

## OUR VIEW

Enjoy the trails  
and respect others

Cloquet has an excellent system of recreational trails that are, for the most part, maintained by a handful of dedicated volunteers and one very dedicated and highly qualified part-time groomer hired by the city.

That's why it's sad to see thoughtless abuse of the trails by other, equally enthusiastic sports lovers, who often don't even realize the damage they are causing.

The city's Pine Valley park is the area of greatest concern and potential conflict, as it is an increasingly popular destination for all kinds of people who want to enjoy the great outdoors without leaving town.

The 5.5 kilometers of cross-country ski trails in Pine Valley are groomed by Ben Croft — a part-time employee and longtime ski coach hired by the city — for use by all Nordic skiers. The woodland park is the hub of the Lumberjacks Nordic ski teams and one of only two parks in northern Minnesota with active ski jumping, another sport that takes meticulous grooming. Hours of work by many can be destroyed in seconds by a person using a snowboard on the jumping hill.

Thus, it's hugely important in winter that other winter sports enthusiasts — snowshoers, hikers, walkers, snowboarders, and fat bikers — use the trails and areas that are set aside for their uses, in this case the mountain bike trails and the former tubing hill at Pine Valley.

Additionally, we encourage non-skiers at Pine Valley and elsewhere to respect the amount of work that goes into maintaining trails for skiers. Please, look both ways before crossing the ski trails. Try to not damage the tracks and be aware that some uses, like fat tire bikes, can really damage a ski trail. Damaged trails aren't just an annoyance: a skier can get hurt if they encounter a damaged trail while speeding along.

While the Pine Valley ski trails are solely for skiers in the winter, there are many multi-use trails in and around Cloquet and Carlton County. The nearby Spring Lake trail is groomed for skiers, but open to other users (as long as they don't step in or ride through the ski tracks). There are wonderful trails along the St. Louis River, starting at the Chamber parking lot or Spafford Park, and the Cloquet Forestry Center is also open to walkers, snowshoers and skiers who like to break their own path. Other users are welcome on all these trails. Just remember you won't be the only one out there. Leash your dogs and pick up after them. And if you are walking, hiking, or snowshoeing, please be aware of skiers coming up behind you. Likewise, we urge skiers to be aware that others may be using the trails and they should be cautious.

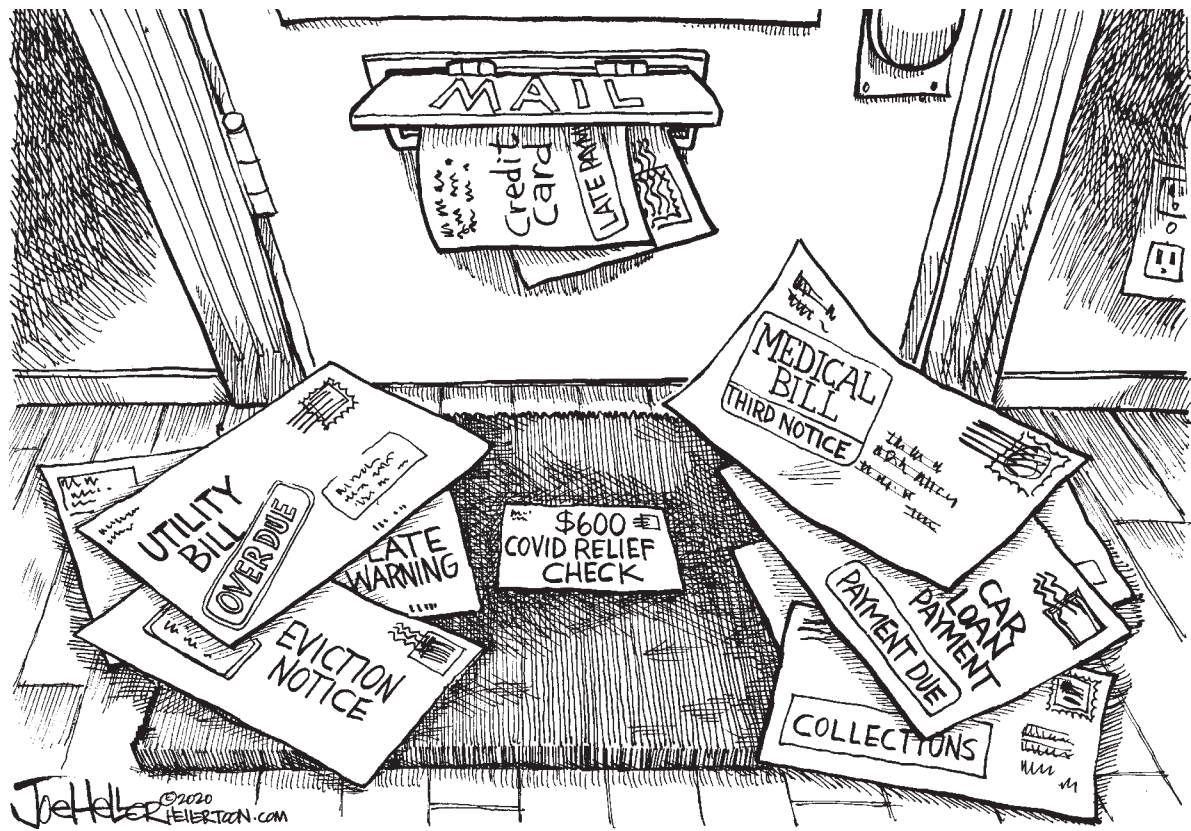
With mutual respect and some common courtesies, everyone who wants to take advantage of the beautiful outdoor opportunities we have in our community can do so safely. It just might mean you have to broaden your horizons by exploring new places, and that's a good thing.

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Evictions, foreclosures  
will come under microscope

Soon, the restrictions on evictions will end, and I expect to see an onslaught of evictions crowding the courts. I have several landlord clients for whom I handle their evictions, and I also volunteer to represent tenants in eviction cases from time to time.

The moratorium is part of some national sympathy toward renters during the whole Covid crisis. The National Centers for Disease Control and Prevention (CDC), issued an order temporarily halting evictions to help slow the spread of the coronavirus. The restriction has scientific merit, which is why the CDC issued the order. But, of course, the political fallout has been incredible. How can some federal agency decide that landlords are not allowed to evict tenants?

The legalities are fascinating, as the government has an interest in promoting the health of its citizens and forcing people to move during a pandemic has serious health implications. After all, the CDC wants the virus to die out, which will happen if we can stop it from spreading.

Logically, if you can't be evicted for nonpayment of rent, don't you think some people will simply stop paying rent? Some will. The CDC order says that rent is still owed, but if you're going to get evicted for not paying a month's rent, you might as well stop paying and get evicted nine months later for not paying nine months' worth of rent. And renters are doing just that.

In Minnesota, the governor's

executive orders have applied a moratorium on evictions, with some exceptions where the tenant is damaging property or harming people. Similar to the CDC order, rent continues to accrue, which means a landlord can sue you later for all the rent you owe.

Many renters have limited financial resources, so a judgment against them often goes uncollected. No wonder so many landlords are irritated with Gov. Walz. He's trying to slow the spread of the virus. Landlords are trying to make a buck. It's a health vs. rights issue I've seen so many times in the past few decades,

like smoking bans. It's difficult to reconcile the two arguments.

Foreclosures are another problem. I've noticed an uptick although I can't confirm it. A foreclosure is the process of a bank taking your house back because you didn't make the monthly payments.

Minnesota has a couple of ways to foreclose on a house. Most (nearly all) foreclosures are "by advertisement," which is a quick and easy way to foreclose. Notice is served on the homeowner and published in a legal newspaper like the Pine Knot News for six weeks, and the property is then sold at a sheriff's sale. But the homeowner is given six months to buy it back. If a bank forecloses by advertisement, they are not allowed to sue the homeowner for any shortage between the loan amount and the amount they get when they sell the house.

That's a pretty generous perk. With a car loan, a bank that

repossesses a car and sells it can sue the car owner for any difference in the sale revenue versus the amount owed. Banks can't do that if they foreclose by advertisement. Once the bank buys back the house at the sheriff's sale, it's over. They can't sue you for the mortgage balance.

Even after the sheriff's sale, state law gives you the right to redeem the property within six months by paying the loan balance plus whatever payments are due. Often, a homeowner who is going through foreclosure will try to sell the house or will stay in the house for the six-month redemption period. It's a fascinating combination of capitalism and consumer's rights. There are some unscrupulous bankers as well as some manipulating homeowners, but overall the system works pretty well.

Banks have another option in a foreclosure "by action." That means filing a lawsuit to get the house back, and, in that case, the bank can sue the homeowner for a deficiency. Banks don't foreclose by action very often because it's expensive and time-consuming.

Expect to see a lot more evictions and foreclosures as the pandemic moves into the next stages. It won't be pretty.

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HARRY'S  
GANG



Pete  
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