

# Scams are rampant; here's what to watch for

by ALEXANDRA RETTER

The customer arrived with a soft envelope that had to get to its destination the next day. It would cost over \$100 to ship. Julie Pendleton's heart rate quickened. Pendleton, the owner of La Boutique, suspected the customer might be a target of a scam she has intercepted all too often lately: older people being told a grandchild is in jail or was in an accident and needs money sent as soon as possible. At Pendleton's suggestion, the customer called their daughter and learned their granddaughter was just fine, thankfully. Pendleton then returned the customer's envelope containing \$6,000.

Whenever a customer is a target of this scam, "We're just mad and sad for the customer. Someone is trying to take advantage," Pendleton said.

This common scam is one of many citizens should be on the lookout for, local law enforcement officials said.

The Winona Police Department (WPD) often receives reports of community members getting pop-up messages on their computers claiming there is a problem

and they need to log in to have it repaired, Deputy Chief Eric Engrav said. When they provide their passwords, scammers can access private information, such as banking information. There are also many reports of citizens receiving calls claiming they are under investigation by the IRS and they need to buy gift cards, Engrav said. Winona County Sheriff's Office (WCSO) Chief Deputy Jeff Mueller said the WCSO has received reports of community members getting calls claiming the IRS owes them payment and they need to provide banking account information.

Another frequent fraud involves scammers claiming citizens have won a prize or there has been a mistake with their bank account, Mueller said. A scammer then claims they want to send the victim money, but the victim has to send them money first.

At the Winona Friendship Center, Senior Citizens Advocate Lori Paulson said she frequently gets calls from clients about scammers asking for their Medicare card number.

There are a multitude of scams, but there

are also plenty of ways to identify and avoid them, Engrav, Mueller and Paulson said.

Engrav and Paulson said the IRS will not cold call; rather, it will send a letter in the mail. The same goes for Medicare and Social Security, Paulson said.

It's okay to let a call go to voicemail if you don't recognize the number or hang up on a call if it seems suspicious, Engrav, Mueller and Paulson said. For example, if a call comes from a bank, supposedly, hang up and call the bank to confirm, Mueller said. "Because if it's legitimate, you might have to spend a little time on the phone ... [but] you will get to what they were calling you about," he said.

Scammers can call from numbers with local area codes, so be cautious with calls, even if they seem to come from nearby places, Engrav and Paulson said. With technology allowing scammers to call, text and email under different identities and generate contact information from outside the U.S., it is hard to determine scams' origins and investigate them, Engrav and Mueller said.

Contacting law enforcement officers after hanging up on a suspicious call to see if it's a common scam is always an option, as well, Engrav said.

Engrav also encouraged community members to take a moment to breathe and think when something seems too good to be true. For instance, if a check for \$4,000 is received in the mail from unknown people, along with a claim that \$1,000 of it can be kept if \$3,000 is sent to a given address, he advised, "Think, 'Why would I be the recipient of this type of request?'"

"Do your due diligence. Make phone calls to us if you're not sure. Don't respond to things that don't seem credible," Engrav said.

Community members can also keep their identifying information as private as possible, Mueller said, and change their passwords often, Engrav said.

Unfortunately, some scams may not be recognized immediately. If defrauded, contact local law enforcement officers and financial institutions to freeze banking accounts, Engrav and Mueller said.

Education@winonapost.com

## legals

**First Publication Date**  
**Wednesday,**  
**August 4, 2021**  
**ORDINANCE 4156**  
**AN ORDINANCE**  
**AMENDING**  
**WINONA CITY CODE,**  
**CHAPTER 61 – TRAFFIC,**  
**SCHEDULE C**

THE CITY OF WINONA DOES ORDAIN (new material is underlined; deleted material is lined out; sections which are not proposed to be amended are omitted; sections which are only proposed to be re-numbered are only set forth below as to their number and title):

**SECTION 1.** That Schedule C of Winona City Code, Chapter 61 – Traffic, Section 61.43, Through Highways and Stop Intersections, be amended as follows:

**THROUGH HIGHWAYS**  
The following streets in the City are hereby declared through highways:

**Third Street, from Gould Street to Lee Street**  
**SECTION 2.** That Schedule C of Winona City Code, Chapter 61 – Traffic, Section 61.43, Through Highways and Stop Intersections, be amended as follows:

**STOP INTERSECTIONS**  
Right of Way Street Traffic Traveling on Street Listed Below Shall Stop

**Third Street** **Bierce Street,**  
**Third Street** **Hilbert Street.**

**SECTION 3.** That this ordinance shall take effect upon its passage and publication.

Passed by the City Council of the City of Winona, Minnesota, this 2nd day of August, 2021.  
Scott Sherman, Mayor  
Attested By:  
Monica Hennessy Mohan, City Clerk

**First Publication Date**  
**Wednesday,**  
**August 4, 2021**  
**Public Notice**

**Route Changes for the Winona Transit Service**  
The Winona Transit Service will be implementing route and schedule changes on Tuesday, September 7, 2021. Two routes would run from the west end to the east end, in opposite directions, and will meet at downtown bus hub at 3rd & Center. A third route would run on the east end of the city, and the fourth would run in Goodview and the west end of Winona. Two additional transfer points will be added – one near Maplewood Town Homes, and the other one on Menard Road in the east end shopping area. Each cross-town route will stop at all 3 transfer stops.

The days and hours of service for the routes will remain the same. (Monday through Friday, 6 a.m. – 6 p.m., and Saturday, 9 a.m. – 5 p.m.) Evening service is available on the Dial A Ride Service on Monday through Friday until 9:00 p.m. Call the Winona Transit dispatch at 454-6666 for more information or to schedule a ride.

A map showing the new routes schedule is available online at [www.cityofwinona.com](http://www.cityofwinona.com) as well as at the City Clerk's Office. For further information, contact the Winona City Clerk's office at 457-8200.

Dated: August 2, 2021  
Monica Hennessy Mohan, City Clerk

**First Publication Date**  
**Wednesday,**  
**August 4, 2021**  
**Statement of Purpose and Effect of Proposed Ordinance**

**NOTICE:** An ordinance has been introduced for passage before the City Council of the City of Winona, Minnesota, the purpose and effect of which is to designate a No Parking Loading and Unloading

Zone area on the northerly side of Wabasha Street from the east line of Gould Street to a point 99 feet easterly thereof, and from 154 feet east of the east line of Gould Street to the west line of Vila Street.

Dated: August 2, 2021  
Monica Hennessy Mohan, City Clerk

**First Publication Date**  
**Wednesday,**  
**August 4, 2021**  
**Statement of Purpose and Effect of Proposed Ordinance**

**NOTICE:** An ordinance has been introduced for passage before the City Council of the City of Winona, Minnesota, the purpose and effect of which is to designate a No Parking

Zone area on the northerly side of Second Street from a point 25 feet east of the east line of Johnson Street to a point

40 feet easterly thereof. Dated: August 2, 2021  
Monica Hennessy Mohan, City Clerk

**First Publication Date**  
**Wednesday,**  
**August 4, 2021**  
**Statement of Purpose and Effect of Proposed Ordinance**

**NOTICE:** An ordinance has been introduced for passage before the City Council of the City of Winona, Minnesota, the purpose and effect of which is to designate new no parking, bus zones for the new transit bus routes, and to remove those bus stops that are no longer needed.

Dated: August 2, 2021  
Monica Hennessy Mohan, City Clerk

**First Publication Date**  
**Wednesday,**  
**August 4, 2021**  
**Statement of Purpose and Effect of Proposed Ordinance**

**NOTICE:** An ordinance has been introduced for passage before the City Council of the City of Winona, Minnesota, the purpose and effect of which is to designate a handicapped parking stall on the southerly side of Wabasha Street from a point 156 feet east of the east line of Vila Street to a point 31 feet easterly thereof.

Dated: August 2, 2021  
Monica Hennessy Mohan, City Clerk

**First Publication Date**  
**Wednesday,**  
**August 4, 2021**  
**Statement of Purpose and Effect of Proposed Ordinance**

**NOTICE:** An ordinance has been introduced for passage before the City Council of the City of Winona, Minnesota, the purpose and effect of which is to designate a 20 Minute parking stall on the northerly side of Wabasha Street from a point 99 feet east of the east line of Gould Street to a point 20 feet easterly thereof.

Dated: August 2, 2021  
Monica Hennessy Mohan, City Clerk

**First Publication Date**  
**Wednesday,**  
**August 4, 2021**  
**ORDINANCE 4157**  
**AN ORDINANCE**  
**AMENDING**  
**WINONA CITY CODE,**  
**CHAPTER 61 – TRAFFIC,**  
**SCHEDULE A**

THE CITY OF WINONA DOES ORDAIN (new material is underlined; deleted material is lined out; sections which are not proposed to be amended are omitted; sections which are only proposed to be re-numbered are only set forth below as to their number and title):

**SECTION 1.** That Schedule A of Winona City Code, Chapter 61 – Traffic, Section 61.26 (f), Handicapped Parking Areas, be amended as follows:

**HANDICAPPED PARKING ZONES**  
The following portions of streets and lots are hereby designated as handicapped parking areas when identified by the posting of signs incorporating the international symbol of access in white on blue and indicating that the parking space is reserved for the handicapped with vehicle displaying the required certificate, license plates, or insignia:

**Cal Fremling Parkway, the two most easterly parking spaces and the two most westerly parking spaces on Cal Fremling Parkway signed and/or marked as handicapped parking spaces.**

**SECTION 2.** That this ordinance shall take effect upon its passage and publication.

Passed by the City Council of the City of Winona, Minnesota, this 2nd day of August, 2021.  
Scott Sherman, Mayor  
Attested By:  
Monica Hennessy Mohan, City Clerk

**First Publication Date**  
**Wednesday,**  
**August 4, 2021**  
**Statement of Purpose and Effect of Proposed Ordinance**

**NOTICE:** An ordinance has been introduced for passage before the City Council of the City of Winona, Minnesota, the purpose and effect of which is to designate a No Parking

Zone area on the southerly side of Wabasha Street from the east line of Vila Street to a point 124 feet easterly thereof.

Dated: August 2, 2021  
Monica Hennessy Mohan, City Clerk

**First Publication Date**  
**Wednesday,**  
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**Statement of Purpose and Effect of Proposed Ordinance**

**NOTICE:** An ordinance has been introduced for passage before the City Council of the City of Winona, Minnesota, the purpose and effect of which is to designate a No Parking

Zone area on the northerly side of Second Street from a point 25 feet east of the east line of Johnson Street to a point

40 feet easterly thereof. Dated: August 2, 2021  
Monica Hennessy Mohan, City Clerk

**First Publication Date**  
**Wednesday,**  
**August 4, 2021**  
**CITY OF WINONA BOARD OF ADJUSTMENT NOTICE OF HEARING PLEASE TAKE NOTICE:**

The following applications have been made for variations from the requirements of the Winona City Code, as listed below:

(1) Charles Heins – City Code Section 43.02.23 Table 43-3

which requires a minimum lot size of 8,000 square feet for a duplex in a R-2 zoning district. Applicant wishes to establish a duplex on a 7,575 square foot lot. Property is described as R-2 Zoning, Sect-27, Twp-107, Range-007, TAYLOR'S ADDITION, Lot-011, Block-004, W ½ LOTS 10&11 BLK 4, or at 526 West Bellevue Street.

Notice is sent to the applicants and to the owners of the property affected by the application. A hearing on these petitions will be given in the Council Chambers, 3rd Floor, City Hall, Winona, Minnesota at **5:00 p.m. on August 18, 2021** at which time interested persons may appear either in person, in writing, or by agent, and present any reasons which they may have to the granting or denying of these petitions. Written comments will be accepted prior to the public hearing in person or by dropping off at City Hall, 2nd Floor, Community Development, mailing to 207 Lafayette Street, or by sending via email to: Chad Sommer, Building Official at [csommer@ci.winona.mn.us](mailto:csommer@ci.winona.mn.us) or Carlos Espinosa, City Planner at [cespinosa@ci.winona.mn.us](mailto:cespinosa@ci.winona.mn.us) by 4:00 p.m. Friday, August 13, 2021. Any questions regarding the petitioner's request can be directed to the Community Development Department, Inspections Division at 457-8231.

**APPLICANTS ARE REQUESTED TO PREPARE THEIR CASE IN DETAIL AND PRESENT ALL EVIDENCE RELATING TO THIS PETITION AT THE TIME OF THE SCHEDULED HEARING.**

Chris Sanchez, Chairman  
Board of Adjustment

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(1) Charles Heins – City Code Section 43.02.23 Table 43-3

(25), TOWNSHIP ONE HUNDRED SIX (106) NORTH, OF RANGE SEVEN (7), WEST OF THE FIFTH PRINCIPAL MERIDIAN.

COUNTY IN WHICH PROPERTY IS LOCATED: Winona

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$128,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$110,978.69

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgage complied with all notice requirements as required by statute; That no action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage, or any part thereof;

PURSUANT to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: April 2, 2020 at 10:00 AM

PLACE OF SALE: Sheriff's Office, Lobby of Law Enforcement Center, 3rd and Washington Street, Winona, MN 55987

to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' fees allowed by law subject to redemption within six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.

TIME AND DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, single-family dwelling, unless otherwise provided by law, the date on or before which the mortgagor(s) must vacate the property if the mortgage is not reinstated under section 580.30 or the property is not redeemed under section 580.23 is 11:59 p.m. on October 2, 2020 unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE:

None

"THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S 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."

Dated: January 28, 2020  
Merchants Bank, National Association Mortgagee/Assignee of Mortgage

USSET, WEINGARDEN AND LIEBO, P.L.L.P. Attorneys for Mortgagee/Assignee of Mortgage

4500 Park Glen Road #300 Minneapolis, MN 55416 (952) 925-6888 94 - 20-001537 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

**NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE**

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until January 28, 2021 at 10:00 AM at the Sheriff's Office, Lobby of Law Enforcement Center, 3rd and Washington Street, Winona, MN 55987, in said county and state.

Dated: October 6, 2020.  
Merchants Bank, National Association Mortgagee/Assignee of Mortgage

USSET, WEINGARDEN AND LIEBO, P.L.L.P. Attorneys for Mortgagee/Assignee of Mortgage

4500 Park Glen Road #300 Minneapolis, MN 55416 (952) 925-6888 94 - 20-001537 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

**NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE**

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until

March 4, 2021 at 10:00 AM at the Sheriff's Office, Lobby of Law Enforcement Center, 3rd and Washington Street, Winona, MN 55987, in said county and state.

Dated: February 2, 2021.  
Merchants Bank, National Association Mortgagee/Assignee of Mortgage

USSET, WEINGARDEN AND LIEBO, P.L.L.P. Attorneys for Mortgagee/Assignee of Mortgage

4500 Park Glen Road #300 Minneapolis, MN 55416 (952) 925-6888 94 - 20-001537 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

**NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE**

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until

March 4, 2021 at 10:00 AM at the Sheriff's Office, Lobby of Law Enforcement Center, 3rd and Washington Street, Winona, MN 55987, in said county and state.

Dated: February 2, 2021.  
Merchants Bank, National Association Mortgagee/Assignee of Mortgage

USSET, WEINGARDEN AND LIEBO, P.L.L.P. Attorneys for Mortgagee/Assignee of Mortgage

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until June 18, 2020 at 10:00 AM at the Sheriff's Office, Lobby of Law Enforcement Center, 3rd and Washington Street, Winona, MN 55987, in said county and state.

Dated: April 1, 2020.  
Merchants Bank, National Association Mortgagee/Assignee of Mortgage

USSET, WEINGARDEN AND LIEBO, P.L.L.P. Attorneys for Mortgagee/Assignee of Mortgage

4500 Park Glen Road #300 Minneapolis, MN 55416 (952) 925-6888 94 - 20-001537 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

**NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE**

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until August 6, 2020 at 10:00 AM at the Sheriff's Office, Lobby of Law Enforcement Center, 3rd and Washington Street, Winona, MN 55987, in said county and state.

Dated: June 16, 2020.  
Merchants Bank, National Association Mortgagee/Assignee of Mortgage

USSET, WEINGARDEN AND LIEBO, P.L.L.P. Attorneys for Mortgagee/Assignee of Mortgage

4500 Park Glen Road #300 Minneapolis, MN 55416 (952) 925-6888 94 - 20-001537 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

**NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE**

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until July 29, 2021 at 10:00 AM at the Sheriff's Office, Lobby of Law Enforcement Center, 3rd and Washington Street, Winona, MN 55987, in said county and state.

Dated: August 4, 2020.  
Merchants Bank, National Association Mortgagee/Assignee of Mortgage

USSET, WEINGARDEN AND LIEBO, P.L.L.P. Attorneys for Mortgagee/Assignee of Mortgage

4500 Park Glen Road #300 Minneapolis, MN 55416 (952) 925-6888 94 - 20-001537 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

**NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE**

Pursuant to the provisions of Minnesota Statutes 5