

2023

Resource Guide

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OUR MISSION STATEMENT

Our Mission is to provide Real Estate Services to Our Community with Integrity, Excellence, Professionalism, and Enthusiasm. Remembering always that "Service" to People is our most important product.

We are in our next 100 years! The Hinn family will continue running the Company. We want to Thank all the People and the Community for supporting us and our Company all these years! Thank you so much!

Cheers to you all!

We not only list and sell homes, we market Condos, Commercial Properties, and Farm Land. All of us here at HINN REAL ESTATE are with you every step of the way.

We were here yesterday, we are here today, and we Will be here tomorrow.... Because We Do It Best!



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Your Story...

Real Estate is a powerful thing. Where you live becomes the center of your world, it becomes your "Home." Here at HINN REAL ESTATE we pride ourselves on listening and learning your story... Only by discovering who you are, makes it possible for us to find you more than just a home that works, but a home for you and your family you create new lifelong memories and tell old stories. We are proud to have your story as a part of our story.

Our Story...

Hinn Real Estate, formerly known as Dowden-Hinn Realtors, has been a locally family owned and operated real estate office firm since 1918. We are a dynamic, full service real estate office with decades of experience and knowledge to guide and assist our clients to low-stress, successful, and fluid real estate transactions each and every day! We are proud of our reputation for excellent negotiation skills, cutting edge marketing, and our invaluable connections and relationships both locally and statewide. We think of you as not a client, but as a part of our family... a part of our story!

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Meet the team.

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SPOTLIGHT BUSINESSES

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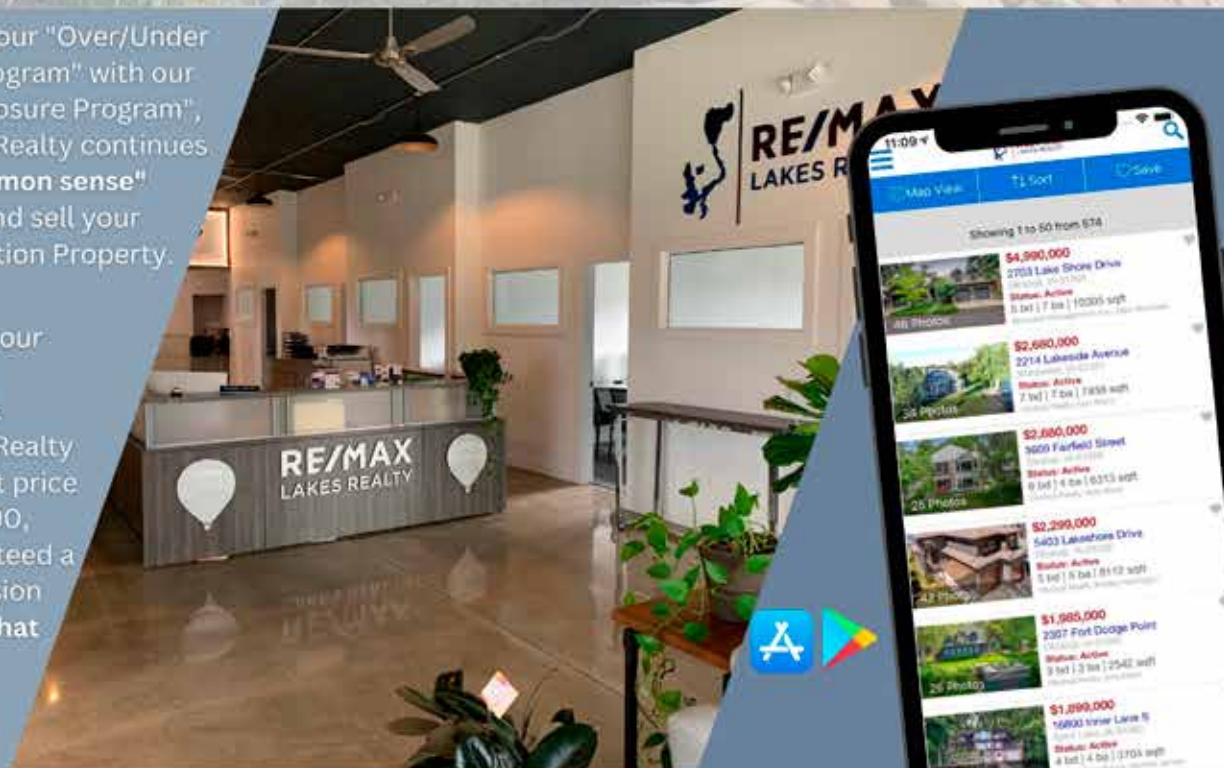
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249 Hwy 71 Arnolds Park, IA

BUSINESS DIRECTORY

Business Name	Page	Phone	Business Name	Page	Phone
ABSTRACT/TITLE COMPANY			CAR MUSEUM		
Cornell Abstract Company	36	712.336.3845	Okoboji Classic Cars, LLC	61	712.332.8029
APPLIANCES			CARPET		
Okoboji Wholesale	41	712.332.6050	Snook's of Okoboji, LLC	41	712.332.7530
ASSISTED LIVING			CLASSIC CAR SALES		
Keelson Harbour	32	712.344.2897	Okoboji Classic Cars	61	712.332.8029
AUTO REPAIR & SERVICE			CONCRETE		
Coyote Motor Co.	39	712.338.2506	DDP Construction	23	507.360.1402
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Lakes Autosport	39	712.336.2198	Consumers Lumber Company.	45	712.336.3610
S&R Auto and Tire	63	712.362.7429	Howard Construction	35	712.330.2984
BACKHOE SERVICE			Rabel Construction	75	712.541.8324
Clemen Construction.	55	712.331.4186	DECORATIVE CONCRETE		
BANKS			DDP Construction	23	507.360.1402
Bank Midwest	35	712.336.0505	DENTISTRY		
Farmers Bank	Inside Front Cover	712.262.3340	Van Hofwegen & Munter Family Dentistry . .	54	712.262.4751
Northwest Bank.	Back Cover	800.678.4105	DOCKS & HOISTS		
BEES			Clary Lake Service	center spread	712.338.2565
Boernsen Bees	79	712.320.1907	DRAIN SPECIALIST		
BOARDING			Drain Pro	39	712.865.2070
Heartland Pet Resort.	51	712.262.5778	EPOXY COATINGS		
BOATS			Casey Can Do	73	605.231.2887
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Consumers Lumber Company.	45	712.336.3610	EXCAVATING		
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North Iowa Lumber & Design, Inc.	63	712.362.5996			

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FLOORING			Go Gutters	25	712.298.4781
Snook's of Okoboji	41	712.332.7530	Klein Insulation, Inc.	57	712.540.5691
FURNITURE/HOME DECOR			INSURANCE		
Snook's of Okoboji	41	712.332.7530	Mary Prentice Insurance	17	712.260.8674
GARAGE DOORS			State Farm Insurance	69	712.580.3070
Advanced Door Systems	45	712.262.1997	INVESTMENTS		
GATES & ENCLOSURES			State Farm Insurance	69	712.580.3070
Milford Welding and Manufacturing..... center spread		712.338.2565	KENNELS		
GENERAL CONTRACTOR			Heartland Pet Resort.....	51	712.262.5778
Rabel Construction	75	712.541.8324	LANDSCAPING		
GROOMING			Kramer Landscape.....	71	712.336.1646
Heartland Pet Resort.....	51	712.262.5778	LAUNDRY		
GUTTERS			Campus Cleaners™ & Launderers	71	712.336.3391
abc Seamless.....	31	800.252.4338	LAWN CARE		
Go Gutters	25	712.298.4781	Sunrise Lawn Service	67	712.338.6122
HAIR SALON			Young Bros. Lawn Protection	53	712.338.4769
Sunjara	29	712.213.1003	LAWN/POWER EQUIPMENT		
HEALTH CARE			Galen's Pro-Mow	69	712.262.1595
Lakes Regional Family Medicine.....	37	712.336.3750	J & K Snowmobile	63	712.362.3031
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OUTDOOR LIVING			RECREATION		
Milford Welding and Manufacturing center spread		712.338.2565	Bedell Family YMCA 33, 77		712.336.9622
OUTDOOR PATIO LIVING			REMODELING		
Snook's of Okoboji 41		712.332.7530	Howard Construction 35		712.330.2984
PAINTING			H. Junge Construction 47		319.442.7095
Casey Can Do 73		605.231.2887	RESTAURANTS		
PATIO ROOMS			Perkins Restaurant and Bakery 49		712.338.4060
Screenbuilders 77		800.859.3044	Tweeter's 75		712.332.9421
POWERSPORTS			RESTORATION		
J & K Snowmobile 63		712.362.3031	Okoboji Classic Cars, LLC 61		712.332.8029
POWERWASHING			ROCK DELIVERY		
Casey Can Do 73		605.231.2887	Ruthven Rocks 74		712.837.3333
PUMP			ROOFING		
Milford Well Service 37		712.332.1260	abc Seamless 31		800.252.4338
RAILING & STEPS			Black Hawk Roof Company 21		712.330.5513
Milford Welding and Manufacturing center spread		712.338.2565	Consumers Lumber Company 45		712.336.3610
REAL ESTATE			SALON/SPA		
Hinn Real Estate 4,5		712.336.1240	Sunjara 29		712.213.1003
Next Home at the Lakes 57		712.320.0887	SAND & GRAVEL		
ReMax Lakes Realty 8, 59		712.336.4967	Norgaard Sand & Gravel 39		712.836.2345
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REALTOR			Clemen Construction 55		712.331.4186
Katie Slater with Next Home at the Lakes . . 57		712.320.0887	SEWER/SEPTIC		
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Rob Hinn with DOWDEN HINN, REALTORS® 4,5		712.330.1910	SIDING		
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Team Evans & Jones with ReMax Lakes Realty 55		712.330.2748	Cook Siding Supply, Inc. 49		800.397.4545
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STAIRS			WELDING		
Clary Lake Service	center spread	712.338.2565	Milford Welding and Manufacturing	center spread	712.338.2565
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TRAILERS			WINDOWS		
Galen's Pro-Mow	69	712.262.1595	abc Seamless	31	800.252.4338
TREE SERVICE			Consumers Lumber Company	45	712.336.3610
Thate's Tree Service	Inside Back Cover	800.225.8733	North Iowa Lumber & Design, LLC	63	712.362.5996
WATER					
Clemen Construction	55	712.331.4186			

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Cleaning Up Your Home for Selling



Cleaning services that have experience working with realtors and homeowners will always save you time getting your home ready for sale. They may have shortcuts and tips which will make the process easier for you. The cleaning service can help by doing a detailed cleaning and de-cluttering before an open house, cleaning weekly or bi-weekly until the home is sold, and/or cleaning after you move out. You can easily arrange for exactly those services you need.

The first cleaning may vary considerably in time, depending on how much you need done—expect from four to 20 hours, maybe even more. Plan to pay for a service that is insured and bonded. Few things will “unsell” a house as fast as a messy, dirty interior, so it’s worth investing your time and money in a thorough cleaning before you start to show your home.

Make the Most of that First Impression

When in the process of showing your home for sale, your aim is to present your home as a desirable place to live. Buyers appreciate a clean, tidy interior, and if your home shows very nicely, it is likely to sell much more easily.

The easiest and most reliable way to improve the appeal of your home is to enlist a quality home service professional. The right professional can help you get everything in order—from repainting the kitchen to providing a thorough cleaning—so you can stay focused on more important things.

Cleaning Tips:

- Clean and de-clutter cabinets, under sinks and closets.
- Dust all furniture, lamps, and knick-knacks with a damp cloth. (Use a cloth misted with a solution of half-cup vinegar to one quart water in a spray bottle). Everything will sparkle with damp dusting, as you are removing the dirt instead of just “relocating” it.
- Use the same damp cloth to wipe down all the picture glass and frames, TV screens, mirrors, etc.
- Collect cobwebs more effectively by spraying a little vinegar water on the end of the duster.
- Wash and buff dry all woodwork, baseboards, doors, cabinets, banisters, ceiling fans—and don’t forget the blinds.
- Don’t forget to wipe off all light fixtures, including the bulbs, to avoid having a grey, dingy atmosphere in rooms.
- Bathroom cleanup is very important. Clean the grout, water pipe leading from the wall to the toilet, and all the towel bars, brackets and more.
- Wash hard surface floors after vacuuming.
- Vacuum all carpets—even in the closets. Steam cleaning is the best solution for soiled carpets. If pet or smoke odors are present, clean the carpet some time before your home is placed on the market to be sure the odors have been eliminated.
- Tidy closets by boxing up off-season clothing and storing in the garage or off-site in a rented storage unit.
- De-clutter other rooms by removing extra knick-knacks, personal items, papers, etc. Too many items sitting around may distract the buyer’s attention.
- Purchase new hand towels for kitchens and bathrooms.
- Examine your furnishings with a critical eye. Is there too much furniture in the house? Give it away, discard it, or put it in a rented storage unit.
- Rearrange furniture so that the room will appear larger.
- Clean windows will always make any room seem much lighter.

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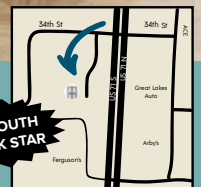
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An Easy Guide to MOVING

What to accomplish **ONE MONTH** prior to your moving date:

1. Let everyone who's anyone know that you're moving. This entails sending out the much dreaded "I'm moving!" notices. Obtain the change of address forms from the post office, and let them know your new address. These cards should provide your new mailing address and contact information. Send them to friends, family, employer, health care providers, your children's schools, organizations you belong to, newspaper/magazine subscription services, insurance companies, financial institutions, loan and credit card companies, and anything else you can think of.
2. Get packing! You can start boxing up the things that you do not use on a day-to-day basis.
3. Choose a moving company. Make certain that the mover you choose is licensed, bonded, and insured.
4. Complete IRS form #8822 (Change of Address).

What to accomplish **TWO WEEKS** prior to your moving date:

Notify utility companies. It is best to have services at your new residence begin the day before you are to move in and services at your old residence shut off the day after you move. This should eliminate the chances of any problems.

Remember to contact all utility companies:

- Phone companies, local and long distance carriers & wireless services
- Sanitation company
- Water, Electric, and Gas
- Cable, Internet companies

What to accomplish **ONE WEEK** prior to your moving date:

Finish packing. Label each box with the contents and the room from which the items were taken. This will alleviate much of the burden when you begin unpacking.



Try labeling each box by room to ease the unpacking process

**What to accomplish the
DAY BEFORE
your moving date:**

1. Obtain the keys for your new residence.
2. Confirm the move with realtors and the moving company.
3. Do a final walk-through, making sure that you have not left anything behind.
4. Get a good night's sleep—tomorrow is a big day!



Get local help with your Medicare questions.

I'm Mary Prentice, a licensed sales agent in NW Iowa. When it comes to Medicare, it's important to consider all of your options. What works well for your neighbor may not be the best fit for you. I know the ins and outs of Medicare, and I'm ready to answer your questions and help you find a plan that fits your needs.

It's time to take advantage.

Mary Prentice

Licensed Sales Agent

712-260-8674, TTY 711

maryins@fireflyagency.com

www.MyUHCagent.com/mary.prentice

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SPRJ55189

**TIPS
FROM THE
PROS!**

★★★★★

Local Boat Lovers Helping Clients Broker Their Boats!

Barry and Julie Van Iperen are extremely excited to continue having Boji Boat Brokers in the Iowa Great Lakes area. There are not a lot of options for people wanting to sell their boats and Boji Boat Brokers, located at 1520 Hudson Avenue, Spirit Lake, can offer options with terms that work. Their focus is on you and helping you sell, purchase or trade your boat. It has taken years of knowledge working in the Okoboji area along with experience in this industry, contacts and relationships to get where they are today.

Boji Boat Brokers offers you a complete and professional process with skills that specialize in the sale and marketing of boats. If that means selling your existing boat or helping you find your next one, they are here and their priority is you.

They make sure your boat is clean and ready, and expose it on 4 national websites and also on local and social media. They will represent you and

your boat like it's theirs. Stop in and see for yourself.

If there is a particular boat you are looking for, with their many resources, they are able to help you find your "dream boat".

Boji Boat Brokers is definitely filling a niche that customers have been looking for, but haven't been able to find. They have many years of experience selling boats, but it has been part of their lifestyle even longer.

Barry has been selling boats in the Lakes area for over 20 years. Since 1969, Barry has been enjoying summers in Okoboji, starting at Edgewater Plaza, swimming and skiing, to working 20+ years in the boating industry, locally and then gaining the knowledge of selling yachts in Florida for one of the largest family-owned brokerage companies in the world. Barry's experience is vast and he wants to share his knowledge on buying and selling boats with you.

Julie's knowledge of boats comes from a life centered around boats and

boating. She worked at a local boat dealership for nearly 10 years, doing all aspects from accounting to cleaning to selling boats, and was looking forward to getting back in the business.

With one common theme, passion for the water, Barry and Julie want you to enjoy it as much as they do.

Boji Boat Brokers looks forward to reconnecting with past customers, and making new ones as not only customers but friends too! Stop in at 1520 Hudson Avenue in Spirit Lake or call 712-330-3152 for more information. You can also check out their website at bojiboatbrokers.com for inventory and testimonials.



ARE YOU THINKING ABOUT SELLING YOUR BOAT? NOW IS THE TIME TO BROKER!

6 Reasons to Broker with Us!

- ✓ **Over 35 Years experience**
- ✓ **Connections within the marine industry**
- ✓ **Knowledge of what makes a boat sell**
- ✓ **Great negotiators**
- ✓ **We market your product**
- ✓ **You are our Priority!**



Great experience with Boji Boat Broker's Barry and Julie in purchasing a boat. I traveled from out of state to see and purchase this boat and they did a great job ensuring the process was smooth and details were taken care of. They were open and honest when answering any questions and I would highly recommend.

~ Jared Nelson

I brought my boat in. They told me what they thought I could get for it and within in 3 days it was SOLD. Outstanding customer service! Friendly and great people to work with! Went above and beyond!

Thanks for everything Barry and Julie! Thanks again Pat and Jill

~ Jill Traynor

Call today for more details!

1520 HUDSON AVENUE W - SPIRIT LAKE, IA

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Bring the Outdoors In

SUNSPACE SUNROOMS

Sunspace Sunrooms are modular units that are custom designed for your home. The units can be installed directly onto an existing patio, deck, and even under a previously constructed roof. The Model 200 features versatile WeatherMaster Vertical 4-Track Vinyl Windows exclusively from Sunspace. Designed to combine the breezy, open air feeling of a Screen Room with the comfort, convenience and safety of an Enclosed Porch.

WEATHERMASTER BI-FOLD DOORS

An aluminum bi-fold door system that offers above ground bottom running with multiple threshold options. Sunspace WeatherMaster Plus are standard with WeatherMaster Vertical-4-Track windows. Bi-folding doors are a great addition to any home. Apart from the range of practical benefits, bi-folds give a sense of luxury, bring comfort and make your living space more convenient.

DURASCREEN RETRACTABLE SCREENS

DuraScreens can stretch to fit any shape, with a drum tight, no-sag fit. Choose either fixed panel or retractable screens that open and close on whisper quiet motors and disappear completely. Install both screens and vinyl panels for the ultimate in weather protection. Retractable Vinyl Panels allow you to instantly enclose virtually any opening with an impenetrable barrier against wind, rain and winter weather.



TRANQUIL Spaces



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TO LEARN MORE CONTACT:

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Whether it is storm damage or just a worn out roof that needs replacing, trust us to protect your most valuable investment.

Extend the enjoyment of the outdoors with an upgrade to your current patio or build new. Tranquil Spaces offers a number of options for you to sit back, relax and enjoy your patio pest free, protected from rain, strong winds and harmful UV rays.



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LOOK WHAT WE'VE DONE IN YOUR NEIGHBORHOOD



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We are a family owned business and we're local in Arnolds Park. We specialize in asphalt shingles, metal roofs, any type of low slope roofs and cedar shakes.

CONCRETE

Taking on Many Forms

Take concrete beyond its perceived image as just another utilitarian construction material. Transform it into an attractive, vibrant and innovative medium that may be customized to meet any decor, construction style, pattern, color or texture—all while still serving its function as an integral part of the building or living environment. Customize your floors, walls, patios, water features, planters, countertops, furniture and more!

The transformation of concrete into decorative concrete is achieved through the use of a variety of materials or processes that may be applied during the time of pouring or after the concrete is cured. These materials and systems include stamped, colored, polished, engraved, vertical and horizontal overlays and so much more.

STAMPED

Stamped concrete is concrete that is designed to resemble brick, slate, flagstone, stone, tile and even wood. It is accomplished while the concrete is still fresh by using a heavy rubber stamp or molded roller to embed the print. A release agent is applied on top of the concrete to keep the stamps from sticking.

COLORED

Colored concrete is accomplished in many ways. Integral coloring is adding the color during the concrete mixing process.

Staining is usually done when the concrete is at least 28 days old. Acid staining is a chemical reaction with metallic ion particles. It produces a colored, translucent, variegated and sometimes marbled effect. No two slabs will ever color the same due to the texture of the concrete, age and dilution ratio effect. Water-based stains are more environmentally friendly. They come in a vast array of colors, including subtle earth tones, vibrant hues, and pastels.

Solvent-based dyes offer a more monotone and uniform color. Because they are usually considered not UV stable, most manufacturers recommend indoor use only.

COUNTERTOPS

Countertop overlays are much lighter than stone and are usually coated with epoxy to make it non-porous and seamless. Countertops made of concrete can be used both indoors and outdoors. They can be poured as thin as $\frac{3}{4}$ " when using GFRC (glass fiber reinforced concrete). Along with any shape or form, artifacts or colorful glass and fiber optics can make your concrete custom.





ENGRAVING & POLISHING

Engraving adds depth and dimension through remodeling existing or newly cured concrete surfaces by cutting patterns and textures into the surface. Engraved designs and patterns simulate building materials such as brick, tile, stone, pavers or a wide variety of graphic elements.

Polished concrete is achieved with a grinding process. Thanks to recent advances in polishing equipment and techniques, you can now grind new or old concrete floor surfaces to a high-gloss finish.

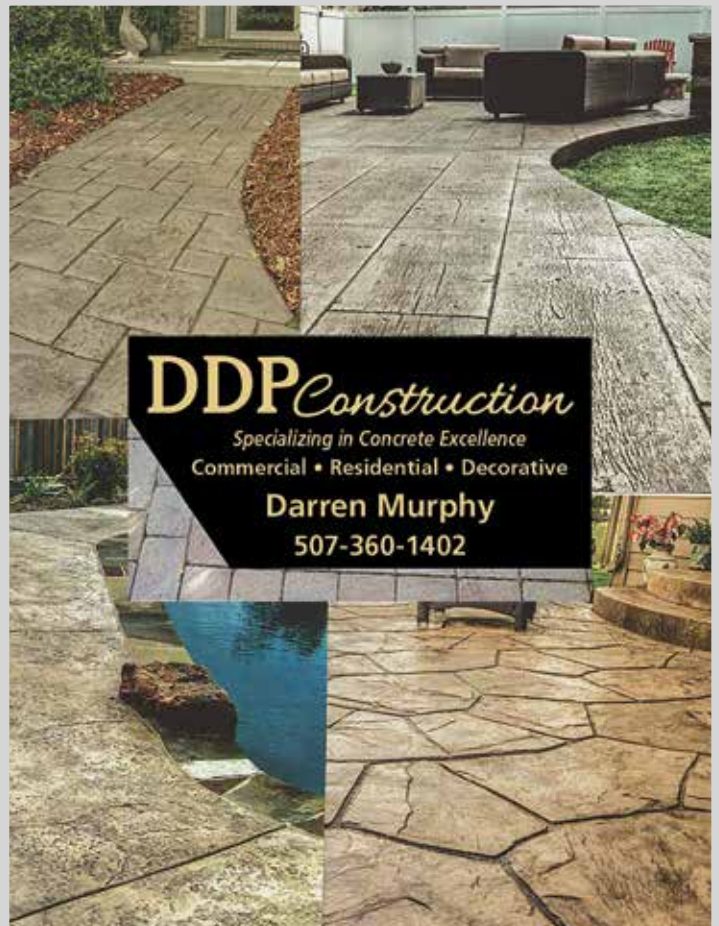
OVERLAYS

Overlays are a polymer modified cementitious mixture designed for resurfacing. The polymers are like glue that gives it holding or bonding strength. This product can be placed on top of original slab concrete to decorate and enhance its look or to restore it back to an original appearance. You are no longer limited by size, color and texture of manufactured tiles, the weight of natural stones, or the cookie cutter concrete stamps. This eco-friendly system can save you time, money and demolition mess by using most of your existing surfaces. Most people think

about concrete overlays for floors, but a large market is in showers, countertops, fireplaces, walls and vertical concrete foundations.

3-D STRUCTURES

Boulders and water features using modified concrete can bring paradise to your backyard. Three-dimensional structures can replicate breathtaking full-scale and fully functional natural scenes, such as large waterfalls, in a fraction of the time. You can achieve this without heavy, obtrusive equipment normally needed to haul in truckloads of rock and stone.



TOP 10 REASONS TO INSTALL SEAMLESS RAIN GUTTERS

Why should you install seamless rain gutters?



1.

The first reason is that they protect your home's foundation by shunting the rain from your roof away from your foundation. If this is not done, the rain running off your roof can erode and cause cracks in your home's foundation over time.

2.

Gutters will also keep rain from running down the sides of your home and possibly damaging your siding and windows. Without gutters the water falling off your roof can get into cracks and erode bricks; it can get behind siding and damage walls; it can cause steel siding to rust; it can cause discoloration in the siding; and it can erode and damage your window casings.

3.

Having a seamless gutter system will help protect your landscaping since the water can be directed to the best spot in your yard or even a rain barrel that could later be used to water your gardens. The dirt and wood chips in your garden will stay in place rather than being washed away or splashed up onto the sides of your home.



4.

Seamless gutters help keep your home looking neat and clean on the outside. They do this by routing the water from your roof away from your home. Without a gutter system the water from your roof would cascade down and splash dirt and other debris up on to your siding, windows, and walkways.

5.

Having a seamless gutter system installed can help guard your home against mold by directing the water from your roof away from your home and keeping your exterior walls drier. Water falling off the sides of your roof can get into cracks in your siding and cause mold to grow if a gutter is not used to direct this water.

6.

Gutters can help to reduce insects around your home—mosquitoes especially, because the gutter system would direct the water away from your home, therefore limiting any standing water near your home and yard; this in turn limits mosquito growth. This will also help to limit other water-loving pests such as termites and earwigs.



7.

Seamless gutters can be a big help in keeping your basements from flooding by directing the water from your roof away from your foundation. Without a gutter system the rain water could pool up next to your foundation and then seep into your basement.

8.

Seamless gutters can help keep your steps, walkways, and driveways drier, which is especially important in the winter time. Snow melting off your roof during the day in the winter can easily freeze at night and make steps, walkways, and driveways very dangerous during the winter. Heat tapes can be applied to your gutter system to keep it from freezing during the winter.

9.

Seamless gutters require less maintenance because there are fewer places possible leaks and clogs could form. Seams in gutters can catch debris and cause clogs, which would require cleaning more often. Some gutter companies will also offer seamless downspouts and seamless custom bent elbows that attach the downspouts to the gutters, further eliminating the chance of leaks and clogs. The seals for the seams can deteriorate, causing leaks and then requiring repairs more often than a seamless gutter system would. In short, fewer seams equals lower maintenance.

10.

Seamless gutter systems are installed by professionals and are custom-made for your home. The benefits of having professionals install your seamless gutter system include the ability for you to add screens or LeafX guards to further insure there are few to no clogged gutters. The professionals can also install heat tape and snow clips to help your system work as efficiently as possible during the winter months. Some professional companies can not only make seamless gutters but also seamless downspouts. Professional companies also have the ability to offer 5-inch or 6-inch gutters depending on your home's needs. Professional gutter companies will also offer warranties just in case something needs to be fixed.

All of these issues would be much more expensive to fix than it is to have a seamless gutter system installed.



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6 BENEFITS OF GO FOAM IT! SPRAY FOAM



1.

Cooling and heating benefits of spray foam insulation.

Spray foam has a unique benefit of getting in small cracks and crevices. Once applied, it expands and dries quickly, blocking air and water. Spray foam doesn't just block air and water, but the heat and cold as well.

2.

Stopping Pollen and Allergens from getting in your building

One of the major benefits of spray foam is the sealing of your structure to pollen and allergens. With the foam sealing cracks, air cannot penetrate the wall as it does with other insulations. Reducing the number of allergens helps with people suffering from respiratory conditions. Less pollen = fewer sneezes.



3.

Prevents bugs, insects and small rodents from getting in!!!

Tiny holes in your structure are a great place for bugs, ants and small rodents. Spray foam can seal these areas and stop the infestation of animals and their homes that they like to build.

4.

Prevents the growth of respiratory Mold and Mildew

Closed cells foam is both a moisture and vapor barrier. Closed cell foam also does not absorb water. The less water that gets through your walls, the smaller the risk of mold developing.



5.

Increased wall strength

There have been many studies showing that closed cell foam greatly increases your wall strength. It forms a bond with your wall supports and sheeting to form one unit. Any gap is sealed and the wall becomes one.

6.

R Value vs Air movement

Closed cell has a R Value of around 7 per inch of foam; but it's the stopping of air flow that is spray foam's best benefit. The thicker you spray the foam, the more air stoppage you get, which reduces your heating and cooling bills.



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Introducing Dry Salt Therapy at Sunjara!

Although new to the United States, Salt Therapy has been around since the 1800s in Europe. In the salt mines in Poland, miners who had frequent exposure to the salt noticed healing of their respiratory and skin ailments. Thus began Speleotherapy, or therapy in an underground salt cave. This involved spending 2–3 hours a day underground in a salt mine for 2–3 months. As you can imagine, not many people can travel to a salt mine and spend two to three months there.



Early Salt Cave Treatment Facility

So doctors and scientists came up with a solution. Halotherapy comes from the Greek “Halo” for salt. It is a modern holistic method that mimics the natural microclimate of the salt mines. You can get the benefits of three hours in a salt mine in only 15–30 minutes in a specially designed salt booth. A halogenerator is used to crush pharmaceutical grade salt into micronized particles that are dispersed through the air in the salt booth.

Today, more and more people are suffering from respiratory issues. From pollution and smog to airborne diseases, pollens and toxins; never before has our society been faced with a growing epidemic of respiratory ailments. Halotherapy (dry salt therapy) has been researched over the past few decades, and studies have shown it to be an alternative treatment for respiratory and skin conditions.

HALOTHERAPY

— EVERYTHING YOU NEED —
TO KNOW ABOUT DRY SALT THERAPY



Dry Salt Therapy is where 99.99% Pure Grade Sodium Chloride (salt) is heated and then ground and crushed into very tiny microparticles. These dry aerosol microparticles of salt are then dispersed into the salt room, salt cave, or salt booth during a typical session. As an individual relaxes, the microparticles are inhaled. The particles penetrate deep into the lungs, bronchi, bronchioles, and alveoli to aid respiratory concerns, while the non-inhaled salt particles are absorbed by the body to combat skin conditions. Most people are familiar with ‘wet’ salt therapy. Whether you’ve put salt in a bath, had a saline solution treatment, used a Nettie pot to clear your nasal passages, or gargled with saltwater, wet salt has its benefits.

Dry salt is different, and the drier the salt the better. That is why SALT Chamber’s protocols include heating the salt prior to putting it into the salt chamber. Heat ensures that all moisture is evaporated so when it is crushed and ground into microparticles and inhaled, the salt particles can do their best job.

Halotherapy benefits adults and children alike, as well as athletes and animals. It is natural and safe and there are no side effects. A majority of people who visit salt booths on a regular basis may find relief from a variety of respiratory conditions such as asthma, allergies, common cold, bronchitis, COPD, cystic fibrosis, and more. Dry salt therapy is great for people who also have particular skin conditions such as eczema, psoriasis, acne, and recovering from cosmetic surgery.

HOW OFTEN SHOULD I GET SALT THERAPY?

For general respiratory hygiene, once or twice a week visiting your local salt therapy booth will enhance the lung capacity, boost the immune system, reduce stress, and aid better sleep.

More chronic and acute respiratory conditions require increased frequency and consistency of the sessions. Experiencing salt therapy three to seven times a week for a period of 14 to 21 days will help to manage the symptoms and provide relief over time.

Designed as an alternative to a salt room, the **Original SALT Booth®** takes a small space and creates an environment that can help individuals with various respiratory ailments and skin conditions, as well as enhance mental wellness, from 30 minutes to as little as 10-minute sessions.

According to the **Salt Therapy Association**, spending time in a salt therapy environment can help:

- Cleanse the respiratory system
- Improve lung function
- Stimulate skin cell regeneration and exfoliation
- Boost the immune system

Recent evidence and new research indicate that salt therapy positively impacts people with certain respiratory and skin conditions. Inhaling dry salt particles may reduce inflammation of the entire respiratory tract and widen airway passages. Dry salt particles are also known to accelerate mucus transportation and eliminate residual tar and foreign allergens.

Healthy lungs and a clean respiratory system are essential for vitality, energy, and longevity. Individuals who receive salt therapy sessions one-to-two times per week (or several times per month) enjoy better overall respiratory hygiene. Salt therapy helps cleanse and detox the lungs and invigorate the entire body with increased lung capacity and oxygen intake. Benefits include enhanced lung capacity, a boosted immune system, reduced stress, and better sleep.

However, one does not need to have any conditions since dry salt therapy is very beneficial for overall general wellness by removing the toxicity from the respiratory system. People are exposed daily to pollutants, airborne diseases, bacteria, allergens and other irritating and harmful factors. Halotherapy is an excellent way to cleanse and detox the lungs as well as invigorate the whole body with increased lung capacity and oxygen intake.



Single Salt Booth Session	\$25
5, 30-Minute Sessions	\$100
10, 30-Minute Sessions	\$175
20, 30-Minute Sessions	\$300

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Senior Living

How does Keelson Harbour offer Senior living lifestyle?

Keelson Harbour offers twenty-four-hour staff, an Emergency Response system, and a wide variety of programming to keep residents engaged and active. Atop a hill on a quiet cul-de-sac in the center of town, Keelson Harbour is centrally located with easy access to many businesses and area lakes. Our residents can create the lifestyle that suits their personalities while fully taking advantage of the new concepts of senior living.

Keelson Harbour redefines senior living:

We offer our residents personal care services, housekeeping and laundry services, life-enriching activity programs, elegant dining and chef-prepared meals, grand piano room in our lobby with charming fireplace, movie theatre, computer access, and outdoor patio area. We also offer scheduled transportation.

What is Assisted Living?

Keelson Harbour's Assisted Living apartments are for seniors who value their independence but may require personal care and support services. Our one- and two-bedroom senior apartments are designed to create a social environment with easy access to senior care.

What is Memory Care?

Keelson Harbour's Memory Care Suites provide care level options for seniors who have been diagnosed with Alzheimer's or other forms of senior dementia, in a home-like setting. We offer 24 studio-style senior apartments with private bathrooms in a secure and nurturing environment. Our trained staff offer guided daily living activities designed to awaken the senses and provide the highest quality social, physical and emotional support.

What is Closer Care?

We understand that it's the little things that separate us from the others. That is why we have developed a "Closer Care" option for residents in between Assisted Living and Memory Care. Closer Care is an opportunity for your loved one, who may have higher care needs or be in the early stages of

Alzheimer's, a safe, secure option. With increased staffing and a more structured environment, our goal is to provide an area with increased autonomy and quality of life.

A variety of apartment types and location:

You can make Keelson Harbour your home. A variety of floor plans offers the flexibility and comfort to best suit your lifestyle. Floor plans and tours are available by calling 712-344-2897. Keelson Harbour is located in Spirit Lake, Iowa. Conveniently located off of Hwy 71.

Article provided by Keelson Harbour



2810 Aurora Ave., Spirit Lake, IA
www.KeelsonHarbour.com





"Life in the Iowa Great Lakes gets even better when you live at Keelson Harbour Senior Living."

- **Assisted Living** for those who need some assistance
- **Memory Care** for those who require a more secure living environment
- **Closer Care**



Services we offer our residents include:

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Dreaming About Your Future Home?

Here's How to Prepare for Investing in a Home Today



You've wanted to buy a home for years. Maybe you know how many rooms you want, what neighborhoods you want to live in, or even the style you want the house to be.

But before you step into any open houses, you should understand what you need to have in order to buy a home. And in today's housing market, getting pre-approved for a mortgage is essential.

Here's what you need to have ready to buy your dream home with a pre-approved mortgage.

SAVING IS ESSENTIAL

Saving is one of the most important prerequisites for getting pre-approved for a mortgage. But it's the step that can also take the longest.

Most of what you're saving for are your upfront costs, like the downpayment on a home, closing costs, or maintenance fees. For perspective, you can expect to pay between 5 and 20 percent of the value of your future home for the downpayment. You're also saving for the new expenses of owning a home, like maintenance and updates you may need to make.

GET YOUR CREDIT IN GOOD SHAPE

Your credit score indicates the probability of you paying back your loan on time. This number is based on your credit history: the number of open accounts, total debt, repayment history, and other factors.

If you're thinking about buying a home, you need to start building your credit score.

DEBTS

Along the same lines, you'll need to consider the total debts you have when taking on a mortgage. Your debt and debt repayment history will not only affect your credit score. It will also affect the size of the mortgage you are qualified to have. Lenders might think you're stretching your finances too thin to afford the payments if your debts are too high.

Calculate how much debt you may owe, like student loans, credit cards, or car repayments, and develop good habits about paying back those debts. Also, make sure you don't take on any new debt before you start your home buying journey.

INCOME VERIFICATION

Mortgage lenders advise future homeowners to follow The Rule of Two for their income verification.

When you apply to pre-qualify for a mortgage, you will present proof of two years of employment, pay stubs, savings and checking account history, etc. This will help you build a strong application that reflects reliable income to pay back your mortgage.

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ABSTRACT OF TITLE



An important part of your real estate transaction

UNDERSTANDING AN ABSTRACT OF TITLE

The abstract of title is the history of documents filed in the public records of the county, pertaining to and affecting the title to the real estate you are purchasing. It would be best for you as a buyer to require the seller to have the abstract continued before closing, and if you're using a lender they will require it. It will show the succession of owners in the past to show you who has the right to sell the real estate. This is important because you want to make sure that there is not another person who has an ownership interest in the property besides the person(s) whom you and your Realtor® are dealing with.

It will show all mortgages and liens that the seller owes against the real estate. This way your Realtor® can make sure that all these items are accounted for and that they will be paid at closing so that you can receive title to your new home free of any mortgages or liens of the previous owner(s).

It will show the easements encumbering the real estate as well. This will let you know if you have the right to use someone else's property and probably more important, if someone else has the right to use a part of your property. The rights of others to use a part of your property may be as simple as the electric company having the right to use a strip of land where they can locate their power line to provide electricity to your house. It could also mean that a neighbor has a right to drive over a portion of your real estate for access to their own property.

The importance of this information is that you legally can't build on, or do anything that would restrict those other parties from using, the portion of your real estate dedicated to the use of the rights granted to them by the easement. Being aware of these rights can go a long way towards keeping harmony in the neighborhood.

TITLE OPINION

After the abstract of title is continued by the abstracter to show the instruments in the public records pertaining to that particular real estate, it will be examined by the buyer's attorney. After examining the abstract of title your attorney will give you a title opinion letting you, your Realtor®, and your bank know who you need to get deed(s) from to all of the property, what mortgages, liens and judgments need to be paid and what easements affect the real estate.

USE A REPUTABLE ABSTRACT COMPANY

As it is important to work with a licensed Realtor® in the purchase of your new home, and to use a licensed attorney to represent you in all legal matters with the purchase of your new home, it is also important to use a reputable abstract company who is a member of the Iowa Land Title Association.

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LOCATE A REPUTABLE REPAIR SHOP IN YOUR AREA, BEFORE YOU NEED ONE

Look for a shop which can take care of most repair and maintenance needs, from regular oil changes to diagnostics and repair of a wide variety of vehicle problems. Once you have begun patronizing a repair shop, stay with them and build a good relationship. Your technician can be like a family doctor for your vehicle. When problems eventually occur, the shop will have a repair and maintenance history on your car.

CHANGE YOUR OIL EVERY 3,000 MILES

Regular oil changes are recommended as the single most important factor in extending vehicle life. A professional lube and oil change service will include a visual inspection of important systems on your vehicle. Performed by a trained technician, this inspection will provide invaluable information about developing problems and suggested maintenance.

PERFORM ROUTINE MAINTENANCE

Follow the manufacturer's service schedule and the advice of your trained technician. Performing routine maintenance can help you avoid large, unexpected repair bills. Ignoring symptoms will not make them go away.

Stay "tuned" to your vehicle and make note of any new noises, unusual odors, and changes in performance or handling. Contact your repair professional and schedule service right away. Prompt attention to these symptoms can prevent further damage, which saves time and money.

TAKE CARE OF YOUR VEHICLE AND IT WILL TAKE CARE OF YOU

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STAIN RESISTANT

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WEAR RESISTANT

Pets and kids are no match for resilient nylon and nylon fibers. It resists crushing and matting, and is performance-tested to stand up to the heaviest traffic. It is great for areas that see a lot of action like living rooms, hallways, stairs and playrooms.

STAIN + WEAR RESISTANT

With excellent durability and built-in stain and soil resistances, Triexta fiber (Smart Strand) resists stains and wears without sacrificing softness. It is great for any room or activity level such as dining room spills and heavy traffic areas.



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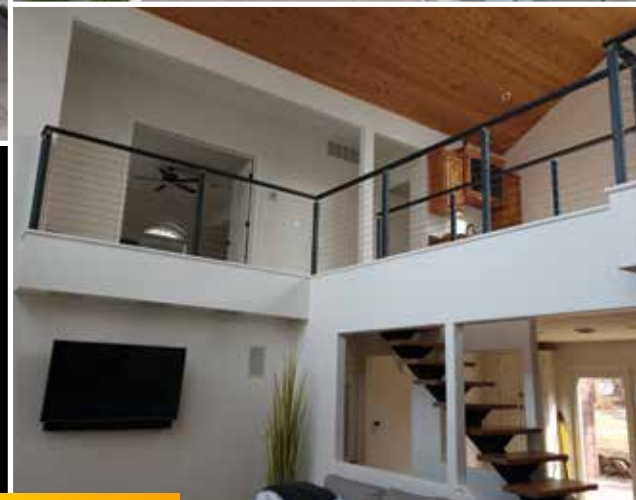
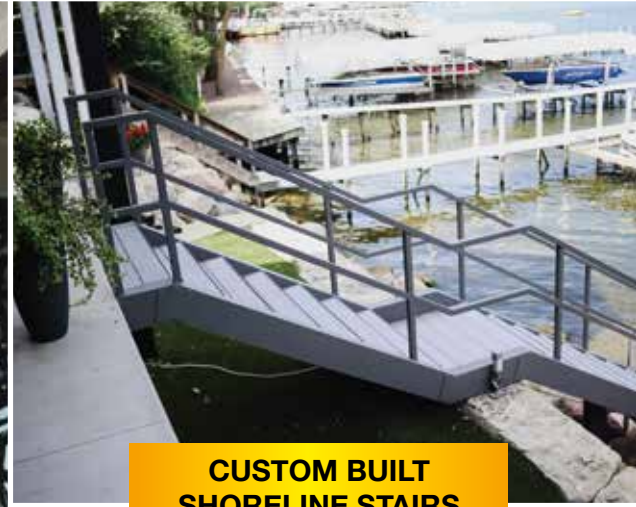


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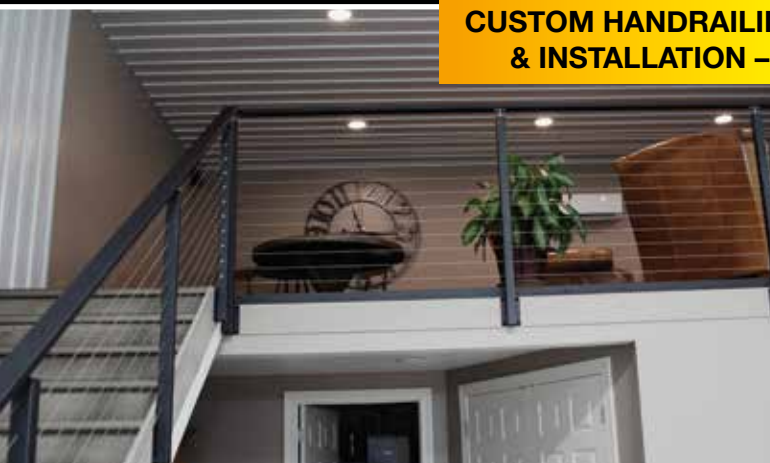
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REMODELING

INVESTMENT RETURNS



It is more important than ever before to spend your money wisely when fixing up your home prior to putting it on the market to sell. The following are the most important things to keep in mind before spending your money on remodeling projects.

102% MINOR BATHROOM

The most important area of your home to spend remodeling dollars on is the bathroom. Don't do anything too elaborate, but update all the important features while doing minor remodeling.

100% LANDSCAPING

The second best area to spend money is landscaping. Don't go overboard, and do work from a smart, well-planned idea to accentuate the beauty of your property.

98.5% MINOR KITCHEN

Most people realize the kitchen is an ideal area of your home to make upgrades to. A conservative and wisely planned kitchen update will yield an excellent return.

96% EXTERIOR PAINT/SIDING

Add to the curb appeal of your home with new paint or siding. Also create a well designed entry way.

93.5% CONVERT ATTIC TO BEDROOM

Often overlooked by sellers is converting an attic to an extra bedroom.

93.5% MAJOR BATHROOM

A major bathroom remodel is not as beneficial as a more modest one, but can still net a healthy return.

91% MAJOR KITCHEN

A major kitchen overhaul will return a lower percent of your investment than a more modest kitchen update.

90.3% DECK/PORCH/PATIO

In addition to providing a respectable return, this adds significantly to your home's curb appeal for prospective buyers.

90% REPLACE WINDOWS

Replace old and outdated windows. Upgrading to energy saving windows can bring even higher returns as well as saving energy costs while you are living in the home.

90% BASEMENT REMODEL

Transform your basement into a usable and well lit living space.

83% FAMILY ROOM ADDITION

Although it will not bring as high a return as other options, buyers will look favorably on homes with this type of addition and may be more willing to make an offer.

72.8% BONUS ROOM

Making a part of your home into a bonus room has dropped in favor with consumers in recent years. This is probably because no two buyers will necessarily want the same type of remodel.

52% BEDROOM UPDATE

Updating a bedroom is only expected to bring about half of the money spent.

40% LIVING ROOM FLOORS/WALLS

Updating the floors and walls of a living room generally receives a very low return on your investment.



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UPGRADING YOUR KITCHEN CABINETS



CONSIDERATIONS WHEN CHOOSING KITCHEN CABINETS

- How long do you plan on staying in the home?
- What improvements are standard for similar homes in your area?
- What type of kitchen layout do you plan on using?
- What is your budget?
- Do you have exact measurements of appliances that will be involved in the new design?

REFACING VS. REPLACING

In some cases, cabinet refacing can be just as expensive as cabinet replacement. If that's the case and you're trying to save on costs, painting cabinets is another alternative. With cabinet replacement, all of the existing cabinets are removed. Experienced installers set and precisely level your base cabinets. Improperly leveled bases might result in counters cracking years down the road. Wall cabinets are hung. Doors and hardware are installed.

Cabinet Refacing

- When the cabinet boxes are in solid shape
- When cost is an issue
- When remodeling, as opposed to building a new house
- When you like your current kitchen layout

Cabinet Replacement

- When constructing a new house, bumping out your kitchen, or building a new addition containing a kitchen
- When changing the current kitchen layout
- When cabinet boxes, drawers, or doors are in bad shape
- When doing a whole-kitchen remodel

STOCK VS. CUSTOM CABINETS

Stock cabinets are manufactured in standard sizes. Price and delivery time are the strongest advantages of stock cabinets. These cabinets benefit from the economies of mass production, so they tend to cost from one-third to two-thirds less than similar-looking custom cabinets. Custom cabinets are made to the specifications of a particular order. They require a lot of time because they're designed and built from scratch. High-end kitchens or those requiring special cabinet sizes, configurations, or finishes, the premium is usually well worth it.

CABINET QUALITY

Discounted cabinets offered through lumberyards are highly suspect. Beware of photo-simulated wood grain, paper-thin laminates, low-quality or mismatched woods, and haphazard joinery. The first place to look when checking quality is a drawer. Look how it's made—the detailing of the joinery, the quality of the inner surfaces, the fit of the pieces, and how well it glides in the track. Is it on high-quality ball-bearing extensions, moderate-quality rollers, or cheap plastic runners? Check to see how far the drawer extends out. Then check a cabinet door for proper fit and ease of action and look if the hinges are adjustable and how far the door will swing open.

WHERE TO BUY CABINETS

Cabinets are sold primarily through kitchen cabinet dealers and showrooms, home improvement centers, lumberyards, and some kitchen appliance stores. In addition to normal services, some dealers offer a computerized design service. These are great for helping you visualize your finished kitchen.



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Common Homeowner Insurance Mistakes

Most homeowners assume that when they call an insurance agent, they are getting all the coverage they need for their residence, land and personal belongings. But like most things, it's never that cut and dried.

Ask yourself, are you covered in the case of flooding or fire? Do you need a complete list of your personal property? Is jewelry treated differently? Many homeowners do not know the answers to these questions.

Read on for just some of the reasons you should set an appointment with your agent to revisit your policy.

If your sump pump backs up and floods your house, will your insurance cover damages? Most homeowners would answer yes. However, in most cases, if the homeowner did not specify to add 'sump pump failure', 'water backup' or a similar clause, the real answer is no.

You're trying to sell your home and it's vacant. If you have a few pipes freeze and break while your home is vacant will insurance cover it? In the case of ice dams, freezing and similar items, if the home was vacant and the insurance company was not notified to switch to a "vacant" policy, again the answer is most likely no. What if it was an extended vacation? You would likely find out that if you didn't take the correct steps to protect your home, you would be denied coverage.

If a fire destroys your house, will your insurance pay the full cost to rebuild? Most likely the answer is another no. Most insurance companies put a cap on their coverage and also depreciate your personal possessions. What this means is that many homeowners may be underinsured when the actual money gets sent out.

“If a fire destroys your house, will your insurance pay the full cost to rebuild?”

EVERY INSURANCE POLICY IS DIFFERENT. TALK TO YOUR AGENT TODAY TO UNDERSTAND YOUR POLICY.

Your insurance company sends you a letter stating your roof has seen its life expectancy; or your electrical outlet box is no longer to code. If you did not make the necessary changes and/or updates, and those are the items that caused your loss, again, expect to be denied coverage.

What about power surges to major appliances? Your child's belongings at college? A natural disaster? Even if you think you know, each policy is different and there is never room for assuming. Now is the time to understand your insurance coverage policy before a loss or accident.

This information is deemed reliable; however, please contact a professional insurance agent for advice.

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TIPS FROM THE PROS!

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FINDING THE RIGHT *Pet Resort* FOR YOUR PET



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ASK THE PEOPLE YOU TRUST

If you are boarding locally, ask your veterinarian what boarding facility they would recommend. If you are boarding away from home, ask the local veterinarians in that area and don't be afraid to call the boarding facility and ask them some questions.

YOUR PET'S HOME AWAY FROM HOME

When your pet is not at home with you, you want them to be as comfortable in their home away from home as possible. Will your pet have a large suite to be able to spread out and relax in with comfortable bedding or will they be cramped in a small room? When making your reservation, be honest with the pet care facility if your pet has issues with food aggression, fence climbing, opening latches, arthritis or anything else you think is relevant. Most facilities will still accept and work with dogs with special requirements, but it is important for them to know for the safety of your pet and the facility staff.

WHAT ACTIVITIES ARE OFFERED

We want our fur babies to have a variety of activities to keep them happy while we are away. Every pet has different things that make them happy. Some dogs will love to play in a play group; most will be nervous or stressed at having to interact with strange dogs. Some dogs love to go for long relaxing nature walks and some cannot handle long walks and would prefer to sleep on your lap. Some love to go swimming or play in the splash pad. Some dogs naturally love to fly over the agility equipment. Some dogs love to play fetch and some prefer to chase after the rabbit on the lure course. So make sure you choose a resort that offers a variety of activities to fit your specific pet's needs.



Article provided by Heartland Pet Resort.

ONE STOP RESORT

Do you have a pet that has grooming needs? Do you have a pet that needs training or training advice? Do you need somewhere to become your pet's home away from home when you are away? Do you love to spoil your pets with retail delights? When choosing a pet resort ask if they offer some of these different services. It is so much more convenient for you as a busy pet parent to get multiple services done all at once, like having your pet completely groomed, or even just a bath while they are there on vacation and you can go shopping for their needs when you pick them up.

ENJOY YOUR VACATION

Once you have found the resort for your pet to enjoy their vacation, go enjoy your vacation and try not to worry as they are in good hands. Most resorts will happily send you updates on your pet throughout their stay if you ask them to, and will encourage you to call and check in on your pet if you would like to help put your mind at ease.





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What is Land Surveying and why is it IMPORTANT?



Land surveying is the art and science of establishing or re-establishing corners, lines, boundaries and monuments of real property (land), based upon recorded documents, historical evidence and present standards of practice. Surveyors use elements of mathematics (geometry and trigonometry), physics, engineering and law.

A property survey can protect property owners' interests by eliminating unnecessary problems that may arise from not knowing what they actually own. For example, building a fence or driveway on someone else's property can be a costly mistake. Having a relative, realtor or neighbor tell you where they think the property line is can oftentimes be very misleading information. Hiring a licensed professional surveyor is the only way to know exactly where your lot lines are.

TYPES OF SURVEY WORK

- Property boundary surveys (urban and rural)
- Location surveys: location of all buildings/improvements
- Subdivision (dividing a parcel of land)
- Topographic surveys: determine physical land features
- Construction layout surveys (for buildings and other improvements that require accurate placement)
- ALTA/ACSM surveys (a very detailed boundary survey required by title companies or lenders)
- LOMA surveys (establishes your property location in relation to the FEMA Special Flood Hazard Area and usually conducted when a property has been inadvertently mapped as being in the flood plain but is actually on ground higher than the base flood elevation)
- FEMA elevation certificate (to obtain flood insurance)

WHY HAVE MY LAND SURVEYED?

- To protect your investment, a survey ensures the deed properly describes and conveys all of the land you are buying or selling.

- Prior to constructing any building, addition, fence or other improvements on the property, to avoid future issues.
- To determine possible encroachments on the property.
- When you disagree with a neighbor over the property line.
- When you want to convey only a portion of your land.
- If you question the amount of area you are being assessed for.

WHAT TO EXPECT FROM A LAND SURVEY

Your surveyor will actually survey your property according to the legal description furnished, either recovering or setting property corners. A plat of survey will be drawn showing all property lines with measurements and bearings, fences in relation to property lines, all encroachments if any, and measurements to section or quarter section corners or subdivision monuments. He/she will also, if instructed, show improvements. Your surveyor will furnish you with copies of the certified plat, as well as file it with the County Recorder.

CHOOSING A LICENSED LAND SURVEYOR

When choosing a land surveyor, select one based on reputation and experience rather than the cost estimate provided to you. You will need to provide him/her with the correct legal description from the deed or abstract and explain the specific purpose of the survey.

WHAT IS THE COST OF A LAND SURVEY?

Fees of surveyors are on a level with other professions. The final cost is directly related to the total time involved and difficulties encountered. Remember, the services of a land surveyor will cost less than the worry and expense of litigation or moving a building!



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TIPS FROM THE PROS!



GREAT WAYS TO PICK A GOOD DENTIST



ALL DENTISTS ARE NOT ALIKE.

Consider the following benchmarks when making your decision and check your insurance information to see which dentists are covered.

DOES THE DENTAL OFFICE USE DIGITAL X-RAYS?

New digital x-rays are more accurate and easier to read. This is a huge benefit to patients; more importantly, they reduce radiation by almost 80 percent.

DOES WHAT YOU DRINK AND EAT AFFECT YOUR DENTAL HEALTH?

The foods you choose can affect the health of your teeth and gums. If you consume too many sugar-filled sodas, sweetened fruit drinks or non-nutritious snacks, you could be at risk for tooth decay.

WHAT ELSE DOES THE DENTAL OFFICE HAVE TO MAKE THE APPOINTMENT MORE PALATABLE?

Items can include nitrous oxide (gas to help relieve anxiety), the wand (injection machine for a painless shot), noise canceling earphones, TVs and more.

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DOES THE OFFICE HAVE A WAY TO FINANCE THE DENTISTRY NEEDED?

The modern dental office has access to payment plans so the patient can make monthly payments. For most people this means they can make adjustments in their monthly budget to handle the type of dentistry they need, want, and deserve.

IS THE DENTIST GOOD?

There is no doubt that the dentist is on the right track and has the patient's care at heart when he/she has a modern office, but how do you tell if the work is any good?

Look for examples in the community. Can the dentist do up-to-date cosmetics for the patients wanting a new smile? Will the dental office offer recommendations from other patients? Can the dentist describe to the patient all the different choices available in the treatment plan? Does the dentist use the modern bonding restorations? Does he offer implants to help denture wearers hold their dentures in place, or to replace your missing teeth?

These are all great ideas that will help you see if your dentist is a good match for you!





Your smile is an important part of your overall presence, so you should do whatever it takes to preserve it. Perhaps one important question to ask yourself is where to find a good dentist.

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


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**TIPS
FROM THE
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The Top 6 MISTAKES Homebuyers Make



A lot of work goes into searching for and buying a home. You need to choose a good realtor and a knowledgeable mortgage banker, too. So, where do homebuyers go wrong?

SEARCHING FOR A HOME

MISTAKE #1:

Looking at houses before getting pre-qualified

Homebuyers' hearts are broken because they can't finance their perfect house. You can save yourself heartbreak (and time) by getting pre-qualified for a mortgage. Prequalification will tell you what financing options you qualify for and determine how much home you can afford. Also remember, just because you can receive a certain amount of funding, that doesn't mean it's what you can afford. Think about what you're comfortable with when it comes to monthly payments. Take hidden expenses into account, such as monthly utility bills, too.

MISTAKE #2:

Starting their search at the top end of their budget

Higher-priced homes almost always show better than lower-priced homes. It's tough to compare them. Start your search for homes at the lower end of your budget. Do you need 2 bathrooms and 3 bedrooms, but everything else is a plus? Start with this criteria for your base search, and work your way up from there.

MISTAKE #3:

Choosing not to do a professional inspection

You may not notice foundation issues, roof leaks, mold, infestations, or other problems simply walking through a home. A trusted professional home inspector should catch all of these things (and then some). If issues arise through the inspection, you may ask the current owner to fix them or lower the price of the home, too. That doesn't mean they will, but at least you'll know what you're dealing with.

CHOOSING A LENDER

MISTAKE #4:

Not knowing how qualified their realtor is

Make sure your realtor is knowledgeable and will work for your best interests, not theirs. Talk with trusted family members, friends, and coworkers to see if you can get a personal recommendation. Then go online to find reviews for the real estate agent you're thinking about using. Finally, call the agent and ask if they're willing to provide references.

MISTAKE #5:

Not using a local lender in the market they are buying in

Experienced local lenders know their market. Their loan estimates and turnaround times for loan items are going to be more accurate. This will help you better plan for potential expenses.

MISTAKE #6:

Not verifying the lender they use offers all programs available

You might be missing out on a program that is better suited for your personal or financial situation. There are many types of mortgage loans. Ask the lender you're considering what they do and don't offer. Have them explain the benefits and downsides of options to you, too.

Don't rush the home buying process. Avoid these common *faux pas* and set yourself up for a happy homeownership experience.



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your community.

ARNOLDS PARK

The City of Five Lakes

Called the “City of Five Lakes”, Arnolds Park places its emphasis upon tourism, which entails entertaining and accommodating thousands of visitors each year. Tourists and locals alike may enjoy an Iowa classic, the Arnolds Park Amusement Park, a premier golf course, a full-service marina, as well as bikes, boats, kayaks, and personal watercraft rentals. A wide variety of restaurants, lounges and nightlife abound in this active community, including the famous Roof Garden concert pavilion. A wide variety of accommodations for area travelers are available including timeshare and other fine resorts, as well as several scenic public and private campgrounds. Arnolds Park undergoes a major transformation with the change of the seasons. In late spring and summer the area is full of activity, with a population influx increasing some five-fold. In stark contrast, the fall and winter atmosphere is very casual and relaxed. Local residents believe that it’s the best of both worlds.

AMUSEMENT PARK

Arnolds Park Amusement Park has been a family favorite for more than 125 years. There are over 30 rides and attractions, including the giant ferris wheel and the legendary roller coaster. Bring the whole family to Arnolds Park. You’ll find gift shops, restaurants and attractions galore at the Queen’s Court shopping strip.

RECREATION AND CULTURAL FACILITIES

The Iowa Great Lakes Area includes seven beautiful lakes for fishing, swimming, boating, and water skiing. The Spine Trail system, which runs from Milford to Spirit Lake, offers paved trails for biking, jogging, and walking.

EVENTS

The July 4th fireworks display is a must-see. There are many other community events to participate in as well: the University of Okoboji Winter Games, Homecoming, Campus Bike Ride, Youth Soccer Tournament, Oktoberfest and much more.

Throughout the summer weekends musicians perform popular live concerts at Preservation Plaza (formerly known as the Green Space). Enjoy great music along with a beautiful sunset over the lake.

ATTRACTIONS

While you’re in the area, spend a day at the classic Arnolds Park Amusement Park and then browse through the historic Maritime Museum. The *Queen II* excursion boat docks near the amusement park and is available for a scenic tour around the lake all summer long. When looking to relax with friends and family, there are several public beaches and city parks.

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OKOBOJI

The Heart of the Iowa Great Lakes

THE IOWA GREAT LAKES

The main attractions of the Okoboji area are the glacier-carved lakes. This beautiful chain of lakes extends from the Minnesota border and continues southwest several miles and covers about fifteen thousand acres.

The Iowa Great Lakes include Iowa's largest natural lake, Spirit Lake, and five interconnected lakes: West Okoboji, East Okoboji, Upper Gar, Lower Gar and Minnewashta. Spring-fed West Lake Okoboji is a beautiful shade of blue and has points 134' deep. It is the centerpiece of the five chain lakes. The surrounding communities provide the backdrop for Okoboji's year-round playground.

The beautiful lakes are great for fishing, swimming, boating, and skiing. The Iowa Great Lakes Trail, which runs from Milford to Spirit Lake, offers paved trails for biking, jogging and walking. Many events celebrated are the 4th of July Fireworks, the University of Okoboji Winter Games, Homecoming, Point-to-Point Swim, Campus Bike

Ride, Tennis Classic and much more.

Nestled in the heart of the Iowa Great Lakes, the town of Okoboji is the first choice for those who wish to experience luxury living at the lakes. To the west of the town lies West Lake Okoboji, to the north lies Center Lake, and to the south lies the very hub of the Iowa Great Lakes where boats can travel under the bridge connecting East Lake and West Lake. Whether residents are located on the miles of lakeshore frontage properties or in the center of town, they may enjoy the presence of the lakes from nearly every home site in Okoboji. Many of the local businesses and restaurants are located primarily along the main corridor of the Iowa Great Lakes Region. Employees and volunteers who care about maintaining the quiet beauty of their town offer comprehensive city services to residents. The town also boasts an amusement park, a 27-hole championship golf course, par-3 golf course, two marinas and five resorts.

Recreation in the Iowa Great Lakes...

BIKING/HIKING TRAILS – Several miles of asphalt trails are currently open and the trails are constantly expanding. The trail passes through lakeshores, woodlands, farmlands, suburban areas and towns.

OKOBOJI SUMMER THEATRE – Stevens College drama students and professional actors put on 8 to 10 different shows each summer. The performances are daily and the shows change weekly. There is also a children's theatre with live performances.

FISHING – All types of sport fishing are available. Trophy musky, world-class smallmouth bass, walleye, northern and all types of pan fish are common. The Great Walleye Weekend each May is an exciting time.

WATER SPORTS – Quite naturally, boating and sailing enthusiasts enjoy the lakes. A local yacht club organizes sailboat races. Waterskiing, scuba diving, personal watercraft, swimming and sunbathing on the sand beaches are all very popular.

HUNTING – Dickinson County has a very high number of public acres available for all types of hunting. Canada geese, ducks and pheasants are particularly plentiful. With your courteous request, most private landowners will welcome you on their land.

WINTER SPORTS – Snowmobiling and cross-country skiing are big in the Lakes Region. The Okoboji Winter Games in January provides a great opportunity to get outside and compete in winter sports.

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ESTHERVILLE

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Located in the peaceful Des Moines River valley, Estherville is situated in an abundance of natural beauty. Scenic landscapes and natural wonders abound: state parks, many wildlife areas, lakes and the river. Whether you are interested in history, nature, athletics, recreation, shopping or dining, Estherville is where you will find just what you are looking for and more.

First settled in 1856, Estherville was incorporated as a city in 1881. A historical event of great significance happened when Estherville was hit by a meteorite at 5pm on May 10, 1879. The exploding meteorite roared to Earth leaving three large fragments totaling almost 600 pounds, and hundreds of smaller pieces.

Today with a population of approximately 6,500, Estherville offers visitors and citizens alike everything from quiet walks with nature to kayaking along the Des Moines River to celebrating during the city's annual Sweet Corn Days.

EDUCATION

Estherville is home to many fine educational institutions. The Estherville Lincoln Central Community School District offers a great learning environment to grades K–12. Iowa Lakes Community College and Buena Vista University offer programs of study for those starting a college career or returning to enhance their career.

ATTRACTIONS

Stop at Fort Defiance State Park, a 191-acre park featuring sites for picnics, camping, trails and a historical shelter house. Don't miss the Historic Carnegie Library built in 1903, or the Emmet County Museum complex containing photographs and

artifacts from the 1800s–1900s. Then there's the Peterson Point Historical Farmstead built in 1866, Rock Garden built in 1933, the Swinging Cable Bridge that crosses the West Fork of the Des Moines River, and the World War Monument in Library Square commemorating soldiers from Emmet County that fought in the First World War.

RECREATION

Make a whole day at the Regional Wellness Center, which features an Olympic 6-lane lap pool, diving board, 12-foot waterslide and 7-foot drop slide, a 'wet deck' play area for young children; as well as a state-of-the-art exercise area, 2 large basketball courts and much more. Enjoy the West Fork of the Des Moines River in the summer, fishing, or on a kayak or canoe; even ice skating in the winter months. Estherville is also home to an abundance of beautiful public parks. Many of the parks have new shelter and park equipment.

EVENTS

Estherville holds many activities throughout the year: the Farm, Home and Living Show is an expo of goods and services; the High School Rodeo; the Downtown Market; the Flight Breakfast every Fourth of July; the Emmet County Fair; and of course, Sweet Corn Days! Sweet Corn Days is Estherville's biggest event with a full 4 days of family fun! Don't forget others such as Gospel on the Square, the annual FrightHike, Parade of Lights, Winter Nights, Holiday Lights and TUBACHRISTMAS. Come visit!

Thanks to the Estherville Area Chamber of Commerce for information provided.

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Jackson, Our Neighbor to the North

A short drive into Minnesota from Lake Okoboji, just north of Spirit Lake, the City of Jackson offers an afternoon of shopping on Main Street, a pitstop at one of its local pubs or eateries or just a nice day of golf. Speaking of pitstops, don't forget about racing. Drawing fans from 2 states and beyond, the Jackson Speedway keeps many of our Iowa Great Lakes celebrities busy all summer—either behind the wheel or lining the bleachers.

Maybe historic Fort Belmont or the county's historical society museum would better spark your interest. Prepare to go back in time and explore a sod house, covered wagons, blacksmith shop and more. Nature lovers can also come to camp, walk or experience the West Fork of the Des Moines River.

Rich in history, yet blessed with prosperity, Jackson has experienced outstanding growth within its industrial park, and still has additional adjacent property ready to develop. The city's location along Interstate 90 and U.S. Highway 71

makes it easy access for manufacturers and visitors alike.

Previously named “the healthiest county in Minnesota”, in Jackson you can come spend a day away from the hustle of summer living in Lake Okoboji and support a community where many of our residents not only work, but play.





E

ESTHERVILLE

HOTEL & SUITES

Rest easy during your stay in Estherville at the Estherville Hotel & Suites. We are walking distance from Iowa Lakes Community College, The Regional Wellness Center, and GK Wheels and only minutes from:

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Inviting accommodations and proximity to several destinations make the Estherville Hotel & Suites a great place to stay during your visit to the Iowa Great Lakes region.

MILFORD

A Welcoming Community

A GROWING COMMUNITY

From industrial to professional occupations, from vacation spots to a scholastic education, Milford's streets are lined with the signs of a strong and growing community.

Milford's population has continued to grow over the last decade—a growth largely due to the dedication of its members promoting a spirit of community development.

Home of the mythical University of Okoboji and often referred to as the southern gateway to the Iowa Great Lakes, Milford is that and much more. With its numerous city parks (Buchanan, Florence, Memorial, Calkin, Millstone, Southshore, and Westview), great community facilities and high-standard school system, Milford is the place to be. Council meetings are open to the public and scheduled for the 2nd and 4th Mondays of each month. If you have an agenda item, please call the City Clerk's office 712-338-2741. All items must be scheduled by the Wednesday before the next meeting.

EDUCATION

Okoboji Community Schools – The Okoboji Community School district is committed to provide a high-quality, diverse, and progressive educational program for a growing student population, by promoting high academic standards and staff enrichment. The Okoboji Community School district provides a comfortable educational environment for elementary (PK–4) students, middle school (5–8), and high school (9–12) students in Milford.

BUSINESS AND INDUSTRY

Milford is an attractive site for future business expansion. An airport and proximity to I-90 are added features. Good-paying, rewarding, environmentally clean, and safe jobs are the type for which the city of Milford strives.

EMERGENCY SERVICES

Milford Police Department – The Milford Police Department has full-time certified officers on duty 24 hours a day. The department has fully equipped vehicles to patrol the city, offering its residents maximum protection and assistance.

Milford Fire Department – A all-volunteer department with approximately 30 members provides fire protection and emergency response services to the Milford Community. The Fire Department's mission is to prevent the loss of life and property. In addition to responding to fires, the Milford Fire Department also responds to medical emergencies, motor vehicle accidents, rescue calls, and incidents involving hazardous materials. The city of Milford has a number of health-care professionals located within its city limits to service area residents and visitors. These include a medical doctor/clinic, dentist, chiropractor, optometrist, a pharmacy, and a nursing home. Also, both the Lakes Regional Healthcare Hospital and the Spencer Municipal Hospital are within a 10-mile radius of Milford.

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Spencer was voted the #1 city to live in for its low crime rate, education, job availability, quality of living and housing availability by Relocate America. The Spencer Municipal Hospital offers a variety of family physicians and specialists who are on staff locally. Recreational opportunities are exceptional. They include: a YMCA, Spencer Community Theatre, Arts on Grand, Parker Historical Museum, Trails, Spencer Family Aquatic Center, and a "Miracle on 4th Street Playground".

Winter ice skating and summer band concerts round out the year.

EDUCATION

The school district is among the most progressive systems in the state. College opportunities include Iowa Lakes Community College and Buena Vista University. The Spencer Community School District holds the highest expectations for its students and educators. Spencer is a community that has created a safe and nurturing environment for its students. As a cornerstone of the community, the school district has developed trust and communication with the public, parents, staff and area businesses.

ALWAYS SOMETHING GOING ON

Clay County Fair – An annual agricultural extravaganza since 1917, this event features exhibits, concerts, free entertainment, a carnival & much more. This fair is known as "The World's Greatest County Fair".

Be part of Crazy Days, Flagfest Celebration & Flight Breakfast, A Home & Health Show, The Main Street Bridal Extravaganza Tournaments, Amateur Golf, Boys & Girls Basketball and Youth Wrestling. Don't miss 'Thanks with Franks' – eat your way down Grand Avenue! Over 60 hot dog vendors, root beer floats, and pop will tempt your taste buds and best of all...the hot dogs are free!

In December – Gingerbread House Kingdom Creation for the children and The Grand Meander – Stroll through downtown Spencer, sipping hot chocolate while the sound of Christmas carols evokes nostalgia as you view more than 45 "living" windows.

Thanks to the Spencer, Iowa Chamber of Commerce for information provided.





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SPIRIT LAKE

A Thriving Community and a Great Place to Live

Located in the midst of the beautiful Iowa Great Lakes, Spirit Lake enjoys a friendly, small-town atmosphere—along with many of the opportunities found only in a larger city.

People make Spirit Lake a great place to live. With the lakes attracting visitors from all over, there's plenty of diversity and opportunity to be found throughout the community.

Business and housing development in Spirit Lake is thriving. A blend of small business, industry, tourism, and agricultural along with a growing housing market provides a strong and diverse economy. This mix has helped Spirit Lake emerge as the number-one community in retail sales for a city of its size in the State of Iowa. With an excellent workforce and through the Industrial Development Committee, the community continues to promote local business and industry.

TRULY A GREAT PLACE TO LIVE

Spirit Lake is located at the north end of the Iowa Great Lakes "Corridor of Opportunity" in the heart of Northwest Iowa's most interesting recreation area. The natural lakes provide excellent fishing, swimming and boating in the summer, and hunting in the fall. Winter sports include snowmobiling, skating, ice fishing, and cross-country skiing. An extensive trail system connecting the local communities in and around the lakes offers numerous places for hiking, jogging, or biking. The area also has three 18-hole golf courses and five 9-hole courses within a ten-mile radius. With the cultural activities of the Summer Theatre and the Lakes Art Center, there's a lot to do in and around Spirit Lake all year round.

EDUCATION

The school system in Spirit Lake is dedicated to providing a quality education that is both innovative and challenging. The Elementary, Middle, and High Schools are located within a few blocks of each other and offer a "campus" atmosphere that helps foster cooperation between the staff and students of each school. The pride and quality of Spirit Lake schools is evident in the consistently higher scores on standardized achievement tests and in the system's high literacy and graduation rates.

ENTERTAINMENT

Living in the middle of a resort community has many advantages. With its wide variety of retail businesses serving the year-round residents, as well as the tourists arriving each summer, Spirit Lake offers a unique and enjoyable shopping experience. Whether you shop in the enclosed mall, the historic downtown, or at the various mini malls and retailers along the highway, you will find a variety of things to do. There is also excellent lodging available and a wide variety of restaurants to suit almost every taste.



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STORM LAKE

“Jump Right In!”

Storm Lake is a diverse, tight-knit town with a focus on community involvement and economic development. In addition to the lake the town was built around, we are also known for our active downtown nightlife, with a series of bars spread across town that often feature live concerts. And during the day, you can check out all of our downtown shops and restaurants, or stop by for any of our exciting festivals.

STAR SPANGLED SPECTACULAR

Every year, people from all around Iowa come to Storm Lake to see our 4th of July Festival. The Star Spangled Spectacular begins July 3 with vendors in the park and a car show. The next day opens with the Big Parade which consists of over 100 participating floats, vehicles, and groups. Throughout that day, visitors can check out Artist’s Alley, kids’ inflatables, live performances, trolley rides, our patriotic ceremony and more. The event wraps up that night with a beautiful fireworks display.

WOOD, WINE, & BLUES

Wood, Wine, & Blues is certainly one of Storm Lake’s most popular and unique attractions. It is a 3-day long festival held in Sunset Park featuring food, live music, craft vendors, kids activities, and free wine tastings. However, its main feature is a chainsaw carving competition that lasts 12 hours total and spans all 3 days. The carvings created can be found throughout the town’s parks and along Lake Avenue.

LABOR DAY CELEBRATION

The Sunday before every Labor Day, two local organizations, Santa’s Castle and Hi-noon Kiwanis,

sponsor a festival that features carnival games, inflatables, craft vendors, a car show, and a petting zoo. Proceeds go to Santa’s Castle.

MIRACLE ON LAKE AVENUE

Storm Lake kicks off the Christmas holiday early in December with Miracle on Lake Avenue. This beloved downtown event features warm food and drink, Christmas carolers, face painting, a gingerbread house competition, live music, and an appearance from Mr. and Mrs. Claus. The highlights of the event are the Lighted Holiday Parade and Tree Lighting Ceremony.

TASTE OF STORM LAKE

Starting in June, non-profits located in Storm Lake participate in a weekly fundraiser called Taste of Storm Lake. Every Thursday between June and September a different organization serves a meal to the public, usually in one of our local parks. The money raised from the meals goes to a host of different causes, including childcare, special needs, and the collection of local history.

FUN ON THE LAKE

Of course, one of the biggest attractions in Storm Lake by far is its very namesake. The lake in town offers the opportunity to go fishing, boating, swimming, kayaking, or relax on one of our sandy shores. Around the lake, visitors can find a number of beautiful parks where they can also camp, hike, bike, or play a host of sports including golf, tennis, basketball, and baseball. Equipment for any activity can be rented in town, so there’s nothing to stop the fun.

Article provided by Storm Lake United



BEFORE



AFTER



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Facebook: Casey Can Do

Instagram and TikTok: Casey McEwan



BEFORE



AFTER



BEFORE



AFTER

TIPS FROM THE PROS!



Ruthven native Cacek “digs” making a living selling rocks

Fourteen years ago, someone asked Jeff Cacek if he knew where there were any rocks. That's all it took for him to start his rock selling business.

The business, Ruthven Rocks, is located to the north end of Gowrie Street in Ruthven and now has four employees including his son, Keith and nephew, Matt.

It takes a certain knack to make a profitable business hunting and selling rocks. Cacek says not only does he know where the rocks are, but they make a special effort to provide their customers with clean rocks that have been sorted to a specific size. They typically travel up to 35 miles to gather the rocks. Most come by way of word-of-mouth because he has a good reputation.

"The boulders and rocks are dug up, loaded into the trucks and then returned to our location in Ruthven," said Cacek. "Here they are sorted by size and cleaned. If someone wants three-inch rock, that is exactly what they get. Our delivered loads are clean without dirt and debris which our customers appreciate."

About 300 loads a year are delivered to customers in the Iowa Great Lakes, Des Moines and the Lake Panorama area.

In 2018, Cacek expanded his business by adding two additional services. One is the ability to slice rocks with a large saw. The cut stones can be used for a variety of landscaping and decorating purposes. Cacek and his crew use them to build water fountains, benches, stair steps and patios. The large flat surfaces are perfect for their other service—sandblasting.

Sandblasting and engraving can be done on the boulders, cut stones or other materials including glass and metal. With

the mobile equipment, they can also go to a customer's location to do the sandblasting. Projects can be in single or multi-color designs and can be done in about any size.

Ruthven Rocks offers a retail display area and office where customers are able to view his product offerings and gather ideas and inspiration.

"It really has been about the rocks," he said. "I enjoy being my own boss and being a loner. I like the solitude and enjoy going out to a grove and running an excavator to pick up rocks."

"This expansion has been in my head for over two years. We have made up sample items that people can see when they visit our office. I want to do the big stuff. The sky is the limit and I am planning on success."

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BUILD A *Beautiful & Relaxing* PATIO ROOM



If you are looking for a home improvement project that will add beauty, functionality and a relaxing element to your home, it's hard to beat a three-season or all-season patio room addition. If you are considering adding a patio room to your home, here are some factors that you should consider.

How Do You Plan to Use Your Patio Room?

Understanding how you intend to use the room can influence the style of room you choose. For example, if you only plan to use the room during the warmer months, you might consider these options.

A patio cover will give you some relief from hot sun and rain. Patio covers come in various styles, such as studio style (shed or lean-to) or gable (cathedral style) for added height. Controlling how much sun or shade, ventilation or rain your patio gets can be done with an adjustable patio cover.

By adding a screen wall system to the patio cover, you add protection from the bugs while maintaining ventilation.

However, by making this screen room a Three-Season room using the ®Eze-Breeze Sliding Panels, you add more livability. You'll have that "screened-in porch feeling" yet you are protected from inclement weather and the bugs. They can also be tinted to provide shade and privacy. They are also weather resistant and shatterproof.

The Three-Season room can also be constructed using single pane or insulated glass windows. These rooms are bright, sunny, and warm and offer a connection to the outdoors. The protection from the elements is the result of non-thermally broken insulated walls and roof as the intensity of the sun is lessened. The Three-Season rooms can be heated and cooled for your comfort while in use. You want to make sure that the door between the patio room and the rest of your home is air-tight and well insulated.

If you'd prefer to use the room year-round, at least in some capacity, then there are construction techniques and materials that can make the room more comfortable when the weather is cold. For best performance, Energy Star-rated vinyl windows with Low E glass for excellent thermal qualities, will dramatically reduce the transfer of heat and cold while maintaining the great benefits of an aluminum structure. A dedicated heat and A/C source for the all-season room can be added for efficiency and comfort.



Choosing the Best Location

In many cases, you might only have one ideal location for your patio room, especially if you plan to convert an existing area of your home. However, if you plan to build an entirely new room, then you should give some thought as to the desired location. If you plan to use the patio room for entertainment purposes, it can be helpful to locate it facing the backyard, or so that it opens to an existing deck or patio.

Small Investment, Big Reward

Few homeowners realize how much potential their backyard patio has. Enclosing your open air patio can be one of the highest return home improvement investments. The best part is that you'll not only improve the overall value of your home, but you will end up with a new, multi-seasonal area to relax.

Flexibility

Patio rooms and sunrooms are probably the most flexible living spaces in your home, and with so many patio room designs to choose from, you decide just how much separation from nature is right for you. It can easily be the entire family's favorite spot for reading the morning paper or your favorite book, dining with friends, or watching TV.

To get a better idea of what your options are when it comes to enclosing your current patio, talk to a contractor experienced in this type of work. The contractor should be able to give you a free and detailed cost estimate.

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TIPS FROM THE PROS!

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“Busy as bees” all year long



In 2004, along with their 5 children, Ocheyedan couple Marlene and Larry Boernsen started a new adventure and they’ve never looked back. The family was seeking to keep everyone as healthy as possible, and avoiding processed sugar was part of that effort. Since they were strictly using honey as a sweetener, they decided raising a few hives might be worth a try. These days, those few hives have grown into a successful and well-known Lakes area business.

“It was divine intervention,” Larry says, “that I met a Fostoria beekeeper who needed some help in his bee business. This man told me, ‘You need some bees.’ So he helped us get started with two of our own beehives.”

One of the first things they did was take a beekeeping class to better understand the process. Within five years, they had turned a hobby into a business with 25 hives spread out from south Hartley to Worthington, MN. Today, 17 years later, they have many more hives! It’s important that bee hives be placed properly so now the range of hives extends out to a 50-mile radius of the Lakes area.

While the kids were home, they were actively involved in the business working alongside Marlene and Larry to care for the bees and grow the business. And grow it did! As demand

for local honey increased, Boernsen Bees partnered with Larry’s cousin, Jim Kraninger of Milford, to increase production.

Now the Boernsen kids are grown, but Larry and Marlene have a new assistant: their older son married a young lady who is very happy to be a part of the bee-raising action. Mara Boernsen has jumped in full-time and is enjoying many aspects of the business, including tending bees, extracting honey, making deliveries and even bookkeeping! Marlene says, “We are so thankful and blessed to have Mara on our team. She and several other friends and family have made this business possible with their contributions of time and expertise.”

Once the season gets going with flowers in bloom, the bees start collecting nectar and pollen. At that point, the job of beekeeper changes. Now it’s time to make sure each hive has enough room. “If we don’t keep a good watch on the available space, the bees might swarm—they take off and find a tree or someone’s building to live in.” Jim handles much of this hive capacity monitoring. He is often seen at their various hive locations, checking boxes and adding “supers” to the tops of those boxes that need more room. A super is a wooden box that contains frames where the bees build their combs and store the honey. Supers are added from the end of



June through about the first week of August, sometimes every week to provide enough space for bees and for honey.

As August continues, the beekeeper's job changes again. Now, the partners will remove the supers to extract the honey. To do that, they remove the frames, cut off the wax with a hot knife, and then place the frames in an extractor which spins the honey out of the honeycomb cells.

The bees continue to bring in gradual amounts of goldenrod and sunflower nectar, allowing them to survive into the winter. For many years, the Boernsens then wrapped the boxes with insulating tar paper and hoped the winter wouldn't be too harsh for the bees. These days, things have changed. With so many hives, the winter risk was too high, so the Boernsens and Kraninger started trucking their bees out to California where they can continue their job of pollinating almonds and building their strength for the new season.

You might wonder what this team of beekeepers does with all that honey. Well, it certainly doesn't go to waste. They bottle much of it to sell in its liquid form. They also make a variety of other products from honey and beeswax. One of their specialties is creamed honey. Creamed honey is made by adding fruits, nuts or other flavorings and then putting the honey through a controlled crystallization process. The result is a smooth, spreadable delicacy that is popular on toast, in oatmeal, or brushed on meat on the grill. Boernsen Bees makes over 20 varieties of creamed honey. Mara says her favorite is Almond.

A newer offering is honey butter. Without giving away her secret ingredients, Marlene says, "Honey butter has become very popular. It's a treat to put on bagels for breakfast.

And if all those ways to EAT honey aren't enough for you, check out their beeswax products like lotion bars, lip balms and candles.

The Boernsens stay "busy as bees" all year long. Look for them at the Arnolds Park farmers market every Saturday during the summer, at their sweet "Honey House" in Ocheyedan, or at over 40 different stores including several Hy-Vee and Fareway locations. You can also order products from their website www.boernsenbees.com.

Article provided by Boernsen Bees





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15 YEAR LOAN

AMOUNT FINANCED

Interest Rate

	4%	5%	6%	7%	8%	9%
\$80,000	\$591.75	\$632.63	\$675.09	\$719.06	\$764.52	\$811.41
\$90,000	\$665.72	\$711.71	\$759.47	\$808.95	\$860.09	\$912.84
\$100,000	\$739.69	\$790.79	\$843.86	\$898.83	\$955.65	\$1,014.27
\$110,000	\$813.66	\$869.87	\$928.24	\$988.71	\$1,051.22	\$1,115.69
\$120,000	\$887.63	\$948.95	\$1,012.63	\$1,078.59	\$1,146.78	\$1,217.12
\$130,000	\$961.59	\$1,028.03	\$1,097.01	\$1,168.48	\$1,242.35	\$1,318.55
\$140,000	\$1,035.56	\$1,107.11	\$1,181.40	\$1,258.50	\$1,338.00	\$1,419.97
\$150,000	\$1,109.53	\$1,186.19	\$1,265.79	\$1,348.40	\$1,433.60	\$1,521.40
\$175,000	\$1,294.45	\$1,383.89	\$1,476.74	\$1,572.95	\$1,672.39	\$1,774.97
\$200,000	\$1,479.38	\$1,581.59	\$1,687.71	\$1,797.66	\$1,911.30	\$2,028.53
\$225,000	\$1,664.30	\$1,779.29	\$1,898.68	\$2,022.36	\$2,150.22	\$2,282.10
\$250,000	\$1,849.22	\$1,976.98	\$2,109.64	\$2,247.07	\$2,389.13	\$2,535.67
\$275,000	\$2,034.14	\$2,174.68	\$2,320.61	\$2,471.78	\$2,628.04	\$2,789.23
\$300,000	\$2,219.06	\$2,372.38	\$2,531.57	\$2,696.48	\$2,866.96	\$3,042.80
\$325,000	\$2,403.99	\$2,570.08	\$2,742.53	\$2,921.19	\$3,105.87	\$3,296.37
\$350,000	\$2,588.91	\$2,767.78	\$2,953.50	\$3,145.90	\$3,334.78	\$3,549.93
\$375,000	\$2,773.83	\$2,965.48	\$3,164.46	\$3,370.61	\$3,583.70	\$3,803.50
\$400,000	\$2,958.75	\$3,163.18	\$3,375.43	\$3,595.31	\$3,822.61	\$4,057.07
\$425,000	\$3,143.67	\$3,360.87	\$3,586.39	\$3,820.02	\$4,061.52	\$4,310.63
\$450,000	\$3,328.60	\$3,558.57	\$3,797.36	\$4,044.72	\$4,300.43	\$4,564.20
\$475,000	\$3,513.52	\$3,756.27	\$4,008.32	\$4,269.44	\$4,539.35	\$4,817.77
\$500,000	\$3,698.44	\$3,953.97	\$4,219.28	\$4,494.14	\$4,778.26	\$5,071.33
\$525,000	\$3,883.36	\$4,151.67	\$4,430.25	\$4,718.85	\$5,017.17	\$5,324.90
\$550,000	\$4,068.28	\$4,349.37	\$4,641.22	\$4,943.56	\$5,256.09	\$5,578.47
\$575,000	\$4,253.21	\$4,547.07	\$4,852.18	\$5,168.27	\$5,495.00	\$5,832.04
\$600,000	\$4,438.13	\$4,744.77	\$5,063.15	\$5,392.97	\$5,733.92	\$6,085.60
\$625,000	\$4,623.05	\$4,942.47	\$5,274.11	\$5,617.68	\$5,972.83	\$6,339.17
\$650,000	\$4,807.97	\$5,140.16	\$5,485.07	\$5,842.39	\$6,211.74	\$6,592.74
\$675,000	\$4,992.89	\$5,337.86	\$5,696.04	\$6,067.10	\$6,450.66	\$6,846.30
\$700,000	\$5,177.82	\$5,535.56	\$5,907.00	\$6,291.80	\$6,689.57	\$7,099.87

This chart does not include pmi, insurance or escrow.

30 YEAR LOAN

Interest Rate

	4%	5%	6%	7%	8%	9%
\$80,000	\$381.93	\$429.46	\$479.64	\$532.27	\$587.01	\$643.70
\$90,000	\$429.67	\$483.14	\$539.60	\$598.77	\$660.39	\$724.16
\$100,000	\$477.42	\$536.82	\$599.55	\$665.30	\$733.76	\$804.62
\$110,000	\$525.16	\$590.50	\$659.51	\$731.83	\$807.14	\$885.08
\$120,000	\$572.90	\$644.19	\$719.46	\$798.36	\$880.52	\$965.55
\$130,000	\$620.64	\$697.87	\$779.42	\$864.89	\$953.89	\$1,046.01
\$140,000	\$668.38	\$751.55	\$839.37	\$931.42	\$1,027.27	\$1,126.47
\$150,000	\$716.12	\$805.23	\$899.33	\$997.95	\$1,100.65	\$1,206.93
\$175,000	\$835.48	\$939.44	\$1,049.24	\$1,164.28	\$1,284.09	\$1,408.09
\$200,000	\$954.83	\$1,073.64	\$1,199.10	\$1,330.61	\$1,467.53	\$1,609.25
\$225,000	\$1,074.18	\$1,207.85	\$1,348.99	\$1,496.94	\$1,650.97	\$1,810.41
\$250,000	\$1,193.54	\$1,342.05	\$1,498.88	\$1,663.26	\$1,834.41	\$2,011.56
\$275,000	\$1,312.89	\$1,476.26	\$1,648.76	\$1,829.58	\$2,017.85	\$2,212.71
\$300,000	\$1,432.25	\$1,610.47	\$1,798.65	\$1,995.91	\$2,201.29	\$2,413.87
\$325,000	\$1,551.60	\$1,744.67	\$1,948.54	\$2,162.23	\$2,384.74	\$2,615.02
\$350,000	\$1,670.95	\$1,878.88	\$2,098.43	\$2,328.56	\$2,568.18	\$2,816.18
\$375,000	\$1,790.31	\$2,013.08	\$2,248.31	\$2,494.88	\$2,751.62	\$3,017.33
\$400,000	\$1,909.66	\$2,147.29	\$2,398.00	\$2,661.21	\$2,935.06	\$3,218.49
\$425,000	\$2,029.02	\$2,281.49	\$2,548.09	\$2,827.54	\$3,118.50	\$3,419.65
\$450,000	\$2,148.37	\$2,415.70	\$2,697.98	\$2,993.86	\$3,301.94	\$3,620.80
\$475,000	\$2,267.72	\$2,549.90	\$2,847.87	\$3,160.19	\$3,485.38	\$3,821.96
\$500,000	\$2,387.08	\$2,684.11	\$2,997.75	\$3,323.51	\$3,668.82	\$4,023.11
\$525,000	\$2,506.43	\$2,818.31	\$3,147.64	\$3,492.84	\$3,852.26	\$4,224.27
\$550,000	\$2,625.78	\$2,952.52	\$3,297.53	\$3,659.17	\$4,035.71	\$4,425.43
\$575,000	\$2,745.14	\$3,086.73	\$3,447.42	\$3,825.49	\$4,219.15	\$4,626.59
\$600,000	\$2,864.49	\$3,220.93	\$3,597.31	\$3,991.82	\$4,402.59	\$4,827.74
\$625,000	\$2,983.85	\$3,355.14	\$3,747.20	\$4,158.15	\$4,586.03	\$5,028.90
\$650,000	\$3,103.20	\$3,489.35	\$3,897.08	\$4,324.47	\$4,769.47	\$5,230.05
\$675,000	\$3,222.55	\$3,623.55	\$4,046.97	\$4,490.80	\$4,952.92	\$5,431.21
\$700,000	\$3,341.91	\$3,757.76	\$4,196.86	\$4,567.12	\$5,136.36	\$5,632.36

This chart does not include pmi, insurance or escrow.

AMOUNT FINANCED

TREES: PRUNING & MAINTENANCE



Pruning is preventative maintenance that helps produce healthy, strong and attractive trees. It can be accomplished by following a few simple guidelines.

GOALS OF PRUNING

- Thinning the canopy of the tree lessens wind resistance, increases light penetration, improves structure, and prevents future dead branches.
- Removing dead wood in the canopy promotes safety and allows for faster healing.
- Raising the canopy provides more light for ground cover, as well as clearance for people, homes, vehicles, sight lines, traffic signs and other plants.
- Reducing the canopy height or reach clears space around power lines, homes and other trees.

WHY PRUNE?

- To remove hazards, improving the safety of life and property.
- It is healthier for the tree.
- Makes the tree look nicer for all to see.

WHEN TO PRUNE FLOWERING TREES AND SHRUBS

Prune spring-flowering trees and shrubs right after they bloom to promote full blossoms next year. Trees that bloom in the summer and fall should be pruned in the winter months when they are dormant.

WHEN TO PRUNE TREES

Pruning is best done in winter when the tree is dormant and has more time to begin healing before the threat of insects and fungus.

Pruning done anytime throughout the year is generally acceptable for most trees. Most people prune when they find time to do it, but care needs to be taken with oak and American elm trees. Each of these trees is threatened with a fatal disease if pruned during spring and summer months. Oaks should not be pruned from late March through July. Elms should not be pruned from mid April through fall. Early spring is the ideal time for pruning elm trees.

HOW TO PRUNE – THE 3-STEP PROCESS

Branches must be cut just outside the branch collar to promote natural healing. The branch collar is the ring of growth at the base of a limb. Leaving a long stub or cutting too far back into the collar increases the potential for decay and weakens the tree. With heavy, large branches (over two inches in diameter), a three-cut pruning technique should be used to prevent bark from stripping.

1. About a foot out from the base, make the first cut halfway through the branch, starting from underneath;
2. Make the second cut about an inch or so outward of the first, through the top of the branch, removing it.
3. Remove the remaining stub by cutting at the base of the limb, just outside the collar. When removing a dead branch, don't cut into the live collar, but do get as close to the collar as possible.

Remember: sharper tools make cleaner cuts.

PAINTING WOUNDS

With most trees there is no need for applying pruning paint. It can slow the healing process and even increase the chance of decay. Wounds tend to recover more rapidly in the open air if the relative humidity is low. Painting wounds on oaks and elms, however, can help prevent disease during the summer.

AVOID BAD PRUNING PRACTICES

- Do not do what is called topping or tipping by reducing the height or breadth of the canopy by cutting off secondary limbs and leaving the stubs.
- Be careful not to over-prune by removing more than 25 percent of the tree canopy at one time or raising the canopy too high. Both can jeopardize the health of the tree. As a rule, trees should have a one-third of the trunk showing and two-thirds of the canopy remaining.

TREE REMOVAL

Trees are wonderful when healthy and safe. A tree can be a serious hazard, however, when it has decay, is hollow, splitting, leaning, too close to power lines, dead, or has outgrown its space. When any of these conditions exist it is important to determine whether your tree can be saved or if removal is necessary. You should act promptly when defects are discovered so proper care can be taken to avoid injury or property damage. A hazard left untreated is usually more costly to treat as time goes on.

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