



Help Wanted

HELP WANTED
Office help needed. Immediate opening. Knowledge of QB is encouraged, but not necessary. In the Richmond area. If interested please call 320-597-2482.

dec3&10ch

Miscellaneous

We pay top dollar for junk cars, trucks and late model repairables!
Call 320-236-7477

For Rent

APARTMENT FOR RENT
ALBANY
• 2 Bedroom \$750/month
• \$100 Deposit
• Cat ok (\$20/month Pet Rent)
• NO DOGS!
Call for Availability
Loreen 763-238-0616

Public Notices

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NOTICE OF MORTGAGE FORECLOSURE SALE

Date: December 5, 2024

YOU ARE NOTIFIED THAT:

1. Default has occurred in the conditions of the Mortgage dated January 13, 2017, executed by Kristopher Germa a/k/a Kristopher Gjerm, a single person, as Mortgagor, to St. Cloud Financial Credit Union, as Mortgagee, and filed for record January 26, 2017, as Document No. A1488146, in the Office of the County Recorder of Stearns County, Minnesota. The land described in the Mortgage is not registered land.

2. The Mortgage has not been assigned.

3. The original principal amount secured by the Mortgage was \$88,000.00.

4. No action or proceeding at law is now pending to recover the debt secured by the Mortgage, or any part thereof.

5. The holder of the Mortgage has complied with all conditions precedent to acceleration of the debt secured by the Mortgage and foreclosure of the Mortgage, and all notice and other requirements of applicable statutes.

6. At the date of this Notice the amount due on the Mortgage, and taxes, if any, paid by the holder of the Mortgage is \$87,102.95.

7. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the land located in Stearns County, Minnesota, described as follows:

Lot 3, Block 3, Cloverdale Townhouse Addition, Stearns County, Minnesota

will be sold by the County Sheriff of Stearns County, Minnesota, at public auction on January 28, 2025, at 10:00 a.m., at the Stearns County Sheriff's Department, located at 807 Courthouse Square, St. Cloud, Minnesota.

8. To the best of Mortgagee's information, the property being foreclosed has a property address of 128 Ninth Avenue SE, Saint Joseph, Minnesota 56374, and has tax parcel identification number 84.53475.0081.

9. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is six (6) months after the date of sale.

10. The property must be vacated by 11:59 p.m. on July 28, 2025, provided the Mortgagor has not reinstated the Mortgage under Minnesota Statutes, Section 580.30 or redeemed the property under Minnesota Statutes, Section 580.23. If the foregoing date is a Saturday, Sunday or legal holiday, then the date to vacate is the next business day at 11:59 p.m.

11. THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES, SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

THE PURPOSE OF THIS COMMUNICATION IS TO COLLECT A DEBT AND ANY INFORMATION OB-

TAINED WILL BE USED FOR THAT PURPOSE.

ST. CLOUD FINANCIAL CREDIT UNION

/s/ David J. Meyers for Benjamin B. Bohnsack (#0319399) Rinke Noonan, Ltd. Suite 300 US Bank Plaza 1015 W. St. Germain St. P.O. Box 1497 St. Cloud, MN 56302 (320) 251-6700 (320) 656-3500 fax Our File No. 26878-0002 Bbohnsack@RinkeNoonan.com

Attorneys for Mortgagee (Pub. Dec. 10, 2024 - Jan. 14, 2025)

STATE OF MINNESOTA COUNTY OF STEARNS

DISTRICT COURT 7TH JUDICIAL DISTRICT Court File Number.: 73-PR-24-9217 Case Type: Formal Unsupervised

Notice and Order for Hearing on Petition for Formal Adjudication of Intestacy, Determination of Heirship, and Appointment of Personal Representative and Notice to Creditors

In re the Estate of:

Peggy Alexandra Hall,

Deceased

It is ordered and notice is given that on December 27, 2024 at 8:45 AM a hearing will be held at Stearns County Court for the formal adjudication of intestacy and determination of heirship of the Decedent, and for the appointment of Tammy Hall-Denson, whose address is 37 Sacred Mound Rd, Sierra City, CA 96125, as Personal Representative of the Estate of the Decedent in an unsupervised administration.

Any objections to the petition should be filed with the Court prior to or raised at the hearing. NOTE: You will need to pay a filing fee when you file the objection. If you cannot afford the fee, you can ask for a fee waiver (see <http://mn-courts.gov/GetForms.aspx?c=19-9&p=69>).

If proper and if no objections are filed or raised, the personal representative will be appointed with full power to administer the 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 Estate.

Notice is also given that (subject to Minn. Stat. § 524.3-801) all creditors having claims against the Estate are required to present the claims to the personal representative or to the Court Administrator within four months after the date of this Notice or the claims will be barred.

This hearing will be held administratively and no appearances are required unless objections are filed.

BY THE COURT

Dated: November 15, 2024 Vicki E. Landwehr District Court Judge OR Court Administrator

(Publish Dec. 10 & 17, 2024)

MUNSON TOWNSHIP NOTICE OF ELECTION NOTICE OF CANDIDATE FILING

All residents of Munson Township are hereby notified Munson Township General Election will be held on Tuesday, March 11, 2025. The candidate filing period for this election will be January 2, 2025, through January 16, 2025, with a closing time of 5:00 PM.

TERMS FOR FILING ARE AS FOLLOWS:
Township Treasurer - 2 Year Term
Township Supervisor - 3 Year Term

Filing can be done by contacting the Munson Township Clerk, at the Munson Township Hall located at 23857 County Road 23, Richmond, Minnesota on January 16, 2025, between the hours of 1:00 PM- 5:00 PM, or by setting up an appointment with the Township Clerk at 320-597-2432.

A \$2.00 filing fee will be collected at the time of filing. Filing closes on January 16, 2025, at 5:00 PM.

Kathy Hemmesch Munson Township Clerk Dated this December 4, 2024

(Publish Dec. 10 & 17, 2024)

Richmond News

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need to be licensed in the City of Richmond! Please make plans to get your pet's vaccinations brought up to date so that licenses can be processed without delay.

In order to have your license processed, you will need to provide a copy of your pet's rabies and distemper vaccination records. You can have your vet fax your records directly to Richmond City Hall (597-2975) for added convenience.

Residents found to have dogs that are not licensed are subject to a \$75 fine (plus the required \$20 license for each unlicensed dog). There have had several dog bite issues in the past few years and unlicensed dogs involved in such matters are subject to quarantine at the owner's expense. Getting your dog registered is far less costly than the fines and associated fees by not having your animals registered. Should you have questions about dog licenses, please call Stacy at 597-2075 for more information.

It's Game On! Sunday Afternoon Fun with Farming Lions Bingo!

Every Sunday, enjoy playing BINGO at 1:30 p.m. at MD's Bar and Grill in downtown Roscoe! Jackpots up to \$1,000! Come and enjoy an afternoon playing Bingo with the Farming Lions!

Township News

Collegetown - Joe Pohl, Town Clerk - 320-293-5009

Farming - Linda Theisen, Town Clerk - 320-249-3710

Wakefield - Heidi Stalboerger, Town Clerk - 320-597-8155

Munson - Kathy Hemmesch, Town Clerk - 320-250-4631

Township Meetings

Wakefield - Wakefield Township Hall is located at 22295 Frostview Road, Cold Spring, MN. For meeting information go to www.wakefieldtownship.net. Should you wish to address the Board, please contact the township clerk, Heidi Stalboerger, at 597-8155. Should you wish to be on the agenda, deadline is one week prior to the Board Meeting.

Munson - Meets the third Monday of the month at Munson Town Hall, 23857 Co. Rd. 23, Rich-

mond at 8:00 p.m. For information, please call the Township Clerk at 597-3068.

Collegetown - Meets the last Tuesday of each month at the Township Hall located at 27724 County Road 50 (east of Big Fish Lake) at 7:00 p.m. For information, please call 320-293-5009.

Farming - Meets at 8:00 p.m. on the first Tuesday of the month at Farming Community Center, 23801 Co. Rd. 42, Richmond, MN 56368. For information, please contact the Township Clerk at 320-249-3710 or email: farming-township@gmail.com.

Youth Bowling

Richmond Lanes Youth Bowling begins! Youth Bowling will be held at 9 a.m. every Saturday for K-8th Grade.

Cost:
One time League/Trophy Fee-\$10.00

Instruction available!
Each session:

- \$7.00 for 2 games includes equipment
- \$9.00 for 3 games includes equipment

For more information, please call Jim at 597-2295.

Richmond Lanes Bowling Results

All Stars: 12.02.24
Team High Series: Kerzman Siding - 2513
Team High Game: Kerzman Siding - 859
Individual High Series: Jimmy Hemmesch - 643
Individual High Game: Jimmy Hemmesch - 255
Over 600:
Jimmy Hemmesch - 643
Over 225:
Jimmy Hemmesch - 255
Kyle Ziegemeire - 234
Women over 500:
Deb Merten - 519

CO Poisoning: A Silent Killer

As temperatures fall in Minnesota, the number of people who become seriously ill from carbon monoxide poisoning goes up, according to data from the Minnesota Department of Health (MDH). Illness and deaths from CO poisoning can be prevented when people take certain steps to prepare for heating season, say state health and public safety officials.

Emergency room visits and hospitalizations from carbon monoxide (CO) poisoning are highest between November and February, when the use of fuel-burning heat sources increases people's risk, according to information from the Minnesota Public Health Tracking Program at MDH.

To protect yourself and your family from carbon monoxide, follow these safety tips:

- Make sure you have working carbon monoxide alarms. To detect potentially deadly conditions, CO alarms should be installed and regularly maintained in all households. In Minnesota, state law requires CO alarms in all single and multi-family Minnesota residences within 10 feet of each room used for sleeping. Replace your alarms every five years or according to manufacturer's instructions.

- Have your furnace or wood-burning stove inspected annually. Hire a professional to make sure it is working properly and vents properly outside the home.

- Never run a gasoline or propane heater or a grill (gas or charcoal) inside your home or in garage. Properly vent and maintain all fuel burning appliances. Any heating system that burns fuel produces carbon monoxide. Use battery-powered alarms where you have fuel burning devices but no electric outlets, such as tents, cabins, RVs, and boats with enclosed cabins.

- Generators should be run at a safe distance (at least 20 feet) from the

home. Never run a generator in the home or garage, or right next to windows or doors.

- Never run a car in an enclosed space. Back your car into the driveway when you want to idle it.

- At high levels, carbon monoxide can cause death within minutes. Symptoms of overexposure to carbon monoxide include headache, fatigue, dizziness, shortness of breath, nausea, and confusion. If you suspect you may be experiencing carbon monoxide poisoning, or your detector sounds an alarm, head outside immediately for fresh air and call 911.

Out and About!

Christmas in the Logging Camp at the Forest History Center December 14th!

Step back into the winter of 1900 and experience life as it might have been for northwood lumberjacks. The popular wintertime event, "Christmas in the Logging Camp," is being held on Saturday, December 14, 2024 from 10 a.m. to 4 p.m. at the Forest History Center. Cost is \$12 for adults, \$10 for seniors, college students, and children ages 6 to 17 and free for children age 4 and under and MHS members.

Visitors can see draft horses pulling sleighs and lumberjacks working throughout the day. They can also stop in at the cook shack where Christmas preparations will be underway. Santa Claus will be present for the kids and visitors can enjoy music and storytelling while snacking on hot apple cider and cookies. The museum gift shop will be open for holiday shopping. Warm clothes and winter boots are advised. It is necessary to walk to the camp, so participants should be prepared for inclement weather.

The Minnesota Historical Society site is at 2609 County Road 76, near Hwys. 169 and 2 in Grand Rapids. It is filled with living-history characters who acquaint visitors with life in a recreated 1900 logging camp and a log-drive floating cook shack moored on the Mississippi river. A 1930s forest ranger's cabin, fire tower and self-guided trails are part of the site, along with exhibits and a renovated visitor center which opened in 2004. For more information, call 218-327-4482.

Christmas at Whitby Gallery!

Visit a gallery filled with "artistic treasures" handmade by the Sisters at Saint Benedict's Monastery, including quilting, tating, hardanger, pottery, handwoven silk scarves, photography, holiday ornaments and cards. The Shop and Gallery are open for Christmas Shopping Tuesdays-Fridays: Noon-4 p.m., Saturday 10:00 a.m.-3:30 p.m. If you are looking for personalized, unique "treasures" this holiday season, stop by the Whitby Gift Gallery!

The 2024 Canadian Pacific Holiday Train Coming Our Way!

The Canadian Pacific (CP) Holiday Train will return to the rails this season! The train will again raise money, food and awareness for local food banks in communities along the CP network.

Live music is essential to the CP Holiday Train experience. This year's performers in our area, depending on the day, will be; The Lone Bellow and Tiera Kennedy or Seaforth and Alana Springsteen! Details about this year's artists and which performers will play which shows across the country are available at cpr.ca/holidaytrain.

Richmond News

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Horoscopes

ARIES - Mar 21/Apr 20
Your pioneering spirit is in full swing this week, Aries. Embrace new challenges and don't hesitate to get out front and take the lead. You just might inspire others with your confidence.

TAURUS - Apr 21/May 21
Make finances a priority this week, Taurus. A bit of budgeting could ease some of the financial stress that has been affecting you lately. Indulge in a small luxury as a reward for hard work.

GEMINI - May 22/June 21
Conversations could be interesting this week, Gemini. You're curious about what others do when they are home behind closed doors. Don't pry too much.

CANCER - June 22/July 22
Cancer, nurture your relationships this week, particularly if work has garnered most of your attention of late. Pay attention to your own needs, too, and enjoy some relaxation.

LEO - July 23/Aug 23
Employ your natural charisma to forge new connections and network at upcoming events, Leo. You are good at sharing ideas and expressing yourself with confidence.

VIRGO - Aug 24/Sept 22
Tackle one job at a time and focus on what is important to get done this week, Virgo. It can be easy to get sidetracked by side projects. Or that might be your way to procrastinate.

LIBRA - Sept 23/Oct 23
Libra, surround yourself with positive influences this week. You want others supporting you at every turn while you take on an important project that comes up.

SCORPIO - Oct 24/Nov 22
Use your intense focus and attention to detail to delve into projects that require those specific skills, Scorpio. In fact, someone may ask you to work on a project for these traits alone.

SAGITTARIUS - Nov 23/Dec 21
Embrace the unknown this week. Let yourself get led off in different directions from those you normally travel, Sagittarius. Who knows what you may find along the way?

CAPRICORN - Dec 22/Jan 20
Revisit your goals and make a plan for the future, Capricorn. Remember to take the people closest to you into consideration. Do not trample them in the process of getting ahead.

AQUARIUS - Jan 21/Feb 18
Aquarius, collaborate with like-minded individuals who are ready to think outside the box. It is amazing what you can accomplish when you multiply your power.

PISCES - Feb 19/Mar 20
You might need to warm up before the creative energy starts to flow, Pisces. Don't worry, once you have the right inspiration, things will begin moving at a rapid pace.

SHOP LOCAL