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What Do You Love About Wedgewood? PAGE 10

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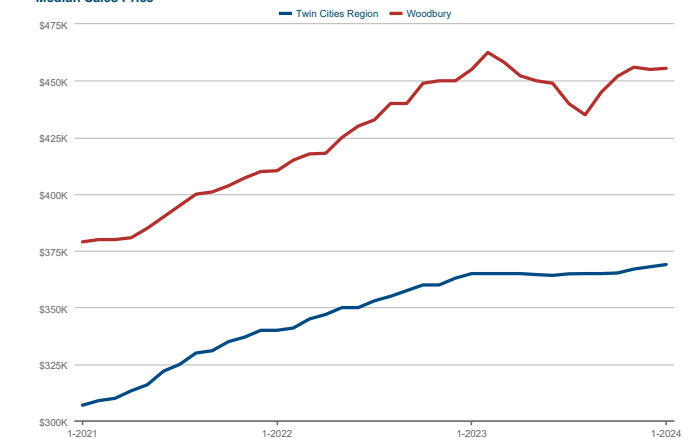


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– Janet Archibald



“What I love about Wedgewood is the sense of security and the pride residents of this community display in their property. I think in our discrete way, we hold each other accountable in how we represent the community. I can’t think of another place I’d like to be.”
– Sheon Hunte



“The best part of Wedgewood is the people! Our neighbors are the nicest, most caring individuals. I wouldn’t want to live in any other neighborhood and truthfully have had nightmares of being forced to move away from my neighbors.”
– Ashley Anderson



“People are so friendly—when I go for my walks they greet me even if they don’t know me. Residents are proud of their homes and take care of them, including the beautiful lawns and landscaping. I’m proud to be a part of this community.”
– Laurie Spolidoro

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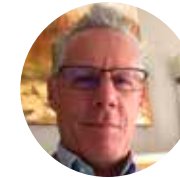
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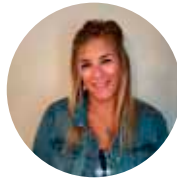
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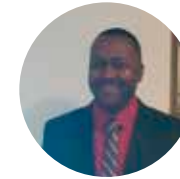
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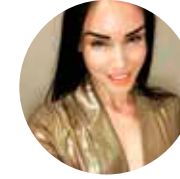
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How Can Buyers Navigate Today's Crowded and Competitive Market?

BY WEDGEWOOD RESIDENT LYNN DUSSIK



Homeownership can be complicated, but I also think it's one of the most rewarding ventures out there. I hope to demystify some of the trickier aspects of buying, selling and owning a home.

You may have heard stories about the real estate market and lots of buyer competition for a limited number of properties for sale. While we expect to see an increase in inventory in 2024, we also anticipate continued competition among buyers. **In this article, our lawyers at Edina Realty help to answer some questions that buyers are raising in the current real estate market.**

Dear Edina Realty Legal, I just made a full-price offer on a house, but the seller accepted a different offer. Doesn't a seller have to accept my offer if I pay full price?

Despite your offer being full price, the seller is not required to accept it. When a seller lists a property, they are simply advertising it. An MLS listing is not an offer to sell the home that can be accepted by simply submitting a full-price purchase agreement. Typically, the buyer submits an offer, and the seller has nearly complete discretion in deciding whether to accept it.

The seller may have received an offer for over the list price and that was the reason your offer was not accepted. And as you likely realized when writing your offer in the first place, there are a lot of things, beyond the price, that you had to decide to include in your offer. Some of those items included

whether to do an inspection, what type of financing to use or even whether to use financing at all.

Sellers need to evaluate all terms when deciding which offer is best for that seller. A seller might choose one offer over another because the closing date is sooner, the buyer is paying 100% cash, the buyer did not need to sell their home before purchasing the seller's home or for various other reasons. While submitting a full-price offer is a good way to get a seller's attention, it is only one aspect of the contract the seller is considering. Continue working with your real estate agent to come up with the most competitive offer you can make, and hopefully, a seller will accept your offer soon.

Should I forego having a home inspection as part of my offer?

The real estate contracts used in Minnesota and Wisconsin have provisions that allow a buyer to make their purchase contingent on a home inspection. Generally, if the buyer and seller agree to this contingency, the buyer will hire a professional home inspector to conduct a thorough inspection of the property and prepare a report with those findings. The buyer and seller can then negotiate possible repairs and the buyer may have the opportunity to cancel the contract if they are concerned about the condition of the home.

The home inspection contingency has obvious benefits for the buyer, and Edina Realty recommends a home inspection on every purchase. But in

a seller-favorable market, we often see many different strategies intended to make an offer stand out from the rest of the crowd. One strategy is to not have the contract contingent on a home inspection. That's certainly a strategy you can employ, but it comes with some risks.

Keep in mind that homes can have problems not apparent to the untrained eye. A good professional home inspector has the experience and training to see some of the issues the average person cannot. Your REALTOR® is not a professional home inspector and should not be relied upon in lieu of a professional. Even though a seller must disclose problems on the property, there are potential issues that even the seller may not be aware of. If you don't elect to have a home inspection and later discover a problem with the property, that problem could be your responsibility as the new homeowner.

I've heard that I should include with my offer a letter about myself. But I've also heard that I shouldn't do that. Which is correct?

It's not uncommon for a buyer to include a letter to the seller with their offer. And in recent years, that practice has become somewhat more prevalent. Some agents are of the opinion that a good "love letter" can help sway the seller to choose your offer.

If you have heard that you shouldn't provide a letter with your offer, that likely comes from concerns about the Fair Housing Act or state laws

prohibiting discrimination. The Fair Housing Act prohibits a seller from making a decision on who they sell their home to based on protected classifications, like race, ethnicity, religion, familial status, gender and disability. Some state laws have similar protections that extend to classes beyond that of the Fair Housing Act—for example, Minnesota law protects against discrimination on the basis of sexual orientation.

If a buyer letter contains information about the buyers' race, religion or something else that might implicate a protected class, that can put the seller in a tricky position. In fact, many sellers specifically request that no letters be submitted with the offers. If you are going to submit a letter with your offer, we recommend that you focus on the home and what you love about it (which sellers love to hear) and stay away from comments that reflect these protected classes.

I made an offer on a house that was accepted. However, I just received the appraisal back, and it is less than the contract price. What can I do now? Can I still buy the house?

It can be disappointing when an appraisal comes in lower than the price you had agreed upon. But just because an appraisal comes back less than the contract price does not mean the deal is done or that the parties are required to renegotiate the price.

While it depends on your specific financial situation, in some cases, a low appraisal will not have any impact on your ability to move forward with the purchase. You may need to bring extra funds to closing, or your mortgage interest rate could be less advantageous, but moving forward with the purchase could still be possible.

Unfortunately, in other situations, a low appraisal may result in an inability to obtain financing for the purchase.

Your real estate agent can work with you before submitting offers to discuss options for how to handle a low appraisal situation, including different terms to put into the contract to ensure you can move forward, or perhaps not move forward, with a purchase in a low appraisal situation. It is also a good idea to discuss appraisal issues with your lender to understand what impact a low appraisal could have on a potential purchase, given your specific financial situation.

Lynn Dussik with Dussik Real Estate Group, Inc. can help both buyers and sellers navigate through this competitive market. As a Wedgewood resident and Realtor for over 25 years, she knows the Wedgewood area well. You can reach her at LynnDussik@edinarealty.com or (612) 382-8383.

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Much Ado About RMDs

BY WEDGEWOOD RESIDENT TODD W. KNUYSEN CHFC, CLU

The SECURE 2.0 Act, passed in late 2022, included numerous provisions affecting retirement savings plans, including some that impact required minimum distributions (RMDs). Here is a summary of several important changes, as well as a quick primer on how to calculate RMDs.

WHAT ARE RMDs?

Retirement savings accounts are a great way to grow your nest egg while deferring taxes. However, Uncle Sam generally won't let you avoid taxes indefinitely. RMDs are amounts that the federal government requires you to withdraw annually from most retirement accounts after you reach a certain age. Currently, RMDs are required from traditional IRAs, SEP and SIMPLE IRAs, and work-based plans such as 401(k), 403(b), and 457(b) accounts.

If you're still working when you reach RMD age, you may be able to delay RMDs from your current employer's plan until after you retire (as long as you don't own more than 5% of the company); however, you must still take RMDs from other applicable accounts.

While you can always withdraw more than the required minimum, if you withdraw less, you'll be subject to a federal penalty.

FOUR KEY CHANGES

1. Perhaps the most notable change resulting from the SECURE 2.0 Act is the age at which RMDs must begin. Prior to 2020, the RMD age was 70½. After passage of the first SECURE Act in 2019, the age rose to 72 for those reaching age 70½ after December 31, 2019. Beginning in 2023, SECURE 2.0 raised the age to 73 for those reaching age 72 after December 31, 2022, and, in 2033, to 75 for those who reach age 73 after December 31, 2032.

2. A second important change is the penalty for taking less than the total RMD amount in any given year. Prior to passage of SECURE 2.0, the penalty was 50% of the difference between the amount that should have been distributed and the amount actually withdrawn. The tax is now 25% of the difference and may be reduced further to 10% if the mistake is corrected in a timely manner (as defined by the IRS).

3. A primary benefit of Roth IRAs is that account owners (and typically their spouses) are not required to take RMDs from those accounts during their lifetimes, which can enhance estate-planning strategies. A provision in SECURE 2.0 brings work-based Roth accounts in line with Roth IRAs. Beginning in 2024, employer-sponsored Roth 401(k) accounts will no longer be subject to RMDs during the original account owner's lifetime. (Beneficiaries, however, must generally take RMDs after inheriting accounts.)

4. Similarly, a provision in SECURE 2.0 ensures that surviving spouses who are sole beneficiaries of a work-based account are treated the same as their IRA counterparts beginning in 2024. Specifically, surviving spouses who are sole beneficiaries and inherit a work-based account will be able to treat the account as their own. Spouses will then be able to use the favorable uniform lifetime table, rather than the single life table, to calculate RMDs. Spouses will also be able to delay taking distributions until they reach their RMD age or until the account owner would have reached RMD age.

HOW TO CALCULATE RMDs

RMDs are calculated by dividing your account balance by a life expectancy factor specified in IRS tables (see IRS Publication 590-B). Generally, you

would use the account balance as of the previous December 31 to determine the current year's RMD.

For example, say you reach age 73 in 2024 and have \$300,000 in a traditional IRA on December 31, 2023. Using the IRS's Uniform Lifetime Table, your RMD for 2024 would be \$11,321 ($\$300,000 \div 26.5$).

The IRS allows you to delay your first RMD until April 1 of the year following the year in which it is required. So in the above example, you would be able to delay the \$11,321 distribution until as late as April 1, 2025. However, you will not be allowed to delay your second RMD beyond December 31 of that same year — which means you would have to take two RMDs in 2025. This could have significant implications for your income tax obligation, so beware.

An RMD is calculated separately for each IRA you have; however, you can withdraw the total from any one or more IRAs. Similar rules apply to 403(b) accounts. With other work-based plans, an RMD is calculated for and paid from each plan separately.

For more information about RMDs, contact your tax or financial professional. There is no assurance that working with a financial professional will improve investment results.

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Todd Knutsen is the owner and founder of Knutsen Financial Group, an independent financial services firm designed to assist businesses and individuals to develop proven retirement strategies. Todd brings a unique perspective to investing and retirement planning utilizing over 35 years

of industry and technical strengths to evaluate optimal strategies for today's retirement planning challenges. He is passionate about helping others achieve financial security. Todd has lived in Woodbury since 1988. He and his wife Laura together have five children and four grandchildren. After many years of being involved with kids sports as a parent, coach and spectator, Todd's hobbies now revolve around spending time with loved ones, golfing, hunting, traveling, reading or walking his trusted German Shorthaired Pointer- "Bentley".

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Norb and Kathi Tennesen have lived in their sun-filled Wedgewood home on Prestwick Golf Course since 1998. We shared a laugh over their golf ability (or lack thereof), but despite that, the Tennesens love living on the course and in our Woodbury community. The relationships they have built here have been priceless and the on-going work they've pursued in our community fulfilling. Norb and I sat down to chat about his life, what he's passionate about and, ultimately, what he's grateful for.

A faith-filled human with a servant heart, Norb Tennesen has devoted much of his life to helping others and volunteering - especially now, long after retirement. An engineer with a love of math, Norb got his start at IBM in October of 1967 and enjoyed 34 years at the company - which included time in Iowa, New York and even London. In fact, daughter Tracy went with them on that London trip as a student and ended up with an internship at IBM. Norb retired in April of 2001 and embarked on his next (and on-going) chapter of life, what he passionately describes as doing God's will. You might be wondering what that means? Norb didn't know at first either, until his life started unfolding...

For the past 20 years, Norb has been very active at St. Ambrose Catholic Church and runs the gift shop there called, Our Lady of Peace; a volunteer-driven book store providing faith-based literature and tools. He also developed a passion for and became involved in a local pregnancy resource center called Woodbury Options for Women - which is partially supported by St. Ambrose. Woodbury Options for Women was founded to provide women in the East Metro & surrounding areas with education, support and resources as they walk through their pregnancy journey. The center has supported hundreds of women at no cost to them.

At first, Norb kept rejecting the idea of getting involved. "Why me," he asked, "why should I be the one to get involved?" As he wrestled with it, his thoughts changed to why NOT me. In this process, he realized everything he did in his working life prior to this was a sort of "training ground" - preparing him with skills he'd need to help run Woodbury Options and tackle any

challenges that came his way. He's humbled and grateful for this opportunity to use his skills to help others.

Speaking of gratitude, Norb told me that he got an important exercise in it after a retreat and, specifically, after going to confession. The feedback from the priest was: write down five things you are most grateful for today, and in the days to come, take each of these things and pursue them. As you can imagine, Norb discovered he had many more things to be grateful for than what he could count on one hand, and a few rose to the top in our conversation.

Norb is grateful for the family he was born into. At this point in his life, he is lucky to still have four living siblings who all get along. Over in Catwaba, Wisconsin, sits the Tennesen Family Farm, which has been in the family for years. The barn had seen its better days and was at risk of toppling over. The Tennesen crew decided to restore the barn, and to put the proverbial cherry on top, had a "Barn Again" party in 1999. A few hundred people were in attendance to celebrate the barn being born again! The family made this a tradition and hosted a barn party for 20 consecutive years - with the last one taking place in 2019.

Norb's wife, Kathi, is his rock and provides a sense of steadiness to him and the family. Aside from daily love and support, she is also able to be a voice of reason for him. She has the ability to see things through a different lens and provide valuable insight - even if he doesn't want to hear it. They strike a beautiful balance, and Norb is grateful for their lifelong partnership and their adult children, Brian and Tracy.

Above all else, Norb expressed a deep gratitude for the person he believes God made him to be; a person with unique gifts to share on this earth. It's safe to say that many have been touched by his generosity and devotion.



Alice Halvorson, Feature Writer

Alice Halvorson has been a Wedgewood Resident for nearly 20 years with her husband, Nick, and their two children: Connor (16) and Ava (12). Alice is the co-owner of Flostate Fitness (theflostate.com) which provides online fitness classes you can do anywhere you are, as well as in-person classes available through the City of Woodbury and fun local events. She is also the co-creator & director of the Live Brave 5K and 1 Mile (@livebrave5k) annual road races at Colby Lake Park that help fight eating disorders. She seems to spend too much time at The Wick, loves the latest Netflix binge, looks forward to traveling whenever possible and swears by exercise as her drug of choice. She also truly enjoys bringing you the stories of our Wedgewood Residents.



Alissa Coddington, Feature Photographer



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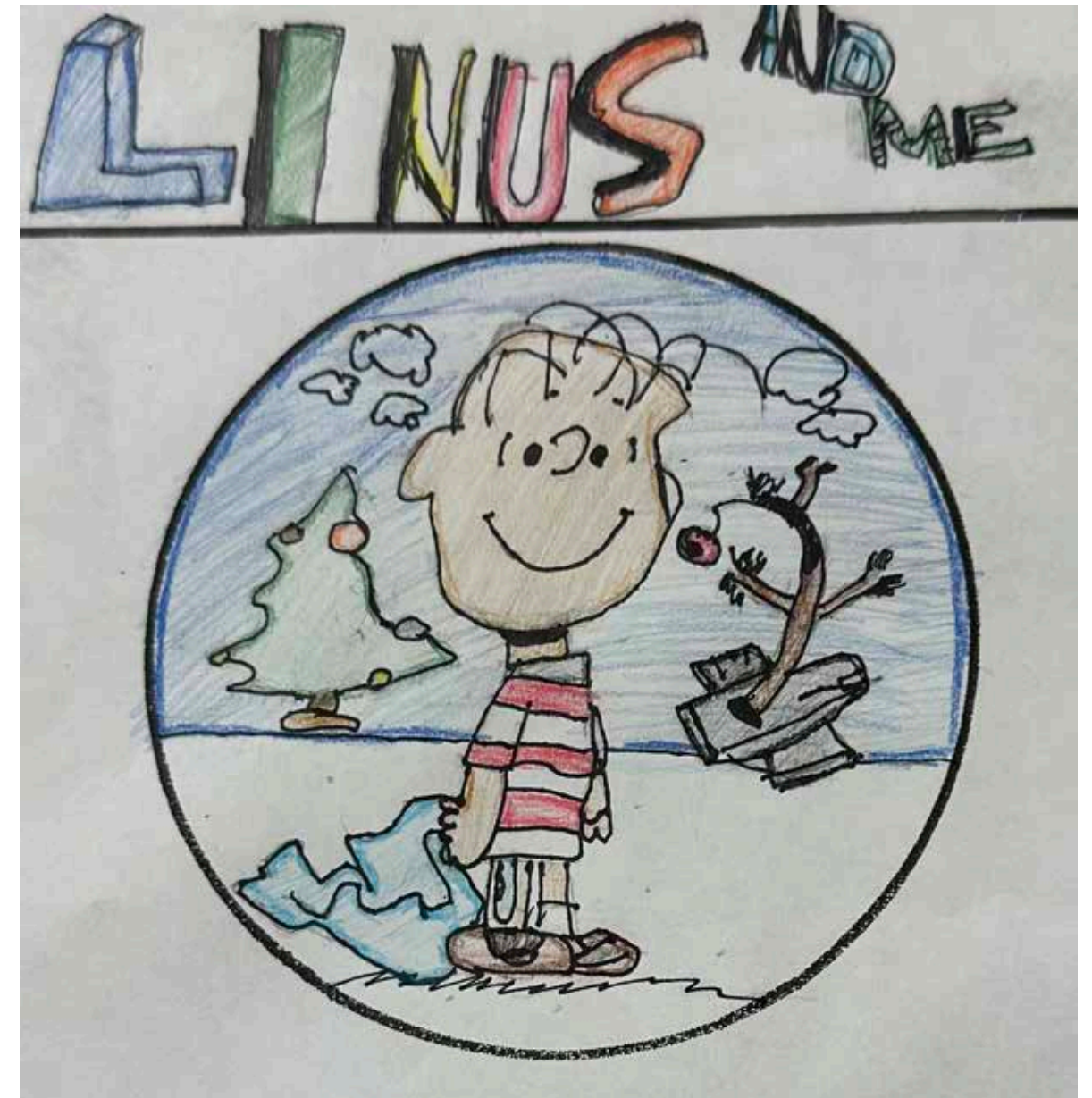
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HYOUNSOO LATHROP, REALTOR®

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Where did you grow up? Seoul, Korea

How did you get interested in this field? I heard from my son's friend's mom that she was having a hard time finding a home and her Realtor told her she was too picky!!! I went home and started checking online to find something just right for her. After spending hours, I realized that if I'm doing this so passionately when no one asked, why don't I just get a license and maybe able to help some people properly. My father was a first generation real estate broker in Seoul, Korea and that never occurred to me that one day I would be a Realtor!

Your education/training?

1. Bachelor in Voice: Kyung hee University: Seoul, Korea.
2. Professional studies of Opera: Jacob's school of Music, Bloomington Indiana
3. Artist Diploma: Jacob's school of Music, Bloomington Indiana

How long has your business been open? 2024 is my 10th year in the industry.

How many people do you employ? I have a stager, transaction coordinator and listing coordinator.

What do you offer people, and what type of people use your services...how

do they benefit? I help people selling, buying or building a house.

What makes you "unique/extraordinary/different?" I don't just help them sell, buy or build but help them decide what is the right choice for them to achieve their goals.

Why do clients come to see YOU and not another type of similar service? Because they know when they come to me, I won't "sell" them but "help" them. I might end up recommending them to not sell and renovate the house. Or rent the place instead of selling. Or not to buy/build a house at that time. I would



treat them really like my own children (regardless of their age) and see what would be best for them.

Given your business expertise and the nature of what you do, what advice (whether general or specific) can you offer to the residents? If you decide to move, find a couple of reputable agents by reading reviews carefully. I wouldn't go with an agent who just sells the most houses because you might be treated as one of many clients. At the same time, you want to definitely go with the people who care about YOU, not just selling, and knows the area and ins and outs of marketing. Make sure to interview a couple of them.

What do you love about your job...and WHY do you love it? I want people to

be happy and living in the right home can make people happier! Being a good Realtor is much more than just selling houses. You have to have eyes for details, know the psychology of buyers when selling and vice versa. You also need relentless worth ethic and the art of communication skill with other agents and clients. I have seen many agents breaking the deals by having bad attitude/communication with the other agent. During and after, many of my clients become my friends. It is a most rewarding job I can think of!

Sum up your business in three words: Trust, Knowledge, and Execution

What advice do you have for others starting their own business? I recommend meeting the people who

went on the journey you want to go and can be honest about sharing the path: the good, bad and ugly.

What are your hobbies...what do you love to do outside of work? I love to learn how to become "better me" and listen to books. I also love to organize(Outer order inner peace!) and play piano.

Anything else you want to share? Either personal or professional... One day, my mom told me that God gave me a gift and I have to use it. She was talking about my singing. Now I sing for churches, nursing homes or events when I have a chance. I believe in spreading positive energy and want to inspire people. It might be from singing, helping them in Real estate or just meeting them in a grocery store.



Hyounsoo Lathrop, Real estate consultant, Coldwell Banker Realty
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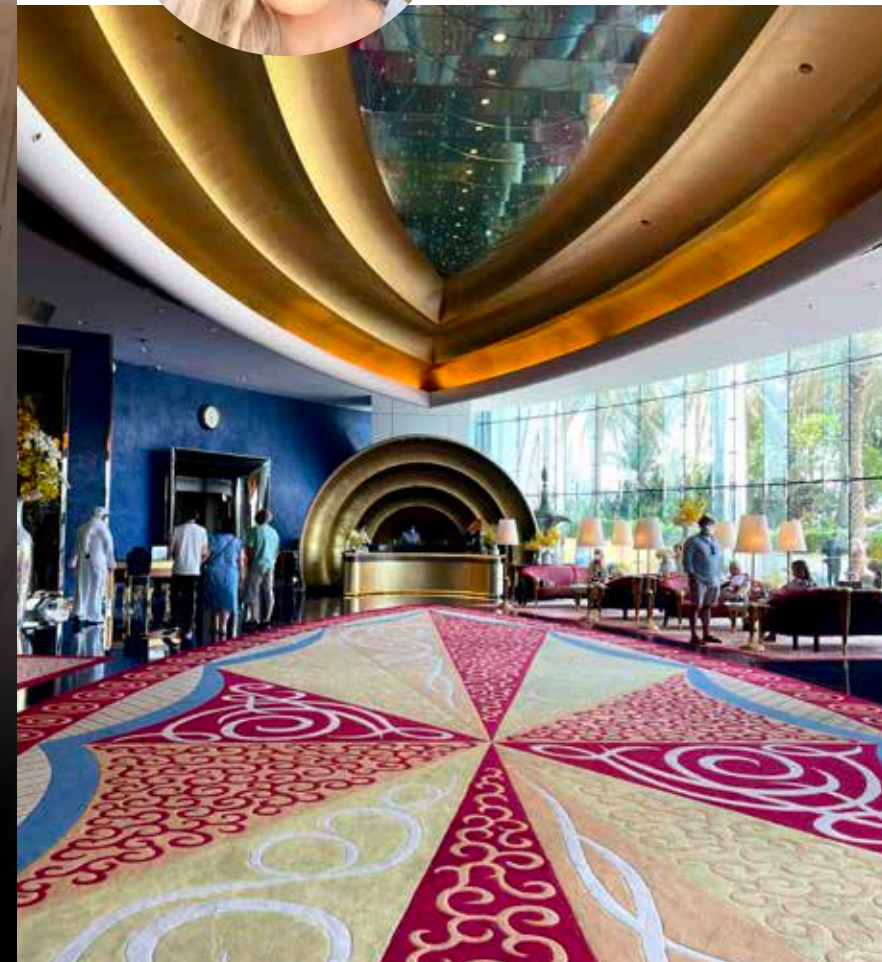
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The Lenten Season

BY WEDGEWOOD RESIDENT
ABIGAIL KNUTSON



every Friday evening during Lent and anyone is welcome to attend. Another way to pray is by going to daily Mass, and especially attending Mass on the weekends. Furthermore, reading the Bible or saying the rosary each day is a beautiful way to grow closer to the Lord, as the devil detests the rosary. Lastly, spending time in Adoration with God who is present in the Eucharist is a wonderful way to pray. At Saint Ambrose, the Adoration chapel is open 24 hours and all are welcome.

us. Without his sacrifice, we would not be able to get to Heaven.

What is almsgiving and why do we put high importance on it during Lent?

Almsgiving is donating money/goods to help the poor, and performing other acts of Charity. It is pleasing to God when we love and help take care of those around us. We are called to be good Samaritans, help our neighbor, and treat everyone with dignity. Giving of your time for the better of another, is also a great way to give during Lent. Generosity brings us the greatest joy. I believe that those who are a blessing to others, will be blessed themselves.

What have you done during this Lenten season to prepare yourself for Christ's death, and resurrection?

If you have not done anything differently in your life, it is not too late. I encourage you to do something, even if it is small to prepare your soul and honor the one who made all things new.

“Whoever confers benefits will be amply enriched, and whoever refreshes others will be refreshed.”

- PROVERBS 11:25

What is fasting and why do we incorporate this into Lent?

Fasting is abstaining from eating and sometimes drinking. For Catholics, Ash Wednesday and Good Friday are obligatory days of Fasting for all adults who are healthy and able. In addition, Catholics are supposed to abstain from meat on Fridays. Since Jesus sacrificed his flesh for us on Good Friday, we refrain from eating meat in his honor on Fridays. Oftentimes, people will also give up something that they really enjoy eating for pleasure during Lent such as sweets, bacon, candy, pop, etc.. Because Christ suffered so much for us by laying down his life for our sins, the least we can do is make some sort of extra sacrifice in our life during this Lenten season. We want to thank and honor him for all he has done and continues to do for

Hello Readers!

We are right in the middle of the Lenten Season. Lent is a 40 day season of praying, fasting, and almsgiving. It begins on Ash Wednesday, which was Feb. 14th this year, and ends once the sun sets on Holy Thursday. During Lent, we prepare ourselves to celebrate Jesus's resurrection on Easter. If you attended church on Ash Wednesday, you would have received ashes on your forehead. These ashes remind us that we are only dust and to dust we shall return one day. These ashes represent our mortality and remind us that we are all sinners who need a savior. Lent is a great time to admit of any wrongdoings (sins,) and turn back to our belief in God.

What is praying and why do we try to make extra time to pray during Lent?

Praying helps us prepare our souls and hearts for the Holy Days to come when we remember Jesus' crucifixion. One way you could pray during Lent is with the Stations of the Cross. These lead you through Jesus's walk to Calvary. There are 14 stations and each one depicts his journey to Calvary through sacred art, prayers, and reflections. Once a week during Lent, my students and I walk around to each station where we reflect and pray. Saint Ambrose Catholic Church has Stations



Abigail Knutson was raised in Woodbury's Wedgewood neighborhood. She now resides in Cottage Grove with her loving husband Kevin. She attended grade school at St. Ambrose and continues to be a parishioner there. She received her degree in Elementary Education from Saint Mary's University and now teaches 4th Grade at Saint Ambrose. She feels blessed to teach at a Catholic school where she is able to keep Christ at the center of the day by teaching virtue, and helping children grow stronger in their faith.



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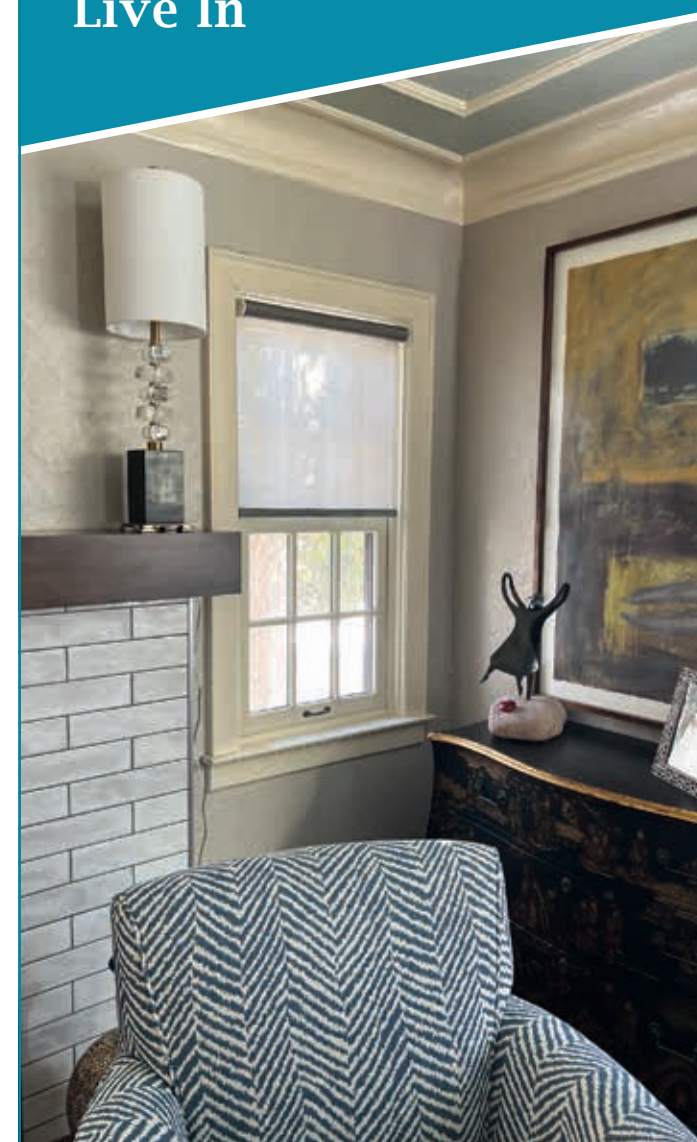
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