

2019 Curling Junior National Championships to be Held in Two Harbors

by Kate Jackson

The Two Harbors Curling Club will host the 2019 U.S. Junior National Championships in January.

The multi-day event will feature 8 women's teams and 8 men's teams, made up of the best young curlers (ages 21 or less) from across the U.S., as they compete for the junior national title and an opportunity to become Team USA at the 2019 World Junior Curling Championships.

The Two Harbors Curling Club was founded back in the 60's but its current facility was constructed in the early 90's after a fire destroyed the previous club. In the past few months, the space has been getting a little freshening up in preparation for the competition - including new carpet, a new entryway, and a fresh coat of paint.

This is the first time the Two Harbors club has hosted this national event and it's expected to draw

hundreds of people from all around the country to our area over the course of several days.

The 2019 Junior Nationals is presented by Minnesota's Credit Unions and is sponsored by: Country Inn of Two Harbors, Holiday Station Stores, Agate Electric, Louise's Place, Lou's Fish House, and Willamette Valley Company.

USA Curling is still in search of experienced volunteers to fill officiating roles at

the event. To learn more about becoming a volunteer, visit www.teamsusa.org/USA-curling.

Interested in attending the Junior Nationals? The competition will begin on Sunday, January 13 at 10am and end on Saturday, January 19. Admission is \$10 per day or \$50 for the entire event. The Curling Club is located at 1349 Highway 61 in Two Harbors. For more information, call the Curling Club at 218.834.2664.



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Your Legal Rights: Financial Powers of Attorney

From the Office of Minnesota Attorney General Lori Swanson

It is usually best for people to make their own decisions on matters that significantly affect their lives. In some cases, however, people become unable to do so because of health or cognitive impairments. In these situations, it is important for people to have someone they trust who can make decisions for them. Establishing a power of attorney may be something to consider.

What is a financial power of attorney?

A financial power of attorney is a document that gives someone permission to act on another person's behalf. When a person creates a power of attorney, they are considered the "principal." The individual to whom they give this permission is called their "agent" or "attorney-in-fact."

This individual does not need to be an attorney, but should be someone the person greatly trusts. There has been an uptick in recent years of financial fraud by agents who abuse the authority granted to them under a power of attorney. The person selected as the agent should be responsible, honest, and diligent.

When establishing a power of attorney, a person must decide

how much authority they want their agent to have over their affairs. A general power of attorney gives an agent the ability to act on a person's behalf in all of their affairs, while a limited power of attorney grants an agent this authority only in specific situations.

A person may also choose to make their power of attorney "durable," which means it stays in place even if the person becomes incompetent or incapacitated. A principal can also revoke a power of attorney. For example, somebody facing surgery may complete a power of attorney on a temporary basis, but then revoke it once they are healed and out of the hospital.

When should I use a power of attorney?

A power of attorney may be a good idea for people who are unable or who may become unable in the future to manage their financial affairs or make other decisions for themselves. Examples of powers people can give to their agent are:

- To use a person's assets to pay their everyday living expenses.
- To manage benefits from Social Security, Medicare, or other government programs.
- To handle transactions with their bank

and other financial institutions.

- To file and pay a person's taxes.
- To manage a person's retirement accounts.

How do I create a power of attorney?

A power of attorney must be in writing, signed in front of a notary, dated, and clear on what powers are being granted. If a person wishes to make the power of attorney durable (i.e., to last even if they become incapacitated), they must include a statement such as: "This power of attorney shall not be affected by incapacity or incompetence of the principal." It is not necessary to have a lawyer prepare a power of attorney, but consulting with one can help ensure that the power of attorney is constructed in a way that aligns with the person's wishes.

When does a power of attorney end?

A mentally competent person can remove a power of attorney at any time with a signed document. If a power of attorney is not removed, it ends with a person's death.

Where can I get a sample form?

A statutory power of attorney short form is available on the Minnesota Attorney General's Office website at: www.ag.state.mn.us/

Consumer/Handbooks/Probate/PowerOfAtty.pdf. This form is prepared according to statutory requirements. It allows a person to create a power of attorney, choose which powers they wish to delegate to their agent, and identify whether or not the power of attorney will be durable. Before completing the form, the principal and agent should carefully

read all pages of the form, including the instructions at the top of the first page.

In addition, some banks and financial companies have their own power of attorney forms. Preparing additional, organization-specific forms may make it easier for an agent to work with certain organizations with which the principal does business.

For general infor-

mation (not legal advice) and sample forms, contact:

Office of Minnesota Attorney General Lori Swanson
445 Minnesota Street, Suite 1400
St. Paul, MN 55101
(651) 296-3353 (Twin Cities Calling Area)
(800) 657-3787 (Outside the Twin Cities)
TTY: (651) 297-7206
or (800) 366-4812
www.ag.state.mn.us

Century 21 Gilderman



45 Nelson Dr., Silver Bay MN 55614

Chris Mattila, REALTOR 218-220-0334 • cmattila@mchsi.com
Deven VanHouse, REALTOR 218-220-0890 • deven.vanhouse@century21.com
Ashley Peterson, REALTOR, 218-220-8969 • ashley.petersonc21@gmail.com

Silver Bay & Surrounding Area

- **54 Banks Blvd, SB**, MLS6076423: 3 BR, 1 BA, det'd 1 car garage w/distant view of Lk Sup. **\$53,500**
- **7 Kent Lane, SB**, MLS 6078837: Enjoy the views of Lake Superior from the livingroom, dining room, bedroom, family room, laundry room & balcony of this 3 BR, 3 BA home w/hardwood floors, 2 wood fireplaces, newer shingles, walkout basement, & 2 car garage **\$239,000**
- **22 Law Dr., SB**: 2 BR, 2 BA house w/full basement, det'd 1 car garage, back to woods. **\$67,500**
- **61 Adams Blvd, SB** MLS6026996 : 1.7 story, 4 BR, 2 BA house back to woods. updates incl: siding, windows, shingles, 2nd floor add'n, new garage roof, no maint. decks, hdwd floors, new Kit. countertops & backsplash, oak cabinetry, hearth stove, new carpet, & landscaping. Full basement, att'd 2 car garage, shed & lg. side yard. **\$218,900**
- **44 Aiken Cir., SB**, MLS6079093: 2 BR, 1 BA house w/det'd 1 car garage on a well landscaped site. Many updates! **\$64,500**
- **45 Horn Blvd, SB** MLS6076737: 2 BR, 2 BA house full basement, deck, & det'd 2 car garage in convenient location. Features: vinyl siding, newer windows, shingles, & private yard w/a glimpse of Lk Superior. New curb, gutter, sidewalk & street in '17. **REDUCED \$97,500**
- **6082 Hwy 1, SB**: Custom built 3 BR, 2 BA, basement house, Lg. 2 car garage & shed on 1.44 Ac site w/good view of surrounding hills & valley. **\$147,500**
- **5150 Silver Hill Dr, Finland**: 3BR home w/updates incl: remod. BA, insulation, newer windows & heating system, updated Kit, new paint & doors, & gas FP. 26'x40' garage & 22'x22' garage. 16'x20' deck. ATV & snowmobile trail access close by. **\$159,900**
- **XX Burk Dr., SB** MLS6031120: Wooded vacant lot w/view of Lk Sup., city water/sewer nearby. **\$18,500**
- **61XX Little Marais Road** MLS #6076208: Lot B, Silver Bay, MN: 10 acre lot w/views of Lake Superior near Little Marais. reduced to **\$69,900**
- **XXX Hwy 61 & Onion River Rd.** MLS6005052: 18 Acr. commercial resort bldg site between Tofté & Lutsen on Onion River Rd. Great views of Lk Sup. High ground w/pwr at rd. Close to Sup. Hiking trl & rec. activities. **\$173,500**
- **XX Marks Drive, SB**: 5 – Large residential building sites w/city water, sewer, curb & gutter, back to woods **\$45,000 each** or **\$205,000 for all 5**