

Ideas & Information You Can Build On

Breaking Ground

New Millennium Mortgage Office Now Complete, Anchors Park Centre of DeMotte



New Millennium Mortgage's new 5,335-square-foot headquarters is an anchoring tenant at the Park Centre in DeMotte, Indiana.



The Hamstra Team has recently completed the new headquarters for New Millennium Mortgage in DeMotte, Indiana. New Millennium is one of the anchoring tenants at the Park Centre of DeMotte, a premier business park also constructed by Hamstra.

The 5,335-square-foot steel structure serves as the mortgage company's new office, complete with a reception area, staff offices, a conference room, and a break room. The project suffered some set-backs due to long lead times on materials. The COVID-19 pandemic is still affecting the supply chain, and construction materials, especially the exterior siding and interior door industries, are feeling the brunt.

There were bright spots despite the delays, however. Hamstra's Project Manager Curt Albertson said "it was great working with Cyndi and Jen on the design and finish selections. The end product is something that we can all be proud of and is a great-looking building in the center of DeMotte." Owner Cyndi Urbano was especially thrilled at the end of the project. "We absolutely love it! Thank you for all that you did to make our dream a reality!"

On being located in DeMotte since opening her business in 2000, Urbano says the best

continued on page 4





Odd Questions

1. Where are lobsters' bladders located?
2. In 1878, Alexander Graham Bell suggested answering the telephone with which greeting?
3. At an average of 10 hours 42 minutes per week, which country's citizens spend the most time reading?
4. Which is the state dance of 24 U.S. states?
5. Which came first: alcohol or the wheel?
6. Which word is understood in all languages?
7. A team of chemists described which smell as "a combination of grassy notes with a tang of acids and a hint of vanilla over an underlying mustiness?"
8. Which is the only continent to have land in all four hemispheres?
9. *Paraskevidekatriaphobia* is the fear of what?
10. What was the first item sold on Ebay?
11. Theodore Roosevelt's daughter Alice had a pet snake. What was the snake's name?

1. In their heads. 2. "Ahoy." 3. India. 4. The Square Dance. 5. Alcohol. 6. "Huh?" 7. The smell of old books. 8. Africa. 9. Friday the 13th. 10. A broken laser pointer. 11. Emily Spinnach.

—Mental Floss

The Power Of A Story

Author Neil Gaiman explains the power of stories with a tale on the *Books Bird* website:

"My cousin Helen, who is in her 90s now, was in the Warsaw ghetto during World War II. She and a bunch of girls in the ghetto had to do sewing each day. And if you were found with a book, it was an automatic death penalty. She had gotten hold of a copy of *Gone with the Wind*, and she would take three or four hours out of her sleeping time each night to read. And then, during the hour or so when they were sewing the next day, she would tell them all the story. These girls were risking certain death for a story. And when she told me the story herself, it actually made what I do feel more important. Because giving people stories is not a luxury. It's actually one of the things you live and die for."

"I am always doing that which I cannot do, in order that I may learn how to do it."

—Pablo Picasso

Yes, You Can Get Out Of Debt

Getting into debt is easy; getting out is hard—but not impossible. Follow these steps from the *Credit.com* website:

- **Get motivated.** Find some specific reasons for eliminating your debt—reducing stress, giving your family a better life, or planning a vacation. The more meaningful your reasons are, the more motivated you'll be to take action.
- **Assess your situation.** Take a look at how much money you owe, who you owe it to, how much you're bringing in, and how much, if any, you have in savings. This gives you a clear starting point. List your monthly expenses—rent or mortgage payments, food, health care, etc.
- **Identify poor spending habits.** Take a hard look at what you're spending money on. Maybe you order food in every other night or go on shopping sprees when you're depressed. Look for weak spots so you can cut back on wasteful spending.
- **Narrow your focus.** Don't try to pay off everything at once. Set a single goal—paying off your credit card balance, for example. Once you've done that, the sense of accomplishment will motivate you to move onto your next target.
- **Set micro-goals.** You probably won't be able to pay off all your debt at once. Try setting smaller goals for the interim, like paying 10% more on your college loan payment every single month. Sticking to that will teach you self-discipline and give you the confidence you need to keep going.
- **Tackle the right debt first.** Focus on paying down your smallest debt first, while making the minimum payment on everything else. Then move onto your next-smallest debt. This can create a snowball effect as you move into the black.
- **Set up automatic payments.** If writing checks is a stumbling block, enroll in a service that takes money from your checking account every month for payments. This frees you from having to remember to pull out your checkbook and doesn't give you any excuse for missing a payment.
- **Negotiate.** It's sometimes possible to negotiate a lower interest rate if you're in good standing. When you call, calmly and politely point out your customer history, especially if you've been making monthly payments on time. Your lender may be willing to lower your interest rate temporarily or even permanently, leaving you with more money to pay down your principal.

Try These Numbers On For Size

You think high school algebra was hard? Try wrapping your mind around these amazing numbers, courtesy of the *Cracked* website:

- To write the largest known prime number in a straight line, you would need a sheet of paper 23 miles long.
- Americans use 100,000,000,000 plastic shopping bags a year, enough to stretch end-to-end around the equator twice every day.
- A blue whale can eat up to 40 million small krill a day—about 7,900 pounds.
- A Rubik's Cube has 45,252,003,274,489,856,000 possible configurations.
- There are 12.1 trillion digits of Pi known right now. A piece of paper needed to write them in a straight line would stretch to the sun and back.
- LEGO manufactures 125 million bricks a day, more than the number of banknotes the U.S. prints in a day (38 million).
- Beetles represent 30% of all known animal species, with more than 300,000 species currently identified.
- People send 205 billion emails every day. If you were to print out each one on a separate sheet of office paper—which would consume 25 million trees—the stack would stretch halfway around the equator.

SPEED BUMP

Dave Coverly



Master Relationships With Active Listening

Relationships are a key to success in your life and your career and building them takes time. One essential skill to master when cultivating relationships is listening. The *Healthline* website shares these tips for learning active listening:

- **Give people your full attention.** Concentrate on their words to the exclusion of everything else. Don't plan your response while they're still speaking, and don't use a pause to steer the conversation around to another topic. If you really can't focus in the moment, ask to reconnect at a time when you can fully commit to the discussion.
- **Use positive body language.** Your body communicates just as much as your words do, if not more. Make sure you're fully facing the other person. Relax your body, but lean in slightly to show interest in what they're saying. Make eye contact—not a relentless stare, but frequent gazes into their eyes. Nod to show you're listening, and you understand.
- **Don't interrupt.** You may be tempted to jump in with an idea or solution. Restrain the impulse. Instead, wait for the other person to start talking before asking questions or offering your point of view. In general, it's best to avoid cutting in, unless you get too confused and need immediate clarification to continue following the conversation.
- **Don't fear silence.** When a conversation lulls, people often have an urge to fill the silence with an immediate reply. Silence isn't necessarily a bad thing, though. You were listening, not formulating a reply, so it's perfectly understandable to need a moment or two to offer a thoughtful response. In most cases, the other person will probably appreciate your taking the time to reflect on their words and consider your thoughts, so there's usually no need to blurt out the first thing that comes to mind.

"Everyone wants to live on top of the mountain, but all the happiness and growth occurs while you're climbing it."

—Andy Rooney

Get Your Career On The Right Path

Are you in a hurry to get your career started? Whatever you're pursuing, you can get started with this advice from *Entrepreneur* magazine:

- **Set clear goals.** A road map is essential to success. Big, specific goals help create a framework for your career so you can make smart decisions about where to go and what to do next.
- **Stick to a routine.** Once you know where you want to go, establish the habits that will lead you there. Repetition strengthens performance. You might start your day with meditation or reading up on your industry, then move to the most important tasks of the day. Whatever you decide on, stick with it until it becomes second nature.
- **Find a mentor.** Successful people in every field have mentors—senior people with the experience to guide others through the decisions they confront in their careers. You won't necessarily have a single mentor for the entirety of your career. Look for people who can help you network and also offer advice on what you should do next.
- **Simplify your life.** Streamline your day so you're not wasting time on unproductive activities. Turn down requests that don't offer opportunities to learn and advance. Delegate whatever you can so you have time to focus on essentials.
- **Learn from your mistakes.** You'll screw up from time to time. You can't avoid mistakes completely, but you can learn from them, so you don't make them over and over. Take the time to analyze what went wrong: Did you not have enough information to make a decision? Was your execution sloppy? Did you depend on the wrong people? Once you know what happened, you can move past the mistake and forward to success.

New Millennium... *continued from page 1*



thing is "...the family Christian values. In a small town, you get to know everybody." Being in business for more than 20 years allows Urbano and her team to "help the average American achieve the dream of home ownership. We strive really, really hard to overcome any of the barriers or obstacles that are in the way."

The Hamstra Group was proud to serve as the general contractor on this project. Despite the challenges associated with the COVID-19 pandemic, the project team did an amazing job completing this new building.

A huge thanks goes to Hamstra Project Architect Scott Hazlett for the building design and plans; New Millennium Mortgage owners Cyndi Urbano and Jennifer Jurs for their input and selection of all interior and exterior materials; Hamstra Project Superintendent Bill Dykstra, Hamstra Project Manager Curt Albertson, and their crew for on-site supervision and construction; Bryan Hanewich and his crew for the project's concrete work; Ryon Klemp and his crew for the steel erection; Derek and Kim Bahnerth, Mike Wood, and their crew for the plumbing work; and Shannon Garling for the HVAC work.



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