

LEGAL NOTICES

NOTICE OF MORTGAGE FORECLOSURE SALE

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME PROVIDED BY LAW IS NOT AFFECTED BY THIS ACTION.

NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: December 24, 2019

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$167,445.00

MORTGAGOR(S): Dennis Edward Burke, an unmarried man

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc. MIN#: 1000730-0110269024-3

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Freedom Mortgage Corporation

SERVICER: Freedom Mortgage Corporation

DATE AND PLACE OF FILING: Filed January 7, 2020, Lake County Recorder, as Document Number A000193288

ASSIGNMENTS OF MORTGAGE: Assigned to: Freedom Mortgage Corporation

LEGAL DESCRIPTION OF PROPERTY:

That part of the West 445.00 feet of the Northwest Quarter (NW 1/4) of the Southwest Quarter (SW 1/4), Section 36, Township 55 North, Range 11 West as measured at right angles to the West line thereof, lying North of the South 100.00 feet thereof;

Together with that part of the East 483.00 feet of said Northwest Quarter (NW 1/4) of the Southwest Quarter (SW 1/4), Section 36 as measured at right angles to the East line thereof, lying North of the South 100.00 feet thereof;

Together with the South 100.00 feet of said Northwest Quarter (NW 1/4) of the Southwest Quarter (SW 1/4), Section 36 as measured at right angles to the South line thereof.

Together with a non exclusive easement as set forth in Quit Claim Deed recorded 10/22/2007 in Document No. A000165317.

Together with a non exclusive Easement Agreement recorded 4/3/2001 in Document No. 143283 and the Amendment thereto recorded 10/22/2007 in Document No. A000165319

PROPERTY ADDRESS: 1068 Wales Rd, Two Harbors, MN 55616

PROPERTY IDENTIFICATION NUMBER: 25.5511.36560

COUNTY IN WHICH PROPERTY IS LOCATED: Lake

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$188,402.37

THAT all pre-foreclosure requirements have been complied with; that no action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage, or any part thereof;

PURSUANT, to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: **March 30, 2023, 10:00AM**

PLACE OF SALE: Sheriff's Main Office, 613 3rd Ave, Two Harbors, MN 55616

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorneys fees allowed by law, subject to redemption within 12 months from the date of said sale by the mortgagor(s) the personal representatives or assigns.

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 March 30, 2024**, or the next business day if March 30, 2024 falls on a Saturday, Sunday or legal holiday.

Dated: January 26, 2023

Freedom Mortgage Corporation
Assignee of Mortgagee

LOGS LEGAL GROUP LLP

Melissa L. B. Porter - 0337778
Gary J. Evers - 0134764
Tracy J. Halliday - 034610X
Attorneys for Mortgagee
LOGS Legal Group LLP
1715 Yankee Doodle Road, Suite 210
Eagan, MN 55121
(952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

Northshore Journal: February 3, 10, 17, 24, March 3 & 10, 2023

STATE OF MINNESOTA COUNTY OF LAKE SIXTH DISTRICT COURT PROBATE DIVISION

Estate of PAMELA JEAN KETTUNEN, a/k/a PAMELA KETTUNEN, a/k/a PAM KETTUNEN, Decedent.

Court File No. 38-PR-23-22

NOTICE AND ORDER FOR HEARING ON PETITION FOR FORMAL ADJUDICATION OF INTESTACY, DETERMINATION OF HEIRS, FORMAL APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

It is Ordered and Notice is given that on March 23, 3032 at 1:30 pm, a hearing will be held in this Court at the Lake County Courthouse, 601 3rd Avenue, Two Harbors, Minnesota, on a petition for the adjudication of intestacy and determination of Decedent's heirs, and for the appointment of Kaylee Kettunen, whose address is 4654 Cedar Lake Road, Apartment 1, St. Louis Park, Minnesota 55416, as personal representative of the Decedent's estate in an unsupervised administration. If you have an objection to this case, please contact Court Administration at (218) 221-7560 option # 8 for further instructions as these hearings are currently held remotely due to the pandemic.

Any objections to the petition must be raised at the hearing or filed with the Court prior to the hearing. If the petition is proper and no objections are filed or raised, the personal representative will be appointed with the full power to administer the Decedent's estate, including the power to collect all assets; to pay all legal debts, claims, taxes, and expenses; to sell real and personal property; and to do all necessary acts for the Decedent's estate.

Notice is further given that, subject to Minn. Stat. § 524.3-801, all creditors having claims against the Decedent's estate are required to present the claims to the personal representative or to the Court within four (4) months after the date of this notice or the claims will be barred.

BY THE COURT
/s/ Michael J. Cuzzo
Judge of District Court
Jan 27 2023 11:48 AM

Dated: January 27, 2023

Amy Turnquist,
Chelsea Opdahl, Deputy
Court Administrator

Stevens Law, P.L.L.C.
Scott E. Stevens
MN# 0270945
7760 France Avenue South, Suite 1160
Bloomington, MN 55435
Telephone: 952-886-7418
Facsimile: 952-886-7501
E-mail:
scott@stevenslawpllc.com

ATTORNEY FOR PETITIONER

NOTICE OF REMOTE ZOOM HEARING

In re the Estate of Pamela Jean Kettunen, a/k/a Pamela Kettunen, a/k/a Pam Kettunen, Deceased

You are notified this matter is set for a remote hearing. This hearing will not be in person at the courthouse.

Hearing Information
March 23, 2023
Probate Hearing
1:30 PM

The hearing will be held via Zoom and appearance shall be by video unless otherwise directed with Judicial Officer Michael J. Cuzzo, Lake County District Court.

The Minnesota Judicial Branch uses strict security controls for all remote technology when conducting remote hearings.

You must:

- Notify the court if your address, email, or phone number changes.
- Be fully prepared for the remote hearing. If you have exhibits you want the court to see, you must give them to the court before the hearing. Visit <https://www.mncourts.gov/Remote-Hearings.aspx> for more information and options for joining remote hearings, including how to submit exhibits.
- Contact the court at (218) 595-5001 if you do not have access to the internet, or are unable to connect by video.
- If you need an interpreter, contact the court before the hearing date to ask for one.

To join by internet:

1. Type <https://zoomgov.com/join> in your browser's address bar.
2. Enter the Meeting ID and Meeting Passcode (if asked):
Meeting ID: 161 806 2971
Passcode: 403258
3. Update your name by clicking on your profile picture. If you are representing a party, add your role to your name, for example, John Smith, Attorney for Defendant.
4. Click the Join Audio icon in the lower left-hand corner of your screen.
5. Click Share Video.

Dated: January 27, 2023

Amy Turnquist
Lake County Court Administrator
601 Third Avenue
Two Harbors MN 55616
(218) 595-5001

Northshore Journal:
February 3 & 10, 2023

CITY OF SILVER BAY CITY SUMMARY BUDGET STATEMENT					
The purpose of this report is to provide summary 2023 budget information concerning the City of Silver Bay to interested citizens. This budget is published in accordance with Minnesota Statutes Section 471.6965. This budget is not complete: the complete budget may be examined at City Hall, 7 Davis Drive, Silver Bay, Minnesota. The City Council approved this budget on December 29, 2022.					
<u>ENTERPRISE FUNDS 2022 ADOPTED BUDGET</u>					
			2023	2022	
	WATER	SEWER	LIQUOR	ADOPTED BUDGET	ADOPTED BUDGET
SALES AND COST OF SALES					
Sales	\$ -	\$ -	\$ 1,202,200	\$ 1,202,200	\$ 1,088,000
Cost of Sales	\$ -	\$ -	\$ 735,800	\$ 735,800	\$ 671,500
Gross Profit	\$ -	\$ -	\$ 466,400	\$ 466,400	\$ 416,500
OPERATING REVENUES					
Charges for Services	\$ 678,500	\$ 700,000	\$ -	\$ 1,378,500	\$ 1,704,000
Other Services	\$ 500	\$ -	\$ 33,800	\$ 34,300	\$ 22,800
Penalties	\$ 8,000	\$ 150	\$ -	\$ 8,150	\$ 8,150
Total Operating Revenues	\$ 687,000	\$ 700,150	\$ 33,800	\$ 1,420,950	\$ 1,734,950
Total Gross Profit and Operating Revenues					
	\$ 687,000	\$ 700,150	\$ 500,200	\$ 1,887,350	\$ 2,151,450
OPERATING EXPENSES					
Personnel Services	\$ 202,220	\$ 203,020	\$ 244,570	\$ 649,810	\$ 678,000
Contractual Services	\$ 1,125,500	\$ 54,200	\$ 22,800	\$ 1,202,500	\$ 1,256,800
Supplies	\$ 87,000	\$ 102,850	\$ 94,650	\$ 284,500	\$ 270,650
Materials	\$ 6,465,300	\$ 146,500	\$ 10,000	\$ 6,621,800	\$ 5,329,800
Heat, Light, Power	\$ 85,000	\$ 45,000	\$ 22,000	\$ 152,000	\$ 135,300
Depreciation	\$ 92,000	\$ 250,000	\$ 40,000	\$ 382,000	\$ 387,000
Debt Service	\$ 45,905	\$ 145,650	\$ -	\$ 191,555	\$ 277,600
Total Operating Expenses	\$ 8,102,925	\$ 947,220	\$ 434,020	\$ 9,484,165	\$ 8,335,150
Operating Income (Loss)					
	\$ (7,415,925)	\$ (247,070)	\$ 66,180	\$ (7,596,815)	\$ (6,183,700)
NON-OPERATING REVENUES (EXPENSES)					
Grants	\$ 7,500,000	\$ -	\$ -	\$ 7,500,000	\$ 6,000,000
Interest Revenues	\$ 5,000	\$ 5,000	\$ 1,500	\$ 11,500	\$ 25,000
Other Revenues	\$ -	\$ -	\$ 500	\$ 500	\$ 500
Interest Expense and Fiscal Charges	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Operating Revenues (Expenses)	\$ 7,505,000	\$ 5,000	\$ 2,000	\$ 7,512,000	\$ 6,025,500
Income (Loss) before Operating Transfers					
	\$ 89,075	\$ (242,070)	\$ 68,180	\$ (84,815)	\$ (158,200)
Operating Transfers In (Out)					
	\$ -	\$ -	\$ 40,000	\$ 40,000	\$ -
Net Income (Loss)					
	\$ 89,075	\$ (242,070)	\$ 28,180	\$ (124,815)	\$ (158,200)
GOVERNMENTAL FUNDS 2022 ADOPTED BUDGET					
	2022	2023			
	Adopted	Adopted			
Revenues					
Property Taxes	\$ 1,186,145	\$ 1,129,930			
Tax Increments	\$ -	\$ -			
All Other Taxes (Franchise, Hotel/Motel taxes, etc.)	\$ 992,465	\$ 919,795			
Special Assessments	\$ -	\$ -			
Licenses and Permits	\$ 9,250	\$ 21,650			
Federal Grants	\$ -	\$ 4,000			
State General Purpose Aid (Market Value Credits, etc.)	\$ 561,300	\$ 574,185			
State Categorical Aid (state aid for streets, etc.)	\$ 3,167,040	\$ 8,594,040			
Grants from County and Other Local Governments	\$ 220,450	\$ 220,320			
Charges for Services	\$ 737,475	\$ 733,525			
Fines and Forfeits	\$ 38,050	\$ 7,950			
Interest on Investments	\$ 206,900	\$ 10,600			
Miscellaneous	\$ 189,550	\$ 2,586,300			
Total Revenues	\$ 7,308,625	\$ 14,802,295			
Proceeds from Bond Sales	\$ -	\$ -			
Other Financing Sources	\$ 782,020	\$ 1,480,020			
Transfers from Other Funds (includes Enterprise Funds)	\$ 1,106,315	\$ 475,085			
Total Revenues	\$ 9,196,960	\$ 16,757,400			
Expenditures					
General Government (Board, Administration, etc.)	\$ 685,305	\$ 623,425			
Public Safety	\$ 680,100	\$ 678,300			
Streets and Highways (excluding construction)	\$ 1,046,470	\$ 1,108,250			
Sanitation	\$ -	\$ -			
Human Services	\$ -	\$ -			
Health	\$ -	\$ -			
Culture and Recreation	\$ 1,106,065	\$ 2,198,405			
Conservation of Natural Resources	\$ -	\$ -			
Economic Development	\$ 408,000	\$ 290,600			
Miscellaneous Current Expenditures	\$ 143,350	\$ 170,850			
Total Current Expenditures	\$ 4,069,290	\$ 5,069,830			
Debt Service-Principal	\$ 60,400	\$ 42,405			
Interest and Fiscal Charge	\$ 30,600	\$ 17,695			
Streets and Highway Construction	\$ -	\$ -			
Capital Outlay	\$ 4,585,880	\$ 11,619,580			
Other Financing Uses	\$ 22,000	\$ 24,500			
Transfers to Other Funds	\$ 1,086,365	\$ 413,835			
Total Expenditures and Other Financing Uses	\$ 9,854,535	\$ 17,187,845			
General Fund Beginning Balance - January 1					
	\$ 2,585,647	\$ 2,047,017			
General Fund Ending Balance - December 31					
	\$ 2,047,017	\$ 1,982,017			
Increase (Decrease of Fund Balance)-Budgeted Governmental					
	\$ (538,630)	\$ (65,000)			
Total Property Tax Levy - All Funds					
	\$ 1,648,110	\$ 1,572,225			

Northshore Journal: February 3, 2023

Ice Skating Opportunities Along the North Shore

By Haley Searls

Looking for opportunities to enjoy these wintry days? Ice skating may be just that niche! Whether on an outdoor rink or in the comfort of an arena, ice skating provides exercise and an opportunity to have fun with family or friends.

In Two Harbors, the City Recreation Department has run an open skate program since at least the late seventies, City Recreation Director Tim Reppe figures. Now 56 years old, he remembers skating back in grade school. They rent time from the Lake County Arena, which is run by Jesse Lundgren. At the end of the year, the Youth Hockey Association donates some free ice time to the open skate program as well.

The indoor ice begins in late October and ends in early March. The season for the outdoor rinks is determined by the weather. The usage fee for the indoor ice is \$1.00 per skater for an hour session, whereas the outdoor ice is free to use. Skates used to be available to rent, but that part of the program has since been discontinued. Young children are requested to have an adult skate with them.

Two outdoor rinks are also operated by the City of Two Harbors and maintained by Jim Gilbert, the city crew, and the Youth Hockey Association. The outdoor rink behind the Lake County Arena, Hockey Rink, is, as its name suggests, open for playing impromptu games of hockey. Another rink is maintained at Odegard Park in uptown Two Harbors; this one just for skating, no hockey.

Silver Creek has a small outdoor rink. Beaver Bay has an outdoor ice rink and warming house on MacDonald Avenue, north of Highway 61. This rink is maintained by citizen volunteer Jim Korpi.

Silver Bay features both an indoor and outdoor rink, located at Rukavina Arena. The indoor rink has two open skate sessions a week, on Sundays from 6:00 to 7:30 p.m., and on Wednesdays from 6:30 to 8:00 p.m. The cost is \$3 per session, \$25 for an individual pass or \$40 for a family pass. Skate rentals are available, as are trainers for the indoor rink - walker-like skating aids for beginners. The warming house for the outdoor rink is open daily from noon to 10 p.m.

In Tofte, an outdoor ice rink and warming shack is open daily at Birch Grove Community Center. Grand Marais has ice rinks at its community center and Gunflint Lodge.

No matter where you are, you can get out and enjoy these chilly winter days on the ice!

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