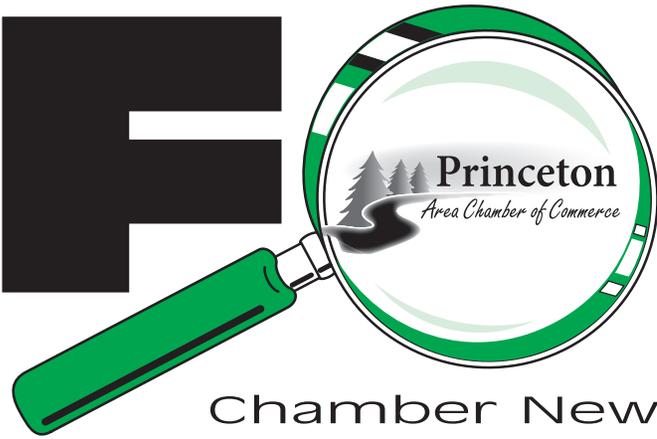


FOCUS

ON PRINCETON

Chamber News and Community Information



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September 2013

**PRINCETON AREA
CHAMBER OF COMMERCE**
705 2nd St. N., Princeton, MN 55371
Phone: (763) 389-1764
Fax: (763) 631-1764
www.princetonmnchamber.org
Email: pacc@sherbtl.net
Monday - Thursday Noon-5:00 p.m.
Friday CLOSED

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**8TH ANNUAL
PRINCETON**

**SATURDAY, SEPTEMBER 28
NOON-4 P.M.
PRINCETON MALL
BETWEEN 1ST ST. & 2ND ST. N**

**Best Chili & Salsa Contests
Best Decorated Chili Booth
Food & Refreshments • Beer Garden
Kids' Games & Entertainment
Crafts Fair • Business Vendor Booths
Food & Fun Activities for All Ages!**

FUN FOR EVERYONE!

**Sponsor the Princeton
FALL CHILI FEST**

Saturday, September 28, 2013, Noon-4 p.m.




CHOOSE a Category, **CHECK** the box, **SEND** in this form

ENTERTAINMENT/\$1000 Business name on all flyers, forms and paper ads. Business name in radio ad; announced throughout the day of event. Name on sponsor banner on the stage. Mentioned in the Chamber website and newsletter. Receive 10 FREE judging tickets.

CHILI PRIZES/\$750 Business name on all flyers, forms and paper ads. Business name announced throughout day of event. Name on sponsor banner in chili booths area. Mentioned in the Chamber website and newsletter. Receive 8 FREE judging tickets.

SALSA SPONSOR/ \$400 Business name on all flyers, forms and paper ads. Business name announced throughout day of event. Name on sponsor banner in Salsa Tent. Mentioned in the Chamber website and newsletter. Receive 5 FREE judging tickets.

FIRE SPONSOR/\$200 Business name announced throughout day of event. Name on sponsor banner. Mentioned in the Chamber website and newsletter. Receive 2 FREE judging tickets.

BEST BOOTH Prize/\$100 Business name announced throughout day of event. Name on sponsor banner. Mentioned in the Chamber website and newsletter. Receive 2 FREE judging tickets.

SCARECROW Prize/\$50 Business name announced throughout day of event. Name on sponsor banner. Mentioned in the Chamber website and newsletter. Receive 2 FREE judging tickets.

GAMES SPONSOR/\$25 Business name announced throughout day of event. Name on sponsor banner. Mentioned in the Chamber website and newsletter. Receive 2 FREE judging tickets.

Company Name _____

Contact Person _____

Phone _____

Sponsorship form and payment due by August 28 to get the maximum advertising available. Submit to Princeton Area Chamber of Commerce (PACC), 705 2nd St. N., Princeton, MN 55371. 763-389-1764 www.princetonmnchamber.org

5 Ways to Save Marketing Dollars on Printing

If you need printing options that you don't have on your desktop printer, you can take your publication to a commercial printer that can reproduce your work on an offset printing press or a high-quality digital printer. Commercial printers can also open up options for printing on special papers (such as vellum or card stock), or for special binding, trimming, and finishing. Since your publication is a direct representation of your business, giving your publication that professional edge is important.

If you need hundreds of copies or even thousands, a commercial printer will be your most economical and efficient way to print your publication. For example: Printing numerous copies from your inkjet printer can cost up to \$.70 a page. Your commercial printer can usually print a color page for under \$.50 (The Print and Web Shop, LLC offers color prints for under \$.30).

Publishing programs like Word, Publisher, InDesign, QuarkX-Press have many features that can make it much easier for commercial printers and copy shops to prepare your publication for the printing process.

Before you create your publication, discuss the following with your printer:

1. Ask whether the printer accepts your file format. Ask about the best way to submit your publication for printing. Most commercial printers accept PostScript files or PDF files, and they can provide instructions on how to create these files from your publication.

2. Tell the printer about your project's printing needs, such as quantity, quality, paper stock, paper size, recommended color model, binding, folding, trimming, budget, file size limitations, and deadlines. Using the printer's preferred stock will save you money, but the menu of stocks available is limitless.

3. Let the printer know whether your publication will include scanned pictures, and if so, whether you will scan them yourself or have a commercial printer or service bureau scan them.

4. Ask whether there will be any pre-press tasks, such as trapping and page imposition.

5. Most importantly ... Ask for any recommendations that can save you money!

The Print and Web Shop is located at 108 6th Ave S in Downtown Princeton (in the old Land O' Lakes Feed and Seed Store). "The Print Shop" has been your local printer for over 30 years. Present owner, Wendy Bursch brings impressive skills in brand management, traditional and web-based marketing and graphic design. The Print Shop is a strong supporter of local art in Princeton as joint tenant with the new vibrant regional art center, Center Minnesota Art Co-op. Feel free to stop by and see what's changed at "The Print Shop".

BRIGHT CHILD-CHILD DEVELOPMENT CENTER

110-6th Avenue North, Princeton

WWW.BRIGHTCHILDCDC.COM

TELEPHONE: 763-389-4576 INFO@BRIGHTCHILDCDC.COM

Children at Bright Child-Child Development Center enjoyed a fun-filled summer. In June, children explored the Children's Museum in Minneapolis which included Dora the Explorer and Diego! In July, the hot weather made our day at the Maple Grove Community Center. Children delved into the indoor maze for a few hours in the morning, then splashed in one of two zero entry pools. "It was one of the best field trips ever," per multiple students! In August, we are going to experience the Mille Lacs County fair by visiting the animals, trying our hand at the 4-H tiny farmer's market, and seeing all the booths lining the fair grounds.

We are high-lighting one of our talented teachers, Latisha Paschall. Latisha has been a teacher with Bright Child for three years, and she does a great job in the infant and toddler rooms. Latisha plans age-appropriate material for her toddlers that follow our weekly themes. The children learn a different number and letter each week, and Latisha incorporates sign language and Spanish into her curriculum. Latisha read books, engages kids with flannel board stories, and models good manners. Toddlers create beautiful art projects so parents can see what their children are learning while in the care of Latisha.

We are proud to have Latisha on our team! We invite you to come and tour our center so you can meet Latisha and the rest of our dedicated staff!

Ruff Start Rescue

We would like to thank the Princeton business owners whose generous donations contributed to the success of our second annual on-line silent auction!

Anytime Fitness; Baking You Happy; BP Gas Station; Coborn's; Coffee Corner; Dairy Queen; Deep Midnight; Dominos; Finish Line; Going Green; K-Bob Cafe; Louise's Basement; Marv's True Value Hardware; Minuteman Press; Minzel Massage & Body Works; Nikki's Salon; Northwoods Animal Hospital; Norwegian Wood Retreat; Ossell's Fine Apparel; Parson Massage Therapy; Partylite; Pizza Barn; Pizza Hut; Pretty in Pink; Princeton Auto Center; Princeton Floral; Princeton Golf Course; Princeton Health & Fitness; Princeton Speedway; Ray's Auto Body; Rejuvenate Spa & Salon; Resource Recovery Center; Rum River Promotions; Spire Credit Union; Steven's Restaurant; Subway; Sylvia Nelson; Taco John's; ThirtyOne.

Introduction to Wellhead Protection

Princeton Public Utilities recently received approval of their Wellhead Protection Plan from the Minnesota Department of Health. The goal of Wellhead Protection is to prevent drinking water from becoming polluted by managing possible sources of contamination in the area which supplies water to the municipal wells. Utility staff worked closely with the Minnesota Department of Health in identifying the recharge area of the municipal wells based on geology of the area, groundwater flow and volume of water pumped. This information resulted in a map being developed that identifies the recharge area of the city wells.

"Wellhead Protection is all about creating awareness about where our drinking water comes from and things landowners and the public can do to help protect our groundwater resources" stated Connie Wangen, Wellhead Protection Manager for Princeton Public Utilities. The Utility will be doing a variety of on-going education and outreach efforts in the community as part of implementing the Wellhead Protection Plan.

One of the goals identified in the Wellhead Protection Plan is to promote land use practices that will help protect the aquifer used by the municipal wells. Utility and local resource staff are working together to help protect the area's water supply and request your support of these efforts. If you would like more information about wellhead protection, please contact Connie or Scott at 763-389-2252.

Christ Our Light
CATHOLIC PARISH

Join us in Princeton:

Sunday,
Sept. 15
10 a.m. - 4 p.m.

FUN FOR ALL: Raffles, Silent Auction,
Giant Inflatables, Kid Games, Bingo, K9
& Audobon Society Demos, Country
Store, Vikings Game on a
BIG Screen & MORE!

X-48001

804 7th Ave. S., Princeton | www.christourlightmn.org

Fall Fest
10 a.m.
OUTDOOR
POLKA
MASS

EVENT
FEATURING:
Live Polka Music by
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Great Food! Beer too!
Free Activities!

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- Brochures
- Flyers and more!

Please call today for
questions and estimates.

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(763) 389-1222

ECM
Publishers, Inc.

After School Flag Football – \$45**Gr. 1-2 - 3:00-4:00 p.m. #F13-692-SE****So. Elementary Soccer Field****Tues. & Thurs., Sept. 10, 12, 17, 19, 24****Gr. 3-4 - 3:15-4:15 p.m. #F13-692-NE****No. Elementary Baseball Field 3****Mon. & Wed., Sept. 9, 11, 16, 18, 23**

Get ready to dash to the end zone with our Flag Football Course. Develop your basic passing, catching, defending, and teamwork skills. Each week we do basic skill-building exercises followed by action-packed games to cement those skills.

After School Junior Lacrosse - \$57**Gr. K-2 - 3:00-4:00 p.m. #F13-412-SE****South Elem. Soccer Field****Tues., Sept. 17, Oct. 1, 8, 15, 22****Gr. 3-5 - 3:15-4:15 p.m. #F13-412-NE****North Elem. Baseball Field 2****Mon., Sept. 23, 30, Oct. 7, 14, 21**

Join this fast-paced, pulse-pounding game today! Emphasis is placed on basic skill development, inclusion, sportsmanship, and teamwork. Students will work on basic skills (passing, catching, stick handling, goal tending, and teamwork each day. We then use engaging and dynamic games to cement students' growth including our unique half-court style game. This is a high-octane class with an inclusive atmosphere. SAFETY IS FIRST! Students will be equipped with a helmet and mask, will use softer lacrosse balls and we implement basic safety rules with every game we play. Please visit our website; www.youthenrichmentleague.com

Vinyasa Flow yoga For Adults 18+ - \$42**South Elem. Room 119 - # F13-673****Tues., Sept. 10 - Oct. 15****6:00 - 7:00 PM**

Sweat, breathe, go with the flow! This fun, flowing class combines postures and sequences from various styles of yoga. With a dynamic flowing sequence of yoga postures linking breath and movement, you'll cultivate awareness while building strength and flexibility to help the mind and nervous system achieve balance. Content and degree of challenge depend on the class level. Beginners are welcome.

Yoga is best practiced with bare feet and on an empty stomach. Avoid eating 1-2 hours beforehand. Wear comfortable clothing to stretch easily. Bring your own yoga mat or borrow a free loaner.

Jr. Explorers: Solar vehicles with GoSolar!

Design and build solar energy vehicles from easy, LEGO-like parts in this exciting class for young tikes. Construct solar-powered motorbikes, helicopters, off-roaders, dragsters, and more. Kids will have a blast running their new gadgets with a remote controller. Let your young one explore the summer sun with GoSolar style!

\$25.00 Supply Fee required on first day, paid to GoSolar.

North Elementary Art Room 500**Gr. K-4 - 3:15-4:15 p.m. #F13-921****Tues., Sept. 17 - Oct. 22**

**Contact Community Education
to register at 763-389-4789**

Princeton September Flare Specials!

Princeton Book & Bible

405 1st St. • 763-389-1499

10% Off**All T-Shirts**

Fun New Arrivals!

Visit us on Facebook or our website
www.princetonbookandbible.com

Rum River Automotive

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**\$10 Off an oil change
or \$50 off of
\$100 or more**

*Limit 1 offer per visit

Princeton Wine & Spirits

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for Bourbon Month**

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(reg. \$10.99)

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Price on all Clearance
Merchandise**

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12535 320 1/2 Ave. NW • 763-634-4100

\$10 Off Service Call**Hierlinger's Shoe Store**

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**15% Off Regular Priced
Merchandise**

Taco John's

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**10% Off Total
Meal Price**

Mon Marché

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**20% Off
One Item for September**

Princeton Area Chamber

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**\$4 OFF the Dunn
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Consultation**

Louise's Basement

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Purchase of \$50
or more**

Introduction to Cub Scouting/Cub Scout Sign Up Night

September 10, 2013, 6:00-8:00 pm

Trinity Crossing, 112 6th Ave N, Princeton, MN 55371

Princeton Cub Scout Pack 116 will be holding a free informational Introduction to Cub Scouting and Cub Scout Sign Up night from 6:00-8:00 pm on Tuesday, September 10th, 2013 at Trinity Crossing. Cub Scouting provides boys in 1st through 5th grades with a unique opportunity to earn awards, develop relationships and provide service to others as they learn new skills alongside their peers in a small group setting (den). Cub Scouting also incorporates team building, sportsmanship, citizenship, community, camp activities and other skills in the larger group setting (pack). Join us as we explain the benefits of Scouting and the activities Pack 116 is involved with in more detail!

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NEW VOLUNTEERS are always needed for many projects!
Stop in to pick up an application.

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763-389-1674
South of Princeton on the frontage road

“someday you will be
old enough to start
reading fairy tales again”

C.S. Lewis



Princeton Book & Bible carries a good selection of books, Bibles, gifts, music, home decor, and church supplies. If they do not have a specific product or book in the store they will be happy to order it for you at no extra charge. Their product line is very diversified in order to supply a variety of options and price selections for you.

♦NEW ♦USED ♦SALE ♦KIDS
♦BIBLES ♦BIBLE-IMPRINTING ♦VIDEOS
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♦CHURCH SUPPLIES ♦HOME DÉCOR
AND MUCH MORE!

New Store Hours

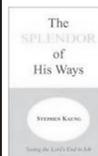
Monday – Friday: 8:00 AM – 6:00 PM
Saturday: 9:00 – 4:00 PM



763-389-1499
info@princetonbookandbible.com

Upcoming Events...

Sept. 3 - **Coffee for sale!** – Coffee Corner will be providing coffee to sell at Princeton Book & Bible. Enjoy a fresh cup of coffee while browsing for your favorite book



Sept. 12 – 8:00 AM Book Club Starts!

“The Splendor of His Ways” by Stephen Kaung. We will meet twice a month till November 21 following Job through his crisis until it is finally terminated when God appears to him.

**Sundaes on
Sunday!**

**September 8
2:30 p.m.**

**Caley House Assisted Living
104 South 8th Avenue,
Princeton**

All family members and community friends are invited to celebrate National Assisted Living week with us!

**Flavors – toppings &
laughter galore!**

Kedron Chapter 120 Order of the Eastern Star will be having its annual
**Back-to-School Salad
Bar Luncheon**

Wednesday, September 4th
11 a.m.-1 p.m.

All You Can Eat for \$6.

We encourage you to stop by the Masonic Hall, 101 N. 6th Ave., Princeton!

8th Annual Fall Chili Fest

Chili and Salsa Tasting/Judging \$5 or \$3 with Food Item for Pantry

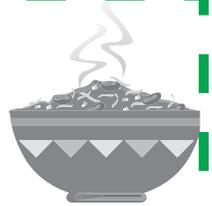
Princeton Mall, Rum River Drive between 1st St. & 2nd St. North



Princeton's 8th Annual Fall Chili Fest Entry Application

Saturday, September 28, 2013 • Noon-4 p.m. • Princeton Mall

Voting ends at 3 p.m. All votes must be in by 3:15 p.m. If you run out of chili or salsa, you run out of votes!



Contact Person _____

Team Name and/or sponsor _____

Mailing Address _____

Phone _____

Cell Phone _____

Check One: (Mild) 1 _____ 2 _____ 3 _____ 4 _____ 5 _____ (Hottest)

List all chili ingredients: _____

NO REFUNDS. Event will take place rain or shine. Each entry will have a 10'x10" space for their booth. One team per space. Each team must supply their own canopy, if they choose to have one. Canopy recommended. Tables and chairs will be provided. Limited electricity is available on a first come first serve basis. Propane stoves are recommended. Chamber reserves right to cancel event if not enough entries are received for this event. A packet with agenda, rules and set-up schedules will be mailed 7-10 days prior to the event. Deposits returned if all requirements are met for minimum gallons, booth is left up until the end of event and all respective garbage and signage is disposed of properly.

- You must indicate if chili and salsa are considered to be hot or mild.
- No peanuts or peanut oil can be used. • No pasta in chili. Beans are acceptable.
- Chili must be served hot. • Chili tasting cups will be provided.
- Chili/Salsa must be served in fresh cups. Cups & spoons will be provided at each table.
- Chili must be served with gloves on (gloves will be provided).
- All judges MUST be event stamped on their hand. Samples can only be served to judges.
- All salsa entries will be located at the respective entrant's booth for judging. Chips & cups will be provided.
- Need to keep area clean. • No aerosols around cooking area.
- You can prepare your chili at the event or you can prepare it ahead of time.
- You can set up your chili booth any time after 8:30 a.m. Contact the chamber if you need more time.
- Chili and salsa must be ready to serve by 11:45 a.m. and break down must be done between 4:00-5:00 p.m. (Must be done by 5:00 p.m. to receive deposit).
- Contestants are responsible for cleaning up of their own area.
- Princeton Chamber of Commerce is not responsible for lost or stolen items.
- Do not leave your booth unattended.

CHILI/SALSA REGISTRATION FEES

Chili Entries (minimum 10 gallons)	\$
\$50 refundable deposit (per guidelines - use separate check)	\$
Salsa Entries (minimum 2.5 gallons)	
\$50 refundable deposit (per guidelines - use separate check)	\$
<i>plus</i>	
\$20 entry fee	\$
Electricity Fee	
Do you need Electricity?	YES NO
Electricity Fee (\$20)	\$
Total Enclosed	\$
For office use:	
Date received:	\$50 Deposit Check #
Payment Check #	Amount:

*Deposit refundable provided guidelines are followed

WANT TO BE A SPONSOR, VENDOR OR CRAFTER?

E-mail the Chamber for registration forms pacc@sherbte.net

The Splash Park will close for the season on 9/2/13 – It has been a GREAT summer!!

We would like to thank the Sponsors of the Special Event Days for the 2013 Season: Northwood's Animal Hospital; Princeton Jaycee's; Barrington Oaks Pet Hospital; Princeton Used Clothing Center; and the Princeton Ambassador Program.

We had a ton of fun and hope you did too! For Information on how you can sponsor a "Day at the Splash Park" or for private party information, to book a party for next season or any questions, concerns or comments - please contact us at splashpark@princetonmn.org

We look forward to seeing you next Season!

Thanks for the last 10 years! Here's looking at the next 10 years!

**Princeton Splash Park Staff,
Lee Ann, Austin, Ashley, Linda and Shane**

Thrivent Financial members vote in favor of extending common bond to Christians

Record number of members vote; Changes will be gradual

Thrivent Financial announced today that its membership approved an extension of its common bond, which will allow the 111-year fraternal benefit society to serve all Christians. Seventy-two percent of Thrivent members who cast their votes during the March 1 – April 30 timeframe voted in favor of revising the organization's articles of incorporation. Nearly 425,000 members participated in this historic vote – more than double the turnout of other typical membership votes at Thrivent.

"Thank you to the many members who participated in this process, demonstrated their role as member-owners and had a voice in the decision," said Brad Hewitt, president and CEO of Thrivent. "This vote will allow us to strengthen our mission of helping more Christians be wise with money and live generously. Working together, we'll be able to serve more people, meet more needs and strengthen more Christian communities."

Hewitt continued: "One of the unique aspects of Thrivent is that our benefit members are our owners so they get to make these important decisions. We are certainly excited about the possibilities of serving all Christians. However, we are looking at this from a long-term perspective and changes will be gradual. Over the short and the long-term, one thing remains the same though: our commitment to serving Lutherans and strengthening the Lutheran community remains as strong as ever. We value our Lutheran members and our heritage and that will never change even as we move forward in a new chapter for the organization."

In May 2012, the Thrivent Financial Board unanimously voted in favor of amending the Articles of Incorporation to extend the common bond and for submitting the proposed amendment to a benefit member vote for approval. Benefit members voted between March 1 and April 30. The vote was conducted by and certified by Election America, a third-party election services company.

Thrivent Financial is represented in the local area by Doug Halvorson and Chris Ehlen. They are located at 1004 5th St SE in Milaca, MN next to the Dairy Queen and can be reached at (320) 983-6647 or (320) 983-6685.

About Thrivent Financial

Thrivent Financial is a faith-based, Fortune 500 financial services membership organization helping its nearly 2.5 million members to be wise with money and to live generous lives. Thrivent Financial and its affiliates offer a broad range of financial products and services. As a not-for-profit organization, Thrivent Financial joins with its members to create and support national outreach programs and activities that help congregations, schools, charitable organizations and individuals in need. For more information, visit Thrivent.com. Also, you can find us on facebook and Twitter.

Insurance products issued or offered by Thrivent Financial, Appleton, WI. Not all products are available in all states. Securities and investment advisory services are offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415, 800-847-4836, a FINRA and SIPC member and a wholly owned subsidiary of Thrivent Financial. Thrivent Financial representatives are registered representatives of Thrivent Investment Management Inc. They are also licensed insurance agents/producers of Thrivent Financial.

Wild Edible Mushroom Workshop

Sunday, September 29, 2013

11:00 a.m. - 5:00 p.m.

Presented by Nick & Sarah Jordan

at Norwegian Wood Retreat, LLC

30440 Highway 169

Princeton, MN 55371

Cost \$40 per person

This workshop is designed to help people develop the skills and confidence to begin collecting, identifying, and safely eating wild edible mushrooms. Activities will include a photo presentation of edible Midwest mushrooms, practice identification with fresh specimens, a mushroom foray in the woodland, cooking and sampling wild mushroom pizzas! Edibility guidelines, cautions and other pointers will be provided for each group of mushrooms, with emphasis on the most common, delicious, and readily identifiable species found in the Midwest. Dozens of species of edible/inedible/poisonous mushrooms will be on display!

Bring a bag lunch, camera, notebook, mosquito-proof clothing, basket, and any mushrooms you found and are curious about, or just want to share! The more mushrooms, the merrier! Suggested field guide: North American Mushrooms: A Field Guide to Edible and



Inedible Fungi by Miller & Miller 2006.

About the instructors: Sarah Foltz Jordan is a conservation biologist at the Xerces Society working to help protect rare insect species and their habitats. She spends her free time documenting, identifying and enjoying fungi. Nick Jordan believes that fungi are our allies and that their role on this planet is powerful and often underestimated. During the summer, he and Sarah grow and market vegetables, fruit, and of course, mushrooms, on their small organic farm in Princeton, MN. For more information visit the instructors' Edible Mushroom website: www.mycomag-net.com

To register, email deb@norwegianwoodretreat.com or call Deb at 651-335-3449. Due to limited space pre-registration is required. Payment is accepted by check and PayPal. For directions to Norwegian Wood Retreat, go to www.norwegianwoodretreat.com and click on the Google Maps link.



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What is a quitclaim deed? Common questions and misconceptions about quitclaim deeds.

There are many common questions and misconceptions about quitclaim deeds. Many people mistakenly refer to a quitclaim as a "quick claim" deed. No matter how you say it, it is important to first understand what exactly a quitclaim deed is, what it does and who the parties are to a quitclaim deed.

The parties to a quitclaim deed include a grantor and a grantee. A grantor is the one who conveys title to real property. A grantee is the one who receives title to real property.

What is a quitclaim deed and what does it do?

A quitclaim deed only transfers the interest a grantor actually possesses in the real property to the grantee. A quitclaim deed contains no warranties of title from the grantor to grantee. This means that if a grantor does not own the property and provides the grantee a quitclaim deed to transfer the title to a parcel of real estate, the grantee receives nothing and has no legal action based upon the representations and warranties contained in the quitclaim deed against the grantor.

What are some common misconceptions about quitclaim deeds?

Based upon the mistaken reference to a quitclaim deed as a "quick claim" deed, it is believed that a quitclaim deed is a fast and easy way to transfer title to property. In truth, it takes about the same amount of time to prepare a quitclaim deed as it does to prepare a warranty deed.

In addition, whether the grantee receives a quitclaim deed or a warranty deed, the title to the property is transferred upon delivery of the

deed from the grantor to the grantee. It is extremely important that the grantee records the deed in the county recorder's office or the registrar of titles office as soon as possible. Failure to timely record the deed, whether it is a quitclaim deed or a warranty deed may adversely affect the grantee's ownership interest in the real estate.

Another misconception is that a grantee is unable to obtain title insurance if they receive title to the property by a quitclaim deed. To determine whether title to a property is insurable, a title company will prepare a title commitment based upon a search of the county's real estate records detailing any defects, liens and encumbrances that may exist against the title to a parcel of property. The existence and extent of any such defects, liens and encumbrances determines the insurability of the title to the real estate, not the type of deed a grantee receives. Any time a grantee is purchasing real estate, the grantee should obtain an owner's policy of title insurance to protect their ownership interest.

It is also a common belief that by providing a quitclaim deed to a grantee, the grantor is released from their previous financial obligations and responsibilities under a mortgage. This is simply not correct. Often this situation occurs when a couple divorces and one spouse conveys their interest to the other spouse by a quitclaim deed on a property that remains subject to a mortgage. The spouse conveying their interest is not released from the obligations of the mortgage. The spouse acting as

the grantor remains personally responsible for the mortgage obligation despite no longer having any interest in the property. In order to be released from the obligations of the mortgage the spouse receiving the property as grantee must refinance the property or the spouse acting as grantor must obtain a release directly from the mortgage company.

When do you use a quitclaim deed?

Most commonly quitclaim deeds are used as a cost effective fix to correct boundary line problems and title defects. Quitclaim deeds are also used to convey a grantor's interest in real estate to a grantee when the grantor and grantee were, prior to the conveyance, co-title owners in the property. Examples include creating a joint tenancy title arrangement between the property owners as well as terminating a former spouse's interest in the property after a divorce.

No matter the type of deed a grantee receives to transfer title to property, a grantee should employ an attorney or title company to insure that (1) the proper deed is being used; (2) the deed is drafted properly; (3) the title to the real estate is clear from any defects, encumbrances and liens; and (4) the deed is being properly recorded.

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Princeton, MN 55371
763.389.0178

Please be advised that this article is presented with the understanding that legal advice is not being offered or given. Any answer to a legal question should be obtained from a licensed attorney.

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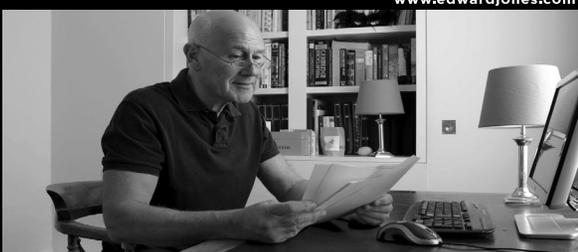
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National Assisted Living Week

SEPTEMBER 8-13

Sterling Pointe Senior Living invites you to participate in events and activities that show our seniors how much you care and value them as members of our community.

- Sun., Sept. 8 - Grandparent's Day Celebration
 - Mon., Sept. 9 - Staff Recognition Tea
 - Tues., Sept. 10 - Denny Smith "Personal Positivity"
 - Wed., Sept. 11 - Opening of the SP Art Gallery & Mne Art demonstrations
 - Thurs., Sept. 12 - Recognition party for veterans and civil servants and a special flag folding program
 - Friday, September 13 - Polka and Pork Chops at the Pointe! The Chmielewski Band will play your favorite polka and chops will be cooking on the grill.
- Call or stop by Sterling Pointe Senior Living for details - 763-389-8655



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**Registration &
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11:30 a.m.-Noon

**LUNCHEON at
Noon**

TOPICS:

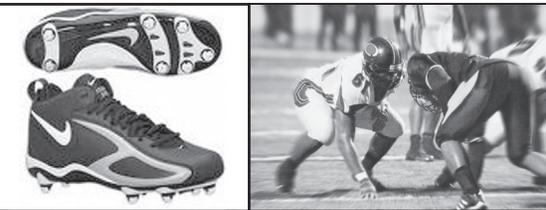
Mobile Website Update
Identity Theft

PLEASE RSVP
by Noon September 5
763-389-1764
pacc@sherbtl.net

SEPTEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 HAPPY LABOR DAY PACC Office Closed	3 First day of School	4	5 Free BBQ at Rum River Auto 11:30-12:30	6	7
8	9	10 PAVC Mtg. 8 a.m. @ K-Bob Chamber Luncheon 12-1 Ribbon Cutting 1 pm	11 FOCUS deadline to PACC	12	13	14
15	16	17	18	19 Free BBQ at Rum River Auto 11:30-12:30	20	21
22	23	24 PAVC Mtg 8 a.m. @ K-Bob	25	26	27	28
29	30					

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