

2024 Resource Guide

Spotlight Businesses:



NORTHWEST BANK



MAKING HOME OWNERSHIP a stress-free process!



From your home purchase or refinance, to building your dream home or remodeling - our experts are here to help you every step of the way!

Download our easy to use app or QR code today!



*Proudly serving Iowa, South Dakota,
Minnesota, Nebraska and Wisconsin!*

*LeAnne Hamrick,
AVP Real Estate Lending
NMLS #1437688*



Farmers Bank
FARMERS TRUST & SAVINGS BANK

125 W 4th St., Spencer, IA 51301
farmerstrust.bank

Member
FDIC





HIDDEN OAKS

LOWER GAR

QUIET COMMUNITY HIDDEN FROM THE ACTION, YET CLOSE TO IT ALL!



BUILT BY:



CONTACT FOR:

OPEN HOUSE HOURS, PRICING, PRIVATE TOUR



SETH HELLINGA
712.320.0482

SETH.HELLINGA@EXPREALTY.COM

SUZANNE KERN
970.470.9415

SUZANNE.KERN@EXPREALTY.COM

AFTIN GROEN
712.720.0381

AFTIN.GROEN@EXPREALTY.COM

JODI WOLLMUTH
712.330.9205

JODI.WOLLMUTH@EXPREALTY.COM



VISIT OUR NEW LOCATION!

3121 HWY 71 S
SPIRIT LAKE, IA 51360
712.336.0336

REAL ESTATE
UNLIMITED
BUY | SELL | BUILD | INVEST | RENT

BROKERED BY
exp
REALTY

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 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!



2916 US HWY 71 S P.O. BOX 449 SPIRIT LAKE, IA 51360
OFFICE: 712.336.1240



WWW.BUYOKOBOJI.COM

QUALITY LIVING FROM THE TEAM THAT CARES.



Rob Hinn
712.330.1910
robhinn@yahoo.com

Angela Bousquet-Hinn
712.348.3515
bousquetangela@gmail.com

Angie Hinn-Schaub
712.330.4484
ahinn@yahoo.com

Kathleen Hinn
712.330.1996
jkhinn@yahoo.com

Gretchen Hinn Lolis
201.838.4965
gretchenlo67@gmail.com

Keith Diekevers
712.320.5020
lakefun@mchsi.com

Rhonda Wedeking
712.320.5420
rhondawedeking@rocketmail.com

Kathy Determan
712.260.2478
Kathydeterman1@gmail.com

Jimmy Mac Lenz
712.240.0695
jimymac1964@yahoo.com

Brett Parks
712.320.7809
brettparks@mchsi.com

Lezlie Boetel-Pohlman
712.330.4596
lezlieboetel@gmail.com

Heather King
712.330.6088
heather@hkingre.com

Doug Small
712.260.4776
doug@dougsmall.co

Bryce Hanson
605.740.0602
brycehansonrealty@gmail.com

Grace Hinn
712.330.9406
hinngace@gmail.com

Sophie Hinn
712.330.5890
sophiehinn21@gmail.com

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!

FOLLOW US ON SOCIAL MEDIA



Meet the team.

TABLE OF CONTENTS

TIPS FROM THE PROS

Cleaning Up Your Home for Selling	14
An Easy Guide to Moving	16
Landmaster. American Made, Built For You.	20
Concrete: Taking on Many Forms	22
Top 10 Reasons To Install Seamless Rain Gutters	24
6 Benefits of Go Foam It! Spray Foam	26
abc Seamless of Worthington	30
Dreaming About Your Future Home? Here's How to Prepare for Investing in a Home Today	32
Abstract of Title	34
Save Money and Improve the Safety of Your Vehicle.	36
Carpet: Stain or Wear Resistant?.	40
Remodeling Investment Returns.	42
Upgrading Your Kitchen Cabinets	44
Common Homeowner Insurance Mistakes.	46
Finding the Right Pet Resort	48
What is Land Surveying and why is it Important?	50
The Top 6 Mistakes Homebuyers Make	52
Build a Beautiful & Relaxing Patio Room	70
Trees: Pruning & Maintenance	74



SPOTLIGHT BUSINESSES

Farmers Bank	Inside Front Cover
Hidden Oaks Development	3
Hinn Real Estate	4/5
ReMax Lakes Realty	8/9
Stay-Properties	9
Real Estate Unlimited / EXP Realty	15
Clary Lake Service & Milford Welding and Manufacturing	38/39
Thate's Tree Service	75
Northwest Bank	Back Cover

BUSINESS DIRECTORY

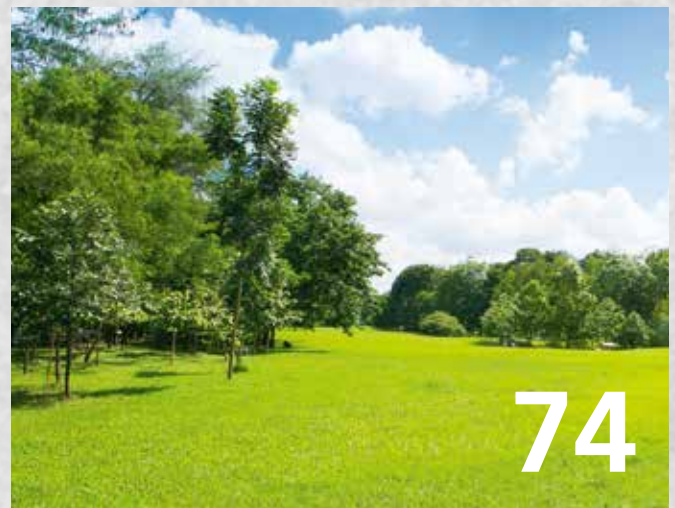
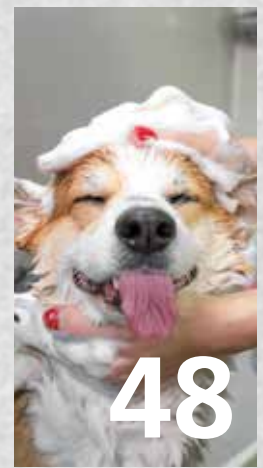
Business Directory	10-13
------------------------------	-------

COMMUNITY INFO

Arnolds Park	54
Okoboji	56
Estherville	58
Jackson	60
Milford	62
Spencer	64
Spirit Lake	66
Storm Lake	68

For information on advertising in the next issue of the Home Owner's Resource Guide, call: 712-332-9115

Visit our website at www.ho-rg.com





BojiHomes.com

TEAM @ RE/MAX LAKES REALTY

AARON JONES & ASSOCIATES

Work Hard. Do Good. Be Nice.



Aaron Jones, Broker Associate & Team Lead

At the beginning of 2023, my wife Brooke and I sold RE/MAX Lakes Realty to an incredible company RE/MAX Concepts, based in Des Moines Iowa. Many of my clients, agents, and friends were surprised and wanted to know "why"? The decision was easy. It was about family and focus. Our daughter, Emersyn, was born in November of 2022, and during the lead-up to that, we knew we needed to take an iron out of the fire. Besides owning the brokerage, we are in real estate development, short term rentals, and real estate software development, each of those enough to justify a single career. So, selling the brokerage was the logical choice. Not only did that decision give me the opportunity to take a load off of my shoulders, it was a complete win for our agents, because RE/MAX Concepts provides resources to our agents that I, nor, any of our competitors could. RE/MAX Lakes Realty has been #1 in Dickinson County for years now, and under new ownership and new management, I believe RE/MAX will continue to pull away. So, the move from Broker/Owner to Team Leader of BojiHomes.com | Aaron Jones & Associates consequently, has been more about focus. I've been so fortunate to work with so many great clients that have put me in the position to be the #1 agent on the MLS in sales a number of the past years. I simply wanted to focus more on assisting my clients at this point in my life than running an entire brokerage. We have a very simple recipe for success. 1. Zero-Pressure: I've talked numerous buyers out of a bad purchase, and have never pressured any of them to buy...it's a golden rule type of thing. I welcome sellers to please interview multiple agents. It's encouraged. 2. Never make it about money: When agents start making decisions or giving advice based upon their own pocket book, the public finds out, and your reputation is ruined. 3. Work Hard, Do Good, Be Nice. In a small town, your ethics are all you have. These are values that we bring with the BojiHomes.com Team, and it's my hopes that anyone reading this that needs expert assistance buying, selling, or investing will contact myself or any of our team members. You don't get to #1 by accident. We just do things the right way. Please visit BojiHomes.com and contact me at aaron@bojihomes.com/712.320.9442.



Aaron Jones is a RE/MAX Award recipient of the Platinum Award and Hall of Fame award.



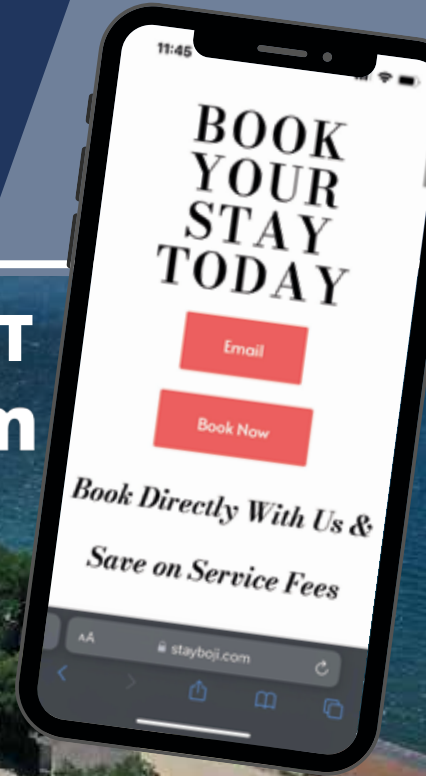
Licensed in IA, IA, MN
RE/MAX Lakes Realty, Powered by RE/MAX Concepts
272 Hwy 71 N., Ames, IA, IA 50010
www.bojihomes.com

The Jones Family
Aaron, Alexis, Kya, Emersyn & Brooke

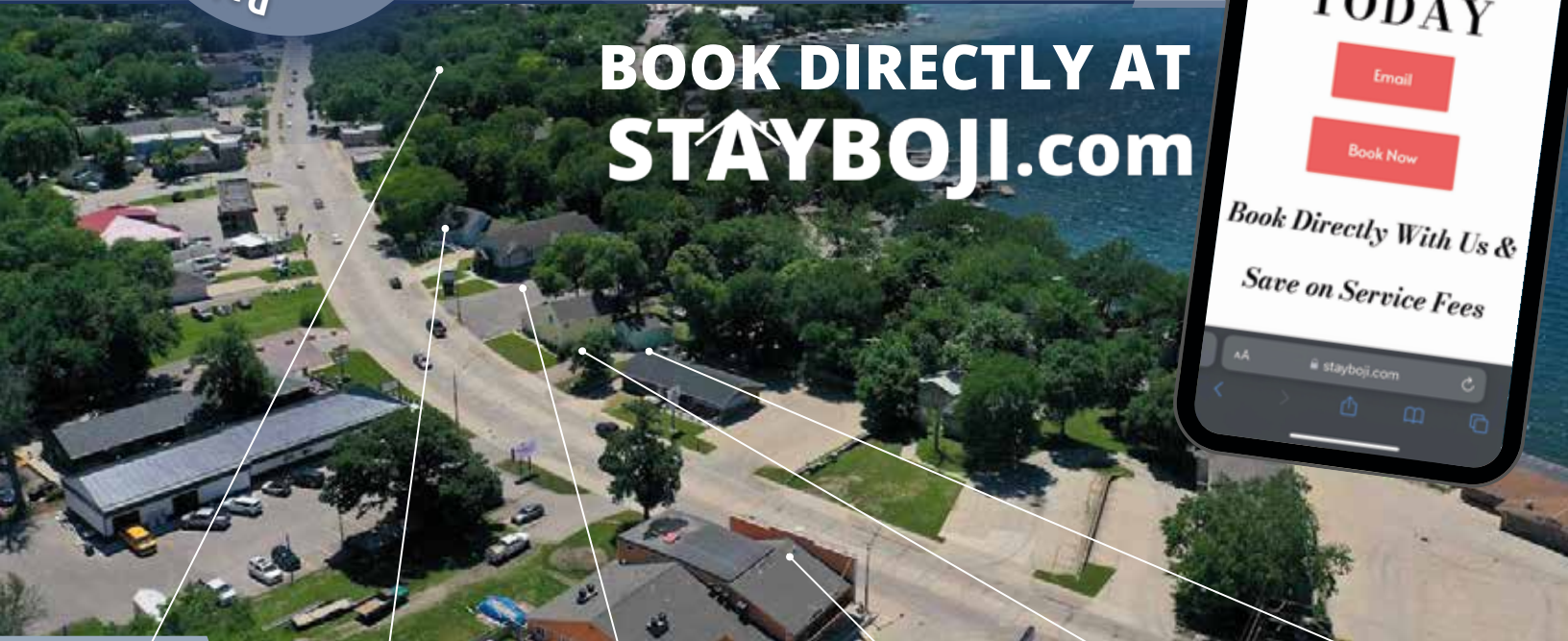


STAY-PROPERTIES
AT LAKE OKOBOJI

712-330-5195



BOOK DIRECTLY AT
STAYBOJI.com



Large Group Rental Accommodations

Year round large group accommodations for the Iowa Great Lakes Region; near bars, restaurants, area attractions and the lakes.

- Updated & Modern
- Full Kitchen
- Rec Area & Pool Table
- Dining Area
- Much More!
- Wedding Parties
- Bachelor/ette Parties
- Family Reunions
- Group Retreats
- & More!

Property Managed by Sherri Jones | 712-330-5195
249 Hwy 71 Arnolds Park, IA

BUSINESS DIRECTORY

Business Name	Page	Phone	Business Name	Page	Phone
ABSTRACT/TITLE COMPANY			CAR MUSEUM		
Cornell Abstract Company	34	712.336.3845	Okoboji Classic Cars	57	712.332.8029
ART/ENTERTAINMENT			CLASSIC CAR SALES		
Pearson Lakes Art Center	28, 29	712.332.7013	Okoboji Classic Cars	57	712.332.8029
AUTO REPAIR & SERVICE			CONCRETE		
Coyote Motor Co.	37	712.338.2506	DDP Construction	23	507.360.1402
Graham Tire	65	712.262.3700	CONCRETE COATING		
Heartland Tire	65	712.262.3700	Simply Beautiful Coatings	69	605.231.2887
L & C Tire Service	37	712.336.0097	CONSTRUCTION		
Lakes Autosport	37	712.336.2198	Howard Construction	33	712.330.2984
S&R Auto and Tire	59	712.362.7429	Rabel Construction	43	712.541.8324
Pomp's Tire Service	55	712.362.3557	CONTRACTOR		
BANKS			ASI Contracting	18	712.415.1243
Bank Midwest	33	712.336.0505	DECORATIVE CONCRETE		
Farmers Bank	Inside Front Cover	712.262.3340	DDP Construction	23	507.360.1402
Northwest Bank	Back Cover	800.678.4105	Simply Beautiful Coatings	69	605.231.2887
BICYCLES			DOCKS & HOISTS		
EV Smart of Okoboji	21	712.336.3333	Clary Lake Service	center spread	712.338.2565
BOARDING			EXCAVATING		
Heartland Pet Resort	49	712.262.5778	Hagedorn Excavating, Inc.	45	712.260.1000
BUILDER			FARM DRAINAGE		
ASI Contracting	18	712.415.1243	Hagedorn Excavating, Inc.	45	712.260.1000
BUILDING MATERIALS			FLOORING		
Forge & Build	59	712.362.5996	Dieterich's Flooring	41	712.209.2858
BUILDINGS			GARAGE DOORS		
Howard Construction	33	712.330.2984	Advanced Door Systems	43	712.262.1997
CABINETRY					
Cook's Woodstock	35	712.636.4567			
Forge & Build	59	712.362.5996			
G & E Cabinetry, Inc.	45	712.324.0064			

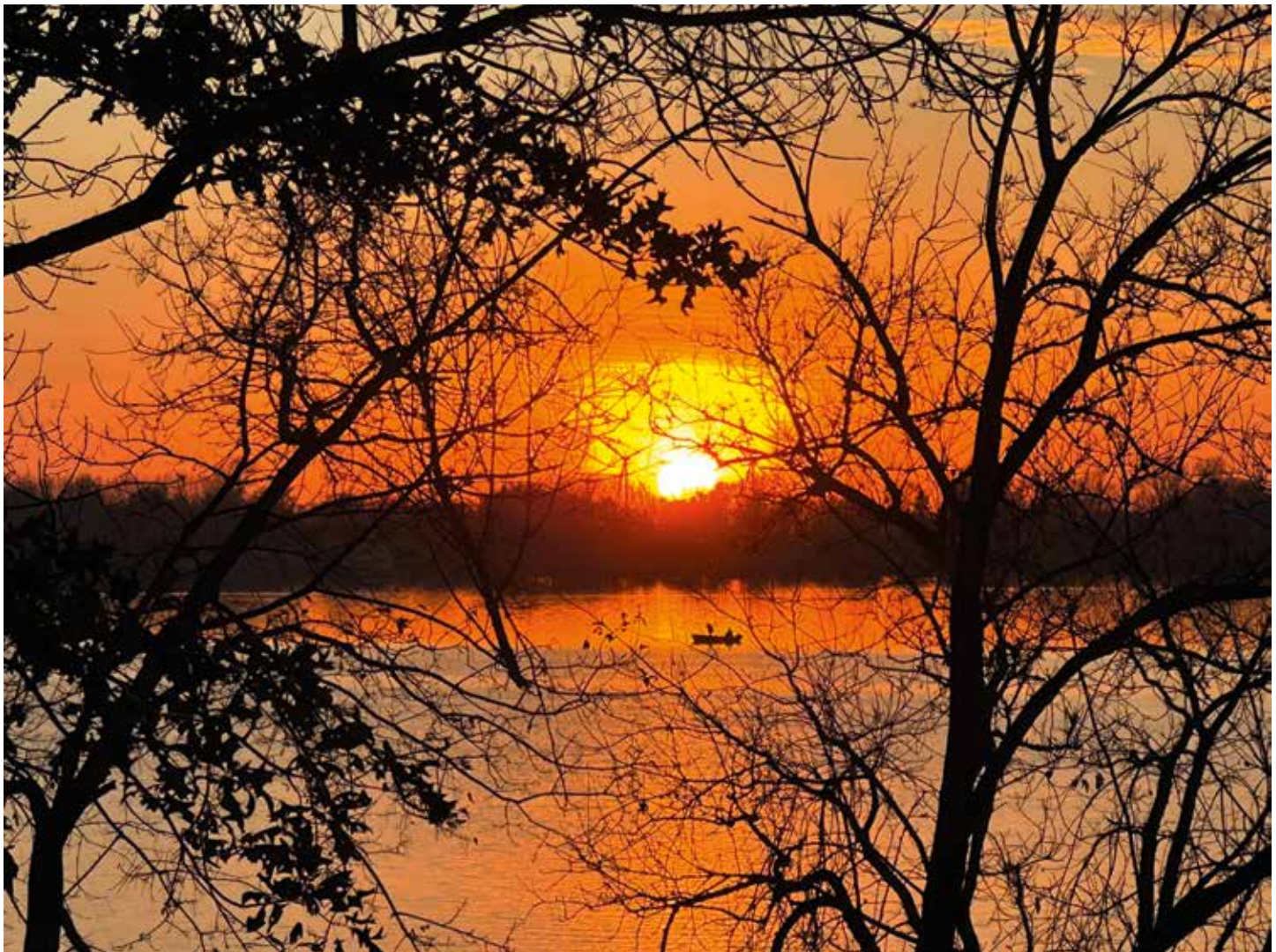
Business Name	Page	Phone	Business Name	Page	Phone
GATES & ENCLOSURES			KENNELS		
Milford Welding and Manufacturing center spread		712.338.2565	Heartland Pet Resort 49		712.262.5778
GENERAL CONTRACTOR			LANDSCAPING		
Rabel Construction 43		712.541.8324	Kramer Landscape 67		712.336.1646
GRAIN BINS			LAWN CARE		
ASI Contracting 18		712.415.1243	Sunrise Lawn Service 63		712.338.6122
GROOMING			Young Bros. Lawn Protection 51		712.338.4769
Heartland Pet Resort 49		712.262.5778	LAWN/POWER EQUIPMENT		
GUTTERS			Galen's Pro-Mow 65		712.262.1595
abc Seamless 31		800.252.4338	J & K Snowmobile 59		712.362.3031
Go Gutters 25		712.298.4781	LIQUOR STORE		
HEALTH CARE			Jackson Liquor Store 60		507.847.2826
Lakes Regional Family Medicine 35		712.336.3750	LODGING		
HOSPITALS			Estherville Hotel & Suites 61		712.362.5522
Lakes Regional Family Medicine 35		712.336.3750	ReMax Lakes Realty 8		712.336.4967
HOUSING			Stay-Properties at Lake Okoboji 9		712.330.5195
Hidden Oaks 3		712.336.0336	MORTGAGE		
INSULATION			Bank Midwest 33		712.336.0505
Go Foam It! Pros 27		712.298.1187	Farmers Bank Inside Front Cover		712.262.3340
Go Gutters 25		712.298.4781	Northwest Bank Back Cover		800.678.4105
Klein Insulation, Inc. 53		712.540.5691	NEW HOME DEVELOPMENT		
INSURANCE			Hidden Oaks 3		712.336.0336
Mary Prentice Insurance 17		712.260.8674	OUTDOOR LIVING		
State Farm Insurance 65		712.580.3070	Milford Welding and Manufacturing center spread		712.338.2565
INVESTMENTS			PATIO ROOMS		
State Farm Insurance 65		712.580.3070	Screenbuilders 71		800.859.3044
			POWERSPORTS		
			EV Smart of Okoboji 21		712.336.3333
			J & K Snowmobile 59		712.362.3031

BUSINESS DIRECTORY

Business Name	Page	Phone	Business Name	Page	Phone
PUMP			RESTAURANTS		
Milford Well Service	35	712.332.1260	Perkins Restaurant and Bakery.	47	712.338.4060
RAILING & STEPS			RESTORATION		
Milford Welding and Manufacturing. center spread		712.338.2565	Okoboji Classic Cars.	57	712.332.8029
REAL ESTATE			ROOFING		
Carlson Real Estate Team	41	712.336.3405	abc Seamless.	31	800.252.4338
EXP Realty Team Real Estate Unlimited	15	712.336.0336	Christopherson Construction	19	712.240.0353
Exit Realty Midwest.	41	712.336.3405	SAND & GRAVEL		
Hidden Oaks.	3	712.336.0336	Norgaard Sand & Gravel.	37	712.836.2345
Hinn Real Estate.	4,5	712.336.1240	SCREEN ROOMS		
Next Home at the Lakes	53	712.320.0887	Screenbuilders	71	800.859.3044
ReMax Lakes Realty.	8	712.336.4967	SIDING		
Stay-Properties at Lake Okoboji.	9	712.330.5195	abc Seamless.	31	800.252.4338
REALTOR			Cook Siding Supply, Inc.	47	800.397.4545
Angie Hinn Schaub with Sisters of Okoboji, Hinn Real Estate.	4,5	712.330.4484	SNOW REMOVAL		
EXP Realty Team Real Estate Unlimited	15	712.336.0336	Kramer Landscape.	67	712.336.1646
Katie Slater with Next Home at the Lakes . .	53	712.320.0887	Sunrise Lawn Service	63	712.338.6122
Grethchen Hinn Lolis with Sisters of Okoboji, Hinn Real Estate.	4,5	201.838.4965	STAIRS		
Hinn Real Estate.	4,5	712.336.1240	Clary Lake Service center spread		712.338.2565
Next Home at the Lakes	53	712.320.0887	SUNROOMS		
Rob Hinn with Hinn Real Estate	4,5	712.330.1910	Screenbuilders	71	800.859.3044
ReMax Lakes Realty.	8	712.336.4967	TIRES		
ReMax Tracy Evans	55	712.330.2748	Graham Tire	65	712.262.3700
ReMax Brooke Jones.	55	641.420.2172	Heartland Tire	65	712.262.3700
Stay-Properties at Lake Okoboji.	9	712.330.5195	S&R Auto and Tire	59	712.362.7429
Team Evans & Jones with ReMax Lakes Realty	55	712.330.2748	Pomp's Tire Service	55	712.362.3557
REMODELING			TRAILERS		
Howard Construction	33	712.330.2984	Galen's Pro-Mow	65	712.262.1595
H. Junge Construction	45	319.442.7095			

Business Name	Page	Phone	Business Name	Page	Phone
TREE SERVICE			WINDOW REPAIR & REPLACEMENT		
Thate's Tree Service	Inside Back Cover	800.225.8733	Glass Solutions	67	641.430.3308
WELDING			WINDOWS		
Milford Welding and Manufacturing	center spread	712.338.2565	abc Seamless	31	800.252.4338
WELL SERVICE			Forge & Build	59	712.362.5996
Milford Well Service	35	712.332.1260			

Read Us Online www.HO-RG.com



**TIPS
FROM THE
PROS!**

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.

REAL ESTATE
UNLIMITED
BUY | SELL | BUILD | INVEST | RENT

BROKERED BY
exp
REALTY

SCHEDULE A SHOWING ONLINE!
REUNLIMITED.COM



Let's talk Real Estate!

BUY
SELL
BUILD
INVEST
RENT

3121 Hwy 71 S
Spirit Lake, IA 51360
712.336.0336



SETH HELLINGA
712.320.0482



JODI HELLINGA
712.330.7235



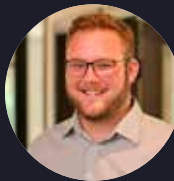
SHELBY EDDY
712.461.0815



JOEL HELLINGA
712.832.0130



LANDON HOWARD
712.330.3393



SEAN KONDRATH
712.331.4140



AFTIN GROEN
712.720.0381



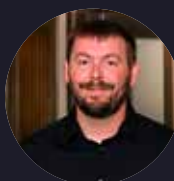
SUZANNE KERN
970.470.9415



BEN PRUSS
712.339.3198



JODI WOLLMUTH
712.330.9205



JOHN ROSS
507.329.5902

OUR TEAM - OUR TEAM - OUR TEAM - OUR TEAM - OUR TEAM

**TIPS
FROM THE
PROS!**

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.

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!

Try labeling each box by room to ease the unpacking process



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

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. ©2022 United HealthCare Services, Inc. All rights reserved.
Y0066_23SPRJ55189_C



SPRJ55189



GRAIN BINS, GRAIN DRYERS, TOWERS AND MORE.

ASI CONTRACTING is Northwest Iowa's leading Sukup Dealer. Providing grain handling solutions across Iowa, South Dakota and Minnesota. Among a long list of services, ASI always provides top quality grain bin and dryer repair, new construction and even has their own millwright crew.

Main Office
2303 Main Street
Emmetsburg, IA 50536
712-415-1243

Pocahontas Office
322 NW 7th Street
Pocahontas, IA 50574
712-335-4498



Millwright Services

Sales, Service and Maintenance

New Construction for Grain Bins, Grain Dryers, Legs and Bucket Elevators

24-Hour Repair Service

Design-build, Pre-Construction, General Contracting, Post-Construction and more.



ASI Contracting is a full-service general contractor and construction management firm headquartered in Emmetsburg with an office in Pocahontas, IA. ASI has grown and diversified from agricultural construction and has expanded into building construction, serving all regions of Iowa and surrounding areas. ASI currently offers a variety of services for effectively managing your construction projects.

Main Office
2303 Main Street
Emmetsburg, IA 50536
712-415-1243

Proven Performance



A Pre-Engineered Building from EPS is Designed for Today's Ag Building Requirements:



Why A Pre-Engineered Building is Superior:



- The entire building package is engineered—not just individual pieces or components.
- Engineered to code for specific snow and wind loads with special attention to bracing.
- Streamlines the entire process from planning through building.
- Identifies potential for problems ahead of time.



(712) 240-0353



What We Do

Family owned and operated for over thirty years, Christopherson Construction & Roofing Company is renowned for the highest quality workmanship at the most competitive prices possible. We provide free estimates that are realistic and reliable. Our past projects include both new construction and repairs/restorations. Occupied and fully operational job sites are never a problem. And we can also plan, manage, and build multi-phase jobs.

Working Together

We offer an end-to-end client experience that includes seamless communication, budgeting, staffing, on-site organization, and solid, quality construction every time.



**BUILDING TRUST WITH
QUALITY ROOFING WORK**

We get the job done!

**TIPS
FROM THE
PROS!**



Landmaster. American Made, Built For You.

Originally established in 1967 under the name Manco Products, Landmaster has a rich history in the off-road and outdoors recreation industries. Proudly American-made, Landmaster UTVs are specifically engineered for the most demanding tasks. Whether you're tending to the farm, gardening, exploring the trails with friends, or simply unwinding by the lake, Landmaster's robust and adaptable multi-purpose UTVs are well-equipped for the job. With features like On-Demand 4x4, rear locking differential, and an extensive selection of over 30 accessories, conquering the great outdoors becomes a breeze.

At Landmaster, strong business fundamentals are deeply ingrained. Driven by the desire to honor God in all aspects of their work, their ultimate vision revolves around making life easier for customers, suppliers, employees, and the community. This guiding principle forms the bedrock of every decision made at Landmaster, with a laser focus on three key pillars: their people, their commitment, and their care.

Designed to be the ultimate work companion, a weekend chore helper, and a source of fun for friends and family, Landmaster UTVs offer unparalleled versatility. The company remains dedicated to continuous product development and is actively exploring opportunities to expand its lineup. Recently, they introduced the RVR, tailored for diverse commercial applications such as golf courses, schools & universities, sports venues, events, indoor facilities, and other commercial properties.

Other notable models include the AMP, an all-electric UTV, and the L7 - the flagship model for Landmaster. Whatever your purpose may be, rest assured that there's a Landmaster UTV perfectly suited to meet your needs. Landmaster. American Made, Built For You.



EV Smart of Okoboji is the newest UTV dealer in the Okoboji area. We are located within Kemna Okoboji Motorcars location! We strive for customer satisfaction and will be there for you during and after the sale! We are fully staffed in sales, service and parts department to be able to take care of all your Landmaster needs. All of the American Landmaster units are price friendly starting as low as \$6,999! Also these units are street legal and we are super excited to bring this great American company to Okoboji IA! If you have been thinking about a UTV and want it to be affordable and reliable, Landmaster will be your way to go! Some ways you can check out our great selection is in online at evsmartofokoboji.com, or stop on in to our great location at 1005 E View Ave Okoboji IA or simply give us a call at 712-336-3333!

THE OUTDOOR POWER EQUIPMENT AND SERVICE SUPPORT YOU NEED



1005 Eastview Ave
Okoboji, IA 51355

(712) 336-3333

Mon - Fri: 9:00 a.m. - 6:00 p.m.
Sat: 9:00 a.m. - 5:00 p.m.
Sun: Closed



**TIPS
FROM THE
PROS!**



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

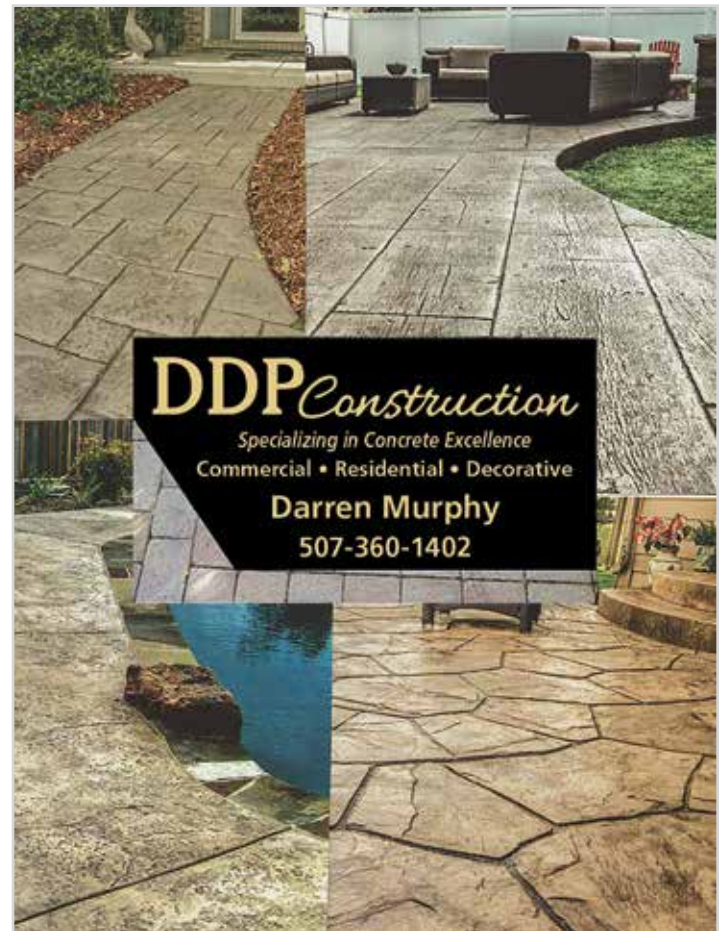
Overlays are a polymer modified cementitious mixture designed for resurfacing. The polymers are like glue that gives it holding or bonding strength. This product can be placed on top of original slab concrete to decorate and enhance its look or to restore it back to an original appearance. You are no 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.



**TIPS
FROM THE
PROS!**



TOP 10 REASONS To Install Seamless Rain Gutters

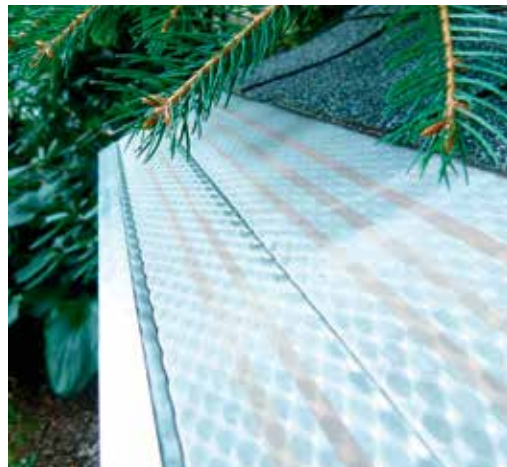
Why should you install seamless rain gutters?

- #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.



Go Gutters

Seamless Residential and Commercial Gutters

5" Residential - 6" Commercial - 7" & 8" Box Gutters - 35 Colors
Free Estimates - Fully Insured - Senior Discounts - Military Discounts

We Are Local,
We Are The Experts,
We Are Go Gutters!

712-298-4781

TheGOGUTTERS.com



**TIPS
FROM THE
PROS!**



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 **Prevent 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 sheathing 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.



Go Foam It!

PROS

ALL YOUR SPRAY FOAM NEEDS

Spray Foam Insulation

712-298-1187

GoFoamItPros.com

Residential Buildings - Commercial Buildings
Agricultural Buildings - Free Estimates
Fully Insured - Senior Discounts
Military Discounts



**Call for a
Free Estimate**

Find us on Facebook



PEARSON
LAKES ART CENTER



Visit the **Pearson Lakes Art Center**

The Pearson Lakes Art Center brings world-class art, performances, educational programming, and more to the Iowa Great Lakes Region. Whether you're a weekend visitor to the lakes area or a long-time resident, discover how you can experience all that your art center has to offer.

A world of art and activities awaits in our six galleries, performing arts theatre, ArtSmart Interactive Children's Gallery, classrooms, clay studio, library, teaching kitchen and gift shop. There's no limit to what you'll find inside (and outside) our walls to enjoy, learn and create.

Enjoy a live performance. Explore world-class art. Take a class and create! It's all here and waiting just for you! Admission to the Pearson Lakes Art Center is FREE every day! See you at the PLAC!

Visit lakesart.org for performance and exhibit schedules, art classes, and culinary classes.

lakesart.org | 712.332.7013

2201 Hwy 71 N, PO Box 255
Okoboji, IA 51355



Little Red GIFT GALLERY

AT THE PEARSON LAKES ART CENTER

Shop the Little Red Gift Gallery and Wikert Walkway Gallery for unique one of kind pieces for your home.

Browse original artwork, handmade pottery, jewelry, and more made by local artists.

Inventory is always changing. Stop in to see what is in the galleries today!

SUMMER HOURS:
Memorial Day to Labor Day
MON-SAT: 10am-4pm
THURS: 10am-9pm

WINTER HOURS:
Labor Day to Memorial Day
TUES-SAT: 10am-4pm
THURS: 10am-9pm



**TIPS
FROM THE
PROS!**



abc Seamless of Worthington

abc Seamless of Worthington has been here for 37 years offering lifetime products including seamless steel siding, seamless steel designer gutters, windows and steel roofing. Our staff of experienced installers will assist homeowners in achieving their goals for a beautiful home. We offer free estimates on all of our products and we will be sure to walk the customer through the entire process, answering all their questions. Chad and Mark have a very diversified experience of over 40 years combined, working on both large and small family homes. Feel free to visit our website at www.abcseamlessworthington.com, or call 1-800-252-4338.



**Seamless Steel Siding
& Gutters**



**Lifetime Seamless
Metal Roofing**



**Replacement
Windows**



“The World’s Largest Seamless Siding Company”



Seamless Steel Siding & Gutters
Metal Soffit & Fascia
Windows and Patio Doors
Metal Roofing
Gutter Protection

Serving these counties:

Southwest MN

- Jackson • Cottonwood • Nobles
- Murray • Rock • Pipestone

Northwest IA

- Dickinson • Osceola • O'brien • Sioux • Lyon

www.abcseamlessworthington.com

800-252-4338 MN Bus: 507-376-5594



**TIPS
FROM THE
PROS!**



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 down payment 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 down payment. 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.

Mortgages that move you

Talk to me



Sara Dvorak

Real Estate Lender

507.847.8008

BankMidwest.com/SaraDvorak

NMLS #: 675358



Bank Midwest



1525 18th Street ■ Spirit Lake ■ **BankMidwest.com** ■ Member FDIC

HOWARD CONSTRUCTION

Call 712-330-2984

email: casshoward@gmail.com



NEW HOMES • REMODELING
REPLACEMENT WINDOWS & DOORS
CUSTOM DECKS • REPAIRS

**TIPS
FROM THE
PROS!**

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.

The Iowa Land Title Association provides their member companies with updates of new legislation affecting real estate titles, and educational opportunities to help the individual members improve their craft, and a networking system of fellow abstracters to discuss and assist in finding solutions to abstracting problems as they arise.

CORNELL
Abstract Company
Established 1918

1005 18th St.
Spirit Lake, Iowa
712-336-3845
info@cornellabstract.com

- *Staff with over 50 years experience in the title industry.*
- *Only Full title plant originating with the Government Patents to the current date for Dickinson County, Iowa.*

 Member of the Iowa Land Title Association and the American Land Title Association 

Prompt, courteous and accurate service
FOR ALL YOUR TITLE NEEDS!
Proudly serving the citizens of Dickinson County since 1918!



MILFORD WELL SERVICE

- Deep and Shallow Well Pump Systems
- Irrigation
- Agricultural
- Residential
- Well Plugging
- Licensed in Minnesota and Iowa

712-332-1260 OR 712-338-2124 • MILFORD

*Custom Designs
for any Area in Your Home!*



712-636-4567 • www.cookswoodstock.com
1915 Needham Ave. • Nemaha, IA 50567



**Concerned. Respectful.
Here for Your Health.**

The physicians and nurse practitioners at Lakes Regional Family Medicine are here for you – as good listeners, deserving of your trust, and respectful of your time. Through scheduled visits, virtual visits, and on Saturdays, what matters to you, matters to us.

 **Lakes Regional
Family Medicine**

An Avera Partner

2301 Highway 71 South, Suite C,
Spirit Lake, IA 51360

712-336-3750

LakesHealth.org

**TIPS
FROM THE
PROS!**



Save Money

and improve the safety of your vehicle

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

Your awareness, combined with prompt, good maintenance, will save time and money; not to mention the fact that it can save lives.



Coyote Motor Co.

Complete Automotive & Light Truck Service & Repair
See us for tires, batteries, etc.



712-338-2506
Hwy. 71 N.
1806 Okoboji Ave.
Milford, IA 51351



Interested in Advertising in the Resource Guide?

Please contact the Resource Guide office at 712-332-9115 to get in touch with one of our friendly sales associates.

PETE NORGAARD
ZECH NORGAARD
712-836-2345
Monday thru Friday 8AM-5PM

NORGAARD SAND & GRAVEL

2935 Highway 18
Dickens, IA 51333

www.norgaardllc.com email: norgaard@norgaardllc.com



L&C



TIRE SERVICE, INC.



Shop Phone: 712-336-0097

2807 15th St. Spirit Lake, IA 51360

Automotive Repair on Domestic Vehicles
ASE Certified Mechanic



Lakes Autosport

Automotive Repair - Spirit Lake, IA • Great Lakes Mall

- Professional Automotive Repair
 - 3 yr, 36,000 miles nationwide warranty on repairs
- Steering/Suspension
 - Engine Repair
 - Electrical
- Tires and Alignment
 - Exhaust
 - Brakes
- Up to date diagnostic tools and equipment

712-336-2198

www.lakesautosport.com

Okoboji's Premier Dock, Hoist,

**CLARY
LAKE SERVICE**



712.338.2565

**602 13th Street
Milford, IA 51351**



NEW!

DOCK HAMMOCK



NEW!

**CRANK UP PADDLEBOARD/
KAYAK RACK**



NEW!

**CUSTOM MILLBOARD
DOCK SECTIONS**

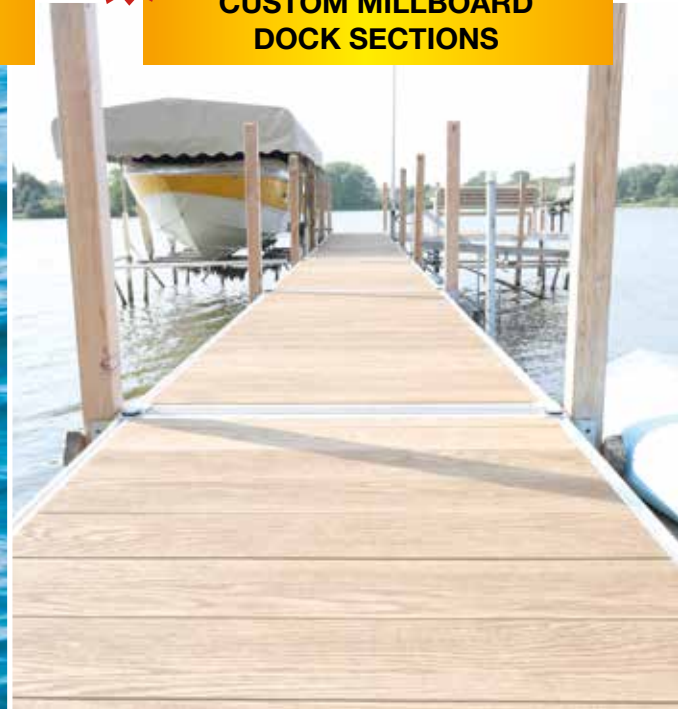
CLARY LAKE SERVICE has grown to be the leader in the dock and boat hoist industry in the Midwest. *Over 42 Years* of unmatched customer service from the most professional and qualified staff. The highest standard of quality has always been our *NUMBER ONE GOAL!*



Check out our
NEW & USED
Hoist Inventory

duralift.com
clarylakeservice.com
milfordmftg.com

DURA LIFT
MARINE



& Outdoor Living Space Provider!

**CUSTOM DESIGNED
ENCLOSURES & PRIVACY SCREENS**



**NOW OFFERING
MILLBOARD DECKING AND SIDING**

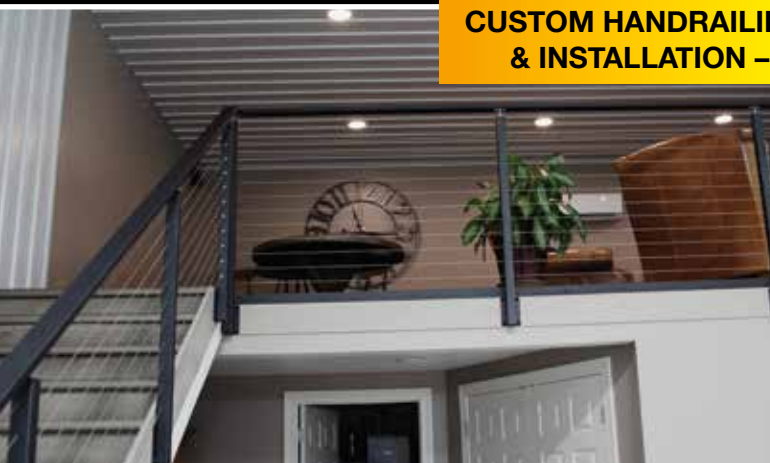


**CUSTOM BUILT
SHORELINE STAIRS**

Milford Welding and Manufacturing provides the **HIGHEST STANDARD OF QUALITY** custom-built handrailings, stairs, privacy screens and enclosures, and more. **Residential and commercial – INTERIOR AND EXTERIOR DESIGNS.**



**CUSTOM HANDRAILING DESIGN, FABRICATION,
& INSTALLATION – EXTERIOR & INTERIOR**





CARPET

STAIN or Wear Resistant?

STAIN RESISTANT

Don't stress over spills. Fiber-washed and Scotchgard-protected polyester resists stains to keep your carpet looking like new. It is great for quiet or social spaces with moderate to low traffic, like bedrooms, offices and sitting rooms.

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.

FOUR GENERATIONS

YOUR LAKE LIFE IS OUR LEGACY.

SINCE 1958, CALL THE CARLSONS.



GEORGE 712-320-4994
MAX 712-339-7403

DIETERICH'S FLOORING

*Carpet Installation & Repair
Vinyl & Laminate Flooring*

Mike's Cell:
712-209-2858

Emmetsburg, IA 50536

**TIPS
FROM THE
PROS!**



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.

RABEL CONSTRUCTION

EST. 1977

Tom's Cell: 712-541-8324
tomrabel77@gmail.com

Brian's Cell: 712-260-8210
rabelbuild@gmail.com



304 Hwy Ave NW • Spencer, IA 51301



ADVANCED
DOOR SYSTEMS

Residential • Commercial • Agricultural



Lifestyle
SCREEN DOORS

RAYNOR

Lifestyle Garage Screen Doors work with your existing garage door to create the ultimate pest-free space on demand!

For pricing and options, call today!

712-262-1997

Emergency calls after hours:
Kent Snyder (712-260-2955)
Walt Buren (712-260-0628)

"The Right Door - The Right Way"

www.ads-doors.com



*It's not just a screen,
it's a Lifestyle!*

- Ultimate Man Cave
- Party Room
- Pet Zone
- Hang Out Area
- Home Gym
- Play & Rec Area
- Arts & Crafts Spot
- Smoking Den
- TV/Movie Room
- Auto Repair Shop

Open 8:00-4:30 M-F
4000 Hwy. Boulevard North
Spencer, IA

**TIPS
FROM THE
PROS!**

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.



*Custom Cabinetry from
Concept to Completion*

- + CUSTOM CABINETRY FOR EVERY BUDGET AND ANY SPACE
- + COUNTERTOPS INCLUDING CAMBRIA QUARTZ
- + ONYX SHOWER SURROUNDS AND LAVATORIES
- + BARN WOOD DOORS AND WOOD WORK



View our full showroom at 1969 Park St. in Sheldon
712-324-0064 • www.GECabinetryInc.com



Hagedorn Excavating, Inc.

Call Matt: Cell 712-260-1000
315 Main St, Royal, IA 51357



Excavating • Earth Moving • Trucking • Drainage Plow
GPS Controlled & Mapping • Farm Drainage
Land Clearing • Site Preparation • Demolitions



H. Junge Construction

Heath Junge, Owner/Contractor

10 Years Experience • Free Estimates

Email: Hjungeconstruction@yahoo.com



319-442-7095

Build Better. Build Right. Build with us.

**TIPS
FROM THE
PROS!**



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.

712-338-4060



**OPEN
EVERY DAY
6am-10pm**



**We offer breakfast, lunch, and dinner menus
and a special kid's menu! Stop in for a delicious meal
or to pick up a treat from the bakery!**



**Breakfast Served All Day!
Located at Intersection of
Hwys 71 and 86 • Milford, IA**

COOK SIDING SUPPLY INC.

LifeTek Alloy *Residential Siding for The Future*

Our LifeTek® Alloy siding is made in our Wall Lake manufacturing facility



LifeTek® Alloy siding offers greater strength and has a **lifetime warranty** against rusting, cracking, peeling, and blistering. Available in custom formed lengths to eliminate seams.

- Life Tek® Seamless Metal Siding
- 62 Colors Available
- Replacement Windows
- Mastic Vinyl Siding
- Free Estimates
- Wholesale Siding Available

For all your siding supply needs:

1-800-397-4545
WWW.COOKSIDINGSUPPLY.COM
606 W. 1st • Wall Lake, Iowa

Iowa's only in-house residential siding manufacturer with **over 6,000 homes completed!**

**TIPS
FROM THE
PROS!**

FINDING THE RIGHT

Pet Resort

FOR YOUR PET



TRAINING



BOARDING



GROOMING

Helping your pet enjoy their vacation at their resort while you enjoy yours.

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.



**Your Pet's Home
Away from Home!**



**All the Comforts
of HOME!**

- Climate Controlled Suites
- Television or Radio on for Comfort
- Private outdoor access available
- Huge Play Yard with Jungle Gym / Pool

DogWatch hidden fences - the only FM underground fence with a lifetime warranty!

**Owners on Premises
Full Service Grooming Spa
Obedience and Behavior Training
712-262-5778**



Visit Our Webpage Or Like Us on Facebook!
heartlandpetresort.com
facebook.com/heartlandpetresort 

1840 280th St. • Spencer, IA 51301

**TIPS
FROM THE
PROS!**

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!



Young Bros.

Lawn Protection

"Your Lawn is Our Reputation"

SERVICES OFFERED:

- Lake Friendly Phosphorous Free Fertilization
- Commercial & Residential Lawn Protection
- Weed Control
- Insect & Disease Protection
- Aeration • Seeding

Ask About Our **PLATINUM PROGRAM!**



Shane Young
Owner / Sales Manager

Jason Young
Owner / Production Manager

**Call for a FREE
Lawn Analysis!**

712-338-GROW (4769)

P.O. Box 282, Milford IA 51351

**TIPS
FROM THE
PROS!**

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.



We Make Finding Your Next Home Easy!

To Download Our Free App Text NHKatie to 855-553-6100 or go to <http://app.nexthome.com/mGCB>

360° Now offering 360 degree virtual tours of your home when you list with us!



1410 Lake St., Spirit Lake, IA 51360
www.nexthomeatthelakes.com
Each office is independently owned and operated.



Broker/Owner
Katie Slater
712-320-0887



Dee Witte Truman
712-299-4794



Bridget Johnson
712-330-1089



Mike Hemiller
712-759-4212

KLEIN INSULATION, INC

Full service insulation contractor
Trusted by builders since 1994

Serving the entire Siouxland
& Northwest Iowa Area



Here to assist you on any insulation project, no matter how large or small! Our commitment to quality workmanship and exceptional value has earned us a strong reputation in both commercial and residential markets.

CALL FOR YOUR FREE ESTIMATE!
712-540-5691

- FULLY LICENSED
- BONDED
- INSURED





COMMUNITY INFO

Learn all about your local communities! Fun facts, history and helpful information. Take a moment to discover, or re-discover your community.



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.



TIRE SERVICE, INC.

24 hr. Road Service
Auto Repair
Mobile Truck Alignment
Wholesale Tire Sales

801 Central Avenue
Estherville, IA 51334
712-362-3557
www.pompstire.com

Evans & Jones
AT RE/MAX LAKES REALTY

We're not like the others,
and neither are you.

Tracy & Brooke

EVANS

JONES

712.330.2748

641.420.2172

tracy@sellboji.com

brooke@sellboji.com

272 Hwy 71 N. Arnolds Park, IA 51331



Arnolds Park Amusement Park has been a family favorite for more than 125 years.



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.

Okoboji Classic Cars LLC

ROOF GARDEN

A FULL-SERVICE Classic Car

RESTORATION SHOP & MUSEUM

HOURS:

Mon—Sat.

10 to 4pm

Sunday 12 to 4

OFF-SEASON

Closed On
Mondays &
Tuesdays

ADMISSION:

Adults \$15

Children 5-10 \$13

Children under

4 yrs. old are free



CLASSIC CAR SALES

◆ Buy, trade, and sell with over 50 classics in stock at all times.



MUSEUM GUIDED TOURS

◆ Take a step back in time on a guided tour filled with history, artwork, and classic cars.



FULL-SERVICE RESTORATION SHOP

◆ Upholstery, Mechanical, Body Shop, Paint Booth, and Chassis Dyno Service.

*Museum rental available for special events (call for details)

(712)332-8029

www.okobojicc.com

810 Jeppeson Road • West Okoboji, IA





Estherville

Where Families, Business and Life Flourish Naturally

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.

WE SPECIALIZE IN ARCTIC CAT REPAIR



SNOWMOBILE, PARTS, CLOTHING, ACCESSORIES



J&K
SNOWMOBILE

jandksnowmobile.com 712.362.3031

Snowmobile, ATV, UTV
Consignments Welcome
Authorized Toro Parts
Service & Sales Dealer



FORGE & BUILD



Forge & Build is a one stop shop where contractors and (do-it-yourself) customers can access all the materials and hardware they need to get the job done.

712-362-5996

2303 Murray Rd, Estherville, IA 51334



“Complete Auto Repair”

Services

- AC • Brakes • Alignment
- Tires • Engine Diagnostics

(712) 362-7429

www.srautoandtire.com

8 am - 5:00 pm • Mon - Fri

102 South 1st Street

Estherville, IA 51334



Over 100 Years of
Automotive Service

We're here to help you!



Jackson

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:

- Fort Defiance State Park
- Wild Rose Casino
- Little Swan Lake Winery
- Ingham Lake
- Lake Okoboji



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.

SUNRISE LAWN SERVICE

712.338.6122

2008 Okoboji Avenue
P.O. Box 234
Milford, Iowa 51351

sunrise.lawn17@gmail.com

Office Hours:
8:15 am - 4:15 pm



Lawn Care and Snow Removal • Spring and Fall Clean Up



Home to Your Year-Round Fun

A GREAT PLACE TO LIVE, WORK & SHOP

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.



Interested in Advertising in the Resource Guide?

Please contact the Resource Guide office at 712-332-9115 to get in touch with one of our friendly sales associates.

GRAHAM

YOUR TIRE STORE NEXT DOOR

HEARTLAND TIRE

WE CAN DO THAT

- FULL SERVICE AUTOMOTIVE SHOP
- ON FARM TIRE SERVICE

GOODYEAR

COOPERTIRES

UTTAN

ALLIANCE

BRIDGESTONE

Firestone

1905 HWY BLVD ~ SPENCER, IA

M-F: 7:30 am -5:30 pm

(712) 262-3700

1-855-4GRAHAM

WWW.GRAHAMTIRE.NET

GALEN'S PRO-MOW

MOWERS, TRAILERS, AND OUTDOOR
POWER EQUIPMENT



Call or Stop in Today!

712-262-1595

3160 Hwy 71

SPENCER, IOWA

WWW.GALENSPROMOW.COM



Bundle home & auto. It's easy.

Call me for a quote today

 **State Farm**

Neiderheiser Insurance Agency Inc
Craig Neiderheiser, Agent

115 Grand Ave
Spencer, IA 51301-4224

Bus: 712-580-3070
claycountycraig.com



Availability and amount of discounts and savings vary by state.

State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL

State Farm County Mutual Insurance Company of Texas, State Farm Lloyds, Richardson, TX

State Farm Florida Insurance Company, Winter Haven, FL



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.



Free Estimates • Experienced Installation Crews • Fully Insured



Before

- Residential & Commercial
 - Sodding & Seeding
 - Water Features
- Outdoor Entertaining Areas
- Retaining Walls / Patios
- Lake Shore Landscaping
 - Plant Design & Installation
 - Trees & Shrubs • Perennials



After

MARK KRAMER
 Degree in Horticulture
 Over 30 Years Experience

702 38th St.
 Spirit Lake, IA 51360
 kramerlandscape09@gmail.com

Cell: 712-320-1647
 Office: 712-336-1646

GLASS SOLUTIONS

641-430-3308 & 712-363-0151

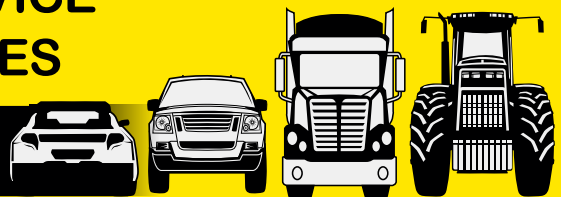
Mon - Fri 8:00 am to 5:00 pm

BRITT, RINGSTED, SPIRIT LAKE & SURROUNDING AREAS

MOBILE SERVICE

FREE QUOTES

WINDSHIELD REPAIR & REPLACEMENT



 Reliable Glass Solutions



“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



Casey Martinson
605-231-2887
cmcewwan1410@gmail.com



NO JOB TOO BIG OR TOO FAR

- Custom designs
- Any surface (more than concrete)
- Seamless surfaces



**TIPS
FROM THE
PROS!**



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 contractors should be able to give you a free and detailed cost estimate.

Call Screenbuilders: 1-800-859-3044 *The possibilities are endless.*



"You're gonna love the view!"



Find out how affordable a 3 season or all season sunroom can be. Screenbuilders will help you design an area to relax in a hot tub, entertain guests, or just sit and enjoy the evening breeze with your family.

Make an investment in your enjoyment and savor the seasons!

Save energy and protect yourself from the sun with shades, canopies and awnings from Aristocrat Awnings.



Customized to fit your needs and budget!

Free Estimates • screenbuilders.com

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.



NORTHWEST BANK

30 YEAR LOAN

AMOUNT FINANCED

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	\$4,657.12	\$5,136.36	\$5,632.36

This chart does not include pmi, insurance or escrow.



NORTHWEST BANK

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.

THATE'S TREE SERVICE



Joe Thate
MN-4410A

PROFESSIONAL ARBORISTS
Since 1977

Proudly Serving Southern Minnesota
& Northern Iowa Since 1977

Complete Professional Tree Care for

- Commercial •Residential and
- Agricultural Properties

**We Specialize in Large &
Difficult Tree Projects!**



**Have an "Impossible" Job?
CALL US TODAY!**

Our ISA Certified Arborists and a complete line of equipment can service all your tree needs.

THATE'S TREE SERVICE

John Thate - Owner

800.225.8733

www.thatetree.com • Fully Insured

**24 Hour
Emergency
Service!**

**FREE
ESTIMATES!**



Home Sweet Home

where your story begins.

When you're ready to build, buy, or refinance your home, turn to us! Our mortgage experts will guide you through your financing options and provide personal service every step of the way.

Get pre-qualified! Apply through our Northwest Bank Mortgage App.



NORTHWEST BANK

Commitment you can bank on.

ALGONA | AMES | ANKENY | ARNOLDS PARK | ESTHERVILLE | FORT DODGE | HUMBOLDT | LE MARS | MILFORD
SIOUX CENTER | SIOUX CITY | SPENCER | SPIRIT LAKE | WEST DES MOINES | LA VISTA, NE | OMAHA, NE

WWW.NW.BANK | 1-800-678-4105

