPoint Cred-

it Counseling Solutions and research the businesses you deal with by always visiting bbb.org first.

The mission of the 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 the BBB at bbb.org or 651-699-1111, toll-free at 1-800-646-6222.

Your Community.

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The Journal

Classifieds

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Wheel Deals9909



Classic 1969 Coronado 25' Sailboat with trailer.
9.9 Yamaha 4 stroke, sleeps 5, ice-box, toilet, 4 sails, \$7,000.
218-278-4114.

Wheel Deals9909



Ditch Witch 410S.X. Cable Plow
Dual wheels, boring capabilities. Diesel Machine. Has 790 hrs, very nice condition. Ready to work.
\$7,500
218-324-0159

Automobiles9911

2000 Honda Civic LX sedan. Automatic, custom stereo, 140,000 miles, clean. \$3,800. 218-278-4114.

Sport Util Vehicles9914

2005 Ford Escape Limited. Heated leather seats, sunroof, Mach 300 Stereo, AWD, 123k miles. Asking \$9,000. 218-240-0035.

Trucks/Trailers9917

1991 Dodge Power Ram 150. 4WD, auto transmission, 122,000 miles, runs great, \$1,600. 218-324-2693.

Vans9921

1994 Oldsmobile Silhouette, 114k, ac, am/fm, cassette, cruise control, 7 passenger, new tires and battery, no rust, fiberglass, \$2,200. 218-286-5215.

Boats/Motors9933

1994 Bayliner 2052 Capri. 20 feet with cuddy cabin, \$6,700 o.b.o. Great Boat! 218-283-6606.

1994 Somerset Houseboat, 73x16 all aluminum wide body houseboat. Moored at Rainy Lake houseboats, International Falls, Mn. For pictures and information check it out at Boat Trader BOAT Ad ID: 355811http://www.boattrader.com/listing/1994-SUMERSET-HOUSE-BOAT-Houseboats-355811, \$110,000 o.b.o. 928-783-1699.

Pontoon Boat For Sale. 1992 20 ft. Sweetwater fishing mode, GPS with Rainy chip, 2 fish finders, power anchor, Shorelander trailer, 2009 90 hp. Merc Optimax with less than 30 hours, \$7,000. 286-5030.

Motorcycles9939

2009 Kawasaki Vulcan 500 Ltd. 536 miles, like new, has windshield and saddlebags. Has one year warranty left, \$3,700. 218-240-1200.

Recreational Vehicles9942

2002 Honda 350 \$1200. Runs well, needs seat repair and could use better tires. Call James 218-324-1451.

2005 John Deere Buck, Great condition. Low Miles. Plowing package included. \$3,600. 218-240-0035.



Do your part to keep our planet green! **CLEAN OUT** what you no longer need... Sell it to someone else... and make a small profit!

To place your sale ad, call the Classifieds: **218-285-7411**



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 the conditions of the following described Mortgage:

DATE OF MORTGAGE: August 9, 2012

MORTGAGOR: Gary Russell Johnson, a single person

MORTGAGEE: TruStar Federal Credit Union

SERVICER: TruStar Federal Credit Union

MORTGAGE ID NUMBER: None

DATE AND PLACE OF RECORDING: Recorded August 15, 2012, Koochiching County Recorder, Document No. 275276

ASSIGNMENTS OF MORTGAGE: None

MORTGAGED PROPERTY ADDRESS: 1813 3rd Avenue East, International Falls, Minnesota 56649.

TAX PARCEL I.D. #: 92-120-11230

LEGAL DESCRIPTION OF PROPERTY:

Lots 23, 24, 25, 26 and 27, Block 11, Plat of Holler's Addition to Koochiching County in which PROPERTY IS LOCATED: Koochiching County REGISTERED LAND: the land described in the mortgage is not registered land.

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$40,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF THE DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$40,681.89

That prior to the commencement of this mortgage foreclosure proceed-

ing, 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: September 5, 2013 at 10:00 a.m.

PLACE OF SALE: Koochiching County 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, single-family 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 11:59 p.m. on March 5, 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: July 10, 2013

Shermoen & Jaksa, PLLP

By: Kimberly A. Liferovich
ARN 0347632
345 Sixth Avenue - PO Box 1072
International Falls, Minnesota 56649

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

The Journal
July 20 and 27;
August 3, 10, 17 and 24, 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.

DATE: JUNE 26, 2013

NOTICE IS HEREBY GIVEN THAT:

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

DATE OF MORTGAGE: February 2, 2006

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$59,400.00

MORTGAGOR(S): Brian w. Larson and Virginia I. Larson, husband and wife

MORTGAGEE: TruStar Federal Credit Union

DATE AND PLACE OF FILING: February 7, 2006, as Document No. 255029, in the office of the Koochiching County Recorder, as modified of record.

ASSIGNMENTS OF MORTGAGE: N/A

LEGAL DESCRIPTION OF PROPERTY:

The North 10 rods of the SE¼ SE¼, Section 9, Township 70 North, Range 24, West of the 4th P.M.

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching County, Min-

nesota

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$49,816.46

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;

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 as follows:

DATE AND TIME OF SALE: August 27, 2013 at 10:00 a.m.

PLACE OF SALE: Koochiching County Sheriff's Office, Law Enforcement Center, Courthouse Annex, 715 Fourth Street, International Falls, Minnesota 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 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 February 27, 2014.

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

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGORS, THE MORTGAGORS' PERSONAL REP-

RESENTATIVES 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.

TRUSTAR FEDERAL CREDIT UNION

/s/Dehila C. J. Seim
Attorney Registration #0339064
Shawn M. Dunlevy
Attorney Registration #123626
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: 2984 County Road 2 North, International Falls, MN 56649

(2) Transaction agent; residential mortgageservicer; and lender or broker: TruStar Federal Credit Union

(3) Tax parcel identification number: 21-09-44300

(4) Transaction Agent's mortgage ID number (MERS number): None

(5) Name or mortgage originator: TruStar Federal Credit Union

The Journal
July 13th, 20th, 27th, 2013
August 3rd, 10th, 17th, 2013

Public Notice

Office of the Minnesota
Secretary of State

Certificate of Assumed Name
Minnesota Statutes 333

The filing of a assumed name does not provide a user with exclusive rights to that name. The filing is required for consumer protection in order to enable customers to be able to identify the true owner of a business.

ASSUMED NAME:
Completely Puzzled

PRINCIPAL PLACE OF BUSINESS:
**1106 8th Avenue
International Falls, Mn. 56649**

NAMEHOLDER(S):

Name: **Nancy Peterson**

Address: **1106 8th Avenue
International Falls, Mn. 56649**

By typing my name, I, the undersigned, certify that I am signing this document as the person whose signature is required or as agent of the person(s) whose signature would be required who has authorized me to sign this document on his/her behalf, or in both capacities. I further certify that I have completed all required fields, and that the information in this document is true and correct and in compliance with the applicable chapter of Minnesota Statutes. I understand that by signing this document I am subject to the penalties of perjury as set forth in Section 609.48 as of I had signed this document under oath.

SIGNED BY: **Nancy Peterson**

MAILING ADDRESS: **None Provided**

EMAIL FOR OFFICIAL NOTICES:
eaganred@yahoo.com

The Journal
July 20th & 24th, 2013