



# TRADITION

*newsletter*

JANUARY 2019 | WINTER



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DEVELOPMENT | MORTGAGE | NEW HOME BUILDERS | CONSTRUCTION  
CAPITAL BANK | GOLF | WEALTH MANAGEMENT | TITLE

WWW.TRADITIONCOMPANIES.COM





It's easy to get caught up in the hustle and bustle in today's world of technology, high-paced work environments, and constant on-the-go mentality. Our owners at Tradition Companies express the importance of taking a step back and putting life into perspective. They do this by putting together events for our employees and business partners that remind us to do just that.

On Tuesday, November 6th, 2018, Tradition hosted an event at Brackett's Crossing Country Club in Prior Lake, MN. Three guest speakers were invited to share their stories: Jack Taggart, Mike Jay, and Frank Hall. All three ordinary people, with incredible, inspirational stories to tell. Stories of Faith. Stories of Hope. Stories of Courage.

Thank you to all who joined us for a great event! Stay tuned for more great opportunities/events like this one.

For more details on the event, visit [www.TraditionCompanies.com](http://www.TraditionCompanies.com)

*Guest Speakers*

**JACK TAGGART**  
HOPE KID

**MIKE JAY**  
ENTREPRENEUR

**FRANK HALL**  
COACH

*Emcee* Rich Chapman  
Author of *The Greater Game*



PROUDLY PRESENTED BY:

**TRADITION**

*events*



## ROBERT THOMAS HOMES

### Now Available in a community near you! - VILLAGE COLLECTION

Our Village Collection homes are now available in The Harvest & Tributary on Foster Lake communities. These modern suburban single-family homes have made quite an impression in our Spirit of Brandtjen Farm community and we believe Chaska & St. Michael will love them just as much!

Please note that Village Collection homes are designated to select homesites in each community. For more information about Village Collection Homes in your desired community, please consult with a New Home Consultant!

You can catch our 1700, 1850, & 2300 Village Collection showcase models in this year's Spring Parade of Homes. Check out all of our 23 Spring<sup>SM</sup> Parade models in six distinctive neighborhoods. The 2019 Spring Parade of Homes runs from March 2nd – March 31st.<sup>SM</sup>



### A NEW LOOK IN 2018!

You may have noticed we made some exciting changes to the Robert Thomas Homes brand in 2018. After six years, we released an updated brand identity. On the surface, the new brand includes a new logo, colors and font. We also spent countless hours in the process of discovery to ensure the newly defined brand would represent our vision for the future - excellence, innovation & MN values. Stay tuned for an updated website in 2019!

- Todd Stutz | President  
Robert Thomas Homes

**For more information, please visit  
[www.RobertThomasHomes.com](http://www.RobertThomasHomes.com)  
MODELS OPEN DAILY 12-5PM**

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*new home builders*



## TRADITION WEALTH MANAGEMENT

Tradition Wealth Management is in our 17th year of guiding clients. As an independent financial planning and investment management firm, our team of experts provide an impartial approach to asset management. We have a fiduciary duty to act in the best interest of our clients at all times.

As you are thinking about your New Year resolutions, don't forget about your financial goals. Where are you currently at with your savings, debts, and investments? Where would you like to be? Set your goals for 2019!

*"Be practical as well as generous in your ideals. Keep your eyes on the stars, but remember to keep your feet on the ground."*

- Theodore Roosevelt

For more information  
visit [www.traditionwealth.com](http://www.traditionwealth.com)

A new year means you are one year closer to retirement. Where will your retirement money come from? If you're like most people, qualified retirement plans, social security, and personal savings/investments are expected to play a role. Let us help determine if you are on track for your retirement goal!

We recently added new Financial Advisor, Herb Lewis and team member, Amy Robb, to assist with our growing client base. Our offices are currently in Edina, St. Paul, and Woodbury and will soon be expanding to Wayzata and North Oaks in early 2019.

- Tim Gunderson, CFP® | Investment Advisor, Partner  
Tradition Wealth Management

### 2019 FINANCIAL CHECK-UP

- ☐ **RE-BALANCE YOUR PORTFOLIO**  
Does your portfolio have a good mix of assets? (i.e. Domestic stocks, international positions/bonds)
- ☐ **EVALUATE YOUR CONTRIBUTIONS**  
Scheduled for a raise? Increase your contribution to your retirement plan!
- ☐ **REVIEW YOUR BENEFICIARIES**  
Update your beneficiary designations for your 401K, IRA accounts, and life insurance if needed.
- ☐ **CONSOLIDATE OLD PLANS**  
New job? Discuss options for your old 401K plan.
- ☐ **MANAGE YOUR MONEY**  
Set a goal to educate yourself better in various areas of financial matters. For a good starting point, check out [www.traditionwealth.com](http://www.traditionwealth.com)



Securities offered through ProEquities, Inc., a Registered Broker/Dealer, Member FINRA/SIPC. Investment Advisory Services offered through Tradition Wealth Management, LLC, a Registered Investment Advisor. Tradition Wealth Management, LLC, ProEquities, Inc., and all other Tradition-branded companies are independent entities.





## ENEBAK CONSTRUCTION

Enebak Construction has been busy the past few months fighting the weather, with a rainy October, and cold November. The sudden change in temperature pushed our team to full throttle in order to stay on schedule for various project completion dates. The inclement weather was a challenge, especially for street paving, as cities have strict rules about timing and minimum temperatures if you want to pave. We had to make sure this work was completed for our clients or the work would have to be delayed through winter and wouldn't be completed until after the spring thaw.

### 2018 PROJECT HIGHLIGHTS

#### BELLWETHER

Pulte's Bellwether site is the first Dell Webb community in the Midwest and is a multi-phase residential development in Corcoran, MN that will be completed by ECC over the duration of the next few years. The first phase will be completed by Summer 2019 and will include 250,000 CY of excavation, as well as streets and utilities. The first phase also requires 40,000 CY of imported material and the installation of a 40 foot deep sewer to make the site work. Every day brings a new challenge as ECC moves forward to complete this project.

### NE SEWER DISTRICT IMPROVEMENTS

ECC will be working throughout most of the winter on a large trunk sewer project in Corcoran, MN. When completed, this project will supply sanitary sewer service to Pulte's Bellwether site and a large portion of the City of Corcoran. The 30" trunk sewer project includes nearly 300,000 CY of earthwork, as well as over 1.25 miles of sanitary sewer that need to be installed through fields, woods, and wetlands at depths of 45 feet and greater. This project will require grading and sewer crews to work hand-in-hand in order to get the project completed by the City of Corcoran's deadline.

- Andrew Comstock | Assistant Estimator  
Enebak Construction



### WINTER "DOWN-TIME"

The winter months usually mean that it slows down out in the field, but heats up in the office. During these winter months, our estimators are bidding and securing new work for the 2019 season. The winter "down-time" also provides a good opportunity to perform annual repairs on equipment. Our mechanics will be busy all winter doing routine maintenance, as well as completely rebuilding a few machines.

For more information, find  
Enebak Construction on Facebook  
or visit [www.enebak.com](http://www.enebak.com)

construction





# TRADITION CAPITAL BANK

In early 2019, a third, full-service, Tradition Capital Bank location will open for business in Wayzata, Minnesota. We are excited to enhance our customer service by expanding our footprint and becoming more accessible to our clients. In Wayzata, Tradition will continue our focus on being a total solution for individuals and businesses who want more from their bank. This new location will add to our two current locations in Edina and North Oaks.

Located at the intersection of Ferndale Road South and Lake Street West, our new location has been proudly named the Tradition Financial Center, as Tradition Capital Bank will share the space with Tradition Mortgage and Tradition Wealth Management. We are excited about the opportunity to grow our client base by connecting the dots between these three companies.

- Stephanie Wright | Marketing Specialist  
Tradition Capital Bank



For more information on  
Tradition Capital Bank,  
visit [www.tradition.bank](http://www.tradition.bank)

## THE BUNK BED PROJECT



Over the course of 2018, Tradition Capital Bank sent 11 employees and their guests on an insight trip to Guatemala. Two groups spent a week each using their time and talent in an organized effort called The Bunk Bed Project. Minnesota native, Tamara Hillstrom, runs the project along with the local Children's home - El Amor De Patricia. The project provides a variety of services to the people of Yalu, Santa Marta, and other Guatemalan villages. The teams helped to deliver and install beds, stoves, water filters, and more. The groups were rewarded for their work in the villages with a few fun afternoons with the children of El Amor.

By partnering with Tradition, you inherently become part of our initiative to give back. Thank you.

capital bank





## TRADITION GOLF: LEGENDS CLUB

### SIMULATOR CENTER

The Legends Club Simulator Center has two state of the art, HD Golf simulators. One of the only indoor golf simulator facilities in the Twin Cities that boasts Sony Laser 5000 3 LCD projectors! The High Definition Golf system incorporates revolutionary software to leaves players feeling like they are standing on the actual golf course. The simulators offer 36 championship golf courses, a variety of driving range practice options and other fun/challenging games.



The Simulator Center at Legends Club also offers many other amenities such as year-round club fitting/repair, golf instruction, simulator golf leagues and full food and beverage service. Legends Club Simulator Center is open 7 days a week, 9:00am – 10:00pm.



*Legends Club has launched a new custom cake service specializing in pre-order cakes and desserts for any occasion. Cakes-To-Go Custom Catering has the ability to customize over 20 cake and dessert options. To date, Legends Club has had two free cake tastings featuring Thanksgiving and Christmas themed cakes and desserts. Our next tasting event will be in April featuring an assortment of Easter themed cakes.*

For more information or to order online, visit: [www.legendsgc.com/dining/cakes-to-go](http://www.legendsgc.com/dining/cakes-to-go)



### MEETING & BANQUET FACILITIES

Legends Club offers the best in meeting and banquet facilities with multiple spaces available that can seat anywhere from 50-200 people. Our rooms are the perfect setting to celebrate a special occasion, hold a meeting/conference, or enhance your holiday party with our golf and laser simulators. The picturesque views, elegant clubhouse, outstanding cuisine and quality service at Legends Club, will make your event not only exceptional but "A Legendary Experience!"

- Marc Olson | Director of Marketing  
Legends Golf Club



**For more information, call (952) 226-4777  
or visit [www.legendsgc.com](http://www.legendsgc.com)**







## HOMES BY TRADITION

Looking for your ideal home and want to live in luxury? Homes by Tradition can help you design and build the home of your dreams. Our experienced team works with customers throughout the Twin Cities south metro, designing luxury custom homes to fit each unique property and your specific needs. In collaboration with the most talented architects in the Twin Cities, we bring quality and design to the next level.

The Reverence neighborhood in Lakeville has proven to be a premier location for our luxury home customers. Our custom model featured in the Fall BATC Parade of Homes<sup>SM</sup> was selected as 1 of 4 Dream Home<sup>SM</sup> entries in the Twin Cities. Positioned on a breathtaking 4-acre lakefront property in Reverence, this home was a showstopper featuring 6 bedrooms, 5.5 bathrooms, 6,427 square feet, 4-car garage, and innovative outdoor entertaining spaces.

This classic home features an open concept kitchen, great room, and informal dining with main floor master suite. Designed for entertaining with over 1,300 sq. ft. of outdoor living space and a beautifully finished lower level featuring a dramatic indoor/outdoor wet bar, large media, game and exercise rooms.



Homes by Tradition has some amazing luxury design-build projects coming on line in 2019 and looks forward to an exciting year!

- Dean Nelson | President  
Homes by Tradition



### TOGETHER FOR GOOD



Homes by Tradition has partnered with the BATC-Housing First Minnesota Foundation and Emmaus Church on a whole home renovation project in Bloomington, MN. After renovation, the home will serve as transitional housing for women and their children who are facing serious life crises. The home will provide women and their children stability and a safe environment to learn skills and obtain proper schooling.

*new home builders*





For more information, call (612) 363-6034  
or visit [www.homesbytradition.com](http://www.homesbytradition.com)





# TRADITION DEVELOPMENT

From its start in October 2005, the 510-acre Spirit of Brandtjen Farm property has grown to house over 800 families with a combination of single-family homes and detached townhomes ranging in price from \$399,900 to \$1.3 million. The history of the original Brandtjen family farm is conserved throughout the neighborhood, making Spirit of Brandtjen Farm truly one-of-a-kind with a restored barn community center, farmhouse and horse barn replica offices, granary clubhouse, and historical brass statues.

Tradition Development is currently finalizing plans for the development of the remaining northern land parcels within Spirit of Brandtjen Farm. The next phase will be the 21st Addition to the community and will consist of two new products. The primary product will consist of 99 units of two-story detached townhomes. These detached townhomes will be unique in that they will carry through the theme of the Spirit single family homes with two-story architectural details. The garages for the units will be completely hidden from the front street view and will be accessed at



the rear of the home through private alleyways. A new attached row-townhome style product is currently being developed for the western portion of the 21st Addition. Preliminary details call for 33 three-story homes containing a private rooftop terrace for each of the units. The 21st Addition is expected to open for home construction in late Summer 2019.

- Patrick Wrase | Project Manager  
Tradition Development



Each year in October, the Builders Association of the Twin Cities hosts a Building Industry Gala. This year, we are proud to be the recipient of the 2018 Bennie Award<sup>SM</sup> for our Spirit of Brandtjen Farm neighborhood. This award recognizes excellence in neighborhood design and construction based on aesthetic appeal, land plan, retention of natural features, amenities, neighborhood structures, and street layout.



For more information  
visit [www.homesofspirit.com](http://www.homesofspirit.com)

Development





## TRADITION MORTGAGE

Tradition Mortgage is coming off another strong year in 2018 full of industry changes, technology enhancements, and community involvement. Tradition closed over 1,800 loans, representing more than \$600 million in loan volume to serve our clients with their construction, home purchase, and refinancing needs.



### CONFORMING LOAN LIMITS

For the third year in a row, conforming loan limit changes have increased. Starting in January 2019, loan limits change from \$453,100 to \$484,350. This is an increase of \$31,250 or 7%! This change will give Tradition clients more homebuying power with Fannie Mae and Freddie Mac mortgages to better adapt to changing real estate markets.



For more information, visit  
[www.traditionmortgagemn.com](http://www.traditionmortgagemn.com)



### FOOTPRINT EXPANSION

We opened two new mortgage offices the second half of 2018. This past summer, we announced the opening of a branch in Spirit Lake, IA staffed by Senior Mortgage Consultant, Chad Thompson (NMLS #488230) and Loan Officer Assistant, Lisa Weeks. Chad and Lisa bring many years of successful origination services to Tradition to serve clients in both Iowa and Minnesota. In December 2018, we expanded our lending space to include Ohio and opened a branch in Bowling Green, OH staffed by long-time Tradition employee, Erika Eigner (NMLS #369874).



### TECHNOLOGY ENHANCEMENTS

Tradition Mortgage continues to invest in technology to streamline and enhance our clients experience during the home lending process. Early 2019 will reveal a revamped online experience for clients with a new website and online loan application. In addition, our mobile app continues to be available for iPhone and Android devices and allows clients to check their loan status on the go. Tradition will continue to update technology to advance our client experience while doing business with us.



### BREAST CANCER AWARENESS

October is National Breast Cancer Awareness month. Tradition Mortgage, with the leadership of Tonya Klingelhoets and Meghan Ryan, launched our first ever 'Give Hope' campaign to raise money for this worthy cause. By selling 'Give Hope' t-shirts within the Tradition family of companies, money was raised and donated. We have hopes to grow this campaign and continue it annually!

- Erik Hendrikson | President  
Tradition Mortgage



Company NMLS #286998

mortgage





## ESQUIRE TITLE

Another great year for the Esquire Title team closing almost 900 transactions which include refinances, purchases (*and duals*), cash and sell side only. Of those transactions, approximately 55% were directly from our Tradition network.

Esquire Title is happy to announce the addition of Executive Closer, Sandy Falck. Sandy joined us at the beginning of October and comes to us with 20+ years closing experience,

with a background in the Real Estate industry. She is currently in our Woodbury office, but will be relocated to the North Oaks office (*located in the Tradition Capital Bank building*) in 2019. Sandy has been spending quite a bit of time marketing and meeting with networking groups to build her business.

The shift of the market in 2017, made an impact to our 2018, however we are very hopeful that

the addition of our new Aitkin, MN office and the relationships our two new Executive Closers have built, will bring us a 2019 that will be bigger and better than prior years!

We are very thankful for a successful year and look forward to a very prosperous 2019, providing consistent, exceptional and accurate title services to all of our customers, both internal and external.

- Lynn Stander | Closing Manager  
Esquire Title

### MEET OUR TEAM

**LYNN STANDER**  
Closing Manager



**VICKI GORE**  
Senior Executive Closer



**SANDY FALCK**  
Executive Closer



**JANAYE JOHNSON**  
Executive Closer



**NICOLE BERGMAN**  
Closing Coordinator



**CLAIRE HARTMAN**  
Closing Coordinator



**HEATHER THOEMKE**  
Closing Coordinator



**JENNI STANDER**  
Closing Assistant



For more information,  
visit [www.esqmn.com](http://www.esqmn.com)





## PARTNER SPOTLIGHT: INLAND DEVELOPMENT PARTNERS

Throughout the Tradition network, we emphasize value in the relationships we have with our business partners and educate the convenience of working with multiple Tradition entities.

Inland Development Partners (IDP) has been working with Tradition since it was formed in 2015. IDP's relationship with Tradition started with Enebak Construction Company and Robert Thomas Homes in a joint pursuit for the Rice Creek Commons project in Arden Hills, MN. As a result of the relationship established for this project, IDP expanded to utilize other Tradition entities as well.

IDP has worked with Tradition Capital Bank most recently on completing four commercial property loans in the last 18 months. Tradition Capital Bank, Tradition Wealth Management, and Tradition Mortgage will also be moving into one of IDP's properties in Wayzata to open up a new branch.



*Inland Development Partners*

*"We enjoy the relationship-based approach Tradition has embedded in their culture. From top to bottom, the organization is customer centric in its approach, which is a breath of fresh air!"*

- Tom Shaver | Partner  
Inland Development Partners

Inland Development Partners (IDP) is a culmination of the talents and track records of real estate professionals Kent Carlson, Bob Cunningham, Tom Shaver and Steve Schwanke. With more than 130 years of experience, successful developments mapped out in miles and a sheer enthusiasm for complex challenges, IDP transforms landscapes and communities through land development, site redevelopment and asset repositioning throughout the Twin Cities and Upper Midwest.



For more information on IDP, visit [www.inlanddp.com](http://www.inlanddp.com)

*spotlight*





## TRADITION PASS IT ON

### TRADITION MATCH HOUR

For every amount of produce purchased from the Svihel Farm Stand at the Centennial Lakes Farmer's Market, Tradition will buy a matching amount for local food shelves.



### DA BEAUTY LEAGUE

Way to go Team Tradition! Another great season of sponsoring Da Beauty League, bringing professional hockey to MN on a year-round basis. Bringing fans fast-paced professional hockey in a casual environment at Braemar Arena in Edina, MN.



### HOPEKIDS HALLOWEEN

This year's Halloween event provided a fun and accessible place for Hope-Kids families to trick-or-treat at our Edina offices. Hope is a powerful medicine!

### ART OF EDINA

The Art of Edina and Pinky Swear Foundation partnered to create a large-scale mural to drive crucial awareness for helping kids with cancer and their families. Currently on display at Southdale Mall in Edina, MN.

Stop by to see this gallery in person (pictured above)! Open to view through Spring 2019.

### HOLIDAY CELEBRATION

Our event helped make Christmas a little brighter and easier for a handful of families this year! Our Toys for Tots & HopeKids Holiday Celebration raised over \$2,000 in donations and collected three pallets of toys - that's over 500 toys donated!



- Brad Johnson | Tradition Wealth Management  
Erik Hendrikson | Tradition Mortgage  
Scott Beuning | Tradition Capital Bank

For more information or to  
view upcoming events, visit  
[www.tradition-pass-it-on.com](http://www.tradition-pass-it-on.com)

*giving back*





**5K • 10K • Kids Fun Run**  
**SATURDAY - JUNE 8, 2019**  
*Spirit of Brandtjen Farm | Lakeville*

**SAVE THE DATE!** Join us for a full day of HOPE. Sign up for the 5K/10K + Kids Fun Run or bring your family and enjoy an afternoon of free family activities. Net proceeds from the event are donated to HopeKids MN.

For more details, follow  
[www.facebook.com/SBFLakeville](https://www.facebook.com/SBFLakeville)

# COMING SOON



**The House that HOPE Built**  
**FALL 2019**

*Spirit of Brandtjen Farm | Lakeville*

Tradition Companies and Robert Thomas Homes, with the generous support of their subcontractors and suppliers, are building the third "House that Hope Built" in the Spirit of Brandtjen Farm community in Lakeville, MN. Net proceeds from the sale of the home will be donated to HopeKids MN.





# TRADITION

## COMPANIES

Clients for life.

