

LEGAL NOTICES

NOTICE

CITY OF TWO HARBORS REDISTRICTING

Minnesota law requires that local election district boundaries be redrawn every ten years after the census. Residents of the City of Two Harbors should be aware that the Two Harbors City Council has recently adopted new City Council Ward boundaries and this process has changed the ward in which many residents reside. The following map shows the newly established City Council Ward boundary lines:



The polling place for all voters within the City of Two Harbors will still be the Community Center, 417 South Avenue, for state, county and municipal elections beginning with the August 9, 2022 Primary Election. Registered voters will receive mailed notification if there have been any changes to their ward boundary lines.

The map is also available online at www.twoharborsmn.gov or at City Hall, 522 First Avenue, Two Harbors, MN 55616.

Patricia D. Nordean, City Clerk
Dated: April 26, 2022

Northshore Journal: April 29, 2022

Personal Finance Course for High Schoolers

By: Katee Rose

Minnesota's House Education Policy Committee voted 17-2 in favor of HF (House File) 4207, which would guarantee all Minnesota high schoolers take a one-semester course in personal finance. This financial education bill was first proposed by Representative Hodan Hasan.

After a public policy poll conducted in April of 2022, the results showed that 82% of survey takers think that all high school students should be guaranteed to take a course in personal finance. 86% believe that the legislator should address this in an urgent manner, and 61% would be more likely to vote for a legislator who supported this.

Next Gen Personal Finance, a non-profit that is the nation's largest provider of free curriculum and professional development for personal finance teachers in Minnesota and every other state, is in full support of this proposal. NGPF currently provides free curriculum and professional development to more than 1,000 Minnesota educators and 60,000 teachers nationwide. The organization also tracks access to financial education at over 10,000 high schools nationwide. Tim Ranzetta, co-founder of NGPF, has a mission to ensure that by 2030 every high school student in America will take a full semester personal finance course prior to graduation. Ranzetta testified before the Education Committee on March 14th, and presented a lot of valuable information regarding state and national statistics. "Our curriculum is used by more than 57,000 educators reaching 3 million+ students in all 50 states. In Minnesota, 1,319 teachers currently have accounts on the NGPF platform while 243 teachers have participated in more than 4,300 hours of professional development delivered by Next Gen Personal Finance. Importantly, all of NGPF's curriculum and PD are provided at no cost as NGPF's operations are funded by an endowment created by its co-founder."

James Redelsheimer, a personal finance teacher at Robbinsdale Armstrong High School in Plymouth MN is one of the 70 personal finance educators selected from across the country based on teaching ability and leadership in increasing access to financial education in their school community. Redelsheimer created an Economics Directory aligning NGPF resources with Economics standards that is used by thousands of teachers across the country. He also recognizes individual Minnesota teachers who advocated successfully for a personal finance course guarantee in their schools and commits \$300,000 to support teacher professional development upon bill passage.

Through multiple Fincamps in Minneapolis and through professional development workshops, it's become clear that Minnesota educators are passionate, qualified and committed to reaching more students through this essential course. "We can not afford to continue to withhold this course from Minnesota High Schoolers," says Ranzetta. Currently, only 1 in 16 students in the state of Minnesota is guaranteed to take a personal finance course while in high school.

"What we see happening in Minnesota with the introduction of HF4207 is part of a larger national movement. In the last three years alone, the number of states guaranteeing financial education has grown from 5 to 10, with Ohio being the last (and largest) state to make this commitment in October of 2021. Already in 2022, 26 states have introduced bills, with almost all of them increasing access to financial education (NGPF FinEd Bill Tracker). Recently, with unanimous votes from their House and Senate, Florida is only a Governor's signature away from being the 11th state (CNBC)." (From Ranzetta's Testimony)

NGPF is committed to the following: No-cost curriculum: other high quality non-profit providers are available too, which eliminates need for textbooks, no-cost professional development, and up to \$500 stipend for every teacher tapped to teach personal finance as a result of this legislation (estimate of \$300,000).

The funding will come through an endowment which enables the organization to provide all of their services at no cost to the schools or districts. "Minnesota has a chance to send a signal to the nation and become the 11th state to guarantee that every student crossing that graduation stage will have the financial skills they need to thrive in the future. It's good for students, it's good for families, it's good for the state economy," says Ranzetta.

Here is the language of the bill: "Students beginning 9th grade in the 2023-2024 school year and later must successfully complete a personal finance course for credit during their senior year of high school. The course must include but is not limited to the following topics: creating a household budget; taking out loans and accruing debt, including how interest works; home mortgages; how to file taxes; the impact of student loan debt; and how to read a paycheck and payroll deductions. A district may provide a personal finance course through in-person instruction, distance instruction, or a combination of in-person and distance instruction."

The bill is now heading to the House floor. This is part of a national trend as 26 states have introduced bills in 2022 to increase access to financial education. It is predicted that this will adjourn at the end of May. If you would like to show your support for this bill, feel free to reach out to your representatives. A directory can be found at: www.leg.mn.gov/leg/legislators.

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Upcoming Events

**Ceramic Platter Painting
with The Pottery Burn**

Burlington Station

Thursday, April 28

6:00 PM

Join for a night full of fun and painting. Visit their website for ticket information.

Live Music at Castle Danger Brewery

Friday, April 29: Adam Moe

Saturday, April 30: The Lindula Brothers

6:00 - 8:00 PM

Live Music at Harbor Rail

Friday, April 29: Skarlett Woods

7:00 - 10:00 PM

Kentucky Derby Party

The Green Door

Saturday, May 7

5:00 - 10:00 PM

Live music & classic cocktail specials

Sauna Days

Larsmont Cottages

Saturday, May 7

1:00 - 10:30 PM

Enjoy steaming saunas and full lineup of events and activities throughout the weekend.

North Shore Community Radio

Your source for area weather, information, & entertainment



90.7 FM North Shore

89.1 FM Gunflint Trail

90.1 FM Grand Portage

www.wtip.org

