

News and notes on living the good life...

COUNTRYMINUTE



SIZING UP PROPERTY—

If you are hoping 2012 is the year to find the perfect location for your future dream home, you might want to keep some of these items in mind as you move forward.

The first step is to figure out where you want to live. Is there an area that you prefer? Would you like water frontage? Are you looking for a lot of trees? What size lot do you require?

Some people might prefer a home on an acre or less because it means less lawn maintenance. Others may wish for the seclusion only 40 acres

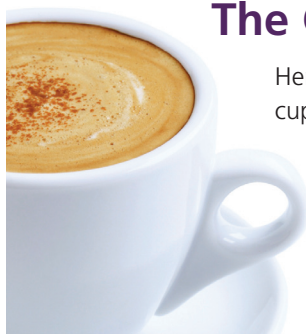
can provide. Once you know the general area and what features you are looking for in a lot, you can start searching.

Today's technology allows you to shop for land in the comfort of your own home. Most realtors have their own website, and many have excellent search engines that allow you to access all the MLS listings, narrowing the selection to match your specific requirements. When you have found a few lots that interest you, contact the realtor and go visit the locations in person.

When you are in the area, be sure to take note of what else is in the neighborhood. Is the lot going to be part of a subdivision? Are there power lines nearby? Where would you position the house on the parcel?

If it turns out that you only want to buy a portion of an existing parcel, you will need a survey to determine the boundaries of the new lot. The survey map will need to be

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The Coffee Experience

Here are a few helpful tips on brewing the best cup of java possible.

Start Fresh and Clean

Make sure that your equipment is thoroughly cleaned after each use. Build up and residue can impart a bitter, rancid flavor to future cups of coffee.

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

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Snow Removal

As we welcome the heart of winter to the Great Lakes region, you may start to second guess your snow removal strategy for the season. Whether you are using a snow blower, plowing or a good old fashioned snow shovel, now is the time to decide if you want to keep doing things the same way or change it up.

For many rural families, using a snow shovel to clear the way is impractical because of the length of their driveway. It is, however, still a good idea to keep a snow shovel around to clear walk ways and sidewalks leading to your home. Others may find a snow blower to be the best option for their snow removal needs.

There are three basic models of snow blowers: single-stage electric, single-stage gas and two-stage gas. Single-stage electric snow blowers run on electricity and are best for short, paved driveways with four inches or less of snow. Single-stage gas models are good for mid-sized, paved driveways and walks and can handle snow depths up to eight inches. Finally, a two-stage gas snow blower is best for long driveways, paved or gravel, and can handle snow depths over eight inches.

If your driveway is too large to tackle using either a snow shovel or snow blower, you may want to consider purchasing a snow plow or blower attachment for your lawn tractor. These attachments allow you to clear your own driveway and sidewalks, but save your back from pushing and scooping heavy piles of snow.



If you would prefer to have a professional handle your snow removal needs, hiring a plow service is an option. Ask your neighbors currently utilizing a snow removal company about their experience to help you find the right contractor. When you finally decide on a vendor, make sure to spell out what you would like done so there are no surprises when the first snow of the season falls to the ground.

It may seem odd to already be thinking about how you are going to handle snow removal next winter, but by planning ahead you may be able to find a great end-of-season deal on a snow blower or plow, or get a discount with a contractor for hiring them early.

Using one, or a combination of these options, should create less work for you and make your winter more enjoyable!

...Property continued

approved by the town board (local governing authority) before it can be recorded. In some areas like Wisconsin, a comprehensive planning initiative requires each township to determine where they want future residential areas to be. In this case, each township is allowed to set its own rules, so it

is important to contact the town board to make sure your wishes are something they will allow. For instance, some areas limit new residential lot sizes to three acres, while others require significantly more acreage. Certain areas may require a minimum amount of road frontage, or may

limit the number of houses in a specific area, while others impose no such restrictions.

Before you make an offer, it's also a good idea to talk to a lender about what type of financing is available and get pre-qualified. When you begin this discussion, it is important to also ask what kind of

down payment you are going to need, what the monthly payments will be, and if you need to build within a certain period of time.

Take the first step to building your dream home by asking the right questions before you start looking for your own piece of paradise.

...Coffee continued

Select Your Roast Type

- **Light Roasts**— Light brown in color. This roast is generally preferred for milder coffee varieties. There will be no oil on the surface of these beans, because they are not roasted long enough for the oils to break through to the surface
- **Medium Roasts**— Medium brown in color with a stronger flavor, and a non-oily surface. This roast is often referred to as the American roast because it is generally preferred in the United States.
- **Medium**— Dark Roasts, rich, dark color with some oil on the surface and with a slight bittersweet aftertaste.
- **Dark Roasts**— Shiny black beans with an oily surface and a pronounced bitterness. The darker the roast, the less acidity will be found in the coffee beverage.

Size Up the Grind

Do not underestimate the importance of the size of the grind to the taste of your coffee. If your coffee tastes bitter, it may be overextracted, or ground too fine. On the other hand, if your coffee tastes flat, it may be underextracted, meaning that your grind is too coarse. Also, never reuse your coffee grounds. Once brewed, the desirable coffee flavors have been extracted and only the bitter undesirable ones are left.

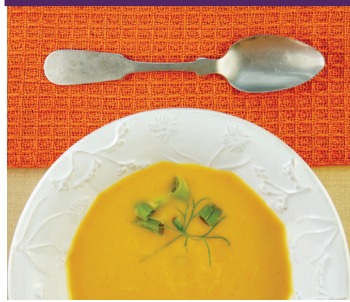
Just Add Water

The water you use is VERY important to the quality of your coffee. Use filtered or bottled water if your tap water is not good or imparts a strong odor or taste, such as chlorine. If you are using tap water, let it run a few seconds before filling your coffee pot. Be sure to use cold water. Do not use distilled or softened water.

Drink up and Enjoy

A steeping cup of coffee will not last long, but every sip is meant to be savored and enjoyed! For optimal flavor, coffee should be consumed within 45 minutes after brewing. Avoid reheating your coffee beverage.

Source: National Coffee Association USA, <http://www.ncausa.org>



RECIPE CORNER

Butternut Squash Soup

Preheat the oven to 350°. Set the squash, cut sides up, on a baking sheet. Fill each cavity with 1/2 tablespoon of the butter; season with salt and pepper. Roast the squash for about 1 hour and 20 minutes, until tender; cut into large pieces.

Meanwhile, in a large soup pot, melt the remaining 2 tablespoons of butter in the olive oil. Add the onion, leek, shallot, ginger and curry powder and cook over moderate heat until lightly browned. Add the wine and cook until evaporated.

Add the cooked squash, water, coconut milk and thyme sprig. Simmer over moderately low heat for 15 minutes.

Discard the thyme sprig. Working in batches, puree the soup in a blender until smooth; season with salt and pepper. Ladle the soup into bowls. Enjoy!

Source: www.foodandwine.com

INGREDIENTS

- 2 large butternut squash (5 lbs)
—halved lengthwise, peeled and seeded
- 4 tablespoons unsalted butter
- Salt and freshly ground pepper
- 1 tablespoon extra-virgin olive oil
- 1 medium onion, finely chopped
- 1 leek, thinly sliced
- 1 shallot, finely chopped
- 2 tablespoons minced fresh ginger
- 1 teaspoon curry powder
- 1/2 cup dry white wine
- 6 cups water
- 1 cup unsweetened coconut milk
- 1 thyme sprig

Put down the video games—



The winter weather makes it hard to send your kids outside to play and the PS3 or Xbox are easy solutions to entertain them. Here are some other activities that will stimulate their imagination, creativity, and energy.

1. Read a book

Encourage your kids to pull out a book from the bookshelf in their room and enjoy it or make a special trip to the library to get some books.

2. Write a book

Create a collection of blank books and let your kids write and illustrate a story. These will make great keepsakes for them.

3. Make an indoor clubhouse

Grab some bed sheets and move the furniture so the kids can build a clubhouse with chairs and sheets.

4. Get your groove on

Crank up the dance music and get down in the living room. This is good exercise for you and the kids.

5. Make up a treasure hunt

This is great activity for kids at any age. Think of some unusual spots around your house and plant some treasures for your kids to find. Then make a list of the objects, and send them on a treasure hunt.

Source: www.simplemom.net



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Inside this issue:

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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 selecting "Publications" found under the News and Media drop down.

Patronage Payments set for March 13, 2012

In the CEO Comments, Dave Armstrong states: "I am pleased to announce this year, in the seventh year of the patronage program, we will raise that total to more than \$107 million by returning 20 percent of the cooperative's net earnings. That will equate to more than \$22 million in cash patronage refunds this year. Another record! On average, this translates into nearly a .50 percent reduction in the interest rate paid last year."

Upcoming Events

Find a selection of events focused on benefiting women throughout Michigan and Wisconsin. Also included is a listing of key 2012 tradeshows featuring outdoor activities, real estate, and agriculture. We hope to see you there!

Land Owners and Leases

Knowing that many of our members have been, or will be, presented with a land leasing proposal, a GreenStone board member offers useful insight gleaned from years of firsthand experience.

Annual Report Notice

This is an official notice that the 2011 GreenStone Farm Credit Services annual report will be available for viewing online at www.greenstonefcs.com by Thursday, March 15, 2012. In addition, the Annual Report will be mailed to all stockholders within 90 days of year-end.