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# SPECIAL

**Two guys who get around:**

***Tom McCrady***

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# 'Retired' man really gets around

## Lake lover Tom McCrady stays busy with Northside Marine

By **KATHY PAULSEN**  
Staff Writer

Anybody seen Tom McCrady? Look fast, because he doesn't stay in one place too long. He wears so many different hats. At times, it's hard to tell which he's wearing because often he wears more than one at the same time.

You could call him "Mr. St. Olaf Lake" - he has been there 25 years. He may not be the longest or oldest resident on the lake, but he's definitely in the running for the most loyal.

Tom has a long story. Like the Energizer Bunny, he just keeps going and going, and though he's busy, he never runs out of time for his family, friends and neighbors.

Tom grew up in Owatonna, and "reinvented himself" a dozen times since he graduated from high school.

In 1975 Tom opened a NAPA store in Blooming Prairie, then another in New Richland in 1978. John Flor, who grew up and graduated from New Richland, opened a dental office in Blooming Prairie at the same time. Tom and John became good friends and both enjoyed water skiing. John invited Tom to the Flor cabin on St. Olaf Lake to water ski, and Tom fell in love with the lake.

It was love at first sight and to quote a song: "I'll be loving you always." This man of many talents and interests is hooked on St. Olaf Lake and yes, he can sing too!

Tom purchased the home formerly occupied by Vern and Vera Olson in 1991. He renovated, remodeled and upgraded the home, replaced windows and doors and added insulation.

He sold his business in Blooming Prairie and moved the business to the lake.

Having retired from a successful business with NAPA, his interest in cars gave him occasion to "do" old cars with friends. He has owned four older cars but is now down to one - a red 1940 Ford 2-door sedan, which he has owned since 1965. Tom said that he would have a hard time parting with it, so he drives it for enjoyment and no longer participates in car



**TOM McCRADY stays in one place just long enough to say hello. McCrady's Northside Marine business and his many hobbies and activities keep him on the go.**

Star Eagle photo by Kathy Paulsen

shows or parades.

Though he spent time on the lake water skiing and boating, retirement still drove Tom stir crazy for want of things to do. So he spent many hours mentoring a boy through the Big Brothers, Big Sisters organization. He was named Big Brother of the year for Southern Minnesota in 2006. His "little brother," Shane Miller, is now married and owns his own home, and still returns often to visit St. Olaf Lake.

As for his current business, Tom would say he "just happened to be in the right place and at the right time." Kevin Johnson, who used to have a cabin on St. Olaf Lake, told Tom that

Johnny Haug, who owned a business in Albert Lea, wanted to sell it, as Haug was moving to South Dakota. Kevin asked Tom if he would be interested in purchasing it.

Tom knew the reputation for Hewitt products was exceptional. Larry Hewitt had developed an innovative design for the company 35 years ago. The design they feature makes their product last longer than their competitors' brands. Many of Hewitt's designs have been copied by others in the industry.

Within a month Tom bought the business. Tom thought it could be something he could do

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Reed Waller, Editor • Sarah Raimann, Advertising Manager



■ McCrady

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which would double as a hobby.

The “hobby” was aided by his knowledge of welding, engineering and imagination honed by those street rods and car craziness. Living on the lake, he knew if you are at the lake and something stops working, you want help now. Tom generally has parts on-hand either in his shop at St. Olaf Lake or in the yard in Albert Lea.

Word of mouth quickly spread that Tom at St. Olaf Lake was an authorized dealer for Hewitt docks, boat and lifts.

The hobby business grew by leaps and bounds. Tom knew the ins and outs of getting good dockage on the lakes, spring and fall, and there were people who needed that help. He now covers an area from Waterville and Elysian, to Northern Iowa, which spans St. Olaf, Beaver, Fountain and Albert Lea Lakes.

Tom became acquainted with

Dan Stiernagle of Albert Lea, who has become an invaluable friend. Several years ago, they built a barge, which Dan uses to install docks and lifts on Fountain Lake each spring.

Tom works in Albert Lea two or three days a week during the summer and boating season before he leaves for Texas for the winter. He still does some welding and fabrication in his shop, too. In the fall, he helps out a couple of area farmers, Mark Hanson and Al Hagen, and drives semi for them when needed.

Even while he is “vacationing” in Texas, Tom keeps busy. Not that he’d ever have to sing for his supper, but he does a lot of it. He attends karaoke parties to the delight of his Texas friends. Tom has a good singing voice, and sings for weddings, funerals and just pure enjoyment as well as karaoke.

His patrons start looking for him early in the spring and have started contacting him in Texas.

Where is he right now? Your guess is as good as anyone’s, but a good share of his time is spent at Northside Marine at St. Olaf Lake.

Tom still loves the lake, but said the last time he went water skiing was the day he went on Social Security.

Tom has four children, Mark, Jeff, Jennifer and Shannon, and they share his love of St. Olaf Lake. They visit whenever they can. Tom is pleased to see his 11 grandchildren, age 3-18. He now

has the thrill of introducing them to his love of lake living, which includes pontooning. He enjoys the opportunity to take them skiing and tubing behind his Ski Nautique boat.

Tom also enjoys sitting in his home with a birds-eye view of the lake, watching the ice go out, or the boats go sailing by. It’s a perfect fit for a so-called “retired” person with more business to take care of than most, which gives him all the friends and pleasure anyone could want.



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# April is Financial Literacy Month

## What to know before buying or leasing a vehicle

(StatePoint) Buying or leasing a vehicle is an exciting decision. For many consumers, it's the first "ticket" item they acquire. Knowing what to expect before making this important financial commitment will help you feel confident about your decision for years to come.

"To make wise decisions, it pays to understand the tools available to educate yourself on financing a vehicle," says Mike Kane, vice president of Consumer Credit Operations at Ally Financial. "The internet has made it easy for shoppers to access these tools, which can help you get the most for your money during the financing process."

This April, which is Financial Literacy Month, Kane is offering some auto finance tips to help you make sense of the process.

• **Ways to Pay.** There are a few different options when it comes to buying or leasing a vehicle, such as paying

cash, getting a loan from a bank or credit union, or negotiating a retail contract or lease through a dealership. It's important to choose the option that works best for you.

Visiting different dealerships is a way to learn more about the options available.

• **What to look for.** When financing the purchase of a vehicle, the total amount you pay during the term of the retail contract will depend on several factors including the price of the vehicle, the amount you finance and the Annual Percentage Rate (APR).

• **The length of your retail contract matters.** Retail contract terms typically range from two to six years, or longer. The longer you take to pay, the lower your payments will be, but your total cost to finance will increase. The length of your retail contract may also impact your options to trade in your vehicle, should you have an outstanding balance. Choose the terms that best



Many tools are available to help you make an informed decision about your vehicle purchase.

Photo (c) Blue Sky Images - Fotolia.com

fit your financial situation.

• **Negotiation** may be part of the transaction. The terms of the financing -- such as the APR, vehicle selling price, down payment, monthly payment amount and term -- may be negotiable with the dealership. Ask about any incentives the dealership offers,

such as cash rebates or low APRs.

• **Do your homework.** Using free online tools like payment calculators or vehicle valuation guides will give you the information you need when it comes to negotiating with the dealer.

• **Stick with your budget.** There are ways to stay within your budget after all the negotiations are over as well. For example, once you have your vehicle, you'll need insurance. To get a lower premium, consider increasing your insurance deductible, should it fit your financial situation.

For more auto-related financial advice and for free resources, visit [www.allywalletwise.com](http://www.allywalletwise.com).

Remember, there is no one "right" way to finance a vehicle; only a series of choices you can make to get the most for your money. If you're planning to finance or lease a vehicle in the near future, improve your financial knowledge to better understand the process.

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# Preventing drainage problems this spring season

(StatePoint) Drainage problems in and around your home are not just an eyesore, they can cause costly damage, health issues and “surprise” repair costs in the future.

“The causes of excess water are numerous, and at this time of year, many parts of the country can be affected by snow melt and spring showers,” says Ryan Larsen, a civil engineer. “Luckily, you can take steps to prevent these issues from cropping up, as well as permanently solve current problems.”

Known as “Dr. Drainage” at NDS, Inc, a nationwide leader in landscape drainage solutions, Larsen is offering timely tips for spotting and addressing home drainage issues:

### Your Yard

Low points can easily turn into “water reservoirs,” forming muddy puddles that can potentially attract pesky insects and even destroy your lawn.

If improperly addressed, this can eventually cause serious property damage.

You can prevent lawn drainage and landscape drainage concerns by opti-



**Runoff in and around your home can cause problems.**

mizing the grading of your yard. Additionally, consider replacing impermeable surfaces, such as concrete, with materials that can absorb water, such as a vegetable garden, or gravel. A catch basin can be added to collect excess rainwater and irrigation.

Above all, it’s crucial to collect excess water away from the area and

disperse it in a safe manner. Your best bet is to install a drainage system.

### Basements and Crawl Spaces

Rainwater runoff from your roof or landscape soaks into the ground and often collects near your home against basement walls, crawl spaces, or in the soil beneath your home’s foundation. Basement and crawl space flooding can lead to mosquito breeding, termite damage, dangerous mold and mildew growth, or worse, your foundation settling and cracking.

Damp, musty smells and wet walls are signs that water is getting into your basement or crawl space. Don’t ignore the problem or attempt a quick-and-dirty solution that won’t correct the situation long-term. Certain temporary fixes can actually make the problem worse.

Luckily, there are do-it-yourself drainage kits available, such as Flo-Well and EZ-Drain, which are usually better performing and easier to install than a traditional, gravel dry well or French drain. However, when dealing with more complex drainage issues, consider hiring a contractor.

“Just be sure to check online ratings

and references to ensure you’re going with someone qualified and experienced,” stresses Larsen.

### Neighbor Runoff

Water flows from higher to lower ground, so drainage problems are likely if your property is lower than neighboring properties. In general, neighbors are not responsible for water runoff onto your property unless alterations to their landscape have changed the natural flow of water. This unsuspecting threat can cause a variety of serious drainage problems.

Larsen recommends visiting [www.ndspro.com](http://www.ndspro.com) for free resources and videos, product recommendations, installation instructions, and links to local home improvement retailers where you can find the right tools. To speak to “Dr. Drainage,” directly, call 888-825-4716.

Ignoring standing water in and around your home won’t make the problem disappear. This spring, be proactive. Invest a moderate amount of time and money into smart home drainage solutions to protect your property long-term.

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# Orrin Mortensen is On The Spot

Appliance repairman, hunter, motorcyclist and former baker keeps moving

By **KATHY PAULSEN**  
Staff Writer

If you're looking for someone "On The Spot," Orrin Mortensen can come to your "spot" and help!

Mortensen has been to a lot of places in his lifetime, and though he now says he has found his retirement home 20 years early (on Hunt Lake near Faribault), he still finds a lot of spots where he is needed.

He gets around. That's his job.

It's his business: On the Spot Appliance Service.

After working for Sorenson Appliance in Geneva for 15 years, he and Rich Flemming of New Richland started Geneva Appliance 16 years ago. Ten years ago he went on his own, starting On The Spot Appliance Service, and he continues to operate under that name.

Mortensen has a shop in Owatonna and his wife, Lori, has one too, All Generations Home Care.

The Mortensens' businesses are in the same location, the old law enforcement building at 135 Main Street. The building is centrally located to accommodate the many service calls Orrin receives.

Mortensen's service area is from Faribault to the Iowa border. Typically Orrin makes between 8-10 calls a day, trying to group them together as best he can, because of rising gas costs.

Born in St. Paul, he lived in the metro area until he was in second grade. Then his family moved to Northwest Minnesota, to the Thief River Falls area, where his mother was from. From there they moved to Apache Junction, Arizona, where Mortensen graduated from high school.

While still in high school, Mortensen worked in a bakery. He soon moved up the ranks to assistant baker and then baker. He liked the job but not the hours.

He also remembers working at the Mining Camp Restaurant in Apache Junction, where they often served 500-600 people a night.

Mortensen moved back to Minnesota in 1983, and for the next two years he and Lori lived in a trailer home on the Orla Christensen farm



**ORRIN MORTENSEN** spends a lot of time in his truck, going from spot to spot.

Star Eagle photo by Kathy Paulsen

west of Geneva. In 1985 they "went to school" - in the old Ellendale School District 64 building, also west of Geneva - not to study, but to live for several years before they moved on.

The Mortensens have three children. Chris and his family live in Mankato; Bo and his family live in Brandon, S.D.; Amy and her family in Owatonna. They have seven grandchildren between the ages of 4 and 13. Orrin has three older sisters; one in Chandler, AZ; one in Warroad, MN and one in Waseca.

Mortensen's father passed away 30 years ago; his mother currently lives in Owatonna.

Mortensen laughingly said he always swore he would never do what his dad did for a living, but he's doing it. That's right, he learned his trade from his dad.

He does all types of household appliance repair: ranges/ovens, refrigerators, washers and dryers, dishwashers and microwaves, and commercial cooking appliances: fryers, grills, ovens, and steam tables. He doesn't do commercial refrigeration, because it involves late night and weekend work. He works on all major brand appliances including Whirlpool, General Electric, Maytag and Kitchen Aid. He said he is not qualified to do warranty work on Sears appliances, but he does

repair Sears and some other models.

Mortensen has seen a great deal of change in the appliance industry over the years, with electronics now such a part of them, so he attends classes in the Twin Cities, Rochester, and Austin, as well as online, to update his knowledge. He is required to attend classes to keep up his warranty status.

Mortensen does not sell appliances, but he does order parts online, as well as files claims for his warranty work. He doesn't profess to be very computer-oriented, so his secretary, Ann Hartsook, takes care of those things for him.

Mortensen works Monday through Friday, but no weekends. He likes spending time outside, and though not a big fisherman, he does enjoy taking his family on excursions around the lake.

In fact, he bought his dock from none other than St. Olaf Lake's Tom McCrady.

When not being "on the spot" repairing appliances, Mortensen enjoys going deer hunting with his sons Chris and Bo, and his brother-in-law. They hunt the Warroad area when they can.

He also enjoys his Harley Davidson cycle and has traveled to the Sturgis Rally several times. Orrin also has a 4-wheeler, which he enjoys using around their home on the lake. He enjoys

doing yard work and landscaping, and has found the 4-wheeler comes in handy, especially for big jobs.

Mortensen has renovated their lake home over the years, doing most of the work himself when he has time. When hanging new kitchen cabinets in his home looked too challenging, he was smart enough to have someone else tackle that job for him.

Right now Orrin and Lori are itching to do a little rock climbing, something their son Chris, daughter Amy, and four of their grandchildren are anxious to try too.

All in all, Orrin and his wife Lori have found their "spot" in life, and are busy and well qualified to do their jobs - but also take time to enjoy their life and family.

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