

Northland Review

FREE Publication
APRIL 2024

Monthly Variety Paper

Bingo: Page 12 • Meat Raffles: Page 14

SEE OUR AD ON PAGE 23



SINGLE GAME TICKETS ON SALE NOW!

Fun is good. IT'S WHAT WE DO

Saints BASEBALL

651.644.6659 • saintsbaseball.com

SEE OUR AD ON PAGE 18

LIVE CONCERTS & EVENTS

FULL CONCERT CALENDAR INSIDE

ROBERTS BAR & RESTAURANT

MEDINA ENTERTAINMENT CENTER

medinaentertainment.com
(763) 478-6661
500 HWY 55, Medina, MN

SEE OUR ADS ON PAGE 2 & 6



ROSEVILLE ANDERSON NELSON VFW POST 7555

1145 Woodhill Drive • Roseville, MN 55113 • 651-483-5313 vfwroseville.org

LIVE MUSIC!

Sat., 4/20: Mr. Winky 7-11pm

LIVE MUSIC!

Sat., 4/27: Deadly Wombats 7-11pm

Gift Card Raffle License # G00017
Wed. @ 5pm & Sat. @ 4pm

Horseracing
Following the Raffle

Bingo is BACK!
Thur. @ 6:30pm

Pull-Tabs & E-Tabs Daily

SEE OUR AD ON PAGE 6



2100 N. Dale St., Roseville, Mn. 55113
651-489-5386 • www.b-dale.com
Plenty of off-street parking!!!

Public Welcome! New Members Welcome!!

MN Charitable Gaming License # - B-330-001

Meat Raffle! Every Friday @ 5:30pm
Is BACK! Fri., Apr. 5

BAR BINGO Sat., 4/13 & 4/27 @ 3pm
Win Up To \$1,000 Jackpot Coverall!

LIVE MUSIC! SAMUEL JOHN & FRIENDS: 4/4 & 4/18 @ 7PM
MARK STARY & FRIENDS: 4/11 & 4/25

KARAOKE! w/Gary & Charlie! Sat., 4/13, 7-11pm

THE BIGGER HICKS BAND
SAT. APRIL 20TH @ 6:30PM

SEE OUR AD ON PAGE 5



Come Enjoy some Fun in the Sun!

May 11, 2-6PM

SUMMER KICK OFF PARTY!

Blind Volleyball Tournament: \$10 Registration Fee per Team,
Cornhole Tournament: \$10 Registration Fee per Team,
Beer Pong Tournament: No Fee.

7098 Centerville Road • 651-493-6626 • Open daily at 10am

See Kellys Facebook page for more details.

SEE OUR ADS ON PAGE 6 & 28



Carbone's Pizzeria & Pub
White Bear Lake
1350 Highway 96E
White Bear Lake MN 55110
Designer Purse Bingo: Apr. 10 & 17 @ 6pm

ManCave Bingo
April 28th @ 1pm
Reservations Only!
Drink Specials, Tastings, & More!

NFL Draft Party!
Thursday, April 25th

Karaoke! Every Other Friday, 8pm-Midnight

Phone: (651)429-7609 • www.carboneswhitebearlake.com

PIZZA LOVES

NOW HIRING

SEE OUR AD ON PAGE 4

CR's Sports Bar & Carbone's Pizzeria
8525 Cottonwood St. NW / Coon Rapids, MN / Bar: (763) 780-1585 / Carbone's: (763) 717-0327

"BREAK" FOR VETS Fri. 4/5 & Sat., 4/6
4/5: Veterans Only Short Race 8 Ball Tournament
FREE VETERANS MEAL 4-5:30PM
4/6: 3 Person Team Event, \$180 Entry
AUCTION / DRAWINGS & MORE / LIVE MUSIC @ 8PM

LUCK OF THE DRAW Sat., 4/13
SCOTCH DOUBLES
First 64 Players Paid in Full, \$60 Entry Fee

SEE OUR AD ON PAGE 9

Bayport American Legion Post 491 263 N. 3rd St. 651-439-5463

PURSE RAFFLE
Every Wed. - 6:30-8pm @ Cozzie's Tavern
11154 60th Street, Stillwater
651-342-0447

SEE OUR AD ON PAGE 28

WHITE BEAR RENTAL

WE RENT GRILLS & FILL PROPANE!

NOW HIRING Summer Jobs PT Ages 16+

Now Taking Reservations for 2024 Parties & Events!
From Projects to Parties, We Can Help!

Book EARLY to Guarantee Your Event is PERFECT!

Family-Owned & Operated

3865 Highway 61 N. White Bear Lake
651-426-4433 • www.wbrental.com

WINNER ARA Open 7 Days a Week!

SEE OUR AD ON PAGE 2

TOP 100 Music Stores in the USA in 2021, 2022, & 2023!

Music Connection has the BEST Instrument selection and the BEST Lesson Program in the North Metro!

Make Music!
"Serving Musicians Since 1981"

MUSIC Connection
ConnectWithMusic.com

BUY-SELL-TRADE-RENT-REPAIR-LESSONS
77 Eighth Ave. SW • Forest Lake, MN 55025 • 651-464-5252

ROSEVILLE ANDERSON NELSON VFW POST 7555 Roseville VFW
 1145 Woodhill Drive • Roseville, MN 55113 • 651-483-5313 vfwroseville.org

Saturday, April 20th: LIVE MUSIC! with Mr. Winky
7-11pm



Saturday, April 27th: LIVE MUSIC! with Deadly Wombats
7-11pm



ROSEVILLE BINGO HALL
 Welcome to Roseville Bingo Hall! We always PAY!!! And we always PLAY!!!
Open EVERY DAY, with more sessions than any other Hall!
 Purchase the fully loaded Champion Computer with two side packs regularly priced at \$125 for \$60 every session!!

Pull Tab Locations: A-03191-03

 High Pines Brewery 2704 Snelling Ave N. Roseville MN 55113	 Lucky's 13 Pub 2480 Fairview Ave N. Roseville MN 55113	 Stout's Pub 1611 Larpenteur Ave West Falcon Heights, MN 55113
--	--	---

2525 N. Snelling Ave. Roseville, MN, 55113. 651-697-1090 • Follow us on Facebook : Roseville Bingo Hall

Illetschko's Meats & Smokehouse
 101 E Richmond St. South St. Paul, MN 55075
 651-455-4333
www.illetschkos.com

YOUR DEER PROCESSING HEADQUARTERS CALL NOW!
Attention Hunters!
 We provide full service wild game and deer processing, including skinning, cutting, wrapping, grinding, smoking, and custom sausage.

Best of the community Reader Choice Awards
 Voted best place to buy Meat and Seafood 2010, 2011 and 2013
 Thank You to all our customers!

The Coon Rapids Lions
https://e-clubhouse.org/sites/coon_rapids/
 Lic. # 00013
 Come help the Lions serve the needy in our community, especially the sight and hearing impaired, handicapped, food shelves, and youth activities.

KENDALL'S TAVERN & CHOPHOUSE
 12800 Bunker Prairie Rd. NW, Coon Rapids
Pull-Tabs, E-Tabs, & E-Bingo!

Classic Bowl
Pull-Tabs, E-Tabs and E-Bingo!
PLAY MEGASOTA GAME NITE
 Tues. FROM 7-8PM FOR HUGE JACKPOTS
 11707 Round Lake Blvd., Coon Rapids, MN

BAR BINGO **Fridays @ 6:30pm**
 \$99 Payouts on all \$1 Games!
 \$1,000 Coverall Jackpot!
 \$500 Layer Cake Jackpot! Shake A Day!
 Before we start & @ intermission

Extra \$100 Paid on \$1 Games if Bingo is on Hotball #!

the Old Log Cabin RESTAURANT & BAR
 9726 SCANDIA TRAIL N, FOREST LAKE, MN
 55025-8934
 PHONE: 651-433-5646

SUNDAY: 11AM-9PM MONDAY: 4PM-9PM TUESDAY TO SATURDAY: 11AM-10PM

"AMAZING, GOOD FOOD! PORTIONS WERE LARGE. NICE SERVICE AND A QUAINATMOSPHERE. THE WHOLE FAMILY ENJOYED THEMSELVES."
 - A GOOGLE USER

HAPPY HOUR MONDAY TO FRIDAY: 3PM-6PM SUNDAYS: 12PM-3PM

FOREST LAKE LIONS PULL TABS DAILY

OLD LOG CABIN NOW HAS E-TABS. TRY THEM OUT!

TOP 100 Music Stores in the USA in 2021, 2022, & 2023!

MUSIC Connection
 ConnectWithMusic.com

Guitars, Pianos, Keyboards, Drums, Band & Orchestral Instruments, Lessons, Sheet Music, Sound Systems, Ukuleles, Financing, & Sale Prices

Music Connection has the BEST Instrument selection and the BEST Lesson Program in the North Metro!

Make Music!
 "Serving Musicians Since 1981"

BUY-SELL-TRADE-RENT-REPAIR-LESSONS
 77 Eighth Ave. SW • Forest Lake, MN 55025 • 651-464-5252

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CONTACT

The Northland Review, LLC Questions or Comments:
 P.O. Box 48503 officenorthlandreview@gmail.com
 Coon Rapids, MN 55448 Phone: 612-814-1906

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CR's Sports Bar & Carbone's Pizzeria

8525 Cottonwood St. NW / Coon Rapids, MN / Bar: (763) 780-1585 / Carbone's: (763) 717-0327



Mon. - Fri.
11am - 2am
Sat. - Sun.
11am - 2am
OPEN 7 DAYS A WEEK.
crssportsbar.com

Carbone's Hours

Sunday - Thursday: 11am - 9pm
Friday - Saturday: 11am - 10pm

Happy Hour

2pm - 6pm - Mon - Fri
4-6pm Saturdays

2 for 1 on all
Domestic Beer
and Rail Drinks



Bar Bingo

Mondays @ 6:30pm,

Wednesdays
@ 6:30pm, &
Saturdays
@ 2pm

\$1,000 Winner,
Every Saturday!

BINGO				
14	17	31	50	69
9	28	44	48	72
2	19	★	59	62
11	26	37	52	73
6	16	41	49	66

Meat Raffles

Saturdays
@ 4:30pm

Competition
Cheer
Lic #93284
Competition
Cheer Spirit
Booster Club

"BREAK" FOR VETS

Fri. Apr. 5th & Sat., Apr. 6th

FRIDAY, APR. 5, 5PM SIGN-UP, 6PM START:
VETERANS ONLY SHORT RACE
8 BALL TOURNAMENT

**\$500
ADDED**

FREE VETERANS MEAL 4-5:30PM
ALL VETERANS WELCOME TO MEAL
WHILE SUPPLIES LAST

SATURDAY, APR. 6, DOORS: 8AM, STARTS: 10AM

3 PERSON TEAM EVENT, \$180 ENTRY

DIV. 1 FARGO RAT 1899 & UNDER

DIV. 2 FARGO RAT 1659 & UNDER

**\$1,000
ADDED**

LIVE & SILENT AUCTION / CUE
DRAWINGS & MORE / LIVE MUSIC SAT. 8PM BY
AIR FORCE VETERAN JESSE "G"

SIGN-UP AT CR'S OR CALL BILLY: 763-486-2887

LUCK OF THE DRAW SCOTCH DOUBLES

Sat., Apr. 13th

Doors @ 8:30am, Play @ 10am

FIRST 64 PLAYERS PAID IN FULL, \$60 ENTRY FEE

HOW IT WORKS: The Top 32 Fargo Rated

Players Draw A Name of the Lower 32 Fargo

Rated Players and That Determines Partners.

8 BALL ON 7' DIAMOND TABLES / ALTERNATE

BREAK / RACE TO 5 BOTH SIDE

NO TIME OUTS

SIGN-UP AT CR'S OR
CALL/TEXT BILLY: 763-486-2887

**\$500
ADDED**



158 Main St. NW
Bethel, MN 55005
763-434-0119

It's all about the food!
and Steaks are our Specialty!



Free Bar Bingo Tuesdays @ 6:30pm

Meat Raffles

Tuesday @ 6pm

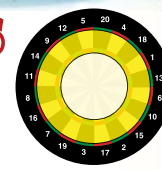
Friday @ 6pm

Sunday @ 11am

Bingo

Saturday @ 3pm

Win up to \$1000!



Chops (Lic#B-31322)

Specialty Dinner Menu

Served Thur-Fri-Sat 5pm-9:30pm

- Pork Chops
- New York Strip
- Ribs
- Jumbo Shrimp
- Porterhouse Steak
- Prime Rib

www.dugoutbarandgrill.com



FRIAR'S

651-464-5040

Golf Simulator by TRU GOLF

27 courses in
a private room.

Call for reservations
or more info



Key Tag Drawing

Wednesday Nights 7pm-9pm
Jackpot Win Up To \$1000
No Purchase Necessary

The MOST Play!
Minnesota's Number
One Place For
Electronic Pull Tabs
For Over 4 Years!

Wednesday Special!

Jumbo Fresh Wings!
\$1.50. 5pm-9pm



Saturday & Sunday Special!

Cheeseburgers! \$3.50
Hamburgers! \$3.25



NEW HOURS!

Tuesday & Wednesday: Open at 2pm
Thursday - Sunday: Open at 11am

DJ Aaron Skow

DJ/Karaoke,
Every
Wednesday
& Friday Night



THE FOREST LAKE LIONS
CHARITABLE GAMBLING
ORGANIZATION NOW AT FRIARS

Meat Raffles

@ 5pm Every Tuesday
& Friday

Voted Best Place for
Pull Tabs in the Area!
Plus E - Tabs!

Check out our NEW
Electronic Gambling
WIN Huge Cash Payouts

Lic # 02190-015

1500 South Lake Street, Forest Lake, MN 55025

Little Village Pub

2670 Co. Rd. E. East,
White Bear Lake
651.330.6305

www.littlevillagepub.com



Business Hours:
Everyday 11am-2am

Kitchen Hours:
Everyday
11am-Midnight

HAPPY HOUR!

Monday-Saturday:
3pm - 6:30pm • 9pm - 11pm
Sunday: All Day
\$1.50 OFF ALL DRINKS
\$6 SELECT APPETIZERS

KARAOKE NIGHT

Saturdays 9pm - 1am
Come On In & Sing with
Ick Saturday Nights!



Weekly Food Specials:

- Monday: Chimichanga \$12
- Tuesday: Chefs Choice \$12
- Wednesday: Famous Filet
Steak Sandwich \$23
- Thursday: Hot Italian
Hoagie \$12
- Friday: Tuna Melt \$12
- Saturday: Buffalo Chicken
Mac and Cheese \$12
- Sunday: Sloppy Joe \$6

TRIVIA NIGHT Sundays 6pm

PURSE & CASH BINGO

Mondays @ 6:30pm

MEAT RAFFLE

Fridays @ 5:30pm

POKER

Thursdays @ 7:30pm

PULLTABS & ETABS

7 Days A Week

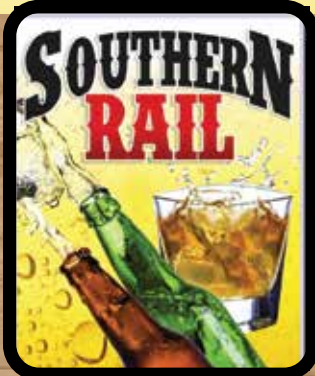
Charitable Gambling by Merrick, Inc. Licence #00264-065



7082 Centerville Road • 651-528-8230 • Open til 1am!
LOCATED NEXT TO KELLY'S HORNER



HAPPY HOUR
 Tue-Fri 3-6pm
 \$2.75 Domestic
 Bottles, Taps, &
 Rail Drinks



**Come on in for Some
 Pool & Darts!**



Hours

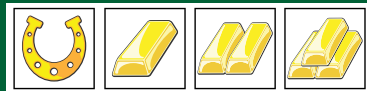
Mondays: Closed
 Tuesday – Thursday:
 1pm – Close
 Friday: 11am-1am
 Saturday: 10am-1am
 Sunday: 10am-Close

Meat Raffles

Friday, Apr. 5, 12, 19,
 & 26 @ 6pm



**PULL-TABS
 OPEN DAILY**



Centennial Youth Hockey Association Lic. # 03934-009

7098 Centerville Road • 651-493-6626

Happy Hour
 M-F: 3-6pm: BOGO!



Come Enjoy some Fun in the Sun!



Blind Volleyball Tournament:
 \$10 Registration Fee per Team,
 Cornhole Tournament:
 \$10 Registration Fee per Team,
 Beer Pong Tournament: No Fee.

See
 Kelly's
 Facebook
 page
 for more
 details.



Now Serving
 Kelly's Colossal
 Bloody Mary's
 Sat. and Sun.
 10am-3pm

DJ Sat.
 @ 9:30pm

**Fish Fry
 Fridays**
 All You Can Eat!
 5-9PM

NEW HOURS: Bar: Sun: 9am-Midnight, Mon: 11am-Midnight, Tue: 11am-1am,
 Wed: 11am-1am, Thur: 11am-2am, Fri: 11am-2am, Sat: 9am-2am
 Kitchen: Mon-Fri: 11am-10pm, Sat-Sun: 9am-10pm

MEAT RAFFLE AND BINGO

Tuesdays Meat Raffle @ 6pm & Bingo @ 6:30pm
 Apr. 2, 9, 16, 23, & 30
 Fridays Meat Raffle @ 5pm Apr. 5, 12, 19, & 26



Centennial Youth Hockey Association Lic. # 03934-009



2029 Woodlynn Ave • Maplewood, MN
 651-621-1535
 thedoghousebarandgrill.com

**ENTERTAINMENT
 Live Music**

Bingo

Every Wednesday @ 6:30 pm



**Sunday Funday
 Cash Bingo**

1st and 3rd Sunday @ 3:30pm

Purse Bingo

Every 2nd & 4th Sunday @ 3:30pm

Meat Raffle
 Every Friday at 5pm
 & Sundays
 During Bingo

Charitable Gambling by
 Merrick, Inc
 License #
 00264-008

Mondays
 Karaoke @ 9pm

Tuesdays
 Trivia @ 7pm

Thursdays

Live DJ! Join Jeff
 Loven Apr. 11th
 for our B-day
 Month Specials!
 Free Fish Bowl for
 the B-day Person &
 Anyone Out
 Celebrating with
 the B-day Person
 gets a Free Shot!

**Sunday
 Funday!**

All Day Happy Hour!
 Acoustic Music @ 6pm
 Free Texas Holdem
 @ 7pm



Fri., Apr. 5:
 Stone Daisy



Fri., Apr. 12:
 Mojo Monks



Sat., Apr. 6:
 The Hype



Sat., Apr. 13:
 Lipstick &
 Dynamite



Fri., Apr. 19:
 Via, Fuzzard,
 Bullets &
 Butterflies



Fri., Apr. 26:
 Fool Fighters &
 American Idiots



Sun., Apr. 7:
 Justin Barts &
 The Way Out



Sun., Apr. 14:
 Wally & Josie



Sat., Apr. 20:
 Poprocks



Sat., Apr. 27:
 Sugar Buzz



Sun., Apr. 21:
 Justin Barts &
 The Way Out



Sun., Apr. 28:
 Wally & Josie



ROSEVILLE ANDERSON NELSON VFW POST 7555

1145 Woodhill Drive • Roseville, MN 55113 • 651-483-5313 vfwroseville.org

Roseville VFW



SPECIAL EVENTS!
CHECK PAGE 2 FOR MORE INFO!

VFW PIZZA KITCHEN HOURS

Monday - Thursday: 4pm-11pm
Friday & Saturday: 11am - 12am
Sunday: 11am-8pm



Happy Hour! Monday-Friday: 3-6pm



Monday Night Special	Tuesday Night Special	Wednesday Night Special	Thursday Night Special	Friday Night Special
Burgers \$6 3-8pm	Pot Roast	Chef Choice	Burger Of The Day	Walleye OR Steak Dinner 3-8pm
				

Gift Card Raffle
Wednesday @ 5pm & Saturday @ 4pm
Horseracing
Following the Raffle

Bingo is BACK!
Thursdays @ 6:30pm
Pull-Tabs & E-Tabs Daily



License # G00017



Carbone's Pizzeria & Pub
White Bear Lake
1350 Highway 96E
White Bear Lake MN 55110

PIZZA
THE WHOLE FAMILY
LOVES
SINCE 1954

Visit us on Facebook at Carbone's Pizzeria & Pub of White Bear Lake



Mancave Bingo!
April 28th @ 1pm.
Reservations Only!
Drink Specials, Tastings, & More!

NFL Draft Party!
Thursday, April 25th

Designer Purse-Bingo
Wed. Apr. 10th & 17th @ 6pm
Come in Early!



Happy Hour Every Day
50% Off! 3-6 pm
Double up for a buck!
9-10:30pm

HOURS
Sun. - Thurs.: 11am-11pm
Fri. & Sat.: 11am-1am

14 Taps!



Bingo Tuesday
6pm. Win up to a \$1,000

Flash Bingo
Minnesota Linked Bingo
Win up to \$100,000

Meat Raffles
Every Tuesday & Friday @ 5pm

E-Tabs Now Available
Win up to \$1,499
85% payback

Pull Tab Booth Hours:
Monday - Thursday: 3pm - 10:30pm
Friday: 3pm - 11pm
Saturday: 12 - 11pm
Sunday: 12 - 9pm

NOW HIRING



Phone: (651)429-7609 • Website: www.carboneswhitebearlake.com



Happy Hour
Mon thru Sat - 2pm to 6pm
Sunday 7pm to Close
\$3 Rail Drinks, & Dom. Bottles,
\$1 OFF Tall Taps
\$5 Wines

1986 Rice St., Maplewood • 651-788-7362
www.mccarronspub.net • facebook.com/McCarronsPub

APRIL FOOD SPECIALS!

For The Month: Cubano with Fries

Apr. 1 - 7: **Chopped Cheese with Fries**
Apr. 8 - 14: **Chicken Tender Melt with Fries**
Apr. 15 - 21: **Larry's Juicy Lucy with Fries**
Apr. 22 - 28: **Buffalo Chicken Mac & Cheese**

MINNESOTA GAME DAY SPECIALS

	1/2 Price Wings	\$5 Stadium Dog	
	\$3 Tacos	\$6 Chicago Dog	
	\$5 Nachos	\$7 Coney Dog	

During All Games for Professional Minnesota Sports Teams

PULL TABS DAILY
Monday - Thursday: Noon-Close,
Friday - Sunday 11am-Close

BINGO
Mondays 6pm & Saturday Noon.
\$1000 Coverall Every Monday
\$2000 Progressive Game
\$200 Hot Ball - Cash Races
\$5 FREE Bingo Paper for Month of your Birthday

E-TABS AVAILABLE
All Day & Night

MEAT RAFFLES
Fridays 5:30pm
Saturdays 11:30am

Roseville Youth Hockey Lic. #: A-03191-11



2100 N. Dale St., Roseville, Mn. 55113
651-489-5386 • www.b-dale.com
Plenty of off-street parking!!!

Hall Rental
651-359-0313 M- F 8am to 5pm,
or email bdalerialhall@yahoo.com

Public Welcome! New Members Welcome!

Happy Hour: Mon. - Fri., 4 - 6pm. The Friendliest Bartenders in Town!

HOURS
Monday - Thursday: Noon to Midnight
Friday - Saturday: Noon to 1am
Sunday: 11am to 10pm

PULL-TABS & E-TABS DAILY

Meat Raffle! Every Friday @ 5:30pm
Is BACK! Fri., Apr. 5
MN Charitable Gaming License # - B-330-001



KARAOKE

With **Gary & John**

Saturday, Apr. 13th
7-11pm

BAR BINGO

Saturday, April 13th & 27th @ 3pm
Win Up To \$1,000
Jackpot Coverall!

MN Charitable Gaming License # B-330-001

Trivia Night!

Tuesday, April 23 @ 7pm
Hosted by **Mark Stary!**

LIVE MUSIC! THURSDAYS @ 7PM

SAMUEL JOHN & FRIENDS:
April 4th & 18th
MARK STARY & FRIENDS:
April 11th & 25th

THE BIGGER HICKS BAND

SAT. APRIL 20TH @ 6:30PM



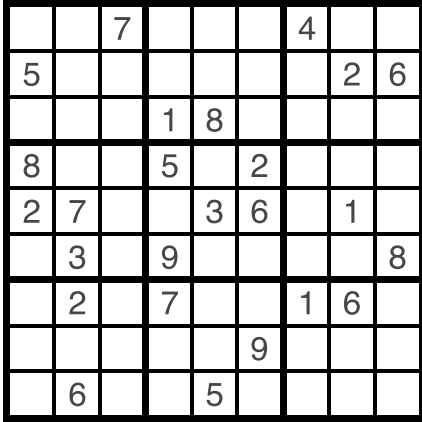
Pittie Q BBQ
Wed. - Sun.: Noon - 8pm
Try Some Award Winning BBQ!



PUZZLES

Answers on page 8

Sudoku 1



☉☼☽☾☿♁♂♆♇♈♉♊♋♌♍♎♏♐♑♒♓♔♕♖♗♘♙♚♛♜♝♞♟♠♡♢♣♤♥♦♧♨♩♰♱♲♳♴♵♶♷♸♹♺♻♼♽♾♿

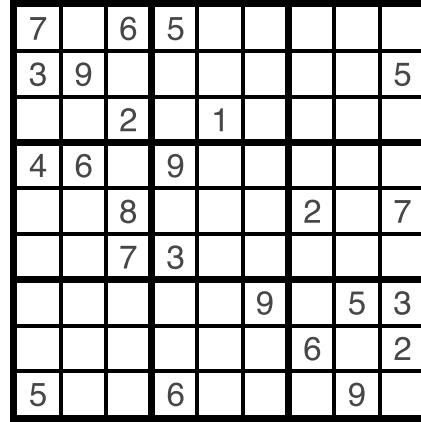
CRYPTO FUN

Determine the code to reveal the answer!

Solve the code to discover words related to laughter.
Each number corresponds to a letter.
(Hint: 14 = E)

- A. **10 2 20 14**
Clue: Funny saying
- B. **5 13 9 9 16**
Clue: Humorous
- C. **19 7 13 19 20 22 14**
Clue: Laugh slightly
- D. **1 25 8 22 14**
Clue: Pleased expression

Sudoku 2



☉☼☽☾☿♁♂♆♇♈♉♊♋♌♍♎♏♐♑♒♓♔♕♖♗♘♙♚♛♜♝♞♟♠♡♢♣♤♥♦♧♨♩♰♱♲♳♴♵♶♷♸♹♺♻♼♽♾♿

CRYPTO FUN

Determine the code to reveal the answer!

Solve the code to discover words related to lawn and garden.
Each number corresponds to a letter.
(Hint: 8 = S)

- A. **5 2 23 9 13 25 8**
Clue: Colorful plants
- B. **15 25 4 8 8**
Clue: Lawn plant
- C. **2 4 22 16 8 17 4 24 13**
Clue: Visual features on property
- D. **10 23 9 13 25**
Clue: Cuts grass

LAWN & GARDEN WORD SEARCH

E P Y P F H I B O S Z R L E U C S B O B
Z I H L D I Z N Y S S D G B I F U Z W G
I N E D R A G D N T W Z P E D G N F L N
L D A B Y P E T M I R S M D Z H L L Z I
I Y L N M B C O W H H W E G R T I A D M
T C T P T O C L S C S W D E H L G N T M
R M H H N R P O L L I N A T O R H D P I
E T Y I E D D U I L L N D L W C T S T R
F C I A C E M P Y S I O E N U R P C M T
W A F B S R P M O H A T Z Z W L H A B D
Z C F I L M D F S R D B H F S Z T P W D
Y O L C D O L H L U R N A G O I D I G F
A S A O Y L O B W B A N M H U Y Y N S Z
D D W M P I Z M B S I F F G D O Z G D N
N E N P L M N I I F N G M N M W R U D C
E E P O B R H E A N A W O U Z S E D W E
M W D S S E W I E O G M S U N G U O N S O
A I Y T O W D G B R E W S S T C E S N I
T W R R M T I C N A G Y Y H U R U C U T
L G N B G I U T Z W G Y O D W R D T D A

Find the words hidden vertically, horizontally, diagonally, and backwards.

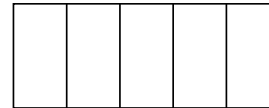
WORDS

AMEND
BLOOMING
BORDER
COMPOST
CUT
DRAINAGE
DROUGHT
EDGE
FERTILIZE
GARDEN
GREEN
HEALTHY
INSECTS
LANDSCAPING
LAWN
MOSSY
MULCH
POLLINATOR
PRUNE
SCENT
SHRUBS
SUNLIGHT
TRIMMING
WEEDS

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to laughter.

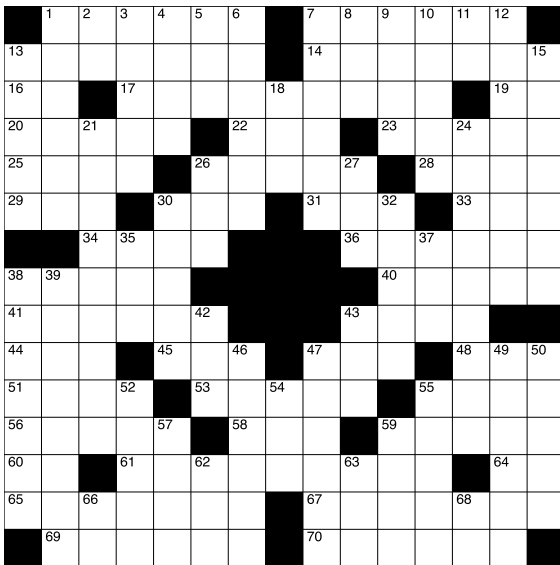
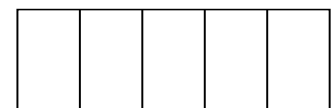
MCCIO



WORD SCRAMBLE

Rearrange the letters to spell something pertaining to gardens.

WRETA



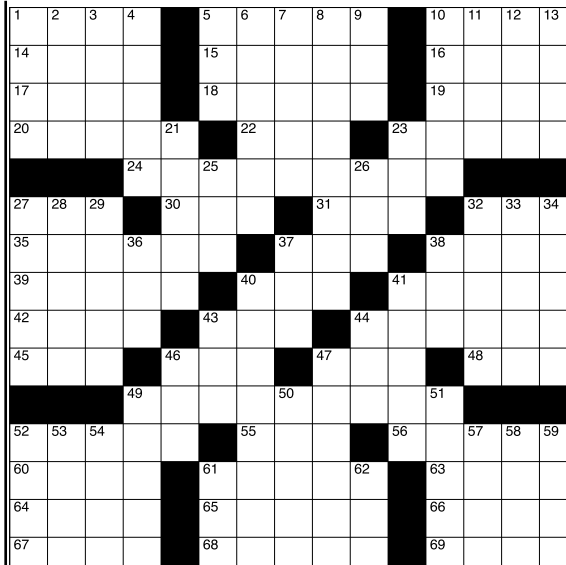
60. Not out
61. Ornamental saddle covering
64. A driver's license is one
65. Latin term for charity
67. Rechristens
69. Objects from an earlier time
70. Hindu male religious teachers

CLUES DOWN

- Used as a weapon
- Yukon Territory
- Makes a map of
- An established ceremony prescribed by a religion
- Unnilhexium
- Merchant
- Playing the field
- Folk singer DiFranco
- Something to scratch
- Mexican agave
- Equal to one quintillion bytes
- Session
- North American people

CLUES ACROSS

- Island nation
- Platforms
- Project plan
- French fishing port
- South Dakota
- Oakland's baseball team
- Military policeman
- Ornamental stone
- Garland
- Process that produces ammonia
- Mousses
- Music notation "dal ___"
- Fail to win
- Peyton's little brother
- Not near
- Some cars still need it
- Lizard genus
- An idiot (Brit.)
- Postponed
- African country
- Gazes unpleasantly
- In a way, traveled
- Ukraine's capital
- Appropriate
- Dash
- Twitch
- Swiss river
- Data file with computer animations
- City in S. Korea
- Particular region
- They have eyes and noses
- Tear
- Large Madagascan lemur



55. Housepet
56. Cavalry-sword
60. Symbol of a nation
61. Frocks
63. Used to carry food
64. Portuguese folk song
65. Sharp mountain ridge
66. Ireland
67. Where golfers begin
68. Greek mythological sorceress
69. Fluid suspensions

CLUES DOWN

- "Mad Men" leading man
- Water (Spanish)
- Annoy
- Bulgarian capital
- Japanese title
- Capital of Zimbabwe
- Giraffe
- A mixture of substances
- Midway between south and southeast
- Staffs
- Turkish title
- Type of acid
- Thin, flat strip of wood
- Russian river
- Ribonucleic acid
- Partner to flow
- Airborne (abbr.)
- Earthy pigment
- Genus of earless seals
- "Key to the Highway" bluesman
- By or in itself
- Hot fluid below the earth's surface
- Partner to trick
- British Air Aces
- Ammunition
- Supervises flying
- Health care for the aged
- Flanks
- Millimeters
- Where wrestlers perform
- Not around
- Flightless bird
- Bell-shaped flowers of the lily family
- Expressed concern for
- Satisfies
- Flew off!
- Wings
- Load a ship
- Vigor
- British title
- Whiskeys
- ___ Adams: founding father
- Body of water

CLUES ACROSS

- Excessively theatrical actors
- Footwear
- A way to disfigure
- Exchange rate
- Hawaiian wreaths
- North-central Indian city
- Bungle
- Extremely angry
- A short note of what's owed
- Criminal organization
- Mimic
- Try to grab
- U.S.-born individuals
- Order of the British Empire
- Don't know when yet
- Payment (abbr.)
- Winged angelic being
- Variety of Chinese
- A way to be anxious
- Famed wrestler Hulk
- Partner to cheese
- Slang for sergeant
- Canadian flyers
- Actress Ryan
- Highly unpleasant vapor
- Body part
- Halfway
- Cool!
- Consume
- Salts
- Upper bract of a floret of grass

PUZZLE ANSWERS

Sudoku 1

9	8	7	6	2	5	4	3	1
5	1	3	4	9	7	8	2	6
6	4	2	1	8	3	5	9	7
8	9	4	5	1	2	6	7	3
2	7	5	8	3	6	9	1	4
1	3	6	9	7	4	2	5	8
3	2	9	7	4	8	1	6	5
4	5	1	3	6	9	7	8	2
7	6	8	2	5	1	3	4	9

Sudoku 2

7	4	6	5	9	3	8	2	1
3	9	1	8	6	2	4	7	5
8	5	2	7	1	4	9	3	6
4	6	5	9	2	7	3	1	8
9	3	8	1	5	6	2	4	7
2	1	7	3	4	8	5	6	9
6	8	4	2	7	9	1	5	3
1	7	9	4	3	5	6	8	2
5	2	3	6	8	1	7	9	4

Crypto Fun

- 1: A. joke B. funny C. chuckle D. smile
2: A. flowers B. grass C. landscape D. mower

Word Scramble

1. comic 2. water

Crossword 1

C	Y	P	R	U	S	D	A	I	S	E	S		
O	U	T	L	I	N	E	A	N	T	I	B	E	S
S	D	A	T	H	L	E	T	I	C	S	M	P	
A	G	A	T	E	L	E	I	H	A	B	E	R	
G	E	L	S	S	E	G	N	O	L	O	S	E	
E	L	I	F	A	R	G	A	S	U	T	A		
P	R	A	T	T	A	B	L	E	D				
T	C	H	A	D	L	E	E	R	S				
R	O	A	M	E	D	K	I	E	V				
A	P	T	D	A	H	T	I	C	A	A	R		
F	L	I	C	M	A	S	A	N	A	R	E	A	
F	A	C	E	S	R	I	P	I	N	D	R	I	
I	N	C	A	P	A	R	I	S	O	N	I	D	
C	A	R	I	T	A	S	R	E	N	A	M	E	S
R	E	L	I	C	S	S	W	A	M	I	S		

Crossword 2

H	A	M	S	S	H	O	E	S	M	A	U	L
A	G	I	O	H	A	K	U	S	A	G	R	A
M	U	F	F	I	R	A	T	E	C	H	I	T
M	A	F	I	A	A	P	E	R	E	A	C	H
A	M	E	R	I	C	A	N	S				
O	P	S	G	B	E	T	B	A	P	M	T	
C	H	E	R	U	B	M	I	N	F	E	A	R
H	O	G	A	N	M	A	C	S	A	R	G	E
R	C	A	F	M	E	G	M	I	A	S	M	A
E	A	R	M	I	D	R	A	D	E	A	T	
S	I	L	I	C	A	T	E	S				
P	A	L	E	A	C	A	T	S	A	B	E	R
F	L	A	G	S	A	R	I	S	T	R	A	Y
F	A	D	O	A	R	E	T	E	E	I	R	E
T	E	E	S	M	E	D	E	A	S	O	L	S

Word Search

E	P	Y	P	F	H	I	B	O	S	Z	R	L	E	U	C	S	B	O	B
Z	I	H	L	D	I	Z	N	Y	S	S	D	G	B	I	F	U	Z	W	G
I	N	E	D	R	A	G	D	N	T	W	Z	P	E	D	G	N	F	L	N
L	D	A	B	Y	P	E	T	M	I	R	S	M	D	Z	H	L	L	Z	I
I	Y	L	N	M	B	C	O	W	H	H	W	E	G	R	T	I	A	D	M
T	R	C	H	P	T	O	C	L	S	C	S	W	D	E	H	L	G	N	T
R	M	H	I	N	R	P	O	L	L	I	N	A	T	O	R	H	D	P	M
E	T	Y	I	E	D	D	U	I	L	L	N	D	L	W	C	T	S	T	R
F	C	I	A	C	E	M	P	Y	S	I	O	E	N	U	R	P	C	M	T
W	A	F	B	S	R	P	M	O	H	A	T	Z	Z	W	L	H	A	B	D
Z	C	C	I	L	M	D	F	S	R	D	B	H	F	S	Z	T	P	W	D
Y	O	L	C	D	O	L	H	L	U	R	N	A	G	O	I	D	I	G	F
A	S	A	O	Y	L	O	B	W	B	A	N	M	H	U	Y	Y	N	S	Z
D	D	W	M	P	I	Z	M	B	S	I	F	F	G	D	O	Z	G	D	N
N	E	N	P	L	M	N	I	I	F	N	G	M	N	M	W	R	U	D	C
E	E	P	O	B	R	H	E	A	N	A	W	O	U	Z	S	E	D	W	E
M	W	D	S	S	E	W	I	E	O	G	M	S	N	G	U	O	N	S	O
A	I	Y	T	O	W	D	G	B	R	E	W	S	S	T	C	E	S	N	I
T	W	R	R	M	T	I	C	N	A	G	Y	Y	H	U	R	U	C	U	T
L	G	N	B	G	I	U	T	Z	W	G	Y	O	D	W	R	D	T	D	A

How they SAY that in...

- ENGLISH:** Frog
- SPANISH:** Rana
- ITALIAN:** Rana
- FRENCH:** Grenouille
- GERMAN:** Frosch



A FROG COMPLETELY SHEDS ITS SKIN ABOUT ONCE A WEEK. AFTER IT SHEDS THE DEAD SKIN, IT USUALLY EATS IT.



UNDERSTANDING CLIMATE CHANGE AND HOW IT'S AFFECTING THE WORLD TODAY

The term "climate change" has become part of the modern lexicon. The term "global warming" was once widely used, but the term climate change became more common after researchers discovered that the changes affecting the planet involved more than a rise in temperature.

What is climate change?

Climate change refers to long-term shifts in weather patterns and temperatures, according to the United Nations Climate Action. Although natural forces, such as natural disasters, can affect climate change, by and large the most prolific influencer has been human behavior, notably the use of fossil fuels. NASA says burning fossil fuels increases heat-trapping greenhouse gas levels in the Earth's atmosphere, raising the overall surface temperature of the planet.

Signs of climate change

Scientists already are seeing evidence of the effects of climate change. NASA says loss of sea ice, melting glaciers and ice sheets, rising sea levels, and more intense heat waves already are occurring. Additional notable and evident effects of climate change include:

- Glaciers are melting at a faster rate.
- There is less snowpack in mountain ranges and polar regions.
- When snow is present, it melts faster.
- Permafrost is melting, releasing methane. This is a powerful greenhouse gas that rises into the atmosphere and compounds the climate change problem.
- Sea ice in the Arctic Ocean and around the North Pole is melting at a faster rate. Data from the National Oceanic and Atmospheric Administration (NOAA) indicates ice covering the Arctic Ocean has diminished by more than 40 percent since the start of the satellite era in 1979.
 - Tropical storms have become more severe as a result of warmer ocean water temperatures.
 - Sea levels are rising, threatening coastal communities and ecosystems. The NOAA reports that, in 2022, global average sea level set a new record high of 101.2 mm. That is four inches above 1993 levels.
 - In many coastal locations around the United States, the rate of sea level rise is even higher than the global average due to erosion, oil and groundwater pumping, and subsidence.
 - High-tide flooding is now between 300 and 900 percent more frequent than it was 50 years ago.
 - The ocean is storing the majority of excess heat from rising global temperatures, contributing to measurable shelf retreat and stress on marine life.



The more individuals understand about global climate change, the more they can do to get to help combat it.



Bayport American Legion
Post 491 263 N. 3rd St. 651-439-5463
 Kelly Bertelsen: 651-491-8972. Lic. # 00467

BAR BINGO MEAT RAFFLE

Mon. - 7pm @ Stillwater Bowl
 5862 Omaha Ave N, Stillwater 651-439-2444
 Thu. - 5pm @ The Beach Bar
 2030 St. Croix Trail S., Lake St. Croix Beach 651-436-5065

Every Other Wed. - 7pm @ The Brookside Bar & Grill
 140 Judd St., Marine On St. Croix 651-433-1112 • Starts January 4th
 Sat. - 1pm @ The Bungalow
 1151 Rivercrest Rd, Lakeland 651-436-5005

Fri. - 7:15pm @ Legion Post 491
 263 N. 3rd St, Bayport 651-439-5463
 Sat. - Noon @ Sal's Angus Grill
 12010 Keystone Ave N, Stillwater 651-439-6625

Sat. - 2pm @ The Bungalow
 1151 Rivercrest Rd, Lakeland 651-436-5005
 Sun. - 3pm @ The Brookside Bar & Grill
 140 Judd St., Marine On St. Croix 651-433-1112

Sat. - 1pm @ Sal's Angus Grill
 12010 Keystone Ave N, Stillwater 651-439-6625



PURSE RAFFLE

Every Wed. - 6:30-8pm
 @ Cozzie's Tavern
 11154 60th Street, Stillwater 651-342-0447

APRIL FOOLS DAY

The exact origins of April Fool's Day are unknown, though historians have some interesting theories regarding the dawn of this day devoted to pranks. Some historians have linked April Fool's Day to the festival of Hilaria in ancient Rome. According to History.com, Hilaria was celebrated by the followers of the cult of Cybele at the end of March. During the festival, celebrants dressed up in disguises and mocked fellow citizens. Another theory suggests April Fool's Day might be linked to the transition from the Julian calendar to the Gregorian calendar in France in 1582. The news of that transition, which officially recognized the start of the new year as January 1 after it had been April 1, reached some people's ears more quickly than others! Those who were slow to get the news continued to celebrate April 1 as the start of a new year, inspiring others to mock them and refer to them as "April fools."



FRIDLEY AMERICAN LEGION

Trivia
 Mondays @ 6pm

Shaddrick - LaBeau
 7365 Central Ave. NE
 Fridley, MN 55432
 763-784-9824

MEAT RAFFLE Fri.: 5pm - Gone Lic. # - G-00001-004

Ryders Bacon Raffle Meat Raffle tickets sold until all prizes are won.
 2nd and 4th Tues.: 5:30pm

BINGO Wed.: 6:30pm,
 Sat.: 1pm.



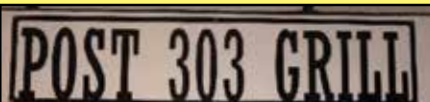
Tri-Wheel

Fri.: 5:30-11pm

Sat.: 4-11pm

Hours subject to change

Pull Tabs Mon-Thurs: 11am-11:30pm
E-Tabs Sat: 10am-11:30pm
 Sun: 10:am-9:30pm



Now Open!



Mon-Fri: 11am-2pm & 5-8pm, Sat: 9am-2pm. Sun: 9am-Noon

Steak Fry! Every 3rd Friday of the Month! 5:30pm



Monday, Wednesday, & Thursday: 11am - 1pm, 3pm - 6pm
 Friday: 11am - 1pm, 3pm - 6pm
 Saturday & Sunday: 10am - Noon
 Tuesday: ALL DAY!



Live Music!
 Fridays
 7:30-11:30pm

Horse Races
 6pm

Arcade Phalen American Legion Post 577

1129 Arcade St., St. Paul
 651-771-8778
 Gambling Lic. # 00935



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APRIL DRINK SPECIALS! HAPPY HOUR!

Monday - Friday: til 5:30pm
 .50¢ OFF All Drinks!
 \$2.⁵⁰ Hamm's Pints, ALL DAY!

NLW Pro Wrestling

April 19th. 7pm Bell Time
 Hall Doors Open @ 6pm

General Admission: \$15
 Kids: \$12
 RINGSIDE: \$20



LIVE MUSIC EVERY SUNDAY! Tytus Canby & Friends, 6-9pm

Pulltabs & Etabs Open All Day, Every Day!

Lucky Buck Drawing Every Wednesday @ 7pm!
 Win Up To \$596 CASH!

Thursday Cash Bingo is Back!

Starting @ 6pm

Meat/Gift Card/Cash Raffle

Every Friday, Starting @ 5pm





SWEETEN THE DAY WITH PEACHES

Although many desserts make for a sweet ending to delicious meals, there's something so inviting about a moist and tender cobbler to add that yum factor. Cobbler consists of a fruit filling covered in a biscuit batter of sorts. When baked, the ingredients blend together to form a spoonable treat that is tender but with the right amount of bite.

Enjoy this recipe for "Peach Cobbler" courtesy of Taste Better From Scratch and contributor Lauren Allen.

Peach Cobbler Servings: 9

5 peaches, peeled, cored and sliced (about 4 cups)
 3/4 cup granulated sugar
 1/4 teaspoon salt

For the batter:

6	tablespoons butter	2	teaspoons baking powder	3/4	cup milk
1	cup all-purpose flour	1/4	teaspoon salt		Ground cinnamon
1	cup granulated sugar				

1. Add the sliced peaches, sugar and salt to a saucepan and stir to combine. If using canned peaches, skip steps 1 and 2 and follow the directions starting at step 3.
2. Cook on medium heat for just a few minutes, until the sugar is dissolved and helps to bring out juices from the peaches. Remove from heat and set aside.
3. Preheat oven to 350 F. Slice butter into pieces and add to a 9-by-13-inch baking dish. Place the pan in the oven while it preheats, to allow the butter to melt. Once melted, remove the pan from the oven.
4. In a large bowl, mix together the flour, sugar, baking powder, and salt. Stir in the milk, just until combined. Pour the mixture into the pan, over the melted butter and smooth it into an even layer.
5. Spoon the peaches and juice (or canned peaches, if using) over the batter. Sprinkle cinnamon generously over the top.
6. Bake at 350 F for about 38 to 40 minutes. Serve warm, with a scoop of ice cream, if desired.

SWEET AND SAVORY EASTER SIDE

Easter Sunday will be celebrated on March 31, 2024. Easter is a day spiritual reflection and celebration, and also an opportunity to gather with family members for a delicious dinner.

Traditional main courses for Easter include lamb and ham, so home cooks may want to select side dishes that can work with both. Sweet potatoes are a healthy option that also are tasty and nutritious. While some people associate sweet potatoes with the marshmallow-covered dish common around Thanksgiving, they can be sweet or savory, depending on preference. This recipe for "Savory Sweet Potato Mash" makes a delicious side dish worth enjoying. Try it, courtesy of "Danielle Walker's Eat What You Love" (Ten Speed Press).

Savory Sweet Potato Mash Serves 4 to 6



3	pounds Garnet sweet potatoes, peeled and cubed	3/4	teaspoon freshly ground black pepper
1/2	cup almond milk	1/3	cup melted ghee
1 1/2	teaspoons fine sea salt	1	tablespoon finely chopped fresh thyme, plus whole leaves for garnish

1. Place the sweet potatoes in a large saucepan and add enough water to cover by 2 inches. Bring the potatoes to a boil over high heat, then turn the heat to medium-low and simmer until tender, about 18 minutes. Remove the potatoes from the heat, drain the water from the pan, then return the potatoes to the pan.
2. Add the almond milk, salt and pepper to the potatoes and use a potato masher to mash to your desired consistency. Drizzle with the ghee, sprinkle in the chopped thyme, and stir gently until just combined. Garnish with thyme leaves and serve warm.
3. Store leftovers in an airtight container in the refrigerator for 3 days. Reheat in a dry skillet over medium-low heat until heated through, stirring frequently, about 5 minutes.

GET SCHOOLED ON VOCATIONAL TRAINING

High school graduates or individuals looking to explore continuing education at any age have various options. Among the most popular options is enrolling in a college or university. Studying a trade in a vocational school is another popular option.



APRIL • 2024

What are vocational schools?

Vocational schools are sometimes referred to as career or trade schools. Vocational schools tend to offer certificate programs that are much shorter in duration than traditional college degree programs, and train students for skilled jobs. Vocational programs prepare individuals for careers in electrical work, hairstyling and cosmetology, certified nursing aids, automotive work, and HVAC services, among others.

Cost of attendance

Cost of education is an important factor when choosing a career, and the cost of vocational school is no exception. The College Board says trade school costs between \$5,000 and \$15,000 on average for a three- to 18-month program. By comparison, the national average for a two-year degree program at public and private colleges can range from \$3,621 to \$15,333 per year. The cost to attend a four-year college is considerably higher, though it varies widely by institution. NerdWallet reports that, as of 2021, total student loan debt in the United States exceeded \$1.61 trillion. Vocational school can be a much more affordable option than attending college, without the specter of large amounts of debt looming once the training is over.

An obvious job path

Many higher education concentrations are confronting low enrollment, while vocational programs are doing quite well, according to The Hechinger Report, which covers innovation and equality in education. The reason may be that vocational training presents a clear career path, and a more secure way to a solid job. Mechanic and repair trade programs had an enrollment increase of 11.5 percent from spring 2021 to 2022, indicates the National Student Clearinghouse. "America is lending money it doesn't have to kids who can't pay it back to train them for jobs that no longer exist," says Mike Rowe, television personality and founder of the Mike Rowe Works Foundation, which offers scholarship money to those who are pursuing the trades. Rowe feels that America has convinced people that the best path for most people is an expensive education. Meanwhile, the Bureau of Labor Statistics indicates there are more than seven million jobs available across the U.S. that do not require a four-year-degree.

Advantages to vocational schools

Trade school students can look forward to some benefits.

- hands-on learning
- more rigid schedule
- efficient time usage
- faster class pace
- small class sizes
- ability for licensure, where needed
- lower costs of attendance compared to other types of schooling
- instructors who are experts in their fields



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<p>Monday</p> <p>\$5 1-topping 10" pizzas (dine in only)</p> 	<p>Thursday ?</p> <p>Trivia! 7pm Hosted by DJ Trivia FREE to Play! 1st, 2nd, & 3rd Place win Gift Cards!</p>
<p>Tuesday</p> <p>\$2 Tacos (dine in only)</p> 	<p>Friday</p> <p>Meat Raffle 6pm Lic #36222-001</p> 
<p>Wednesday</p> <p>Meat Raffle 6pm Lic #36222-001</p> 	<p>Saturday</p> <p>Brunch 11am-2pm</p> <p>Sundays</p> <p>Brunch 11am-2pm</p>



NEW Bar & Dining Room NOW OPEN!

New Pulltab Booth is Now Open!

Happy Hour
Monday
Thru Friday:
3-6pm



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Kraus-Hartig VFW
8100 Pleasant Drive NE, Spring Lake
Park. 763-780-1900 • 2:30pm

Roseville Bingo Hall
2525 N. Snelling Ave, Roseville
612-869-5555 • Noon, 2, 6, & 8pm

MONDAYS

Bear Town
4875 Highway 61, White Bear Lake
651-426-4225 • 6pm

Black Diamond Bingo Hall
3565 Labore Road, Vadnais Heights
651-358-3169 • 6pm

CR'S Sports Bar
8525 Cottonwood St NW
763-780-1585 • 6:30pm

Hi Stakes Bar
8299 University Ave NE, Spring Lake
Park. 763-784-2230 • 1pm

Jimmy's Food & Drink
1132 Co Rd E East, Vadnais Heights
651-482-1100 • 9am

McCarron's
1986 Rice St., Maplewood
651-788-7362 • 5:30pm

Roseville Bingo Hall
2525 N. Snelling Ave, Roseville
612-869-5555 • 1, 3, 7, & 9pm

SAK'S
1460 -E County Rd E Vadnais Heights,
651-484-6119 • 6pm

Stillwater Bowl
5862 Omaha Ave N Stillwater
651-439-2444 • 7pm (Lic# 00467)

White Bear Bar
2135 4th Street, White Bear Lake
651-426-4111 • 6pm

TUESDAYS

Carbone's Pizzeria & Pub
1350 Highway 96E, White Bear Lake
651-429-7609 • 6pm.

Classic Bowl
11707 Round Lake Blvd, Coon Rapids
763-421-4402 • Megasota • 7-8pm

Dugout Bar & Grill
158 Main St. NW, Bethel
763-434-0119 • 6:30pm

Jimmy's Food & Drink
1132 Co Rd E East, Vadnais Heights
651-482-1100 • 6pm

Kelly's Korner Bar
7098 Centerville Road, Centerville,
651-493-6626 • 6:30pm

Kraus-Hartig VFW
8100 Pleasant Drive NE, Spring Lake
Park. 763-780-1900 • 6:30pm

Lucky's 13 Pub - Roseville
2480 Fairview Ave N, Roseville
651-330-9257 • 7pm – 10pm

Roseville Bingo Hall
2525 N. Snelling Ave, Roseville
612-869-5555 • 3, 7, & 9pm

**Sgt, John Rice
VFW Post 6316**
1374 109th Ave NE Blaine
763-757-4540 • 7pm • MEGA – SOTA
Statewide Progressive Bingo

The Sunset Grill
8466 Hwy. 65, Spring Lake Park
763-204-8648 • 1pm

WEDNESDAYS

American Legion Fridley
7365 Central Ave NE, Fridley
763-784-9824 • 6:30pm

Bear Town
4875 Highway 61, White Bear Lake
651-426-4225 • 6pm

Black Diamond Bingo Hall
3565 Labore Road, Vadnais Heights
651-358-3169 • 6pm, 8pm

CR'S Sports Bar
8525 Cottonwood St NW
763-780-1585 • 6:30pm

Drkula's
6710 Cahill Ave, Inver Grove Heights
651-451-1717 • 6:30pm

Hi Stakes Bar
8299 University Ave NE, Spring Lake
Park. 763-784-2230 • 5:30pm

Jimmy's Food & Drink
1132 Co Rd E East, Vadnais Heights
651-482-1100 • 9am

Roseville Bingo Hall
2525 N. Snelling Ave, Roseville
612-869-5555 • 3, 7, & 9pm

The Brookside Bar & Grill
140 Judd St., Marine On St. Croix
651-433-1112 • 7pm

**The Doghouse
Maplewood**
2029 Woodlynn Ave, St Paul
651-621-1535 • 6:30pm

Welsch's Big Ten Tavern
4703 US-10, Arden Hills
651-633-7253 • 1pm

White Bear Bar
2135 4th Street, White Bear Lake
651-426-4111 • 6pm

THURSDAYS

**Arcade Phalen American
Legion Post 577**
1129 Arcade St., St. Paul
651-771-8778 • 6pm

Jimmy's Food & Drink
1132 Co Rd E East, Vadnais Heights
651-482-1100 • 6pm

Roseville Bingo Hall
2525 N. Snelling Ave, Roseville
612-869-5555 • 1, 3, 7, & 9pm

The Sunset Grill
8466 Hwy. 65, Spring Lake Park
763-204-8648 • 1pm

VFW Roseville Post 7555
1145 Woodland Drive, Roseville
651-483-5313 • 6:30pm

White Bear Bar
2135 4th Street, White Bear Lake
651-426-4111 • 7pm

FRIDAYS

Am. Legion Bayport
263 N. 3rd St. Bayport
651-439-5463 • 7:15pm (Lic# 00467)

Black Diamond Bingo Hall
3565 Labore Road, Vadnais Heights
651-358-3169 • 6pm, 8pm

Classic Bowl
11707 Round Lake Blvd, Coon Rapids
763-421-4402 • 6:30pm

Hi Stakes Bar
8299 University Ave NE, Spring Lake
Park. 763-784-2230 • 5:30pm

Roseville Bingo Hall
2525 N. Snelling Ave, Roseville
612-869-5555 • 1, 3, 7, & 9pm

Welsch's Big Ten Tavern
4703 US-10, Arden Hills
651-633-7253 • 1pm

White Bear Bar
2135 4th Street, White Bear Lake
651-426-4111 • 5pm

SATURDAYS

American Legion Fridley
7365 Central Ave NE, Fridley
763-784-9824 • 1pm

B-Dale Club
2100 N Dale St, Roseville
651-4-536 • 3pm

Black Diamond Bingo Hall
3565 Labore Road, Vadnais Heights
651-358-3169 • 2pm, 4pm, 6pm

Bungalo
1151 Rivercrest Rd, Lakeland
651-436-5005 • 2pm (Lic # 00467)

CR'S Sports Bar
8525 Cottonwood St NW
763-780-1585 • 2pm
\$1,000 Winner Every Saturday!

Dark Horse Bar & Eatery
250 E.7th St., St. Paul
651-313-7960 • 1pm

Drkula's
6710 Cahill Ave, Inver Grove Hgts
651-451-1717 • Noon

Dugout Bar & Grill
158 Main St. NW, Bethel
763-434-0119 • 3pm

Hi Stakes Bar
8299 University Ave NE, Spring Lake
Park. 763-784-2230 • 5:30pm

Lucky's 13 Pub - Roseville
2480 Fairview Ave N, Roseville
651-330-9257 • 1pm

McCarron's
1986 Rice St., Maplewood
651-788-7362 • 11:30am

Roseville Bingo Hall
2525 N. Snelling Ave, Roseville
612-869-5555 • Noon, 2, 6, & 8pm

SAK'S
1460-E County Rd E Vadnais Heights
651-484-6119 • 12:30pm

The Sunset Grill
8466 Hwy. 65, Spring Lake Park
763-204-8648 • 2pm

DESIGNER PURSE/SPECIAL BINGO

SUNDAY

Carbone's Pizzeria & Pub
1350 Highway 96E, White Bear Lake
651-429-7609 • **Mancave Bingo!**
Apr. 28 @ 1pm.

**The Doghouse
Maplewood**
2029 Woodlynn Ave, St Paul, MN
651-621-1535 • **Purse Bingo!**
Every 2nd & 4th Sunday @ 3:30pm
Sunday Funday Cash Bingo!
1st & 3rd Sunday @ 3:30pm

MONDAY

Little Village Pub
2670 Co .Rd E.East, White Bear Lake
651-330-6305 • **Purse Bingo!**
Every Monday @ 6:30pm

Wildwood
80 Mahtomedi Ave., Mahtomedi
651-846-9825 • **Purse Bingo!**
Every Monday @ 6pm

WEDNESDAY

Carbone's Pizzeria & Pub
1350 Highway 96E, White Bear Lake
651-429-7609 • **Purse Bingo!**
Apr. 10 & 17 @ 6pm. Come in Early.

Cozzie's Tavern
11154 60th Street, Stillwater
651-342-0447 • **Purse Bingo!**
Every Wednesday @ 6pm

MOE'S at The Ice House
9250 Lincoln St NE Blaine
763-233-0699 • **Purse Bingo!**
Apr. 17 @ 6:30pm



Monday
6 PM
Tuesday
Closed
Wednesday
6 & 8 PM
Thursday
Closed
Friday
6 & 8 PM
Saturday
2, 4 & 6 PM
Sunday
2 & 4 PM



14 GAMES A SESSION
PACKAGES
STARTING @ \$6
PULLTABS
ETABS
RACES
FULL BAR AND
MENU

NOW OPEN

3565 Labore Rd
Vadnais Heights, MN

651-358-3169

#03111-14



White Bear Bar
BINGO
THURSDAY'S AT 7:00pm
MEAT RAFFLE FRIDAY'S AT 5pm
TRI Wheel - Thursday, Friday and Saturday 6pm

BINGO
Jimmy's Raffle!
9AM MONDAYS & WEDNESDAYS
6PM TUESDAYS & THURSDAYS
WHITE BEAR LAKE HOCKEY #03111

MEAT RAFFLES
WEDNESDAY & FRIDAY 5PM
DUCKS LANDING
White Bear Lake Youth Hockey

RAFFLES
• Friday 5pm
• Wednesday 6pm
BINGO MON & WED 6PM

Monday 6 PM
Tuesday Closed
Wednesday 6 & 8 PM
Thursday Closed
Friday 6 & 8 PM
Saturday 2, 4 & 6 PM
Sunday 2 & 4 PM
Black Diamond BINGO HALL
NOW OPEN
3565 Labore Rd
Vadnais Heights, MN
651-358-3169
#03111-14

SAK'S
SPORTS BAR
BINGO
Monday at 6pm
Saturday at 12:30pm

PULLTABS
PULLTABS
WE OFFER A LARGE SELECTION OF GAMES!!
\$5, \$4, \$3, \$2 & \$1
85% PAYOUT!
POSTED AND NON POSTED
AND MUCH MORE!

License #03111

White Bear Lake Hockey Association
whitebearlakehockeycharitablegambling

MEAT RAFFLES

SUNDAYS

Dugout Bar & Grill
158 Main St. NW, Bethel
763-434-0119 • 11am

Cozzie's Tavern
11154 60th Street, Stillwater
651-342-0447 • Noon

MONDAYS

Mc Carron's
1986 Rice St., Maplewood
651-788-7362 • 6pm

**Sgt, John Rice
VFW Post 6316**
1374 109th Ave NE Blaine
763-757-4540 • 5:30pm

TUESDAYS

American Legion Fridley
7365 Central Ave NE, Fridley
763-784-9824 •
Ryders Bacon Raffle
2nd and 4th Tues. 5:30 pm

Carbone's Pizzeria & Pub
1350 Highway 96E, White Bear Lake
651 429-7609 • 5pm

Dugout Bar & Grill
158 Main St. NW, Bethel
763-434-0119 • 6pm

FRIARS
1500 South Lake Street, Forest Lake
651-464-5040 • 5pm

Kelly's Korner Bar
7098 Centerville Road, Centerville
651-493-6626 • 6pm

**Sgt, John Rice
VFW Post 6316**
1374 109th Ave NE Blaine
763-757-4540 • 5:30pm

WEDNESDAYS

Bear Town
4875 Highway 61, White Bear Lake
651-426-4225 • 6pm
GIFT CARD RAFFLE ONLY

Cam's Bar & Eatery
8517 63rd Ave N., Brooklyn Park
763-533-4159 • 6pm

Doc's Landing
3200 White Bear Ave, White Bear
Lake. 651-770-3582 • 5pm

**Sgt, John Rice
VFW Post 6316**
1374 109th Ave NE Blaine
763-757-4540 • 5:30pm

The Sunset Grill
8466 Hwy. 65 Spring Lake Park
763-204-8648 • 5:30pm

The Brookside Bar & Grill
140 Judd St., Marine On St. Croix
651-433-1112 • 7pm

VFW Roseville Post 7555
1145 Woodland Drive, Roseville
651-483-5313 • 5pm

THURSDAYS

FRIARS
1500 South Lake Street, Forest Lake
651-464-5040 • 5pm

Hi Stakes Bar
8299 University Ave NE, Spring Lake
Park. 763-784-2230 • 4pm

Jimmy's Food & Drink
1132 Co Rd E East, Vadnais Heights
651-482-1100 • 6pm

**Sgt, John Rice
VFW Post 6316**
1374 109th Ave NE Blaine
763-757-4540 • 5:30pm

The Beach Bar
2030 St. Croix Trail S, Lake St. Croix
Beach. 651-436-5065 • 5pm

FRIDAYS

American Legion Fridley
7365 Central Ave NE, Fridley
763-784-9824 • 5pm - Gone

**Arcade Phalen American
Legion Post 577**
1129 Arcade St., St. Paul
651-771-8778 • 5pm

B-Dale Club
2100 N.Dale St. Roseville, MN
651-489-5386 • 5:30pm

Bear Town
4875 Highway 61, White Bear Lake
651-426-4225 • 5pm

Cam's Bar & Eatery
8517 63rd Ave N., Brooklyn Park
763-533-4159 • 6pm

Carbone's Pizzeria & Pub
1350 Highway 96E, White Bear Lake
651 429-7609 • 5pm

CR'S Sports Bar
8525 Cottonwood St NW
763-780-1585 • 5pm

Doc's Landing
3200 White Bear Ave, White Bear
Lake. 651-770-3582 • 5pm

Dugout Bar & Grill
158 Main St. NW, Bethel
763-434-0119 • 6pm

FRIARS
1500 South Lake Street, Forest Lake
651-464-5040 • 5pm

Hi Stakes Bar
8299 University Ave NE, Spring Lake
Park. 763-784-2230 • 4pm

Jimmy's Food & Drink
1132 Co Rd E East, Vadnais Heights
651-482-1100 • 5pm

Kelly's Korner Bar
7098 Centerville Road, Centerville
651-493-6626 • 6pm

Little Village Pub
2670 Co .Rd E. East, White Bear Lake
651-330-6305 • 5:30pm

Mc Carron's
1986 Rice St., Maplewood
651-788-7362 • 6pm

Southern Rail
7082 Centerville Road, Centerville
651-528-8230 • 6pm

**Kraus-Hartig VFW
Post 6587**
8100 Pleasant Drive NE. Spring Lake
Park. 763-780-1900 • 5pm

**Sgt, John Rice
VFW Post 6316**
1374 109th Ave NE Blaine
763-757-4540 • 5pm

The Sunset Grill
8466 Hwy. 65 Spring Lake Park
763-204-8648 • 5:30pm

Welsch's Big Ten Tavern
4703 US-10, Arden Hills
651-633-7253 • 5pm

White Bear Bar
2135 4th Street, White Bear Lake
651-426-4111 • 5pm

SATURDAYS

CR'S Sports Bar
8525 Cottonwood St NW
763-780-1585 • 4:30pm

Dark Horse Bar & Eatery
250 E.7th St., St. Paul
651-313-7960 • 1pm

Hi Stakes Bar
8299 University Ave NE, Spring Lake
Park. 763-784-2230 • 4pm

Jimmy's Food & Drink
1132 Co Rd E East, Vadnais Heights
651-482-1100 • 5pm

**Kraus-Hartig VFW
Post 6587**
8100 Pleasant Drive NE. Spring Lake
Park. 763-780-1900 • 2pm

Mc Carron's
1986 Rice St., Maplewood
651-788-7362 • Noon

SAK'S
1460 - E County Rd E Vadnais Heights
651-484-6119 • 5pm

**Sgt, John Rice
VFW Post 6316**
1374 109th Ave NE Blaine
763-757-4540 • 3pm

The Bungalow
1151 Rivercrest Rd, Lakeland
651-436-5005 • 1pm

The Sunset Grill
8466 Hwy. 65, Spring Lake Park
763-204-8648 • 5pm

VFW Roseville Post 7555
1145 Woodland Drive, Roseville
651-483-5313 • 4pm



3 TIPS FOR FIRST-TIME HOME BUYERS

Real estate has garnered considerable attention since 2020, and for good reason. Though speculators and real estate professionals may point to a number of variables that have affected the market for homes in recent years, the pandemic certainly was among those factors. Real estate prices and mortgage interest rates increased significantly during the pandemic and have remained well above pre-pandemic levels ever since.



The spike in home prices and interest rates has had a significant impact on young home buyers, some of whom feel as though their dream of home ownership may never be realized. And data from the National Association of Realtors indicates the median age of home buyers is now significantly higher than it was two decades ago. In 2023, the median age of buyers was 49, which marked an increase of 10 years compared to the average buyer age 20 years ago.

First-time home buyers may face a more challenging real estate market than they would have encountered just a half decade ago. The following three tips can help such buyers successfully navigate the market as they look to purchase their first home.

- 1. Expect to move quickly.** Inventory remains very low, which means buyers are in heated competition for the few homes that are on the market. In late 2023, NAR data indicated the rate of home sales were the lowest they had been in 13 years, so buyers will likely need to move quickly and make an offer if they see a home they like, as chances are the property won't be on the market too long before it's sold. In fact, the NAR noted that homes spent an average of just 23 days on the market in October 2023.
- 2. Apply for mortgage preapproval.** The competitive nature of the market for buyers means it's in their best interests to arrange financing prior to beginning their home search. A mortgage preapproval can be a competitive advantage, as it indicates to sellers that buyers won't be denied a mortgage or lack financing after making an offer. The financial experts at NerdWallet note that buyers will be asked to provide details about their employment, income, debt, and financial accounts when applying for mortgage preapproval. Gather this information and clear up any issues, such as credit disputes or delinquent accounts, prior to applying for preapproval.
- 3. Set a realistic budget and expect to offer over asking price.** A financial planner and/or real estate professional can help first-time buyers determine how much they should be spending on a home. In the current market, buyers should know that they will likely need to pay more than asking price for a home. For example, the NAR reports that 28 percent of homes sold for above list price in October 2023. With that in mind, first-time buyers may do well to look for homes that are under budget in anticipation of offering more than list price after seeing a property.

The real estate market remains competitive for buyers. First-time buyers can utilize three strategies to increase their chances of realizing their dream of home ownership.

SLP Lions

\$2

85% PAYOUT!!!

Pull Tabs & E-Tabs Daily!

X Golf of Blaine Lic. # 00584-031

298 Northtown Dr NE, Blaine (952) 529-7195

Welsch's Big Ten Tavern

4703 US-10, Arden Hills (651) 633-7253

Meat Raffle
Fri. @ 5PM

Bingo
Wed, & Fri. @ 1PM

Spring Bingo!
Thu., April 11th @ 6:30PM \$200 Pots!

Pull Tabs & E-Tabs
Daily

Moe's at The Ice House Lic. # 00584-020

9250 Lincoln St NE, Blaine (763) 233-0699

Pull Tabs & E-Tabs
Daily

Handbag Bingo!
Wed., April 17th @ 6:30PM

Acapulco Blaine Lic. # 00584-029

9360 Baltimore St NE #160, Blaine (763) 795-0347

Bingo
Coming Soon!

Cinco De Bingo!
Sat., May 4th @ 6:30PM \$200 Pots!

Pull Tabs & E-Tabs
Daily

Hi Stakes Lic. # 00584-001

8299 University Ave NE, Spring Lake Park (763) 784-2230

Meat Raffles
Thurs., Fri., Sat. @ 4PM

Bingo
Mon. @ 1PM, Wed., Fri., & Sat. @ 5:30PM

Pull Tabs & E-Tabs
Daily 8AM-Midnight

Triwheel
Wed. - Sun.

The Sunset Grill Lic. # 00584-026

8466 Hwy. 65, Spring Lake Park (763) 204-8648

Surf n' Turf Meat Raffles
Fri. @ 6PM, Sat. @ 5PM

Bingo
Tue. & Thurs. @ 1PM, Sun. @ 2PM

Starting Feb. 6:
\$99 Pay Outs!
\$250 Dual Dab Game!
\$500 Coverall in 57 #'s!
\$1,000 Progressive Coverall!
3 Ball Call! New Pulltab Game Every Session!

Pull Tabs & E-Tabs
Daily, Starting @ 8AM

Kraus-Hartig VFW Post #6857 Lic. # 00584-030

8100 Pleasant View Drive NE Spring Lake Park (763) 780-1900

Meat Raffles
Fri. @ 5PM, Sat. @ 2PM

Bingo
Tue. @ 6:30PM, Sun. @ 2:30PM

Pull Tabs & E-Tabs
Daily

Triwheel
Tue. & Fri. @ 5PM

Drkula's

6710 Cahill Ave
Inver Grove Heights
651.451.1717 



Always call ahead.
Lanes may not be available
due to League and
Tournament bowling,
or Private Parties.



Bar and Bowling Hours

Sunday - Thursday: 11am - 11pm
Friday - Saturday: 11am - Midnight

Kitchen Hours

Every Day
11am - 10pm

PRICES PER LANE

\$40 - 1 HOUR • \$50 - 1.5 HOUR • \$55 - 2 HOURS
NO CHARGE SHOE RENTAL • UP TO 6 BOWLERS PER LANE

BAR BINGO

Wednesdays
@ 6:30pm,
Saturdays
@ Noon



\$150 Guaranteed!
\$1,500 Must Go Cover All!



**COME
ON
IN!**



AND PLAY A FEW GAMES!



Banquet Facility for Your Large Party

You can host up to 160 people in the banquet facility at Drkula's 32 Bowl. Our banquet facility includes a separate kitchen, bathrooms, bar, and main room located on our lower level. Our managers would love to talk with you, so give us a call to find out about availability and rates.

Use our caterer or bring in your own. FREE WiFi available.

Our newly remodeled banquet room is a great way to celebrate Weddings, Anniversary's, Birthday, Meetings or any other special event. Call us now at 651-451-1717 to schedule your reservation.



TUESDAYS @ 6:30PM



**DRKULA'S
BOWL** IN THE PUB!
FREE TO PLAY!

VINGO
Music Video Bingo

TONS OF PRIZES!
party unit

VINGO Music Video Bingo		- 5 artists in a row, in any direction		OR	- all 4 outside corners
AC/DC	Huey Lewis	Alabama	Will Smith	Elvis Presley	
Billy Idol	Cinderella	Madonna	Wham!	Aerosmith	
Vanilla Ice	Shaggy	FREE SPACE	Pitbull	Motley Crue	
			Belinda Carlisle	Go-Go's	
VINGO Music Video Bingo		- 5 artists in a row, in any direction		OR	- all 4 outside corners
Lil' Wayne	Uncle Cracker	Iggy Azalea	ZZ Top	Sm	Do
Billy Joel	Flo Rida	Lady Gaga	Shakira	Oz	Osbo
Village People	Tesla	FREE SPACE	Kesha	Mar	Morris
Tom Jones	Whitesnake	James Brown	Culture Club	Bee Ge	
Johnny Cash	Boston	Gloria Gaynor	Erasure	Adam A	

ALL YOU CAN BOWL SPECIAL!

Prices Per Person.
No Charge for Shoe Rental
Sunday & Monday: 11am - 11pm - \$8
Tuesday & Friday: 11am - 6pm - \$8
Saturday: 11am - 6pm - \$11
1.5 HOURS. WANT TO BOWL LONGER? \$3/PERSON FOR 2 HOURS.



THE BASICS OF FLIPPING HOMES

In recent years, home sellers have experienced record profits as the value of real estate has risen dramatically. Bankrate indicates the median home price across the United States is around \$486,000. According to WOWA, a personal finance resource in Canada, the national average price of a home in Canada was \$657,145 CAD in December 2023. Flipping homes gained popularity prior to the spike in real estate prices, but that increase has led some novices to consider flipping more closely. Though it's true the chances at turning a large profit are substantial in a market where high prices are the norm, potential flippers may benefit from a rundown of the practice before they decide if it's something they want to do.



APRIL • 2024

What is flipping?

Flipping works when an investor purchases a property with the intention of selling the home (or business) for profit without actually using it. The basic premise of flipping is to find a property at a low price and sell it at a much higher price, typically after renovating the home. Investopedia says it is important to complete this transaction as quickly as possible to reap the greatest return on investment.

Don't underestimate the necessary investment of time and money

Many new flippers overestimate their skills and knowledge and lose money in the process. Common mistakes include thinking that a project will cost less or the home will be turned around quickly. It can take months to find the right property, and then there will be time needed to renovate. Costs involved include the initial sale, renovations, holding costs, and capital gains tax when the sale goes through. All of these can eat into profits.

Limited inventory makes things tougher

It can be challenging to find a good deal as everyone seemingly wants to be in real estate these days. With fierce competition in a low-inventory market, flipping can be like finding a needle in a haystack.

Know the tax benefits vs. tax risks

According to Tresa Todd, founder of the Women's Real Estate Investors Network, flipping may be less tax-efficient in the United States than getting into investment properties. Flippers will be paying short-term capital gains instead of long-term capital gains. According to NerdWallet, capital gains taxes are paid when one sells an asset for profit. The rate at which capital gains is taxed is based on whether you hold an asset for less than a year or longer than a year. Long-term capital gains tax rates are generally lower than short-term capital gains tax rates.

Abide by the "golden rule"

Most home flippers follow the 70 percent rule. This says one should pay no more than 70 percent of what the house's estimated ARV (after-repair value) will be, minus the cost of the repairs necessary to renovate the home, says Rocket Mortgage. The ARV is calculated by adding the current property value plus the added value of any renovations. The formula boils down to: $ARV \times .70 - \text{Estimated repair costs} = \text{Maximum buying price}$.

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- ✓ Qualify Buyers
- ✓ Support Negotiations
- ✓ Develop Marketing Strategies
- ✓ Structure Business Deals
- ✓ Take Care of Paperwork

KNOWN FOR BUILDING RELATIONSHIPS AND GETTING DEALS DONE

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100%

We have nine experienced team members, licensed to work in Minnesota and Wisconsin.

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HSC BUSINESS BROKERS hscbrokers.com 763-972-9077 // info@hscbrokers.com

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FRIDAY
APRIL 5
**APRIL WINE
&
THE BABYS**



SATURDAY
APRIL 13
**ELVIS ELVIS
ELVIS!**
A TRIBUTE TO THE KING



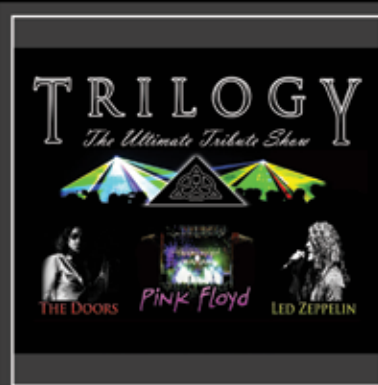
FRIDAY
APRIL 19
**COREY
STEVENS**
with guest
The Jorgensens
w/guest
The JORGENSENS



SATURDAY
APRIL 20
**IKONS
OF ROCK**
The Arena Rock Legends



WEDNESDAY
APRIL 24
**TOM
SANDOVAL
& THE MOST EXTRAS**
FROM
VANDERPUMP RULES!



SATURDAY
APRIL 27
TRILOGY
TRIBUTES to
The Doors
Led Zeppelin
Pink Floyd

FRI MAY 03 **ARRIVAL FROM SWEDEN:** The Music of ABBA
 FRI MAY 10 **TAKIN' IT TO THE STREETS:** The Doobie Brothers Tribute
 FRI MAY 17 **TENNESSEE WHISKEY:** Chris Stapleton Tribute

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WHAT BUYERS CAN DO TO GET THE BEST MORTGAGE RATE

Mortgage interest rates have been headlining financial news segments for several years running. Much of that news has been met with less than open arms, as rates have risen dramatically in recent years, an increase that is related to the ripple effect of the COVID-19 pandemic. Mortgage interest rates did not immediately spike after the World Health Organization declared a global pandemic in March 2020. In fact, data from the lender Freddie Mac indicates mortgage rates were still well below 4 percent on January 1, 2022. However, those rates hovered around 7 percent by the end of that year, and were still around that level at the start of 2024. With such high interest rates, it's understandable if prospective home buyers feel helpless. However, there's much buyers can do to help themselves as they seek to secure the lowest mortgage interest rate possible.




- **Read your credit report and improve your score, if necessary.** Many prospective home buyers save up for years in anticipation of the day when they will purchase their own home. During this period, buyers can read their credit reports and address any discrepancies while taking steps to improve their credit scores. Lenders consider a host of variables to determine an applicant's credit worthiness, and credit history and credit scores bear significant influence. The higher an applicant's credit score, the more favorable mortgage rate he or she is likely to get.
- **Take control of your debt-to-income ratio.** Debt-to-income (DTI) ratio refers to what you owe in relation to how much you earn. The lower your DTI, the better you look to lenders. According to Bankrate, lenders typically want to avoid issuing mortgages to individuals if the monthly payment will exceed 28 percent of their gross monthly income, and people who may be near that threshold for a given home may be denied a mortgage if their DTI is high. Prospective home buyers currently carrying significant debt, including consumer debt like credit cards and/or student loan debts, should make a concerted effort to pay down that debt prior to applying for a mortgage. Prioritize paying off consumer debt before applying for a mortgage.
- **Maintain a strong employment record.** Steady employment and consistent earnings make mortgage applicants more attractive in the eyes of lenders. If you are currently shopping for a home or about to make an offer, now might not be the best time to switch jobs. Self-employed individuals and freelancers working multiple jobs can still qualify for a good mortgage rate, but they may need to provide more extensive documentation that indicates their earnings going back several years. Individuals who have been working full-time for the same company for years may only need to provide W-2 forms from the two most recent tax years.
- **Shop around for rates.** Rates may not fluctuate much between lenders, but it's still worth shopping around for mortgage rates. A study from Freddie Mac found that the benefits of shopping around for a mortgage rate were especially notable in 2022 compared to the decade prior, saving borrowers who took the time to shop for rates substantial sums of money.



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JANUARY'S MARKET UPDATE

	<u>Sherburne County</u>	<u>Anoka County</u>
	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">52 Properties Sold</div> <div style="background-color: #0070C0; color: white; padding: 2px; text-align: center;">▲ 2%</div>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">121 New Listings</div> <div style="background-color: #0070C0; color: white; padding: 2px; text-align: center;">▲ 9%</div>
	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">\$386k Av. Sale Price</div> <div style="background-color: #0070C0; color: white; padding: 2px; text-align: center;">▲ 14.4%</div>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">207 Properties Sold</div> <div style="background-color: #0070C0; color: white; padding: 2px; text-align: center;">▼ -9.2%</div>
		<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">320 New Listings</div> <div style="background-color: #0070C0; color: white; padding: 2px; text-align: center;">▼ 5%</div>
		<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">\$370k Av. Sale Price</div> <div style="background-color: #0070C0; color: white; padding: 2px; text-align: center;">▼ 4.9%</div>

"Top 10 things to do when selling your home: Call me, I'll handle the other 9."



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RENTING VS. BUYING: KNOW THE PROS AND CONS

People typically have two options when they need a place to live: rent or buy. There are pros and cons to each option, and what is best depends on the person and the situation. Choosing to rent or buy is a decision with many moving parts, says NerdWallet. Although buying a home is often presented as a fulfillment of the “American Dream,” home ownership is not the right fit for everyone. A careful consideration of owning versus renting can help people decide which option is best for them.

Home ownership

Purchasing a home is a large undertaking that requires a significant financial investment. People often buy a home because they want stability and an asset that maintains value and even appreciates in the long run. There’s also more freedom over the living situation

when a person buys, as he or she is not beholden to the rules of the landlord. This affords more freedom to decorate and fewer restrictions regarding noise. Homeowners also may not be privy to rules regarding pets. People may be drawn to buying because they know precisely what they will pay each month in living expenses, provided taxes remain relatively stable. Furthermore, setting down roots can help a person feel like part of a community.

Home ownership has some disadvantages. It’s a large financial investment that requires a potentially sizable down payment up front. Owning comes with an inherent, though not ironclad, lack of flexibility, as a person cannot simply move to a new geographic location on a whim. There’s also responsibility involved in home ownership. Homeowners are required to pay for all maintenance and handle any additional issues that arise.

Renting

Renting can be a more affordable short-term option than buying. Renting enables a person to get a residence at a lower monthly expense and with no down payment. Those who rent have more flexibility if they want to change homes frequently. There’s much less responsibility required to rent, as landlords will handle repairs and other concerns. Expenses may be less because there’s no need to pay property taxes, and some utilities may be covered by the property owner.

There is a sentiment that renters are throwing away money each month because they are not getting any equity with each monthly rental payment. Rental costs also may not be fixed, as a landlord can increase rent with each lease renewal. Renters also must abide by the rules and regulations of the landlord while renting. This may mean restrictions on parties, noise after a certain time, pets, and more.

There’s no clear-cut answer as to which is better, renting or buying. People must identify their own priorities and needs during the decision-making process.



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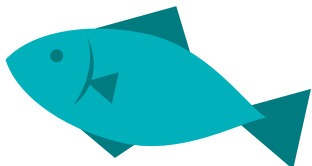
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FARMHOUSE SKILLET: A BRUNCH STAPLE

On lazy weekend mornings or when entertaining a crowd, it may be more fitting to serve brunch rather than breakfast or lunch. Brunch enables guests or family members to sleep in a little later. Plus the filling combination of menu items can keep people satisfied until dinner later on in the evening.

The recipes for "Farmhouse Skillet" from "Lord Honey Traditional Southern Recipes with a Country Bling Twist" (Pelican Publishing) by Chef Jason Smith, puts together a blend of savory ingredients into an egg casserole that can be a winner on any brunch table.

Farmhouse Skillet Serves 8-10

- 1 pound bacon, diced
- 2 cups cubed cooked ham
- 1/2 pound breakfast sausage, cooked and crumbled
- 1 small purple onion, diced
- 1/2 red bell pepper, diced
- 1/2 yellow bell pepper, diced
- 10 eggs, beaten
- 1/2 cup heavy cream
- 1 20-ounce package frozen shredded hash browns, or tater tots, thawed
- Salt and ground black pepper to taste
- 1 cup shredded Monterey Jack cheese

1. Preheat oven to 350 F.

2. In a very large cast-iron skillet (12-inch or larger), over medium heat, cook the bacon until crispy. Then add the ham and sausage and stir. Add the onions and peppers, and sauté for 5 minutes, always stirring.

3. In a small bowl, whisk the eggs and heavy cream.

4. Stir the hash browns into the skillet, and add salt and pepper to taste. Cook for 5 to 8 minutes, until hash browns start to brown. Remove from heat. Add the egg mixture, top with cheese, and bake for 20 to 25 minutes or until bubbly and cheese is melted.



CELEBRATE THE VERSATILITY OF SOY

Soyfoods are versatile ingredients in everyday cooking. Soyfoods are enjoyed by those who follow vegetarian and vegan diets, as soy is an excellent non-animal protein source. The different consistencies and textures of soyfoods mean they can replace other ingredients with ease. They also readily take on the flavors of other ingredients.

Many Asian-inspired meals rely on soyfoods, including this dish for "Tofu Cauliflower Fried Rice" from "Vegan Cooking for Beginners" (Publications International, Ltd.) by the PIL editors.

Tofu Cauliflower Fried Rice Makes 4 servings

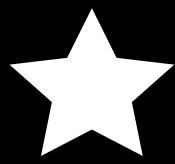
- 3 tablespoons soy sauce
- 1 tablespoon plus 1 teaspoon minced fresh ginger or ginger paste, divided
- 2 teaspoons dark sesame oil
- 1 teaspoon packed brown sugar
- 1 teaspoon rice vinegar
- 1 package (14 to 16 ounces) firm tofu, drained
- 2 tablespoons vegetable oil, divided
- 1 yellow or sweet onion, chopped
- 1 carrot, chopped
- 1/2 cup frozen peas
- 2 cloves garlic, minced
- 1 package (12 ounces) frozen cauliflower rice
- 1 green onion, thinly sliced

1. Whisk soy sauce, 1 tablespoon ginger, sesame oil, brown sugar, and vinegar in small bowl. Place tofu in quart-size resealable food storage bag. Pour marinade over tofu. Seal bag, pressing out as much air as possible. Turn to coat tofu with marinade. Refrigerate 3 hours or overnight.

2. Drain tofu, reserving marinade. Cut tofu into 1-inch cubes. Heat 1 tablespoon vegetable oil in large skillet over high heat. Add tofu, stir-fry 3 to 5 minutes or until edges are browned. Transfer to bowl.

3. Heat remaining 1 tablespoon vegetable oil in same skillet. Add yellow onion and carrot; stir-fry 2 minutes or until softened. Add peas, garlic and remaining 1 teaspoon ginger; cook 2 minutes or until peas are hot. Add frozen cauliflower rice and 1/4 cup reserved marinade; stir-fry 5 minutes or until heated through. Return tofu to skillet; stir-fry until heated through. Top with green onion.





Weekly Horoscopes for April

Aries

March 21-April 20

Week 1:

Grit and guts will get you what you deserve this week. You may have an opportunity to make a good deal of money, so give this plan careful consideration. Ask for advice if the need arises.

Week 2:

There is more to any situation than the money factor, Aries. When a new opportunity comes your way, look beyond the payoff to see what the heart of the offer entails.

Week 3:

Aries, this is a great week for transformation. Be careful where you direct your attention, as what you do will have lasting effects. Choose your plans wisely.

Week 4:

You can get your spark back with some help from friends, Aries. You may have been struggling in one form or another, but others can provide the perspective needed.

Taurus

April 21-May 21

Week 1:

Taurus, there has been change in your life and you may want to blame the stars. Things will move out of your comfort zone and you will have to sharpen your ability to adapt.

Week 2:

Look to your family members if you need inspiration on a new project, Taurus. Use loved ones as a sounding board for all of the ideas that are bouncing around.

Week 3:

Use this week's powerful energy to strip away all of the unnecessary static in your life right now. It is doing more harm than good. Open yourself up to new opportunities, Taurus.

Week 4:

Taurus, you are a dependable rock and that comes with a lot of responsibility. Sometimes you may feel overwhelmed, and in those instances feel free to delegate some tasks.

Gemini

May 22-June 21

Week 1:

Gemini, you may be questioning the relationships in your life at the time being, but don't worry too much. If you hit a rough patch, things will clear up in a few days.

Week 2:

The willpower that you have been relying on lately is still going strong, Gemini. That is excellent and it's having a profound effect on other areas of your life.

Week 3:

Gemini, there is a lot of stuff going on around you, and you need to sort through the noise to determine your priorities. Things will start to become more clear this week.

Week 4:

Too much joking around may strike a nerve of someone close to you, Gemini. Feel out every situation before you start communicating in such a laid back and jovial way.

Cancer

June 22-July 22

Week 1:

A big shift in your perception and attitude will bring new components to your life that you may not have anticipated. This week you'll certainly have a few eyes-wide-open moments.

Week 2:

Cancer, gossip is not something you usually delve into, but you may get roped into a conversation this week. Try not to give any weight to the rumors swirling around.

Week 3:

You are in a great position to make some lasting and strong impressions on others, Cancer. Focus on group work, as this will showcase how well you work with others.

Week 4:

Cancer, like it or not, you have to stand by a promise or a commitment you made to someone, even if you no longer feel like doing so. Once it is finished, you can go your separate ways.

Leo

July 23-August 23

Week 1:

There will be no hiding out this week, Leo. You will soon learn that things will come your way at a rapid pace. Do your best to keep up, mighty Lion, as it's bound to be exciting.

Week 2:

Leo, you shouldn't be boastful about your abilities, but try not to be too modest. Accept the credit you are given. Graciously embrace all of your good press.

Week 3:

Leo, you do not know which direction to go in this week, and that is perfectly fine. Try out different options and figure out what fits best. This will require some trial and error.

Week 4:

Leo, if others have underestimated you or written you off in the past, you will have an opportunity to prove them wrong this week, even if you already know the truth.

Virgo

August 24-September 22

Week 1:

Virgo, you might be willing to throw caution to the wind and get away on a moment's notice. There are affordable ways to do this if you are willing to do your homework.

Week 2:

An interesting invitation might come your way, Virgo. It could open the door to a very busy social calendar if you accept and do some key networking.

Week 3:

Virgo, you have a tremendous amount of power at your disposal this week. Use all of it wisely and thoughtfully. Others will be strongly affected by your presence.

Week 4:

Your keen eye for detail has you pointing out a mistake that may have cost someone a lot of money, Virgo. Your reward could be a promotion or another commendation.

Libra

September 23-October 23

Week 1:

Libra, even though some drama may be swirling in your universe, you find it tolerable because it's coming at you in small portions. Just stay on the sidelines as much as possible.

Week 2:

Libra, an issue that you were worrying about is unlikely to surface. Stay in the present instead of looking ahead to all of the things that might go wrong.

Week 3:

A conflict in your life that you may feel is beyond your control may crop up at the worst time, Libra. Use this as a learning opportunity on how to cope under pressure.

Week 4:

Making room for your needs right now is challenging as others seem to require all of the attention, Libra. You will have a chance to balance the scales soon enough.

Scorpio

October 24-November 22

Week 1:

If boredom has set in, it's better to look to new experiences instead of doing something rash just for the thrill. See which classes you can take or find new restaurants to explore.

Week 2:

It may seem as if you are operating on autopilot, Scorpio. Days seem a carbon copy at this point. Do something to alter your routine.

Week 3:

Scorpio, you have the power to produce a powerful outcome, even if it seems that forces are working against you. Do not give up; in fact, double down your efforts.

Week 4:

Right now you may be reluctant to commit or comment on an issue that is affecting some in your circle, Scorpio. You can get involved once you dig further and do your own research.

Sagittarius

November 23-December 20

Week 1:

Self-care and healing are what you should focus on right now, Sagittarius. You may have been pushing your needs to the side lately and you need to make this a priority.

Week 2:

It's best if you avoid crowds for the time being, Sagittarius. You will benefit from some quiet time that only comes with being alone or within small groups of close friends.

Week 3:

Sagittarius, take things with a grain of salt if people seem insensitive to your feelings this week. You don't know what others have going on in their lives.

Week 4:

Sagittarius, when you hang out with friends, you may be tempted to spend more than is in your budget at the moment. Set a limit, and perhaps leave your credit cards at home.

Capricorn

December 21-January 20

Week 1:

You are not normally characterized as "impulsive," Capricorn. But you may surprise everyone this week. An opportunity to travel or another adventure could drop in your lap.

Week 2:

You are not normally characterized as "impulsive," Capricorn. However, this week you may surprise everyone. An opportunity to travel or another venture could drop in your lap.

Week 3:

Nothing can stop you when you put a lot of gusto behind your efforts, Capricorn. Just be mindful of who you might affect if you take things with a little too much ambition.

Week 4:

Capricorn, you are ready to move forward, but others in your orbit may be holding you back. Know when to cut loose and do things according to your bigger vision.

Aquarius

January 21-February 18

Week 1:

Try to create some tranquil spaces at home, Aquarius. You can use a haven, especially when a lot of stuff is thrown at you outside your home.

Week 2:

Aquarius, if you are not feeling challenged, you have to find activities that will get your brain moving again. Do whatever you can to spark some excitement.

Week 3:

Aquarius, are you getting the sense that something is going on around you that you're simply not a part of? Maybe your exclusive invitation is just waiting in the wings. Be patient.

Week 4:

Thinking about all of the things in your life that may not be going to plan could have you feeling down, Aquarius. Flip the perspective and start focusing on the right things.

Pisces

February 19-March 20

Week 1:

Pisces, you may be on a mission this week to get things done. Don't rush in your efforts to complete everything or you are bound to make mistakes that are not easily fixed.

Week 2:

The choices coming your way are quite varied, Pisces. It can be overwhelming, so do not make any rash decisions until you work through all of your options.

Week 3:

Pisces, stand up for what you want, even if means that you are taking a different stance than others. You don't have to please everyone in every endeavor.

Week 4:

Pisces, you are known for being a dreamer, but right now you have to come down from the clouds and develop a solid plan of action. There will be time for fanciful ideas later.

A GUIDE TO LONG-DISTANCE MOVING

Prospective home buyers are widening their home search areas to find new places to live. The National Association of Realtors says the median distance that buyers traveled to their new homes was 50 miles in 2022, which was triple the median distance that most people clocked in the 30 years prior. Still, the NAR 2022 Profile of Home Buyers and Sellers also indicated one-quarter of buyers studied traveled more than 470 miles to find new homes.

Home prices have been historically high in recent years and those prices are not expected to drop anytime soon, so a greater number of people may be looking for homes well outside of their current metro areas. Buying a house far from home base requires some extra know-how, and these tips can help the process.



APRIL • 2024

- **Hook up with a local real estate agent early on.** Working with a qualified agent can facilitate the process of a long-distance move. As a long-distance buyer, you likely won't be available to drop into a new listing on a moment's notice if you live hundreds of miles away. A local real estate agent can visit homes and present his or her findings, or even provide video walk-throughs so you can see properties in real time. This person also will offer guidance through every step of a real estate transaction.
- **Start calling for estimates.** Once you've zeroed in on where you would like to move, start pricing out moving companies that can safely transport all of your belongings from point A to point B. Some homeowners prefer using a storage/moving service, particularly if there is a lag between when the current residence is sold and the new one is available. Also, storing items prior means having access to an entirely empty home to make improvements before furniture and other belongings are moved in.
- **Make a plan and stick to the schedule.** There are a lot of moving pieces to a long-distance move. It is important to make a task list early on and cross off each job as it is completed to help stay on track. Strongly consider purchasing moving insurance to protect belongings in the move, as many moving companies offer limited insurance, and check to see if your automotive and home insurance plans cover moving.
- **Create an inventory and packing system.** Itemize all of your belongings and establish a system for packing so that you'll know where each item is. This can help you recognize if any boxes go missing. Also, pack boxes with distance in mind, as things will likely get jostled more so than if they were only traveling down the street.
- **Consider moving during the offseason.** Lots of people prioritize moving in the spring and summer, particularly if they have children attending school. This is the busiest and most expensive time to move. Moving during less busy times of year to move can cut down on stress and may be more frugal.

These are just some tips to think about when making a long-distance move.

An advertisement for St. Paul Saints baseball tickets. The background shows two people running on a baseball field, wearing large, inflatable eye costumes. The text on the right side of the image reads "SINGLE GAME TICKETS ON SALE NOW!" in large, bold, white and yellow letters. Below the text are two logos: "Fun is good IT'S WHAT WE DO 2024" and the "St. Paul Saints BASEBALL" logo. At the bottom, the phone number "651.644.6659" and the website "saintsbaseball.com" are displayed in white text on a black background.

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RENOVATIONS THAT HELP SELL HOMES

The adage “there’s a lid for every pot” suggests that, even in relation to the real estate market, there’s bound to be a buyer for every home on the market. Price is a significant variable in the minds of potential buyers, but there are additional factors that can affect the impression people get of a given home.

Certain home features can tip the scales in favor of sellers. In fact, various renovations can help sell homes more readily. And these renovations need not cost a fortune. Putting a home on the market can be stressful, but these renovations may help it sell fast.

• **A fresh coat of paint:** Although painting is relatively inexpensive and a job that some do-it-yourselfers can tackle, it’s not a task relished by many. Painting is messy, it takes time, and requires moving furniture. In fact, prepping a room for painting often is the toughest component of any painting job. But fresh coats of paint can create a strong first impression. Choose a neutral color and get painting. Jennie Norris, chairwoman for the International Association of Home Staging Professionals, says gray is a “safe” color that has been trending in recent years.


• **Minor bathroom remodel:** Remove dated wall coverings, replace fixtures, consider re-glazing or replacing an old tub, and swap old shower doors for fast fixes in a bathroom. If there’s more room in the budget, replacing a tub, tile surround, floor, toilet, sink, vanity, and fixtures can cost roughly \$10,500, says HGTV. You’ll recoup an average of \$10,700 at resale, making a minor bathroom remodel a potentially worthy investment.

• **Redone kitchen:** The kitchen tends to be the hub of a home. This room gets the most usage and attention of any space, and it’s a great place to focus your remodeling attention. The National Association of the Remodeling Industry estimates that homeowners can recover up to 52 percent of the cost of a kitchen upgrade upon selling a home. Buyers want a functional and updated kitchen. Trending features include drawer-style microwaves and dishwashers, commercial ranges, hidden outlets, and even wine refrigerators.





• **Updated heating and cooling system:** Better Homes and Gardens reports that homeowners may be able to recoup 85 percent of the cost of new HVAC systems when they sell their homes. Heating, cooling and ventilation components are vital to maintain. You don’t want buyers to be taken aback by an older system, and many millennial buyers are not willing to overlook old mechanical systems.

• **Fresh landscaping:** A home’s exterior is the first thing buyers will see. If they pull up to a home with eye-catching landscaping and outdoor areas that are attractive yet functional, they’re more likely to be intrigued. Often buyers will equate a home that features an impressive exterior with upkeep inside as well. The American Nursery Landscape Association says the average homeowner may spend \$3,500 for landscaping.

Improving a home’s chances to sell quickly and at a higher price often comes down to making smart improvements that catch the eyes of buyers.



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Selecting a Roof

Important First Steps: Regardless of which roofing company you choose, if you have a positive feeling about the following issues, then your choice will have been a good one and your installation should go as expected.

Key Issues to Consider:

- Do you have storm damage?
- Are there inspections during the job?
- Is there a final inspection?
- Is the salesman qualified and able to demonstrate the level of quality related to the materials he recommends?
- Are the retainers, valley materials, and other incidentals the best?

A.A.S.I. ROOFS ARE NAILED NOT STAPLED.

Staples are best used on paper, not shingles. Many problems such as roof blow-offs and bad applications causing punctured shingles have resulted from stapled shingles. Nails provide a sound attachment for the roof system.

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The best time to consider replacing siding, soffits, gutters, windows, doors, and downspouts is when you are replacing your roof. By doing so, you will save money and be assured of appropriate color and style matching. A.A.S.I. is a full service home improvement company ready to help you with all aspects of your home improvement needs.

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9 SIGNS OF PEST INFESTATION

Individuals want a home that is welcoming and comfortable. Unfortunately many conditions that people find appealing also appeal to pests. Pests may be more problematic at certain times of year, such as when weather is extreme and pests like rodents or even raccoons seek refuge in a home. During times of year when temperatures are mild, certain insects may begin to hatch or swarm, becoming problematic around the home. Some signs of pests taking up residence may be readily apparent, while others may be less obvious. The following are nine signs of pest infestation in or around a home.



1. Droppings: Small droppings may indicate that pests are nearby. Droppings will vary depending on the insect or rodent. It's good to familiarize yourself with the appearance of various droppings, from mice to termites to bed bugs.

2. Footprints: Footprints are another sign of pest infestation. Footprints left in dirt around a home, or in dusty areas in the attic or basement, may show that pests are tracking in and out of the house.

3. Sawdust piles or trails: Sawdust could be indicative of termites or ants. Insects like carpenter bees also may burrow into areas of wood and leave sawdust behind.

4. Shed wings, skins and casings: Many insects molt and, during this process, will shed certain parts of their anatomy to grow larger. Roaches, bed bugs and beetles are some pests that might be scattering sheds or egg casings in a home. Termite wings are discarded once the swarmers choose a new location for the colony.

5. Foul odors: Musty or foul smells, particularly in hidden areas, may indicate pests are nesting nearby.

6. Unexplained noises: Scratching or scurrying in walls or floors often indicates pests are present.

7. Bites: Waking up in the morning with welts or red areas on the skin might indicate the presence of bed bugs or other biting insects.

8. Presence of nests: Those who can see nests in corners or undisturbed areas of the home likely have pests present. Rodents often use chewed cardboard, insulation, paper, and other scavenged items to create nests, according to exterminators.

9. Increased number of beneficial insects: An influx of spiders and other predatory insects may indicate there are plenty of food sources in the home for them to feast on.

Pests can be problematic, but homeowners who recognize signs of infestation can take prompt action.



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6 TIPS FOR PLANNING A GRADUATION PARTY

Graduation season is a festive time of year. Each year, graduating students close a notable chapter in their lives. But as one chapter closes, another opens.

Many families commemorate graduation with a celebration. Planning a graduation party requires some work, but the efforts can be well worth it in the end. Here are six tips for planning a graduation party.

1. Start early with planning. Graduation season is a busy time of year. Many notable events take place in spring. In addition to graduation, Mother's Day, weddings, communions, make up many people's spring social schedule. Each of these special events will be competing in a relatively small window of time for the same vendors and services in various communities. Set a date for the graduation party as soon as possible so that all other components of planning can fall into line. Also, it would be wise to send out invitations well in advance so guests can plan ahead and make it to the festivities.

2. Set a budget. Graduation season can stretch families' budgets. Graduation caps and gowns, travel, gifts, and special occasion attire will need to be purchased. It is important to budget accordingly if you plan to throw a party. Budget will dictate whether yours is a large affair or something more intimate. Realistically assess what you can afford before you make any promises.

3. Plan easy food options. Food is not the focal point of a graduation party like it is during a wedding reception. Therefore, hosts have more leeway with the menu when planning a graduation party. Choose finger foods and others that can be grabbed and eaten on the go, as people will want to mingle and have time to congratulate the graduate.

4. Choose the right venue. Budget may dictate the type of venue. Having a graduation party at home can work, provided you have the space. If your graduate has requested a theme, then the party location can align with that theme. For example, a luau theme may work best around a pool or at the beach. If you will be hiring entertainment, make sure there is enough space and electrical hookups for equipment as well. Give neighbors a heads-up if you'll be hosting at home.

5. Consider an open-house event. Various graduation parties may be going on at the same time, particularly on weekends. Consider an open time frame for guests to drop by and then leave when they desire. This makes it easy for the graduate's friends to stop by when they can, rather than having a fixed schedule for the party.

6. Personalize decorations. Set the party apart with some personalized decorations that fit the theme. This can include using school colors, photography, the graduate's name, or specific quotes or interests of the graduate on banners and more. Personalized decorations also mean that the grad can save something to serve as a memento of this exciting time in his or her life.



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HOW TO FIND A TAX PREP PRO

The deadline to file 2023 tax returns is Monday, April 15, 2024. Tax returns can be complicated, particularly for adults who own their homes and have dependents. Though it's not impossible for individuals to fill out and file their own returns, the complexity of the process and the stakes involved underscore how beneficial it can be to work with a tax accountant.

Advertisements promoting the services of tax preparation professionals are hard to miss between January and April. Though it's great to have options, it can be hard for taxpayers to find the right tax pro for them. The following tips can make that process a little easier.

- **Ask around.** Neighbors, family and friends can be a great resource when looking for a tax preparation service. Ask people you trust who does their taxes and inquire about fees and additional services if they recommend a certain individual or firm.
- **Look local.** Tax laws differ from state to state, and taxpayers typically must file both state and federal returns. While an out-of-state tax preparation professional may be qualified to work on your return, it might be easier to pick a local tax pro.
- **Ask for a preparer tax identification number.** The Internal Revenue Service notes that all tax return preparers who are compensated for preparing, or assisting in the preparation of, all or substantially all of any United States federal tax return, claim for refund, or other tax form submitted to the IRS are required to obtain a Preparer Tax Identification Number (PTIN). Though there are exceptions to that rule, taxpayers should recognize that anyone they pay to prepare their return must have a PTIN. Ask for this and ensure the PTIN is listed on your return.
- **Check a tax preparer's credentials.** The IRS maintains a Directory of Federal Tax Return Preparers with Credentials and Select Qualifications (<https://irs.treasury.gov/rpo/rpo.jsf>) to help taxpayers find preparers in their area whose credentials are recognized by the IRS or who hold an Annual Filing Season Program Record of Completion. Taxpayers can utilize that directory to find professionals, and such an approach can ease some of the concerns they may have about working with someone new.
- **Compare fees.** When shopping around for a tax preparation professional, ask each about their fees. A 2023 survey from Drake Software found that tax preparers expected to charge between \$250 and \$300 per return. Taxpayers can compare fees and then choose a tax preparer who fits into their budget.

These are just a handful of strategies taxpayers can employ to find a tax prep pro. More information about filing tax returns is available at irs.gov.



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