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A LIFELONG PASSION

How I Built a Business Focused on Helping Others

My name is Matt Ripley, and I've had the pleasure of knowing Andrew Ayers for several years now. A mutual friend named Tony Rubin started a networking group of financial planners, bankers, mortgage consultants, real estate agents, estate planning attorneys, and other professionals. Andrew and I were fortunate to be two of the organization's first members. Since then, we have developed a relationship and partnership that has proven incredibly beneficial for both of us. Andrew recently approached me, asking if I wanted to write something about myself and my business for his newsletter. Of course, I couldn't pass up the opportunity!

When I graduated from the University of Minnesota Duluth, I wasn't sure what I wanted my career to look like. I watched many peers take the first job offered, only to quit and find new work after a few months or years. I didn't want to fall into the same trap. I didn't think it was a strong path toward building commitment to an organization, craft, and career. Many individuals in my sphere of influence told me, "You would be great at sales; you have the gift of gab!" I took their advice to heart and started working as a salesperson at the local Chrysler Jeep dealership straight out of college.

I worked there as a salesperson for two years before they promoted me to the general sales manager position. This job came with a whole new level of responsibility. At the same time, my brother-in-law was in the mortgage industry. He built a duplicatable business

and consistently created repeat customer relationships. I liked what he was doing and decided to make a switch.

I started working in the mortgage industry in 2007. I worked as a mortgage broker for Edgewater Homes for several years before joining a regional community bank. After over a decade at the bank, I decided I wanted something different and thought diligently about what I wanted my next business venture to look like. I wanted to work somewhere where I could implement a sales culture and process focused on the following five pillars: integrity, honesty, communication, smooth processes, and competitive rates. After extensive research, I determined that CrossCountry Mortgage would allow me to offer the best experience for my current and future clients.

I've greatly enjoyed my career over the years. I always take a consultation approach with my clients so I can fully understand their needs and goals. I want to prepare homeowners for success and continued growth in their real estate portfolio. I'm licensed in Minnesota, Wisconsin, Iowa, South Dakota, Arizona, and Florida, and my company is licensed in every state. I can provide home loan lending consultations and services to meet my clients' goals and needs wherever they want to purchase or refinance a property. If you need home lending help, I'm just a phone call away at (612) 968-1531.

My life isn't solely about work, though. I've been happily married for 19 years



and have two wonderful sons whom I adore. They're both in their teenage years and keep us busy with hockey, baseball, and everything in between. When I get some free time, you can often find me playing in a men's hockey league, golfing, fishing, traveling, or spending time with my dog, Coco.

I'm incredibly grateful for all the support I've received over the years from family, friends, clients, colleagues, and my good pal, Andrew. I wouldn't have been able to reach my goals without their help!

- Matt Ripley

A Textbook Won't Do You Justice!

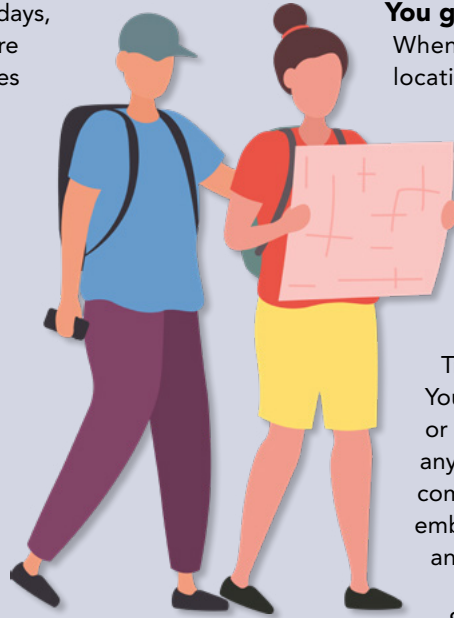
Why Traveling Is the Best Form of Education

As you mark your calendars with upcoming holidays, get-togethers, events, and school activities, there may be one you're missing: American Adventures Month. This monthlong event encourages you to be adventurous and travel so you can better understand the world around you.

While you can research online or open a book to learn more about any part of the world, nothing beats visiting these places yourself. Here are three reasons why traveling is the best form of education.

You learn more about people.

When you travel to other states or internationally, you can learn a lot about the culture of these places by speaking to residents. They can suggest historical places for you to visit that teach you about their heritage, lifestyle, and what life was like for their ancestors. You will think about things you've never considered before and have a deeper appreciation for the views of others.



You gain a deeper appreciation for history.

When you walk through important historical locations, you understand the past better because you're living it! You're walking the same roads or staring at the same landmarks that civilizations from centuries ago did. When you immerse yourself in the history of a place, you can better understand why its origins are meaningful.

You leave your comfort zone.

Traveling somewhere new can be nerve-wracking! You won't know the best mode of transportation or know anyone there — you may not even speak any native languages! By leaving what makes you comfortable, you'll learn to depend on yourself and embrace change and uncertainty. These skills can and will help you in all aspects of life.

So, travel this month and learn something new! We understand you can't drop everything just to hop on a plane to another country, so try venturing to a nearby city you've never visited and learning about its history.

'But I Did This With My Kids!'

How to Set Boundaries With Your Family

There isn't a one-size-fits-all approach to parenting, so when you become a parent, you'll likely employ techniques you learned from family or friends and what you learned on your own. Naturally, these techniques and your preferences may differ from what your loved ones did for their children, and sometimes, it can be difficult for them to adjust. Because of this, how do you set boundaries with family members regarding your children?

Be direct when communicating boundaries.

Don't assume your loved ones know or understand your parenting style. Instead, clearly state your rules, values, practices, and expectations when others are around your children. When creating physical boundaries, you can say, *"Please don't give my child soda when they visit. That's something I don't want them to have."* For emotional boundaries, you can say, *"Please don't force my child to hug you. If they refuse, give them their space without compromising their feelings and comfortability."*

Develop a strategy for handling pushback.

"I did this with my kids, and they turned out fine!" You may have heard this quote when vocalizing your wishes to loved ones about how to treat your children. If they question your tactics, practice what you will say so you're not caught off guard. But most importantly, remember why you're establishing these boundaries



and upholding those values. If your loved ones fail to respect your wishes, don't be afraid to reinforce those boundaries — it's okay to say no!

Give your family time to adjust.

Changing and creating new habits is challenging, so give your loved ones time to adjust to your boundaries. However, if you're continuing to reinforce your wishes and still meeting pushback and disrespect, it's okay to distance yourself or cut ties. You have to put what's best for you and your family first.

If you have any questions or concerns about establishing boundaries with your loved ones, contact a marriage and family therapist to assist you. They can provide more insight and resources to help you during this time.

TAKE A **BREAK**



These savory and sweet pork chops are covered in a flavorful hoisin glaze and take only 30 minutes!

Ingredients

- 2 garlic cloves, minced
- 2 tsp minced ginger
- 1/3 cup hoisin sauce
- 2 tbsp rice vinegar
- 2 tbsp water
- 4 boneless pork chops (about 2 lbs)
- 3/4 tsp salt
- 2 tbsp sesame oil
- Cilantro (optional)

Directions

1. In a small saucepan over medium heat, simmer garlic, ginger, hoisin sauce, rice vinegar, and water. Whisk occasionally until mixture is fully incorporated (about 4 minutes). Set aside.
2. Lightly salt pork chops. In a large skillet over medium-high heat, add sesame oil and wait until smoking. Place pork in skillet and cook until browned (3-4 minutes on each side, depending on thickness of pork chops).
3. Remove pork chops from skillet and transfer to a cutting board. Let rest for 5 minutes.
4. Drizzle hoisin mixture over pork chops and top with cilantro if desired.

No Food, Beverages, Gum, or High Heels Allowed!

How Greece Is Preserving Its Ancient Sites

If you wanted to pinpoint a civilization that has impacted our society and government in more ways than one, ancient Greece should be one of the first civilizations you think of. The ancient Greeks made significant contributions to philosophy, mathematics, astronomy, medicine, literature, and so much more. Today, you can still visit their magnificent monuments and tour ancient sites — it will surely make you feel like you've returned to ancient times!



However, if you plan on traveling to Greece, there are a few things you need to know. For example, in 2009, Greek authorities implemented a law stating that you cannot wear high heels while walking around these historic sites.

Because these monuments are centuries old, they have experienced a lot of wear and tear. And visitors (or locals) wearing stiletto heels can damage these sites even more with their spiked heels.

But that's not the only law Greek authorities instituted in 2009. You also can't bring food, drinks, or gum to most of these historical sites.

The Odeon of Herodes Atticus in Athens, Greece, was built in 161 A.D. To this day, it continues to be a stadium for live performances, festivals, and other activities. But in 2009, Greek authorities and the venue's maintenance crew knew something needed to change. As the crew cleaned up the stadium, they discovered nearly 60 pounds of chewing gum beneath the marble seats. Because of this incident of littering — and many others — Greek officials came up with a solution, and new laws were created.

If we want to preserve the history of these places and the culture of the ancient Greeks, continue learning more about them, and use their buildings and stadiums, then we must follow the preventive measures the modern Greeks put in place. So, if you plan on traveling to Greece to see the iconic Parthenon temple, the Odeon of Herodes Atticus, the Temple of Apollo, the Temple of Zeus, or other locations, be sure to wear your comfiest shoes, and eat and drink before visiting!



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YOU'RE NOT ALONE WHEN DEALING WITH THE IRS

Even Beyoncé Owes Them Money!

After filing your taxes, a thought that may race through your mind is, *"I hope the IRS doesn't come after me."* Thousands, if not millions, of people are in the same boat — including celebrities. Many celebrities have been in trouble with the IRS, such as Mike "The Situation" Sorrentino, Shakira, Ozzy and Sharon Osbourne, Nicolas Cage, and more.



However, we can add another A-List celebrity to this list who filed a petition against the IRS: Beyoncé Knowles-Carter.

On Jan. 18, 2023, Beyoncé received a Notice of Deficiency, which outlined the amount of money she owed to the IRS. The organization estimated the singer owes \$805,850 in taxes and \$161,170 in penalties for 2018 plus \$1,442,747 in taxes and \$288,549 in penalties for 2019. That's almost \$2.7 million that the "Crazy in Love" artist must pay!

Beyoncé filed a petition against the IRS' claims on April 17, 2023, and asked them to reassess the penalties and amount of taxes she owes. According to Beyoncé's lawyer, Michael C. Cohen, the singer should get an itemized deduction of \$868,766 since she donated to charity in 2018. Beyoncé founded the BeyGood Foundation, an organization created in 2013 that assists

others with education, disaster relief, mental health, and other issues. However, at the time of writing, it's unclear which charities she donated to.

Additionally, Beyoncé's petition states that the IRS allegedly disallowed portions of Beyoncé's business income deductions, utilities, insurance, management fees, and legal and professional services in 2018 and 2019. Furthermore, Cohen argues that even if she owes any tax deficiency payments, the penalty shouldn't apply because Beyoncé has "acted reasonably and in good faith."

A court hearing has yet to be scheduled at the time of writing. But the former *Destiny's Child* member's lawyer told *PEOPLE* magazine that they "are working with the IRS and anticipate that the matter will be resolved shortly."