

Public & Legal Notices

are also free to view on our website at farmersindependent.com

ADVERTISEMENT FOR BIDS
PARK ROAD IMPROVEMENT PROJECT

City of Bagley will receive sealed Bids for the “Park Road Improvement” project until 10:00 a.m., December 2nd, 2025, at the City of Bagley City Hall, located at 18 Main Avenue South, Bagley, MN 56621 at which time all Bids will be publicly opened, and read aloud. Contract Documents may be examined at the following locations: the office of the City Clerk at Bagley City Hall located at 18 Main Avenue South, Bagley, MN 56621 and at the office of Karvako Engineering, Inc., 210 24th Street NW, Suite 100, Bemidji, MN 56601. Complete digital project bidding documents are available at www.questcdn.com. You may download the digital plan documents for a non-refundable fee of \$50.00 by inputting the Quest Project #9944881 on the website’s project search page. Please contact QuestCDN. com at (952) 233-1632 or info@questcdn.com for assistance in free membership registration, downloading, and working with this digital project information. An optional paper set of project documents is also available for a non-refundable price of \$75.00 per set which includes shipping. Please make check payable to “Karvako Engineering, Inc.” and send it to 210 24th Street NW, Suite 100, Bemidji, MN 56601. Please contact us at (218) 444-8004 if you have any questions. **The Project involves:**

Base Bid:

Mobilization - 1 Lump Sum; Remove Bituminous Pavement – 991 Square Yards; Salvage Sign – 2 Each; Dozer – 10 Hours; Water-Dust Control – 100 Mgal; Aggregate Base Class 5 – 298 Tons; Type 9.5 Wearing Course Mixture (3,B) – 452 Tons; Traffic Control – 1 Lump Sum; Install Sign – 2 Each; Storm Drain Inlet Protection – 1 Each; Filter Berm, Type 4 – 30 Linear Feet; 4” Solid Line Paint (White Latex) – 180 Linear Feet

Alternate #1:

Salvage Bollard – 2 Each; Remove Bituminous Pavement – 183 Square Yards; Aggregate Base Class 5 – 59 Tons; Type 9.5 Wearing Course Mixture (3,B) – 350 Tons; Install Bollard – 2 Each; Sediment Control Log Type Rock – 98 Linear Feet; 4” Solid Line Paint (White Latex) – 615 Linear Feet; Pavement Marking Special – 70 Square Feet

Minimum wage rates to be paid by the Contractors have been predetermined and are subject to the Work Hours Act of 1962, P.L. 87-581 and implementing regulations.

BID SECURITY

Each proposal must be accompanied by a bid guaranty in the amount of five (5) percent of the total amount of the bid. The bid guaranty may be by certified check or bid bond made payable to the City of Bagley.

RESPONSIBLE CONTRACTOR

No construction contract will be awarded unless the Bidder is a “responsible contractor” as defined in Minnesota statute 16C.285, subdivision 3. All Bidders submitting a proposal for this project must verify that they meet the minimum criteria specified in the statute by submitting a Responsible Contractor Verification and Certification of Compliance form (attached) with their bid. The owner or officer of the company must sign the form under oath verifying compliance with each of the minimum criteria. Making a false statement under oath will render the Bidder or subcontractor that makes the false statement ineligible to be awarded a construction project and may result in termination of a contract awarded to a Bidder or subcontractor that submits a false statement.

READ CAREFULLY THE WAGE SCALES AND DIVISION A OF THE SPECIAL PROVISIONS AS THEY AFFECT THIS PROJECT

The Minnesota Department of Transportation hereby notifies all bidders: in accordance with Title VI of the Civil Rights Act of 1964 (Act), as amended and Title 49, Code of Federal Regulations, Subtitle A Part 21, Non-discrimination in Federally-assisted programs of the Department of Transportation, it will affirmatively assure that in any contract entered into pursuant to this advertisement, disadvantaged business enterprises will be afforded maximum opportunity to participate and/or to submit bids in response to this invitation, and will not be discriminated against on the grounds of race, color, disability, age, sex or national origin in consideration for an award;

in accordance with Title VI of the Civil Rights Act of 1964 as amended, and Title 23, Code of Federal Regulations, Part 230 Subpart A-Equal Employment Opportunity on Federal and Federal-Aid Construction Contracts (including supportive services), it will affirmatively assure increased participation of minority groups and disadvantaged persons and women in all phases of the highway construction industry, and that on any project constructed pursuant to this advertisement equal employment opportunity will be provided to all persons without regard to their race, color, disability, age, religion, sex or national origin;

in accordance with the Minnesota Human Rights Act, Minnesota Statute 363A.08 Unfair discriminatory Practices, it will affirmatively assure that on any project constructed pursuant to this advertisement equal employment opportunity will be offered to all persons without regard to race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, membership or activity in a local commission, disability, sexual orientation, or age;

in accordance with the Minnesota Human Rights Act, Minnesota Statute 363A.36 Certificates of Compliance for Public Contracts, and 363A.37 Rules for Certificates of Compliance, it will assure that appropriate parties to any contract entered into pursuant to this advertisement possess valid Certificates of Compliance.

Lyle Mathison, City Clerk
November 5, 2025



Attention
Leon Township
Residents

Leon Township will not be available to snowplow private driveways for the winter on 2025-2026.

All township residents need to plan accordingly. Thank you.

Lori Larson, Clerk

Senior
Transportation
Service

Clearwater County residents who are 60 & over. Rides are scheduled Monday-Friday, 48-hour notice required. Call 218-888-2320 to schedule.

**This project is made possible in part under the Federal Older Americans Act through an award from the Land of the Dancing Sky Area Agency on Aging under an Area Plan approved by the Minnesota Board on Aging.

BAGLEY PUBLIC
SCHOOLS
REGULAR SCHOOL
BOARD MEETING
OCTOBER 20, 2025
SUMMARY

The regular meeting of the School Board, Independent School District #162 was held on October 20, 2025, at 6:28 p.m. at the Rice Lake Community Center. Members present: Wendy Fultz, Amanda Koop, Dany Ekre, John Gerbracht, Darin Klostermeier, Michael Mathison, and Superintendent Dr. Heise. Members absent: Andrew Bennett.

1. M/S Koop, Gerbracht to approve the agenda. MP 6-0.
2. M/S Koop, Mathison to approve the following consent agenda items:
 - * Minutes – October 6th
 - * October 2025 Check Register
 - * September 2025 Hand

Office of the Minnesota Secretary of State
Certificate of Assumed Name
Minnesota Statutes, Chapter 333

The filing of an assumed name does not provide a user with exclusive rights to that name. The filing is required for consumer protection in order to enable customers to be able to identify the true owner of a business.

ASSUMED NAME: Bagley Municipal Liquor

PRINCIPAL PLACE OF BUSINESS: 1336 CENTRAL ST W BAGLEY MN 56621 USA

APPLICANT(S):
Name: City Of Bagley Address: 18 Main Ave S P.O. Box 178 Bagley MN 56621 USA

If you submit an attachment, it will be incorporated into this document. If the attachment conflicts with the information specifically set forth in this document, this document supersedes the data referenced in the attachment.

By typing my name, I, the undersigned, certify that I am signing this document as the person whose signature is required, or as agent of the person(s) whose signature would be required who has authorized me to sign this document on his/her behalf, or in both capacities. I further certify that I have completed all required fields, and that the information in this document is true and correct and in compliance with the applicable chapter of Minnesota Statutes. I understand that by signing this document I am subject to the penalties of perjury as set forth in Section 609.48 as if I had signed this document under oath.

SIGNED BY: Christopher J Arnold

MAILING ADDRESS: PO BOX 178 BAGLEY MN 56621

EMAIL FOR OFFICIAL NOTICES: carnold@bagleymn.us

Independent School Dist. 162
Bagley, Minnesota

- Payables
- * September 2025 Treasurer’s Report
 - * Budget Items
 - * September 2025 Wire Payments
 - * Hire – Logan Engesether MP 6-0.
 - 3. M/S Ekre, Gerbracht to adopt resolution accepting gifts/ donations to Bagley Public Schools:
 - *\$10,000 from Adeline Woolliscroft for Adeline Woolliscroft scholarship
 - *\$10,000 from Adeline Woolliscroft for Sam Woolliscroft Memorial Scholarship
 - *\$350 from BMS Robotics Booster Club for Elementary Robotics Transportation
 - *\$100 from Gordon & Kathy Hagen for Auditorium Sound System
 - *\$1,000 from Adeline Woolliscroft for Auditorium Sound System
 - *\$5,000 from Anonymous for Food Service Angel Account MP 6-0.
 - 4. M/S Gerbracht, Koop to

authorize the purchase of Emergent 3 (E3) safety services. MP 6-0.

5. Klostermeier moved to adjourn the meeting at 6:46 p.m.

Andrew Bennett, Chairman
Wendy Fultz, Clerk

All reports, budget information, bids, etc. may be viewed and/or questions answered at ISD #162’s District Office, 202 Bagley Ave NW, Bagley, MN. 218-694-6184

BAGLEY PUBLIC
SCHOOLS
PUBLIC HEARING
BOARD MEETING
OCTOBER 20, 2025
SUMMARY

MINUTES OF THE
PUBLIC HEARING HELD
OCTOBER 20, 2025

The Bagley School Board held a joint hearing with the local Indian Education Parent Committee and the Johnson O’Malley Committee

STATE OF MINNESOTA
COUNTY OF
CLEARWATER IN
NINTH JUDICIAL
DISTRICT
DISTRICT COURT
Court File No.: 15-PR-25-477

In Re: Estate of Karol Lee
Kimball, Decedent

NOTICE AND ORDER FOR
HEARING ON PETITION FOR
DESCENT OF PROPERTY

A Petition for Determination of Descent has been filed with this court. The Petition states that the Decedent died more than three years ago leaving property in Minnesota. It requests the probate of Decedent’s last Will, if any, and for the descent of such property to be determined and assigned by this court to the persons entitled to the property.

Any objections to the petition must be filed with the court prior to or raised at the hearing. If proper and if no objections are filed or raised, the petition may be granted.

It is ordered and notice is given that on December 5, 2025, at 9:00 a.m. a hearing will

be held at Clearwater County Courthouse via Zoom to hear the petition.

Notice shall be given to all interested persons (Minn. Stat. § 524.1-401) and persons who have filed a demand for notice (Minn. Stat. § 524.3-204).

Notice shall be given by publishing this Notice and Order as provided by law and by mailing a copy of this Notice and Order at least 14 days prior to the hearing date.

BY THE COURT:

Dated: October 23, 2025.

Eric P. Schieferdecker,
District Court Judge
By:
Kaitlyn Engelmeyer,
Deputy

Trevor Oliver
Burns & Hansen, P.A.
8401 Wayzata Boulevard
Suite 300
Golden Valley, MN 55426
Attorney License No: 304888
Email:
trevor@burnshansen.com
Telephone: (952) 564-6262
ATTORNEY FOR PERSONAL
REPRESENTATIVE

IMPORTANT PROPERTY TAX HOMESTEAD NOTICE

This will affect your 2026 property taxes and eligibility for Property Tax Refund.

Have you purchased or moved into a property in the past year?

Contact your county assessor to file a homestead application if you or a qualifying relative occupy the property as a homestead on or before December 31, 2025.

What is a qualifying relative?

For unoccupied agricultural property, a qualifying relative includes the child, grandchild, sibling, or parent of the owner or owner’s spouse.

For occupied agricultural or residential property, a qualifying relative also includes the owner’s uncle, aunt, nephew, or niece.

When do I apply?

You must apply on or before December 31, 2025.

Once homestead is granted, annual applications are not necessary unless they are requested by the county assessor.

Contact the assessor by December 31, 2025 if the use of the property you own or occupy as a qualifying relative has changed during the past year.

If you sell, move, or for any reason no longer qualify for the homestead classification, you are required to notify the county assessor within 30 days of the change in homestead status.

Clearwater County Assessor’s Office (218) 694-6260

STATE OF MINNESOTA
COUNTY OF
CLEARWATER IN
NINTH JUDICIAL
DISTRICT
DISTRICT COURT
Court File No. 15-PR-25-473

In Re: Estate of Shirley L.
Bellefy, Decedent

NOTICE AND ORDER
FOR HEARING ON
PETITION FOR FORMAL
ADJUDICATION
OF INTESACY,
DETERMINATION
OF HEIRSHIP, AND
APPOINTMENT
OF PERSONAL
PREPRESENTATIVE AND
NOTICE TO CREDITORS

It is ordered and notice is given that on December 5, 2025, at 9:00 a.m. a hearing will be held at 213 Main Ave. N, Ste. 303, Bagley, MN 56621 for the formal adjudication of intestacy and determination of heirship of the Decedent, and the appointment of Yvette Olson, 10440 Irvine Ave. NW, Bemidji, Minnesota, 56601 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://mncourts.gov/GetForms.aspx?c=19&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 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.

Dated: October 23, 2025.

Eric P. Schieferdecker,
District Court Judge
Kaitlyn Engelmeyer,
Deputy

Ashley M. Boomgaarden
D.A. Buehler Law, P.C.
120 1/2 2nd St. NW
PO Box 85
Fosston, MN, 56542
Attorney License No: 0403504
Telephone: (218) 435-1900
FAX: (218) 435-1905
ATTORNEY FOR PERSONAL
REPRESENTATIVE

STATE OF MINNESOTA
COUNTY OF
CLEARWATER
NINTH JUDICIAL
DISTRICT COURT
Court File No. 15-PR-25-487

Case Type: Informal Probate

In Re Estate of:
Jerry Lee Hanson, Decedent
(Deceased Person)

NOTICE OF INFORMAL AP-
POINTMENT OF
PERSONAL
REPRESENTATIVE AND
NOTICE TO CREDITORS
(Without a will)

TO ALL INTERESTED
PERSONS AND CREDITORS:

Notice is hereby given that an application for informal appointment of personal representative has been filed with the Probate Registrar. No Will has been presented for probate. The application has been granted.

Notice is also given that the Probate Registrar has informally appointed the following: Lori Ann Lewis, whose address is 1018 Amber Court NW, Bagley MN 56621

as Personal Representative of the Estate of the Decedent. Any heir, devisee or other interested person may be entitled to appointment as Personal Representative, or may object to the appointment of the Personal Representative. Unless objections are filed pursuant to Minn. Stat. § 524.3-607, and the court otherwise orders, the Personal Representative has full power to administer the Estate, including, after 30 days from the date of issuance of letters, the power to sell, encumber, lease or distribute real 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 (4) months after the date of the Notice, or the claims will be barred.

Dated: 10/29/25
Kaitlyn Engelmeyer
Probate Registrar
Carissa Scholz
Court Administrator

concerning Impact Aid and Indian Education Programs on October 20, 2025, beginning at 6:10 p.m. The hearing was held at the Rice Lake Community Center. Members present: Wendy Fultz, Amanda Koop, Dany Ekre, John Gerbracht, Darin Klostermeier, Michael Mathison, and Superintendent Dr. Erich Heise. Members absent: Andrew Bennett.

Clerk Fultz called the meeting to order and opened with the Pledge of Allegiance to the Flag. 1. Discussion was held regarding Policy 331 – Indian Policies and Procedures of Independent School District #162, Ensuring

Tribal and Parental Involvement in Educational Programming and Policy 102 – Equal Education Opportunity. 2. Discussion was held regarding Title I Part A, Title II Part A, Title IV, Title VI, Title VII – Impact Aid, American Indian Education Aid Funding, and Johnson O’Malley (JOM). 3. Briana Floyd and Sheila Thompson reviewed the “Needs Assessment” final results, Ojibwe Language, Online Course, Anishinaabe Club, Special Education Services/ Project Dreamcatcher, 504 Plan Services, and presented the Parent Committee Resolution.

Bagley Senior
Center Menu

November 17 - 21

Monday: Chicken strips, boiled potatoes with gravy, scalloped corn and Jell-o with topping

Tuesday: BBQ ribs, cheesy hash browns, glazed carrots and rice pudding

Wednesday: Meatloaf, baked potato, mixed vegetables and fruit cup

Thursday: Baked chicken, with dressing and gravy, baked squash, fruit juice and cookie

Friday: Cook’s choice

- Low fat milk, margarine and Bread included with meals.
- Meals are subject to change.
- Reservations by 10 am
- Meals Served at 11:30 am

Call Kay 9:30-1:00
Mon-Fri 218-694-6873

Suggested Donation
for Seniors is \$6.00.
Under 60 is \$10.00

Bagley School
Menu

November 17 - 21

Monday: Cheeseburger, with veggie fixings, tater tots and peaches

Tuesday: Chicken Alfredo, pasta, carrots, tropical fruit and breadstick

Wednesday: Pulled pork on bun, Sunchips, creamy coleslaw and pears

Thursday: Soft shell taco with veggie fixings, refried beans and applesauce

Friday: Cheese omelet, fruit and veggie bar and croissant

Breakfast

Monday: Pancake nuggets, fruit and milk

Tuesday: Cereal and WG item with fruit and milk

Wednesday: Muffin, yogurt, fruit and milk

Thursday: Cereal and WG item with fruit and milk

Friday: Long John, fruit and milk

Clearbrook-Gonvick
School Menu

November 17 - 21

Monday: Chicken nuggets, mashed potatoes with gravy, dinner roll (9-12) fresh fruit, vegetable choices and milk
SNACK: Cheez It Crackers

Tuesday: Build a burger, oven fries, fresh fruit, veggie choices and milk

SNACK: Granola bar

Wednesday: Pepperoni stromboli, steamed broccoli, fresh fruit, veggie choices and milk

SNACK: Strawberry Chex

Thursday: Hot dog on WG bun, baked beans, tri tater, fresh fruit, veggie choices and milk

SNACK: Baked chips

Friday: Italian dunkers, with marinara sauce, fresh fruit, veggie choices and milk

SNACK: Bug Bites

Breakfast

Monday: Ham & egg breakfast bar, syrup, fruit, juice and milk

Tuesday: Biscuit with gravy, fruit, juice and milk

Wednesday: Breakfast sandwich, fruit, juice and milk

Thursday: French toast sticks with syrup, sausage links, fruit, juice and milk

Friday: Breakfast roll, string cheese, fruit, juice and milk

Andrew Bennett, Chairman
School Board
Ind. School District #162

Wendy Fultz, Clerk
School Board
Ind. School District #162

Veterans

Are welcome to join their peers at the D&R Café in Bagley on Wednesday mornings at 9 a.m. for coffee and a chat.

Public & Legal Notices are also free to view on our website at farmersindependent.com



U.S. Small Business Administration

**U.S. SMALL BUSINESS ADMINISTRATION
FACT SHEET - DISASTER LOANS**

MINNESOTA Declaration 21326 & 21327
(Disaster: MN-20021)

Incident: SEVERE STORMS AND HIGH WINDS

occurring: **June 21, 2025**

in Beltrami County, Minnesota; and the contiguous Minnesota counties of: Cass, Clearwater, Hubbard, Itasca, Koochiching, Lake of the Woods, Marshall, Pennington, and Roseau

Application Filing Deadlines:
Physical Damage: December 1, 2025 Economic Injury: July 2, 2026

If you are located in a declared disaster area, you may be eligible for financial assistance from the U.S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- Business Physical Disaster Loans** – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL)** – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans** – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- Credit History** – Applicants must have a credit history acceptable to SBA.
- Repayment** – Applicants must show the ability to repay all loans.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Physical Damage Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.813%	5.625%
Business Loans	4.000%	8.000%
Non-Profit Organizations	3.625%	3.625%

Economic Injury Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	3.625%	N/A

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay. Borrowers may be required to provide collateral.

What are the Loan Amount Limits?

- Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- Home Loans** – SBA regulations limit home loans to \$500,000 for the repair or replacement of real estate and \$100,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

What Restrictions are there on Loan Eligibility?

- Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$500,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applications for disaster loans may be submitted online using the MySBA Loan Portal at <https://lending.sba.gov> or other locally announced locations. Please contact the SBA's Customer Service Center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955 for further assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

Board of Commissioners’ October 21, 2025		
The October 21, 2025, meeting for the Clearwater County Board of Commissioners commenced at 10:00 a.m. with Chairman Dukek presiding and Commissioners Larson, Titera, Emmel and Ramsrud present. The Board recited the Pledge of Allegiance Agenda- Motion by Commissioner Larson, seconded by Commissioner Emmel and carried, to approve the agenda. Minutes- Motion by Commissioner Ramsrud, seconded by Commissioner Titera and carried, to approve the October 14th, 2025 Board Minutes with a correction. The Commissioner’s (potential quorum) also will be attending a 7:00 p.m. Township Meeting at the Bagley Senior Center on October 28, 2025. Auditor-Treasurer – Motion by Commissioner Titera, seconded by Commissioner Dukek and carried, to authorize the County Auditor to pay the submitted invoices of \$32,674.51 from the County Revenue Fund and \$17,687.07 from the Public Health Fund. By general consent, the Board waived the 3-day notice requirement on the following motion: Motion by Commissioner Titera, seconded by Commissioner Dukek and carried, to approve the Resolution on file approving the repurchase of parcel 23.306.0270 by U.S. Bank Trust Company for the price of \$1,524.51 plus recording fees, deed fee, and deed tax for a total of \$1,597.16. Adjourn – Motion by Commissioner Larson, seconded by Commissioner Ramsrud and carried, to adjourn the meeting at 10:32 a.m. Dated: November 4, 2025. Lori Lewis, Board Coordinator Stuart Dukek, Chairman		
October 2025 CLAIMS OVER \$2000		
Association of Minnesota Counties	\$ 2,350.00	County Revenue
Axon Enterprises Inc	\$ 2,230.00	County Revenue
Bellefey Concrete	\$ 9,035.71	County Revenue
Bonded Lock & Key	\$ 3,073.43	County Revenue
Capital One	\$ 7,489.65	County Revenue, Public Health, NCCH
Cease Family Funeral Home	\$ 2,400.00	Human Services
Clearwater Co Public Health	\$ 52,435.39	NCCHA, Human Services, Clearwater Collaborative
Clearwater County Highway Dept	\$ 3,531.87	County Revenue, Road & Bridge, Human Services
Clearwater County Sheriff Department	\$ 7,069.20	Human Services, Clearwater Collaborative
Clearwater Day Activity Ctr	\$ 3,569.90	Human Services
Clearwater SWCD	\$ 17,580.00	County Revenue, Tax Forfeited
Davis Drywall Inc	\$ 145,520.00	County Revenue
Department of Employment and Economic	\$ 3,021.13	County Revenue
Department of Human Services SWIFT	\$ 12,812.70	Human Services
Election Systems & Software Inc	\$ 11,427.82	County Revenue
First National Bank	\$ 4,294.30	Taxes & Penalties, County Revenue
Garden Valley Technologies	\$ 13,861.81	Human Services, Road & Bridge, Public Health, HHW, County Revenue, Solid Waste
Glenn's Carpet Service	\$ 6,032.50	County Revenue, Human Services, Road & Bridge
Hetland/Marissa	\$ 10,246.54	NCCHA
Hoffman Philipp & Martell PLLC	\$ 7,950.00	County Revenue, Human Services
Horn/Jason&Christine	\$ 4,490.08	Human Services
I.U.O.E Local 49 Fringe Benefit Fund	\$ 46,950.00	County Revenue
Lake Agassiz Regional Library	\$ 29,437.50	County Revenue
Lakeland Transportation Services LLC	\$ 2,113.20	Human Services
Lakewood Public Health	\$ 18,934.78	NCCHA
Summit Food Service LLC	\$ 14,873.77	County Revenue
Thomason Sanson & Zahn PLLC	\$ 2,020.75	County Revenue
Thomson Reuters - West Publishing Corp	\$ 12,593.60	County Revenue
Treas Ind. School Dist. 162	\$ 405,793.15	School District
Treas Ind. School Dist. 2311	\$ 534,742.52	School District
Verizon Wireless	\$ 3,249.85	County Revenue, Human Services, Tax Forfeited, Public Health, NCCH, Road & Bridge

Listrom's Disposal, Inc	\$ 36,170.89	Human Services, County Revenue, Solid Waste, HHW, Road & Bridge
Marco Technologies LLC	\$ 3,932.03	County Revenue, Human Services, Public Health
Mayer/Anna	\$ 2,831.60	Human Services
MCIT	\$ 5,000.00	County Revenue
McKesson Medical Surgical	\$ 12,797.58	Public Health
Merschman Sales & Services, Inc.	\$ 2,670.00	Solid Waste
Miettinen/Diane & Mike Ashton	\$ 2,289.60	Human Services
MN Department of Finance	\$ 920,023.56	State Fund
Moose Lake RTC	\$ 5,017.50	Human Services
MSOP-MN Sex Offender Program 462	\$ 14,548.50	Human Services
Murray Surveying Inc	\$ 2,065.00	County Revenue
NewEra4k	\$ 2,402.00	NCCHA
Nexus-Kindred Family Healing	\$ 8,938.07	Human Services
Pink's Repair LLC	\$ 2,462.69	Tax Forfeited, County Revenue, Road & Bridge
Polk County Highway Department	\$ 19,069.44	Road & Bridge
Polk County Solid Waste	\$ 2,578.76	Solid Waste
Primadata, LLC	\$ 3,100.00	County Revenue
Prime Health	\$ 82,280.10	County Revenue
Public Utilities Commission	\$ 6,951.38	Tax Forfeited, County Revenue, Human Services, Road & Bridge, Public Health, HHW
Quadient Finance USA, INC	\$ 4,190.62	County Revenue
Regents of the University of MN	\$ 29,689.66	County Revenue
RJ Zavoral & Sons Inc	\$ 3,777,033.03	Road & Bridge
RTVision Inc	\$ 11,175.00	County Revenue
Rural Minnesota Cep Inc	\$ 8,780.01	Human Services
Sanford Health	\$ 3,053.00	Human Services
Sir Lines-A-Lot, LLC	\$ 76,298.49	Road & Bridge
St Joseph's Community Health	\$ 66,448.00	NCCHA
Starkenbug/Abigail	\$ 2,295.90	Human Services
Stellher Human Services, Inc	\$ 29,010.00	Clearwater Collaborative
Visa	\$ 2,346.96	County Revenue
Wellpath LLC	\$ 75,873.16	County Revenue
West Central Reg. Juvenile Detention Ctr.	\$ 29,807.75	Human Services
WEX Bank	\$ 28,766.86	County Revenue, Human Services, Road & Bridge
Ziegler Inc.	\$ 2,290.47	Road & Bridge
There were 192 Vendors paid under 2000 totalling		

**NOTICE
to the Residents of
ITASCA TOWNSHIP**

The Itasca Township Board will be meeting Tuesday, November 18th at 6:00 pm. The meeting will be at the Itasca Township/ Fire Hall.

Tom Elgin, Clerk
Itasca Township

**NOTICE OF
GREENWOOD
TOWNSHIP**

The Greenwood Town board will meet at the town hall, November 19th at 7:00 p.m.

Sheila Horn, Clerk

**I went for a job
interview at USPS. I
said, “Sorry I’m late,
I went to the wrong
address” ... and they
made me regional
manager.**

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WANTED

WANTED Deer Hides: Trade for Gloves at Country Side Grocery south of Gonvick. Or L & M Bulk Foods South of Lengby. Not open on Sundays.

FOR SALE

For Sale: Split & seasoned fire wood (ash) Face cord \$70; delivered \$100; full cord \$200; delivered \$230. Delivery available 25 mile radius of Bagley, \$1.00 a mile extra. Dump delivery 320-249-1380





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