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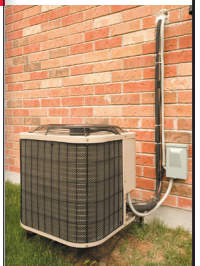
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Seward County homebuyers find help in downpayment program

by Greg Forbes
editor@sewardindependent.com

For those looking to move into a fixer-upper in the area, a program exists that could provide funding to purchase and make improvements on a home.

The Southeast Nebraska Development District, along with the Seward County Housing Corporation, are working to inform more prospective homeowners of the Downpayment Assistance Program with Minor Rehab Program.

Through a revolving Nebraska Affordable Housing Trust Fund, the program provides funding to income-qualified applicants interested in purchasing existing housing in the community. The program can provide up to 20% of the downpayment or up to \$17,000.

"This is to serve individuals making 80% or less of the area median income in the county," said Jim Warrelmann, SENDD Housing Program Manager. "(SCHC's) goal is to provide housing to qualified applicants, and there's a huge need for this right now."

Warrelmann said the income side of the requirement equals \$47,400 or less annual income for a single person household up to \$73,150 annual income for a five person household.

Along with the DAP is the rehabilitation component that provides additional funding for minor improvement projects. Warrelman said this helps potential homeowners pass inspections required to qualify for the program.

"All properties selected for purchase have to go through an inspection, which is where SENDD comes

in to make sure the house satisfies standards," he said. "What the (SCHC) decided to do is set money aside to help bring those up to standards."

This side of the program, Warrelmann said, can inject an additional \$9,000 into the project.

He added that the rehabilitation portion of the project help keeps older homes in the community and can provide those structures with added longevity.

"A lot of the properties that go through this program are older and built prior to 1978," he said. "Over time, those properties fall into disrepair and a lot of the general maintenance has been neglected. This takes those types of properties and brings them up to current standards and gives someone a fresh start."

Warrelmann said that the rehabilitation to the building must be completed after closing and the rehabilitation payments would come once the buyers own the home.

Warrelmann said one of the most unique aspects of the DAP is that it operates as a conditional loan. He said that when funds are received, a lien is put against the property for the downpayment amount.

"As long as they utilize it as a residence, they don't have to pay it back, but once the title transfers, they have to pay it back," he said. "It kind of puts a little skin in the game."

The response to the program in Seward County has been steady, Warrelman said. In the last four years, 37 people have utilized the program, he said. He said that interest in the program actually

(continued on page 5)



COURTESY PHOTOS

Above: A kitchen in a Seward County home is shown prior to renovations made possible by the Downpayment Assistance Program with minor rehab program. The minor rehab portion of the program provides up to \$9,000 for improvement projects.

Below: The kitchen in the above photo is pictured after the remodels partially made possible through the Downpayment Assistance program.



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Downpayment

(continued from page 4)

increased amid the COVID-19 pandemic, as buying and selling homes increased within the last year.

If anything, Warrelmann said, SCHC would like to see more atten-

tion to the program from potential, qualifying homeowners.

“They would be thrilled to see more people interested,” he said.

For more information on the program and to find an application, visit www.sendd.org/affordable-housing.

Buying a fixer-upper?

There's a program for that

by Greg Forbes
editor@sewardindependent.com

A new program sponsored by the Southeast Nebraska Development District helps prospective homeowners conduct large-scale renovation projects on homes needing attention.

The Rural Workforce Housing Purchase Rehab Sale program allows potential homeowners to select a home classified a “fixer-upper”

and plan a rehabilitation project to their liking with the help of SENDD.

Once a home is identified, SENDD purchases the house and utilizes a revolving grant program to fix homes to the buyer's wishes. No maximum cost for the project exists, but they must be half of the assessed value. For example, a house purchased for \$50,000 must have at least \$25,000 worth of work done.

“This is kind of like what you see on HGTV with flipping houses,” said SENDD Housing Program Manager Jim Warrelmann. “We purchase the house, complete the renovations and resell it at the end of the project.”

The house is then sold to the buyer with the cost of the projects factored in.

“We purchase the house, complete the renovations and resell it at the end of the project.”

— Jim Warrelmann

Warrelmann said projects typically cost SENDD \$60,000 to \$70,000 between the home purchase and the improvement project.

This program provides a benefit to homebuyers, as Warrelmann said

banks typically hesitate to provide home buying loans for fixer-upper properties. Additionally, it improves communities by addressing nuisance homes.

“It updates (communities) housing stock and brings every-

thing up to modern codes,” he said.

“The nice part is, we can remodel kitchens and bathrooms, we can add square footage to the house and this ultimately adds value to the community and takes pressure off of them.”

Warrelmann said currently, no one in Saline or Seward counties has utilized the program, however, he has gotten interest from realtors.

He added that he encourages anyone with a home that may qualify to consider the program. Unlike some housing assistance programs, Warrelman said this particular one does not have income restrictions and is available to anyone, as long as they are able to qualify for a mortgage.



COURTESY PHOTOS

Above: A laundry room in a Seward County home is shown prior to renovations made possible by the Downpayment Assistance Program with minor rehab program. The minor rehab portion of the program provides up to \$9,000 for improvement projects.

Below: The laundry room in the above photo is pictured after the remodels partially made possible through the Downpayment Assistance program.



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Historic Beaver Crossing home gets new lease on life

by Greg Forbes
editor@sewardindependent.com

Everyone in Beaver Crossing knows the village's most recognizable figure.

People stop to wave and take pictures on a daily basis and have known of it since they were children. Almost everyone in Beaver Crossing has a memory of it. It's just generally hard to miss.

The figure isn't a who, but a 120-year-old Victorian-style house that sits on the edge of town and serves as an unofficial welcome sign for the 400-person village.

"Everyone knows this house," said owner Rachel Foreman. "We get people stopping by and taking pictures a lot."

Beaver Crossing's stationary celebrity now bears a modest navy blue exterior and a new roof as it greets people passing into town. The facelift, courtesy of Rachel and her husband, Ray, who purchased the home in 2019, kept it from meeting an untimely end.

The Foremans have spent the last year-plus renovating the living
(continued on page 7)



Ray and Rachel Foreman stand in front of their recently remodeled home on the outskirts of Beaver Crossing. The recognizable home was damaged in a tornado in 2014 prior to the Foremans' ownership.



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COURTESY PHOTOS

One of the main focuses of the Foremans' renovation was to keep the original design of the curved glass and stained glass windows on the south side of the home.

Foreman

(continued from page 6)

areas of the house while restoring and preserving historic touches where they can. Prior to their efforts, the house sat empty for nearly six years following a tornado on Mother's Day in 2014, in which the house suffered damage to its roof and windows. The longer it stood empty with scars visible from the storm, the more likely it looked that the only option was to tear it down.

Business partners from Lincoln took ownership of the home with the hopes of restoring it a couple of years after the storm. The two fixed the roof and replaced the columns on the porch, but work soon slowed. After a delay in their efforts, a group of citizens, including Rachel's father, decided to clean up the property and repair damages the house received.

"A bunch of guys asked to come in here and clean things up because it was such an eyesore to the town because that's the first thing you see,"

Rachel said.

About that time, the Foremans were looking for homes in the area. Rachel's father noticed during the fix-up that stories of the house's state of distress may have been slightly exaggerated and said it still had good bones for its age.

That's when Ray made a trip to Beaver Crossing to speak with the owner from Lincoln and struck a deal on the home. A subsequent inspection of the home confirmed what Rachel's father had seen, and the hopes to restore and refresh the historic structure grew.

"When I got someone in here to inspect it. They said there was nothing structurally wrong with the house," he said. "There was nothing wrong with it."

"That's when the fun began," Rachel added.

With the home in hand, the Foremans began refurbishing the home, literally from the floors up. One of the first steps was to remove the original wood flooring, which had been ruined from water seeping in from the damaged roof.

The early stages also included



The exterior of the home shows the intricate design of the original stained glass artwork, which the Rachel and Ray Foreman kept during the remodel of the house.

pouring a new floor in the basement and building a foundation for an addition. Removing walls, converting rooms and updating fixtures and utilities followed.

Most of the work on the house was a total refresh and original pieces of the house were repurposed when possible. While a lot of the original features of the home had to be replaced, Rachel and Ray worked tirelessly to preserve the original curved windows, stained glass art and woodwork on the south facing side that give the home its signature

design.

"We didn't touch any of this," he said. "It's all original. People can't even curve wood like this anymore."

The Foremans had to replace four of the curved glass windows, but two of the original windows remain. Since that style of curved windows is a rarity nowadays, they had to special order new ones from a manufacturer in New Jersey. The stained glass art at the top of the windows remained intact for the most part,

(continued on page 8)

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Foreman

(continued from page 7)

but they had to call a specialist to restore one that had been damaged by rocks and debris from the storm.

To replace and refurbish the windows, they called on Harry Tompkin from The Palace Glass, who helped make sure the window designs stayed true to the original style and colors.

“You really have to walk up to it and look to tell which one wasn’t original,” Ray said. “A significant part of our budget went into it because you have to do it if you want to preserve it.”

The Foremans and their family have been able to move into the home and are working to put on the finishing touches. Ray said the biggest project to tackle – and before graduation – is to give the porch a facelift.

The process to complete the house has taken more than a year, but Ray said that’s due to attention to detail and respect for the house. Rushing the project, he said, would be a disservice to its history.

“I don’t want to get this done to be done, I want to do it right,” he said. “There are so many imperfections in an old house like this that you can get consumed with being stuck on those, but part of that imperfection is what gives it its character and that’s what I love about it.”

When the porch project starts, Ray anticipates curious visitors to swing by the house, as they’ve done throughout the process. These aren’t intruders, Rachel said, but people who have known the house since childhood or noticed its historic structure passing by. It’s not uncommon for strangers to stop by and take a picture or walk up to the home and some have even ventured inside.

The attention is a little unusual to the Foremans, but it’s something they’ve grown to understand as they’ve gotten to know the house’s character.

“As this whole year, year and a half we’ve had it, people go by every day,” Rachel said. “It’s a community thing.”



COURTESY PHOTO

Rachel and Ray Foreman’s kitchen after the remodel sports a modern design and open concept. The Foremans purchased the historic home in Beaver Crossing and started renovating it more than a year ago.

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Exterior lighting can add ambiance to a property

The value of the right lighting in a home is undeniable. Lighting can instantly transform a room and create the ambiance homeowners are looking to establish. Though it might be mostly seen as a way to create mood inside a home, lighting also can do much for lawns and gardens.

Backyards have come a long way over the last several decades. Once reserved as play areas for children and stomping grounds for the family dog, backyards have become oases for homeowners and their families. Outdoor living areas are wildly popular, and no such area is complete without exterior lighting. In fact, a recent report from the National Association of Home Builders found that 85 percent of home buyers want exterior lighting, making it the second most desired outdoor feature (patios topped that list).

Exterior lighting can have a dramatic effect on landscaping, and estimates from the online financial resource Kiplinger.com suggest such lighting is inexpensive, with installation averaging roughly \$67 per fixture.

When installing exterior lighting around their landscapes, homeowners can keep various tips in mind to create a relaxing, awe-inspiring mood on their properties at night.

- Consider uplights. Uplights are installed in the ground and direct light up at a tree, focusing on its trunk or canopy. This creates a dramatic effect that makes it possible to enjoy majestic trees at night just like

you might when spending time in the yard during the day.

- Focus on trees. Many homeowners already have exterior lighting lining their walkways and patios, but focusing on trees can create an entirely different look. Though it's possible to install exterior tree lighting on your own, landscaping professionals with lighting experience know which fixtures will pair most effectively with the trees around your property and how to arrange them for maximum effect.

- Opt for warm light. Warm white light creates an inviting feel around the property. The exterior lighting experts at Utah Lights acknowledge that choice of lighting is up to homeowners but also note that, in situations with lower levels of ambient light, such as in exterior lights around a property, people typically prefer warmer light. That's because warm light tends to be easier on the eyes and directs attention to the features of the landscape, which is many homeowners' goal when installing exterior lighting in their yards.

- Utilize a timer. Modern exterior lighting timers make it easier than ever to control the lights outside a home. Many such timers even adjust for the changing seasons and the shifting hours of daylight. That means homeowners shouldn't have to tinker with the timer once it's set.

Exterior lighting can add significant appeal to a property without breaking the bank.



Insulation types and where to use them

When thinking about renovating their homes, homeowners may imagine changing wall colors, expanding room sizes or upgrading appliances and fixtures. However, unless people take inventory of the less glamorous components of the home, such as structure, plumbing, heating and cooling, and insulation, other improvements may be for naught.

A home insulation project certainly doesn't offer the wow factor of a kitchen remodel, but insulation serves a vital function in the house that helps keep people comfortable and reduces energy consumption. Insulation is typically placed in areas where air escapes, such as between the stud cavities inside the walls and in the attic, and serves to slow and reduce heat transfer.

The U.S. Department of Energy says between 50 and 70 percent of the energy used in homes is for heating and cooling. By improving home insulation, homeowners can make their homes more comfortable, consistent and efficient. In fact, the ENERGY STAR program overseen by the U.S. Environmental Protection Agency says homeowners stand to save an average of 15 percent on heating and cooling costs by adding proper insulation. To do so, homeowners can take a crash course in home insulation and find the products that fit their needs.

Blanket batts and rolls

Blanket batts and rolls typically are constructed with fiberglass, so proper safety gear, such as a mask and gloves, is needed when handling them. Installing this type of insula-

tion is relatively easy since the materials are designed to fit the standard width between studs, rafters and floor joists.

Loose fill

Loose fill is usually made of fiberglass or cellulose (recycled paper fiber). It is blown or sprayed into place with pneumatic equipment, according to The Home Depot. Loose fill can be ideal for hard-to-reach areas in attics or inside wall cavities. It's good for adding insulation to irregularly shaped areas. Since it requires special equipment, this is a job best left to professionals.

Sprayed foam

Sprayed foam is just as the name implies, a foam made from polyurethane, polyisocyanurate, cementitious, or other materials that are applied by a spray container. DIYers who need only small applications can use canned products. Large quantities are pressure-sprayed by professionals.

Foam board/rigid foam panels

Ideal for unfinished walls, such as basement or foundation walls, floors and ceilings, these are boards of polyurethane or polystyrene. Foam boards tend to reduce energy consumption more effectively than other types of insulation.

Homeowners considering upgrading their insulation or amending existing insulation should do their homework on the type of insulation that will be most effective for their homes.

Fear pesticide poisoning? Here are steps to take

Tending to a lawn and garden can be a great way to spend time in the great outdoors. It's also an enjoyable way to improve a home's curb appeal.

Though many homeowners prefer a wholly organic approach to lawn care and gardening, sometimes pests and other problems force people to apply pesticides around their properties. The application of pesticides can make homeowners, and anyone who spends time on their properties, including children, vulnerable to pesticide poisoning.

According to the Environmental Protection Agency, people exposed to pesticides may exhibit a host of symptoms. External irritants that come into contact with the skin can cause redness, itching or pimples, and such substances also may contribute to allergic reactions marked by redness, swelling or blistering. Stinging and swelling in the mucous membranes of the eyes, nose, mouth, and throat also may occur after being exposed to pesticides.

Pesticides also can cause internal injuries to a person's organs, potentially leading to significant issues. The EPA notes that the lungs, stomach and nervous system all can be affected when pesticides are swallowed, inhaled or absorbed through the skin. Injuries to the stomach may lead to symptoms such as nausea, vomiting, abdominal cramps, or diarrhea. If the nervous system is affected by pesticide exposure, people may experience excessive fatigue, sleepiness, headache, muscle twitching, and numbness.



If pesticide poisoning is suspected, it's imperative that someone, be it the person who was poisoned, the parent of a child who may have been exposed or a medical professional treating the affected person, identify the type of poisoning that has occurred. • **Chemical burn on skin:** If treating a chemical burn on the skin, the EPA advises drenching the skin with water for at least 15 minutes. All contaminated clothing should be removed and then skin and hair should be thoroughly cleaned with soap and water.

• **Inhaled poison:** The response to an inhaled poison will depend on where the person is at the time of exposure. If outside, move the person away

from any area recently treated with pesticide. Contact the local fire department if you think you need a respirator prior to helping the victim. If the victim is wearing tight clothing, loosen that clothing. Give artificial respiration to a victim whose skin is blue or if the victim has stopped breathing.

• **Substance in the eye:** If a poison has entered the eye, wash the eye quickly and gently with cool running water for 15 minutes or more. Use only water and do not use eye drops, chemicals or drugs. It's imperative that people act quickly if a substance has gotten into the eye, as membranes in the eyes act faster than in any other external part of the body, and eye damage can occur within minutes of exposure.

• **Substance on the skin:** Drench the skin with water for at least 15 minutes and then wash skin and hair thoroughly. Discard contaminated clothing or thoroughly wash it separate from other laundry.

• **Swallowed pesticide:** If a pesticide has been swallowed and the victim is still conscious, he or she should drink a small amount of water to dilute the pesticide. Only induce vomiting on the advice of a poison control center or physician.

Pesticide exposure can be very dangerous. It's imperative that people who plan to apply pesticides in their lawns and gardens learn how to respond if they or someone on their property is exposed to pesticides.

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Converted camper creates cosy cottage near DeWitt

By Hope Moural
hope@sewardindependent.com

The first time Judy Hagemeier officially listed her camper on Airbnb's website, it was booked within four hours and since then, it seems like people can't get enough.

It was 2017 and anticipation for the solar eclipse was building, so much so people were looking for places to stay in the southeast part of the state in order to see it fully.

"I thought it might be fun to see where people came from and share our little corner of the world," Hagemeier said.

Originally, people were staying in the separate apartment in the lower level of her home, located a few miles north of Beatrice and close to the DeWitt area.

That spring, she and her husband decided to list their camper as an official site for guests to enjoy, naming it The Pond-A Country Retreat.

The camper stays on a patio area right next to a fishing dock and an outdoor fireplace and grill. Kayaks and paddleboats are also available on site for guests to use if desired.

A total of nine guests stayed over the summer of 2017, including people coming to see local monuments or events and those from farther away.

Each time, Hagemeier has travel amenities ready like water bottles and snacks as well as a fully stocked coffee station.

She works full-time as a hairdresser out of her home, allowing her to attend to guests and greet



PHOTOS COURTESY OF GAGE COUNTY TOURISM

The Pond owner Judy Hagemeier is photographed for some promotional elements.

them, which she said has worked out well.

"The second year (2018) we had approximately 20 stays and I qualified for 'super host' which is a big honor in Airbnb," Hagemeier said.

This status is achieved through guests rating on cleanliness, hospitality and overall good experiences.

Then in 2019, Hagemeier decided to remodel the camper completely, styling it in a "farmhouse chic"

(continued on page 14)



PHOTOS COURTESY OF GAGE COUNTY TOURISM

A peek inside The Pond, shows a coffee station, seating area and more.



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The Pond

(continued from 13) fashion. The following year during the pandemic, Hagemeyer listed a cabin she found in the same area and remodeled it while travel cut back over the summer.

“The cabin has been very successful, and both were booked every weekend from April through October,” Hagemeyer said.

She said one positive

thing that came from the pandemic was the rise of traveling nurses looking for a place to stay for a lengthy amount of time.

So although she never set out to be an Airbnb host, Hagemeyer enjoys it and looks forward to meeting new people as the world begins to open back up.

“I do feel the pandemic has made people

want a safe place to stay, away from crowds but yet allowing an escape from their own worlds,” Hagemeyer said. “We have made many friends through the guests that have stayed.”

For more info on The Pond, visit its Facebook or Airbnb page by searching “The Pond-A Country Retreat.”



PHOTOS COURTESY OF GAGE COUNTY TOURISM

Pictured inside The Pond camper is a seating area just off of the bedroom.



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Keep safety in mind during spring/summer yard work

A day spent working in the yard is an ideal way to pass the time on spring and summer afternoons. A pristine landscape can add value to a property and instill pride in homeowners who put a lot of thought and effort into their lawns and gardens.

A sun-soaked day can make it easy to overlook potential threats when working in a lawn or garden. But safety precautions are of the utmost necessity when working in the yard, where the risk for serious injury is considerable. For example, the American Academy of Orthopaedic Surgeons reports that, in 2016, more than 90,000 patients, including nearly 5,000 children, were treated in hospital emergency rooms for lawn mower-related injuries.

Lawn- and garden-related injuries can be prevented without going to great lengths.

- Know your terrain before mowing. Knowing the terrain in your own yard can reduce the risk for accident or injury. This can be especially important when mowing the lawn with a riding mower. Adhere

to manufacturers' recommendations regarding inclines to reduce tip-over accidents that can pin riders beneath the mower. Study hilly areas of the yard prior to mowing so you know which areas are safe to mow with a riding mower and which areas are best mowed with a walk-behind mower. For greater control when using a walk-behind mower on an incline, mow parallel to the slope.

- Apply and reapply sunscreen. Sunburns may not require trips to the emergency room, but they can still be serious. In fact, the Skin Cancer Foundation notes that sunburn is a leading cause in the majority of cases of basal cell carcinoma, squamous cell carcinoma and melanoma, which is the deadliest form of skin cancer. The SCF recommends applying sunscreen 30 minutes before going outside to allow the sunscreen to bond to your skin. Reapply sunscreen at least every two hours, and more often if you're sweating excessively. The SCF recommends broad spectrum sunscreens, which protect the skin from both UVA and UVB

rays. Though a product with a sun protection factor (SPF) of at least 15 is acceptable when walking the dog or driving to work, the SCF advises using a product with an SPF of 30 or higher when engaging in extended outdoor activities like gardening or mowing.

- Ask a significant other or neighbor to hold the ladder in place while you climb up to reduce your risk of falling. If cutting large branches, cut them piecemeal to reduce the risk of being injured by heavy falling branches.

- Inspect the property for insect hives. The OIP notes that the most common insect stings in spring come from bees, wasps and hornets. Homeowners who are not careful

can inadvertently come across hives when doing spring cleanup, making them vulnerable to bites and stings. That can be very dangerous for anyone, and especially so for people with a history of allergic reactions to insect bites or stings. Inspect areas where you'll be working to make sure insects haven't put down roots in your property. If you discover any hives and are hesitant to remove them on your own, contact a local landscaping firm.

Lawn and garden accidents and injuries can be serious. Thankfully, accidents and injuries are easily prevented when homeowners take a few simple safety precautions while tending to their lawns and gardens.

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Lawn watering and fertilizing techniques to know this spring

A lush, green lawn is a sight to behold. Many variables are involved in growing and maintaining grass, and water and fertilizer are among the most important components.

Knowing how much water and fertilizer to apply and when to apply it can make a big difference in the appearance and health of a lawn. That's because a well-fed and watered lawn will develop a better root system, which makes the lawn less vulnerable to stressors like drought, mowing, foot traffic, and heat.

Fertilize

There is no magic formula governing when to fertilize a lawn. The type of grass and how well-established a lawn is must be considered. Experts suggest having the soil tested to determine its pH levels and if any nutrients are lacking. A fertilizing schedule can then be developed after testing.

Keep in mind that overfeeding a lawn will not make it grow any better and actually can damage the turf. Several small applications of fertilizer during the lawn's most active growing period may be helpful, advises the home improvement resource Tools Around the House. An annual application (late spring for warm-season grass or fall for cool-season grass) may be all that's needed.

Certain fertilizers need to be applied and watered in. Others may be combined with weed-control products and must be set on top of damp grass. Read packaging to determine the right application.

Water

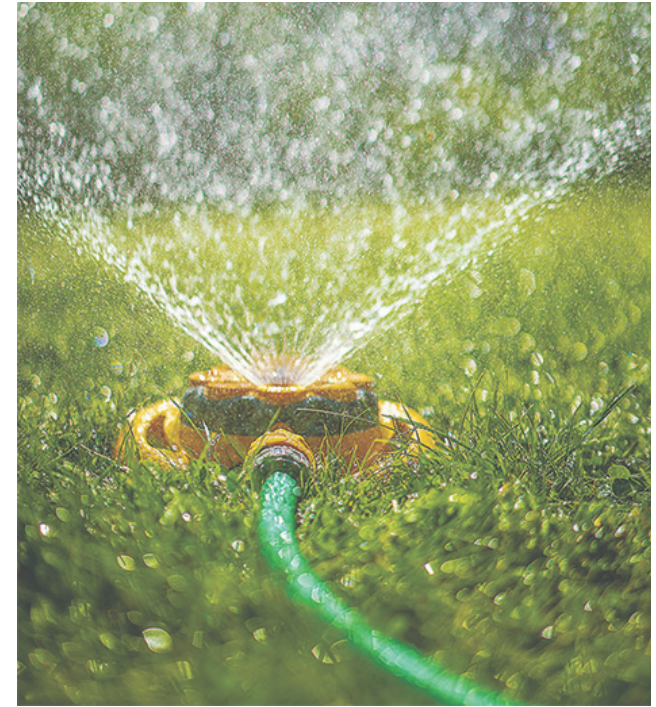
The right watering schedule and techniques can help a lawn thrive. Experts say adjusting for climate and nature can help grass to grow strongly.

A lawn that has a grayish cast or appears dull green is telling an owner that it needs water. Another test is to step on the lawn. If footprints disappear quickly, the grass blades have enough moisture to spring back.

Water the lawn in the morning before 10 a.m. when it's cooler and the winds tend to be calm so that the water can soak in. For those who must water at night, do so in early evening so that the water can dry before nightfall and will not contribute to disease.

Make sure to water an established lawn until the top six to eight inches of soil is wet. Most lawns need one to 1.5 inches of water per week from rain or a hose to soak the soil that deeply.

Newly established lawns may require more water to keep the soil moist but not soggy.



Visit a lawn care center for more information on watering the type of lawn for your area.

Consider these tools to keep a home safe

Homes should be sanctuaries for their inhabitants. Keeping homes safe and sound requires both maintenance and some caution designed to make homes less vulnerable to potentially costly issues. Promptly addressing maintenance issues around the house can reduce the risk of accident or injury. In addition, various items can alert homeowners to problems they may not otherwise recognize before issues jeopardize residents' health or take a turn for the costly. Auto shut-off features Who hasn't left the house only to worry an hour or so later about whether the coffee pot was turned off or the straightening iron was unplugged? When shopping for personal care items or appliances, seek out models that have automatic shut-off features. This safety feature will power down the unit after a certain amount of time, which can reduce the risk of overheated products and house fires.

Flood and leak detector

The financial information and wellness resource Canstar says

leakages, burst pipes and other water-related issues in a home are one of the more common home emergencies. Water damage can cost between hundreds and thousands of dollars depending on how invasive the water problem is. Catching a leak or flood in a home early on is essential. Water leak detectors are designed to detect a potential flood or leak at an early stage so homeowners can take action. Sensors may sound an alarm or be connected to a WiFi system to send an alert to a mobile device.

Carbon monoxide and gas detection

It is vital that homeowners install carbon monoxide detectors in their homes. Carbon monoxide is odorless and colorless, and can cause poisoning that slowly suffocates a person. It also is combustible. Carbon monoxide devices cannot detect a gas leak, but gas detectors can. They are a wise addition for people who have a significant number of natural gas appliances, or those who have older, gas-powered appliances.

Sump pump alarm

A sump pump can mean the difference between a flooded basement and a dry floor. Homeowners may not recognize a sump pump malfunction during a power outage, and clogs also may not be detectable until the basement floods. Sump pump alarms incorporated into the system alert homeowners that something is amiss. Homeowners can rely on devices and other tools to prevent their homes from being damaged and themselves and their families safe.



Consider a washing machine with an automatic shut-off feature to avoid hazards such as flooding and fires.



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Home inspections show buyers what's inside

The process of buying a home can be unlike any experience prospective buyers have ever had. After finding a home they like and coming to an agreement on a sale price with the seller, buyers can expect to add many items to their to-do list. One of the first things to jot down on that list is scheduling a home inspection.

Home inspections are a vital part of the home buying process. Such inspections can protect buyers as they're on the cusp of making what will likely be the most significant investment of their lives. Understanding the home inspection process can help buyers during an exciting yet potentially nerve-wracking time in their lives.

What is a home inspection?

The American Society of Home Inspectors defines a home inspection as an objective visual examination of the physical structure and systems of a house. Inspectors will conduct visual examinations from the roof to the foundation of the home. Additional structures on the prop-

erty, such as sheds or detached outdoor living areas, are not typically included in the examination.

Shelly Nitz, realtor at Woods Bros Realty in Seward, said that inspections typically answer six questions, including whether or not the home has structural and safety issues, if the home has any ongoing maintenance issues that need to be budgeted, if the price on the home can be negotiated due to repairs and if the house is worth buying in the first place.

"A home is the most expensive thing you're going to ever purchase," she said. "(An inspection) gives the buyer a peace of mind that lets you know what you're buying is where you want to call home."

What do inspectors examine?

The ASHI notes that inspectors will examine the condition of various parts of the home. The heating system, central air conditioning unit, interior plumbing and electri-

"An inspection gives the buyer a peace of mind."

- Shelly Nitz

cal systems, roof (though inspectors will not climb onto the roof), attic and insulation will be examined. Inspectors also will examine walls, ceilings, floors, windows, doors, the foundation of the home, basement (or crawl space) and structural components.

Can a home fail an inspection?

Municipal inspections are separate inspections conducted by government agencies to verify that a property is in compliance with local codes. Home inspectors will provide detailed reports describing the condition of a home and indicate if any repairs are in order.

Nitz said that a home failing an inspection is rare, as inspections typically point out items that need to be addressed and give a potential buyer an overview of the quality of the house.

"Usually the items we find are

maintenance issues and many of those, the sellers aren't aware of," she said.

Do I really need a home inspection?

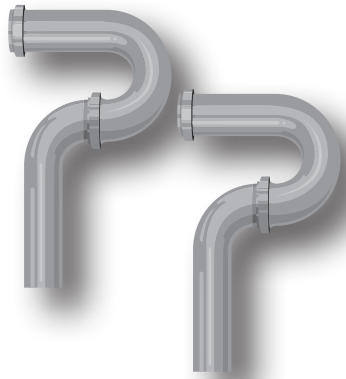
A home inspection is a vital component that can help buyers make the most informed decision possible.

Forgoing an inspection can leave buyers vulnerable to potentially costly repairs and issues with a home that might have been detected with a proper home inspection.

Nitz said that a home inspection is strongly encouraged because of what an inspection can show to both the owner and the buyer.

"Home inspectors will go after safety, structural and other health items or big ticket items," she said. "Those are the things a buyer should be concerned about."

Editor's note: Greg Forbes contributed to this article



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Placement, equipment to consider for stronger WiFi

Speedy, reliable internet is something people have quickly grown accustomed to. That's no doubt why dropped WiFi signals can be so frustrating. Various things can contribute to slow or interrupted Wi-Fi. As a result, there's no one-size-fits-all solution to address underperforming Wi-Fi. But that's good news, as it means there's an assortment of strategies that consumers can try to improve the Wi-Fi in their homes.

Upgrade your router

Many people rent their routers from their internet service providers, but it may surprise some to learn that they can buy their own. Buying your own router can be beneficial in various ways, not the least of which is it can save money. Router rental fees vary, but they typically cost between \$10 and \$15 per month. Consumers will save money in the long run by buying their own router rather than renting one from their ISP. When buying their own routers, consumers also can pick from a host of options, including routers with strong performance ratings



Router placement and cable health are easy but vital things to remember in order to insure the best WiFi strength in your home.

that may contribute to better WiFi performance.

Set up automatic firmware updates

It's easy to forget a router after

it's been plugged in and internet service starts working. However, manufacturers routinely issue firmware updates to improve router performance. Turning on automatic

updates may improve WiFi performance, and such updates also can provide a host of additional benefits, including added security measures.

Relocate the router

The location of the router can affect WiFi performance. If possible, locate the router in the center of the home so it can easily reach all parts of the house. Locating wireless routers away from walls and other obstructions also may improve performance.

Switch frequencies

Switching frequencies can help wireless consumers whose service might be adversely affected by congestion. Consumer Reports notes that wireless congestion can affect WiFi performance in apartment buildings and densely populated neighborhoods.

In such instances, consumers can check their routers to see if they're running on the 2.4 GHz frequency band. If so, switching them to the 5 GHz band, which has more channels and is likely to be less congested, may improve WiFi performance.

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About how long should a renovation project take?

Home renovation projects are significant undertakings. Working with skilled and experienced contractors can ensure projects go smoothly and are completed promptly. Timing is a big consideration for homeowners as they begin renovating their homes, and the home improvement experts at HomeAdvisor note that the following are some general timelines for popular renovation projects.

Home addition

Short of a full-scale demolition and rebuild, home additions are the most time-consuming projects homeowners can undertake. HomeAdvisor notes that its survey of customers who recently completed home addition projects reported that the average time from start to finish was between three and four months. Certain variables, including the scale of the project and the local permits process, can extend the time it takes to complete a home addition.

Kitchen remodel

Scale is a big factor to consider when estimating the time it takes to complete various home improvement projects, and kitchen remodels are no exception. Some HomeAdvisor users reported projects taking as long as four months, though the average time reported was roughly six weeks. Projects that require major overhauls like rearranging the plumbing and moving walls will

likely take longer than more cosmetic projects that are limited to replacing cabinets and countertops.

Bathroom remodel

More than 1,000 homeowners surveyed by HomeAdvisor reported that bathroom remodels took about 4.5 weeks from start to finish. Small-scale remodels that focus on painting the walls a fresh color and replacing existing tiles can be completed in less than two weeks. But like with kitchen remodels, bathroom remodels that involve replacing plumbing fixtures and removing walls figure to take much longer than that.

Siding installation

HomeAdvisor users report that new siding projects take roughly two weeks from start to finish. That estimate is the same regardless of which materials homeowners are replacing and installing.

Replacement windows

Homeowners who want to replace all the windows in their home can expect such a project to take roughly three weeks. HomeAdvisor notes that such a timeline need not concern homeowners worried that they will be forced to brave the elements during the length of the project. Much of a contractor's time during a window replacement project will be spent on upfront measuring and then ensuring a tight fit once the windows have been installed.

Hot renovation trends ahead in 2021

Home renovation trends are ever-changing. Renovations that might have been de rigueur 20 years ago may seem dated now. Recognizing the potentially popular trends of tomorrow is a great way for homeowners to give their homes a fresh new look and put themselves in position to capitalize on popular trends when they put their homes on the market. That's especially so after 2020, a year when millions of people spent more time at home than ever before. All that time working from home and relaxing at home gave millions of homeowners ideas about what they like about their homes and what they hope to change. The following are some renovation trends that various experts suspect could emerge in 2021.

Eco-friendly living

Climate change, and how to combat it, was a hot button issue during the 2020 presidential election in the United States. So it should come as no surprise that eco-friendly living solutions figure to be hot commodities in 2021. Eco-friendly appliances, furniture and designs can help to conserve energy and reduce waste, which environmentalists and government agencies like the Environmental Protection Agency note are two critical components in the fight against climate change.

Large windows

Large windows can provide stunning views of the outdoors and allow ample natural light into a home. It may not be a coincidence if large windows prove to be a hot

trend in 2021. The COVID-19 pandemic that dominated much of 2020 forced many people to spend considerably more time at home. Darker homes without much natural light can adversely affect mood, especially when people are spending more time at home. HGTV predicts that homeowners will seek ways to bring more natural light into their homes in 2021, and large windows naturally brighten homes while making rooms appear bigger, helping people feel less cramped. That's an especially beneficial characteristic when spending more time indoors at home.

Minimalism

The anticipated popularity of minimalism in 2021 may also be connected to the pandemic. As professionals were forced to work from home and many families spent more time together inside their homes than ever before, they may have recognized a need to cut back on clutter, including extra furniture. A minimalist approach is both simple and clean, which can make homes feel less claustrophobic.

Multi-functional spaces

Homeowners asked a lot of their homes in 2020, as rooms were transformed into multi-functional spaces seemingly overnight. HGTV notes that spending more time at home showed homeowners that it may not make sense to dedicate entire rooms of a home to a single purpose. Renovations that can help homeowners transform rooms into multi-functional spaces figure to be hot commodities in the years ahead.



Large windows lead the pack of expected renovation trends in 2021.

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