



PHH Home Loans

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## Personal Column

I have mentioned this story to you before about two years ago. It is about this condition I have. Except for now it is worse because it is my son Michael that is the cause of my condition not my daughter Mandy. What ails me is fear. I will repeat the story here with the new party to my anxiety.

I go out to my car. My heart is pounding, my hands are sweaty. I am in total panic. I have to get in my car again. I wonder if today is crash day. I wonder if today is a day that the police will pull over the car and issue some driving infraction ticket. Why? Why am I so afraid to get in my car? Because I am in the passengers seat and Michael my 15 year old son is behind the wheel. He has his driver’s learning permit.



He is much more aggressive than Mandy was and seems to not care that much about the rules. When Mandy first got her permit there were lots of close calls. With Michael he has had the permit for months now and there are still lot of close calls. Those close calls keep me at the edge of the seat.

Maybe some of my fear is because my own youth was full of irresponsibility. When I was 16, I totaled my parents car. Rolled it 3 1/2 times. The car ended upside down. Wasn’t a good day for parent-son relationship.

My daughter I know would not be as reckless as I was. My son Michael...I’m not so sure. I just hope the acorn falls far from the tree.

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# The Meader Reader

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Mark Meader

News To Help You Save Time And Money

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## The Real Meaning Of *Peace*

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There once was a King who offered a prize to the artist who would paint the best picture of *Peace*. Many artists tried. The King looked at all the pictures, but there were only two he really liked and he had to choose between them.

One picture was of a calm lake. The lake was a perfect mirror, with peaceful, towering mountains all around it. Overhead was a blue sky with fluffy white clouds. All who saw this picture thought that it was a perfect picture of *Peace*.



The other picture had mountains too, but these were rugged and bare. Above was an angry sky from which rain fell and in which lightning flashed. Down the side of the mountain tumbled a foaming waterfall. This did not look peaceful at all. But when the King looked closer, he saw behind the waterfall a tiny bush growing in a crack in the rock. In the bush a mother bird had built her nest. There, in the midst of the rush of angry water and noise, sat the mother bird on her nest...in perfect *peace*.

Which picture won the prize?

The King chose the second picture. “Because,” explained the King, “*peace* does not mean to be in a place where there is no noise, trouble, or hard work. *Peace* means to be in the midst of all those things and still be calm in your heart. That is the real meaning of *peace*.”

**May you know the real meaning of *peace* during the holidays – and always!**

## Most Important

Whatever they grow up to be, they are still our children, and the one most important of all the things we can give to them is unconditional love. Not a love that depends on anything at all except that they are our children. – *Rosaleen Dickson*

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# Shop Savvy At The Grocery Store

Everyone wants to stretch their food dollars, and the grocery store is a great place to do it. Here are some tips for savvier shopping:

**Don't assume those items** stacked at the end of the aisles – like sodas and chips – are on sale. This is a trick to make them seem like they're marked down. More often than not, they're marked at the regular price.

**Know that you pay for convenience.** Skinless chicken breasts cost more than those packaged with skin. The same applies to pre-cleaned and cut carrot and celery sticks. Quality may not vary. It's just a matter of deciding whether you want to put a little extra work into it.

**Try the store brands.** If you compare the contents and nutritional value of name-brand versus no-brand items, you'll discover that they're often identical. In fact, they're often made in the same plant in the same way.

**Use coupons.** How often have you clipped coupons only to allow them to expire? Develop a system that will ensure their use.

**Avoid grocery stores on the weekend.** The stress of crowded stores and long lines makes you more susceptible to speed buying. Try to shop during weekdays, first thing in the morning or later at night.

## Don't Try Forcing Yourself To Sleep

The harder you try to fall asleep, the more elusive dreamland becomes.

In an experiment, scientists split 100 college students into two groups. One group was told to fall asleep as quickly as possible; the other was instructed to go to sleep whenever they could.

The “fall asleep quickly” group took longer to drift off than their counterparts. The scientists theorize that *trying* to fall asleep creates a sense of frustration that drives sleep away, similar to insomniacs, who constantly monitor their state of consciousness and wake themselves up time and time again, creating a self-fulfilling situation.

## Beware Of Poinsettias!

If poinsettia plants are a “must” for your holidays, here's a note of caution: A recent study indicated that individuals who are allergic to the latex in rubber may be allergic to poinsettia plants because both are of the same plant family. Researchers warn that about 40 percent of the approximately 26 million people in the United States and Canada who are allergic to latex could experience a reaction to poinsettias ranging from a skin rash to wheezing, chest pain, falling blood pressure, and shortness of breath.

## Origins Of Common Terms

The origins of some figures of speech are obvious – “putting the cart before the horse,” for instance. Others are a little more obscure. Here are the explanations behind three common expressions:

**Pulling the wool over their eyes.** In the 17th and 18th centuries, thieves and robbers would yank their victims' wool wigs down over their eyes so they couldn't see who was attacking them.

**Blackmail.** In 16th-century England, mail meant “rent” or “tribute.” Debts that had to be paid in silver were called “whitemail.” A debt that could be paid in any other way – from livestock to property – was called “blackmail.” Because blackmail did not have a set value, the person collecting the debt could extort any amount or anything they wished from the debtor.

**Red tape.** For centuries, it was a British custom to seal important documents with red wax and red tape. Cutting through it was the only way to get at the documents and read them.



**"Whole Foods** announced yesterday that it is cutting 1,500 jobs. Although Whole Foods doesn't want to call them 'unemployed.' They're calling them 'free range employees.' “ -Jimmy Fallon

**"A new study** released today shows that blotting pizza with a napkin to remove extra grease can remove an average of 40 calories per slice. So if you're looking for an easy way to lose weight, just eat that napkin.” -Seth Meyers

**At a workshop** on dog temperament, the instructor noted that a test for a canine's disposition was for an owner to fall down and act hurt. A dog with poor temperament would try to bite the person, whereas a good dog would lick his owner's face or show concern.

Once, while eating pizza in the living room, I decided to try out this theory on my two dogs. I stood up, clutched my heart, let out a scream and collapsed on the floor.

The dogs looked at me, glanced at each other and raced to the coffee table for my pizza.

**"Has your son** decided what he wants to be when he grows up?" I asked my friend.

"He wants to be a garbage man," he replied.

"That's an unusual ambition to have at such a young age."

"Not really. He thinks that garbage men work only on Tuesdays."

**"A couple** in Michigan is being sued for \$2 million after they burned down their apartment complex while trying to cook a squirrel with a blowtorch. I'm not an accountant, but it SOUNDS like they might not have \$2 million." -Seth Meyers

**My sister** didn't do as well on her driver's ed test as she'd hoped. It might have had something to do with how she completed this sentence: "When the \_\_\_ is dead, the car won't start." She wrote: "Driver."

**The boss** joined a group of his workers in the company break room and told a joke he'd heard recently. Everybody laughed loudly. Everybody, that is, except Dewey.

When he noticed that he was getting no reaction from Dewey, the boss said, "What's the matter, Dewey? No sense of humor?"

"My sense of humor is fine," he said. "But I don't have to laugh. I'm quitting tomorrow."

**"The government** has unveiled a new website that predicts your financial worth after graduating college. It doesn't give you a number, just tells you which Starbucks you'll be working at and for how long." -Conan O'Brien

**A woman** visited a psychic of some local repute. In a dark and gloomy room, gazing at the Tarot cards laid out before her, the Tarot reader delivered the bad news: "There is no easy way to say this so I'll just be blunt: Prepare yourself to be a widow. Your husband will die a violent death this year."

Visibly shaken, the woman stared at the psychic's lined face, then at the single flickering candle, then down at her hands. She took a few deep breaths to compose herself. She simply had to know.

She met the Tarot reader's gaze, steadied her voice and asked, "Will I get away with it?"

**A small boy** stunned his parents after church one Sunday when he began to empty his pockets of nickels, dimes, and quarters.

Finally his mother asked the obvious question: "Where did you get all that money?"

"At Sunday school," the boy replied enthusiastically. "They got bowls of it!"

Somebody actually complimented me on my driving today. They left a little note on the windshield; it said “Parking Fine.”– Tommy Cooper

### Thinking of Making a Move?

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## Home Values Still Going Up

### Washington County

<b>- 2.3%</b>	<b>+ 10.1%</b>	<b>+ 3.1%</b>
Change in New Listings	Change in Closed Sales	Change in Median Sales Price

	September			Year to Date		
	2014	2015	+ / -	2014	2015	+ / -
New Listings	479	468	-2.3%	4,702	4,978	+ 5.9%
Closed Sales	355	391	+ 10.1%	2,934	3,448	+ 17.5%
Median Sales Price*	\$245,000	\$252,500	+ 3.1%	\$236,250	\$242,225	+ 2.5%
Average Sales Price*	\$283,728	\$292,264	+ 3.0%	\$283,557	\$283,608	+ 0.0%
Price Per Square Foot*	\$122	\$131	+ 7.6%	\$120	\$125	+ 3.8%
Percent of Original List Price Received*	95.9%	96.6%	+ 0.7%	96.2%	96.7%	+ 0.5%
Days on Market Until Sale	65	62	-4.6%	78	79	+ 1.3%
Inventory of Homes for Sale	1,477	1,279	-13.4%	--	--	--
Months Supply of Inventory	4.6	3.6	-21.7%	--	--	--

\* Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

### Ramsey County

<b>- 2.3%</b>	<b>+ 15.1%</b>	<b>+ 6.7%</b>
Change in New Listings	Change in Closed Sales	Change in Median Sales Price

	September			Year to Date		
	2014	2015	+ / -	2014	2015	+ / -
New Listings	818	799	-2.3%	7,467	7,812	+ 4.6%
Closed Sales	562	647	+ 15.1%	4,696	5,575	+ 18.7%
Median Sales Price*	\$177,500	\$189,450	+ 6.7%	\$176,500	\$188,000	+ 6.5%
Average Sales Price*	\$207,408	\$222,806	+ 7.4%	\$208,817	\$222,950	+ 6.8%
Price Per Square Foot*	\$116	\$126	+ 8.3%	\$118	\$125	+ 5.6%
Percent of Original List Price Received*	94.3%	96.3%	+ 2.1%	95.2%	96.5%	+ 1.4%
Days on Market Until Sale	70	61	-12.9%	80	75	-6.3%
Inventory of Homes for Sale	2,203	1,840	-16.5%	--	--	--
Months Supply of Inventory	4.3	3.1	-27.9%	--	--	--

<b>- 6.8%</b>	<b>+ 16.0%</b>	<b>+ 11.4%</b>
Change in New Listings	Change in Closed Sales	Change in Median Sales Price

### Anoka County

	September			Year to Date		
	2014	2015	+ / -	2014	2015	+ / -
New Listings	649	605	-6.8%	6,008	6,140	+ 2.2%
Closed Sales	430	499	+ 16.0%	3,704	4,420	+ 19.3%
Median Sales Price*	\$184,000	\$205,000	+ 11.4%	\$185,500	\$201,000	+ 8.4%
Average Sales Price*	\$207,466	\$230,632	+ 11.2%	\$210,535	\$224,330	+ 6.6%
Price Per Square Foot*	\$106	\$115	+ 8.0%	\$106	\$111	+ 4.8%
Percent of Original List Price Received*	95.7%	97.4%	+ 1.8%	96.3%	97.3%	+ 1.0%
Days on Market Until Sale	63	54	-14.3%	70	66	-5.7%
Inventory of Homes for Sale	1,751	1,370	-21.8%	--	--	--
Months Supply of Inventory	4.3	2.9	-32.6%	--	--	--

\* Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

## LAST NEWSLETTER QUIZ ANSWER

**Question:** Approximately how many hot dogs are consumed on the 4th of July?

**Answer:** 150 Million

Congratulations to: Mark Wenger and Wendi Carlson for being this months quiz question winners. They have each received a **\$30 gift certificate for Olive Garden Restaurant.**

**Others who called or e-mailed in the correct answer included:** Margo & John King, Jeff Carpenter, Jenna Hartung, John Trenti, Ray Siebenaler, Eileen Ramse, Dave Pizza, Maggie & Dick Strenke, Barb Johnson, Paula Herr, Ben Brand, Rebecca Potthoff, Evie Miller, LuAnn Stelter & Dan & Sally Wenker

## Chilling Coincidences You Won't Believe Are Real

**Napoleon and Hitler** were born 129 years apart, came to power 129 years apart, declared war on Russia 129 years apart, and were defeated 129 years apart?

**The bullet that took a while to reach its destination.**

When Henry Ziegland broke up with his girlfriend and she killed herself, her brother decided to shoot Henry. Thinking he was successful, he also killed himself. Henry survived, however, as the bullet grazed him and lodged in a nearby tree. Years later Henry tried to cut the tree down. It wasn't working so he decided to use dynamite. Guess who the bullet ended up killing?

**Two twins die almost the same way in almost same spot at almost the same time.**

In 2002, a man was hit by a truck in Finland as he was trying to cross highway 8 on his bike. 2 hours later his twin brother was also hit by a truck while trying to cross highway 8 on his bike. They died within 1.5 km of each other, 2 hours apart.

**King Umberto's double**

King Umberto I, king of Italy, went to a small restaurant. He came to realize that both he and the owner were born on the same day, in the same town, and they had both married a woman name Margherita. On July 29 1900 the king was told that the restaurant owner had been shot dead in the street. Later that day the king was assassinated.

**Oh brother, not again**

In 1975 a man was killed by a taxi while riding a scooter in Bermuda. One year later the man's brother was killed on the same scooter by the same taxi driver who was carrying the same passenger!

**The inscription in the tomb**

When Soviet archaeologists opened the tomb of Tamerlane, a Mongol descendant of Genghis Khan, they found an inscription that read, "Whoever opens my tomb will unleash an invader more terrible than I". It was June 20 1941. Germany invaded the Soviet Union on June 22.

**Mark Twain and Halley's Comet**

Mark was born in 1835 during an appearance of Halley's Comet. In 1909 he said he expected to go out with Halley's Comet when it came the following year. In 1910 he died on the day of its appearance.



## Bizarre News

DENVER, CO - The TSA said a 20-minute evacuation at a Denver airport was caused by wedding favors labeled "TNT" and designed to look like explosives. The Transportation Security Administration said in an Instagram post an agent monitoring the X-ray machines for checked luggage at Denver International Airport Sept. 22 noticed a bag contained small glass bottles bearing wax tops and fuses. The bag was opened and the bottles were found to be labeled "TNT." The airport was evacuated for 20 minutes while bomb specialists examined the items, which turned out to be novelty wedding favors containing bath salts. The TSA said agents discovered the bride and groom's names both started with "T," leading to the "TNT" label. "Be mindful of what you're traveling with and what it might appear as on an X-ray monitor," the TSA said in its Instagram post.



WARMAN, Saskatchewan - Police in Saskatchewan said an unruly goat that insisted on sleeping in the entrance to a Tim Horton's was 'arrested' while officers sought to find its owners. The Royal Canadian Mounted Police of Saskatchewan said two Warman officers were called to the Tim Horton's early Sunday by employees who said they repeatedly led the goat out of the eatery, but the animal would just come back in through the automatic doors and try to take a nap in the entrance. "The [RCMP] members believed he was just cold and he decided to lie down and wanted to sleep in the entrance. He was 'arrested' and escorted into the police vehicle. He was very unhappy with this so the members decided to take him home instead of to holding cells at the detachment," the RCMP said. The RCMP members went door-to-door but were unable to identify the goat's owners and Animal Control officials told them the agency doesn't typically deal with goats. The wayward goat was taken to a local animal hospital, where it was later reunited with its owners.



ELLSWORTH, ME - Police in Maine said a small dog was to blame for driving its owners pickup truck into a lake by knocking the vehicle out of gear. The Ellsworth Police Department said the Yorkie's owner had been walking the dog around Branch Lake Saturday afternoon and he put the canine back into his pickup truck while it was idling. Lt. Harold Page told the Ellsworth American the dog "knocked the truck out of gear and it rolled down the parking lot into the lake." The Ellsworth Police Department said in a Facebook post the dog was rescued from the submerged pickup by a woman who is a friend of the owner. "The truck was fully submerged and without the quick response of the family friend the man would have lost his companion. She is a hero in my book," the post said. Police said the pickup was fished out of the lake by a towing crew, but the vehicle was considered a total loss.



SEBRING, FL - Memo to pet owners: Don't leave a gun on the floor of a truck where a dog could kick it and shoot you -- which is what happened to a Florida, man, police said. Sebring police said Gregory Dale Lanier, 35, of Frostproof was traveling in his truck when his dog kicked a gun on the truck's floor, shooting him in the leg, the Tampa Highlands Today reported. Sebring police ruled the shooting accidental. Lanier was not seriously injured. The dog wasn't arrested, pending an investigation, Sebring Police Cmdr. Steve Carr said, adding he never heard of a case like this. Lanier told investigators he thought the gun in his pickup truck was empty, Highlands Today said. He said that he was driving "when his dog kicked his ... .380 pistol causing it to fire and the bullet struck his leg. Lanier said he heard boom, saw smoke and felt a burning in his leg," the police report said.



ST. PAUL, MN - A Minnesota man said he makes his daily 18-mile commute year-round on an unusual vehicle -- a unicycle. Bob Clark, 51, said he travels to his office in downtown St. Paul every day on a unicycle, regardless of the weather, the St. Paul Pioneer Press reported Monday. "It's not as hard as most people think it is," Clark said. "Anyone who can ride a bike can ride a unicycle, with a little practice. It's a mind-body thing that happens automatically." Clark said he owns four unicycles and averages about 10 mph in the winter and 12 mph in the summer. He said riding his unicycle in public gets him a lot of attention. "The comments are 99 percent positive," he said. "Lots of people stick their cellphones out the car window to take a picture." However, he does have to deal with the remaining 1 percent. "I had a fire-cracker thrown at me once," Clark said. "Most people," he said, "just ask where the other wheel is."



## Parodies

Following is a selection of posters that are parodies of the Motivation posters that are so popular in offices these days. Quotes with very appropriate and inspiring pictures...

Incompetence:

"When you earnestly believe you can make up for a lack of skill by doubling your effort, there's no end to what you can't do."

Arrogance:

"The Best Leaders Inspire by Example. When that's not an option, brute intimidation works pretty well too."

Fear:

"Until you have the courage to lose sight of the shore, you will not know the terror of being forever lost at Sea."

Sacrifice:

"Your role may be thankless, but if you are willing to give it your all, you just might bring success to those who out-last you."

and my favorite right now...

Irresponsibility:

"No Single Raindrop believes it is to Blame for the Flood."

## THIS MONTH'S QUIZ QUESTION

**Question:** Approximately how many turkeys are consumed in the United States on Thanksgiving?

**All correct answers will be placed in a hat and two names will be drawn. Those names drawn will win a \$30 gift certificate to the Olive Garden Restaurant. Watch for your name in the newsletter next month! 651-653-7667. [Mark@MarkMeader.com](mailto:Mark@MarkMeader.com)**

## Thanks to the following folks for referring our service recently!

Pamela Watters	Rebecca Schilling	Bob Boyce
Steve Carrigan	Nicole Martinson	Teri Eckholm
Doreen Gross	Craig Van Ausdall	Jim Prescott
Chris Dubose	Don Wolkerstorfer	Rick Nelson
Sylvia Maietta	Sandy Espe Sorenson	Cathy Trast
Ron Mikolai	Stephanie Howe	John Trenti
James Sanchez	Lawrie Yearsley	John Lentsch
Tom Kelly	Arvid & Jenny Peters	Ryan Mann
Mark Lentsch	Tom Muellner Jr	Rick Estes
Larry Stenquist	Charlotte Sicurella	Cindy Curren
Cathy Carchedi	Eric & Sheri Heim	John Mann
Joe Carchedi	Jessica Coleman-Siverson	Mary Mensch
Dan Hames	Terry Jon Hantho	Jackie Bauer
Julie Mikolai	Arlene Schilling	Sheena Sayre
Ben Theis	Lori Ann Kofstad	Greg Shaleen
Chris Dubose	Norene Van Heuklom	Nancy Soete
Mike O'Neil	Kim Weber	Justin Anderson
Ken Franzmeier		Cameron Piper
Angel Reynoso		Marty Weber

## Happy One Year Anniversary The following folks have been in their new home for one year!

Kalli & Dale Bukowski	Terri Alexander
Troy LeBlanc & Grant Fontaine	Kerry & James Carter
Megan Cunningham & Tyler Giersdorf	Steve & Mary Casper
Carl & Connie Gulbrandsen	Jeremy Davidson
Robert & Genal Heinsen	Mike & Laura Dvorak
Bill & Anne Holmquist	Corey Fitzsimmons
Tabitha & Jeffrey Johnson	Jody Galman
Bob & Rebecca Kroontje	Tricia Hofeld
Jennifer & Steve Kuntz	Rick & Becky Jarek
Melissa & Eric Launderville	Jason Minke
Kyle Sundmark & Kristin Libert	Zack Ninmann
Emery & Christine Lundby	Tyler Nordgren
Mark & Deborah Moschkau	Paul O'Neill
Sharon Murphy Toth & Robert Toth	Jessica Owens
Marc & Melissa Raymond	David Potter
Jaime Rooney	Kristina Quello
John & Mary Schweigel	Sarah Rude
Adam & Dana Sokoll	Kelley Schmidt
Brad Stevens & Danielle Engebretson	Pete Seiler
Lora & Robert Tatinger	Doug Sundlin
Katie & Andy Thomas	Brad Wieck
Karen Madsen-Toensing & Matt Toensing	Xiong Yang
Doug & Judy Kruse	Joe Dahlstrom
Nick & Stephanie Palumbo	Cindy Nguyen
Andrea Youtsey	Kathryn Zaspel