

# COMMUNITYNEWS

## Payday Loans can lead to debt spiral

Short-term loans may be useful but should be used sparingly

BBB REPORT

With many consumers still on shaky financial footing after the Great Recession, some choose to explore payday loans, be it from a brick and mortar store or through an online payday lender. While there are certainly instances where payday loans can help bridge small financial gaps, Better Business Bureau of Minnesota and North Dakota is warning consumers that it's important to have a plan in place to pay off such loans quickly and to be sure to research the payday lender before agreeing to such loans.

"Though some payday loan companies are making small steps towards self-regulation, overall it's still a problematic industry," says Dana Badgerow, president and CEO of BBB of Minnesota and North Dakota.

Payday loans are small, short-term unsecured loans, which – ostensibly – are to be repaid when the borrower receives their next paycheck. Historically, in regard to payday loans, exorbitant interest rates have been a problem, with some loans running in excess of 500 percent annual percentage rate. In some cases, borrowers find themselves unable to pay off these loans, leading to added interest and often resulting in a debt spiral that is difficult to stem.

In North Dakota, payday lenders must be registered with the ND Secretary of State's Office and licensed by the North Dakota Department of Financial Institutions. North Dakota statutes state payday lenders cannot provide a loan of more than \$500. Fees are capped at 20 percent of the amount of the loan, and that fee may not be deemed interest.

In some cases, desperate individuals seek out loans from online payday lenders that claim they are not beholden to state or federal laws regarding licensing requirements, debt collection practices or caps on interest rates. This can lead to a number of issues for consumers, including:

- Being subject to exorbitant interest rates and hefty or hidden fees
- Unauthorized withdrawals from bank accounts
- Possibly even identity theft

Better Business Bureau is aware of many situations in recent years where people explored online payday loans be-

fore deciding not to go through with them. Still, simply providing some of their personal information online with unscrupulous entities later led to harassing collection calls threatening some individuals – who had ultimately never taken out payday loans – with arrest unless immediate payments were made.

Before seeking out a payday loan, BBB recommends the following:

Consider all your options. Payday loans can be extremely expensive if you are unable to pay the loan off quickly. The Federal Trade Commission recommends looking into a short term loan from your bank, contacting your current creditors to explore payment options, working with a credit counseling center or at the very least, shopping around for the best interest rate and terms. Because of concerns with some online lenders, try to find a brick and mortar location before settling on a lender.

Know the facts. Be aware that loans from Sovereign nations may not be subject to state law or loan caps. Make sure you understand all the terms of conditions of any payday loan.

Look for the red flags. Unscrupulous online lenders are often not forthcoming about their location or contact information. Also be leery of any lender that doesn't ask you for any background information outside of your bank account number.

Research the lender with BBB. Always research payday lenders – whether they're brick and mortar locations or online – at bbb.org before you hand over any personal or bank account information. BBB Business Reviews are free and will tell you how many complaints BBB has received, how the company responded to those complaints as well as their overall letter-grade rating.

**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 or 651-699-1111, toll-free at 1-800-646-6222.**

## CALENDAR

### TODAY

- Retired Boise Cascade electricians, 9 a.m., Coffee Landing Cafe.
- Walk-ercise group, 10-11 a.m., Backus Community Center gymnasium.
- Littlefork Ambulance Thrift Shop open, 10 a.m.-2 p.m.
- Northland Art Society open, various arts, 10 a.m.-3 p.m., Backus, Room 114.
- Wednesday Study Group, 10:15 a.m., Faith United Church of Christ.
- East Koochiching Sanitary Sewer District Board, 11 a.m., Sanitary District Boardroom, 1412 Highway 71.
- Salvation Army Advisory Council, noon, Salvation Army building.
- Backus Community Market, Sampling and Cooking Demo, 4-6:30 p.m., Backus/AB Third Street parking lot.
- Girl Guards, Sunbeams and Adventure Corps, 4:30-6 p.m., The Salvation Army.
- Free At Last, 4:30-6:30 p.m., Forestland Annex, lower level conference room.
- Loman/Birchdale Senior Organization Fall Picnic, Barbecue/Potluck, 5 p.m., Mike Hanson cabin, Birchdale, Rainy River.
- International Falls Recreation Commission Board, 5:45 p.m., city council chambers.
- Narcotics Anonymous, 6 p.m., Alano Club.
- Men's Non-Violence Group, 6-8 p.m., Friends Against Abuse office.
- Members and guests Elks Lodge Wednesday Meal, 6:30 p.m., roast beef supper.
- Little Lambs (up to age 4) and King's Kids (ages 5 and up), 6:30-7:15 p.m., Full Gospel Fellowship Church.
- Texas Hold 'Em, 7 p.m., Moose Lodge.
- Rainy Lake Sportfishing Club, 7 p.m., Americlnn.
- Alcoholics Anonymous, 7:30 p.m., Alano Club.

### THURSDAY

- Littlefork Ambulance Thrift Shop open, 10 a.m.-2 p.m.
- Falls Hunger Coalition Food Shelf open, 10 a.m.-2 p.m., 1000 Fifth St.
- Northland Art Society open, various arts, 10 a.m.-3 p.m., Backus, Room 114.
- Falls High School Class of 1960, 10:30 a.m., Lenard's.
- Ostomy support group, 2:30 p.m., Rainy Lake Medical Center, clinic campus.
- Northland Art Society open, various arts,

- 4-8 p.m., Backus, Room 114.
- Weight Watchers, 4:45-5:15 p.m. weigh-in; 5:15 meeting, Zion Lutheran Church.
- Borderland Humane Society, 5:30 p.m., River's Edge Villa.
- Falls Trap Club, trap shooting, 5:30 p.m., Moonlight Rock Road.
- Community Café, free meals served, 5:30-6 p.m., pulled pork sandwich, black bean soup, coleslaw, Backus Community Center.
- Burgers Supper, 5:30-6:30 p.m., Moose Lodge.
- Beginner's Tae Kwon Do, 5:45 p.m., Falls Elementary School gymnasium or cafeteria.
- The Lamplighters, women's support group for survivors of childhood sexual abuse, 6-8 p.m., Friends Against Abuse, 407 Fourth St.
- Line Dancing, 7 p.m., Moose Lodge.
- Minnesota Citizens Concerned for Life program, 7 p.m., Evangelical Covenant Church.
- Alcoholics Anonymous, 7:30 p.m., Alano Club.
- Ghosts of Voyageurs, 8-9:30 p.m., Rainy Lake Visitor Center.

### FRIDAY

- Walk-ercise group, 10-11 a.m., Backus Community Center gymnasium.
- Falls Hunger Coalition Food Shelf open, 10 a.m.-2 p.m., 1000 Fifth St.
- Serenity Sisters, Women's A.A., noon, Backus, Rational Alternatives, Room 101.
- BCEC quarterly gathering — 5 p.m., social; 5:30, supper, Moose Lodge 1259.
- Members and guests Elks Lodge Friday Light Meal, 5:30 p.m., spaghetti pizza and garlic bread supper.
- Narcotics Anonymous, 6 p.m., Alano Club.
- For Those in Need, Addiction Recovery, 7 p.m., The Church of Jesus Christ of Latter-Day Saints, 1340 Keenan Drive.
- Alcoholics Anonymous, 7:30 p.m., Alano Club.
- Ghosts of Voyageurs, 8-9:30 p.m., Rainy Lake Visitor Center.

### SATURDAY

- Community Market, 9 a.m.-noon, Backus Third Street parking lot.
- Stuffed Pork Chops Supper, Legion, 6 p.m., Moose Lodge (reservations, 283-3615).
- Alcoholics Anonymous, 7 p.m., Alano Club.

## LOTTERY

**Sunday's Daily 3**  
6, 4, 2

**Sunday's Northstar Cash**  
1, 5, 21, 28, 31

**Friday's Gopher 5**  
5, 15, 26, 32, 37

**Saturday's Hot Lotto**  
16, 18, 37, 45, 46

**Hot Ball**  
2

**Friday's Mega Millions**  
18, 28, 33, 36, 42

**Mega Ball**  
7

**Saturday's Powerball**  
1, 6, 16, 37, 53

**Powerball**  
27

## POLICE REPORT

**International Falls Police Department**

**Burglary:** Lawrence A. Eberhart, Ninth Street, reported Monday the theft of a Wii console, game and sensor, totaling \$300, from his residence while he was sleeping. According to the report, entry was not forced.

**Property damage:** The glass door at Sportsman's Service, 424 Third Ave., was shattered Saturday when the tire from a vehicle driven by Christopher S. Silvers, Second Avenue

East, fell off the vehicle and rolled into the door.

**Collision:** James D. Franklin, 24, Sault Ste. Marie, Mich., was taken Friday to the Rainy Lake Medical Center with minor injuries after the vehicle he was driving struck the rear of a parked vehicle owned by Garnet M. Tate, Crescent Drive, at 10th Avenue West and Sixth Street. According to the report, Franklin was retrieving a dropped cigarette from the floor of his vehicle when he struck the parked vehicle.

**Koochiching County Sheriff's Office**

**Burglary:** Joseph L. Napier, County Road 90 east, reported Tuesday the theft of a Yamaha 125 motorcycle valued at \$2,000 from the garage at his residence. According to the report, entry was gained to the garage after the hasp on the door lock was broken.

**International Falls Fire Department**

**Dryer fire:** Firefighters extinguished a fire Friday in a clothes dryer on Ninth Street.

## The Journal

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## BORDERLAND BRIEFS

**COMMUNITY ORCHESTRA CONCERT**

The Rainy Lake Community Orchestra will present an informal concert at 2 p.m. Sunday in The Dungeon at Backus Community Center. The public is welcome to listen to old favorites and music of today — some classical — some popular. Suggested donation of \$10 will be accepted, with all proceeds to benefit "Music in The Dungeon." The elevator will be open for use (watch for direction signs). Refreshments will be served. For information, visit mrfaithslasers.com or Facebook "Faiths Dungeon".

**HOPE FOR RECOVERY WORKSHOP**

The National Alliance on Mental Illness of Minnesota will conduct a free, six-hour interactive workshop that provides families and individuals with information on mental illnesses, practical coping strategies, and hope for recovery. The workshop is planned for 9 a.m. to 3 p.m. Oct. 18 at Backus Community Center. For information or to register, call 651-645-2948 or 1-888-NAMI-Helps.

**ROCK BLASTING EFFECTS GATHERING**

A rock blasting effects informational meeting is set for 5 p.m. Monday at Ranier Community Building. Presented by Hellmuth & Johnson, attorneys at law. For information, call 286-3266.

Call toll-free: 1-800-259-1096

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We desire to extend our heartfelt thanks for all the kindness and sympathy shown to us by neighbors, relatives and friends in the death of our beloved Kimmy Jo.

A special word of appreciation for the floral tributes and the memorial gifts. Your kindness will always be held in grateful remembrance.

HER FAMILY  
**THE FRIESENS & THE MORINS**