



HOME, LAWN & *Garden*

March 28, 2019

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**The Rock County
Star Herald &
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Have a vision for color

... put in the work to see it through
... Page 2

Furry housemates

Good house dogs start with good owners
.... Page 4

So I can't park my car on the lawn?

Brush up on your city ordinances.
... Page 19

How much is your shade tree worth to you?

Arlen Leenderts (page 11) and Dave Knips (page 15) are certified to treat ash trees to protect them from the invasive emerald ash borer.
... Page 11 and 15

Two become one

A Luverne family moves a manufactured home into town in two pieces that join on a new foundation on South Donaldson Street.
... Page 12

Spring color begins with a vision; seeing it

Choosing the right plant for the right space is essential to achieve the most and best color with the least investment of precious time

**By George Bonnema
Luverne horticulturalist**

When I think of a flower garden, my mind pictures an English Cottage-style garden with birdhouses, obelisks, a garden shed supporting trellises with billowing climbing roses, and planters, window boxes and a wheelbarrow overflowing with vivid colorful annuals.

The color begins in spring with drifts of daffodils and tulips and the explosive color of blossoming trees.

The flowers cycle through summer and complete the season with vibrant foliage and the bold colors of fall mums and asters, all the while producing armloads of cut flowers for bouquets.

That, my friend, is the mental vision



Lori Sorenson photo/0328 home yard and garden bonnema
George Bonnema's eye for color balance and timing of blooms has benefitted Sanford Luverne's Healing Garden where he's pictured in 2018.



Mavis Fodness photo/0328 Home Garden bonnema garden
A rustic wheelbarrow offsets the greenery and creates an element of balance in George and Corrine Bonnema's personal garden.

that has inspired my garden spaces; and keeping up with the work requires dedication, determination, and a broad knowledge base.

I don't have time for a weekend lake home getaway or to pursue a year-round sporting event schedule. I relish spending my time in the garden. I'm



part of a rare breed today whose results are envied but the labor producing the results is not.

That was a long introduction to where I am going with this article. I realize that this is not where most people live today.

We all have our own interests, and the amount of time we have to pursue those interests is determined by our circumstances.

However, most people do want their landscape to look interesting and inviting year-round or at least from spring through autumn.

Therefore, choosing the right plant for the right space is essential to achieve

Bonnema gardening/see next page

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through requires hard work and dedication

Bonnema/
from page 2

the most and best color with the least investment of precious time.

Plants for outdoor solutions

Addressing that theme, I am giving a seminar at the March 30 Ladies Expo titled “Using Perennials as Solution Plants.”

Topics we’ll discuss will be size and space, sun and shade, wet and dry, what color when, and pollinator-friendly.

Plant breeding programs have given us options that were not possible 30 years ago.

Bonnema/continued on page 6



Mavis Fodness photo/0328 Home Garden bonnema garden
Above, a quaint shed in George and Corrine Bonnema's garden in Luverne is framed by boundless greenery and year-round color. It includes strategically placed perennials in between grasses and evergreens. The right mix of perennials means each will bloom on its own terms, filling in just the right amount of color where it's needed at it's own designated times. At left, a butterfly lights on a zinnia during July 2018. Homeowners can consider habitat when they're making landscape decisions.

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House dog relationship requires training, consistency

By Scott Rall
Outdoors columnist

As a multiple dog owner, I have heard all kinds of dog myths in my day. I have three Labradors and one rat terrier.

I am one dog short right now as I retired an older hunting dog to the couch at my parents' house. He loves just hanging around.

One of the myths (which is totally false) that I have heard a thousand times is that if you want a good hunting dog, it has to be an outside dog.

This is a persistent myth that never seems to go away, but nothing could be further from the truth.

All of my dogs live in the house. They are free to roam the kitchen and living room when we are home but are not allowed in the bathrooms or bedrooms.

There are two critical things I think need to happen when dogs live where I live.

The first is that they have to listen. This does not mean every now and then; it means all the time. If I give the command "down," every dog I own will lie down wherever each one is located at that moment.

"An untrained dog in the house is a disaster, and it's not the dog's fault. A trained dog or an untrained dog is an owner's responsibility."

An untrained dog in the house is a disaster, and it's not the dog's fault. A trained dog or an untrained dog is an owner's responsibility.

Obedience is the foundation of a successful relationship with a dog in the house.

The second thing that has to happen in a house with dogs in order to have a happy life is that the young kids do not get to tell the dog what to do.

Kids often give the dog five commands in close succession to each other and the dog is unable to comply with any of them due to confusion.

This is where you can take a good hunting dog and turn it into a noncompliant turd in short order. Many serious



Submitted photo
Scott Rall enjoys some couch time with his housemates (from left) Sarge, Raider and Tracer, Labrador retriever hunting dogs.

hunters do not want to take the chance that others will untrain all of the great attributes that they spend all season teaching the dog.

If you can do these two things, life can be great with many dogs in the house. My four or five dogs in the house

behave in total better than many others' one dog.

With these two rules in place, there are just a few other things to remember with a dog or lots of dogs in the house.

First, a dog will occasionally eat something and then throw it up. If you have one

dog this happens maybe twice a year. If you have five dogs expect this to happen 10 times per year.

The other is that an unattended dog will chew things you don't want them to. My dogs are never left unattended.

We have six single-dog cages stacked one on top of the other in the laundry room and when we leave, they each get their own spot. Proper preparation is the key to great outcomes. Unattended dog damage is an owner issue, not a dog issue.

The best mistake I ever made was to trust a dog in the living room while I was outside for about 20 minutes. This was before I learned my lesson.

When I returned, there was nothing left of my wallet or any of its contents that measured more than a half-inch square.

This was my drivers' license, credit cards, hunting licenses, photos and about \$300 cash. That falls under the "my bad" category of dog management.

Dogs in the house are great. Once you understand the ground rules, life with dogs is great.

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George and Corrine Bonnema shared these images taken in 2015 of their home, yard and garden to illustrate how color and greenery can be used to creatively fill spaces in the ground, in pots and other areas.

At far left is a garden shed. **Above,** a rustic fence is buried in blooms. **At left** a porch is lined with a mixture of annuals.

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Bonnema garden colors/ from page 3

Plant breeding programs provide options that include:

- ornamental grasses, re-blooming daylilies and bearded iris.
- plants that used to succumb to diseases that are now resistant.
- varieties that seldom survived our harsh winter that are now reliably hardy.
- expanded color options within given species.

Plants for indoor décor

Another seminar I'll offer is "Using Indoor Foliage Plants as Features" in our indoor décor.

I'm not talking Grandma's philodendron that grew up the wall and over the doorframe, or the geraniums she brought indoors in the winter so she wouldn't have to buy new ones next spring.

We will look at houseplants in a new perspective. You will learn what you don't know but need to



Mavis Fodness photos/0328 Home Garden bonnema garden

A butterfly lands on a purple coneflower in George and Corrine Bonnema's garden in July 2018. Backyard gardens can become lively homes for butterflies and hummingbirds with the right choice of flowers. Some top choices for beautiful flower beds that are irresistible to butterflies include swamp milkweed (asclepias incarnata), common milkweed (asclepias syriaca), butterflyweed (asclepias tuberosa), purple coneflower (echinacea purpurea), rough blazing star (liatris aspera), meadow blazing star (liatris ligulistylis) and black-eyed susan (rudbeckia hirta)

know to be successful.

I am writing this early on the morning of March 11. We have snow ... lots of it!

But in my greenhouse little seedlings are appreciating the lengthening days and the angle of the sun's rays that are producing wonderful solar warmth.

Spring will come because it always does, and I want you to be inspired to make the most of it.

I hope you will join me on Saturday, March 30.



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Winter weather and water can damage property

Water damage is a big undertaking, and depending on the severity of it, you may need to call a restoration professional to take care of it

By Joel Christensen and Julie Redlin
Rainbow International Restoration and Cleaning

With our fluctuating Midwest weather there are some things you can do to prepare and protect your home or business from water damage.



This winter has proven to be unpredictable with temperatures fluctuating above and below freezing. This can cause significant damage to your property in terms of “ice dams.”

This is when ice forms on the edge of your roof or in your gutters creating a ridge that blocks water drainage upon melting.

When this happens, water can back up under your shingles and when it freezes again can damage your shingles by lifting them and allowing water to be able to run into

your home. This causes damage to walls ceilings, insulation and other areas.

To help prevent this, keep your gutters clean so water can run through as easily as possible. Use a long-handled hoe or broom to pull snow off the roof.

You can also use ice-melting products to help melt the ridge allowing water to run off as it should.

You also may want to make sure that your attic is properly ventilated and have exhaust fans or vents sending hot air outside and not into the attic.

Another issue we face is melting snow. When the ground is frozen, there may be no place for the water to go but into your home.

With with the likelihood of spring rains, you may have a few things to check to make sure you are prepared. Sump



Preparing before flooding starts



With all of the snow that we have gotten and the rain, it is a good time to start preparing your home before the flooding starts.

- 1) Assemble an [emergency preparedness kit](#).
- 2) Create a [household evacuation plan](#) that includes your pets.
- 3) Keep insurance policies, documents and other valuables in a safe-deposit box. Keep them in a safe place where you can easily access them.
- 4) Protect yourself and buy flood insurance

Did you know that **just 1 inch of water** can cause **\$25,000** of damage to your home?

If you have not bought flood insurance for your home, now is a good time to think about buying.

<https://www.floodsmart.gov/why/why-buy-flood-insurance>

- 5) Buy and install sump pumps with back-up power
- 6) Determine whether your home, school or work is in an area likely to flood.

Flood Safety:

- If/When flooding does happen in your area, never drive through flooded streets. Turn Around, Don't Drown!
 - More than 50% of flood-related deaths are due to someone driving or walking into flood waters.
- Stay informed with local news/weather updates
- Never stop thinking ahead of the storm and making sure that you and your family are prepared.

Lauren Mellenthin, Emergency Preparedness Coordinator, Southwest Health & Human Services
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pumps are a key measure in protecting your home.

These items do not go without maintenance needs. Be sure the drainage hose is

properly placed to run water far enough away from your home that it doesn't come back in.

Always check to make sure the float mechanism is easily

moved up and down so it can work properly and will not get stuck. You may also want to get a backup system.

This may include a backup battery in case the electricity goes out or a system tied to the plumbing.

Having a backup pump is never a bad idea as well, because if your sump pump goes out, it is typically when you need it most.

There is nothing more frustrating than to be helpless watching the water flow in through your sump pump hole and there is nothing you can do about it.

When we have issues with flooding, it's common that you are not alone in that problem. Sump pumps fly off the store shelves, making it difficult to get one when you need it most.

We also suggest you purchase a small water sensor to set next to your sump pump hole to alert you if water begins to overflow, giving you the ability to respond quickly.

Rapid response is key in these situations.

To help ease this problem, blow snow away from your home toward the street when clearing your sidewalks and

Continued on next page

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Learn ahead of time what you need to know about preventing and treating water damage after flooding or other water emergency in the home

driveways whenever you can.

If you should happen to get water in your home or business, there are some things to know. If you have personal items in the affected area, move them to a dry place as soon as you can. When humidity in the air gets higher, it can cause damage to pictures and photo albums.

Lift your curtains off the floor and pin them up so the water doesn't damage them. If you have furniture that you are unable to move by yourself, put aluminum foil under the feet to protect it. Wood furniture can bleed stain into your carpet while metal furniture can leave rust stains.

When you have water that comes in through the sump pump hole or seeps in through the foundation, it may be necessary to remove pad, but depending on how quickly you can get things dry it may be possible to save the carpet.

Typically, if water comes through a window, this is considered floodwater, and anything porous that is affected will need to be removed.

Water damage is a big undertaking and depending on the severity of it you may need to call a restoration professional to take care of it and help

you with repairs.

When hiring a professional company, make sure they have the necessary certifications and training needed to handle your loss the right way.

It may also be pertinent to ask them if they are properly insured. Your home is your sanctuary. Your business is your livelihood. Make sure you choose someone that you feel will treat it with the respect and care that it deserves.

Luverne native Joel Christensen is former owner/partner of Rainbow International Restoration and Cleaning, Sioux Falls. Julie Redlin is the business development associate.



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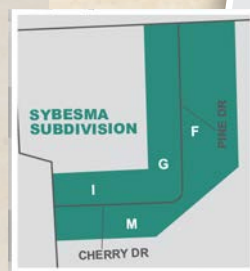
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Luverne homeowners pay the **lowest property taxes** when compared to other county seat cities in southwest Minnesota, and a **Residential Lot Incentive Program** offers a \$2,500 credit per person* on the price of a lot.

There's a reason more than 4,500 are proud to call Luverne home. In Luverne, you'll love the life!



*Use these five
all-natural
tips for a
chemical-free
clean kitchen*

With all the chemicals in common household cleaners, we can't help but wonder about the toxic residue they leave behind — especially in the kitchen where all our food is prepared.

If you are ready to take the next step in moving towards a chemical-free kitchen, here are a few all-natural kitchen-cleaning tips to help you get started.

Use lemon and salt to clean wooden cutting boards and surfaces

Whether you need to clean a butcher block or a cutting board – this is a great, lemony-fresh tactic. Simply sprinkle the wooden surface with coarse salt and then scour the surface using a lemon that has been cut in half.

Squeeze it slightly as you scrub to release the lemon juice. Let it sit for about five minutes, scrape it off and then give it a final rinse with a clean wet sponge.

Cleaning tips/see page 10

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Are you covered?

Consider investing in Home Equipment Breakdown Coverage to fill the gap in covering essential home equipment that may fail and require expensive replacement options

By Shirley Top
Kozlowski Insurance, Luverne

Did you know a breakdown of equipment in your home could cost \$6,000 or more?

Did you also know you can get protection for pennies a day for your home equipment and appliances?

Did you also know home and extended warranties can be very limited and they're intended to cover everyday maintenance, not major losses?



When an equipment breakdown occurs, some homeowners assume they have coverage, either through their homeowner's policy or a warranty or service contract. In many cases, however, they don't.

The big question is, "Are you covered?"

When an equipment breakdown occurs, some homeowners assume they have coverage, either through their homeowner's policy or a warranty or service contract.

In many cases, however, they don't.

They need to consider Homeowners Equipment Breakdown Insurance,

which fills an important gap by covering a wide range of essential home equipment.

It's insurance that provides protection in the event of an unexpected mechanical or electrical breakdown not caused by normal wear and tear or corrosion.

Equipment breakdown coverage can be used to cover multiple appli-

ances at once, and it's a way to protect both your belongings and your budget.

Common risks covered include:

- Mechanical breakdown.
- Electrical short circuit.
- Breakdown of appliances and built-in equipment.
- Business computer breakdown and data restoration.

- Utility service interruption.

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All natural cleaning tips/ from page 9

Clean baking sheets with baking soda and vinegar

Everyone has at least one of those baking sheets with gross, brown, burnt-on residue. But getting it sparkling clean again is easy. Simply mix a half-cup water and half-cup baking soda.

Put the baking sheet in a plugged sink, and cover it with the mixture. Let it sit for 30 minutes to an hour, then scrub it with a rough sponge or scouring pad.

Clean burnt pots and pans with vinegar and baking soda

The combination of baking soda and vinegar can clean pretty much anything. Here's how you can use it to clean burnt pots and pans.

Fill the burnt pot or pan with 1 cup of water and 1 cup of vinegar, and bring it to a boil over high heat. Once boiling, remove it from the heat, put it in the sink and add 2 tablespoons of baking soda.

The mixture should start to fizz, and once it finishes, empty it out and scrub it with a rough sponge or scouring pad. Add extra baking soda as you scrub for any stubborn spots. Rinse and dry.

Use citrus peels to make an all-purpose spray cleaner

Don't throw away those citrus peels! Whether you are using lemons, limes, grapefruit or oranges, add the

Cleaning tips/see page 14



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What are shade trees worth on your property?

Leenderts advises saving them from ash borer may be less expensive than letting them die

By Lori Sorenson

The invasive emerald ash borer is making its way to Rock County on two fronts — from Sioux Falls on the west and from Martin County on the east.

So it's no longer a question of if the invasion will reach local ash trees, it's a matter of when.

"They claim it can travel 5 to 7 miles every year, and I'd say it will be here in a year," said Arlen Leenderts of Leenderts Lawn Care, Hills. "And when it gets here, every ash tree is going to die."

Leenderts began offering ash tree injections last year as part of the services he offers through his 14-year-old lawn care business.

"I treated 30 to 40 ash trees last year," he said. "And I have a whole bunch more lined up for this year — probably another 40 so far."

The process involves boring short holes — about an inch to 2 inches deep — into the bark of the tree all the way around the trunk, with a hole every 6 to 8 inches around.

A plug is inserted into each hole and an insecticide solution is injected with about 50 pounds of pressure.

Leenderts said the process takes 15 to 30 minutes for a 12-inch diameter trunk, and within 24 hours the tree takes in the fluid all the way up to the top branches.

It's not cheap to save an ash tree — \$100 to \$200 for an average tree 12 to 20 inches in diameter. The bigger the tree (in diameter) the more insecticide it requires and the more it costs.

"I treated two 54-inch diameter trees last year — they were big old trees next to a house," Leenderts said.

"It was expensive to save them, but you figure it would cost about \$1,500 to take them down."

To let them die would eventually mean cutting them down, hauling them away, grinding and hauling away the stumps, replacing the black dirt and planting new trees — all of which costs more than saving them.

"And then you wait 20 years for it to grow," Leenderts added.

He also pointed out the energy value in shading a home and that healthy trees add value to a property.

In essence, the ash borer invasion is forcing property owners to consider the value of



Arlen Leenderts of Leenderts Lawn Care, Hills, offers tree injections to treat ash trees from emerald ash borer infestations.

trees and what they're willing to invest in saving them.

"Around here, there are a lot of ash trees, and some people

will lose all the trees on their property," Leenderts said.

"I've got a lot of trees on my property, and if I lose them, I'm going to lose a lot of shade."

Some of his clients have opted to treat every other tree, while others save only the viable healthy ones near their houses.

"It's up to the individual, but I say if it's a viable tree, save it," Leenderts said.

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New house meets old property ... rural dwellers bring



Mavis Fodness photo/0328 Home Garden Ykema Home



Pictured at left a crane lifts one half of Darrel and Jill Ykema’s manufactured home into place on its new foundation on South Donaldson Street in Luverne July 2018. The Ykemas chose the home for its quick design and construction processes.



Above, workers finish siding Ykema’s manufactured home after the two sections were placed on a new foundation and joined together.

At left are Jill, Darrel and Michael (in front).

Below, the home features arched doorways.





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manufactured home to South Donaldson in Luverne

By Mavis Fodness
Darrel and Jill Ykema’s progression from rural to city living took years to decide but only months to complete. Since the couple married more than 20 years ago, home was an acreage located south of Luverne. There they raised three children, tended to the horses and spent weekends outside enjoying the open spans of corn and soybean fields. Two years ago the couple began discussing their future as children left home, upkeep of buildings and mowing time increased along with the increase of time to care for elderly parents. “We knew (it was a matter of time before moving to town),” Jill said. “But we didn’t know when.” The time for action came in early 2018. The availability of lots on South Donaldson Street near Jill’s parents Pete and Sonna Behr led the couple to design a new house and configure a lot large enough for all their needs. As a fast built option, the couple chose to work with Highland Manufacturing in Worthington to design and construct a ranch-style home. “The decisions were easier

“It was pretty amazing, but I was so nervous. ... They set it down just perfect. It was neat.”

— Jill Ykema

to make,” Jill said. Highland offered a basic floor plan design and the couple changed areas to fit their needs. The Ykemas decided to place the manufactured home over a basement to increase their living space. Nine-foot ceilings were part of the design to eliminate the closed in feelings of traditional basement designs. With the basement decision, designers incorporated a basement staircase. Also because the home would have a basement, the normal first-floor mechanical room was moved to the basement, allowing a large mud/laundry room. Other decisions include a more enclosed floor plan that included three bed-



Barn wood accents were included in the Ykema home interior design, along with wall coves and a tray ceiling with exposed beams in the living room to lend to the rustic theme.

rooms including a master suite and a guest bathroom. Jill also wanted a more enclosed flow through the kitchen, dining and living rooms versus an open floor plan. Choice of finishes included barn wood accents, tray ceilings in the living room and master bedroom and barn doors for a built-in hutch in the dining room. Overall design stayed conservative. “There are a lot of fancy ones out there; ours is

Ykema home/see page 18

MUST BE THE CURB APPEAL



**All natural
cleaning tips/
continued
from page 10**

peels to a large mason jar, and cover them with vinegar.

You'll want the jar to be about half full of peels. Cover it with a lid, and let it sit for two weeks for the citrus to infuse.

After two weeks, strain the mixture through a sieve into a bowl and discard the peels. Pour the cleaner into a bottle and use it as an all purpose-cleaner. Add herbs like thyme or rosemary if you'd like!

Use baking soda and rubbing alcohol to polish kitchen sinks

Baking soda works just as well for a sink cleaner as any other product on the market (like Comet).

Simply mix the baking soda with a bit of water or rubbing alcohol until a paste forms and use a sponge to scrub it around the sink. Rinse and enjoy that sparkle

*Author Abigail Hopkins,
co-founder of “That Clean
Life” and registered nurse and
culinary nutrition expert*

'Home Sweet Home Loan'

With the information you are able to provide, your mortgage lender can help you find the perfect 'home sweet home loan' that suits you

**By Lois Leuthold,
Mortgage originator
First Farmers & Merchants
National Bank, Luverne**

Buying a home is one of the largest investments that most people will make in their lifetime. It is an exciting experience, especially if you have experts to help you along the way.

You may think buying a home is as easy as “Find house. Buy house.”

But whether you're new to the home-buying process, or you've purchased a home before, it's helpful to start by asking yourself a few simple questions:

How much money do I qualify for?

A lot of different factors go into figuring out how much money you qualify for. We can start the pre-qualification process to determine this.

What does it mean to be pre-qualified?

Pre-qualification starts the application process. I can meet with you in person, by phone or email. Together we can fill out an application.

I will help you determine what type of loan would fit your needs, check your credit, your ability to pay, and determine how big and what type of loan you qualify for.

Whether you're new to the home-buying process, or you've purchased a home before, it's helpful to start by asking yourself a few simple questions

It takes a little time, so you should get pre-qualified before you start looking for homes.

Why should I get pre-qualified for a home loan?

- You'll know what price range you can afford.
 - You'll be able to make an offer as soon as you find a home you like.
 - You'll identify potential credit or other problems early.
 - You'll have more negotiating power because sellers will know you're ready to buy.
 - If you're self-employed or work on commission, pre-qualification shows you have financial backing.
 - It gives sellers confidence to work with you if you're a first-time homebuyer.
- Even if you could afford to buy any house you want, another thing to ask yourself is, "Is this the right time?"

Consider your short- and long-term personal goals:

Are you financially ready? Do you have a stable job?

There's a lot to think about.

In addition to monthly mortgage payments, your future property taxes and insurance need to be considered part of your current household budget.

This will allow you to decide how much loan, and home, you can afford.

You'll avoid sticker shock by focusing your search within a specific price range.

You know what you like. You know what you need.

So before you start looking at homes, take time to make a list. Write down the things you like to do inside, and outside in the yard.

Think about the style and construction of the home you want, the floor plan, the number of rooms, even the size of the garage.

Your list will come in handy searching for homes online and will help your Realtor show you homes that make the best match.

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An advertisement for McClure Electric. The background is a photograph of a wooden power line tower with cross-arms and insulators, set against a clear blue sky. In the foreground, there is a field of green crops. On the left side, there is a graphic of a glowing yellow lightbulb. Inside the lightbulb, the text "Over 90 years in business!" is written in a black, cursive font. At the top, the headline "Electrical Problems are OUR Business!" is displayed in a large, bold, white sans-serif font, with "OUR" in blue and underlined. Below the headline, a paragraph of white text reads: "Aside from the obvious hazards, if you don't know what you're doing, you could end up causing a bigger, more costly electrical problem. Expert help is here to safely and efficiently repair and install any electrical work. Trust our licensed electricians." Further down, more white text states: "Let the guys with experience work for you. Call us for all your residential, commercial and farm wiring needs! Quality Service Since 1927!" The company name "McClure Electric" is prominently displayed in a large, bold, blue sans-serif font with a white outline. Below the name, the address and phone number "121 N. Cedar, Luverne, MN | 507-283-4716" are written in white. At the bottom, the owner's name "Alan M. Aanenson, owner" is also in white. A dark grey banner at the very bottom contains the text "Have something to sell? We have buyers. Call 507-283-2333 to advertise in the Star Herald classifieds." in white.

Emerald ash borer is in Sioux Falls; it's not a matter of 'if' but 'when' it arrives in Rock County

By Lori Sorenson

Dave Knips has started a new business, A+ Arbor Care LLC, which specializes in saving selected ash trees from the invasive emerald ash borer.

The pest has killed millions of trees in the upper Midwest over the past 10 years and was recently confirmed in Sioux Falls, where his home and business are located.

“Sioux Falls had them for several years before they knew it,” Knips said during a stop in Luverne March 14. “It wouldn’t surprise me if it’s here already.”

His wife, Brenda, handles office work for the business, and his son, Matt, helps with treatments and is working on his certification. (Matt’s full-time job is with DGR in Rock Rapids, Iowa.)

Their interest in the work stems from their own experience with trees on their acreage near Luverne where they lived until last year.

“We lost a lot of trees when Dutch elm disease came through in the 1970s and 80s,” Knips said. “We had no shade around our home and it made



Lori Sorenson photo/0328 home yard and garden knips

Dave Knips (left) started A+ Arbor Care with his wife, Brenda, and son, Matt, in Sioux Falls where they all now live.

a difference in temperature without the trees,” Knips said. “So we planted ash trees.”

Today those ash trees — 30 of them — are well-established landscape fixtures, but they’re likely to die if they’re not protected.

“About eight years ago, I started reading about how to save my ash trees, and I figured

I’d buy the chemical to treat my trees,” Knips said.

But he learned he needed a commercial pesticide license to buy the insecticide, TREE-age G4.

“So I studied to get the license, and figured as long as I got that, I might as well have reciprocity in neighboring states,” Knips said about being

certified in Minnesota, Iowa and South Dakota.

“But I found out in Sioux Falls you have to be an arborist to use it, so I’ve been studying for that.”

Early in March, he achieved his arborist certification and A+ Arbor Care is now taking appointments for treatment consultations.

He said homeowners can watch on their own for signs of the ash borer, a metallic green beetle only 10 to 15 mm long.

Symptoms of an infestation include:

- a dying tree canopy (starting in the top branches).
- new sprouts forming from the tree’s base (a sign

“Eventually all the untreated ash trees will die. So if you have an ash tree that is shading your house and you’re really enjoying it, it would be worthwhile to treat.”

— Dave Knips, A+ Arbor Care LLC

Knips ash borer/see page 18

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Knips family starts ArborCare LLC to help save trees from ash borer/continued from 15

that the tree is stressed).

- D-shaped exit holes in the bark and larvae tracks underneath.
- woodpecker damage (native insects feed on dead trees, so a woodpecker on a live ash tree would indicate ash borer larvae).

The emerald ash borer is native to China and was first found in Canada and turned up in Michigan in 2002.

They're active in warmer months between Memorial Day to Labor Day, and are dormant over the winter. Severe cold snaps of minus 27 or colder that last several days will kill off many, but not all of larvae.

"So this winter probably slowed them down a bit," Knips said.

Once the ash borer is detected in a tree, it takes one to three years for it to die.

In order to save a tree, it must be treated before there is 50 percent canopy loss. Some experts caution that a tree with more than 30 percent canopy loss may not benefit from treatment.

"Eventually all the untreated ash trees will die," Knips said.

"So if you have an ash tree that is shading your house and you're really



Treatment is injected into a plug that's inserted into a drilled hole in the tree.

enjoying it, it would be worthwhile to treat."

Knips was Sanford Luverne's nurse anesthetist for 35 years until retiring in 2018 after starting his Medi Spa business, which offered Botox and Dermafill facial treatments.

He opted not to renew malpractice insurance for the practice and has since turned his attention to "injecting pesticide in trees instead of Botox in foreheads."

A+ Arbor Care can be reached by phone at 507-227-4851 and by email at arborcareinject@gmail.com.

ACE greenhouse returns this spring

Perennials, ornamental grasses join lineup of annuals and vegetables in heated shelter

By Lori Sorenson

After a few years of lack-luster greenhouses at Luverne ACE Hardware, Stacie Ehlke is looking forward to a colorful splash of flowers, vegetables and perennials in the parking lot this year.

"We've got a lot of people interested and a good team in place to take care of what we'll have out there," said Ehlke, who is now managing the ACE greenhouse.

"It's really going to be a nice greenhouse."

Ehlke managed the Tru-Value greenhouse in Hardington, Nebraska, before moving to Luverne two and a half years ago.

A new heating system is in place to carry the ACE greenhouse through spring tempera-



Daylilies are among perennial favorites that will be offered in the Luverne ACE Hardware greenhouse this spring.

ture swings, and an enthusiastic team is lined up to help Ehlke care for the plants.

"Our staff is really interested in getting involved, especially our student employees," she said.

"And we're going to need their help, because it takes a lot of work with all the dead-heading, watering, and checking on flowers — not to overwater or underwater them."

Ehlke also announced that the ACE greenhouse will carry an extra selection of vegetables — watermelons, pumpkins, cucumbers and others — and perennials, which haven't been offered before.

"We're going to feel things out, but we'll for sure have hostas, daylilies and spirea — the popular landscape standbys," she said.

"And we'll also have ornamental grasses."

The greenhouse hours will be the same as the store hours — 8 a.m. to 7 p.m. Monday through Friday, 8 a.m. to 6 p.m. Saturday and from 11 a.m. to 4 p.m. Sunday.

Ehlke said she's looking forward to the garden stock arriving from their supplier, Stan Van Iperen of VIP Floral and Garden Center, Slayton.

"I love to garden and I love flowers and taking care of everything growing," Ehlke said.

"I really want to see a successful greenhouse this year."

Watch the Luverne ACE Facebook page for information about the greenhouse opening.

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Ykema family moves new manufactured home to South Donaldson/from page 13

not,” Jill said.
“This house is made to live in and we definitely do.”
Other features included a raised center counter in the master bathroom along with a walk-in closet, built-in bathtub and walk-in shower.
The kitchen is located in the home’s center.
An island with counter seating was included in the design along with the kitchen sink facing a window that opens to the backyard and a range hood over the stove. The microwave is built in a separate cabinet.
The couple watched their new home come together at the factory.
After about three months, the basic structure was complete.



Sliding barn doors frame the built-in china hutch in the dining room.

In early July 2018, the home arrived in Luverne by semi-trailer in two pieces.
A crane lifted each piece into place on the foundation.

“It was pretty amazing,” Jill said. “But I was so nervous.”
While the sections were in the air, workmen pulled on ropes attached to the sections, spinning the house into place over the foundation. “They set it down just perfect, it was neat,” she added.
Workers connected the two sections together, and by September 2018 the Ykemas were moving into their new home.
While the house itself was constructed off site, other buildings such as the seasonal room connecting the house and the two-stall garage were built on site.
Finishing of the basement will be a future project.



Features in the master bathroom include a double vanity with raised center drawer, a walk-in shower and a built-in bathtub.

Planned are two additional bedrooms, a bathroom, office and a second kitchen.
“The plan is to do canning down there,” Jill said.
In the meantime, the Ykemas are waiting for workers to repair cracks that occurred during the move before they paint the walls their final colors.
A deck and patio areas are planned projects for this summer along with the seeding of a lawn.
Slowly, the couple and son Michael, 11, are moving items from the acreage to the new home.
Jill stressed their house was designed as a family home.
“It’s not that fancy,” she said. “We live here.”

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Homebuyers should consider five key factors before signing a purchase agreement

By Tyler Bush, mortgage lender, Security Savings Bank



Buying a home is a major life decision, but adequate planning and research can take the stress out of the process and smooth the path toward home ownership.

Professionals involved in the process recommend five key considerations for all homebuyers to ensure a successful transaction:

•**Know your credit score.** It's important to know your score before purchasing a home. Your credit score will impact the interest rate you will receive.

The difference in interest you pay over the term of the loan can save you thousands of dollars. Talk to your mortgage lender about ways you can improve your credit score.

•**Get pre-qualified.** Your mortgage lender can examine your financial situation and help you determine the amount of money you can borrow and the price range of houses you should be looking for.

Getting pre-qualified will make shopping for a home an enjoyable, easy process.

•**Understand your financing options.** There are several types of mortgage products available.

Make sure you're talking with a home loan expert about a mortgage product that makes sense for you. When it comes to purchasing a home, every question is a good question!

•**Set a budget.** Your mortgage lender can help you determine a payment amount you are comfortable with while taking into consideration other monthly housing expenses, payments and everyday living cost.

Ask yourself a few basic questions: Can I afford this house payment including taxes and insurance? How much are the monthly utilities? Will renovations be needed to this house?

These are just a couple of examples of things to consider when figuring your budget for this new home.

•**Get a home inspection.** A professional home inspector will be able to point out potential code violations, safety issues, and damage to the home.

Inspections typically can cost \$300 to \$600; however, they can save thousands if

major issues are found.

It's good to protect your potential new investment.

It never hurts to talk to the professionals in the industry.

Your mortgage lender, real estate agent, home inspector, home insurance agent, etc. will guide you through all aspects of the home-buying process.

Good luck finding the home of your dreams.

Are you familiar with your city's ordinances?

By Chad McClure
City of Luverne zoning administrator

Residents who move to Luverne — and even many who have lived here for years — may not be aware of common city ordinances that are in place to make the city a good place for everyone.

Vehicle related ordinance violations:

•Unlicensed or inoperable vehicle(s) parked on property (yard or driveway); Vehicles both self-propelled, or towed must be licensed, and in operable condition.

•Parking vehicle on front or side yard; No vehicles, whether self-propelled or towed, shall be parked or kept in the front or side yard of a residence. Note: parking on an approved "parking pad" is allowed.

•Parking of more than 4 vehicles on residential property; Limit the number of vehicles on exterior property to 4, (including trailer, riding mowers, and atvs). Vehicles must be parked on approved surface and are not allowed in front or side yard.

Property maintenance violations:

•The accumulation or storage of discarded, worn out, inoperable materials or items which are no longer used for the purposes for which they were intended;

All exterior property and premises shall be maintained in a clean, safe and sanitary condition.

•Exterior of structure falling below the minimum level of proper maintenance; The exterior of structures must be in good repair, with no evidence of deterioration, damage, or loose elements.

•Allowing grass and weeds to grow to unacceptable heights; Lawns must be maintained at a height no greater than 6 inches.

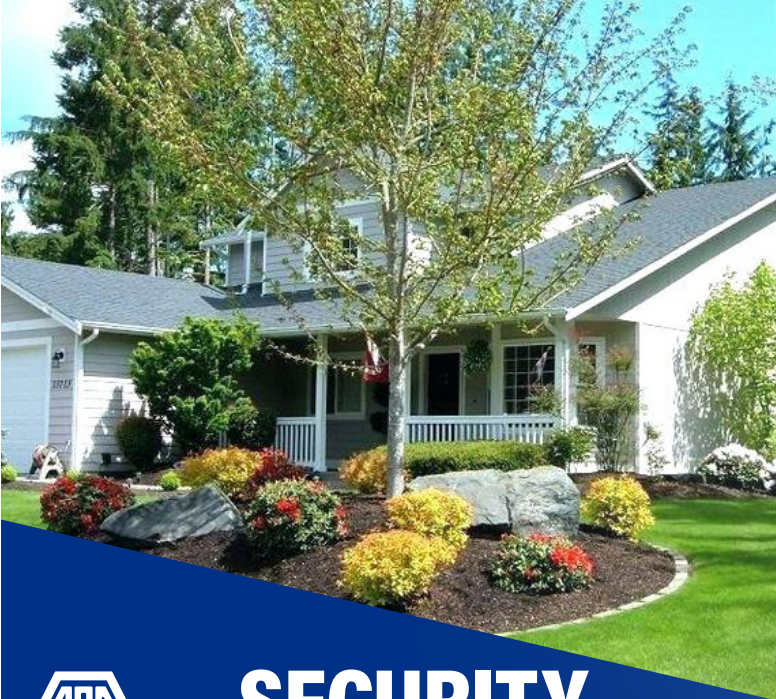
Public safety violations:

Maintaining an unsafe private swimming pool; Pools over 24" deep shall be located in approved areas and enclosed with a 6' lockable fence.

•Keeping of non-domestic animals, (including chickens); It is unlawful for any person to keep any animal, other than domestic pets.

•Unpermitted construction projects; Building code enforcement is to establish minimum requirements to safeguard the public health, safety, and general welfare.

The purpose of the code is not to create, establish, or designate a particular class or group of persons who will or should be especially protected or benefited by the terms of the code.



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Bill to protect consumers from predatory rent-to-own housing contracts

Senators’ legislation would establish standards for predatory contracts that targeted underserved communities and lower-income Americans

U.S. Senators Tina Smith (D-Minn.) and Jeff Merkley (D-Ore.) have introduced the "Residential Rent-to-Own Protection Act" to protect consumers in Minnesota and across the country from predatory rent-to-own housing contracts.

Their measure would allow rent-to-own residents—many of whom are often people of color or low-income Americans—to seek damages from landlords who violate contracts and put protections in place to ensure these residences are safe.

"Rent-to-own contracts can create valuable path-

ways to homeownership and security, but they don't always protect consumers. We want to change that," said Sen. Smith, a member of the Senate Banking, Housing, and Urban Affairs Committee.

"This bill would establish standards for rent-to-own contracts so that residents do not have to live in fear of being treated unfairly or having the rug pulled out from under them and their families."

Merkley said the agreements could provide access to homeownership for people who may not be able to get a traditional mortgage.

"But for decades, these agreements have often been

scams that rip people off and turn the dream of homeownership into a nightmare. That has to change."

Rent-to-own housing contracts — often also called land contracts or contracts-for-deed — usually require tenants to make payments directly to the seller over a period of time.

For many of these contracts, the payments come in the form of rent plus an added premium, and in turn the seller promises to transfer the home title when the full purchase price is paid in full.

Because of a lack of consumer protections, tenants

who enter into these contracts can find themselves saddled with maintenance responsibilities they didn't expect, and some even lose out on the home they've been promised after just one late payment.

These contracts have disproportionately targeted people of color and low-income Americans, putting real barriers in place for many of these individuals to become homeowners.

Sens. Smith and Merkley's bill takes aim at fixing this problem by providing consumer protections against predatory practices. The Residential Rent to Own Protection Act would:

- Establish safety standards for residential rent-to-own contracts by requiring sellers to ensure homes meet state or local rental habitability requirements;
- Protect tenants from arbitrary evictions;
- Allow tenants to seek damages should landlords violate contracts;
- Create exemptions for non-profit organizations that offer residential rent-to-own contracts with wraparound housing counseling services;
- Direct the Consumer Financial Protection Bureau (CFPB) to regulate residential rent-to-own contracts;
- Direct the Government Accountability Office (GAO) to study market conditions, prevalence, and outcomes of residential rent-to-own contracts.



Barb Anderson, Cattnach Insurance

Insurance can sometimes use a good spring cleaning

By Barb Anderson, Cattnach Insurance, Luverne

Spring is a good time to conduct a review of your homeowner's insurance policy.

You may be tempted to send in the premium and forget about it for another year, but that could cost you.

Discounts:

Check with your agent to find out if you qualify for any discounts such as:

- package home/ auto/ umbrella.
- updated plumbing or electrical.
- new roof.
- new furnace.

Valuables:

Insure newly acquired valuables.

Have you purchased jewelry, sports equipment, musical instruments or firearms since the last time you looked at your policy?

Home value:

Your home value should be updated to include things like:

- additional square footage.
- new decks, porches or patios.
- finished basement.

Endorsements:

- Water backup.
- Replacement cost coverage.
- Identity theft coverage.

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‘Art in Heaven’

Could it be that the Lord's Prayer is about planting a garden to create a paradise on Earth?

By Michael Walgrave

“Our Father who art in Heaven, hallowed be thy name. Thy kingdom come. Thy will be done, on Earth as it is in Heaven...” (Matthew 6:9-13)

Most people understand The Lord’s Prayer to mean that there is a God and he lives in heaven.



However, like every book of ancient wisdom, people can and will interpret texts differently.

I would like to believe that when I pray The Lord’s Prayer, I’m actually asking that God create his heaven — art — on Earth.

I can’t tell you who, what, or where God is since these are matters of faith, but I can say with certainty that there is an Earth and that we have the science and tools to shape it into a garden paradise.

While I was deployed to Afghanistan with the 173rd Army infantry, we had plenty of time to wax philosophical on the questions of heaven and Earth while on guard duty.

One of the main questions we would debate was, “How do we bring peace to Afghanistan?”

Some places in Afghanistan are lush with vegetation, but where our battalion was there was not much vegetative life.

From a watchtower in Patika Province, all you could see was a desert-mountain wasteland. Climate change (drought), foreign invaders (Russia), and lack of land management had robbed Afghanistan of its environmental riches of the past.

In 2007 the 1st Rock battalion was not only hunting Osama Bin Laden and fighting out-of-country



Artist Georgiana Romanovna titles her oil painting "Garden Paradise"

I would like to believe that when I pray The Lord’s Prayer, I’m actually asking that God create his heaven — art — on Earth. ... A practical solution to 'art in heaven' is to garden. More gardens. More plants. More life. More food. More peace.

insurgents, but we were also trying to repair tribal relations between villages in an effort to build a unified Afghanistan.

We found that much of the conflict between neighboring tribes in the area was a result of lack of food and other resources. We found that food and resource scarcity had helped breed hostility between neighbors.

Clearly, heaven on Earth is not found in apocalyptic environments. A practical solution to “art in heaven” is to garden.

More gardens. More plants. More life. More food. More peace.

Gardening can help create a more peaceful planet, but a garden’s power is not limited to helping solve conflict.

Gardening is also important toward helping solve some of America’s more costly issues. While religious extremism is a threat, health and environmental issues are far larger problems that the average American faces.

In the 20th Century, leaders in agriculture created a mass production system that relies heavily on chemicals and only a handful of crops.

The country invested money and resources into developing this food system to help feed the world and keep food prices low.

Unfortunately we are seeing that “cheap food” has cost our culture in terms of the extinction of the family farm, degradation of our natural environment, and the sky-

rocketing costs of health care from cancers and heart disease resulting from poor diets and crops with low nutritional value.

Obesity and malnutrition, caused by our cheap and quick food production, have now surpassed cigarettes as the No. 1 preventable cause of death in the United States.

Gardening is a practical way to “art in heaven” on Earth and a remedy to American health and environmental problems.

Organically grown vegetables ensure that the elderly, young and sick will not be subjected to substances that may affect their weaker biological systems.

Growing a diversity of plants is important for environmental integrity. Abundance creates community stability and an environment of sharing. People can create more heaven on Earth just by growing more plants.

Even small gardening efforts can make a difference if a majority of people do their part. Everyone is capable of planting and growing something.

A socially responsible citizen considers how he or she can contribute to making a better planet for future generations and then take action.

Gardening is one positive action to be taken. Like the vegetable Victory Gardens of World War I and II that were created to help the war efforts, gardening is a way for the average citizen to contribute to America’s peace and prosperity.

Art in Heaven. Plant a garden. Luv the life.

Michael Walgrave, Luverne, is a Post-911 Veteran and works as a technician for the Rock County Land Management Office.



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The idea is to create an ecosystem that protects the soil, provides healthy foods, and requires minimal labor to be productive. The University of Minnesota Extension Southwest Regional Sustainable Development Partnership (Southwest RSDP) recently supported a food forest in Luverne that promises to do all these things.

Food forests improve on the concept of community gardens

By Carol Mohr, University of Minnesota Extension

Community gardens — shared plots where residents can grow their own vegetables or flowers — are becoming mainstream.

But community food forests are a newer concept. A food forest combines trees, shrubs, vines, perennials and self-seeding annuals

to provide edible fruits and nuts. Rather than individually maintained parcels, the entire food forest is open to the public for harvest.

The idea is to create an ecosystem that protects the soil, provides healthy foods, and requires minimal labor to be productive.

The University of Minnesota Extension Southwest Regional Sustainable Development Part-

nership (Southwest RSDP) recently supported a food forest in Luverne that promises to do all these things.

Food forest for Luverne

Kimberly Rockman, manager of Luverne’s Prairie Ally Outdoor Center, was looking for ways to share her love of nature.

“I am passionate about learning about and teaching

systems of living in harmony with nature,” Rockman said.

“Three years ago I began connecting with organizations and agencies throughout the region who have gotten creative with community-driven work that focuses on outdoor education.”

Through these connections, Rockman learned about food forests.

A food forest is designed to operate as permaculture, a sustainable and largely self-sufficient agricultural system.

According to South Dakota-based Project Food Forest, a food forest protects soil and water quality through planting techniques that keep rain water on site.

The forest returns healthy plant wastes to the land, creates windbreaks through multi-story shrubs, and houses a diverse

variety of plants that attract pollinators.

“The big thing with agroforestry and permaculture is rebuilding the soil and cleaning the water, and doing so with these great plants that we can use for food or medicine or ornamentals,” Rockman said.

Rockman started working with Project Food Forest founder Veronica Shukla, and the Southwest RSDP connected Rockman and Shukla with Extension Educator Gary Wyatt.

“Gary had been working on perennials that produce fruit and nuts, and Kim had approached the Partnership with interest in a food forest and plantings to improve water quality and soil health on the property,” said Southwest RSDP Executive Director Anne Dybsetter.

“Working together, they



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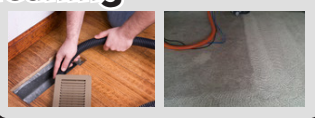
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were able to put together a design that would be both productive and educational.”

Rockman, Wyatt and Shukla designed a forest for the Prairie Ally property that would focus on perennials that continue to produce harvest. Some annuals were also planted initially to provide bounty while the forest becomes established.

“For the first few years of the food forest, we are able to do the full sun annuals, like tomatoes, surrounding the trees, as it will take time until those areas are shaded out,” Rockman said.

“The lower levels of the food forest will be planted into herbaceous layer, shade-tolerant plants and even fungi as time goes on.”

A key goal is to inspire the next generation of farmers and community members to care for the land, and school children volunteered to help plant the food forest as well as a neighboring perennial buffer.

“Families are interested in learning to grow perennial plants such as elderberries, aronia berries, junberries and hazelnuts to supplement their nutritional needs at home, and to show their children where food comes from,” Wyatt said.

Perennial buffer

With similar goals in mind, Wyatt and Rockman also developed what they call a “productive riparian buffer” on the site, with support from the Southwest RSDP and fellow Extension Agroforestry team members Diomy Zamora and Michael Reichenbach.

The buffer runs adjacent to a stream on the Prairie Ally property (and is therefore “riparian”), and is considered productive for the edible nuts, fruits, vegetables and woody ornamental species it may supply.

“It was such a perfect partnership on the buffer because we were already in the planning stages on the food forest,” Wyatt said. “It’s a nice compliment because it’s essentially the same system design process.”

Approximately two-dozen species of native grasses and forbs



Project Food Forest’s Veronica Shukla (from left), Prairie Ally’s Kimberly Rockman, Luverne, and Extension Educator Gary Wyatt are key players in Luverne’s food forest along Blue Mound Avenue. At right, weed mats and chicken wire fencing are used to reduce weed competition and rabbit and deer damage in the productive riparian buffer.



Extension Educator Gary Wyatt (left) picks black chokeberries (aronia berries). Volunteers load mulch to spread on food forest beds.

were seeded in the buffer area. The perennial shrubs and trees are expected to produce nuts and berries for years to come.

“It provides multiple benefits, improving water quality, rebuilding soil health, providing food and improving wildlife habitat,” Wyatt said.

The buffer is also intended as an educational demonstration plot, showing landowners that edibles can be incorporated into a buffer system.

“Some landowners may want to plant plants in a buffer that would produce nuts and berries that could be marketable to farm-

ers markets or other businesses,” Wyatt said.

Both the food forest and the productive riparian buffer were planted in April 2018.

Those interested in exploring the food forest or buffer are encouraged to visit Prairie Ally at 308 N. Blue Mound Avenue in Luverne. Prairie Ally is also on Facebook @prairieally and Instagram @prairieallymn.

Caryn Mohr is the assistant state-wide director of the University of Minnesota Extension Regional Sustainable Development Partnerships (RSDP).

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