



PHH Home Loans

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“Because you have a lot riding on your Lender”

Personal Column

My daughter Mandy has been participating on the schools volleyball team the last few years. This year as a senior she has gotten extremely good at this sport. The team was in second place in the their division. They also placed second in the final year end tournament.

Mandy was one of the top 4 girls in stats. She had a 86% successful serve rate. Out of 397 serves she missed only 63. She had a 73% spike rate. 187 spikes with 137 successful.

Overall she played excellent. This was her last year since she is now a senior. Next year she will be off to college. Amazing how fast they grow up. My little one will be an adult in 3 months.



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The Meader Reader

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News To Help You Save Time And Money

January 2015

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Why Dogs Have A Short Lifespan

A veterinarian was called to examine a twelve-year-old Irish Wolfhound named Bobber. The dog’s owners and their little boy, Caden, were all very attached to Bobber and they were hoping for a miracle. The vet examined Bobber and found he was dying. He told the family he couldn’t do anything for Bobber and offered to perform the euthanasia procedure for the old dog in their home. As they discussed arrangements, the parents told the vet they thought it would be good for six-year-old Caden to observe the procedure. They felt Caden might learn something from the experience.



The next day, the family surrounded Bobber as the vet stood by. Caden seemed so calm, petting the old dog for the last time. The vet wondered if he understood what was going on. Within a few minutes, Bobber slipped peacefully away. The little boy seemed to accept Bobber’s transition without any difficulty or confusion. Afterwards, everyone sat together for a while, wondering aloud why dogs’ lives are shorter than human lives. Caden, who had been listening quietly, piped up, “I know why.” Startled, the vet asked him to continue. What he said next stunned everyone. The six-year-old said, “People are born so that they can learn how to live a good life — like loving everybody all the time and being nice, right?” He continued, “Well, dogs already know how to do that, so they don’t have to stay as long.”

Salary Negotiations

Reaching the end of a job interview, the Human Resources person asked a young engineer fresh out of MIT, “And what starting salary were you looking for?” The Engineer said, “In the neighborhood of \$125,000 a year, depending on the benefits package.” The interviewer said, “Well, what would you say to a package of five weeks of vacation, 14 paid holidays, full medical and dental, company matching retirement fund to 50 percent of salary, and a company car leased every two years say, a red Corvette?” The Engineer sat up straight and said, “Wow! Are you kidding?” And the interviewer replied, “Yes, but you started it.”

Check out our website
www.MarkMeader.com

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On The Road Again

A few facts to share with members of your car-pool:

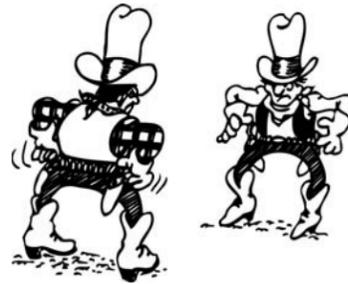
- The first stop sign originated in Michigan in 1915. It had black letters on a white background. In 1922 a committee selected the octagonal shape that has been used in North America ever since. The eight-sided shape allows drivers facing the back of the sign to identify that oncoming drivers have a stop sign. It was also chosen so that it could be identified easily at night, since the original signs were not reflective.
- Reflective paint leaves a coating with thousands of little glass beads, designed to reflect light even at night. Reflective paint is used for highway signs, license plates, and lines in the road. All those little glass beads explain why crosswalk lines are slippery when wet!
- The first speed limit was created in the United Kingdom with the Locomotive Acts (automobiles were in those days termed "light locomotives"). The 1865 Act introduced a UK speed limit of 10 mph (16 km/h) which was reduced to 4 mph (6 km/h) in rural areas, and 2 mph (3 km/h) in towns by the 1865 Act (the 'red flag act'). Passage of the Locomotives on Highways Act 1896, which raised the speed limit to a "furious" pace of 14 mph is celebrated to this day by the annual London to Brighton Veteran Car Run.



Reactive Beats Proactive

In old Western movies, the good guy never shoots first. Usually the fellow in the black hat draws his gun—and then gets cut down by a faster shot from the good guy.

You might think that's just in the movies. But according to a report on MSNBC, scientists think there's some validity to the notion that we react faster than we act. In a series of experiments (set up as simulated gunfights) testing reaction speed, volunteers tended to move about 10 percent faster—approximately 21 milliseconds—when they were reacting to the opponents movement than when they were initiating an action. Twenty-one milliseconds isn't much, but it may be enough to dodge a car or a charging lion. Although the reactive volunteers were faster, they were less accurate than their opponents—meaning maybe the good guy should have drawn first.



The Science Of Memory

Memory can be elusive. But some scientists have identified an enzyme that may boost recall of forgotten memories—or help people purge those they don't want to retain.

Scientists studying the enzyme PKM-zeta have found that by blocking it in the brains of rats, they could force rats to forget certain learned behaviors, such as avoiding a liquid that made them ill. A team of researchers from Israel and the US did the reverse, injecting rodents with viruses that carried genes to stimulate production of PKM-zeta. The enzyme appeared to help the rats access behaviors that had passed from short-term to long-term memory.

Adapting the treatment to humans suffering memory loss (or wanting to erase traumatic memories) is a long way off, however.

Until scientists can determine exactly where specific memories are stored in the brain, manipulating levels of PKM-zeta or any other enzyme could have unexpected results.

As one scientist told the Science News website, "There's a reason why the brain keeps memory under tight regulation."



A Pain In The Neck

The American Chiropractic Association says that the giant handbag trend is causing many women to develop neck and shoulder pain, as well as headaches. Many large, fashionable bags can easily hold 10 to 15 pounds, but the ACA says handbags should weigh no more than one to two pounds fully loaded.

"Scientists discovered a virus that makes you dumb. You get the virus from eating green algae. That will cause the dumb virus to kick in. And I'm thinking: Seriously, you're eating green algae? I mean, you're already dumb." —Dave Letterman

My husband is a service technician for an exterminating company. And one of the rules is that he must confirm his appointments by phone the night before a service call.

One evening, he called a customer and said to the man who answered, "Hi. This is Garry from the pest-control company. Your wife phoned us."

There was silence for a moment, and then my husband heard the man say, "Honey, someone wants to speak to you about your relatives."

My mom has a lead foot, so I was not surprised when a state trooper pulled us over as we were driving through Georgia. Hoping to get off with a warning, Mom tried to appear shocked when he walked up to the car.

"I have never been stopped like this before," she said to the officer.

"What do they usually do, ma'am," he asked, "shoot the tires out?"

"I wouldn't mind being the last man on Earth - just to see if all of those girls were telling me the truth." —Ronnie Shakes

When I see lovers' names carved in a tree, I don't think its cute. I just think it's crazy how many people bring knives on a date.

Recently in Traffic Court a man who received an expensive parking ticket testified that a uniformed Policeman had given his OK for the man to park there.

The Judge asked the man if he would recognize the Officer if he ever saw him again, and the man replied that he would.

The Judge then said, "Good. When you see the Officer again, tell him he owes you \$57. Next."

A teenager who had just received her learner's permit offered to drive her parents to church. After a hair-raising ride, they finally reached their destination.

The mother got out of the car and said, "Thank you!"

"Anytime," her daughter replied.

As the woman slammed the door, she said, "I wasn't talking to you. I was talking to God."

"Honestly must be the best policy, but it's important to remember that apparently, by elimination, dishonesty is the second best policy." —George Carlin

Feeling guilty about sneaking out of the house for a game of golf, I left my wife a light-hearted note invoking the name of my idol, Arnold Palmer: "I am playing golf. --Arnie."

When I returned home five hours later, I found a note beneath mine:

"I am shopping. --Ivana."

Working for a pediatrician calls for stifling a chuckle from time to time. When a frantic mother phoned to tell us her baby had a high temperature of 102, we had to know whether she was taking the reading under the arm, in the mouth or elsewhere.

So we asked, "How are you taking it?"

Her reply, "Oh, I'm holding up pretty well!"

"LinkedIn has agreed to pay a \$6 million settlement to employees. Unfortunately, the employees haven't heard about it because like everyone else they automatically delete all emails from LinkedIn." —Conan O'Brien

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crunch the numbers
together.**

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First Time Buyer Money

Minnesota Housing Finance Agency (MHFA) finished last year assisting more than 3000 first time buyers with downpayment assistance. My team and I use this program often for the home buyer who has not been able to save for the downpayment. Usually that is because they are young and just starting out in the world with a career path. The program only requires that they have \$1000 of their own money for downpayment.

Now before you say "here we go again" the default rate of these loans is less than .40% or less than 1/2 of 1%. Historically default ratios are considered ideal at .50% or less.

While this program is for First Time Buyers, MHFA has another program to assist Non-First Time Buyers with almost the identical terms. That program also requires only a minimum of \$1000 in downpayment for the borrowers.

MHFA does not lend directly to the borrower. They implement their program utilizing several participating lenders. PHH Home Loans is one of those lenders. I personally do a lot of these loans. They work very well, if you are as a loan officer, very familiar with how they work and the documentation that is needed.

So if you know anyone who might be looking for housing feel free to pass my name along.

Maybe someone you know is getting married, or got a job promotion, or is transferring here from another state. These are all signals that they may be making a housing move.

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Who Invented Velcro?

The idea for Velcro, that handy fastener that appears on everything from clothing to camping equipment, came from a hike in the woods. In 1948, Swiss inventor George de Mestral and his dog returned home from their walk covered with burrs. De Mestral examined the sticky seed pods under his microscope and saw the small hooks that enabled them to cling to the fabric of his trousers. He set out to make a fastener that worked the same way, using hooks and soft loops. After much trial and error, he patented his invention in 1955.

The word *Velcro* – now a registered trademark – comes from the French words for velvet (*velour*) and hook (*crochet*). De Mestral formed Velcro Industries, today a global company that sells its products to apparel, auto, electronic, and consumer markets worldwide.

Washing Dark Clothes

According to the Soap and Detergent Association, the best way to ensure that your dark clothes don't fade with repeated launderings is to turn them inside out before washing and drying. Not only will this help to keep the colors vivid, but it will also avoid fabric abrasions and pilling.

THIS MONTH'S QUIZ QUESTION

Question: What do you call a group of donkeys?

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

Be at war with your vices, at peace with your neighbors, and let every new year find you a better person.

—Benjamin Franklin

LAST NEWSLETTER QUIZ ANSWER

Question: What was the name of the Captain of the Mayflower when it took the Pilgrims to New England in 1620?

Answer: Christopher Jones

Congratulations to: Jenna Hartung and Joanne Frane for being this months quiz question winners. They have each received a \$30 Gift Card for Olive Garden Restaurant

Others who called or e-mailed in the correct answer included: Barb Johnson, Dave Pizza, Eileen Ramse, Sharon, Mike and Kaden Kruse, Margo and John King, Betty Schiefelbein, David Lutz, Mary Casper, Mark Wenger, Dan and Sally Wenker, Jeff Carpenter, Ben Brand, Jo Stahlecker, Richard Strenke, Greg Deyo, Jerry Ferguson, Marilyn and Erv Lentz, LuAnn Stelter, Evie Miller and Ray Siebenaler

Q and A's

Q: What happens if you eat yeast and shoe polish?

A: Every morning you'll rise and shine!

Q: "What's the difference between a guitar and a fish?"

A: "You can't tuna fish."

Q: Did you hear about the race between the lettuce and the tomato?

A: The lettuce was a "head" and the tomato was trying to "ketchup"!

Q: What do you get from a pampered cow?

A: Spoiled milk.

Q: What do you call an elephant that doesn't matter?

A: An irrelephant.

Q: What do lawyers wear to court?

A: Lawsuits!

Q: What did Delaware?

A: a New Jersey

Q: Why did the picture go to jail?

A: Because it was framed.

Q: Where do bees go to the bathroom?

A: At the BP station!

Q: "How do you shoot a killer bee?"

A: "With a bee bee gun."

Q: Why are frogs so happy?

A: They eat whatever bugs them

All I Need To Know

I Learned From A Snowman

1. It's okay if you're a little bottom heavy.
2. Hold your ground, even when the heat is on.
3. Wearing white is always appropriate.
4. Winter is the best of the four seasons.
5. It takes a few extra rolls to make a good midsection.
6. There's nothing better than a foul weather friend.
7. We're all made up of mostly water.
8. You know you've made it when they write a song about you.
9. Accessorize! Accessorize! Accessorize!
10. Avoid yellow snow. Don't get too much sun.
11. It's embarrassing when you can't look down and see your feet.
12. It's fun to hang out in your front yard.
13. There's no stopping you once you're on a roll.



Bizarre News

WARSOP, England (UPI) - Contractors painting the road outside a British supermarket's parking lot mistakenly spelled "right" as "rihgt." The mistake in spelling "right turn" next to the Co-op store in Warsop, England, was first spotted Friday afternoon and photographed by resident Eric Hill before being painted over by the contractors. A spokesman for the Co-op supermarket said the contractors were made aware of the mistake shortly after they finished painting and it was corrected "as quickly as possible." "You would have thought getting a right turn road sign right wouldn't be too difficult," one resident said. "But I guess spelling isn't the road workers' strongpoint."



CONGLETON, England (UPI) - A British cafe is testing the limits of good taste in the the morning with "The Hibernator," a breakfast dish packing a whopping 8,000 calories. Mark Winder, owner of the Bear Grills cafe in Congleton, England, said that only 20 customers have so far attempted to take on "The Hibernator," which weighs 7 pounds and amounts to nearly four times the daily recommended caloric intake for an adult man. Winder said no one has yet succeeded in finishing the dish, which he requires diners to sign waivers before attacking. "It's called 'The Hibernator' because if anyone completes it, they'll have to sleep for a year," Winder said. The breakfast includes four fried eggs, four strips of bacon, eight sausages, four hash browns, a four-egg cheese omelet, four waffles, four pieces of toast, four pieces of fried bread, four pieces of black pudding, two ladles of beans, tomatoes, mushrooms, French fries and a 2,000-calorie milkshake to wash it all down.



RASDORF, Germany - Emergency responders in Germany said a barn fire was caused by flatulent cows releasing methane gas around a massaging machine. Police and firefighters said Monday they were called to a barn in Rasdorf, Hesse, to put out flames sparked when methane from the unusually flatulent cows reacted with static energy from a massaging machine designed to increase milk production, The Local.de reported Tuesday. One cow was treated for burns and the roof of the barn suffered damage from the flames, police said.

COLUMBUS, GA. - A Georgia principal said he is crossing off an item on his preretirement to-do list by canceling classes due to beautiful weather. Len McWilliams, headmaster of the Calvary Christian School in Columbus, said he wanted to find a positive reason to cancel school before he retires at the end of the year, so he decided to call off classes Friday for pleasant weather, The Ledger-Enquirer (Columbus) reported Friday. "In the late 1980s, I was calling school off one winter day because of the terrible weather," McWilliams said. "The thought occurred to me that it would be great to call school off some day because it was too beautiful a day to go to school."

HARRISBURG, PA. - A 7-year-old boy is suing a Pennsylvania school district over its weapons policy after he was suspended for having a novelty pen on a bus, his lawyer said. Officials in the Derry School District in Dauphin County, PA., gave the boy -- identified in the federal lawsuit as G.B. -- a four-day suspension and branded him a "weapons offender" for possessing the pen, which emits a small electrical shock when the cap is pressed, the Philadelphia Daily News reported Thursday. G.B. is a second-grader at Hershey Elementary School in Hershey, PA., the newspaper added. "A sharpened pencil is probably a more dangerous item than this pen was," said the boy's attorney Aaron Martin, who noted the goal of the suit is to clear the boy's name and to clarify what can be brought to school. The suit, filed in U.S. District Court in Harrisburg, PA., claims the boy is classified as a violator of the school's weapons policy, his disciplinary record is permanently "marred," and he is "relegated to the same category as violent criminals" and terrorists.

"My husband and I married for better or worse... He couldn't do better and I couldn't do worse."



Albert Einstein Quotes

- You have to learn the rules of the game. And then you have to play better than anyone else.
- Try not to become a man of success, but rather try to become a man of value.
- The true sign of intelligence is not knowledge but imagination.
- Education is what remains after one has forgotten what one has learned in school.
- Whoever is careless with the truth in small matters cannot be trusted with important matters.
- The world is a dangerous place to live; not because of the people who are evil, but because of the people who don't do anything about it.
- The only reason for time is so that everything doesn't happen at once.
- The hardest thing to understand in the world is the income tax.
- That deep emotional conviction of the presence of a superior reasoning power, which is revealed in the incomprehensible universe, forms my idea of God.
- The only thing that interferes with my learning is my education.
- A table, a chair, a bowl of fruit and a violin; what else does a man need to be happy?
- Coincidence is God's way of remaining anonymous.
- Memory is deceptive because it is colored by today's events.
- Nothing is more destructive of respect for the government and the law of the land than passing laws which cannot be enforced.
- Never do anything against conscience even if the state demands it.
- It is only to the individual that a soul is given.
- Sometimes one pays most for the things one gets for nothing.
- A man should look for what is, and not for what he thinks should be.
- We cannot despair of humanity, since we ourselves are human beings.

Thanks to the following folks for referring our service recently!

Dan McNellis	Doyle Land	Jason Pieper
Bob Boyce	Steve Carrigan	Julie Piper
Tom Kelly	Lawrie Yearsley	Kevin O'Connor
Patti Brekke	Mike Lindgren	Marty Weber
Marsha Froehle	Sandy Espe Sorenson	Joe Carchedi
Erin Wilson	Jessica Siverson	Bob Boyce
Teri Eckholm	Mike Soboleski	Cindy Curren
Mike Oscarson	Dave Sorenson	Ge and Koua Vang
Stephanie Howe	Don Wolkerstorfer	

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

Judy & Tom Alberts	Tom Balzer
Keith & Jessica Beise	Cyndy Boyce
Mary & Tom Lucey	Jordan Chartrand
Dan & Lyndie Hietala	Jason Dufeck
Rob & Connie Milstein	Greg Hansen
Jim & Laura Mondo	Paul Miller
Gary Paulson	Ryan Nesler
Dick & Linda Quast	Carmen Olsen
Diane Stores	Stephanie Powers
Travis Nadeau & Elyse King Strong	Greg Simons
Loretta Wheeler	Debra Wenker
Nick Wight	

Can You Stroll To Better Health?

The risk factors associated with a greater likelihood of developing heart disease, diabetes, and stroke are large waist circumference, high blood pressure, high levels of triglycerides, low amounts of HDL ("good" cholesterol), and high blood sugar. Having three out of five of these factors gets you a "MetS diagnosis" – metabolic syndrome. But you can change that just by walking.

In a recent Duke University Medical Center study, 41% of participants were diagnosed with metabolic syndrome (MetS) before walking for 30 minutes six days a week. After eight months of walking on this schedule – without making any dietary changes – only 27% still met the criteria for MetS.

Take care of your body. It's the only place you have to live.—Jim Rohn