

‘Mat Makers’ find new ways to use old plastic

A group of local volunteers is taking plastic bags destined for the landfill and crocheting them into sleeping mats. They continue to make more as they research possible uses both locally and globally.

... Page 3C

Hungry deer and bunnies have damaged trees and shrubs
It’s been a long winter, and the wild critters are hungrier than ever. It’s too late to undo the damage they’ve done to shrubs and trees, but it’s important to take the right steps this spring. George Bonnema offers tips.

... Page 2C

It’s been an unusual winter; your lawn will need special care this spring

Last summer was hot and dry, and this winter was long and snowy. Lawns will need special attention as the snow finally melts to reveal the effects of the rough seasons.

... Page 6C

Teenagers start ‘Cardinal Moving’ to help locals move household items

Four Luverne High School sophomores were encouraged in their new business by those who see a need in the community for a local moving service. Mostly, they just want to help out.

... Page 12C

Need someone to help with a home repair project?
Hardwick couple starts ‘M & Em Handyman’

By Mavis Fodness
Matthew Sterrett and Emily Bassett want to elevate the ordinary handyman image.
“Oftentimes, handymen have a stigma as a ‘Jack in a truck,” Sterrett said. “We want to eliminate that stigma locally and show everyone that the handyman industry is right up there with other industries.”
The couple is just launching their business.



Sterrett, a 2013 graduate of Luverne High School, works full time as a maintenance technician for Lloyd Management, caring for residential properties in Luverne and Pipestone.
Bassett, who grew up in Faribault, is a marketer for ItWorks! and cares for the couple’s newborn daughter, Hazel.
Together they’re developing “M & Em Handyman LLC.”
“We realized the need is there for this service in southwest Minnesota,” Sterrett said. “We have both always had an entrepreneurial mindset and like to come up with solutions to present problems.”
Their business would fill the need for smaller projects that contractors don’t want or have time to complete.
Ideally, they’d like to develop M & Em Handyman into a full-time business.
The business’ name is a play on their first names.
“The reason why both of our names are in the business name is because we both play a huge role to make this whole business possible,” Bassett said.
“I am not as handy as Matthew, but I am much more artsy than he is.
“You can say we go together like peanut butter and jelly.”
While Sterrett completes the handyman work, Bassett completes the sched-



Emily Bassett and Matthew Sterrett, along with daughter Hazel, are starting a new business, M & Em Handyman, to help local residents complete those never-ending maintenance, repair and home improvement projects. (Submitted photo)

uling, customer service, invoicing and other assistance as needed.
“I will help out on projects where there need to be two sets of hands or if there is a need for an artsy twist,” Bassett said.
Through their membership with the Luverne Area Chamber, they worked with the logo design program through Luverne Economic Development to
M & Em Handyman/see page 4C

‘Rethinking Beekeeping’ local workshop focuses on pest management, biosecurity

By Mavis Fodness
The NW Iowa Beekeepers Association will host two workshops focused on replacing dead beehives.
The first workshop, “Next Steps for Rethinking Beekeeping: New Ideas, New Techniques, New Equipment,” is Saturday, April 1, at the Central Lyon High School agriculture room.
The workshop will be from 9 a.m. to 4 p.m.
“Too many bee colonies are dying during the winters in northwest Iowa, southwest Minnesota and east central South Dakota,” said workshop presenter Tim Olsen of Luverne.
“The costs of replacing dead hives and the loss of the investment into the care of colonies that will eventually die isn’t sustainable for many beekeepers.”
The goal of the workshop is to change that.
Through new ideas, techniques and equipment, beekeepers are able to keep their colonies alive and thriving through the use of integrated pest management and biosecurity management practices.
Workshop topics include:
•using the damaree and snelgrove methods to control swarms in queen-



Tim Olsen, Luverne, is an instructor for two upcoming workshops offered through the NW Iowa Beekeepers Association. They focus on rebuilding hives after winterkill and using integrated pest and biosecurity measures to keep hives healthy year-round.

“Too many bee colonies are dying during the winter ... The costs of replacing dead hives and the loss of the investment into the care of colonies that will eventually die isn’t sustainable for many beekeepers.”

— Workshop presenter Tim Olsen, Luverne.

Enjoying the outdoor wildlife? Careful what you wish for

George Bonnema, Luverne horticulturalist

In garden magazines and seminars, I see topics about planting perennials and shrubs in your landscape to welcome “wildlife” to your property.

Well, I must be doing it right because I get the whole gamut of every four-legged critter in the book appreciating the buffet of vegetation and produce in my gardens.

I’m here to tell you to be careful what you wish for!

Poplar Creek runs through my property, and that being a source of running water is an open invitation for an ongoing battle of who is going to harvest what and when.

When I asked a friend about borrowing his trail cam to see who was visiting at night, his reply was, “Are you sure you want to know?”

Having a winter with continuous and deep snow cover results in very limited food sources for most wildlife, so they eat what is palatable even if it’s not their preferred lunch.

I have observed severe rabbit damage to a lot of different trees and shrubs. As the snow depth increased,

Having a winter with continuous and deep snow cover results in very limited food sources for most wildlife, so they eat what is palatable even if it’s not their preferred lunch.

I have observed severe rabbit damage to a lot of different trees and shrubs. As the snow depth increased, the damage moved higher. So what is done is done, and I will try to coach you as to how to salvage what is left.



The bark of a tree or shrub is the channel for food stream of that tree. If half of the bark of the circumference of the tree is gone, half of the growth potential is gone as well. If the bark has been gnawed all the way around, (girdled) everything above the damage is ruined. The plant may attempt to leaf out because of the stored sap, but the new growth will wilt and dry up because there is no sap flow to sustain it.

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graft union, you will end up with whatever the rootstock variety was, which is not what you want.

Additionally, the loss of bark results in loss of the strength of the tree to withstand the wind, and ultimately many of these trees snap at the damage site.

Most often, my advice would be to just replace the tree.

I noticed a 6-foot cotoneaster hedge where the bark on every stem was gone at snow level.

In this case, I would cut the entire hedge back to just below the damage and let it grow back out.

This is my advice for most shrubs, and here is where renewal pruning becomes important.

Cutting out the oldest, thickest stems forces that shrub to produce new growth from the base, and that is when the “renewal” happens.

This type of pruning has always been my preference, but for many people the task seems to take too long so they just whack the plant off, and eventually it ends up declining because the new growth can’t compete with the old.

As to the wildlife in my garden, I’d like to eliminate the four-legged kind and have a “select” list of two-legged feathered characters to keep my wife entertained!

but the new growth will wilt and dry up because there is no sap flow to sustain it.

Depending on how much of the main stem is left below the damage and the type of tree we’re dealing with, it might be possible to

train a new sprout to become the leader, although for trees this is a limited option.

Most of our trees are grafted to produce a “clone” that will give the exact characteristics of its parent. If the sprout comes from below the

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April 12 seminar focuses on winter tree and shrub damage

“Animal & Winter Tree and Shrub Damage” seminar will be from 1 to 3 p.m. Wednesday, April 12, at the Rock County Courthouse commissioners’ room.

Gary Wyatt, Extension agroforestry educator, will lead the seminar on tree and shrub damage caused by animals and winter weather.

It is free and geared for both municipal and rural residents.

Emphasis will be on tree and shrub damage caused by rabbits and deer.

Attendees will be shown how to assess severity of the damage and whether the shrub or tree can be salvaged by pruning or if it needs to be replaced.

Wyatt will also discuss locally adopted tree and shrub replacement species and varieties for southwest Minnesota, northwest Iowa and east central South Dakota.

The seminar will include a field trip to the Project Food Forest site at 308 N. Blue Mound Ave., Luverne.

Attendees will see damaged trees and shrubs and see the process of assessing “What Should I Do?”

Registration is encouraged by April 10.

The U of M Extension Master Gardeners of Rock County and the Rock County Soil and Water Conservation District are hosting the event.

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‘Mat Makers’ repurpose discarded plastic bags

By Mavis Fodness

A group of local volunteers is taking items destined for the landfill and crocheting the plastic bags into sleeping mats. They call themselves the Mat Makers. “We’ve all worked together volunteering for various groups,” said volunteer Linda Brady. “This is something new for us to do together.”

Each Monday morning, the group of up to 10 volunteers, representing five different churches, meets in the basement of the American Reformed Church in Luverne.

The mission-minded volunteers each have a role in preparing the plastic bags for reuse.

Someone flattens the crumpled bags gathered from the public into tidy piles.

Another person cuts the handles and bottoms off each bag before 12 bags are looped together in long chains called “plarn,” a play on the words “yarn” and “plastic.”

Others then use their fingers to crochet the plarns into 32- by 64-inch mats.

Work by the Mat Makers began in October.

The group has finished about two dozen mats and continues to make more as they research possible uses both locally and globally.

They’ve distributed a half dozen mats to the Center for Hope in Sioux Falls.

Next week they’ll deliver almost two dozen mats to the Orphan Grain Train in Norfolk, Nebraska, for distribution to people who find themselves without homes.

“Hopefully the mats will help those who find themselves sleeping on the ground rest easier,” said volunteer Karen Bosch.

When finished, the plastic bag mats are soft to the touch and can easily be rinsed clean. The woven plastic also provides a warm mattress-like layer between the ground and the user.

The finished mats can easily be rolled up and clasped together with a braided chain the group also fashions out of plastic bags. The mats are light-weight and easily

“It keeps thousands of bags out of the landfill.”
— Rhonda Wynia, volunteer



Ten volunteers have come together to form another volunteer group called the “Mat Makers.” The group crochets plastic bags into usable mats. They began their project in October and posed recently with their completed projects. Pictured are (front, from left) Terri Arends, Nan Walgrave, Karen Bosch, (back) Loreen Sankey, Sharon Bonnema, Rhonda Wynia, Corinne Niessink, Linda Brady and Elaine Boeve. Not pictured is Deb Boomgaarden. (Submitted photo)



Mavis Fodness photos/0323 Mat Makers

At left, Rhonda Wynia crochets a string of plastic bags into a mat. Above left, tags are attached to the completed Mat Makers projects that read, “When you lie down, you will not be afraid. When you lie down, your sleep will be sweet.” Proverbs 3:24. (Above right) the back of the tag attached to a completed Mat Maker mat reads, “Made with love from Luverne, Minnesota.”

Mat Makers/continued on page 9C

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Accidents happen, and M & Em Handyman is able to make repairs (above left and center) and improvements. (Above, right) Matthew Sterrett began improving his own rural Hardwick home to include an upgraded laundry area and remodeled bathroom (pictured below, right). The two improvements are examples of projects he and his fiancée Emily Bassett are willing to complete for other homeowners as part of their new business, M & Em Handyman.

M & Em Handyman offers help with projects big and small/continued from page 1C

brand their business.

They developed a social media page, M & Em Handyman LLC, and through a fellow local entrepreneur created an accompanying website, www.mandem-handyman.com.

The site includes a “Get a Quote” option.

“When you fill out the ‘Get a Quote,’ it emails us all the information including your photos so that we can take a look at your needs and develop a solution,” Sterrett said.

Services include, but are not limited to, installations, assemblies, repairs, maintenance and possible projects that need problem solving.

“I am more of the handyman,” Sterrett said. “But Emily is a great helper when needed. There will be multiple projects in the future that we will be teaming up on to make dreams come to reality.”

One dream is already a reality for the couple when they decided to move to the Luverne area from Spearfish, South Dakota.

“We didn’t know exactly where we

wanted to live other than it had to be on a farm,” Sterrett said. “Neither one of us grew up on a farm, but we would like to raise our kids out here.”

The couple settled on an acreage east of Hardwick on 150th Street in 2020.

They’ve already put their handyman skills to work in their own home.

A dilapidated shed was made useful again, the bathroom remodeled and heated floors installed.

“Having someone as passionate, hard-working, caring and handy as Matthew is the ultimate prize,” Bassett said. “He is always willing to help and learn something new.”

Sterrett said being a handyman comes naturally.

“I’ve always enjoyed working with my hands but also like interacting with people,” he said. “After many types of jobs, I have found the niche that I love to work in.

“It is my goal to help you keep your most prized possession, your property, in tip-top shape.”

Phone number for M & Em Handyman LLC is 507-920-4455.



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Beekeeping/continued from page 1C

ing commercial bee packages.

- requeening colonies with northern-raised varroa sensitive hygienic queens.
- demonstration of summer split options that over winter become replacement colonies.
- use of brood breaks, drone brood trapping.
- methods to reduce hive robbing.
- resistant bee stock to control the varroa mite.
- review ways to diminish colony diseases.

The April 1 workshop fees are \$50 for adults, \$75 for a family of two, and \$100 for a family of three or more, and youth (ages 18 years and younger) \$25.

Youth scholarships are available.

Fees include snacks and lunch, all printed materials, two drone bee combs and one push-in cage for requeening.

At the workshop, attendees can receive

discounts on scalvini and mozzato queen cages for brood breaks, varroa mite alcohol test bottles and other supplies.

Email dmvanbroek@gmail.com by March 30 (today) to register for the April 1 workshop.

May 20 workshop on queen grafting

The second NWI-ABKA workshop focuses on queen grafting and rearing beginning at 9:30 a.m. Saturday, May 20, also in Rock Rapids.

Attendees will learn the basics of raising queens from their best colonies. An option to receive up to three ripe queen cells is also available.

The queen cells will arrive on Memorial Day for installation in splits or for use in requeening established colonies.

For more information about either workshop, contact Tim Olsen at 507-227-5919.

(At right) Maintaining live bees has become a challenge for local beekeepers. Two upcoming workshops through the NW Iowa Beekeepers Association will introduce new ideas, techniques and equipment to keep bees healthy.

(Below) “Too many bee colonies are dying during the winters,” said beekeeper Tim Olsen. Keeping beehives thriving is the focus of two upcoming workshops hosted by the NW Iowa Beekeepers Association. The workshops will take place in Rock Rapids.



Rainfall monitoring network seeks volunteers

Participants have opportunities to provide important data about rainfall amounts, climate trends

The Minnesota State Climatology Office is looking for volunteer rainfall monitors for the Community Collaborative Rain, Hail and Snow Network (CoCoRaHS).

The network includes more than 20,000 volunteers nationwide who measure precipitation in their backyards using a standard 4-inch-diam-

eter rain gauge.

These rainfall monitoring activities are performed by individuals at home who submit their reports online.

Climatologist Luigi Romolo said the data from backyard rain gauges are helpful and important in many ways.

“These volunteers help the DNR verify high

rain and snow totals after big events, monitor drought and flooding, make our precipitation maps more accurate, and provide needed guidance on Minnesota’s changing climate,” Romolo said.

“This is also a great educational activity for families with kids and a rewarding hobby for anyone interested in weather

or climate.”

Volunteers are particularly needed outside the immediate Twin Cities metro area.

Volunteers receive training on how to observe weather trends and how to submit their precipitation and weather event reports.

All training material is available online.

They must purchase or provide a standard 4-inch-diameter rain gauge (available at discount through CoCoRaHS) and have internet access to submit reports.

For the past three years, Minnesota has won the “CoCoRaHS Cup” for recruiting the most new volunteers of any state.

“We’re hoping Minnesotans will again come through in 2023, to keep the Cup in Minnesota and, more important of course, to improve our state’s precipitation recording,” Romolo said.

To sign up or for more information, visit CoCoRaHS.org or contact Luigi Romolo at luigi.romolo@state.mn.us.

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Here’s how to care for your lawn this spring

Last summer was hot and dry, this winter was long and snowy; lawns will need special attention

By the Luverne Lawn Care team

We are officially in our second year of business at Luverne Lawn Care, and we’re gearing up for the 2023 season.

The 2022 season was hard on lawns. The heat and drought conditions created multiple lawn diseases, funguses, weeds and overall poor turf health and growth.

On the other hand, this winter season has brought excessive amounts of snow and traffic on yards, which can lead to turf damage and diseases that come with melting snow.

Moving into the 2023 season, you may see snow mold and significant soil and grass compaction due to our rough winter.

It is hard to know exactly what the spring will bring, but we do know there are lawn care practices that will help your overall lawn health.

After the snow melts, you want your lawn to be able to stand up freely.

Think about **dethatching or raking** away the clippings, matte and leaves from fall. Dethatching and raking helps with circulating air deep into the roots. It will help stimulate existing roots while encouraging new growth.

Secondly, a good **fertilizer** in the spring will help stimulate new lawn growth. Fertilizing will help keep your lawn healthy, green and lush. It will also help promote root growth.

Did the dry conditions in 2022 leave your lawn looking thin? Is your grass aged? Did a



The Luverne Lawn Care team of Ross and Mira (Uithoven) Steensma, Greg Uithoven and Nick and Brittany Weidert purchased the mowing and chemicals business from the Luverne Farm Store in February 2022 and operate on Harrison Street in the former Mel’s Alignment building.

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Dethatching and raking helps with circulating air deep into the roots. It will help stimulate existing roots while encouraging new growth. Before mowing, make sure your mower blades are sharp, so that you don’t damage the grass.

Lawn care/See 7C

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Luverne Lawn Care offers advice for spring lawn care/continued from page 6C

fungus or other lawn disease create dead spots in your lawn?

Interseeding may be the answer to creating that lush grass you are wanting.

It helps create a thicker look and helps recover grass that was lost over the course of a hot, dry summer. This is a new service we are excited to offer for our customers.

After a good fertilization comes a strong **weed prevention (herbicide) and insecticide** program.

There are many reasons it is important to protect your grass from weeds and insects.

Weeds are not pretty to look at, they take away vital nutrients from the grass, and they interfere with the overall health of your lawn.

Weeds also host damaging insects. These treatments will save you time and money from having to pull weeds or replant grass.

Overall, herbicide and insecticide treatments protect your lawn and keep it healthy and growing actively.

Last, but not least, let's discuss **mowing**. One of the easiest ways to maintain a healthy lawn is not mowing your grass too short.

There are only two reasons why a lawn should ever be mowed under 3 inches. Those reasons are preparing for interseeding or completing the final mow of the fall season.

Keep in mind that your grass roots are only as long



One of the easiest ways to maintain a healthy lawn is not mowing your grass too short.

Keep in mind that your grass roots are only as long as the grass is above ground. ... When is the last time you sharpened your mower blades? Dull mower blades damage grass and create a brown look at the tip. Start every season with sharp mower blades and don't forget to inspect and sharpen throughout the year as needed.

as the grass is above ground.

We want our lawns to have a deep root system that can pull moisture and nutrients.

When is the last time you sharpened your mower blades?

Dull mower blades damage grass and create a brown look at the tip. Start every season with **sharp mower blades** and don't forget

to inspect and sharpen throughout the year as needed. Your grass will thank you.

This winter season has been long, but spring will be here before we know it, and the sound of lawn mowers will be everywhere.

We are here to answer any of your lawn care questions, and we have products for lawn care issues.

That includes our own fertilizer blend and Millborn Seed products (grass seeds, alfalfa, hay and pasture, cover crops, grains and more).

We also provide a four-step lawn care treatment program every season, plus interseeding, thatching, aerating and more.

Bring on spring! We are looking forward to serving you in 2023.

The Luverne Lawn Care team of Ross and Mira (Uithoven) Steensma, Nick and Brittany Weidert and Greg Uithoven purchased the mowing and chemicals business from the Luverne Farm Store in February 2022.

They are operating on Harrison Street in the former Mel's Alignment building.

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For expert advice and guidance, check out the Minnesota Homeownership Center, a nonprofit that provides unbiased information about all things homeownership. Minnesota Housing approved lenders are another great resource and can help you understand the mortgage process and which loan is right for you.

Use this checklist to determine what you're looking for in a home.

- What part of town (or country) do you want to live in?
- What price range would you consider? No less than ____ but no more than ____.
- Are schools a factor? And if so, what do you need to take into consideration (e.g., want specific school system, want kids to be able to walk to school, etc.)?
- Do you want an older home or a newer home (less than 5 years old)?
- What kind of houses would you be willing to see? One story, two story, bi-level, tri-level, split foyer, townhouse or condo, mobile home?
- What style of house appeals to you most? Contemporary, traditional, southwestern?
- How much renovation would you be willing to do? A lot?
- Do you have to be close to public transportation? Do you have any physical needs that must be met, such as wheelchair access?
- What kind of lot? Large yard (1 acre or more), small yard (less than 1 acre), fenced yard, garage, patio/deck, pool, outdoor spa, extra parking, other buildings (barn, shed, etc.), special view?
- The interior: How many bedrooms must you have? How many bathrooms do you want?
- How big would you like your house to be (square feet)? No less than ____ but no more than ____.
- What features do you want to have in your house? Air conditioning, wall-to-wall carpet, ceramic tile, hardwood floors, eat-in kitchen, separate dining room, formal living room, family room, great room, separate den or library, basement, separate laundry room, fireplace, workshop, lots of windows (light)?



What is Minnesota Housing?

Minnesota Housing is a trusted state agency that works with local lenders to ensure all Minnesotans have access to safe and affordable housing. In addition to helping homebuyers and homeowners, we also finance rental housing and work to prevent and end homelessness.

How do I apply for a Minnesota Housing loan?

Contact a Minnesota Housing participating lender to discuss your needs, learn more about which program is right for you, and start the pre-qualifying process.

Who should I talk to first, a real estate agent or a lender?

Typically it's most helpful to work with a lender to get pre-approved for a mortgage loan first, and then work with a real estate agent to help shop for a home in your price range.

Do I need to be a first-time homebuyer?

No, our Step Up program for repeat buyers can help you buy your next home or refinance the one you're in. Note that Minnesota Housing defines a first-time homebuyer as someone who has not owned and occupied their principal residence for the past three years. Consult a lender for more information.

Can I just get a down payment loan from Minnesota Housing?

No, down payment and closing cost loans are only available when you get a Minnesota Housing first mortgage loan. Additional eligibility requirements may apply, including income limits.

What if I have bad credit?

You can get free, confidential, and non-biased advice from a Homeownership Adviser. Additionally, a lender may help you review your credit and determine if there are any quick and effective steps to take to improve your credit.

Can I build a home?

Minnesota Housing does not provide temporary construction loans, but we can provide the permanent financing for a new construction property.

Home buying/See 10C

Legislative budget targets for housing to improve lives of Minnesotans

Lack of future investment in ongoing housing crisis illustrates need for constitutional amendment

The Minnesota Housing Partnership applauds the legislative budget targets announced March 21 that identify a much needed \$1 billion in housing investment this biennium.

"We are grateful to legislative housing champions who are working hard for Minnesota families with this major investment," said MHP Director Anne Mavity.

She said a home serves as a foundation upon which other aspects of life and well-being are balanced.

"A stable home leads to healthier families, quality education, and generational wealth opportunities – our future truly starts at home," she said.

"This legislative target for housing recognizes the scale at which we need to increase our housing investments for Minnesota. And we still don't have a plan for our future needs for housing Minnesotans can afford."

Acknowledging this important milestone, she said it's also imperative to secure sustainable, predict-

"A stable home leads to healthier families, quality education, and generational wealth opportunities – our future truly starts at home."

— Anne Mavity
MHP director

able and ongoing funding for the basic human need of housing.

"Our decades-long underinvestment in housing will not be solved in just one biennium," Mavity said.

"A clear solution is through a constitutional amendment for housing, which would guarantee ongoing funding regardless of who sits in lawmaker seats in the future or changing priorities for the state budget."

She said no child in Minnesota should worry about where they will sleep.

"In order to secure our future, we need bold investments both now and for years to come," Mavity said



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(Above, left) Loreen Sankey cuts the bottom and top off plastic bags. (Above) Members of the Mat Makers busily prepare discarded plastic bags into mats that could have a variety of uses including use as sleep mats. Completing the various tasks are (counterclockwise from far right) Loreen Sankey, Corinne Niessink, Sharon Bonnema, Linda Brady, Elaine Boeve, Karen Bosch (on floor), new volunteer Teresa Hup and Rhonda Wynia. (Mavis Fodness photos/0323 Mat Makers)

Mat Makers find new purpose for discarded plastic bags/continued from page 3C

carried.

“It keeps thousands of bags out of the landfill,” said volunteer Rhonda Wynia.

The group uses 250 large garbage bags or 500 small plastic bags to complete each mat.

The Mat Makers group was organized after Bosch saw a mat in use at a Rock Valley, Iowa, mission.

Bosch said she was volunteering at Justice for All in Rock Valley, emptying large plastic garbage bags stuffed with used clothing.

The plastic bags were collected and saved for a Rock Valley resident who crocheted the discarded bags into a plastic mat.

“We decided to form a Monday group to do this,” Bosch said.

The Rock Valley resident was invited to show the Mat Makers how to finger-crochet a mat out of plastic bags.

A tag is attached to each of the mats going to the Orphan Grain Train Monday that includes a Bible verse from Proverbs.

“When you lie down, you will not be afraid. When you lie down, your sleep will be sweet.”

On the back, written in a cursive handwritten script, is “Made with Love from Luverne, Minnesota.”

The finger-crocheted mat made from plastic bags is soft and water resistant. It can easily be rolled up and carried using a braided strap created by the Mat Makers. (At right) Linda Brady (far left), Sharon Bonnema and Corinne Niessink each complete a different task in preparing plastic bags for crocheting into large mats.



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USDA accepting applications to help low-income individuals and families build or repair homes

USDA Rural Development is accepting applications for very low- and low-income individuals and families seeking to purchase or repair a home in a rural area.

The Direct Home Loan program offers financing to qualified very-low and low-income applicants that are unable to qualify for traditional financing.

No down payment is required, and the interest rate could be as low as one percent with a subsidy.

Applicants must meet income and credit guidelines and demonstrate repayment ability.

The program is available in rural communities of generally 35,000 people or less.

The maximum loan amount is \$40,000 at a 1-percent interest rate, repayable for a 20-year term and can be used to improve or modernize homes and do essential repairs.

Grants of up to \$10,000 are available to homeowners 62 and older and must be used to remove health or safety hazards, such as fixing a leaking roof, installing indoor plumbing, or replacing a furnace.

Contact a USDA Rural Development Housing Specialist in your area to see if you qualify:

Visit or write to: USDA Rural Development, 1424 E. College Drive, Suite 500; Marshall, MN 56258-2090. Or call 507-537-1401 ext. 4

For more information, visit www.rd.usda.gov/mn.

Home buying 101/from page 8C

How much can the house cost?

Your purchase limit will depend on your income, debt and program you are using. Consult your lender to determine the amount you are approved to borrow.

What is the required down payment?

Required down payments range from 0.0 to 3.5 percent, depending on the underlying loan product (conventional, FHA, RD, VA). If you use one of our down payment loans, you typically must contribute at least \$1,000 of your own funds toward the transaction.

Is a co-signer required?

Minnesota Housing permits co-signers when allowable with the underlying loan product. Consult with a lender to determine if this is an option for you.

Can I finance improvements or repairs?

If you are a homeowner, we offer affordable Fix Up, Rehabilitation and Emergency/Accessibility loans to finance home improvements after you own the home. Consult a home improvement lender for more info.

Are the income limits based on gross or net income?

Gross household income. Consult with a lender to review Minnesota Housing's income eligibility guidelines.

Can I finance a manufactured or mobile home?

Manufactured and mobile homes are eligible under some mortgage products. Homes must be double-wide, permanently attached to a foundation, and taxed as real estate (not personal property).

Consult your lender for more information.

What's the difference between FHA, VA, RD, and Conventional?

These are the underlying loan products that you can choose from when you're buying a home.

A conventional loan is any type of mortgage that is *not* secured by a government-sponsored entity such as the FHA, VA or RD.

We offer FHA, VA, RD, and Conventional loans, and each has its own requirements.

Talk to your lender about which products you qualify for, and your lender can explain the advantages and disadvantages of each.

What is mortgage insurance?

Check out the Consumer Financial Protection Bureau website explaining mortgage insurance. (www.consumerfinance.gov)

What is a Targeted Area Home?

A targeted area is an economically distressed area designated by the U. S. Department of Housing and Urban Development (HUD).

Minnesota Housing loan products help restore federally designated targeted census tracts by making our affordable first-time homebuyer loan products and competitive interest rates available to eligible buyers purchasing a home in these areas. (www.mnhousing.gov)

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Prairie Ally Outdoor Center offers community classes

Prairie Ally Outdoor Center on North Blue Mound Avenue in Luverne is offering a special “Homestead Series” of classes.

Gardening 101

GARDENING 101 on April 11 is a beginner class for those who are just starting out, or don’t have a clue where to start with a garden. It will cover a written plan, preparing the space (pots, raised beds, tilling, etc.) seed selection, soil considerations, end of year procedures and basic vegetable and fruit recommendations that will give you the confidence to do it again year after year!

Seed Saving

SEED SAVING on May 9: Before you plant that garden you may want to consider saving seed! This will impact how many varieties of a single crop you grow and the amount of space needed. The class will include creating a written garden plan and learning about cross pollination.

Propagating Edible Perennials

Learn how to propagate your own edible perennials at the Prairie Ally Fruit Propagation Workshop. It’s hands-on workshop to equip you in propagating fruit and nut plants by dividing, cutting, or grafting. The cost is \$20; take home a berry, nut, or grape plant. Date: Saturday April 29, 2023 Time: 1-2:30 p.m. Location: Prairie Ally Outdoor Center, 308 N Blue Mound Ave, Luverne, MN 56156 Instructor: Sean McFarland Sign up: info@projectfoodforest.org or 605-951-0227



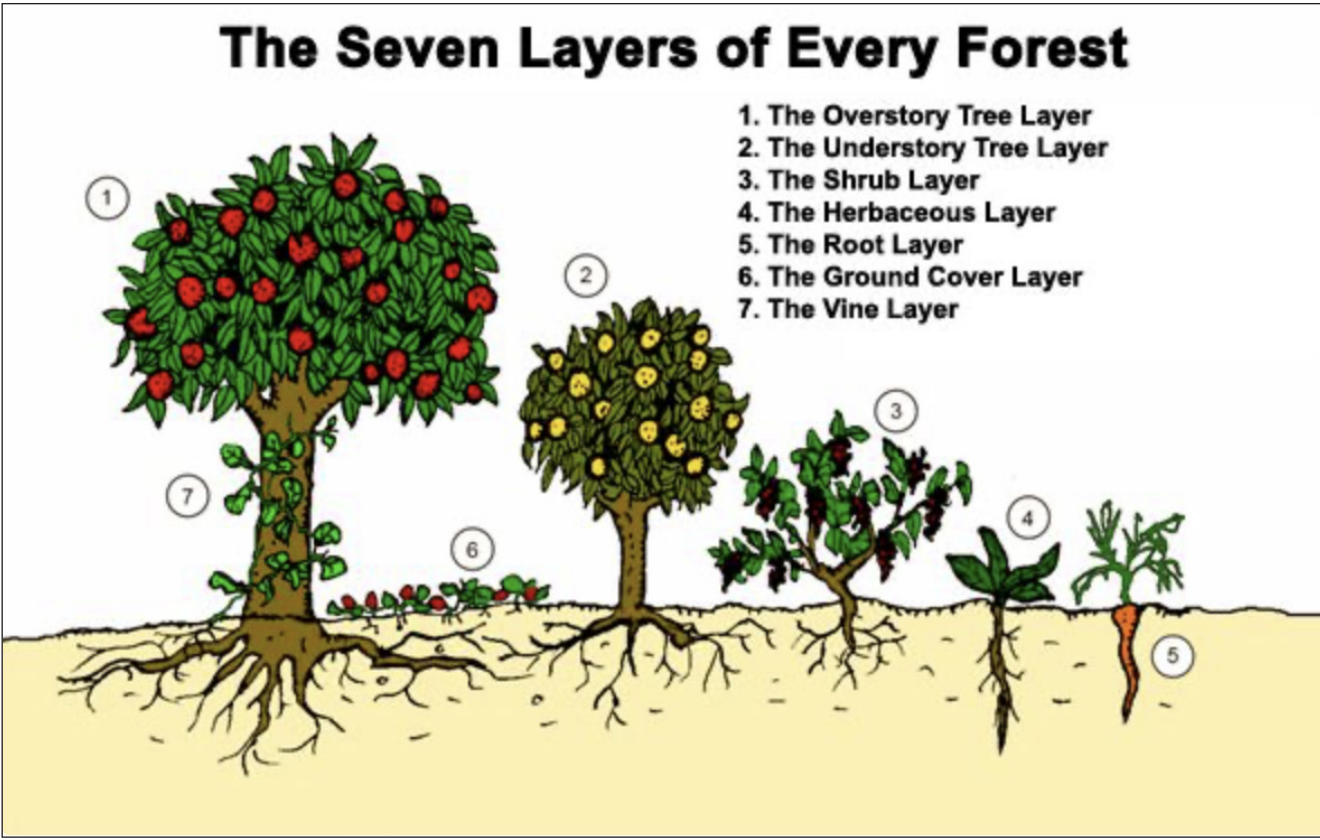
Have maple trees? Like maple syrup? Consider tapping those trees for some sweet results

Project Food Forest is offering a Community Maple Tapping for those interested learning how. Sign up if you have a maple tree(s) on your property you’d like to have us help you tap and turn into syrup together in community. Tapping is a simple process that would take place beginning around mid-



March and continuing through mid April. Maple syrup can be made from any species of maple tree. Trees that can be tapped include: sugar, black, red and silver maple and box elder trees. Our Project Food Forest staff will assist people citywide in Luverne. It costs \$12 to participate Sign up at info@projectfoodforest.org or call 605-951-0227

What is Prairie Ally in Luverne, and what is a food forest?



As Project Food Forest’s demonstration site, Prairie Ally provides experiential learning and recreation. Located at 308 N Blue Mound Ave in Luverne, the food forest is free to explore and harvest from; open dawn to dusk daily. A food forest, also called a forest garden, is a diverse planting of edible plants that attempts to mimic the eco-systems and patterns found in nature. Food forests are three dimensional designs, with life extending in all directions – up, down, and out. Generally, we recognize seven layers of a forest garden – the overstory, the understory, the shrub layer, the herbaceous layer, the root layer, the ground cover layer, and the vine layer. Some also like to recognize the mycelial layer, layer eight (mushrooms). Using these layers, we can fit more plants in an area without causing failure due to competition. Contact prairieallymn@gmail.com



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Four guys and their trucks

‘Cardinal Moving’ provides muscle to load, move and unload household items

By Mavis Fodness

A business is developing for four high school sophomores, and they have their grandparents to thank. The four — Marcus Vortherms, Marcos Diaz, Zach Overgaard and Adam Ask — are good friends, having attended Luverne Public Schools together since they were pre-schoolers.

“It is easier working with guys you know and like to work with,” Vortherms said.

“Cardinal Moving” is the business’ formal name, in which the four students help people load, move and unload the household items from one place to another.

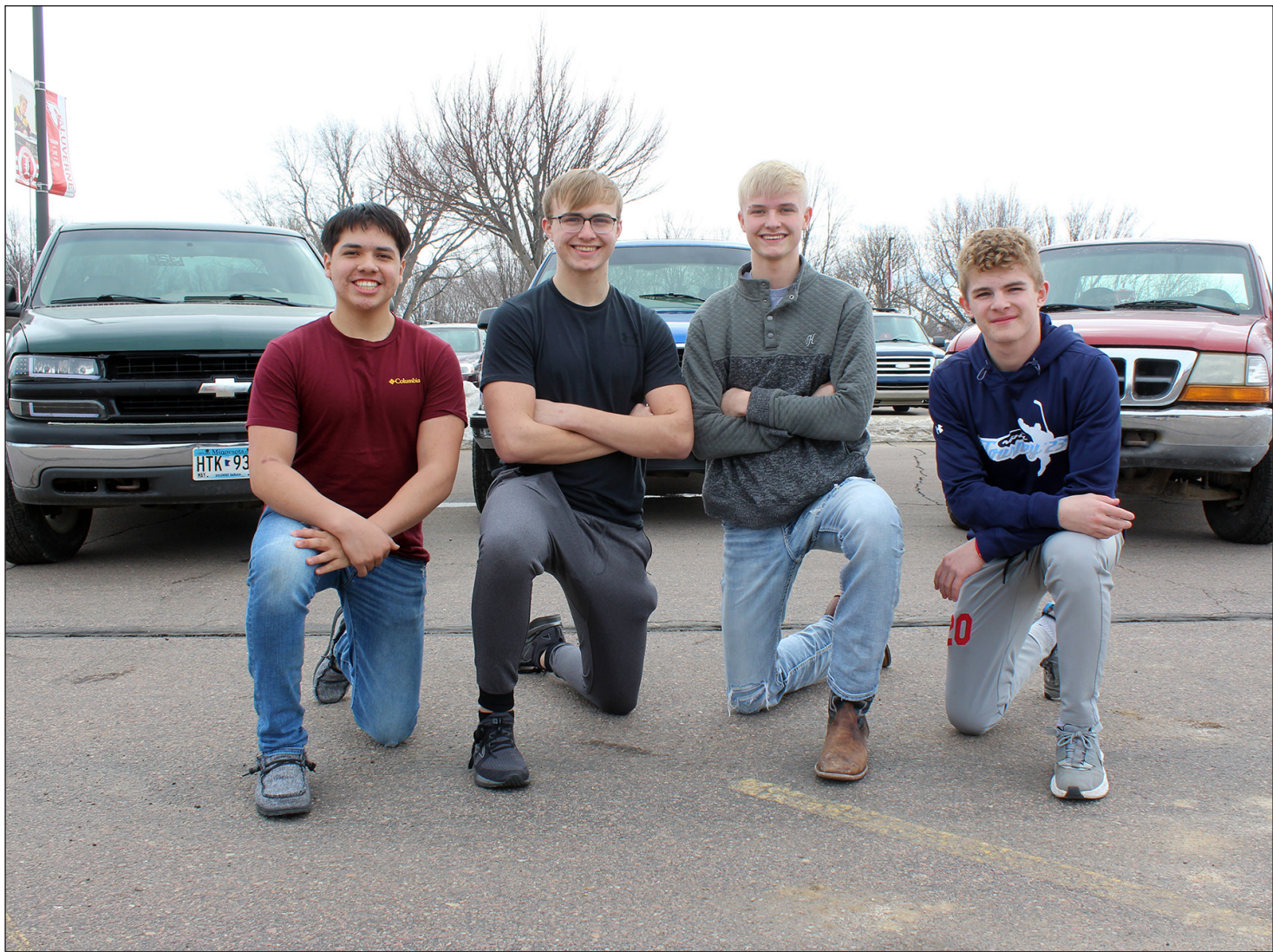
With three pick-ups and a trailer, they focus on serving the Rock County area.

And they are just getting started.

Their first “gig” was Saturday when they unloaded items for a family moving from out of state.

And they have several gigs lined up for the next several weekends.

The “know-how” of moving items using moving straps, dollies



Mavis Fodness photo/0330 HLG 2023 Cardinal Moving

Four Luverne High School sophomores are flexing their entrepreneurial skills in starting their own business called “Cardinal Moving,” where they help anyone move household items in the Rock County area. Pictured from left are Marcos Diaz, Adam Ask, Zach Overgaard and Marcus Vortherms.

“We all have grandparents so we’ve all moved stuff around for them.”

— Zach Overgaard, Cardinal Moving

or just plain arm muscles comes from family members.

“We all have grandparents so we’ve all

moved stuff around for them,” Overgaard said.

From the grandmas and grandpas, they learned that not every-

one can physically move large items.

With the elders watching, the sophomores learned how to

be careful with items, to handle objects with respect and to get large objects through doorways.

“It’s a way to help people and also a good way to make money on the side.”

— Adam Ask, Cardinal Moving

The sophomores were encouraged in their new business by those who see a need in the community for a local moving service.

“It’s a way to help people and also a good way to make money on the side,” Ask said.

Payment is based on hours worked, how many of the sophomores were needed for the job, and mileage.

Customers sign a waiver with Cardinal Moving, indicating that the sophomores are not responsible for damages before, during and after moving. Payment is due immediately after completing the job.

Contact Cardinal Movers through the sophomores’ social media site, email at Cardinal-movin-gLUV@gmail.com or contact Ask at 507-920-7897.



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