

EDUCATION

STRAIGHT 'A'S

The Journal welcomes ideas for stories about students from and in our community.

Call the Journal at 285-7411

Lewis speaks at National Right to Life Convention

Maria Lewis, of Birchdale, recently returned from participating in the 2013 National Right to Life Oratory Contest at the NRLC Convention in Dallas, Texas, on June 29. She was one of 17 contestants who spoke on a variety of prolife topics. The winning speech was by Emily Johnson of Kentucky about the challenging topic of rape and abortion.

Lewis attended the closing banquet of the convention where Reggie Littlejohn, founder and president of Women's Rights Without Frontiers, gave a keynote address.

Littlejohn, a United States litigation attorney, once represented a client who was seeking asylum in the United States because of China's strict laws limiting births. She became concerned about women in China who have undergone forced abortions and sterilizations and been subjected to brutal physical abuse and lifelong health problems due to the so-called "one-child" policy in that country.

Littlejohn showed clips of a documentary, "It's a Girl," about these inhumane practices and, in the film, pleads for worldwide attention to these atrocities, which have led to sexual slavery in China.

The film, which was recently released in a screen-



CONTRIBUTED PHOTO

Maria Lewis is pictured with Reggie Littlejohn, founder of Women's Rights Without Frontiers, at the June 29 banquet.

ing at the U.S. Capitol by Littlejohn and Rep. Chris Smith, was shown in the past year at International Falls Public Library, and features Littlejohn representing her organization and speaking around the world and at the United Nations about this issue. Her website gives additional details: www.women-srightswithoutfrontiers.org.

Lewis, who won the Koochiching County prolife speech contest and the state (Minnesota Citizens Concerned for Life) contest has presented her prolife speech to area churches and was recently interviewed on Psalm FM 99.5 radio.

For more information about MCCL and the oratory contest, visit www.mccl.org.

Franken 'deeply disappointed' by Senate's failure to fix student loan interest rates

SEN. AL FRANKEN STAFF REPORT

U.S. Sen. Al Franken, D-Minn., expressed his disappointment recently after the minority in the Senate filibustered a bill that would return the interest rate on subsidized Stafford loans to its previous level and keep it there for a year until Congress crafts a long-term solution. On July 1, the rate jumped from 3.4 percent to 6.8 percent.

"I'm deeply disappointed that we couldn't fix this rate hike," said Franken. "This is a critical issue affecting nearly 200,000 students in Minnesota, and it's frustrating that we're having a fight in Washington about something that shouldn't be partisan. It's a basic American value that we want our kids to get an education that allows them to compete in a globaleconomy, and saddling college students with greater debt is the wrong direction to take. I'm going to keep working on this — not just



on the student loan issue, but also on making college more affordable as a whole for Minnesota students and their families."

The Keep Student Loans Affordable Act of 2013, introduced last month by Franken and several of his colleagues, failed a key procedural vote in the Senate, garnering 51 votes but failing to meet the 60 vote threshold to break a filibuster. The bill would have extended and fully paid for

an additional year of the 3.4 percent interest rate on subsidized Stafford loans, giving Congress the opportunity to find a long-term and sustainable solution.

Franken has long been a champion of making the cost of college more affordable. He is a cosponsor of the Student Loan Affordability Act — which received majority support but was filibustered in the Senate earlier this month by the minority — that would lock in the current lower interest rate on new subsidized Stafford loans for two years. He is also a cosponsor of the Bank on Students Loan Fairness Act, introduced by Sen. Elizabeth Warren, D-Mass., which would allow students to pay the same interest rate on their student loans that banks pay on the money they borrow from the Federal Reserve's discount window, currently 0.75 percent.

Franken is also the author of the Understanding the True Cost of College Act, which

would clarify what financial aid families will receive from a school and create standard terms for the aid offered so that students can accurately compare offers from different schools. Currently, schools do not use standard definitions or names for different types of aid, so students and families often report having difficulty differentiating between grant aid, which does not need to be repaid, and student loans, which do need to be repaid.

Lastly, he is the author of the Accelerated Learning Act — which was recently incorporated into the Senate bill to replace the so-called "No Child Left Behind" law — that would help make college affordable by expanding access to accelerated learning models like AP, IB, dual enrollment, and early college high schools for low-income students. This would allow students to get college credit while in high school and earn their college degree more quickly.

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.

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

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching County, Minnesota
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 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.

TRUSTAR FEDERAL CREDIT UNION
/s/Dehila C. J. Seim
Attorney Registration #0339064
Shawn M. Dunlevy
Attorney Registration #123626
Fryberger, Buchanan, Smith & Fredrick, 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

July 1

2013
4:30 P.M.

A regular meeting of the City Council of International Falls, Minnesota, was held in the Council Chambers of the Municipal Building on the 1st day of July 2013 at the hour of 4:30 P.M.

MEMBERS PRESENT: Councilors Eklund, Jaksa, Kalar, Rognerud and Mayor Anderson
MEMBERS ABSENT: none

Motion by Councilor Rognerud to approve minutes of the regular city council meeting of June 17, 2013. Motion seconded by Councilor Eklund and carried unanimously.

Motion by Councilor Eklund to approve minutes of the special city council meeting of June 24, 2013. Motion seconded by Councilor Kalar and carried unanimously.

Motion by Councilor Jaksa to approve transfer of Lodging Tax in the amount of \$198.96 to Fund 101. Motion seconded by Councilor Eklund and carried unanimously.

Mayor Anderson asked that the MJD Enterprises claim be removed from the list for further discussion. Motion by Councilor Kalar to approve payment of claims from various funds of the city including checks 47993-47999, 50760-50878 in the amount of \$395,833.84, less the MJD Enterprises claim- check 50816 in the amount of \$15,000. Motion seconded by Councilor Jaksa and carried unanimously. Motion by Councilor Jaksa to approve the payment to MJD Enterprises. Motion seconded by Councilor Rognerud.

Mayor Anderson relinquished the chair to Councilor Eklund as President Pro-Tem. Motion by Mayor Anderson to withhold payment to MJD Enterprises until such time that the visioning committee has met and a new appraisal can be obtained. Motion failed due to lack of second. Councilor Eklund relinquished the chair to Mayor Anderson.

Mayor Anderson called for the question on the motion to approve payment of check 50816 to MJD Enterprises in the amount of \$15,000. Voting on the motion aye: Eklund, Kalar, Rognerud, Jaksa, nay: Anderson. Motion carried.

Checks 97447-97462 were issued under blanket authorization in the amount of \$134,400.68.

Bradley Peterson, Coalition of Greater Minnesota Cities representative presented the city council with the 2013 CGMC's legislative session report and highlighted information pertaining to Local Government Aid and Economic Development progress.

Motion by Councilor Eklund to approve consent agenda as presented:

Accept the contribution from Intl Falls Moose Lodge #1259 in the amount of \$100
Expend \$100 in support of the July 4th Celebration
Motion seconded by Councilor Kalar and carried unanimously.

Motion by Councilor Eklund to enter into agreement with the Housing and Redevelopment Authority of Koochiching County to conduct inspections needed for rental units within the city of International Falls and extend the deadline of the rental license fee schedule. Motion seconded Councilor and carried unanimously.

Motion by Councilor Jaksa to approve the development agreement with Menards, Inc. Motion seconded by Councilor Rognerud and carried unanimously.

Motion by Councilor Rognerud to have regular city council meetings on the 1st and 3rd Monday of each month at 4:30pm beginning August 2013. Motion seconded by Councilor Eklund and carried unanimously.

Motion by Councilor Eklund to approve the internal posting and replacement of the vacant meter reader position. Motion seconded by Councilor Kalar and carried unanimously.

Motion by Councilor Eklund to approve the internal posting and replacement of the head mechanic position due to a retirement. Motion seconded by Councilor Rognerud and carried unanimously.

Motion by Councilor Jaksa to approve Resolution #27-13 Code of Conduct for each member of the City Council. Motion seconded by Councilor Rognerud and carried unanimously.

Motion by Councilor Jaksa to approve travel expenses for City Attorney Shermoen to attend the 48th Annual Criminal Justice Institute in St Paul, MN on August 26-27, 2013. Motion seconded by Councilor Rognerud and carried unanimously.

ATTEST
Robert W. Anderson, Mayor

Betty Bergstrom, Interim City Administrator

The Journal
July 13th, 2013

Public Notice

July 9, 2013

Since 1992, The Evangelical Lutheran Good Samaritan Society has been serving the short- and long-term care needs of residents in the International Falls area. Several years ago, the Good Samaritan Society started a re-building process aimed at positioning senior services in this community far into the future.

A decision was made to re-build Good Samaritan Society International Falls' skilled nursing center on a new location owned by the Good Samaritan Society and transfer existing operations to that new center, which will continue its current name, and is located approximately one

mile from our current center.

This letter is to officially provide a 60-day notice that the Good Samaritan Society International Falls skilled nursing center currently located at 1402 Hwy 71, International Falls, 56649-2186 is moving and all qualifying current residents will be invited to relocate and continue receiving skilled nursing services at this new center. The transition date will be on or about Sept. 17, 2013, and the new address will be 2201 Keenan Drive, International Falls, MN 56649-2186.

Rehabilitation and skilled care services will begin immediately on the moving date.

The new skilled nursing facility will be licensed to serve up to 54 residents and will include three household units of 18 residents each, all being in private rooms. The new location will continue providing the same skilled nursing services, plus each of the three households will have one room capable of serving a bariatric resident.

The new center will also be attached to the new 24-unit Good Samaritan Society Northwinds Assisted Living. All current residents will have priority to transfer to this new assisted living center if they qualify for that level of service.

All residents will be assessed to determine their care/service needs. A Care Transition Meeting will be held with each resident/responsible party to discuss relocation/transition options and preferences and to develop an individualized transition plan.

If residents' service and living needs cannot be met at the new skilled nursing or assisted living centers or if they prefer to move to an alternative service or living alternative Good Samaritan Society International Falls assures that these residents will receive information, support and resources in their transition to another location.

We know that this will be a busy and sometimes stressful period for residents, families and staff. Working together, we will make this transition a success.

In Christ's Love,

Adam Coe, administrator

For additional information, feel free to contact:

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Fax: 651-797-1966

Minnesota MA and Health Care Programs Member Help Desk:
651.431.2670.

Web site to locate community resources: <http://www.minnesota-help.info>

Contact the Senior LinkAge Line® at (800) 333-2433 or by e-mail at seniorlinkage@state.mn.us.

Web site for Senior LinkAge Line: <http://www.mnaging.org/advisor/SL.htm>

Web site to compare nursing homes: <http://www.medicare.gov/NHCompare/Home.asp>

Web site for Koochiching Aging Options: <http://koochichingagingoptions.com/>

Other Information as requested
The Journal
July 13th, 2013

Classified
Advertising
218-285-7411