



Ready to tag some recreational land?



Are you thinking of buying acreage to hunt on, a cabin for weekend getaways, or land for other recreational uses? Considering the intended use, property features, land management time commitment, legal issues, and financing can help you

find land that suits your needs.

Will you use the property for hunting only or multiple uses like snowmobiling, off-road vehicles, camping, or other things? Ask yourself this to narrow your options to suitable properties.

Consider the property features also. Is there a variety of wildlife? Are there signs of deer, bear, upland or small game? Walk the property and take note of the wildlife on it. Are there any conveniences that are important like a cabin, hunting stands, or camping areas? Is there

access to utilities or a spot to build? How are the neighboring properties being used? These things can all affect how you use the property.

Think about how much time will be necessary for maintaining the property. Many deer hunters are becoming involved in Quality Deer Management (QDM) efforts. This could involve planting food plots and an investment in equipment and inputs, such as seed and fertilizer. If neighboring land owners are involved in QDM practices, you may have to be too. Forestry management may be

Continued on page 2...

Back to School Know-How

Summer is in full swing, yet before we know it bathing suits, campfires and bike rides are going to be replaced with backpacks, notebooks and bus schedules. Yes, as much as the kids don't like to hear it, the ringing of school bells is not far off.



While you likely have many more summer activities planned for the weeks ahead, it's never too early to begin at least making a mental checklist of those things that will make returning to school a little easier for your children.

Continued on page 3...

The Country Minute is brought to you by your local country living lender:



...Recreational Land continued

necessary to sustain the forest longterm if there is a large amount of timber on the land. Consulting a qualified forester can help determine if and when timber harvesting is necessary. This can provide additional income from the property.

Determine if there are any legal issues that could arise with the purchase of the land. Make sure the property title will be clear upon transfer of the property. Ask the seller if the current or previous owners will retain any rights to the property. Verify that there are no unpaid liens that might allow someone else to claim an interest in the property and cause you additional expense in clearing the title.

Confirm that you have clear access to the land. If there are not public right of ways that join the property,

you may have to obtain easements from adjoining property owners so you can access the property. In some cases, landowners have sold the rights to mine minerals, harvest timber or use the land for other uses to a third party. Clarify these things before you offer to purchase the property as it could limit your use.

Several options exist for financing recreational land. Many parcels are sold by land contracts which are agreements directly between the buyer and seller outlining the terms of the sale once the contract has been fulfilled.

Some lenders provide mortgage financing for purchasing property, but terms can vary widely. Many lenders offer 30-year repayment terms with interest rate lock periods ranging from one to five years. These are

adjustable rate mortgages allowing the lender to change the interest rate at the end of the fixed rate period. Your lender, GreenStone FCS, specializes in financing recreational land and offers fixed rate loans for up to 30 years which provide consistent, affordable payments.

Be sure to determine the closing costs and fees, how much down payment the lender requires, and the payment terms available. Most lenders require the borrower to pay for the cost of the appraisal, application fees, processing fees, and filing fees. Verify with your lender what these costs will be at the time you apply for the loan and again a few days before closing. This will verify how much money you'll need for closing the loan.



Can or Freeze Foods to Enjoy Summer Tastes Year-round

round, but also saves money and provides a healthier alternative to packaged foods with chemical additives and preservatives.

To can food such as apples, asparagus, tomatoes, or cherries, be sure to utilize specially made jars and lids designed just for canning. Prepare the product, pack into jars, and submerge into a water bath canner. The jars must be heated for a certain period of time at a specific temperature depending on the type of food. Once the canning process is complete, make sure to label and store the food appropriately. Canned foods do not have an unlimited shelf life.

Green beans, corn, and zucchini are

often blanched prior to freezing. Blanching consists of boiling a product for a few minutes and then putting in iced water to stop the cooking process. Once the product has been drained it can then be frozen. Blanched foods will need to be cooked the rest of the way through after thawing.

Berries, peaches and other fruits do not require blanching and can simply be frozen after washing. Whether you decide to freeze fruits whole, sliced, or pureed, they should be frozen quickly and at the lowest possible freezer setting. Frozen foods must be stored in airtight containers or bags in order to prevent freezer burn.

One of the best parts of summer is enjoying fresh fruits and vegetables from your garden or local market, but what about the rest of the year? Continue to enjoy these same tastes throughout the year by either canning or freezing your favorite produce. Preserving fresh food not only allows you to enjoy the foods you love year-

Tailgating Tips from the Pros

With summer and fall comes outdoor sporting events, and with sporting events inevitably comes tailgating. This year as you set out to cheer on your favorite team, consider these helpful hints for getting the most out of your tailgating experience.

- Make a game day checklist. Creating a list ahead of time will not only remind you to pack the important things but will also help you remember the little things like bottle openers and condiments.
- Make yourself aware of the stadium tailgate regulations. There may be areas that are off limits or where certain beverages are not permitted.
- Freeze bottled water before packing them in the cooler. After a long day, these will serve as great ice packs and refreshments as they melt.
- Refrigerate additional beverages the night before. If drinks are cold, ice won't melt as fast and your food will last longer.
- Line your grill with aluminum foil. This makes for quick and easy clean up before the game.
- Bring plenty of garbage bags for clean up. Not only are you going to need to dispose of paper products, but you will also want to bag up empty cans and bottles.

...Back to School continued

Here are just a few ideas to keep in mind when planning your back to school game plan:

Make the first day easier–

Remind your child that he or she is not the only student who is a bit uneasy about the first day of school. Teachers know that students are anxious and will make an extra effort to make sure everyone feels as comfortable as possible.

Backpack safety–

Choose a backpack with wide, padded shoulder straps and a padded back...and pack light. Organize the backpack to use all of its compartments. The backpack should never weigh more than 10 to 20 percent of your child's body weight.

Eating during the school day–

Most schools regularly send schedules of cafeteria menus home. With this advance information, you can plan on packing lunch on the days that the main course is one your child does not prefer. Also, restrict your child's soft

drink consumption. Each 12-ounce soft drink contains 10 teaspoons of sugar and 150 calories... drinking just one can a day increases a child's risk of obesity by 60 percent.

Before and after school care–

Children approaching adolescence (11- and 12-year olds) should not come home to an empty house in the afternoon unless they show unusual maturity for their age.

Good homework and study habits–

Create an environment that is conducive to doing homework. Youngsters need a permanent work space in their bedroom or another part of the home that offers privacy.

Traveling to and from school–

If walking to school make sure your child's route is safe with well-trained adult crossing guards at every intersection. Be realistic about your child's pedestrian skills, small children are impulsive and less cautious around traffic.

Source: *American Academy of Pediatrics*
www.aap.org



Recipe Corner

Enjoy your summer produce to the fullest with this fantastic grilled dish. **Vegetable Kabobs**

INGREDIENTS:

- 1/2 pound whole small mushrooms
- 1 1/2 pounds small zucchini, cut into 1-inch slices
- 12 to 16 cherry tomatoes
- 9 to 12 pineapple chunks
- Italian salad dressing or other marinade mixture

DIRECTIONS

Wash mushrooms; remove and discard stems. Place mushrooms, sliced zucchini, and cherry tomatoes in salad dressing. Let marinate in refrigerator for at least 4 hours. Drain vegetables, reserving marinade. Thread vegetables alternately with pineapple onto skewers. Cook on grill over medium heat for about 10 minutes, turning occasionally and basting with reserved marinade. Vegetable kabobs serves 4 to 6.

The
Country
M I N U T E

Inside this issue:

- Recreational Land
- Back to School Know-How
- Canning and Freezing

GreenStone Member notes...



Customers who receive The Country Minute do not receive GreenStone's agricultural member publication, Partners. Therefore, the following is a snippet of news and feature stories found in the most recent issue of Partners. More information and complete articles can be viewed at www.GreenStoneFCS.com by clicking on the "Partners" image found on the left side of the Web page.

Dunk 'Em and Support the FFA

GreenStone's Chief Executive Officer, Dave Armstrong, will be in the hot seat on July 20 as he climbs into a dunk tank during Michigan's Ag Expo to benefit the FFA. Warm up your throwing arm and stop by the GreenStone exhibit booth at lot #120 on First Street for a chance to drop Dave or another GreenStone executive into the water July 20-22.

Customer Appreciation!

GreenStone customer appreciation events are in full swing. Invitations will be arriving in customer mailboxes throughout the summer and easy online registration makes signing up a snap! Join your branch this season for a special celebration in your honor.

Learning from the Past to Teach for the Future

Richard Roosenberg of Tillers International, located in Scotts, Michigan, shares its mission to preserve, study and exchange low-capital technologies to increase sustainability and productivity of people in developing nations around the world.

Tucked off a rural road 15 miles southeast of Kalamazoo, few passersby would realize the international reach of what to an American's eyes looks like a small hobby or Amish farm. Yet, the work done at the 430-acre farm lays the foundation for new farming operations all over the world.