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Vol. 16 • Issue 45

Sat., November 5, 2016

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WHAT'S INSIDE

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LEGALS
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Daylight Saving Ends
at 2:00 a.m. on
Sunday, November 6
Turn your clocks back
1 hour.

Zebra mussels confirmed in Kimble Lake in Crow Wing County



The Minnesota Department of Natural Resources has confirmed zebra mussels in Kimble Lake in Crow Wing County. As with a recent

confirmation at another Crow Wing County Lake, zebra mussels were reported on boat lifts that had been removed from the water at the

end of the season.

A lake service provider business contacted the DNR after finding an adult zebra mussel on a boat lift in storage on a Kimble Lake beach. DNR invasive species staff surveyed the lake and found one additional zebra mussel on a boat lift out of the water several hundred feet north of the public access.

"We want to remind lake property owners to carefully inspect docks and boat lifts once they're out of the water for the season," said Heidi Wolf, DNR invasive species unit supervisor. "Sev-

eral recent zebra mussel confirmations have been made because vigilant lake property owners, lake service providers and watercraft inspectors are checking docks and lifts."

Minnesota law requires docks and boat lifts to be out of the water for at least 21 days before putting them in another body of water. This requirement is an important tool for preventing the spread of zebra mussels and other aquatic invasive species.

Zebra mussels are an invasive (non-native) species that can compete with native

species for food and habitat, cut the feet of swimmers, reduce the performance of boat motors, and cause expensive damage to water intake pipes.

Less than two percent of Minnesota's 11,842 lakes are listed as infested with zebra mussels.

Along with requiring docks and lifts to be out of the water for 21 days before putting them into another body of water, Minnesota law requires boaters and anglers to:

- Clean their watercraft of aquatic plants and prohibited

Continued on Page 7

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I am asking for your VOTE for the Mayor of the City of Crosby
To the People of Crosby:
I urge you to get out and vote on Tuesday, November 8; and I thank you for doing so.
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Thank you,
James J. Hunter
James J. Hunter

Jim HUNTER

Prepared and paid for in his own behalf: James J. Hunter, 310 3rd St. SW, Crosby, MN 56441

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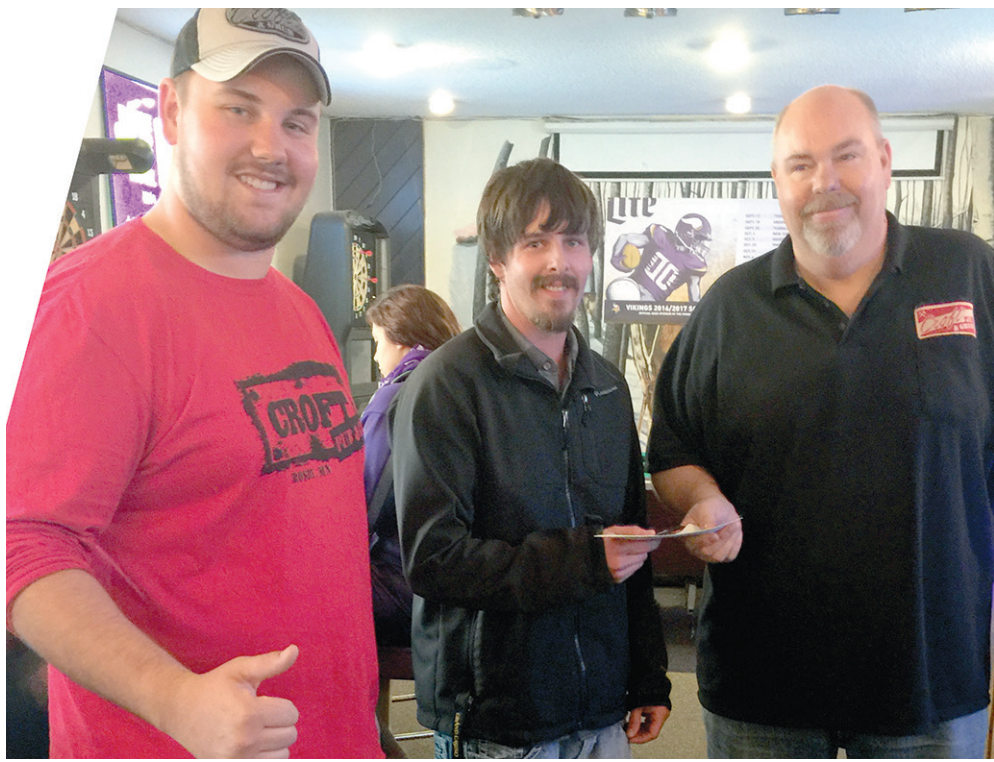
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Perkins wins Las Vegas trip at Croft

TJ Perkins (center) won a trip to Las Vegas at Croft Pub and Grub in Crosby. Don Cekalla (right) made the presentation of a trip for two for three days and two nights at the new Tropicana Resort in Las Vegas. The next drawing at Croft Pub and Grub for a trip to Las Vegas is November 20 during the Vikings Football Half Time. The final drawing will be on Jan. 1 during Super Bowl Half Time.

Halloween trunkin' and treatin'



The new trend in Halloween fun is to have vehicles in a parking lot, decorated, with costumed characters so children can go around to "Trunk or Treat." Pictured left, Joane McKay of the Aitkin United Methodist Church and her friend host a trunk for kids. Pictured right, scarecrow at the Aitkin United Methodist Trunk and Treat. Ann Schwartz photos

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COMMUNITY EVENTS

Ongoing Events:

AA- Aitkin - Meeting closed Wednesday 3 pm Aitkin Alano Club
 AA - Aitkin - 322 1st Ave. NE 218-927-6240 Sun. Women's Meeting 5:30 pm, Tue. Open Meeting 8 pm, Wed. Women's Meeting 6 pm, Thu. Sober Sailors Open 9 am, Friday Night Grape Vine 6:30 pm.
 AA Garrison: Monday Night AA (open) 7:30 PM and Wednesday 7:30 PM at Community Alliance Church, 9475 Jefferson St.
 ALANON - 322 1st Ave NE, Aitkin 6:30 pm Thursday evenings.
 ALANON Garrison: Wednesday 7:30 PM at Community Alliance Church, 9475 Jefferson St.
 Aitkin Friends of the Library meet 4th Tue. each month, 1 pm, Aitkin Public Library.
 Aitkin Women of Today meet 2nd Mon. of month, 6:30 pm, Mille Lacs Energy Coop, info call 218-927-4558. Evening care is available and free. All are welcome!
 American Legion Aitkin Lee #86 & Unit 86, meets the 2nd Thurs. of each month at 7 p.m.
 Art Club meets on the second and fourth Tuesdays at the Jaques Art Center in Aitkin, 1-3 pm "Ask an Attorney," Aitkin Co. Sheriff's conference room, 2nd Tue. of month at noon.
 Blow-Hards, a lung disease support group, meets the 4th Thu. of each month, Kanabec Hospital in Mora. Contact Carol, 320-225-3646.
 Care N Share Community Cafe Community Meal, Wednesdays Located in the fellowship hall in the Wesleyan Church on Highway #6 in Emily. Please call Sharon - 612 669-3295
 Caregiver/Memory Loss Support Group. Meets the first Wed., 1-2 p.m. at Birchstreet Center, downtown Aitkin, 218-9271383.
 Circles of Support meets every Tue., 6-8 pm If you are living paycheck to paycheck and are ready for a change, Circles may be right for you, call Brandi, 800-997-5723.
 Clear Lake Grange meets second Tue. each month, 6 pm potluck, 7 pm meeting. Meet in member's homes. Info call Vern 320-684-2244 or Roxy 218-927-4558.
 Clothes Closet offers free clothing to men and women in need. We are open the second and fourth Saturdays of each month from 8 a.m. - noon. NARROWS COMMUNITY CHURCH, 6297 Woods Bay Drive NE, Outing (follow the yellow signs). Call 320.857.0182 for more information.
 Cooks Night Out - 3rd Wed of month, McGregor Comm. Ctr., 5:30 p.m., no restrictions, donations welcome.
 Cuyuna Rock Gem & Mineral Club, meet 2nd Sat. each month, 2:30 at Cuyuna Range Community Center, lower level.
 Dance every second Tuesday at Moose in Grand Rapids.
 Dance at VFW in McGregor every 1st Monday of the month, except holidays which will be on the following Monday
 Dance at Waukenabo the second and last Wednesday of the month.
 Deerwood Lakes Lions meet the 2nd Monday of every month, 5:30pm social, 6:00 pm dinner/meeting, at the Heartwood Senior Living. Call 218-831-5683, if you need more information or would like to join our club. Lions affordable hearings aids available to those who qualify. For more information, call Diann Bates 218-546-5237 or 218-838-4768 cell.
 Evergreen P.A.C. ATV Club meetings 1st Thu. each month, 7 pm, Jackson Hole, Lawler, open to public.
 FASD Caregiver Support Group - For caregivers of individuals with a diagnosed or suspected Fetal Alcohol Spectrum Disorder (FASD). Meet with other caregivers (adults only please) for support, understanding, and networking. Meetings are 9 am the second Saturday of each month at Bethlehem Lutheran Church, 418 8th Ave. NE, Brainerd. For more information, please contact Sheila York at 218-820-5903 or syork@mofas.org
 Friends of Rice Lake National Wildlife Refuge meet 3rd Wed. each month, at 1 pm. at the Visitor Center at 36289 State Hwy. 65, McGregor 218-768-2402
 Food Addicts in Recovery Anonymous Meeting Tuesday evenings. 6:30 pm small conference room at Aitkin Library. No dues, fees or weigh

ins. For more information call: 217-248-6434. www.foodaddicts.org
 Food Shelf: Community Food Shelf at First Lutheran Church open on 2nd and 4th Thurs, 9:30 AM-5 PM, at 107 2nd St SE Aitkin. Must register by 4:45 PM to be served.
 Food Shelf: Emergency Food Shelf at St. James Catholic Church, Aitkin. Hours are Tuesday from 12 to 3 pm. To enter the food shelf go to the South side of the building, go to the 4th door and look for signs.
 Food Shelf: Garrison Area Community Food Shelf open Tue. & Thu. 1-5 pm, at 9541 Madison Street; Garrison. For emergency Food Shelf, call 320-692-5399 and leave a message.
 Garrison Fire Auxiliary meets 2nd Thu. 7:30 pm, Garrison Fire Hall.
 Garrison Thrift Store, Thurs.-Fri. 10-4, Sat. 11-4.
 Heart to Heart Support Group, 4th Tue. of month, 2 pm, Kanabec Hospital, int. of Hwy. 65 & 23, Mora.
 Jacobson Seniors meets every Thu., 10-2 pm at Jacobson Comm. Ctr. Potluck at noon. Beverage provided. All are welcome. For more info., 752-1515.
 Lymphedema Support Group, 3rd Mon. of month, 6:30 pm, Kanabec Hospital, int. of Hwy. 65 & 23, Mora.
 Marsh and Meadows Hunting Retriever Club, Mon. 5:30 pm in Pequot Lakes, for more info call Brett 651-270-5648 or facebook/Marsh and Meadows Hunting Retriever Club
 McGrath City Council, first Thu. of the month, 6:30 pm at fire station hall.
 McGrath Senior Center meets every Mon. 1-4 pm, cards & games, all are welcome.
 McGregor Community Meal served at the Community Center on Highway 65 on the Third Wednesday of each month serving from 5:30 - 6:00 pm.
 McGregor TOPS (Take off Pounds Sensibly) meets Thu., 4 pm weigh in, 4:30 meeting, Minnewawa Sportsman's Club, Goshawk St. (Co. Rd. 6). 218-768-2340 for more info.
 MS Support Group, meets the 1st Thu. of the month at 7 pm, 606 NW 5th St, Brainerd, 218-824-5228.
 Mystic Masonic Lodge meets 1st & 3rd Tuesdays of the month at 7 pm except June, July & August meet only 1st Tuesday at 7 pm over the Eye Care Center in Aitkin.
 National Alliance on Mental Illness meet Fri., 2:30, Community Presbyterian Church, 703 Pokegama Ave., room 105, Grand Rapids, Call Terrence at 218-327-1347.
 North Central MN Farm & Antique Assn. meet 1st Wed. of month, Blackberry Town Hall. Info: Bruce 218-752-6592.
 Order of Eastern Star, Woodland Chapter 122 in Aitkin meets 2nd and 4th Tuesdays September through May and 2nd Tuesday in June and 4th Tuesday in August at 7:30 PM above the Eye Care Center in Aitkin; dark July, January & February.
 Operation Minnesota Nice meets 3rd Monday each month at 6 pm at Trinity Lutheran Church, Hill City. For info call Tina Harcey at 218-697-8144. www.operationminnesotanice.com.
 Praise & Worship Services, 101 S. Maddy St., McGregor, Intercersory prayer Wed 6-7 pm; Praise & Worship Services Sat. 2 pm, Sun 10 am.
 Recovery Worship Service, Cascade United Methodist Church, Crosby/Deerwood, 1st Sat., 5 pm. Everyone is welcome.
 Rosary is ongoing the fourth Tuesday of each month at 1 pm at the Big Fish, Garrison, contact Jean at 218-764-2665 for more info.
 RSVP Bone Builders (Osteoporosis exercise program) Tue & Thu: 10-11 First Lutheran Church, Aitkin; 11:30-12:30 Blackrock Terrace, Aitkin; 12:45-1:45 Journey North Church, Aitkin; Wed: 10-11 Malmo Evangelical Free Church, Malmo & Fri: 10-11 Bethesda Lutheran Church, Malmo. Free of charge. Info call 218-927-1383.
 Second Tuesday Card Party, Deerwood American Legion. Open to public, 1 pm social, card playing 1:30-3:30 pm. Cost \$3 per person. Refreshments.
 Senior Dance at Deerwood Legion, 1-4 pm, 1st and 3rd Fri. each month.
 TOPS Aitkin (Take Off Pounds Sensibly) Every

Tues at East Entrance, First Lutheran Church, 101 2nd St SE, Aitkin Weigh in at 4:30pm and meeting at 5pm
 TOPS Deerwood (Take Off Pounds Sensibly) Mondays 6:30 - 7:30 pm, Deerwood Legion, 23659 Forest Rd, Deerwood. For more information, please contact Lucy Bartz 218-839-2218 or Gwenn Smith 218-246-2180.
 TOPS Ironton (Take Off Pounds Sensibly) meet Monday, 4 pm weigh-in, 4:30 pm meeting at Immanuel Lutheran Church, Crosby. Call Mabel Semler 218-546-6523 for meeting location information.
 Weight Watchers meets every Tuesday at 5:45 pm at the Sno-Serpents building in Deerwood at 24197 Mohs St (next to the Deer Stand restaurant). Weigh in begins at 5:15 pm. For more information, call 218-820-9725.
 White Pine Riders ATV Club meet 2nd Sat. each month (Feb. - Oct.) at McGrath Fire Hall, 10 am, open to public.
November
 5th - Carmel Lutheran Church Traditional Turkey Dinner 4:30 pm - 8 pm. Adults \$10, children under 12 \$5 and under 5 free. Located south of Jacobson on Hwy 65
 5th - Waukenabo Community Center Hunters' Breakfast and Bake Sale 5 am - noon Breakfast includes eggs, pancakes, bacon, juice, coffee & milk. Cost is \$6 for adults, \$3 for ages 6-12 & free for ages 5 and under. Directions: From Aitkin take Hwy. 169 N to CR 3. Turn west on CR 3 for 1-1/4 miles. United Methodist Women's
 5th - Cascade United Methodist Church Bazaar and Bake Sale with Grandmas Attic 9 am-2pm, On Highway 210 and 6 between Crosby and Deerwood
 5th - Grand Rapids United Methodist Church Salad Luncheon & Bazaar 11 am.- 1 pm. Baked goods & miscellaneous 10 am - 1:30 pm. Salad luncheon \$8 for adults, \$3.50 for children under 10
 5th - Glory Baptist Hunter's Supper on Saturday, November 5 from 4:30 - 7:30 p.m. at the Glory Community Center. The meal will feature Swedish meatballs, mashed potatoes, gravy, vegetables, bread, pie, and beverage. The proceeds from the freewill offering will go to the 2017 Aitkin County Habitat for Humanity project. Take-out meals will be available by calling 218-927-3678 during the serving time or on request while at the church. The Glory Community Center is located 12 miles southeast of Aitkin off County Road 12 or 4 miles west of Glen.
 5th - Our Lady of Fatima Hunter's Dinner in McGrath, right off Hwy 65, 5 pm - 8 pm. Dinner will include Ham, Scalloped Potatoes, Vegetables, Cole Slaw, Bun, Beverage and Dessert. Adults \$8 and children under 12 \$4 .
 8th - Unlimited Learning: Scams and Fraud, 1:30-3:30 pm, Heartwood Senior Living Community, 500 Heartwood Drive, Crosby, non-members welcome \$5. For more info, call Karen Wilson 651-270-1778
 11th - Tusenvann Lodge #1-659 Sons of Norway meeting 6:30pm, at the I.R.E.C. bldg in Isle The program will be presented by the Scott Moe family on their recent trip to Norway and Sweden. It is 'soup night' so various types of soup and coffee will be served. Bring a neighbor or friend. If you have questions call Candice at 1-320-983-2886 or Bill at 1-320-679-2380.

11th - Palisade Assembly of God Church Family Fun Night 7 p.m. for a fun, free night of popcorn, pop, bingo and prizes.
 11th-13th and 18th-20th - Pequot Lakes Community Theater production of the musical "She Loves Me" sponsored by Breezy Point Resort. More details at 218-568-9200.
 12th - Immanuel Lutheran Church Spirit of Christmas Bazaar 8:30am- 1:30pm. Crafts ranging from furniture to photography, wearables and jewelry, fresh wreaths to handmade cards and paintings. Lefse will also be available. You'll find personalized ornaments, ample amounts of baked and canned goods and confections. The popular store for "Kids Only" will again welcome little ones up to age 12. Immanuel Lutheran Church is located at 600 4th Street SW in Crosby.
 12th - Holiday Arts and Craft Festival, Call: (218) 454-6926 150+ artists/crafters with quality handmade items! 9:30-4 pm, Brainerd High School, 702 S. 5th Street, FREE admission. Sponsored by Community Education Brainerd Public Schools.
 12th - Palisade Assembly of God Church Family Movie Matinee, noon, free movie matinee, hot dogs and snacks.
 25th - Fish House 5K Run and Walk at 9 am. The race starts and ends at the Aitkin County Fairgrounds and the course runs through the streets of Aitkin and the city park. The 5k route has been certified by USA Track & Field. A 5K Run/Walk category for ages 12 and under has been added which will help make this event more economical for entire families. All participants will receive a long sleeve fish house 5k t-shirt. Early bird registration is now open at http://fishhouse5k.itsyourrace.com or Aitkin.com. For questions, please call Brian at the Aitkin Chamber of Commerce at 218-927-2316.
 25th - World Famous Fish House Parade in Aitkin
 24th - Free Thanksgiving Dinner at Shepherd of the Lake Lutheran Church 11 am - 2 pm or until food is gone Take out, delivery and shuttle service within 10 miles of the church is available. Shepherd of the Lake Church is located on Highway 169, one mile north of the "Y" in Garrison. For more information please call 320-592-4581.
 28th - True Hope Ministries "The Hope of Christmas with the Ball Brothers" Join us at the Reif Center in Grand Rapids, 7PM. Call 1-844-4MN-HOPE for more information.

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<p>Wed., Nov 9 Hot Dogs 5:30 p.m. to 7:30 p.m.</p> <p>Wed., Nov. 16 Chicken Wings 5:30 p.m. to 7:30 p.m.</p> <p>Wed., Nov. 23 5:30 p.m. to 7:30 p.m Taco Night</p> <p>Wed., Nov. 30th Super Burgers 5:30 p.m. to 7:30 p.m.</p>	 Woman of the Moose Thurs., Nov. 17 & Dec. 1 (1st & 3rd Thursdays) Homemade Pizza 5:30 p.m. to 7:30 p.m. <p>Meat Raffle Every Saturday 6 p.m.</p>
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OBITUARIES

STEVEN RIVERS



Steven Joseph Rivers, 64 of Aitkin died Thursday, October 27, 2016 at the VA Medical Center in Minneapolis.

Funeral service was at 1 p.m. on Friday, November 4, 2016 at St. James Catholic Church in Aitkin with Father David Forsman officiating. Burial was in Saron Cemetery with military honors by Aitkin American Legion Lee Post #86 and Aitkin V.F.W. Roberts-Glad Post #1727.

He was born June 12, 1952 in Aitkin to Clayton "Chuck" and Helen (Erickson) Rivers. He was a U.S. Marine Corps Veteran serving in the Vietnam War. He married Mary (Peterson) on July 10, 1976 in Minneapolis. He was a very hard worker as a mason bricklayer by trade, a ready-mix truck driver and was manager at the Knife River Ready Mix plant in Deerwood.

He was an avid outdoors man who enjoyed hunting, fishing, golfing, and riding motorcycle. He had a great sense of humor and was always concerned for others.

He is survived by his wife, Mary Rivers, Aitkin; sons: Justin (Tara) Rivers, Lighthouse Point, FL; Dan Rivers (Beth Swenson), Malmo and Scott Rivers (Kelly Hunter), St. Michael; five grandchildren: Kegan, Ryan, Alexander, Carolyn, and Casey; four brothers and sisters: Jeff (Marie) Rivers, Chisago City; Leslie (Mike) Honan, Gearhart, OR; Susie (Lyle) Glenna, Schaferand Cathy Rivers, New Brighton; step-mother: Marcella Rivers, Foley; many other relatives and friends.

He was preceded in death by his parents, Clayton "Chuck" and Helen (Erickson) Rivers; nephew, Clayton Rivers and niece Jessica Glenna.

Arrangements were with the Sorensen-Root-Thompson Funeral Home of Aitkin. Go to www.srtfuneral.com to sign the online guest register.

Births, Open Houses, Engagements, Weddings & Community Events are published FREE! Send your e-mail to hopper@crobyironton.net



Ninety-nine-year-old Jake Ravnik (center) with Sen. Carrie Ruud (left), R-Breezy Point, and Rep. Dale Lueck (right), R-Aitkin.

Another local jewel at Milford Mine

The Crow Wing County Parks and Cuyuna Iron Range Heritage Network hosted a walking tour of the Milford Mine Memorial Park on Oct. 19.

One of several visitors with direct ties to the community included 99-year-old Jake Ravnik, who was a young boy living at the Milford site when the underground mine suddenly flooded on Feb. 5, 1924 - killing 41 miners.

"This park is a special place, an absolute jewel that highlights the strong mining heritage our community has here on the Cuyuna Iron Range," said Rep. Dale Lueck, R-Aitkin. "It was truly an honor to meet Mr. Ravnik and hear from him firsthand about what his life was like as a small boy at the mine."

Ravnik's father was one of only seven miners who managed to scramble to safety when the mine flooded. This was the son's first

visit back to the site since he parents moved from the Milford community in 1926. During Wednesday's tour, Ravnik pointed out where his parents' house had been located and where other various structures sat at the Milford site, which remained abandoned after the mine closed in the 1930s.

"We were able to share a bit of my family history, as my great-grandfather John William Lueck was the first miner to die from a mining accident on the Cuyuna Range," Lueck said. "That accident occurred in February of 1908 at the nearby Kennedy Mine. The Kennedy underground mine was the first iron mine to operate on the Cuyuna Range."

"Crow Wing County and the local community can be exceptionally proud of what they have accomplished by opening up this remote site to visitors so they can see a bit of mining history," said

Sen. Carrie Ruud, R-Breezy Point. "The park features a handicap accessible walkway and bridge that winds throughout the Milford site with kiosks marking the locations of the many features of what was once a thriving mining community."

The Greater Minnesota Regional Parks and Trails Commission recently announced that Crow Wing County's Milford Mine Memorial Park achieved regional status, a designation awarded through a stringent review process. Once designated, regional parks and trails are eligible for funding through the commission, which utilizes dollars from the Legacy Amendment of the park facility is planned for the future.

The park is located about three miles north of Crosby, just off Crow Wing County Road 30.

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CHURCH DIRECTORY

* Indicates handicap accessible. NOTE: All times are Sunday morning (a.m.) unless indicated otherwise.

ALLIANCE
Aitkin* — New Life; Larry Burg & John Baker, pastors; Sunday School JAM session 9 am; Worship 10:15 am & 6:30 pm; Youth Group, Wed 6:15 pm; 112 - 1st Ave. SW 218-927-2823.
Garrison* — Pastor Michael H. Palkie; Worship 9; SS 10:30.
McGregor/Big Sandy — Rev. S. DeMars, 426-3408; E. of Sather's Store; Worship 9:30; Children's Church 10
Onamia — Vineland Native American Chapel, Hwy. 169 north of casino;Worship 11; Pastor Boeringa 320-532-4449

ASSEMBLY OF GOD
Aitkin — Heritage Church, Rev. Jason Erickson; Sunday Morning Service 9:30
Crosby — Rev. Michael Towers; Worship 10:30
Crosslake — Crossroads Christian, Rev. Gary Eseseth; SS at 9:30; Worship at 10:45
Hill City — Rev. G. Valley; Worship 10 and 6:30 p.m.; Bible Study Thurs. 7 pm
Palisade — Pastor Ed Sornberger; SS 9; Worship 10; Kids Church; Small groups during the week 218-845-2726

BAPTIST
Brainerd — Eagles Nest, Pastor Bob Stockland 218-829-4673, Worship 11, SS 9:45.
Breezy Point — Eagles Nest, Pastor Bob Stockland 218-562-5252, Worship 9:30, SS 9:30.
Crosby — Bible Baptist, Pastor G. Fisher; SS 9:45; Service 10:45 and 6 p.m., Bible Study and Our Kids for Christ Wed 7 pm
Deerwood* — Pastor W. Skog; SS 9:30; Worship 10:30 and 6 pm; Wed. Service, 6:30 pm.
Glory — Pastor Chris Meirose; 927-3678; SS 9:15; Worship 10:30 am.;Wed. 6 pm Glory Family night, Kids' Club age 4-6, MAD4Christ grades 7-12.
Hill City — Pastor Lonnie Lee; 218-697-2645; Adult SS 9; Worship 10 am; Bible Study, Fri., 7 pm.
Isle — Pastor Nick Skogen; 676-3171; SS 9:30; Service 10:30; Bible Study, Wed., 7 p.m.
Opstead — 676-8859; SS 9:30; Worship, 10:30; Bible Study Wed., 7 p.m.

CATHOLIC
Aitkin — St. James, Fr. David Forsman, 218-927-6581; Mass Sat 5 pm, Sun. 9 am.
Brainerd — St. Andrew's, Fr. Daniel Weiske, Sat.4:30; Sun. 10:00 and St. Mathias Sunday 8:00.
Brainerd — St. Francis, Fr. Anthony Wroblewski, Sat. 5:00; Sunday 7:30, 9:00, 11:15 and All Saints Saturday 4:00 and Sunday 10:30.
Cromwell/Wright — Immaculate Conception, Mass: Sat. 5 p.m.
Crosby — St. Joseph's, Mass: Sat. 5 pm; Sun 10:30.
Crosslake — Immaculate Heart, 218-692-3731; www.ihmstemilys.org; Mass: Sat. 4 pm; Sun. 8:30; Confession Sat. 3 pm.
Deerwood — St. Joseph's, Mass: Sun 8:30.
Emily — St. Emily, Mass: Mon. & Wed. 8; Sun. 10:30; Confession 1st Sat. 11 or by appt. 218-763-2101.
Garrison — Our Lady of Fatima, Fr. David Forsman, 218-927-6581; Mass Sun. 8 a.m.; Sat. 6 pm (Memorial Day through Labor Day)
Grand Rapids — St. Joseph's, Fr. Jerry Weiss, Mass: Sat. 5 pm; Sun. 8 & 10:30. 218-326-2483
Hillman — Holy Family, Fr. David Forsman, 218-927-6581; Mass Sun. 10
McGrath — Our Lady of Fatima, Fr. Kuriakose Nediakala (Fr. KK), Mass: Sun. 11:15 am.
McGregor — Holy Family, Fr. Kuriakose Nediakala (Fr. KK), Mass: Sat. 5:30 p.m.; Sun. 8:45 am
Vineland — St. Therese, Mass Sun. 11; Holy Days 8:30.

CHURCH OF CHRIST
Baxter, Lakes Area — Nondenominational; 7001 Highland Scenic Road; Bible Study every Wed. 7 pm; Worship 10:30-11:30. 218-828-1362
Tamarack — Pastor Terry Banker, 608-475-1528, Worship 9:30; SS 10:45; Wed Youth 4 pm.

CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS
Aitkin — Co. Rd. 12, Chapel Ph. 218-927-4454; Gentz Franz 217-371-4977; Sacrament Mtg. 10, SS 11;10 Priesthood/Relief Society noon

COMMUNITY
Aitkin — Nondenominational; 927-2749; at 219-1st Ave. NE., Aitkin, Services Sun.10, 218-927-6959
Aitkin — The Journey North; 810 2nd Street NW, Aitkin; 9 & 10:30 am (218) 824-5617 thejourneynorth.com
Baxter — The Journey North; 6785 Woidea Road, Baxter; Sat. 5 pm Sun 9, 10:30 & 11:45 am (218) 824-5617 thejourneynorth.com
Brainerd - Community of Hope Church of the Nazarene-Pastor Dave McGaffey Sunday worship at 10:45, SS 9:30 -16549 Johnson Rd -church phone 218-829-9005
Glen — Pastor R. F. Stauter, 218-838-1981; Worship 9 May-Oct.
Grand Rapids — Solid Rock Church of God, Pastor Robert Kimberling; 218-326-0711; Sun. BS 9:30; Worship 10:30; Wed. BS 6:30 pm
Jacobson Community Church (the little white church in Jacobson). Sun. SS (All ages) 9:30; Worship 10:30; Family Time 2nd & 4th Sundays; Wed. BS 7 pm
Kimberly — Nature Ave. Rev. Rick Perry; Worship 9; Adult Bible Study & Sunday School 10:30; 218-927-6256.
McGregor — Amazing Grace Christian Church; Worship 10; 43242 Hwy. 65 N, 2 mi. N of Hwy. 210 on Hwy. 65. Pastor Joel Seibel.
McGregor — Victory Mission, Pastor J. Gould, 218-768-2160; Sun. 10; Wed. Bible Study, 7:30 pm.
Merrifield — Community Church of the Nazarene, Pastor Ron Christenson; Service 11 & 6 pm. Wed. Prayer Meeting, 7 p.m.; 218-829-7536.
Merrifield — Osippee Community, SS 9:15; Service 10:30; Wed. Bible Study Prayer, 7:00 p.m.
Nisswa — Christ Community Church, Pastor Dave Uhrich; Service 10; Fellowship 9:30-10
Outing - Narrows Community Church, (non-demoninational), Pastor Stanley Mikles, 218-820-5365 Worship 11; Wednesday Prayer Meeting 6 pm; Clothes Closet 8 am - noon, second and fourth Saturday
Palisade/Waukenabo Twp. — Hilltop Chapel, Pastor B. Hite; Service 10 a.m.; Adult and Childrens SS 9 a.m.; between Esquagama & Round Lake. Handicap Accessible.
Tamarack — Church of Christ, 218-768-3898; Service 9:30; SS 10:45.

CONGREGATIONAL
Aitkin — First (UCC) Rev. Susan Cline; Sun.10; Comm. 1st Sun; Council Mtg. 2nd Sun. Spiritual fellowship, Sun. 9.

EPISCOPAL
Aitkin — St. John's, Rev. Karl E. Bell, Holy Communion Service 9

EVANGELICAL FREE
Crosby — Lifespring Church, 9:30, 30 Hallet Ave NE 218-545-5433, visitlifespring.com
Crosslake — Interim Pastor Mark Holmen; Call for Service Times at 218-692-4141, email thelogchurch@crosslake.net
Isle — Pastor Kerry Johnston; Worship 9; SS 10:15; Wed. Youth Group 6 pm; Adult Prayer 6:30 pm
Malmo — Pastor Glenn Browning; SS 9:30; Fellowship 10; Worship 10:15; Young Families Fellowship 2nd and last Fri. of month, 5 pm
Wright — Pastor Ken Mitchell, 218-426-5115; SS 9:30; Worship, 10:30; Thu., Bible Study, 7 pm.

HEBREW/MESSIANIC
Glen — Beth Shalom Tabernacle of Truth, Rabi Frank Dell, for information 320-684-2804

LUTHERAN
Aitkin — Bethlehem (ELCA), Rev. Cindy Gray; Worship 9:30; Holy Comm. 1st & 3rd Sun each month.
Aitkin — First* Pastors Darrell Pedersen & Bob Munneke; worship Sun., 8:15 am and 10 am; Sunday School 9:45

am; Wed. 5:30 pm; Sat., 5 p.m.; communion every Sat. and 1st and 3rd Sun.; contemporary services 2nd and 5th Sun; nursery staffed; Sunday service broadcast live on KKIN (94.3FM) at 10 am and on TV cable channel 181 at 9 am, Wed; community meal every Mon. and Thurs., 5 p.m.; food shelf second and fourth Thurs. each month, 9:30 am - 5 pm
Aitkin — St. John's (Missouri Synod), Pastor D. Becker; Worship Sun. 9, SS 10
Baxter — Christ Lutheran Church (WELS). Pastor Bill Werth. Sunday Worship 9. Sunday School/Adult Bible Class 10:15. 13815 Cherrywood Dr. in Baxter. (Corner of Inglewood and Cherrywood). 218-829-4105. www.christbaxter.com.
Baxter — Prince of Peace (LCMS); Communion every Sunday 9, Fellowship 10:15, Adult Bible Class & Sunday School 10:30 am 218-829-7092 www.popbaxter.org
Beaver Township — Finnish EA, Hwy. 27, Worship 1st & 3rd Sun., 10:30.
Brainerd — Good Shepherd Free Lutheran Church-AFLC Affiliated, 5878 Pine Beach Road, Pastor Gary Jorgenson, 218-824-3052, Worship at 10 am. Communion 1st and 3rd Sunday's. Wednesday 7pm. Bible Study.
Brainerd - Laestadian Lutheran Church; 1501 So. 8th St. - Sunday Worship Services 11 am. (www.llchurch.org)
Brainerd - Trinity Lutheran Church (ELCA) 1420 South 6th Street Brainerd - Pastor David P. Holte and Pastor Hans Anderson - Summer Sunday Worship Time is 9 a.m. and Wednesday evening at 6 p.m. - Phone: 218-829-5147 Website: www.trinitybrainerd.org Email: trinity@trinitybrainerd.org

Brainerd — Truth Lutheran Church (LCMC, Pastor James Walth, Corner of 5th and Kingwood, Worship 9 Breezy Point* - Eagles Nest, Pastor Jonathan Lemaster, 218-562-5252, Worship 10:30 a.m. SS 9:30 a.m.
Cedar Lake, Norwegian Lutheran — Third Sun 11, May - Oct.
Cedarbrook — St. John's (ELCA), Rev. Sandy Berg-Holte; Worship 8:30; SS 9:30; Saturday SS; Holy Comm. 1st & 3rd Sun.
Crosby — Immanuel (LCMC, NALC) Rev. Paul Mattson; Sun. 9 & 10:30 worship; SS (Sept.-May) 10:40.
Crosby — Zion (LC-MS) Pastor Dean Stolz; Worship 8:30; SS 10; Bible Study Wed 7 pm; handicap accessible. 218-546-6910
Crosslake —(ELCA), Indoor worship 8:30; Coffee Fellowship 9:30; outdoor worship 10. 218-692-3682.
Crosslake —Mission of the Cross (LCMS), Pastor Leslie Uhrinak; Worship 9:30 with every Sunday Communion, Fellowship 10:30, Adult Bible Class 11, 218-692-4228, www.missionofthecross.org

Deerwood — Salem (ELCA), Pastor Glen Bickford; Worship: 8:15 (traditional) & 10 (contemporary); Sunday School 10 am.
Garrison — Light of the Cross (ELCA), Pastor Juli Sutton-Deem; Worship 9 SS 9; 320-692-4773 or 877-406-9101.
Garrison — Shepherd of the Lake (LCMS), Rev. Tom Peterson. Worship 10 with communion 1st, 3rd & 5th Sundays. Adult Bible Study 8:30am, Sunday School Sept-May, 8:30am. Fellowship 11am. 320-692-4581. www.shepherdofthelake.org.
Giese — Immanuel, Rev. R. Langhorst & Rev. R. Lovaas; Worship 9; SS 10; Holy Communion 1st Sun. of month 8:45.
Hill City — Trinity, (Missouri Synod), Pastor Volkert; Worship 9; Bible Study 10:15.
Hillman — Immanuel, (ELCA) Pastor Jean Megorden; Sun. Worship 9:30, SS 10. Located on the corner of Hwy. 27 and Co. Rd. 47. (Handicap accessible)
Iron Hub — Immanuel (LC-MS), Pastor Dean Stolz; Worship 10:30; 218-534-3069.
Isle — Faith (ELCA), Interim Pastor Rev. Henry French; Worship 9:30; handicap accessible.
Isle — Holden (ELCA), SS 9:30; Worship 10:30.
Isle — Trinity (Missouri Synod), Rev. Mark Maunula; Worship 8:30; Fellowship follows; SS 9:45; Adult Bible 10. Jacobson — Carmel, Vicar Mark Wagner; SS 1st & 3rd Sun. 10. Service 11, fellowship follows.

Malmo — Bethesda (ELCA) Sun. Worship 8:30 & 10; Fellowship between services; Comm. 1st & 3rd Sun. McGrath — Grace;Wed. potluck 5 pm, Bible study 6 p.m.; SS 10; Worship 11.
McGrath — Zion (ELCA), Pastor Elliott Malm; Worship 9; SS 9.
McGregor/Big Sandy Lake — Grace Lutheran Log Church (ELCA), Pastor Ericka Foss; Worship 9, Fellowship follows, SS 10.
McGregor — Our Savior's (Missouri Synod), Pastor Joshua C. Reinke; Worship 9; SS 10; Bible Study Tue. 9, Wed. 7 pm
Outing — Our Saviors ELCA; Pastor Michael Gustafson, Worship 9.
Palisade* — Bethel (ELCA), Rev. Wm. J. Sass; Worship 9:30; Wed. .School classes 4:15 p.m.
Pequot Lakes* - Our Savior's Lutheran Church (ELCA) (Rev. Peter Rosenkvist, Worship 9:00 a.m. SS 9:15 am. Adult Ed — 10:15 am. Wed. Worship 5:45 pm. Free Community Supper Wednesdays at 5 pm.
Rossburg — Bethesda (ELCA), Rev. Sandy Berg-Holte; Worship 10:30; SS 2nd & 4th Sundays 10:30; Comm. 1st & 3rd Sunday each month.
Tamarack (AFLC) — Pastor Ron Staudinger; 1st, 3rd and 4th Sundays 10 am; 41163 Kestrel Ave 3.3 mi. South of Hwy 210
Thor — Zion, Pastor G. Salmonson; Worship 11; 1st and 3rd Sun. April through December.
Wright —Bethlehem, Worship; SS 9.
Wright — St. John's (Missouri Synod), Pastor Joshua Reinke; Worship 10:30; Bible Study and Sunday School Sun. 9:30; Lent services Wed. 5:30 pm.

PENTECOSTAL
Emily — Cornerstone Church; Pastor Earl Ready; Worship 10, 41536 Birchwood Drive, Emily; 218-763-2939.
Ironton — Iron Range Christian Center; Pastor Dwight Semler; 218-546-6523; meeting at Irondale Town Hall*, Co. Rd. 12, (Deerwood Shortcut); Worship 10 & Wed. 7 pm.
Tamarack — Warriors of the Rainbow Mishtry, Pastors Ken and Ron Fairbanks, Sat. 11. 218-768-3585

PRESBYTERIAN
Crosslake — Pastor Kate Stangl; Worship Memorial Day-Labor Day at 9:30; Worship September to May at 10:15 ; Bible Study Wednesdays at 10:14444 Daggett Pine Rd. 218-692-4769
McGrath — Calvary, Pastor - Todd Oltmann; Worship 9.
McGregor/Round Lake — Pastor Talley; Worship Sat. 5 pm.
Tamarack — First, Rev. J. Yingling; Worship 11.

SEVENTH DAY ADVENTIST
Aitkin — Pastor J. Scoggins; Worship, Sat. 9:10; Sabbath School 10:30; Prayer Mtg. Tue. 7 p.m.; www.aitkinadventist.org; 218-927-4107

UNITARIAN UNIVERSALIST
Pequot Lakes — 28877 State Hwy 371, Pequot Lakes 10:30 1st and 4th Sundays. 218-330-3476

UNITED METHODIST
Aitkin — Pastor Dawn Houser; high school & adult SS 9; Worship 10:30; fellowship follows; handicapped accessible.
Crosby/Deerwood — Cascade, Rev. Brian Hazard; Worship 9:45; fellowship follows.
Cutler — Pine Lake Chapel, Rev. Laurence Foote; Worship 9.
Cromwell — Pastor Tim Homstad; Worship 10; SS 9
Emily — Pastor Dawn Houser; Worship 8:45; fellowship follows; handicapped accessible.
Fleming-(Northern Lights Parish) SS 9:15; Worship 10:30; fellowship follows; handicapped accessible.
Hill City — Pastor Roger Lynn; Worship 10
McGregor-(Northern Lights Parish) Worship 8:45; fellowship follows; handicapped accessible.
Onamia — Pastor Rick & Judy Wilder; Worship 11; fellowship 10; 2 blks north of Post Office; handicap ramp; 320-532-3150; office: 218-546-7656; cell: 218-360-1947

WESLEYAN
Emily — Rev. Jeff Drake; Worship 9; Friendship Time 10; SS 10:30; Wed. Activities 6:30 p.m.; 218-763-HOPE.

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Affordable Care Act causing Minnesotans to face rising premiums

On Oct. 27, Governor Mark Dayton detailed his plan to provide a 25 percent health insurance premium rebate to address rising premiums for the 123,000 Minnesotans expected to purchase health insurance on the individual market in 2017, and are not eligible for a federal tax credit due to their income. The Governor's plan would instantly and efficiently provide rebates to Minnesotans, reducing rate increases from 55 percent to 16 percent on average, while reducing monthly premium bills by 25 percent.

The following is a statement from Governor Mark Dayton:

"As I have said before, the Affordable Care Act is now causing very difficult financial problems for about two percent of Minnesotans, who purchase their insurance policies through the Individual Market and are above the income eligibility for federal tax credits. The other half of those people in the individual market will find significant financial assistance by purchasing their coverage through Minnesota's Health Exchange, MNsure, and receiving federal tax credits, which will greatly reduce their insurance costs. Estimates are that as many as 100,000 Minnesotans, who qualify for this financial assistance, have thus far not taken advantage of it. It is crucially important that all Minnesotans, who will be buying their insurance policies in the Individual Market, first contact MNsure representatives, either on-line at MNsure.org or by calling 1-855-3MNSURE.

"There are still an estimated 123,000 Minnesotans who need help to pay for their health insurance. They are individuals or families who do not qualify for federal tax credits. They are the people, who need immediate help with next year's health insurance cost increases.

"Our Administration drafted this rebate proposal with the following key objectives. One, we have to be able to start it and administer it under severe time constraints. Those realities greatly limit our options.

"Two, the program has to provide immediate financial assistance to people, who would otherwise face excessive insurance price increases.

"And three, the program

can cost no more than the amount of the additional surplus, currently estimated to be \$313 million, which under current law, would be added to the existing \$1.9 billion Budgeted Reserve Fund, when the next Budget Forecast is released on December 2nd.

"Commissioner Frans, who is one of our outstanding Administration team that has been working on this project around the clock in recent weeks, will shortly walk you through this handout. I emphasize that it is a draft proposal, subject to further refinement in discussions with legislators, insurers, and other experts. Also, if anyone has a better plan, which meets the above three objectives, we are all ears.

"Basically, our proposal would provide monthly rebates in Calendar Year 2017 to people, who are buying Individual Insurance policies and do not qualify for federal tax credits. They would receive monthly rebates of 25 percent of their insurance costs. That state assistance would, in most cases, greatly reduce their 2017 price increases. Overall, our rebates would reduce the 2017 rate increases from an average 55 percent increase to a 16 percent increase. (Note that the rebate would be for 25 percent of policies' costs, not just the 2017 cost increases.)

"In these final days before the November 8th election, the Affordable Care Act and MNsure have been targets of repeated attacks by politicians, both in Minnesota and nationally, who have never supported those programs, have blocked all efforts to improve them, and are now trying to maximize their political advantages by trashing them.

"They emphasize the ACA's current problems, while ignoring all of its successes and hoping that everyone will forget them. So here are a couple of reminders.

"Because of the Affordable Care Act, all Americans, those covered by their employers' insurance, those on public programs, and those buying their individual coverage either through or outside of the Health Exchanges, cannot be denied coverage by the insurance companies, due to their previous or present medical conditions. That is a huge benefit to millions of Minnesotans and other Americans. They are among

the citizens most in need of health care coverage, who before the ACA could not obtain their needed insurance.

"Thanks to the Affordable Care Act, insurance companies cannot impose lifetime limits on people's health care needs. Before the ACA, citizens with chronic medical conditions would reach their insurance policies' limits and be left on their own. This practice was one of the principal reasons that over half of the personal bankruptcies in the United States were due to people's uninsured and unaffordable health care costs.

"Thanks to the Affordable Care Act, people must be allowed to keep their children insured under their policies until the age of 26. Before the ACA, many of those young people, who were either in college or just beginning their careers, went without any health insurance. If serious medical conditions arose, they were overburdened by unaffordable health care costs.

"The list goes on. Again, these are enormously important benefits to millions of Americans. They have saved countless lives and lifetime savings. The politicians, who want to eliminate the Affordable Care Act rather than improve it, fail to offer any comprehensive alternative to it. Instead, they vaguely outline their same old bromides of "free insurance markets" and their versions of "tax credits" for those with high enough incomes to use them.

"Bottom line, they want to force us back into the same old health care mess, where we're all on our own, scrambling to decipher competing insurance policies, to understand the fine print that will later be used to deny coverage for unforeseeable health conditions, and to pay more and more for less and less coverage.

"The destruction of the Affordable Care Act would benefit some very powerful monied interests and their political allies, but it would create far worse problems for most Minnesotans and most Americans. But the ACA must be significantly improved. It is essential that next year the US Congress and the Minnesota Legislature set aside their political talking points and attack ads, and work cooperatively together to solve these current problems and restore the promise of the ACA: to make good health

care available and affordable for all Minnesotans and all Americans."

Citizens in Crow Wing County already are limited in their MNsure options, but could be altogether locked out of the health insurance exchange if they do not swiftly enroll.

Crow Wing is one of five Minnesota counties where their only MNsure health insurance options include enrollment caps, limiting the number of people who will be accepted following the Nov. 1 start to the 2017 sign-up period. There is no indication from the Minnesota Department of Commerce or Gov. Mark Dayton as to how Minnesotans who do not get a plan before the cap is reached will be able to purchase health insurance.

"MNsure has been a debacle from day one, I get calls every day from people who are at a complete loss on how they will manage rate hikes of 50, 60 percent or more, some have suggested they simply will not sign up for health insurance," said Rep. Dale Lueck, R-Aitkin. "We at the Legislature will address this catastrophe but, in the meantime please sign up. The consequences of not signing up for a health insurance plan on Nov. 1 regardless of the atrocious increase in rates could add another unnecessary calamity that families in our area are facing."

Lueck and Rep. Josh Heintzeman, R-Nisswa, are among Legislators who support extending the MNsure enrollment period past Jan. 31, 2017 to bring more options into the market. Rep. Greg Davids, R-Preston, co-chairman of the MNsure Legislative Oversight Committee released a proposal Thursday aimed at bringing more choices to families and helping Minnesotans keep their doctor.

"We are working to find solutions for families struggling with headaches caused by MNsure," Heintzeman said. "The Democrat architects of this program promised it would ease access to insurance and save families hundreds of dollars per year. In reality, the results have been completely opposite and people are facing real hardships. As tough as it is to swallow, maybe the only worse option than promptly enrolling in MNsure is not having any health insurance

at all and being forced to pay the Obamacare penalty."

Residents of Benton, Mille

Lacs, Morrison and Stearns counties also have zero uncapped MNsure options.

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LEGAL NOTICES

(Published in NewsHopper Sat., Nov. 5, 12, & 19, 2016)

MORTGAGE FORECLOSURE AMENDED SUMMONS

STATE OF MINNESOTA
COUNTY OF CROW WING
DISTRICT COURT
NINTH JUDICIAL DISTRICT
Court File Number: 18-CV-16-4092

Case Type: Other Civil/
Mortgage Foreclosure

Fish Tale Credit LLC,
a limited liability company,
Plaintiff,
v.

Deloren E. Anderson; Marilyn S. Anderson; Little Yukon Greenhouse, Inc.; Donna Marie Stinchfield; Kay Nicholson; Doug Junker; Woodland Bank; the United States of America; Miller Enterprises, LLC; Steven L. Boone; Annette U. Boone; Midland Funding LLC; Capital One Bank (USA), N.A. f/k/a Capital One Bank; Ford Motor Credit Company LLC; Carl Winterboer; Mathias C. Justin; David Rollins; LNVN Funding LLC; Cavalry Portfolio Services, LLC; Asset Acceptance LLC; Discover Bank; American National Bank of Minnesota; Adam A. Anderson; and John Doe I and II, Defendants.

THIS SUMMONS IS DIRECTED TO DELOREN E. ANDERSON; MARILYN S. ANDERSON; LITTLE YUKON GREENHOUSE, INC.; DONNA MARIE STINCHFIELD; KAY NICHOLSON; DOUG JUNKER; WOODLAND BANK; THE UNITED STATES OF AMERICA; MILLER ENTERPRISES, LLC; STEVEN L. BOONE; ANNETTE U. BOONE; MIDLAND FUNDING LLC; CAPITAL ONE BANK (USA), N.A. F/K/A CAPITAL ONE BANK; FORD MOTOR CREDIT COMPANY LLC; CARL WINTERBOER; MATHIAS C. JUSTIN; DAVID ROLLINS; LNVN FUNDING LLC; CAVALRY PORTFOLIO SERVICES, LLC; ASSET ACCEPTANCE LLC; DISCOVER BANK; AMERICAN NATIONAL BANK OF MINNESOTA; ADAM A. ANDERSON; AND JOHN DOE I AND II;

1. YOU ARE BEING SUED. The Plaintiff has started a lawsuit against you. The Plaintiff's Amended Complaint against you is attached to this summons. Do not throw these papers away. They are official papers that affect your rights. You must respond to this lawsuit even though it may not yet be filed with the Court and there may be no court file number on this summons.

2. YOU MUST REPLY WITHIN 20 DAYS TO PROTECT YOUR RIGHTS. You must give or mail to the person who signed this summons a written response called an Answer within 20 days (or 60 days for the United States of America) of the date on which you received this Summons. You must send a copy of your Answer to the person who signed this summons located at:

Mark J. Kalla
Lapp, Libra, Thomson,
Stoebner & Pusch, Chartered
120 South 6th Street, Suite 2500
Minneapolis, MN 55402
612-338-5815 mkalla@lapplibra.com

3. YOU MUST RESPOND TO EACH CLAIM. The Answer is your written response to the Plaintiff's Amended Complaint. In your Answer you must state whether you agree or disagree with each paragraph of the Amended Complaint. If you believe the Plaintiff should not be given everything asked for in the Amended Complaint, you must say so in your Answer.

4. YOU WILL LOSE YOUR CASE IF YOU DO NOT SEND A WRITTEN RESPONSE TO THE AMENDED COMPLAINT TO THE PERSON WHO SIGNED THIS SUMMONS. If you do not Answer within 20 days (or 60 days for the United States of America), you will lose this case. You will not get to tell your side of the story, and the Court may decide against you and award the Plaintiff everything asked for in the Amended Complaint. If you do not want to contest the claims stated in the Amended Complaint, you do not need to respond. A default judgment can then be entered against you for the relief requested in the Amended Complaint.

5. LEGAL ASSISTANCE. You may wish to get legal help from a lawyer. If you do not have a lawyer, the Court Administrator may have information about places where you can get legal assistance. Even if you cannot get legal help, you must still provide a written Answer to protect your rights or you may lose the case.

6. ALTERNATIVE DISPUTE RESOLUTION. The parties may agree to or be ordered to participate in an alternative dispute resolution process under Rule 114 of the Minnesota General Rules of Practice. You must still send your writ-

ten response to the Amended Complaint even if you expect to use alternative means of resolving this dispute.

7. THIS LAWSUIT MAY AFFECT OR BRING INTO QUESTION TITLE TO REAL PROPERTY located in Crow Wing County, State of Minnesota, legally described as follows:

See attached Exhibit A.
The object of this action is to foreclose on the mortgaged property listed on the attached Exhibit A.

Dated: November 1, 2016
LAPP, LIBRA, THOMSON,
STOEBNER
& PUSCH, CHARTERED

By: /s/Mark J. Kalla
Mark J. Kalla (#159487)
Alyssa M. Troje (#0391444)
Lapp, Libra, Thomson,
Stoebner & Pusch, Chartered
120 South Sixth Street,
Suite 2500
Minneapolis, MN 55402
(612) 338-5815
mkalla@lapplibra.com
atroje@lapplibra.com
ATTORNEYS FOR PLAINTIFF
Exhibit A

That part of Gov. Lot 4 which lies South of the East West quarter line of Sec. 24, Twp. 137, Rge. 27, and North of County Road #36 except the North 400 feet thereof Sec. 24, Twp. 137, Rge. 27.

AND ALSO

That part of Gov. Lot 4, Sec. 24, Twp. 137, Rge. 27, described as follows: Commencing at the northeast corner of said Gov. Lot 4; thence South 00 degrees 08 minutes 20 seconds East, assumed bearing 580.49 feet along the east line of said Gov. Lot 4 to the centerline of County State Aid Highway 36; thence South 34 degrees 55 minutes 25 seconds West 468.25 feet along said centerline of County State Aid Highway 36; thence southwesterly 380.00 feet along a tangential curve, concave to the southeast, central angle 03 degrees 48 minutes 00 seconds and radius 5729.58 feet continuing along said centerline of County State Aid Highway 36; thence South 31 degrees 07 minutes 25 seconds West, along tangent, 779.70 feet, continuing along said centerline of County State Aid Highway 36 to the point of beginning of the tract to be described; thence continuing South 31 degrees 07 minutes 25 seconds West 42.09 feet along said centerline of County State Aid Highway 36; thence southwesterly 219.40 feet along a tangential curve, concave to the southeast, central

angle 09 degrees 55 minutes 22 seconds, radius 1266.87 feet along said centerline of County State Aid Highway 36; thence South 68 degrees 47 minutes 57 seconds East, radial to the last described curve, 163 feet, more or less, to the shore of Velvet Lake; thence Northeasterly along said shore to it's intersection with the line that bears South 58 degrees 52 minutes 35 seconds East from the point of beginning; thence North 58 degrees 52 minutes 35 seconds West 127 feet, more or less, to the point of beginning.

AND
That part of Gov. Lot 4, Sec. 16, Twp. 137, Rge. 27, described as follows: Beginning at the Southeast corner of the North 990 feet of said Gov. Lot 4, thence due West along the South line of the North 990 feet of said Gov. Lot 4 175 feet to the actual point of beginning of the tract of land to be described, thence continuing due West along the South line of the North 990 feet of said Gov. Lot 4 244.42 feet to a point in the Easterly right of way line of County Road No. 6, thence Southeasterly along said Easterly right of way line 75 feet to a point in a line bearing South 72 degrees 10 minutes West from the actual point of beginning, thence North 72 degrees 10 minutes East along said line 229.86 feet to the actual point of beginning. For the purpose of this description the North line of said Gov. Lot 4 is considered to be a due East and West line.

AND
The West Half of Sec. 19, Twp. 137, Rge. 26 and SW¼SE¼, Sec. 19, Twp. 137, Rge. 26. AND
REGISTERED PROPERTY Lot 6 or SW¼SW¼, Sec. 18, Twp. 137, Rge. 26. AND NW¼NE¼, Sec. 30, Twp. 137, Rge. 26.

AND
That part of Government Lot Two (2) in Section Twenty-four (24), Township One hundred Thirty-seven (137) North of Range Twenty-seven (27) West of the Fifth Principal Meridian described as follows: Commencing at the Northeast corner of said Government Lot 2; thence South 1 degree 05 minutes 26 seconds East 250.00 feet along the East line of said Lot 2; thence South 84 degrees 32 minutes 04 seconds West 425.10 feet parallel with the North line of said Lot 2 to the Easterly right-of-way line of the public road

as established by the Plat of BURESH ADDITION; thence South 21 degrees 44 minutes 00 seconds West 98.83 feet along said Right-of-Way line to the point of curvature of a circular curve; thence continuing along said Right-of-Way 230.17 feet along said curve, central angle 30 degrees 14 minutes 15 seconds, radius 436.14 feet, said curve being concave to the Northwest and tangent to both adjacent courses; thence South 51 degrees 58 minutes 15 seconds West 248.29 feet continuing along said Right-of-way to the point of curvature of a circular curve; thence continuing along said right-of-way 298.90 feet along said curve, central angle of 32 degrees 13 minutes 13 seconds, radius of 531.53 feet, said curve being concave to the Southeast and tangent to both adjacent courses; thence South 19 degrees 45 minutes 02 seconds West 218.14 feet, continuing along said right-of-way to the point of curvature of a tangential circular curve which is concave to the East; thence continuing along said right-of-way 121.43 feet, along said curve, central angle of 14 degrees 03 minutes 17 seconds, radius 495.05 feet to its intersection with the North line of the South 100.00 feet of said Government Lot 2; thence North 85 degrees 44 minutes 16 seconds East to the East line of Government Lot 2; thence North along the East line of said Government Lot 2; to the point of beginning.

Excepting an undivided ninety-eight/one hundred sixtieths (98/160) interest in all mines and minerals within or underlying said premises hereby conveyed.

AND
PARCEL 2:

That part of Government Lot Six (6), Section Thirteen (13), Township One hundred thirty-seven (137) North, of Range Twenty-seven (27), Crow Wing County, Minnesota described as follows: Commencing at the Southeast corner of said Government Lot 6; thence on a bearing of North along the East line of said Government Lot 6 a distance of 371.72 feet to the actual point of beginning of the tract of land to be described; thence continuing North along the East line of said Government Lot 6 a distance of 1058.0 feet to the intersection with the Southeasterly right of way line of the Public

Road, as established by the plat of "The Pineway", on file and of record in the office of the County Recorder in and for Crow Wing County, Minnesota; thence South 51 degrees 01 minute 23 seconds West along said Southeasterly right of way line a distance of 42.45 feet to the intersection with a line drawn parallel with and distant 33 feet West of the East line of said Government Lot 6 a distance of 528.0 feet; thence South 51 degrees 01 minute 23 seconds West parallel with the Southeasterly right of way line of the aforementioned Public Road a distance of 850.25 feet to the intersection with a line drawn parallel with and distant 371.72 feet North of the South line of said Government Lot 6, as measured along a line parallel with the East line of said Government Lot 6; thence North 87 degrees 24 minutes East along said parallel line a distance of 694.7 feet to the actual point of beginning, containing 4.62 acres more or less; Subject to certain mineral reservations and mining rights and right to re-purchase of record in deed recorded in Book 57 of Deeds, page 483 in the office of the Register of Deeds of said county; AND ALSO

PARCEL 4:

That part of Government Lot Six (6), Section Thirteen (13), Township One hundred thirty-seven (137) North, of Range Twenty-seven (27), Crow Wing County, Minnesota described as follows: Beginning at the Southeast corner of said Government Lot 6; thence on a bearing of North along the East line of said Government Lot 6 a distance of 371.72 feet; thence South 87 degrees 24 minutes West parallel with the South line of said Government Lot 6 a distance of 470.0 feet; thence South parallel with the East line of said Government Lot 6 a distance of 371.72 feet to the South line of said Government Lot 6; thence North 87 degrees 24 minutes East along said South line a distance of 470.0 feet to the point of beginning, containing 4.01 acres more or less; Subject to certain mineral reservations and mining rights and right to re-purchase of record in deed recorded in Book 57 of Deeds, page 483 in the office of the Register of Deeds of said county.

64.0

Want to see more local stories and events covered in the NEWSHOPPER?

Let businesses and organizations know that you read the NEWSHOPPER and would like to see their ads in it. The more advertising support we receive, the more news and events we are able to cover!

(Published in NewsHopper Sat., Oct. 29 & Nov. 5, 2016)

WEALTHWOOD TOWNSHIP MEETING NOTICE

The Wealthwood Township regular meeting will be on November 9, 2016 instead of November 8, 2016 due to the General Election.

LINDA WENDLANDT, Clerk
Wealthwood Township
1.8

(Published in NewsHopper Sat., Oct. 22, 29 & Nov. 5, 2016)

LIBBY TOWNSHIP NOTICE OF ELECTION OF OFFICERS

Notice is hereby given to the qualified voters of Libby Township, County of Aitkin, State of Minnesota, that the Election of Town Officers for Libby Township will take place on Tuesday, November 8, 2016, and will be conducted by mail ballot.

By mail ballot, voters will elect: one supervisor, supervisor position "C," for a four (4) year term; and one clerk for a four (4) year term.

The ballot for Township Officer elections is included as part of the General Election ballot that has been mailed to all registered voters in the township.

JANE GRIMSBO JEWETT
Clerk, Libby Township
4.0

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<p>2008 HUMMER H3</p> <p>V8 ALPHA PKG 13923</p> <p>\$16,995</p>	<p>2008 BUICK ENCLAVE CXL</p> <p>HUGE PRICE DROP!! 6 CYL., LEATHER, ROOF, NAV. LOADED, #13846</p> <p>\$14,995</p>	<p>2008 CADILLAC STS4</p> <p>HUGE PRICE DROP!! FULLY LOADED, VERY CLEAN, LOW MILES, AWD, #13891</p> <p>\$10,995</p>	<p>2005 FORD F350 XLT</p> <p>V8, 4X4, AUTO #13899</p> <p>\$10,995</p>

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NAPA AUTOCARE CENTER

Trappers and waterfowl hunters reminded to avoid spreading invasive species

With hunting season in progress, it's time for waterfowl hunters to help prevent the spread of aquatic invasive species, according to the Minnesota Department of Natural Resources.

Without the proper precautions, invasive species such as purple loosestrife, faucet snails, Eurasian watermilfoil and zebra mussels could be transported in waterfowl hunters' boats, decoys or blind material.

Invasive species can damage habitat for waterfowl, fish and other wildlife, and even cause die-offs of waterfowl.

"After hunting, take a few minutes to clean plants and

mud and drain water from duck boats, decoys, decoy lines, waders and push poles," said Allison Gamble, DNR invasive species specialist. "It's the key to avoiding the spread of aquatic invasive species in waterfowl habitat."

The DNR has the following recommendations to help slow the spread of aquatic invasive species:

Use elliptical or bulb-shaped or strap decoy anchors.

Drain water and remove all plants and animals from boats and equipment.

Remove all plants and animals from anchor lines and blind materials.

Check compartments or storage in boats or kayaks that aren't in use the rest of the year.

Waterfowl hunters should also remember that they must cut cattails or other plants above the water line when using them as camouflage for boats or blinds, if they want to move them from lake to lake.

The DNR is also reminding trappers to clean their equipment before moving them to another body of water.

"Trappers of muskrats and other furbearers should also keep the 'Clean in-Clean out' mantra in mind," said DNR invasive species specialist Tim Plude. "All traps, lines,

boots, and waders should be cleaned to prevent the spread of aquatic invasive species."

To kill or remove invasive species seeds or young zebra mussels that are difficult to see, the DNR recommends that boaters use a high-pressure spray or a hot water rinse before launching into another water body (120 degrees Fahrenheit for at least

two minutes or 140 degrees Fahrenheit for at least 10 seconds). Air drying can also be effective but may require more time due to cooler weather.

Less than five percent of Minnesota's 11,842 lakes are on the infested waters list, and it's up to sportsmen and women to help keep it that way.

"If the sporting public can help us by acting as our eyes and ears on the water, it can help us catch a problem before it's too late," said Gamble. "And that is invaluable," she said.

A short video showing what waterfowl hunters can do is available at <http://tinyurl.com/jtf8tda>.

DNR Information Center open longer

The Information Center at the Department of Natural Resources is piloting a permanent move to longer phone hours and days. Starting Nov. 2, outdoor enthusiasts can call for information in the evenings and Saturdays.

The move, which provides better customer service, represents a more than 60 percent increase in availability over the usual weekday business hours of 8 a.m.-4:30 p.m.

"We are very excited to offer this expanded service to the citizens of Minnesota and all our callers," said DNR Commissioner Tom Landwehr. "We want to be available when people may be off work and perhaps even

out hunting, fishing, camping or snowmobiling."

People can get answers to their natural resources questions by dialing 888-MIN-NDNR (888-646-6367) from 8 a.m. to 8 p.m. Monday through Friday, and 9 a.m. to 1 p.m. on Saturdays.

The change is the first phase of a three-year DNR project to tailor information services to customer needs.

"We think better government means more convenient government services and this is a good start," added Landwehr.

The DNR Information Center has been taking calls since 1982 and receives about 100,000 calls and 25,000 emails every year.

The Information Center, located in the DNR Central Office building at 500 Lafayette Road, St. Paul, will take phone calls only during the new hours, not in-person visits or license sale requests. The Information Center continues to be open for walk-in visits from 8 a.m.-4:30 p.m. Monday-Friday.

License Center open longer hours for deer hunters

The DNR License Center, at the Central Office building, will be open from 8 a.m. to 8 p.m. on Friday, Nov. 4, and 9 a.m. to 1 p.m. on Saturday, Nov. 5, for deer opener only, but is otherwise open for calls and in-person visits from 8 a.m. to 4:30 p.m. Monday through Friday.

READER RIBBETS

Change needed in the City of Crosby

When you go to the polls next Tuesday, make your vote count for change in the City of Crosby. Lattery and Vukelich have failed miserably in their previous en-

deavors to govern the city and Paul was comical, as a council member. Can you imagine him as mayor?

It's time for some new leader-

ship that won't coddle the clerk and police chief and will treat all city departments equally.

Barry Nelson, Crosby

Zebra mussels confirmed| Continued from Page 1

invasive species.

- Drain all water by removing drain plugs and keeping them out during transport.

- Dispose of unwanted bait in the trash.

Some invasive species are small and difficult to see at

the access. To further reduce risk of transport, take one or more of the following precautions before moving to another body of water, especially after leaving infested waters:

- Spray with high-pressure water.

- Rinse with very hot water (120 degrees Fahrenheit for at least two minutes or 140 degrees Fahrenheit for at least 10 seconds).

- Dry for at least 5 days. More information is available at www.mndnr.gov/AIS.

Recycle More!

These items may all be recycled in Crow Wing County:



Plastic Water & Soda Bottles



Newspaper & Magazines



Corrugated Cardboard (Please Flatten)



Milk Jugs (Please Crush)



Metal Cans



Glass All Colors



Plastics with the numbers 1-6



Junk Mail



Food Boxes (Non Refrigerated)

Recycling is good for the environment and our community. Learn what you can do at home!

To learn more about recycling in your area, you may call your local refuse hauler or Crow Wing County Solid Waste Management 218-824-1290. There are numerous recycling containers throughout Crow Wing County, check out our website www.co.crow-wing.mn.us

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<p>PRESIDENT AND VICE-PRESIDENT VOTE FOR ONE TEAM</p> <p><input type="radio"/> Donald J Trump and Michael R Pence Republican</p>	<p>STATE REPRESENTATIVE DISTRICT 10B VOTE FOR ONE</p> <p><input type="radio"/> DALE K. LUECK Republican</p>	
	<p>CONSTITUTIONAL AMENDMENTS</p> <p>Failure to vote on a constitutional amendment will have the same effect as voting no on the amendment.</p> <p>To vote for a proposed constitutional amendment, fill in the oval next to the work "yes" on that question. To vote against a proposed constitutional amendment, fill in the oval next to the word "No" on that question.</p>	
<p>U.S. REPRESENTATIVE DISTRICT 8 VOTE FOR ONE</p> <p><input type="radio"/> Stewart Mills Republican</p>	<p>Remove Lawmakers' Power to Set Their Own Pay</p> <p>Shall the Minnesota Constitution be amended to remove state lawmakers' power to set their own salaries, and instead establish an independent citizens-only council to prescribe salaries of lawmakers?</p> <p><input type="radio"/> NO</p>	
STATE OFFICES		
<p>STATE SENATOR DISTRICT 10 VOTE FOR ONE</p> <p><input type="radio"/> CARRIE RUUD Republican</p>		

Sample ballot cut out.  Take it with you to the polls.

VOTE Tuesday, November 8th

Mark your ballot with these candidates to support:

- Improving The Economy & Jobs.
- National Security
- Keeping our promises to our Seniors.
- NO Remember to Vote "NO" on the Amendment

We do not need another unelected unaccountable group doing anything in government. The Constitution purposely prescribes lawmakers' are to set their pay and the House control the purse. If you do not like what they set for pay vote them out. How will you change a council in St. Paul?

Let's help make history in Minnesota.....

Lets make our electoral votes count for: **Trump.**

"MAKE AMERICA GREAT AGAIN!"

Stop by the Aitkin County Republican office in Aitkin for a cup of coffee before or after you vote.

(Contact us if you need help getting to the polls) 927-6860 or 768-3011

Prepared and paid for by the Aitkin County Republicans, not on behalf of any candidate of candidates committee.

Local sisters featured violin soloists

Sisters Annie and Teresa Goodwin join the Great River Strings as soloists on J. S. Bach's Concerto in D minor for two violins and strings at the upcoming concert "Hearing Colors in Music" on Saturday, November 19 at 7:00 p.m. at Salem Lutheran Church in Deerwood and Sunday, November 20 at 3 p.m. at First Lutheran Church, in Aitkin. Admission is \$10 for adults, \$8 for seniors and \$5 for students.



Sisters Annie and Teresa Goodwin join the Great River Strings as soloists on J. S. Bach's Concerto in D minor for two violins and strings on Saturday, November 19 at 7 p.m. at Salem Lutheran Church in Deerwood and Sunday, November 20 at 3 p.m. at First Lutheran Church, in Aitkin.

to the Bach piece a few years ago in Book 4 of the Suzuki violin program and couldn't wait to perform it. In this piece the voices of the two violins combine in a fugue, resulting in a back and forth dialogue between the two soloists; many times both voices are speaking at the same time. The Goodwin sisters laughed when asked if that was similar to conversations they have at home. They both agreed that Bach's musical conversation is the most fun aspect of the piece. They also admitted to having a special "sister vibe" with regard to the timing and phrasing of the music when they play together. Please join the Goodwin's and the Great River Strings in November for this musical conversation- in living color!

Known as the "Bach Double", this piece is revered as the most perfect concerto of the baroque era. Annie, age 16, and Teresa, age 14, both began violin studies at the age of 7 on a 1/2 size violin. Lessons started with local instructors Ivy Tucker and Arnie Anderson, continued with Sally O'Riley at the University of Minnesota, and most recently with Brian Buckstead at the University of Minnesota Duluth. Annie serves as concertmaster of the Great River Strings and was selected last spring as a member of the Minnesota High School All-State Orchestra.

The girls were introduced

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Re-Elect Dale, we need his common sense voice in Saint Paul representing Aitkin and Crow Wing County!

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