

THE BEST ADVICE MY FATHER EVER GAVE ME

Everything you really needed to know you learned from your dad, right? Like many of us, if your dad offered advice, you might not have listened. So let's review some of the lessons you should have learned:



1. Keep your eye on the ball. Don't swing if it's not in the strike zone. If it is, swing hard!
2. Do things the hard way sometimes – it's good practice.
3. The most important kitchen implement is a good, sharp knife.
4. Hold things so that your hand won't be in the way if the knife slips.
5. If you want to attract the interest of the opposite sex, make sure she/he knows that plenty of others are interested too.
6. Some bullies will respect you if you stand up to them; others are dangerous sociopaths who should be avoided all together.
7. Learn to clean fish, change a tire, start a grill & hang a hammock. It will impress your spouse.
8. You can turn a loss into a win by learning something from it.
9. Stand up straight, shake hands firmly and look people in the eye.
10. No matter how good you are at your job, you won't get anywhere if nobody notices.
11. Don't go into the woods without a compass – or a satellite controlled GPS.
12. Life is short so enjoy it. Walking around the block is better than an exercise machine.
13. Become physically fit when you're young and it's still relatively easy.
14. If you want to be taken seriously, don't wear your baseball cap backwards if you're over 18.
15. Don't lose track of your old friends; it's important to have people around who know where you came from.
16. No matter how many friends you have, you can always attract a gathering with food and beverages.
17. Your word should be your bond. But where the other guy is concerned, get it in writing.
18. The harder you work for something, the more you'll appreciate it – which is why you can't have your allowance until you've finished your chores.
19. Even if you think you know how to put something together, read the instructions first.
20. Don't get married because you want to get married; get married because you want to marry her/him.
21. Nobody ever lay in his deathbed and wished he had worked longer hours – or watched more TV.
22. Women will never understand the Three Stooges.
23. Protect your heart with cardio workouts and by avoiding women with more than 3 tattoos.
24. To be in your child's memories tomorrow, you have to be in their lives today.
25. Give your own child advice even if he/she doesn't seem to be listening; she/he will remember when he/she really needs to.

Your 5-Minute Guide to Credit Scores by MSN Money

Your credit score is likely the most important three-digit number in your life. Your score affects how much you pay for credit, and it can affect other bills you pay, where you live and where you work.

- Banks and credit card companies review your score when deciding whether to extend you credit and how much interest to charge.
- A high score can lead to lower car & home insurance premiums, a deposit waiver from utility companies and a better service package for the cell phone company.
- Many landlords check credit scores before allowing you to sign a lease.
- Many employers are doing credit checks on prospective employees, particularly those who would deal with money. They need your written permission to make the check and must give you a chance to respond to their findings.

With so much at stake, it is wise to find out where you stand and take steps to raise your score if it is below 700, particularly before you apply for a mortgage or other loan. Above 760 and you're in the upper echelon. A score below 620 says that you are not a good risk and destines you for credit denial or sub-prime interest rates. The 3 major credit reporting agencies –Equifax, Experian and TransUnion- rate your risk for assuming debt based on you credit history and assign a FICO score based on payment history, the amount you owe, types of credit obtained. Personal information like income, occupation, age & marital status are not considered. The FICO score can range from 300 to 850, although very few reach that pinnacle. Generally, you have to pay to get your credit score. Legally, you are entitled to 1 free credit report each year from each of the 3 agencies.

- To watch for errors, stagger your requests and get a report from a different bureau.
- Go to www.AnnaulCreditReport.com to order a free credit report. Don't be fooled by imposter web sites!

Want to improve your score and keep it high? Think of credit as a privilege and use it sparingly.

- Don't apply for lots of credit cards. A credit inquiry can deduct 5 pts from your score. However, multiple checks when you are shopping for a mortgage will count only as one.
- Asking for your personal report won't hurt your score. Neither will requests made by credit card companies that offer pre-approved cards nor will requests by employers.
- Avoid applying for credit cards from companies that don't set a spending limit.
- Don't cancel multiple credit cards. Keep old accounts open to ensure a long credit history.
- If you don't have a credit history, start one by obtaining a secured credit card and managing it responsibly.
- Limit the percentage of available credit you use to less than 30% even if you pay off the balance each month.
- Pay all your obligations on time. Late payments can drop your score by 100 points!
- If you have problems, consult a credit counseling service. This will not damage your credit score.

If you find an error in your credit report, ask the creditor to correct it, then notify the credit bureau by sending a certified letter and copies of the documents that support your claim.

- If the error isn't fixed, the bureau must identify the person who investigated your claim, and you can request a second report.
- If the error is corrected, the bureau must send you a copy of your new report and, at your request, a copy to everyone who obtained your credit report within the previous 6 months.
- Paying a service to monitor your credit is not worth the fee unless you have been a victim of identity theft and have reason to believe that you are still at risk.

CHANGES FOR USE OF YOUR ACCLAIM BENEFITS FLEXIBLE SPENDING ACCOUNT DEBIT CARD STARTING 2008

Beginning January 1, 2008, your Acclaim FSA Benefits debit card may only be used at merchants with health care merchant category codes. This means that your benefits debit card can no longer be used at grocery stores, discount stores and wholesale clubs without an assigned health care merchant category code (MCC) and approved Inventory Information Approval System (IIAS). A partial list of participants was distributed with paychecks in October. To find out if your favorite merchant has an approved IIAS system, go to the website www.AcclaimBenefits.com or call Acclaim's customer service number 1-800-333-3724.

You may still pay for and submit documentation of your qualifying expenses with a completed reimbursement claim form and receive a check by mail.

Use your FSA \$\$\$. Don't lose them. There is still time to use your FSA Account benefits before the end of the year. Plan carefully and use all of your FSA account funds by December 31st 2007. Remember: The deadline for submitting qualifying 2007 expenses is March 2008.

All remaining unused FSA funds must be forfeited.



Personal Paid Time (PPT)

(Effective 3/19/2007)

Personal Paid Time (PPT) is an all purpose time-off policy for eligible employees to use for vacation, illness and personal business. It combines traditional vacation and sick leave plans into one flexible, paid time-off policy, *and is calculated on a calendar year basis*. Regular full-time employees & regular part-time employees are eligible to earn and use PPT after a waiting period of 90 calendar days are completed. Previously, unused PPT would be paid out at the end of the year. This year, however, unused PPT will not be paid out at the end of the benefit year, but it (up to 5 days or 40 hours) may be carried over into 2008. An employee can only have one week of PPT (5 days) carried over at any given time. Carry-over PPT does not accumulate. **All unused PPT greater than the allowable carry-over amount will be forfeited at the end of the calendar year.**

Example: If you begin the year with zero (0) carry-over PPT hours, and you end the year with six (6) unused days, you will be able to carry-over five (5) days with one (1) day being forfeited.

Make certain that you submit your requests to use your PPT to your supervisor early before 2007 is past and you forfeit this benefit.

MAKING DECISIONS

William McKinley, the 25th US President, once had to choose between two equally qualified men for a key job. He puzzled over the choice until he remembered a long-ago incident.



On a rainy night, McKinley boarded a crowded streetcar. One of the men he was now considering had also been aboard, though he didn't see McKinley. Then an old woman carrying a basket of laundry struggled into the car, looking in vain for a seat. The job candidate pretended not to see her and kept his seat. McKinley gave up his own seat to help her.

Remembering the episode, which he called "this little omission of kindness," McKinley decided against the man on the streetcar. Our decisions - even the small, fleeting ones - tell a lot about us.

Adapted from *Presidential Anecdotes*
Paul F. Boller, Jr.

News from the Yards

Crosslake spent an evening in mid-September fishing from a launch on MilleLacs. Sponsored by Lake States and the Crosslake yard, all Crosslake employees & their spouse/guest were invited as a celebration for their June sales record. Sadie reports that Rich Harris caught the 1st fish, the most fish, and the largest fish (see below -approximately 28 inches). A total of 6 walleyes were taken home that evening. Sadie says that it was a great way to socialize with co-workers away from the yard and to end the summer season. Below are a few of the snapshots taken on the trip showing some of the fish caught.



A little more News from the Yards

Congratulations to Eric (The Design Team) and wife Laura on the arrival of Trevor James born on September 6, 2007 weighing 9 lbs 3oz, 21" tall. He joins big sister, Kendra, at home. Enjoy your "bundle of joy". They grow up quickly.



Ralph from our Monticello Yard suggests we use this slogan to appeal to the deer hunters: "Have FAWN spending your DOE at Simonson Lumber because a BUCK goes farther here."

Mark Klaverkamp rode his bicycle from Fergus Falls to Clearwater in September. Wow! Mark has one suggestion for anyone considering such a feat. His advice, "You shouldn't eat mashed potatoes half way through the trip."

Happy Birthday!

December

Christopher G. - 12/02,
Scott B. - 12/03, Eric E - 12/06,
Bob R. - 12/07,
Kevin C. - 12/08, George D. - 12/16,
Nora C. - 12/21, Eric J. - 12/23,

January

Carol N. - 1/02, Lawrence L. - 1/05,
Cory B. - 1/06, Cory G. - 1/06,
Lori V. - 1/10,
Anthony L. - 1/13, Dirk H. - 1/16,
Mark O. - 1/18, Ken S. - 1/20,
Wendy R. - 1/21,
Mark B. - 1/24, Keith A. - 1/25,
Dan H. - 1/26, Alan C. - 1/31.

February

Tom M. - 2/02, Ricky H. - 2/04,
Jim T. - 2/06, Rick H. - 2/11,
Paul L. - 2/12,
Justin H. - 2/17, Scott G. - 2/18,
Matt S. - 2/19, Kimberly G. - 2/21,
Glenn I. - 2/21



Success isn't permanent, and failure isn't fatal. Mike Ditka - coach

Planning on entertaining over the Holidays?

Here are tips to make the experience pleasant for the Host/Hostess & guests.

- Call your guests at least a week in advance to find out if they are available. With busy schedules during this time of year, you don't want to get down to the wire and realize that half your list can't make it.
- Check and recheck. Make a list of the items you need, and go shopping the day before the event. When you return home, lay everything out for each recipe & each room (like extra TP for the bathroom).
- Plan to stay out of the kitchen. Choose an entree that can be made ahead and warmed up before serving. Take some help from the grocery/deli and serve already prepared side dishes or desserts.
- Don't overestimate your cooking abilities. Use simple recipes that your friends have raved about.
- Have plenty of appetizers ready to serve to guests as they arrive. This will allow your guests to relax, hang out and introduce themselves to each other.
- Let someone else bartend. Find a pair of trusted friends and ask them to make the beverages.
- Mix & match your friends to blend different personalities, knowledge and backgrounds.
- Include entertainment. Use background music, play a round of Pictionary or Cranium, or have disposable cameras for your guests to ham it up. This will keep your event from getting dull.